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Additional comments /  
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Various pagings.

Sessional paper Nos. 16, 19, 20b-20c & 21 not printed.

In Sessional paper No. 14, Statements made by Fire and Inland ... 1875 and 1877, page 230 is incorrectly numbered page 23.

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OF THE

DOMINION OF CANADA.

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SESSION 1882.

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VOL. XV.



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- No. 47... RIVER RESTIGOUCHE:—Return to Order; Report of H. F. Perley, Esquire, and C. F. Roy, Esquire, respecting the channel in the traverse of the River Restigouche. (*Not printed.*)
- No. 48... CANADIAN PACIFIC RAILWAY:—Return to Address; Specifications, tenders, correspondence, &c., relative to the letting of the railway work between Emory's and Port Moody, B.C.
- No. 48a. Supplementary ditto.
- No. 48b. Agreement entered into between John Paterson and Her Majesty Queen Victoria, to erect section houses, &c., on the line of the Canadian Pacific Railway between Yale and Kamloops Lake, B.C. (*Not printed.*)  
Also, between Andrew Onderdonk and Her Majesty Queen Victoria, for the construction of the section of the Canadian Pacific Railway from Emory's Bar to Port Moody, B.C. (*Not printed.*)  
Also, between Andrew Onderdonk and Her Majesty Queen Victoria, for a steel or iron bridge over Fraser River at Lytton, B.C. (*Not printed.*)  
Also, between Walter Oliver and Her Majesty Queen Victoria, to construct a passenger and freight station at Rat Portage, on the Canadian Pacific Railway, for \$1,925, and the outhouse for \$125, total \$2,050, before the 15th August, 1881. (*Not printed.*)  
Also, contract for freighting Engineers supplies from end of Section 15 to Section 42, Canadian Pacific Railway, with Robert Ferres, Peter Paul, and George Millwar, contractors. (*Not printed.*)
- No. 48c. Return to Order; Letters and Reports from the Engineer in Chief to the Minister of Railways, also from the District Engineer of Manitoba District to the Engineer in Chief in connection with the increase of quantities on Contract 15, Pacific Railway. (*Not printed.*)  
Also, Copies of Instructions given to Mr. Haney, and also what changes have been made in the grades and curvature since the winter of 1879-80. (*Not printed.*)
- No. 48j. Return to Order; Correspondence, &c., on the subject of the rates to be charged on Canadian Pacific Railway.

- No. 48e. CANADIAN PACIFIC RAILWAY:—Return to Address; Order in Council respecting the charter for the construction of the Canadian Pacific Railway, the charter itself, the deposit of a million, and the definition of the word "capital."
- No. 48f.. Return to Address; Correspondence since the 22nd December, 1880, with Smith, Ripley & Co., upon the subject of the Georgian Bay Branch of the Pacific Railway contract. (*Not printed.*)
- No. 48g. Return to Address; Correspondence relating to the rates for passengers and freight on any railway operated by the Canadian Pacific Railway Company, and of all Reports and Orders in Council affecting the same, and also of any special rates.
- No. 48h. Return to Order; Correspondence on the subject of any railway, or projected railway, claimed by the Canadian Pacific Railway Company to be in derogation of their contract rights.
- No. 48i.. Return to Order; Showing the approximate quantities of the several classes of work for the construction of the railway between Port Moody and Yale. (*Not printed.*)
- No. 48j.. Return to Order; Copy of the cheque deposited by Andrew Onderdonk with his tender, which was accepted for the construction of the railway from Port Moody to Emory's Bar. (*Not printed.*)
- No. 48k. Return to Order of 21st February, 1881; Copies of contract between one Ham McMicken, acting for himself or as an agent, and T. J. Lynskey, Superintendent of the line of the Canadian Pacific Railway from Emerson to St. Boniface, in relation to the carrying and delivery of freight in Winnipeg, &c. (*Not printed.*)
- No. 48l.. Return to Order of the 21st February, 1881: Letters, documents, &c., in relation to difficulties between one Ham McMicken, or T. J. Lynskey and Robert Tait, with reference to the ferry between St. Boniface and Winnipeg. (*Not printed.*)
- No. 48m. Return to Order of 11th February, 1881; Showing the cost of the surveys and location of the second one hundred miles west of Red River of the Canadian Pacific Railway, from 1st January, 1879, to 1st February, 1881. (*Not printed.*)
- No. 48n. Return to Address; Correspondence with the C.P.R. Company, on the subject of the route of any part or branch thereof, and a statement of the expenditure by the Government on the line to the westward of Winnipeg.
- No. 48o. Return to Address; Correspondence, &c., in relation to any payments of money to the Canadian Pacific Railway Company, with a detailed statement of all such payments. (*Not printed.*)
- No. 48p. Return to Address; Correspondence, &c., in relation to the acceptance of the Land Grant Bonds of the Canadian Pacific Railway Company by the Government for any public purpose.
- No. 48q. Return to Address; Correspondence, &c., in relation to any grants or reservations of land for the Canadian Pacific Railway Company. (*Not printed.*)
- No. 48r. Return to Order; Correspondence with the Canadian Pacific Railway Company, respecting all claims made by said Company for stone, &c., used for the construction of the said road. (*Not printed.*)
- No. 48s.. Return to Order; Detailed Statement of all deposits of money made by the Canadian Pacific Railway Company with the Government, also of any purchases made by the Company from the Government. (*Not printed.*)
- No. 48t.. Report of the Royal Commission on the Canadian Pacific Railway, being Vols. 1, 2 and 3 of the evidence taken before them. (*Not reprinted for Sessional Papers.*)
- No. 48u. Return to Order; Statement of the sums expended in connection with the Canadian Pacific Railway Commission, and correspondence, &c., as to the printing of the evidence or Report. (*Not printed.*)
- No. 48v. Further Supplementary Return to Address; For advertisements, specifications, &c., relating to the letting of the railway work between Emory's Bar and Port Moody, B.C.

- No. 48w. CANADIAN PACIFIC RAILWAY:—Return to Order; Copies of all contracts for the construction of any part of the Canadian Pacific Railway, made by the Company with any firm, since the date of the previous order.
- No. 48z. Return to Order; Correspondence, &c., relating to the allowances proposed to be paid to Canadian Manufacturers of certain goods required by the Canadian Pacific Railway Company. (*Not printed.*)
- No. 48y. Return to Order; Correspondence, &c., in respect to measures being taken to ensure to the Maritime Provinces, the winter terminus of the Canadian Pacific Railway. (*Not printed.*)
- No. 48z. Communication from the Secretary of the Canadian Pacific Railway Company, dated Montreal, 30th March, 1882, applying to have the location of the line between the western terminal point of the subsidized portion of the Canada Central Railway (now Canadian Pacific) and Algoma Mills, already alluded to, the Sault Ste. Marie Branch approved. (*Not printed.*)
- No. 48aa. Return to Address; Correspondence between the Canadian Pacific Railway Company and the Government, relating to the Company or its affairs (*Not printed.*)
- No. 48bb. Return to Order; Detailed Statement of the particulars of the charges made against the Canadian Pacific Railway Company for work performed on the first hundred miles west of Red River. (*Not printed.*)
- No. 48cc. Return to Address (*Senate*); Communications addressed by Mr. Sandford Fleming to the Secretary of State on the subject of the Report of the recent Railway Commission as laid before both Houses of Parliament.

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- No. 49... PORT DANIEL HARBOR:—Return to Order; Report of the Engineer who made the survey of the Harbor of Port Daniel, in 1881. (*Not printed.*)
- No. 50... EXPORTS AND IMPORTS:—Return to Order; Return of the Exports and Imports from the 1st July to the 1st January, in each of the years 1877, 1878, 1879, 1880, 1881 and 1882, respectively. (*Not printed.*)
- No. 51... WOOD EXPORTED FROM CHICOUTIMI AND SAGUENAY:—Return to Order; Statement showing the total value of Wood manufactured or unmanufactured exported from the United Counties of Chicoutimi and Saguenay, during the year ending 30th June last. (*Not printed.*)
- No. 52... FISH EXPORTED FROM CHICOUTIMI AND SAGUENAY:—Return to Order; Statement showing the total value of Fish, Fish Oils, Furs and Skins of Marine Animals exported from the United Counties of Chicoutimi and Saguenay, during the year ended 30th June last. (*Not printed.*)
- No. 53... MOOSE, YORK AND CHURCHILL CUSTOMS DUTIES:—Return to Order; Showing the amount received for duties at the Ports of Moose, York and Churchill, during the years from 1876 to 1881, inclusive; also the amount paid to Customs Officers at the several ports. (*Not printed.*)
- No. 54... HUDSON BAY, RAILWAY TO:—Return to Address; Correspondence between the Government of Canada and any other parties in reference to the proposed Railway from Manitoba to Hudson Bay. (*Not printed.*)
- No. 55... BANKS, CIRCULARS SENT TO:—Return to Order; Copies of three Circulars asking for information recently directed, under instructions of the Minister of Finance, to several of the Banks, with the names of the Banks to which they were directed.
- No. 56... PASPEBIAC HARBOR:—Return to Order; Report of the Engineer who made the Survey of the Harbor of Paspebiac in 1874 and 1875. (*Not printed.*)
- No. 57... DOMINION STATUTES:—Official Return of the Distribution of the Dominion Statutes of Canada, being 44 Victoria, 3rd Session, 4th Parliament, 1880-81. (*Not printed.*)
- No. 58... BONDS AND SECURITIES:—Statement of all Bonds and Securities registered in the Department of the Secretary of State of Canada, under the Act 31 Victoria, chapter 37, section 15. (*Not printed.*)

- No. 59... **CANADIAN TOBACCO**:—Return to Order; Statement showing the amount in detail, for each county, of the Revenue produced by the duty on Canadian Tobacco, the cost of collecting, and the amount of Fines levied between the 1st January and 31st December, 1881.
- No. 59a. Return to Order; Statement showing amount of duties collected on Canadian Tobacco, the costs of Stamps used, &c., and of all or any expenses defrayed out of the public chest. (*Not printed.*)
- No. 59b. Return to Order; Return of all Canadian grown Tobacco seized by officers of the Department of Inland Revenue within the Province of Quebec, during the years 1875, 1876, 1877 and 1878. (*Not printed.*)
- No. 59c. Return to Order; List of all persons appointed as Tobacco Inspectors, under Act 42 Victoria, chapter 19. (*Not printed.*)
- No. 59d. Return to Order; Statement showing the names of the persons in the second Registration District of the County of Rimouski who have paid the tax on tobacco of their own growth sold by them. (*Not printed.*)
- No. 60... **KINGSVILLE HARBOR**:—Return to Order; Reports of H. F. Perley, Esq., Chief Engineer, Department of Public Works, respecting Kingsville Harbor. (*Not printed.*)
- No. 61... **SEIZURES AND FINES**:—Return to Order; Showing the number of seizures made at each Port of Entry of the Dominion, during the fiscal year ending 30th June, 1881; the fines exacted and how disposed of. (*Not printed.*)
- No. 61a. Return to Order; Showing the number and nature of the several seizures made at the different Ports of Entry of the Dominion from the 30th day of June, 1881, to the 1st day of January, 1882, and the amount of fines exacted in each case disposed of. (*Not printed.*)
- No. 62... **STEAMBOATS, INSPECTION OF**:—Return to Order; Copy of all Rules and Regulations for the Inspection of Steamboats in force in the years 1879 and 1880, also a copy of any Inspector's certificate, granted to the steamer *Waubuno* navigating the waters of the Georgian Bay, Lake Huron in 1879, &c. (*Not printed.*)
- No. 63... **NAPOLEON III., STEAMER**:—Return to Order; Reports respecting the condition of the engines and boilers of the Government Steamer *Napoleon III.*, since 1st January, 1878, with copies of tenders for new engines and boilers, &c. (*Not printed.*)
- No. 64... **VESSELS, U.S., REGISTERED IN CANADA**:—Return to Order; Statement showing the number of vessels propelled by wind or steam which were built in the United States and registered in Canada between the 1st January, 1878, and the 1st January, 1880. (*Not printed.*)
- No. 64a. Return to Order; Showing the name and number of all boats or sailing vessels lost on Canadian inland waters, since 1870, with the value of property and number of lives lost and the causes of the losses. (*Not printed.*)
- No. 64b. Return to Address; Correspondence in reference to loss of vessels on our inland waters in consequence of overloading or shifting of cargoes.—(*Not printed.*)
- No. 65... **MARINERS' SICK FUND**:—Return to Order; Statement of the annual amounts collected on ships frequenting the River Saguenay, from 1st July, 1867, to 1st July last, for the Sick and Disabled Mariners' Fund. (*Not printed.*)
- No. 66... **DRUID, STEAMER**:—Return to Order; Return of all tenders forwarded to the Department of Marine and Fisheries for the construction of new feathering wheels, &c., to the engine of the Government steamer *Druid*, Engineer's reports, &c. (*Not printed.*)
- No. 67... **A. S. McEDWARDS, DISMISSAL OF**:—Return to Order; Papers in connection with the dismissal of A. S. McEdwards, late postmaster at Neustadt. (*Not printed.*)
- No. 68... **POINT AUX TREMBLES, WHARF AT**:—Return to Order; Report of the Engineer appointed by the Government to ascertain the possibility of constructing a wharf at Point aux Trembles, in the County of Portneuf, with the plans, &c. (*Not printed.*)
- No. 69... **RAILWAY Co. RETURNS, N.S.**:—Returns furnished by railway companies in Nova Scotia, under 38 Victoria, chapter 25. (*Not printed.*)

- No. 70... LOUISE BRIDGE:—Return to Order; Correspondence between the Department of Railways and the Council of the City of Winnipeg on the subject of the Louise Bridge. (*Not printed.*)
- No. 71... EEL FISHERY, RIVER RICHELIEU:—Return to Address (*Senate*); Documents bearing dates between January, 1874, and 18th March, 1881, in the possession of the Department of Marine and Fisheries, relating to the rights of Joseph Goyette, Pierre Dionne and Toussaint Huot, in an eel fishery situate in the bed of the River Richelieu. (*Not printed.*)
- No. 72... LAVAL UNIVERSITY:—Return to Address; Relating to the Act passed by the Quebec Legislature, at its last Session respecting Laval University, and the petitions asking for the disallowance of the said Act. (*Not printed.*)
- No. 73... CANADIAN SHIPS AND FRENCH PRODUCTS:—Return to Address (*Senate*); Respecting the sale of Canadian built ships in France on the same favorable terms as are enjoyed by vessels of British construction; also as to the admission of French products into this country on more favorable terms. (*Not printed.*)
- No. 74... TELEGRAPH, CAPE SABLE:—Return to Order; Correspondence with the Department of Public Works, asking the Government to provide for telegraphic communication between Cape Sable Island and the mainland, in the County of Shelburne. (*Not printed.*)
- No. 75... MINING ACT, QUEBEC:—Return to Address; Copies of the Act passed by the Quebec Legislature in the Session of 1830 respecting mines; of the petitions praying for the disallowance of the said Act, and the Report of the Minister of Justice. (*Not printed.*)
- No. 76... INDIANS, ARREARS DUE TO:—Return to Address; Correspondence between the Government of the Dominion and the Government of Ontario in reference to the arrears due to the Indians of Lakes Huron and Superior under the Robinson Treaty.
- No. 77... ST. MICHEL WHARF:—Reports in relation to improvements, &c., to be made on the Wharf at St. Michel, County of Bellechasse. (*Not printed.*)
- No. 78... ACADIA STEAMSHIP COMPANY'S PIERS:—Return to Order; Correspondence relating to the construction of the Acadia Steamship Company's Pier at Annapolis, and any estimates of the cost. (*Not printed.*)
- No. 79... WINTER COMMUNICATION, P.E.I.:—Return to Order; Correspondence in reference to the improvement of winter communication between Prince Edward Island and the mainland.
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- No. 80... NORTH-WEST MOUNTED POLICE SUPPLIES:—Return to Order; Copy of the Contract entered into by the Government, in 1880, with J. G. Baker & Company, of Fort Benton, for furnishing supplies for the North-West Mounted Police.
- No. 81... INTERCOLONIAL RAILWAY:—Return to Order; Copies of all tariffs of rates for freight or passengers on the Intercolonial and Prince Edward Island Railways; and Statement of all special rates. (*Not printed.*)
- No. 81a. Return to Order; Account of stock taken in the stores or shops of the Intercolonial Railway at Moncton, during the years 1879 and 1880. (*Not printed.*)
- No. 81b. Return to Order; Showing the average number of miles of the Intercolonial Railway worked each year; the cost per mile of running the road, and the average quantity of freight carried, and the average earnings per mile each year.
- No. 81c. Return to Order; Showing the working expenses and revenue of the Intercolonial Railway in each of the years 1877, 1878, 1879, 1880 and 1881; the number of employes and their salaries, and the number of miles run.
- No. 81d. Return to Order; Showing the number of locomotives and cars, &c., at the several workshops of the Intercolonial Railway now undergoing or awaiting repairs. (*Not printed.*)
- No. 81e. Return, and Supplementary Return, to Order; Tenders, Correspondence, &c., respecting the purchase of second hand coal hoppers from or through B. Burland.

- No. 81f. INTERCOLONIAL RAILWAY:—Return to Order; Statement and complaint of J. St. Laurent in relation to the killing of a horse by the cars on the branch of the Intercolonial Railway at Rimouski, and Report of Mr. Rennie annexed. (*Not printed.*)
- No. 81g. Return to Order; Reports made by Frank Shanly on claims made by contractors or others on the Intercolonial.
- No. 81h. Return to Order; Showing what branches or sidings of the Intercolonial Railway were built or commenced during the year 1881, the length and cost of each, &c.
- No. 81i. Return to Order; Showing, in detail, the expenditure of \$24,372.54 described in the Minister of Railway's Report, Appendix No. 3, for completion of the Intercolonial. (*Not printed.*)
- No. 81j. Return to Order; Showing the total cost to date of the portion of the Intercolonial Railway between River du Loup and the terminus at Hadlow, or Chaudière Junction.
- No. 81k. Comparative Statement of the operations, Intercolonial Railway, from 1st July, 1876 to 1880-81.
- No. 81l. Capital account, Intercolonial Railway, of the quantity of rolling stock delivered and to be delivered, and of the expenditure thereon, from 1st July, 1874, to 1st July, 1883.
- No. 81m. Memorandum of the steel rails renewals, Intercolonial Railway, during the years 1874-75 to 1878-79.
- No. 81n. Return to Order; Statement showing the quantities of Spring Hill coal, delivered at St. John and intermediate stations by the Intercolonial Railroad during the year ending 31st December, 1881; also rates of freight, &c. (*Not printed.*)
- No. 81o. Return to Order; Copies all of documents relating to the claim of Félix Caron and Henriette Chouinard, both of St. Jean Port Joli, against the Intercolonial Railway. (*Not printed.*)
- No. 81p. Return to Order; Showing what number of locomotives, passenger freight and coal cars, and other rolling stock, were purchased or contracted for or built at the Government workshops during the year ending 31st December, 1881.
- No. 81q. Return Order; Report of the section men, in relation to damages caused by fire from the locomotives to the property of Mr. Ferdinand Bellevance. (*Not printed.*)
- No. 81r. Return to Order; for advertisements, or circulars asking for tenders for the supply of iron and iron manufactures, &c., required for the use of the Intercolonial Railway, during the period from 30th June, 1880, to 31st December, 1881.
- No. 82... MANITOBA BOUNDARIES:—Return to Address; Copy of the Proclamation bringing into force the Act extending the Boundaries of the Province of Manitoba. (*Not printed.*)
- No. 82a. Return to Address; Despatches between the Governments of Canada and Manitoba, in reference to the extension of the Boundaries of Manitoba, and also in reference to further grants of money to that Province.
- No. 83... FACTORIES, COMMISSIONERS:—Return to Order; Instructions to, and correspondence with the Commissioners on Factories, including instructions and correspondence as to information on other points than those contained in the Report laid on the Table, with certain detailed Statements in the possession of the Government, &c.
- No. 84... COTTONS, CANADIAN AND FOREIGN:—Return to Order; Statements in the possession of the Government showing the cost of the specified brands of like qualities of Canadian and Foreign Brown and White Cottons. (*Not printed.*)
- No. 85... FABRE, SENATOR:—Return to Address (*Senate*); Correspondence between the Government and Senator Fabre, together with the amount of compensation paid him for travelling and other expenses. (*Not printed.*)



- No. 86... METEOROLOGICAL SERVICE:—Return to Order; Statement showing the amounts paid for the Meteorological Service of Canada during the years 1877, 1878, 1879, 1880 and 1881. (*Not printed.*)
- No. 87... BRITISH CANADIAN LOAN AND INVESTMENT COMPANY:—List of the Shareholders of, with Statement of its affairs. (*Not printed.*)
- No. 88... LONDON POST OFFICE:—Return (in part) to Address; Report made by Post Office Inspector Dewe about 1880, on the defaults and irregularities in the London Post Office. (*Not printed.*)
- No. 88a. Supplementary Return to Address; Report made by Post Office Inspector Dewe about 1880, on the default and irregularities in the London Post Office. (*Not printed.*)
- No. 88b. Return to Address; Correspondence, &c., relating to J. J. Ross and G. Gordon, late Clerks in the London Post Office, and to their superannuation. (*Not printed.*)
- No. 89... VANCOUVER ISLAND, TELEGRAPH ON:—Return to Order; For Papers asking that the Telegraph Line on the east coast of Vancouver's Island be extended to Comox. (*Not printed.*)
- No. 90... ANNIE STEWART, TUG BOAT:—Return to Order; Statement of Services performed for the Government by the Tugboat *Annie Stewart*, during the past three years, and copies of contracts entered into with the owners. (*Not printed.*)
- No. 91... GRINDING IN BOND:—Return to Address; Correspondence, regulations, &c., on the subject of Grinding in Bond, with a Statement of all Bonds given under the regulations, and of any action taken thereon, and of the present condition of things in respect of each such Bond, &c. (*Not printed.*)
- No. 92... FLOUR, MEAL, &c., IN NOVA SCOTIA:—Return to Order; Statement of Flour, Meal and Corn entered for consumption at the different Ports of Entry, in all the Counties of the Province of Nova Scotia, from 15th March, 1879, to the 30th September, 1881.
- No. 93... ST. HYACINTHE IMPORTS, &c.:—Return to Order; Statement of the Imports at the Port of St. Hyacinthe, from the 1st July, 1881, up to the 1st February, 1882; also of the Receipts and Expenditure at the same Port during the same period. (*Not printed.*)
- No. 94... FLOUR BARRELS, EVASION OF DRAWBACK:—Return to Order; Correspondence in possession of the Government, as to the use of barrels or parts of barrels in which American flour had been imported for the purpose of exporting Canadian flour in evasion of regulations as to drawback. (*Not printed.*)
- No. 95... DIXON, JAMES D., SUPERANNUATION OF:—Return to Order; Relating to the Superannuation of James D. Dixon, Collector of Customs, Sackville, and the appointment of his successor, Wm. C. Milner. (*Not printed.*)
- No. 96... FOREIGN LIFE ASSURANCE COMPANIES, LIST OF:—Return to Order; List of the names of Foreign Life Assurance Companies who have made deposits with the Government for the sole benefit of Canadian policyholders. (*Not printed.*)
- No. 97... SAGUENAY COUNTY, POSTAL COMMUNICATION:—Return to Order; Petitions and Correspondence addressed to the Government respecting postal communication on that part of the north shore of the River St. Lawrence, comprised in the County of Saguenay. (*Not printed.*)
- No. 98... MANITOBA LAKE, LEVEL OF:—Return to Order; Reports of Engineers and Correspondence respecting the lowering of the present level of the water in Lake Manitoba. (*Not printed.*)
- No. 98a. Supplementary Return to Order; Reports of Engineers and Correspondence respecting the lowering of the present level of the water in Lake Manitoba. (*Not printed.*)
- No. 99... WOOL IMPORTED:—Return to Order; Showing the number of pounds of wool imported into the Dominion since the 30th June, 1881, and the amount collected therefor. (*Not printed.*)
- No. 100... SELKIRK, TELEGRAPH OPERATION:—Return to Order; Statement of the receipts and expenses in connection with the maintenance and operation of the telegraph line from Selkirk to Fort Edmonton and from Selkirk to Winnipeg. (*Not printed.*)

- No. 101. QUARANTINE STATIONS FOR CATTLE :—Return to Order; List of Quarantine Stations authorized under the Regulations for the importation of cattle for breeding purposes. (*Not printed.*)
- No. 102. ANDERSON, JAMES, CROWN TIMBER AGENT, WINNIPEG :—Return to Order; Letters of Instructions from Lindsay Russell, Esq., Deputy Minister of the Interior, to James Anderson, Crown Timber Agent at Winnipeg, relating to disposal of timber for lumber, railway ties or cordwood, since 1st March, 1881. (*Not printed.*)
- No. 103. PROVINCIAL RAILWAYS :—Return to Address; Copy of any Resolution of any Provincial Legislative body transmitted to His Excellency on the subject of the exercise by the Parliament of Canada of the power to declare Provincial Railways to be for the general advantage of Canada. (*Not printed.*)
- No. 104. THOMAS RYAN, APPOINTMENT OF :—Return to Order; Correspondence in relation to the appointment of Mr. Thomas Ryan as Engineer of the Custom House at Montreal. (*Not printed.*)
- No. 105. PICTOU DRY DOCK :—Return to Order; Correspondence in connection with the Dry Dock at Pictou. (*Not printed.*)
- No. 106. WOOD, E. B., C.J., MANITOBA :—Return to Address; Answer of the Honorable Edmund Burke Wood, Chief Justice of Manitoba, to the Petition of Henry J. Clarke, Q.C., of Winnipeg, and others, presented to the House of Commons, 4th March, 1881.
- No. 107. TORONTO RAILWAY CROSSINGS :—Return to Order; Reports of Government Engineers relative to the different Railway Crossings at Queen and Dufferin Streets, in the City of Toronto. (*Not printed.*)
- No. 108. BANK OF UPPER CANADA :—Memorandum; On the Estate of the late Bank of Upper Canada.
- No. 108a Statement of the indebtedness of the Bank of Upper Canada to the Government, amounting to \$1,150,000, up to date.
- No. 109. ROYAL MILITARY COLLEGE :—Return to Order; Showing the various changes in the organization of the Royal Military College, since its establishment to 1st February, 1882. (*Not printed.*)
- No. 109a Return to Order; Detailed list of Cadets of the Royal Military College, past and present, who were born in the United States. (*Not printed.*)
- No. 109b Return to Order; Showing the number of Cadets who have been admitted to the Royal Military College since its opening; the number graduated, the number left without graduating, and the number now on the strength of the College, &c. (*Not printed.*)
- No. 109c Return to Order; Return of Graduates holding commissions in the Militia, who have attended the training of Battalions to which they are attached, since July last. (*Not printed.*)
- No. 109d Return to Order; Showing the salary paid to Professor Ferguson, the number of Cadets attending his classes, and the number of lectures given by him, from 1st November, 1881, to 1st February, 1882. (*Not printed.*)
- No. 109e Return to Order; Names of the staff and employés in connection with the Royal Military College, with their salaries, allowances and duties. (*Not printed.*)
- No. 109f Return to Order; Correspondence between the Commandant of the Royal Military College and the Militia Department in reference to the appointment of a Captain of Cadets, in place of Major Ridout. (*Not printed.*)
- No. 109g Return to Order; Correspondence between the Commandant of Royal Military College at Kingston, the Major General Commanding and the Minister of Militia relating to the removal of Major Ridout from the Royal Military College Staff. (*Not printed.*)
- No. 110. RED RIVER EXPEDITION :—Return to Address; Showing the names of the Officers who took part in the Red River Expedition of 1870-71, those of the "Ontario Rifles" as those of the "Quebec Rifles." (*Not printed.*)

- No. 111. FLETCHER, LIEUT.-COL.:—Return to Order; Correspondence with the Department of Militia and Defence, in relation to the retirement of Lieut.-Col. John Fletcher, late Assistant Adjutant-General, Military District No. 5, and the bonus granted him. (*Not printed.*)
- No. 112. SUPREME COURT:—General Order No. 80 of the Supreme Court of Canada (in compliance with the provisions of sec. 79 of the Supreme and Exchequer Court Act.) (*Not printed.*)
- No. 113. EXPENSES TO ENGLAND:—Return to Order; Showing the expenses incurred by the several Members of the Government, or of any persons in the service of the Government, sent to England or elsewhere, from the 10th February, 1880, to date.
- No. 114. GALT, SIR A. T.:—Return to Order; Showing all sums paid to Sir A. T. Galt, as High Commissioner. Also, amount paid for rent and outfit of his residence in London, also travelling expenses, since July, 1878.
- No. 115. MATANE, WHARF AT:—Return to Order; Engineer's Report respecting the repairs made to the Wharf of Matane, and the improvements necessary to be made. (*Not printed.*)
- No. 116. COURTNEY RIVER:—Return to Order; Copy of the Dominion Agent's Report on Courtney River, in Comox District. (*Not printed.*)
- No. 117. GRAIN, & C., DUTY PAID ON:—Return to Order; Showing the quantity, value and duty paid on the Imports entered for consumption of "Grain and Products of Grain," also of "Animals," also of "Fruits and Provisions," for the years 1878, 1879, 1880 and 1881.
- No. 118. COAL EXPORTED:—Return to Order; Showing the quantity of Coal exported from the Ports of Nova Scotia in 1877-78, 1878-79 and 1880-81, and to what countries. Also, the quantity of Coal carried upwards through the St. Lawrence Canals, &c.
- No. 119. CUSTOMS BOATMEN AT QUEBEC:—Return to Order; Copies of Petitions from the Customs Boatmen of the City of Quebec, applying to be supplied with uniforms, and the replies thereto. (*Not printed.*)
- No. 120. GOODS MANUFACTURED IN QUEBEC:—Return to Order; Statement of the Goods which were manufactured in the Province of Quebec, and exported to British Columbia, between 1st January, 1880, and 1st January, 1882, and their value. (*Not printed.*)
- No. 121. MILITIA:—Return to Order; Statement of the Expenditure on account of the Militia in Canada, from 1st July, 1874, to 1st July, 1879, and since 1st July, 1879, to date. (*Not printed.*)
- No. 121a. Return to Order; Reports from General Luard or any other officer or Court, relating to the command or discipline observed in the 27th Battalion of Volunteer Militia, or any complaints from any officer of the Battalion. (*Not printed.*)
- No. 122. MR. JUSTICE JETTÉ:—Return to Order; Copy of the opinion or judgment of Mr. Justice Jetté, in a recent case affecting the validity of a marriage in the Province of Quebec, in which certain questions were referred to an ecclesiastical authority. (*Not printed.*)
- No. 123. CAPTAIN ALLAN:—Return to Address; Correspondence, &c., relating to the dismissal or resignation of Captain Allan from the Public Service. (*Not printed.*)
- No. 124. HALF-BREED MINORS' CLAIMS:—Return to Order; Copies of all Claims made under the Manitoba Act, by Half-breed Minors and others, who were temporarily absent on the 15th July, 1880. (*Not printed.*)
- No. 125. GEORGIAN BAY:—Return to Order; Correspondence concerning the Boat Licensing System and its operation as it affects the Georgian Bay, Ontario; and with regard to the formation of a company to become licensees of the fishing grounds. (*Not printed.*)
- No. 126. SOURIS HARBOR, P.E.I.:—Return to Order; Correspondence, &c., relating to the Harbor Improvements at Souris West, in Prince Edward Island. (*Not printed.*)
- No. 127. HAMILTON CUSTOM HOUSE:—Return to Order; Petition of the citizens of Hamilton for the purchase of a site and erection thereon of a new Custom House, &c. (*Not printed.*)

- No. 128. PUBLIC PRINTING WITHOUT CONTRACT :—Return to Address; Showing the amount paid for printing by Order of the Government to any person other than the contractor for Parliamentary Printing.
- No. 129. ADVERTISING :—Return to Order; Showing the amount paid for advertising in the various newspapers, with a list of the same. (*Not printed.*)
- No. 130. BRIDGE OVER ST. JOHN RIVER :—Return to Address (*Senate*); Correspondence between the Government of Canada and any parties interested or offering to construct a bridge across the Falls of the St. John River at St. John, N.B.
- No. 131. WINDSOR AND ANNAPOLIS RAILWAY :—Return to Order; Statement showing separately the gross earnings on local and through traffic on the lines of railway worked by the Windsor and Annapolis Railway Company, and the mode of division by which the sum of \$21,216 is arrived at as payable to the Government. (*Not printed.*)
- No. 132. VANCOUVER ISLAND RAILWAY :—Return to Address; Correspondence, &c., relating to the construction of a railway on Vancouver Island. (*Not printed.*)
- No. 133. CASCUMPEC HARBOR, P.E.I. :—Return to Order; Correspondence with the Department of Public Works having reference to improvement of Cascumpec Harbor, Prince County, P.E.I. (*Not printed.*)
- No. 134. FISH INSPECTION :—Return to Order; Statement showing the quantity of each kind of Fish inspected in each district in which an inspector has been appointed, the fees charged in each case, and the gross amount received in the year 1881. (*Not printed.*)
- No. 134a. Return to Order; Papers relating to the importation of pickled herring, &c., from Newfoundland or the Labrador Coast, and the inspection of such fish in Newfoundland, &c. (*Not printed.*)
- No. 135. FERRIES BETWEEN CANADA AND UNITED STATES :—Return to Address; Orders in Council regulating ferries between points in Canada and the United States. (*Not printed.*)
- No. 136. CUSTOMS CIRCULARS :—Return to Order; Circulars, &c., issued by the Customs relating to the interpretation of the several classes of goods imported, and the duties to be levied thereon from the 1st January, 1874, to 14th March, 1879. (*Not printed.*)
- No. 136a. Return to Order; Circulars, &c., issued by the Customs relating to the interpretation of the several classes of goods imported, and the duties to be levied thereon since March 14, 1879, to 1st February, 1882. (*Not printed.*)
- No. 137. MORSE, D. J., DISMISSAL OF :—Return to Order; Correspondence in reference to the dismissal of D. J. Morse, as sub-Collector of Customs, at Bear River, in the County of Annapolis. (*Not printed.*)
- No. 138. MALT LIQUORS, DUTIES ON :—Return to Order, of the various modes which have hitherto been adopted for collecting duties from malt and malt liquors; also any information as to the mode in vogue in the United States and Great Britain. (*Not printed.*)
- No. 139. TRAMWAY AT GRAND RAPIDS, SASKATCHEWAN :—Return to Order; Concerning the granting of a Charter to the Hudson's Bay Company to construct a tramway around the North Shore of the Grand Rapids of the Saskatchewan.
- No. 140. ARISAIG AND CAPE GEORGE PIERS, AND BAYFIELD BREAKWATER, N.S. :—Return to Order; Reports of Engineers and Petitions respecting Arisaig Pier, Cape George Pier, and Bayfield Breakwater, N.S., since 30th September, 1878. (*Not printed.*)
- No. 141. PROVINCIAL LEGISLATURES, ACTS OF :—Return to Address; Return of all Provincial Acts passed by the several Local Legislatures, and disallowed by the Government of the Dominion since July, 1867; also those that have been amended in conformity with the request of the Dominion Government, and also of those which have been declared *ultra vires* by Her Majesty's Privy Council, &c.
- No. 141a. Return to Address; Correspondence, &c., relating to Acts or reserved Bills of Provincial Legislatures not already asked for by Address or Order of the House.

- No. 141b. **PROVINCIAL LEGISLATURES, ACTS OF:**—Return to Address (*Senate*); Correspondence, &c., relating to Acts of Provincial Legislatures passed since 1st January, 1880, or reserved for the signification of Her Majesty's pleasure thereon.
- No. 142. **PUBLIC BUILDINGS, MANITOBA:**—Report of a Committee of the Hon. the Privy Council, approved by His Excellency the Governor General on the 8th April, 1880, respecting a Memorandum, dated 20th March, 1880, of the Delegates of the Province of Manitoba, appointed to confer with the Privy Council in relation to the erection of Public Buildings, &c. (*Not printed.*)
- No. 143. **HEALTH OFFICERS, HALIFAX AND ST. JOHN:**—Return to Order; Circulars and instructions issued to the Health Officers at Halifax and St. John, N.B., in regard to vessels arriving at those Ports and having contagious diseases on board. (*Not printed.*)
- No. 144. **TORONTO HARBOR:**—Memorandum with Plan relating to the past and present state of the Harbor of Toronto, Ontario, prepared by direction of the Hon. Sir Hector Langevin, C.B., Minister of Public Works, and Report by James B. Eads, Esq., C.E.
- No. 145. **COWICHAN RIVER:**—Return to Order; Statement showing the money expended on Cowichan River and the Surveyor's Report as to the completion of the work as per contract. (*Not printed.*)
- No. 146. **PRINCE EDWARD ISLAND RAILWAY:**—Return to Order; Statement showing list of articles on which Freight rates have been lowered on the Prince Edward Island Railway since 1878, also, relating to further lowering of rates, including Passengers' Fares. (*Not printed.*)
- No. 146a. Comparative Statement of operations, Prince Edward Island Railway, from 30th June, 1875, to 30th June, 1881.
- No. 146b. Return to Order; Correspondence, &c., relating to the construction of a Branch Railway between Harmony Station, on Prince Edward Island Railway, and East Point.
- No. 147. **EXPORTS AND IMPORTS:**—Return to Order; Summary Statement for the six months ending December 31st, 1881, of the quantity and value of the exports of each Province and for the Dominion, of the Produce of the Mine, Fisheries and Forest, &c. Also, Statement of the Imports of the same articles for the same period.
- No. 148. **DRAWBACKS ON GOODS:**—Return to Order; Return of all claims presented for Drawbacks on goods manufactured for export since January 22nd, 1881, showing the names of all applicants, &c. (*Not printed.*)
- No. 149. **McLAREN vs. CALDWELL, AND STREAMS BILL:**—Return to Address; Copy of the Judgment of the Court of Chancery and the Court of Appeal of Ontario in the case of McLaren vs. Caldwell *et al.* Also correspondence relating to the disallowance of the Streams' Bill. (*Not printed.*)
- No. 149a. Return to Address; Correspondence, &c., relating to an Act of the Legislature of the Province of Ontario, intitled: "An Act for protecting the Public Interests in Rivers, Streams and Creeks," disallowed by His Excellency in Council.
- No. 150. **FLETCHER, THOMAS:**—Return to Address; Correspondence and all other documents connected with the Petition to be set at liberty, made by Thomas Fletcher, sentenced 8th June, 1881, by the Court of General Sessions of the Peace for the District of Montreal. (*Not printed.*)
- No. 151. **NEW BRUNSWICK, CONVICTIONS IN COUNTY COURTS:**—Return to Order; Return of persons convicted in the Circuit and County Courts of New Brunswick during the past three years; the sentences imposed, and also of the Prisoners in the Penitentiary under the commitment of the Police Magistrates of the City of St. John, and Town of Portland. (*Not printed.*)
- No. 152. **FISHING LICENSES, ST. VALIER:**—Return to Order; Reports, &c., respecting the Fisheries and Fishing Licenses granted to François Ruelland and Jean B. Langlois, of St. Valier, &c. (*Not printed.*)
- No. 153. **VOLUNTEER COMPANIES, ALGOMA:**—Return to Order; Applications made to the Department of Militia and Defence to be allowed to form Volunteer Companies in the District of Algoma. (*Not printed.*)

- No. 154. MANITOBA, ADMINISTRATION OF JUSTICE :—Return to Address ; Correspondence with reference to any commission issued by the Local Government of Manitoba, affecting the mode of administering justice in that Province. (*Not printed.*)
- No. 155. CASTLE GARDEN PROPERTY, QUEBEC :—Supplementary Return to Order (20th December, 1880) for papers which have been furnished the Government in support of the claim of Henry A. P. Holland, to the Castle Garden Property, Quebec. (*Not printed.*)
- No. 156. ST. ANACLET RAILWAY STATION :—Return to Order; Correspondence between the Government and interested persons of St. Anaclet and of Point au Pères, respecting the erection of a Railway Station in the Parish of St. Anaclet. (*Not printed.*)
- No. 157. KINGSTON AND PEMBROKE RAILWAY :—Return to Order; Correspondence, &c., respecting complaints against the location and manner of working of the Kingston and Pembroke Railway in the City of Kingston. (*Not printed.*)
- No. 158. PEMBROKE AND CANADA CENTRAL RAILWAY :—Return to Address ; Copy of a Petition presented to His Excellency by the Corporation of the Town of Pembroke, in the County of Renfrew, dated 30th January, 1879, praying that the said Town may be relieved from the payment of a bonus of \$75,000.00 granted to the Canada Central Railway to secure the extension of the said Railway. (*Not printed.*)
- No. 159. COUNTY COURT JUDGES :—Return to Address; Correspondence in relation to the tenure of office of the County Court Judges in any of the Provinces. (*Not printed.*)
- No. 160. EXTRADITION :—Return to Address; Correspondence as to Extradition and as to the last Canadian Extradition Act. (*Not printed.*)
- No. 161. RAINY RIVER, WATER POWERS :—Return to Order; Showing the Report and Survey of Mr. McLatchie, D.L.S., on the water powers on the Rainy River, at or near Rat Portage. (*Not printed.*)
- No. 162. CUSTOMS' SEIZURES, HUDSON'S BAY :—Return to Order; Return of all Customs' Seizures, made at Moose, York, Churchill and all other Ports in Hudson Bay during the past seven years. (*Not printed.*)
- No. 163. CANADA TEMPERANCE ACT :—Return to Order; Annual Returns made by the Licensed Druggists or vendors of Liquors under the Canada Temperance Act of 1878, where the law has been adopted. (*Not printed.*)
- No. 164. RAILWAYS IN MANITOBA :—Return to Address; Correspondence affecting any Railway Companies chartered either by the Legislature of Manitoba or by the Parliament of Canada, in Manitoba or the North-West, relating either to grants or reservations of lands or questions of route. (*Not printed.*)
- No. 165. MAGEE'S, MR., REMOVAL FROM OFFICE :—Return to Order; Correspondence, &c., respecting the removal from office of Mr. Magee, lately Postmaster at Greenwood, N.S., and the appointment of Marsden Foster. (*Not printed.*)
- No. 166. WINNIPEG [SOUTH EASTERN RAILWAY :—Return to Address (*Senate*); Correspondence, &c., relating to an Act of the Legislature of the Province of Manitoba, intitled: "An Act to incorporate the Winnipeg South Eastern Railway "Company," disallowed by His Excellency in Council.
- No. 167. JUDICIAL APPOINTMENTS IN QUEBEC :—Return to Address; Representations made during the last twelve months by either of the sections of the Bar of the Province of Quebec with reference to judicial appointments in that Province. (*Not printed.*)
- No. 168. FISH-BREEDING ESTABLISHMENT :—Return to Order; Showing the number and situation of Fish-breeding Establishments throughout the Dominion.
- No. 169. POST OFFICE, ALMA, N.B., ROBBERY AT :—Return to Order; Correspondence, &c., in connection with the robbery of the Post Office, kept by Nathan Cleveland, at Alma, Albert County, N.B. (*Not printed.*)
- No. 170. MARRIAGE LICENSES, NEW BRUNSWICK :—Return to Address (*Senate*); Correspondence between the Government of Canada and that of New Brunswick, concerning certain Acts passed by the Legislature of New Brunswick in 1869, as to Marriage Licenses, the publication of banns, and the proper persons. (*Not printed.*)

- No. 171. **IMPORT DUTIES, MANITOBA AND ROCKY MOUNTAINS**:—Return to Order; Return of all import duties collected at or near the boundary line between the Province of Manitoba and the Rocky Mountains. (*Not printed.*)
- No. 172. **PROVISIONAL DISTRICTS, N. W. T.**—Message transmitting copy of a minute of the Privy Council of Canada, dated 8th May, instant, on the subject of the establishment of the Provisional Districts in the North-West Territories. (*Not printed.*)
- No. 173. **HURON AND ONTARIO SHIP CANAL**:—Return to Order; Correspondence, &c., by the Huron and Ontario Ship Canal Company or by other parties, on the subject of the construction of a Ship Canal to connect the waters of Georgian Bay with those of Lake Ontario. (*Not printed.*)
- No. 174. **CORNWALL CANAL, LOCK GATES**:—Return to Order; Copy of advertisements and tenders in connection with the contract for new Lock Gates for the Cornwall Canal given last summer. (*Not printed.*)
- No. 175. **GRENVILLE CANAL, TOLLS ON LUMBER, &c.**:—Return to Order; Showing the number of feet, board measure, of lumber, and the number of thousands of shingles and laths, which passed through the Grenville Canal, during the years 1879, 1880 and 1881, on which tolls were paid. (*Not printed.*)
- No. 176. **ENGINEERS AND FIREMEN, PUBLIC BUILDINGS**:—List of names, address, and rate of pay of the Engineers and Firemen employed in the Public Buildings, Canada, and the amount required to pay the same, when transferred to the Public Works Department. (*Not printed.*)
- No. 177. **ROSS, LIEUT.-COL. WALTER**:—Return to Address; For copies of all charges made, against Lieutenant-Colonel Walter Ross, of the 16th Battalion Volunteer Militia, while in command of the camp at Picton. (*Not printed.*)
- No. 178. **LUMBER, KINGSTON, BROCKVILLE AND PRESCOTT, SHIPPED FROM**:—Return to Order; Showing the number of square feet of Lumber, of different kinds, shipped from the Ports of Kingston, Brockville and Prescott, during the years 1879, 1880 and 1881, together with the total value of each description. (*Not printed.*)
- No. 179. **GASPÉ, APPOINTMENT OF A JUDGE**:—Return to Order; Documents respecting the appointment of a Judge in the County of Gaspé, and the system of judicial decentralization in Canada. (*Not printed.*)
- No. 180. **POTTS, THOMAS, MISSING LETTERS**:—Return to Order; Correspondence between Thomas Potts, of St. John, N.B., and the Honorable the Finance Minister, the Honorable the Postmaster General, and the Honorable the Minister of Agriculture, or any officers in their Departments, regarding the destruction or abstraction of letters addressed to him from the Department of Agriculture. (*Not printed.*)
- No. 181. **HOPEWELL CORNER POST OFFICE**:—Return to Order; For correspondence, &c., forwarded to the Government or any Department thereof, relating to the change of name of the "Hopewell Corner" Post Office to that of "Albert," in the County of Albert, N.B. (*Not printed.*)
- No. 182. **M. C. UPPER**:—Relating to damages sustained by the *M. C. Upper* in the Welland Canal by the breaking of the lock-gates.
- No. 183. **PORT WARDEN ACTS**:—Return to Order; Correspondence between the Department of Marine and Fisheries and persons in Montreal relative to the taxation and expenditure under the Port Warden Acts. (*Not printed.*)
- No. 184. **MONTREAL HARBOR COMMISSIONERS**:—Return to Order; Last regulations of the Montreal Harbor Commissioners and the Petition of the Boatmen of St. Francis, &c., complaining of the said regulations. (*Not printed.*)

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# REPORT

OF THE

# SUPERINTENDENT OF INSURANCE

OF THE

# DOMINION OF CANADA

FOR

THE YEAR ENDING 31<sup>ST</sup> DECEMBER,

1880.

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*Printed by Order of Parliament.*

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OTTAWA:

PRINTED BY MACLEAN, ROGER & Co., WELLINGTON STREET,  
1881.





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OFFICE OF THE SUPERINTENDENT OF INSURANCE,  
OTTAWA, 30th April, 1881.

To the Honorable

Sir LEONARD TILLEY, K.C.M.G., C.B.,  
Minister of Finance.

SIR,—I have the honor herewith to submit the detailed statements of Insurance Companies for the year 1880. An abstract of these, so far as reported at the time, was submitted to you and laid before Parliament on 18th March, and is now completed and included in this Report with such revision and corrections as were found necessary on my subsequent visits to the head offices in Canada, pursuant to the Statute. Such further details and tables have been added as appeared proper to exhibit the progress of the business and the condition of the companies.

At the present time there are sixty-five (65) companies under the supervision of this office, not including several which are in process of liquidation, the nature of business transacted by them being as follows:—

Number of companies doing	Life Insurance.	36
“	“	Fire “
“	“	Inland Marine Insurance
“	“	Ocean Marine “
“	“	Accident “
“	“	Guarantee “
“	“	Plate-glass “
“	“	Steam Boiler “

The deposits for the protection of policy-holders, held by the Honorable the Receiver-General in trust for these companies, at 1st April, amounted to \$6,609,767.04, in securities as follows:—

Canada stock.....	\$3,115,966	75
United States bonds.....	1,422,000	00
British annuities .....	267,666	66
Cash in sundry banks .....	214,393	52
Montreal Harbor bonds.....	334,500	00
Municipal securities.....	1,092,400	12
Bonds and stocks of banks and incorporated companies .....	162,839	99
Total .....	\$6,609,767	04

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 FIRE AND INLAND MARINE INSURANCE COMPANIES.
 

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Of the twenty-seven (27) companies transacting Fire or Inland Marine Insurance at the end of the year 1879, two retired during the following year, namely, the National of Montreal, which reinsured its outstanding risks in the Sovereign of Toronto, and the Scottish Commercial of Glasgow, which reinsured in the Lancashire; the deposits of these companies, as soon as their outstanding liabilities were provided for, were released and delivered over to them. Three new companies—all of them British—were admitted during the year, namely, the London and Lancashire Fire of Liverpool, the Norwich Union Fire of Norwich, and the Fire Insurance Association of London. The last named was, however, only licensed in December, and does not appear in this Report.

Of these twenty-seven active companies, nine (9) were Canadian, fourteen (14) were British, and four (4) were American.

Inland Marine Insurance was transacted as in the previous year, by three Canadian companies and one American, in addition to Fire Insurance, and also by two Canadian companies engaged exclusively in Marine Insurance. The disastrous results of the year in Marine Insurance has led to the subsequent retirement, from business of one of these latter—the Merchants Marine of Montreal.

Ocean Marine Insurance also was done by the above six companies, but the bulk of this business is transacted by companies which do not report to this Department, no license being required for a company transacting in Canada Ocean Marine Insurance exclusively, and no statutory conditions being imposed on such. It is worth consideration whether it would not be desirable to require such companies to make reports of their business as thereby much valuable statistical information would be obtained.

## FIRE INSURANCE IN CANADA, 1880.

This year has been by far the most prosperous of any yet recorded. For the first time during the twelve years over which these statements extend, the losses have fallen below 50 per cent. of the premiums, and while the volume of business has largely increased, and the rate of premium been somewhat enhanced, the losses both relatively and absolutely have been strikingly diminished. Much of this result is doubtless due to the increasing prosperity of the country, and may be taken as an indication that the commercial depression is passing away.

## FIRE PREMIUMS AND LOSSES IN CANADA IN 1880.

The premiums received by all companies for Fire Insurance in Canada have exceeded those received in 1879 by \$252,089, and have amounted to \$3,479,577; the

losses incurred have been less than those of the previous year by \$690,269, and have amounted to \$1,524,836; and the amount actually paid during the year for losses has been \$1,666,578, being less than that paid in 1879 by \$478,620.

Thus the amount paid for losses has been only 47·90 per cent. of that received for premiums, the corresponding rate for 1879 having been 66·47 per cent. and the lowest rate previously (that for 1878) having been 54·11. The average, on the whole, of the twelve years recorded now stands at 80·68, but it will probably be many years before the terrible disasters of 1877 are overcome, and the average reduced to what should be its normal value, in the neighborhood of 60 per cent.

## FIRE INSURANCE IN CANADA, 1880.

	Paid for Losses.	Received for Premiums.	Rate of Losses paid per cent. of Premiums re- ceived.	The same for 1879.
Canadian Companies.....	\$701,639	\$1,190,029	58·96	62·33
British do .....	855,423	2,049,408	41·76	67·16
American do .....	109,516	241,140	45·42	80·84
Total.....	\$1,666,578	\$3,479,577	47·90	66·47

The basis of comparison has been taken to be the losses actually paid during the year, which includes the payments for losses outstanding at the close of the previous year, and excludes those still outstanding. If we take for basis the losses "incurred" during the year (which, however, can only be an approximation), the respective ratios come out:—

	1880.	1879.	1878.
Canadian .....	54·50	67·81	52·11
British .....	37·28	67·83	47·24
American .....	46·73	79·39	59·13
Total.....	43·82	63·63	49·67

Of the three years above included, the ratios for 1878 and 1880 are the lowest of the whole series on record; the increase of that of 1879 was mainly due to an increased rate of loss on the amount insured, although a reduction of rate of premium produced also a sensible effect, but in the lowering of the ratio for 1880, the effect has been almost entirely due to a diminished rate of loss, the small rise of premium not producing an appreciable effect.

It may be mentioned here, that out of this total amount of losses incurred \$1,524,836, there only appeared to be outstanding at the close of the year \$11,330 for claims resisted by the companies.

The following table exhibits the results for the twelve years over which our returns extend.

FIRE Insurance in Canada.

Year.	Premiums received.	Losses paid.	Rate of Losses per cent. of Premiums.
	\$	\$	
1869.....	1,785,539	1,027,720	57.56
1870.....	1,916,779	1,624,837	84.77
1871.....	2,321,716	1,549,199	66.73
1872.....	2,628,710	1,909,975	72.66
1873.....	2,968,416	1,682,181	56.67
1874.....	3,522,303	1,926,159	54.68
1875.....	3,594,764	2,563,531	71.31
1876.....	3,708,006	2,867,295	77.33
1877.....	3,764,005	8,496,919	225.68
1878.....	3,368,430	1,822,674	54.11
1879.....	3,227,488	2,145,198	66.47
1880.....	3,479,577	1,666,578	47.90
Totals.....	36,285,733	29,276,269	80.68

Taking the totals for the same twelve years according to the nationalities of the companies, the following are the results:—

FIRE Insurance in Canada for the Twelve years—1869-1880.

—	Premiums received.	Losses paid.	Rate of Losses per cent. of Premiums.
	\$	\$	
Canadian Companies.....	13,444,901	9,888,934	73.55
British do.....	19,837,460	16,948,076	85.43
American do.....	3,003,372	2,439,259	81.22
Totals.....	36,285,733	29,276,269	80.68

FIRE INSURANCE IN FORCE IN CANADA, 1880.

The total net amount insured by policies in force in Canada at the end of 1880 was \$411,563,271, which is greater by \$4,205,286 than the corresponding amount for 1879. In Canadian Companies there was a decrease of \$4,421,458, as against a decrease of \$12,606,089 in the previous year; in British Companies there was an increase of \$21,480,626, the increase in the previous year having been \$5,562,616; and in American Companies there was a decrease of \$12,853,882, while in the previous year there had been an increase of \$4,501,757. This latter circumstance is accounted for by the running off of the long risks taken over by the Agricultural of Watertown

from the Canada Agricultural and the Ottawa Agricultural; but there is nothing to indicate the cause of this recurring experience of the large increase of business of the British Companies and its falling off in the Canadian Companies; the business done by the new British Companies does not compensate for the loss by the retirement of the Scottish Commercial; and the cause is not to be found in a lowering of the rate of premium, as will be evident from a glance at the comparative table of rates further on. The details of the distribution of the increase and decrease are as follows:—

#### CANADIAN COMPANIES.

**INCREASE.**—Canada Fire, \$2,296,451; Citizens, \$1,183,351; Dominion, \$156,847; Quebec, \$377,628; Royal Canadian, \$55,920. Total, \$4,070,197.

**DECREASE.**—British America, \$23,948; London Mutual, \$1,037,297; Sovereign, \$1,912,646; Western, \$386,693.

To these must be added the risks of the retired National, \$5,131,035, making a total decrease of \$8,491,655. On the whole there is a decrease of \$4,421,458, but in the active Companies a net increase of \$709,577.

The increase of \$21,480,626 among the British Companies was thus distributed:

**INCREASE.**—Commercial Union, \$2,847,959; Guardian, \$1,497,879; Imperial, \$926,756; Lancashire, \$1,231,065; Liverpool and London and Globe, \$1,421,097; London and Lancashire Fire, \$808,987; London Assurance, \$134,059; North British, \$2,156,423; Norwich Union, \$2,002,575; Phoenix of London, \$2,438,959; Queen, \$2,106,202; Royal, \$9,781,988; Scottish Imperial, \$45,454. Total increase, \$27,399,403.

**DECREASE.**—Northern, \$112,707; Scottish Commercial, \$5,806,070. Total decrease, \$5,918,777.

Among the American Companies, the Hartford increased \$302,120, and the Phoenix of Brooklyn, \$24,338, while the *Ætna* decreased \$204,780, and the Agricultural of Watertown, \$12,975,560, making on the whole a decrease of \$12,853,882.

#### PREMIUMS AND LOSSES COMPARED WITH RISKS.

The net amount at risk at the end of the year being \$411,563,271, the premiums charged thereon amount to \$4,348,826. This gives an average rate of \$10.57 on every \$1,000 at risk, being somewhat higher than the corresponding rate in 1879, which was \$10.51, though still below those of previous years.

	1875.	1876.	1877.	1878.	1879.	1880.
Rate	10.60	10.66	10.72	10.75	10.51	10.57

If we take the mean of the amounts in force at the beginning and end of the year as the average amount current during the year, the losses incurred have been at the rate of \$3.72 for every \$1,000 of risk current. The rate for 1879 was \$5.42.



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The following are the rates in the different Companies, computed on the above basis; and for convenience of comparison, the corresponding rates for 1879 are appended to each Company, within brackets.

Phenix of Brooklyn, 0·61 (6·42); London and Lancashire, 1·53 (—); Agricultural of Watertown, 1·71 (1·89); London Mutual, 1·79 (2·30); Norwich Union, 2·12 (—); Liverpool and London and Globe, 2·15 (4·02); London Assurance, 2·21 (6·54); Guardian, 2·31 (5·60); Phoenix of London, 2·66 (7·63); Scottish Imperial, 3·01 (7·98); Imperial, 3·20 (6·18); Scottish Commercial, 3·25 (6·08); Royal, 3·26 (5·58); Sovereign, 3·67 (3·15); Royal Canadian, 3·69 (4·62); Quebec, 3·93 (3·17); North British, 4·07 (5·65); British America, 4·13 (5·55); Hartford, 4·27 (5·77); Queen, 4·45 (7·20); Commercial Union, 4·53 (8·46); Western, 4·57 (5·31); Citizens', 4·61 (8·66); Lancashire, 4·81 (7·90); Northern, 5·12 (5·43); Aetna, 6·56 (11·09); Canada Fire, 9·58 (10·29); Dominion, 11·10 (11·59).

The annexed table gives the gross amounts of risks taken by the several Companies during the year, and the premiums charged thereon, and, also, the distribution of losses, with the proportionate rate of premiums to risks, and the proportion of the amounts paid for losses and received for premiums during the year. For convenience of comparison the rates for 1879 are appended.

## FIRE Insurance done in Canada, 1880.

	Amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent. of Risks taken.	The same for 1879.	Cash paid during year for losses.	Cash received during year for Premiums.	Rate of losses paid per cent. of Premiums received.	The same for 1879.
<i>Canadian Companies.</i>								
	\$	\$ cts.			\$ cts.	\$ cts.		
British America.....	21,838,796	209,529 40	0 96	0 91	81,159 50	186,895 38	43 43	61 18
Canada Fire.....	16,121,011	229,280 82	1 42	1 29	120,718 89	167,608 63	72 02	72 56
Citizens'.....	11,209,600	106,481 51	0 95	1 00	55,674 24	87,040 73	63 96	79 36
Dominion.....	8,607,474	94,054 36	1 09	1 08	48,972 63	70,388 28	69 57	58 35
London Mutual Fire.	12,774,793	153,998 90	1 21	1 14	75,098 35	106,616 61	70 45	91 44
Quebec.....	7,025,741	67,200 96	0 96	0 95	28,806 98	62,559 38	46 05	32 20
Royal Canadian.....	16,940,580	149,704 43	0 88	0 91	63,472 97	128,298 23	49 47	46 76
Sovereign.....	10,582,169	130,323 00	1 23	0 97	88,940 62	125,230 50	71 02	92 28
Western.....	27,905,571	317,211 15	1 14	1 17	138,794 12	272,758 49	50 89	48 83
<i>British Companies.</i>								
Commercial Union...	21,562,002	258,847 37	1 20	1 03	103,515 99	231,606 83	44 09	68 08
Guardian.....	8,081,396	65,376 43	0 81	0 81	23,638 30	62,745 41	37 67	80 91
Imperial.....	16,100,357	161,156 69	1 01	1 02	49,902 86	156,461 42	31 89	55 38
Lancashire.....	18,071,908	198,830 29	1 10	1 12	87,433 80	184,144 74	47 48	55 99
Liverpool and London and Globe.....	19,647,312	166,860 15	0 85	0 85	54,702 76	155,879 84	35 69	49 76
London and Lancashire Fire.....	875,537	9,704 03	1 11	.....	461 68	9,448 15	4 93	.....
London Assurance...	7,298,640	56,841 00	0 78	0 78	14,405 68	52,454 17	27 46	87 74
North British.....	29,693,210	284,122 78	0 96	0 91	119,850 94	253,871 45	47 21	64 33
Northern.....	8,372,807	83,983 25	1 00	0 87	42,169 43	75,174 54	56 10	67 66
Norwich Union.....	2,404,090	21,782 53	0 91	.....	1,415 12	20,566 80	6 90	.....
Phoenix of London...	18,351,597	177,986 10	0 97	1 03	53,407 79	162,339 26	32 90	97 76
Queen.....	19,717,239	215,454 84	1 09	1 16	79,914 20	195,069 02	40 97	63 21
Royal.....	48,240,481	454,113 28	0 94	0 94	168,745 41	417,150 37	40 45	69 11
Scottish Commercial	2,799,299	24,859 00	0 89	0 98	29,617 10	19,513 43	151 78	57 63
Scottish Imperial.....	6,321,431	18,729 10	0 93	0 80	26,239 01	52,044 25	50 42	92 31
<i>American Companies.</i>								
Etna.....	12,042,656	116,540 55	0 97	1 00	44,228 74	103,175 35	42 87	78 84
Agricultural of Watertown.....	4,937,194	48,514 72	0 98	1 05	33,526 70	47,289 99	70 90	38 23
Hartford.....	7,522,245	83,190 72	1 11	1 11	31,088 02	83,190 72	37 37	68 86
Phenix of Brooklyn..	932,671	7,769 87	0 83	0 83	672 03	7,484 26	8 98	74 85

From this table it is seen that the rates of premiums charged have but little varied from those of the previous year, while the rates of losses compared with premiums have, with all the British Companies, been much lower, and with most of them remarkably so; the case of the Scottish Commercial (which ceased to receive premiums early in the year) being exceptional. The same also appears for the American Companies, with the exception of the Agricultural of Watertown, in which the losses on the three-years' risks transferred to it in former years, have told heavily. An inspection of the Canadian rates of loss does not show a result equally satisfactory.

## BRITISH FIRE COMPANIES.

The total cash receipts from premiums was \$2,048,408, being an increase of \$149,254 over the previous year; the payments for losses were \$355,423, being \$420,117 less than for 1879; while the general expenses amounted to \$465,596, being \$52,412 more than in 1879; thus leaving a balance of \$727,389 in favor of the Companies; last year this balance was only \$210,430.

Hence, for every \$100 of premiums received there was spent on the average \$41.76 in payment of losses and \$22.73 for general expenses, leaving \$35.51 for the Companies. The individual rates of expenses to premiums will be found on page xlvii, ranging from \$14.76 in the London and Lancashire, to \$33.46 in the Norwich Union; or, leaving out these two new Companies, which were in operation for only three-quarters of the year, and also the Scottish Commercial which only received one-quarter's premiums, the rates in the other Companies range from \$18.71 in the Northern to \$26.34 in the North British. The average rate on the whole is \$22.73; last year it was \$21.76.

The British Companies have therefore done a much larger business at a somewhat higher rate of premium and an increased rate of expense, but with a very much diminished rate of losses.

## AMERICAN COMPANIES.

In these we must include the Marine business of the Phenix of Brooklyn, which renders the results much less favorable than would otherwise have been the case.

The receipts from premiums were \$292,198; the payments for losses, \$179,820, and the general expenses, \$56,061, leaving a balance of \$56,317\* for the Companies; last year this balance was \$32,894. Hence, for every \$100 of premiums received there was spent, on the average, \$61.54 in payment of losses, and \$19.19 in general expenses, leaving \$19.27 for the Companies.

## CANADIAN COMPANIES.

In considering the Canadian Companies, the business outside of the Dominion in Fire Insurance of these Companies has to be taken into account, as well as their Marine business, since a separation of expenses between these branches is not made.

\*The balances in favor of the Etna and the Hartford were \$44,921 and \$40,848 respectively, but the Agricultural of Watertown, and the Phenix of Brooklyn, shewed adverse balances of \$3,518 and \$23,937.

The following table shows the distribution of their Fire business between Canada and elsewhere :—

## FIRE Insurance, 1880.

Company.	IN CANADA.				IN OTHER COUNTRIES.			
	Amount of Risks taken during the year.	Premiums Received.	Losses Paid.	Rate of Losses paid per cent. of Premiums Received.	Amount of Risks taken during the Year.	Premiums Received.	Losses Paid.	Rate of Losses paid per cent. of Premiums Received.
British America.....	\$ 21,838,796	\$ 186,895	\$ 81,160	43.43	\$ 82,004,772	\$ 714,408	\$ 463,602	64.89
Western.....	27,905,571	272,758	138,794	50.89	66,423,544	662,902	421,691	63.61

The business in Canada would therefore appear to have been much more profitable than the business outside of Canada.

The assets of the nine Canadian Companies doing Fire business amounted at the end of the year to \$4,673,864, covering a total amount of insurance of all kinds of \$278,512,899, being at the rate of \$16.78 for every \$1,000 of insurance in force; they have also a reserve of subscribed capital not called up, amounting to \$4,179,622, making a total security of \$31.79 for every \$1,000 insured. The liabilities of the same companies amounted to \$2,255,126, made up as follows:—

Unsettled losses .....	\$ 384,289
Unearned premiums.....	1,733,792
Sundry.....	137,045
<b>Total .....</b>	<b>2,255,126</b>

The unearned premiums are here taken to be the *pro rata* proportions of the gross premiums for the time unexpired in the cases of Fire and Inland Marine Insurance, and the whole premium in the case of a current Ocean risk. If this amount had been taken on the scale considered by some authorities to be sufficient for re-insurance, it would have given a much smaller liability. Even with the above rigid estimate, the surplus of assets over liabilities available for the protection of policyholders, independent of the reserve of subscribed capital not called up, amounts to \$2,418,738.

The capital stock of these companies, paid up or in course of payment, amounts to \$2,062,694, leaving a surplus of assets over all liabilities and capital stock of \$356,044.

The following table gives the condition at the end of 1880 of all the Canadian stock companies in reference to their surplus or impairment of paid-up capital.

FIRE and Marine Insurance Companies, 31st December, 1880.

	Subscribed Capital.	Capital Paid up or in course of collection.	Surplus over all Liabilities, including Capital.	Impairment of Capital.	Reserve of Subscribed Capital.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
British America .....	500,000 00	500,000 00	215,144 86	.....	.....
Canada Fire .....	1,000,000 00	100,200 00	.....	69,840 03	899,800 00
*Citizens .....	1,188,000 00	256,190 48	.....	149,072 54	981,809 52
Dominion .....	461,000 00	69,213 40	.....	31,537 15	391,786 60
Quebec .....	500,000 00	325,000 00	72,359 07	.....	175,000 00
Royal Canadian .....	2,000,000 00	† 300,000 00	28,154 78	.....	893,315 00
‡Sovereign .....	600,000 00	112,090 00	.....	57,099 34	487,910 00
Western .....	800,000 00	400,000 00	312,024 17	.....	400,000 00

MARINE COMPANIES.

Anchor Marine .....	478,100 00	55,320 00	.....	45,747 56	422,780 00
Merchants' Marine .....	500,000 00	100,000 00	.....	99,839 35	400,000 00

\* This is on the whole business, including Life.

† As reduced by Act of Parliament.

‡ Formerly the Isolated Risk.

A comparison of this with the corresponding table for the previous year, enables us to gauge the progress of each company during the year, with the following results, though it should be observed that the large rise in the market value of the stocks held, has had considerable influence in producing or modifying them :—

Gain or Improvement during 1880—

British America, \$25,748.25 ; Canada Fire, \$24,029.40 ; Citizens', \$45,518.49 ;  
London Mutual, \$14,198.63 ; Quebec, \$58,158.76.

Loss or Deterioration during 1880—

Anchor Marine, \$59,802.41 ; Dominion, \$8,457.51 ; Merchants' Marine,  
\$106,446.97 ; Royal Canadian, \$15,406.15 ; Sovereign, \$3,587.74 ;  
Western, \$49,654.27.

Including the two purely Marine companies and the whole business of the mixed companies, as well outside as within the Dominion, it appears that the Canadian Companies have received during the year 1879 a total cash income of \$3,407,488.84

(exclusive of \$50,215.23 received on account of capital stock), which is made up as follows:—

	1880.	The same in 1879.	The same in 1878.
Premiums .....	\$3,208,038 89	\$2,863,826 01	\$2,826,356 58
Interest and dividends.....	179,533 29	185,247 30	217,133 43
Sundry.....	19,916 66	10,196 03	15,750 26
Total .....	\$3,407,488 84	\$3,059,269 34	\$3,059,240 27

In the same way, the cash expenditure during 1879 has been \$3,291,003.77, distributed into—

	1880.	The same in 1879.	The same in 1878.
Losses paid .....	\$2,236,943 54	\$1,966,854 83	\$1,891,130 71
General expenses .....	889,409 73	938,436 79	1,026,354 51
Dividends to stockholders.....	164,650 50	159,253 74	146,163 83
Total .....	\$3,291,003 77	\$3,064,545 36	\$3,063,649 05

Hence, it appears that for every \$100 of income there has been spent \$96.58, namely—for losses, \$65.65; for general expenses, \$26.10; and for dividends to stockholders, \$4.83. Hence, also, for every \$100 of premiums received there has been paid out, \$69.73 for losses, \$27.72 for expenses, and \$5.13 for dividends to stockholders.

The above companies have done, on the whole, a less\* volume of business at a higher rate of premium and considerably diminished expense, but at a somewhat larger rate of losses, though for this last unfavorable item the marine business is mainly responsible.

\* The decrease being mostly due to the withdrawal of the Royal Canadian from the United States.

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 INLAND NAVIGATION AND OCEAN MARINE INSURANCE.
 

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Including the Canadian business of the Phenix of Brooklyn, and the whole business in these branches done by the five Canadian Companies, the following are the results of the year.

*For Inland Navigation.*

Premiums received, \$164,012; losses incurred, \$211,240, of which were paid, \$121,590, leaving a balance \$89,650 of them still unsettled. There was also paid during the year \$12,128 on account of losses incurred in previous years, making the total payments during the year on account of losses \$133,718, while the total outstanding or unsettled losses at the end of the year were \$92,064.

*Ocean Marine.*

Premiums received, \$510,394; losses incurred, \$637,390, of which were paid \$478,623, leaving a balance, \$158,767 of them still unsettled. There was also paid during the year \$98,302 on account of losses incurred in previous years, making the total payments during the year on account of losses \$576,925, while the total outstanding or unsettled losses at the end of the year were \$183,912.

These figures show that the year has been even more fraught with disaster than the previous one, the losses incurred having exceeded the premium-receipts in Inland Marine by 28·80 per cent., and in Ocean by 24·88 per cent., or in both combined by 25·83 per cent. The effect on the two purely Marine companies has been that one of them, the Merchants Marine, is retiring from business, and the other, the Anchor Marine, has called up fresh capital.

As already stated, the bulk of the Ocean business is transacted by companies which are not required to be licensed and do not report to this Department, but I believe that the experience of these companies has not been at all more favorable than that of the six companies from whose reports the preceding results have been gathered.

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 LIFE INSURANCE.
 

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The business of Life Insurance in Canada during the year 1880, was transacted by the same twenty-three active companies as in the previous year, namely, seven (7) Canadian, eleven (11) British, and five (5) American. Of these, however, two ceased in the course of the year to issue new policies, the Reliance Mutual (British) and the Metropolitan (U.S.) In addition to the above there were also six (6) British and six (6) American Companies not taking new insurances, but still transacting business

connected with their old policies. No new companies were introduced, and the Positive has finally disappeared from our list, having got rid of all its Canadian policies.

The statements of thirty-four of these companies will be found in full under their respective headings, the remaining company, the Scottish Provincial, not having yet, 10th May, sent in its return. In consequence of this neglect, the statistics of the year are rendered imperfect, and the company has subjected itself to the penalty prescribed by the Statutes for this violation of its provisions. In drawing comparisons with the previous year, I have, therefore, been obliged to drop the figures of the Scottish Provincial from the totals of 1879.

The business of 1880 presents the gratifying results of large increases in the amount of insurance effected and of the amount in force; and also of a large decrease in the amount of insurance lapsed or surrendered, all which may be taken as indications of the return of prosperity to the commercial and other interests of the country.

The decrease in the amount of insurance effected during the year, which had set in in the year 1872, and had been steadily going on ever since, has this year at length been reversed, and the insurances effected in 1880 have exceeded by \$2,552,663 those effected in 1879, having sprung up to reach the amount they had attained in 1876. This increase is shared by all companies—Canadian, British and American—but is much greater for the native companies; the respective amounts of increase being—Canadian, \$1,435,170; British, \$424,093; American, \$693,400. The Canadian companies have also again, for a second time, exceeded the others combined, and have effected more insurances by \$1,188,865 than the British and American together.

The following table will enable the progress of the business to be traced during the twelve years recorded.

AMOUNTS of Insurances effected during the respective years 1869-1880.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	\$	\$	\$	\$
1869 .....	1,156,855	2,627,392	9,069,885	12,854,132
1870 .....	1,581,456	*1,657,493	8,952,747	12,194,696
1871 .....	2,623,944	2,212,107	8,486,575	13,322,626
1872 .....	5,276,859	1,896,655	13,896,587	21,070,101
1873 .....	4,608,913	*1,704,338	14,740,367	21,053,618
1874 .....	5,259,822	2,143,080	*11,705,319	19,108,221
1875 .....	5,077,601	1,689,833	8,306,824	15,074,258
1876 .....	5,465,966	1,683,357	6,740,804	13,890,127
1877 .....	5,724,648	2,142,702	5,667,317	13,534,667
1878 .....	5,508,556	2,789,201	3,871,998	12,169,755
1879 .....	6,112,706	1,877,918	3,363,600	11,354,224
1880 .....	7,547,876	2,302,011	4,057,000	13,906,887

\*Imperfect.



*Life Insurance in force in 1880.*

The total amount of Life Insurance in force at the close of the statement was \$90,280,293, exclusive of the Scottish Provincial which has probably about one million in force. This shows an increase over 1879 of \$5,065,341 for the thirty-four companies, the previous year having shewn a virtual decrease of \$608,111.

In Canadian companies the increase was \$4,591,975; in British, \$445,951; in American, \$27,415, so that the amount in force in the Canadian companies is increasing largely in comparison, but is still only about 42 per cent. of the whole. The smallness of the increase in the American companies is, of course, due to the diminution among the companies which are not taking new insurances; the four still active companies showing an increase of \$1,586,444.

It would be interesting if a tabular statement of the amounts in force at the end of each year since 1869 could be given, so that the progress of the business during this period could be examined at a glance, but the records before 1877 are so imperfect, and in many places so palpably erroneous, that it has seemed better not to publish results which could only mislead.

*Amount of Insurance terminated in 1880.*

The amount of insurance terminated in natural course, namely, by death, maturity and expiry, was \$1,201,223, which is greater by \$176,671 than the corresponding amount in the previous year; and the amount terminated by surrender and lapse, \$8,867,215, being less than that in the previous year by \$1,249,658. The former result is a natural consequence of the increase in the amount at risk and the advancing age of the younger companies, while the latter is a favorable indication of greater stability in the business and of increased ability and desire on the part of the insured to keep their policies in force.

The distribution of this termination is as follows:—

	Naturally.	By Surrender and lapse.
Canadian companies.....	\$348,418	\$3,533,913
British do .....	284,618	1,643,824
American do .....	568,187	3,689,478
	-----	-----
Total.....	\$1,201,223	\$8,867,215

Hence, out of every \$1,000 of current risk there has been terminated on the average during the year, \$13.03 in natural course and \$96.21 by surrender and lapse.

The following table exhibits this termination during the last four years:—

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

—	Naturally.				Surrender and Lapse.			
	1877.	1878.	1879.	1880.	1877.	1878.	1878.	1880.
Canadian Companies.....	\$7 90	\$10 81	\$8 18	\$9 41	\$126 74	\$125 52	\$109 86	\$95 46
British do .....	18 18	16 17	17 09	14 59	72 41	80 21	115 03	84 29
American do ....	11 28	9 92	10 74	15 94	142 37	146 46	106 51	103 51

The addition of the missing figures for the Scottish Provincial would slightly increase these numbers for the British companies in 1880.

The details of the individual companies will be found on page liii, and the effect of a cessation of business will be there seen in the case of the Reliance.

*Policies in force.*

The following table gives the number of Policies in force at the date of the Statements:—

—	Number.	Amount.	Average amount of a Policy.
Canadian Companies.	24,388	\$ 37,838,518	\$ 1,552
British do .	9,188	18,798,030	2,046
American do .	22,391	33,643,745	1,503
Totals.....	55,967	90,280,293	1,613

This shows a slight decrease in the average amount on the previous year, arising probably from the exchange of ordinary policies in the withdrawing companies into paid-up policies of lesser amounts; the respective averages of the new policies of 1880 being in Canadian companies \$1,623, in British \$2,023, in American \$2,000. The numbers of the lives insured in the different companies are given this year more completely than in former years, though the effect of multiple insurance on the same life in different companies cannot be eliminated. As an approximation I gather that there were 278 deaths among 33,557 lives insured, being on the average an annual death rate of 8.28 per 1,000, which is higher than the rate for 1879, but is still a low one.

The following table gives the amount of income from premiums received by all companies from 1869 to 1880 inclusive, but the result for 1880 should be increased by probably \$30,000 for the unreported Scottish Provincial:—

PREMIUM—INCOME during the respective Years—1869—1880.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	\$	\$	\$	\$
1869.....	164,910	515,741	557,708	1,238,359
1870.....	203,922	531,250	729,175	1,464,347
1871.....	291,897	570,449	990,628	1,852,974
1872.....	417,628	596,982	1,250,912	2,265,522
1873.....	511,235	594,108	1,492,315	2,597,658
1874.....	638,854	629,808	1,575,748	2,844,410
1875.....	707,266	623,296	1,551,835	2,882,387
1876.....	768,543	597,155	1,437,612	2,803,310
1877.....	770,319	577,364	1,299,724	2,647,407
1878.....	827,098	586,044	1,197,535	2,610,677
1879.....	919,345	565,875	1,121,537	2,606,757
1880.....	1,039,341	549,728	1,102,068	2,691,127
Total.....	7,260,348	6,937,800	14,306,787	28,504,935

The total amount paid to policy-holders during 1880 is as follows:—

Death claims (including bonus additions).....	\$968,047 66
Matured endowments.....	128,252 30
Annuitants.....	3,881 83
Paid for surrendered policies.....	101,908 48
Dividends to policy-holders.....	187,895 85

Total ..... \$1,389,986 12

Here again this total should be increased by probably \$35,000 for the Scottish Provincial. The distribution of the payments among the different companies will be found on page lii.

Hence for every \$100 of premiums received, there has been paid to policy-holders \$51.65, leaving \$48.35 to be carried to reserve, expense and profits.

Taking the mean of the amounts in force at the ends of 1879 and 1880 to represent the amount of risks current for the year, and comparing it with the premiums received and the claims paid (excluding the annuity business), we find the following results:—

The average rate of premiums received for every \$100 of current risks is:—In Canadian companies, \$2.91; in British, \$2.96; in American, \$3.26; and for all companies, the average is \$3.05.

The average rate of claims paid for every \$100 of current risks is:—In Canadian companies, \$0.82; in British, \$1.69; in American, \$1.46; and for all companies, the average is \$1.25.

*Canadian Companies.*

The condition of the Canadian companies will be found exhibited very fully in the statements under their respective headings. In computing their re-insurance reserves they all employ the Institute H.M. Table of Mortality at  $4\frac{1}{2}$  p.c. interest, with the exceptions of the Mutual Life, which partly employs the Carlisle Table at 5 p.c. interest, and the Ontario Mutual, which employs the old Actuaries Table at 4 p.c. The following is an abstract of their assets and liabilities, and income and expenditure.

CANADIAN COMPANIES.

ASSETS AND LIABILITIES.

Companies.	Assets.	Liabilities including reserve but not Capital Stock.	Surplus of Assets over Liabilities excluding Capital.	Capital Stock paid up.	Surplus of Assets and Capital Stock.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canada Life .....	4,297,852 65	3,344,140 02	953,712 63	125,000 00	828,712 63
Citizens' (Life Department) ..	146,508 96	129,830 24	16,678 72	*	
Confederation ..	679,386 51	500,624 36	178,762 15	50,000 00	128,762 15
Mutual Life ..	165,586 29	132,603 25	32,983 04	†50,000 00	
Ontario Mutual ..	225,605 13	195,830 35	29,774 78	None.	29,774 78
Sun ..	473,632 93	†353,527 29	120,105 64	62,500 00	57,605 64
Toronto ..	63,457 00	25,342 83	38,114 17	29,380 19	8,733 98

\* The capital in this Company is also liable for its other departments, so that these columns cannot be filled up. See its Fire Statement.

† Guarantee Fund.

‡ Including liability, Accident Department, \$2,122 21.

INCOME.

Companies.	Net Premium Income.	Consideration for Annuities.	Interest and Dividends on Stocks, &c.	Sundry.	Total.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canada Life ..	588,097 46	None.	231,556 39	12,353 90	832,007 75
Citizens' (Life Department) ..	29,211 00	None.	7,097 17	None.	36,308 17
Confederation ..	183,516 49	729 55	36,342 42	563 40	221,151 86
Mutual Life ..	36,645 43	None.	5,647 38	None.	42,292 81
Ontario Mutual ..	81,816 76	None.	6,873 77	None.	88,690 53
Sun ..	*108,411 29	6,184 00	19,458 87	1,967 60	136,021 76
Toronto ..	4,729 57	None.	3,720 09	None.	8,449 66

\* This does not include the premiums of its Accident business, amounting to \$5,217.05.

## EXPENDITURE.

Companies.	Paid to Policy holders.	General Expenses.	Dividends to Stockholders.	Total Expenditure.	Surplus of Income over Expenditure
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canada Life .....	259,601 68	119,018 58	18,750 00	397,370 26	434,637 49
Citizens' (Life Department)..	17,840 95	8,452 63	None.	26,293 58	10,014 59
Confederation .....	59,143 30	56,389 94	5,070 00	120,533 24	100,618 62
Mutual Life.....	8,903 92	16,615 06	*1,260 00	26,778 98	15,513 83
Ontario Mutual. ....	26,681 39	27,586 89	None.	54,268 28	34,422 25
Sun .....	†37,751 70	41,987 00	5,000 00	84,738 70	51,283 06
Toronto.....	2,306 74	2,639 57	2,300 80	7,247 11	1,202 56

\* Interest on paid up Guarantee Fund.

† This does not include the payment on account of its Accident claims, amounting to \$5,882 52.

From these tables it appears that the Canadian Companies have received an income of \$1,364,922.54, drawn from the following sources:—

	1880.
	\$ cts.
Premiums and annuity sales .....	1,039,341 55
Interest and dividends.....	310,696 09
Sundry. ....	14,884 90
<b>Total.....</b>	<b>\$1,364,922 54</b>

And they have expended \$717,230.15 under the following items:—

	1880.
	\$ cts.
Paid to policy-holders and annuitants .....	412,229 68
General expenses.....	272,689 67
Dividends to stockholders.....	32,310 80
<b>Total.....</b>	<b>\$717,230 15</b>

Hence, out of every \$100 of income, there have been expended in payment to policy-holders \$30.20, in general expenses, \$19.98; and in dividends to stockholders, \$2.37; leaving \$47.45 to be carried to reserve.

The percentages of general expenses to total income are in the individual companies, as follows:—Canada, 14.30; Citizens', 23.28; Confederation, 25.50; Mutual, 39.29; Ontario Mutual, 31.10; \*Sun, 29.73; Toronto, 31.24; but, as stated in former reports, these percentages ought not to be taken as a proper gauge of the economy of management of a company.

\*Including its Accident income.

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### ACCIDENT INSURANCE.

The business of accident insurance in Canada is becoming of considerable magnitude, the amount insured during the year having been \$11,627,235, representing, probably, some eight millions of current risk. It has been transacted by five companies, of which one was newly licensed during the year, the premiums received amounting to \$71,218, while \$36,698 was paid for claims. Of these companies three are Canadian, one British, and one American, but the "Accident" (Canadian) and the "Travelers" (American) have hitherto shared the bulk of the business.

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### CO-OPERATIVE OR MUTUAL BENEFIT SOCIETIES.

In my last Report it was stated, as the opinion of the Department of Justice, that these societies come within the scope of our Statute relating to life insurance, and are required to take out a license, without which their proceedings are illegal, and subject the parties concerned to the penalties prescribed by the Statute.

This opinion has been confirmed by a judgment recently given by the Supreme Court of the State of Missouri\*, which leaves room for little doubt as to such associations being really life insurance companies within the meaning of the law.

It is probable that some legislation for the purpose of bringing them directly under control and supervision will be proposed during the next Session of Parliament.

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### INSOLVENT COMPANIES.

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#### THE ATLANTIC MUTUAL LIFE INSURANCE COMPANY OF ALBANY, N.Y.

The report of the referee to the Court at Albany was made on 20th November, 1880, and the following extracts therefrom are of interest to Canadian policy-holders:—

#### *Registered Policies.*

"I find that all valid claims against the Company upon policies of this class are entitled to participate in the benefit of the special security afforded by the deposit in the Insurance Department of this State made by the Company under and by virtue of the provisions of Chapter 902 of the Laws of 1869, and have a preference in the distribution of such special fund to the exclusion of all other claimants until claims of this class are paid in full. I find also that claimants of this class are not entitled to any preference as among themselves, but are entitled to share in the distribution of the fund in proportion to the amount of their respective claims as allowed."

\* *State of Missouri vs. Merchants' Exchange Mutual Benevolent Society.* Albany Law Journal, Nov. 27, 1880.

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*Date of Valuation.*

“In determining the amount to be allowed claimants upon their respective policies, I have taken the date of the appointment of the Receiver, to-wit, the 21st day of July, 1877, as the day upon which the value of the policy is to be computed.”

*Death Claim maturing after date of Valuation.*

“The amount allowed on death claims maturing after the 21st day of July, 1877, and after the period for which premiums were paid, is such sum as put at interest on the 21st day of July, 1877, at the legal rate of interest for this State (seven per cent. per annum up to 1st January, 1880, and six per cent. after that date) would, including such interest, amount to the sum insured, on the day of service on the Company or on the Receiver, of proofs of death of the person insured, deducting from such first named sum the amount of any indebtedness on the policy with interest to the 21st day of July, 1877.”

*Canadian Claims.*

“There are included among the claims allowed many claims on policies issued to persons residing in the Dominion of Canada. The Company, pursuant to requirement of the law of that Government, had, before the commencement of these proceedings, deposited in the Insurance Department of Canada assets to an amount of \$80,000.

“Proceeding are being taken according to that law by officers of the Canadian Government for the distribution of such assets among the persons to whom these policies were issued.

“No reason is shown for treating this Canadian fund in any other manner, so far as concerns the purposes of the distribution to be made in this proceeding, than as if it were a part of the assets of the company under the direct control of this Court, and as if the net amount, which may be distributed by the Canadian authorities to the respective policy-holders had been advanced by direction of this Court to the latter as a partial dividend on the amounts allowed them by the report of the referee in this matter, such advance being subject to future equalization as between them and other policy-holders.

“I, therefore, find that the assets, both those comprising the special fund for security of registered policy-holders and the general fund in the receiver's hands, be so distributed among the respective classes of policy-holders, registered and unregistered, that the policy-holders who may receive a dividend under the Canadian distri-

tion, may receive, inclusive of that dividend, no more than, but an equal ratio with, those who do not participate in the Canadian distribution."

These conclusions of the referee (with the exception of one point, which, however, is not at all likely to arise in this case) appear to be consistent with our Statute, as well as equitable in themselves, the deposit of the company having been made "for the benefit of its policy holders generally." Having been favored by the Receiver and Referee with the schedule of Canadian claims and the amounts allowed thereupon, which were accepted by the Canadian assignee as the basis of his own schedule, a decree of the Court of Chancery, of Ontario, was made on 23rd March, 1881, ordering that the Receiver-General should pay the deposit into Court, and that after the satisfaction of costs and expenses, the money should be distributed *pro ratâ* among the claimants according to the assignee's schedule. The deposit, with accrued interest, amounting to \$101,070.98 was accordingly paid into court on 26th April, 1881, and the distribution will be made by the accountant of the Court, in conformity with the decree. For the balance of the claims, the policy-holders will rank on the general assets or the registered-policies fund in accordance with the decision of the referee above quoted.

GLOBE MUTUAL INSURANCE COMPANY.

Matters in regard to this Company remain in the same condition as at the date of my last report, no further conclusion having been reached in the contestation of the schedule by the New York Receiver. Loud complaints have been made, both by policy-holders and by the public press, as to the delay which is occurring and some supposed mismanagement in the conduct of the matter. Whether justly grounded or not, these complaints can attach only to the court of law to which the Legislature has relegated the sole control of the case. The deposit in the Receiver-General's hands was paid into Court on the 10th July, 1879, in obedience to a peremptory order of the court, and for the disposal of it, and for all proceedings in connection therewith, the Court alone is responsible. Whether in cases of this kind it is desirable that the Government, through its responsible officers, should exercise any direct influence in the proceedings is a question of policy which it would be improper to discuss here, especially as it is likely that some general legislation will be undertaken in reference to insolvent companies, in the next session of Parliament.

No public acts affecting insurance were passed in the last session of Parliament. The important case of the "Queen Insurance Company vs. Parsons," which incidentally involves a question of the constitutionality of all the insurance legislation of the Dominion, has been, by leave, appealed to the Privy Council, and a decision is expected to be given this summer.



The results of the first quinquennial valuation of the Canadian policies of all licensed companies are appended to this Report; but I regret that a detailed analysis of them must yet be deferred for some time.

I have the honor to be, Sir,

Your most obedient servant,

J. B. CHERRIMAN,

*Superintendent of Insurance.*

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## ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO BUSINESS  
OF FIRE OR INLAND MARINE INSURANCE IN CANADA,  
FOR THE YEAR 1880, IN ACCORDANCE  
WITH THE INSURANCE ACTS  
OF 1875 AND 1877.

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### GENERAL TABLES.

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ASSETS OF ALL COMPANIES, FIRE AND MARINE,  
LIABILITIES OF ALL COMPANIES, FIRE AND MARINE.  
INCOME AND EXPENDITURE OF ALL COMPANIES, FIRE AND MARINE,  
PERCENTAGE LOSSES TO PREMIUMS, &c., &c.

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ABSTRACT FOR THE YEAR 1880.  
FIRE INSURANCE IN CANADA—CANADIAN COMPANIES.

	Net Cash received for Premiums.	No. of New Policies including Renewals.	Gross Amount of said Policies.	Net Amount at Risk at Date.	Net Amount of Losses Incurred during the Year.	Net Amount Paid for Losses.	Unsettled Claims.	
							Not Resisted.	Resisted.
British America.....	\$ 186,895	.....	\$ 21,838,796	\$ 19,821,958	\$ 81,881	\$ 81,160	\$ 13,046	\$ None.
Canada Fire.....	167,609	.....	16,121,011	12,889,041	112,498	120,719	15,051	500
Citizens.....	87,041	.....	11,209,600	10,315,124	44,855	55,674	None.	1,750
Dominion.....	70,388	6,732	8,607,474	5,058,746	33,305	48,873	11,833	1,000
London Mutual Fire.....	106,602	12,562	12,774,793	36,408,244	65,220	75,098	15,534	200
Quebec.....	62,559	.....	7,025,741	7,718,040	29,569	28,307	4,562	None.
Royal Canadian.....	128,298	.....	16,940,580	14,141,985	52,013	63,473	4,790	None.
Royal Sovereign.....	107,879	10,163	8,656,223	19,667,167	70,679	88,941	2,324	1,190
Western.....	272,768	.....	27,905,571	28,382,858	130,498	138,919	10,093	None.
Totals for 1880.....	1,190,029	.....	131,079,789	154,403,173	648,516	701,639	77,238	4,640
Totals for 1879.....	1,102,822	.....	124,652,727	159,324,631	747,809	687,353	140,682	17,178

BRITISH COMPANIES.

Commercial Union.....	231,607	.....	21,562,002	20,283,918	85,391	103,516	3,795	50
Guardian.....	62,745	2,773	8,081,396	9,098,027	19,260	23,638	None.	None.
Imperial.....	156,461	7,488	16,100,357	15,624,982	48,462	49,903	3,874	5,000
Lancashire.....	184,145	9,903	18,071,908	15,876,967	73,372	87,434	8,596	3,900
Liverpool and London and Globe.....	155,880	8,830	19,647,312	23,411,197	43,969	54,703	1,165	None.
London and Lancashire Fire.....	9,448	506	8,875,637	808,987	465	435	None.	None.
London Assurance.....	52,454	2,494	7,298,640	6,575,709	14,406	14,406	None.	1,350
North British.....	253,871	12,855	29,693,210	28,319,121	110,820	119,851	2,132	None.
Northern.....	76,175	4,356	8,372,807	8,176,438	42,169	42,169	None.	1,100
Norwich Union.....	20,507	1,254	2,401,090	2,002,575	1,415	1,415	None.	None.
Phoenix of London.....	162,839	6,396	18,351,597	17,840,233	44,261	53,408	610	None.
Queen.....	195,069	9,649	19,717,339	17,961,557	75,241	79,914	3,300	9,300
Royal.....	417,160	22,286	48,240,481	53,544,964	158,512	168,745	4,035	3,170

Scottish Commercial.....	19,613	1,396	2,799,299	3,598,505	20,920	29,617	None.	one.
Scottish Imperial.....	63,044	3,389	6,331,431	6,692,805	20,077	26,239	None.	800
Totals for 1880.....	2,048,408		227,537,306	229,745,985	763,640	855,423	27,507	44,670
Totals for 1879.....	1,899,154		213,131,295	208,265,359	1,288,267	1,275,540	117,211	38,441

AMERICAN COMPANIES.

Aetna.....	103,175		12,042,666	7,020,350	46,754	44,229	4,075	None.
Agricultural of Watertown.....	47,280	5,367	4,937,194	11,266,364	31,177	33,527	1,820	2,200
Hartford.....	83,191	6,210	7,522,246	8,144,229	34,153	31,088	6,006	None.
Phoenix of Brooklyn.....	7,484		932,671	983,170	596	672	None.	None.
Totals for 1880.....	241,140		25,434,766	27,414,113	112,680	109,516	11,901	2,200
Totals for 1879.....	225,512		22,920,397	40,267,995	179,029	182,305	10,286	1,500

XXIX

RECAPITULATION.

Canadian Companies.....	1,190,029		131,079,789	154,403,173	618,516	701,639	77,238	4,640
British Companies.....	2,848,408		227,537,306	229,745,985	763,640	855,423	27,507	24,670
American Companies.....	241,140		25,434,766	27,414,113	112,680	109,516	11,901	2,200
Grand Totals for 1880.....	3,479,577		384,051,861	411,563,271	1,524,836	1,666,578	116,646	31,510
Grand Totals for 1879.....	3,227,488		360,704,419	407,357,995	2,216,105	2,145,198	268,179	57,119

\* This Company re-insured from the National \$1,925,946, receiving on account thereof \$17,351.36; these amounts are not included in the columns of new policies and premiums.



Scottish Commercial .....	4,878	23,367	.....	37,446	46,774	76,932	82,240	80,516	19,513	343,421
Scottish Imperial .....	.....	36,133	.....	46,250	45,303	48,359	54,590	51,503	52,044	535,710
American Companies	1,119,011	1,185,398	1,299,846	1,773,265	1,683,715	1,927,220	1,984,900	1,899,151	2,048,408	19,837,460
Etina .....	107,635	114,121	153,751	183,929	152,835	118,640	118,901	110,533	103,175	1,640,268
Agricultural of Watertown .....	.....	6,431	68,361	64,641	.....	.....	.....	127,279	47,290	266,615
Andes .....	.....	31,431	.....	.....	.....	.....	.....	.....	.....	31,431
Hartford .....	.....	57,531	60,909	103,655	96,054	83,332	86,618	80,184	83,191	976,579
Home .....	No return	.....	.....	.....	.....	.....	.....	.....	.....	.....
Phoenix of Brooklyn .....	.....	.....	.....	.....	15,506	.....	.....	7,516	.....	68,579
.....	165,166	194,781	314,452	352,255	259,049	213,830	211,594	225,512	241,140	3,003,372

RECAPITULATION.

Canadian Companies .....	501,362	536,600	707,418	842,696	1,453,781	1,046,654	1,881,641	1,622,955	1,161,896	1,102,822	1,190,029	13,444,901
British Companies .....	1,119,011	1,185,398	1,299,846	1,773,265	1,683,715	1,597,410	1,597,410	1,927,220	1,984,900	1,899,154	2,048,408	19,837,460
American Companies .....	165,166	194,781	314,452	352,255	259,049	264,395	228,955	213,830	211,594	225,512	241,140	3,003,372
Grand Totals .....	1,785,539	1,916,779	2,321,716	2,968,416	3,522,303	3,594,764	3,708,006	3,764,005	3,368,430	3,227,488	3,479,577	36,285,733

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

SUMMARY OF LOSSES paid for Fire Insurance in Canada by all Companies, for the Years 1869-1880.

		Losses Paid.											Total.	
		1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
<i>Canadian Companies.</i>														
British America.....	49,538	61,636	83,669	89,828	117,970	92,346	125,435	106,989	115,015	73,553	101,804	81,160	1,098,943	
Canada Agricultural.....	.....	.....	.....	.....	.....	41,317	63,437	102,066	83,291	78,517	102,582	120,719	290,101	
Canada Fire.....	.....	.....	.....	.....	.....	.....	.....	35,638	134,715	69,569	71,197	55,674	472,221	
Citizens'.....	.....	.....	.....	.....	.....	.....	62,632	168,608	309,010	63,589	73,324	48,973	736,720	
Dominion.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	10,676	31,024	75,098	93,673	
*London Mutual Fire.....	42,317	55,048	.....	50,165	47,273	45,047	59,423	64,166	68,358	67,699	85,031	.....	723,603	
National Fire.....	.....	.....	.....	.....	.....	.....	280	42,839	167,447	48,944	28,502	.....	732,732	
Ottawa Agricultural.....	81,431	68,006	100,344	119,791	106,512	117,386	139,134	163,020	61,522	15,304	19,511	8,807	957,146	
Provincial.....	28,990	152,076	17,562	60,630	57,508	27,840	61,658	105,763	37,747	55,147	64,597	63,473	1,546,450	
Quebec.....	.....	.....	.....	.....	.....	157,672	322,405	332,977	60,179	65,351	58,177	88,941	453,479	
*Royal Canadian.....	.....	.....	2,132	10,074	20,219	37,210	44,546	66,201	59,988	189,765	.....	.....	773,685	
*Sovereign.....	.....	.....	.....	.....	.....	.....	54,854	243,016	286,070	.....	.....	.....	.....	
*Stadacona.....	73,840	107,618	165,564	179,981	138,039	143,652	148,402	153,373	250,067	112,845	131,328	138,794	1,733,569	
Western.....	276,116	453,414	414,339	510,469	487,619	662,470	1,082,206	1,599,048	2,186,162	823,069	687,353	701,639	9,888,934	
<i>British Companies.</i>														
Commercial Union.....	38,223	45,035	85,262	83,407	31,765	30,467	65,287	65,723	420,465	74,117	129,527	103,516	1,167,734	
Guardian.....	None.	1,300	3,223	22,910	77,859	34,465	24,275	11,930	442,575	22,081	40,661	23,638	705,617	
Imperial.....	27,587	71,589	67,986	80,965	71,295	63,886	105,942	55,916	660,979	67,230	82,762	49,903	1,411,070	
Lancashire.....	29,368	28,212	25,055	53,870	46,802	45,088	46,393	40,307	454,572	70,674	90,180	87,434	1,017,755	
L'pool & Lond'n & Globe	183,579	251,405	215,563	244,474	136,608	164,156	198,477	118,873	526,275	37,093	78,429	54,703	2,704,635	
London and Lancashire.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	465	465	
North Assurance.....	66,274	33,221	35,034	84,493	43,875	56,724	16,544	37,868	25,118	29,667	44,827	14,406	488,101	
North British.....	47,829	115,967	140,767	119,605	110,154	157,391	220,639	171,265	1,052,876	118,497	168,860	119,651	2,543,711	
Northern.....	6,609	2,781	22,709	60,918	67,722	33,269	44,184	34,865	505,441	51,261	46,434	42,169	920,352	
Norwich Union.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,415	
Phoenix of London.....	23,819	128,845	37,226	86,919	53,009	81,752	121,577	92,871	72,313	47,778	147,524	53,408	947,041	
Queen.....	31,800	56,251	89,272	101,478	99,558	126,902	133,729	135,038	856,975	111,759	115,064	70,914	1,927,781	
Royal.....	124,338	272,632	181,486	147,269	167,868	253,970	293,768	340,735	661,774	179,462	237,268	169,745	3,034,275	
Scottish Commercial.....	.....	.....	.....	.....	.....	.....	9,917	39,648	14,247	37,401	46,449	29,617	177,329	
Scottish Imperial.....	None.	17,134	18,127	45,029	60,811	60,035	33,830	33,769	24,765	33,491	47,545	26,239	400,765	
.....	579,416	1,024,362	922,400	1,136,167	967,316	1,120,106	1,299,612	1,168,856	6,718,305	860,571	1,275,540	855,423	6,948,076	

<i>American Companies.</i>																	
Alma .....	111,235	116,943	142,928	182,368	103,864	113,761	62,622	342,208	63,166	87,139	44,229	1,452,762					
Agricultural of Watert'n. ....	100	13,168	83,616	28,204	.....	.....	.....	.....	1,196	34,325	33,527	144,136					
Andes .....	5,668	.....	.....	.....	.....	.....	.....	.....	.....	55,215	31,088	5,663					
Hartford .....	29,198	76,681	86,795	16,647	39,719	65,394	21,048	167,200	47,221	.....	.....	671,934					
Home .....	60,691	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	60,691					
Phenix of Brooklyn .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	104,070					
	172,188	212,460	263,319	227,219	143,563	181,713	99,389	586,452	114,034	182,305	109,516	2,439,269					

RECAPITULATION.

Canadian Companies.....	276,116	453,414	510,469	487,649	662,470	1,682,206	1,569,018	2,186,162	828,069	687,353	701,639	9,888,934
British Companies.....	679,416	1,024,362	1,136,167	967,316	1,120,106	1,299,612	1,168,618	5,718,305	880,571	1,275,640	855,423	16,948,076
American Companies.....	172,188	147,061	263,339	227,219	143,563	181,713	99,389	586,452	114,034	182,305	109,516	2,439,269
<b>Grand Totals.....</b>	<b>1,027,720</b>	<b>1,624,837</b>	<b>1,909,975</b>	<b>1,682,184</b>	<b>1,926,159</b>	<b>2,663,531</b>	<b>2,867,295</b>	<b>8,490,919</b>	<b>1,822,374</b>	<b>2,145,198</b>	<b>1,666,578</b>	<b>29,276,269</b>

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



## SUMMARY of Fire Insurance in Canada, for the Years 1869 to 1880, inclusive.

Year.	Net Cash Premiums Received.	Amount of Policies taken during each year.	Amount of Risk at date of Statements.	Losses Paid.
<i>Canadian Companies.</i>				
	\$	\$	\$	\$
1869 .....	501,362	41,090,604	59,340,916	276,116
1870 .....	536,600	54,637,315	59,523,641*	453,414
1871 .....	707,418	68,921,494	68,465,914*	414,339
1872 .....	796,847	76,499,542	72,203,784*	510,469
1873 .....	842,896	71,775,952	91,032,187*	487,649
1874 .....	1,453,781	126,588,965	126,705,337*	662,470
1875 .....	1,646,654	168,896,111	190,284,543	1,082,206
1876 .....	1,981,641	198,509,113	281,834,162	1,599,048
1877 .....	1,622,955	168,935,723	217,745,048	2,186,163
1878 .....	1,161,896	127,288,165	171,430,720	828,069
1879 .....	1,102,822	124,652,727	158,824,631	687,353
1880 .....	1,190,029	131,079,789	154,403,173	701,659
	13,444,901	1,358,875,500	.....	9,888,934
<i>British Companies.</i>				
1869 .....	1,119,011	120,747,515	115,222,603	579,416
1870 .....	1,185,393	131,570,928	120,903,017	1,024,362
1871 .....	1,299,846	148,147,966	132,731,241	922,400
1872 .....	1,499,620	174,361,395	145,700,486	1,136,167
1873 .....	1,773,265	172,531,126	147,602,019	967,316
1874 .....	1,809,473	177,346,240	156,088,455	1,120,106
1875 .....	1,683,715	166,953,268	154,835,931	1,299,612
1876 .....	1,597,410	178,725,452	153,885,268	1,163,858
1877 .....	1,927,220	206,713,932	184,304,318	5,718,305
1878 .....	1,994,949	213,127,414	202,702,742	880,571
1879 .....	1,899,154	213,131,295	208,265,359	1,275,540
1880 .....	2,048,408	227,537,306	229,745,985	855,423
	19,837,460	2,130,893,838	.....	16,948,076
<i>American Companies.</i>				
1869 .....	165,166*	9,702,356*	13,796,890*	172,188
1870 .....	194,781	12,893,827*	11,167,928*	147,061
1871 .....	314,452	27,367,712*	27,256,629*	212,460
1872 .....	332,243	26,526,334*	33,818,670	263,339
1873 .....	352,255	26,788,850	40,120,629	227,219
1874 .....	259,049	25,243,769	25,054,427	143,583
1875 .....	264,395	17,357,605	19,300,555	181,713
1876 .....	228,955	23,914,181	18,888,750	99,389
1877 .....	213,830	21,013,467	18,293,315	586,452
1878 .....	211,594	19,432,178	25,766,238	114,034
1879 .....	225,512	22,920,397	40,267,905	182,305
1880 .....	241,140	25,434,766	27,414,113	109,516
	3,003,372	258,595,432	.....	2,439,259

TOTALS FOR ALL THE YEARS FROM 1869, TO 1880, INCLUSIVE.

Canadian Companies .....	13,444,901	1,358,875,500	.....	9,888,934
British do .....	19,837,460	2,130,893,838	.....	16,948,076
American do .....	3,003,372	258,595,432	.....	2,439,259
Grand Total .....	36,285,733	3,748,364,770	.....	29,276,269

\* The returns marked thus are imperfect.

*INLAND Marine Insurance Business in Canada, for 1880.*

	Net Cash received for Premiums.	Number of New Policies.	Gross Amount of said Policies.	Net Amount at Risk. at date.	Net Amount of Losses Paid.	Unsettled Claims.		Net Amount of Losses incurred during the Year.
						Not Registered.	Registered.	
<b>CANADIAN COMPANIES.</b>								
Anchor Marine.....	\$ 18,568	724	\$ 1,444,485	\$ 51,215	\$ 14,045	\$ 16,984	None.....	27,578
British America.....	24 516	.....	4,167,102	26,900	10,681	15,164	None.....	25,135
Merchants' Marine.....	14,416	2,678	1,765,185	27,573	13,397	17,430	None.....	29,207
Royal Canadian.....	47,484	.....	4,263,171	71,926	20,728	13,068	None.....	30,127
Western .....	22,788	.....	1,876,081	129,800	32,115	11,286	None.....	41,439
	127,772	.....	13,516,024	307,414	90,966	73,932	None.....	153,486
<b>AMERICAN COMPANIES.</b>								
Phoenix of Brooklyn.....	23,580	.....	2,223,880	38,351	30,858	14,607	None..	45,465
	151,362	.....	15,736,904	346,765	121,824	88,639	None.....	198,951

RECAPITULATION.

Canadian Companies.....	127,772	.....	13,516,024	307,414	90,966	73,932	None.....	153,486
American Companies .....	23,580	.....	2,223,880	39,351	30,858	14,607	None.....	45,465
	151,362	.....	15,736,904	346,765	121,824	88,639	None.....	198,951

Abstract of Fire and Marine Insurance done by Canadian Companies which do business outside of the Dominion, and of Inland Marine and Ocean business done by Companies combining those branches, for 1880.

BRITISH AMERICA ASSURANCE COMPANY, TORONTO.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies New and Renewed.	Net Amount at Risk at Date.	Net Losses Paid.	Unsettled Claims.		Net Amount of Losses Incurred during the Year.	Remarks.
					Not Resisted.	Resisted.		
Fire Insurance.....	\$ 901,303	103,843,568	92,017,123	544,761	\$ 117,655	\$ 2,500	542,817	} In all countries, 31st Dec. 1880.
Inland Marine.....	37,176	6,690,501	347,050	20,997	16,689	2,000	37,424	
Marine, Ocean.....	84,685	8,921,328	353,940	126,699	18,162	1,500	124,576	
	1,023,064	119,455,397	92,718,113	692,357	152,506	6,003	702,817	

ROYAL CANADIAN INSURANCE COMPANY, MONTREAL.

Fire Insurance.....	128,298	16,940,560	14,141,995	73,148	4,790	11,340	52,013	} In all countries, 31st Dec. 1880.
Inland Marine.....	47,484	4,263,171	71,976	22,306	13,068	None.	30,127	
Marine, Ocean.....	97,968	6,822,632	417,170	69,310	25,831	None.	84,691	
	273,740	28,026,373	14,631,091	164,764	43,689	11,340	167,031	

WESTERN ASSURANCE COMPANY, TORONTO.

Fire Insurance.....	935,660	94,329,115	78,421,490	560,485	67,928	2,875	568,373	} In all countries, 31st Dec. 1880.
Inland Marine.....	22,788	1,876,081	129,800	32,115	11,286	None.	41,439	
Marine, Ocean.....	177,988	8,520,689	557,043	210,493	28,613	None.	227,550	
	1,136,336	104,525,725	79,108,333	803,093	107,827	2,875	837,362	

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ANCHOR MARINE INSURANCE COMPANY, TORONTO.

Inland Marine.....	18,568	1,441,485	51,215	14,015	16,931	None.	27,578	} In Canada, 31st Dec., 1880.
Marine, Ocean.....	46,118	736,647	12,800	72,927	1,963	13,482	52,542	
	64,686	2,181,032	64,015	86,942	28,917	13,482	80,120	

MERCHANTS' MARINE INSURANCE COMPANY.

Inland Marine.....	14,416	1,765,185	27,573	13,397	17,430	None.	29,207	} In Canada, 31st Dec., 1880.
Marine, Ocean.....	76,387	6,282,093	352,707	59,149	84,331	None.	133,135	
	90,783	8,047,278	380,280	71,546	101,791	None.	162,342	

PHENIX INSURANCE COMPANY OF BROOKLYN, U.S.

Fire Insurance.....	7,484	932,671	983,170	672	None.	None.	596	} In Canada, 31st Dec., 1880.
Inland Marine.....	23,580	2,223,880	39,351	30,858	14,507	None.	45,465	
Marine, Ocean.....	27,478	4,655,238	None.	39,447	None.	None.	16,696	
	58,542	7,811,789	1,022,521	70,977	14,507	None.	62,757	

TABLE 1.—Showing the TOTAL ASSETS, and their nature, of Canadian  
CANADIAN COM

Companies.	Commenced Business.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.
		\$ cts.	\$ cts.	\$ cts.
Anchor Marine .....	31st March, 1874.....	None.	9,175 65	58,680 00
British America.....	1833.....	90,000 00	21,026 25	1,015,886 83
Canada Fire and Marine.....	1st September, 1875..	None.	155 00	77,235 22
Citizens' .....	1st January, 1865 ....	85,000 00	3,448 98	91,585 00
Dominion .....	1st January, 1878 ....	None.	1,624 12	27,460 00
London Mutual Fire.....	1859.....	None.	2,197 04	25,000 00
Merchants' Marine.....	1st April, 1876.....	None.	None.	33,600 00
Quebec.....	1818.....	30,000 00	None.	342,305 00
Royal Canadian .....	13th August, 1873....	5,000 00	34,919 00	190,104 66
Sovereign .....	July, 1871 .....	1,658 32	746 01	124,711 52
Western.....	August, 1851 . . . . .	66,719 28	49,284 36	1,011,446 01

\* Including premium notes, \$218,951.57.

## Companies doing business of Fire or Inland Marine Insurance.

COMPANIES.—ASSETS—1880.

Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks, or deposited with Government	Interest due and accrued.	Other Assets.	Total Assets.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
None.	9,825 35	5,501 94	530 96	12,907 21	96,621 11	Inland and Ocean.
None.	161,836 72	91,200 22	17,157 74	14,129 21	1,411,236 97	Fire, Inland & Ocean.
None.	37,898 05	19,612 28	2,769 73	6,058 48	143,728 76	Fire.
None.	9,873 93	1,521 11	759 29	13,403 93	205,592 24	Fire, Accident and Guarantee.
None.	3,629 31	49,837 99	374 10	2,485 28	85,410 80	Fire.
None.	*252,891 87	11,434 89	None.	636 53	292,160 33	do
None.	32,334 47	28,614_05	None.	24,675 21	119,223 73	Inland and Ocean.
None.	951 47	63,789 40	6,076 99	783 51	443,906 37	Fire.
None.	51,516 49	201,894 77	None.	30,403 82	513,838 74	Fire, Inland & Ocean.
None.	22,429 55	22,248 58	409 50	1,835 88	174,039 36	Fire.
None.	148,395 26	118,613 33	6,494 30	2,997 74	1,403,950 28	Fire, Inland & Ocean.

TABLE II.—Showing the ASSETS in Canada of British and American  
BRITISH COMPANIES—

Companies.	Commenced Business in Canada.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.
		\$ cts.	\$ cts.	\$ cts.
Commercial Union .....	11th September, 1863	None.	None.	106,580 00
Guardian .....	1st May, 1869. ....	None.	None.	100,343 68
Imperial .....	1864.....	None.	None.	111,110 00
Lancashire .....	July, 1864.....	None.	49,000 00	106,500 00
Liverpool and London and Globe...	4th June, 1851 .....	96,846 45	608,456 23	169,153 33
London and Lancashire.. .....	1st April, 1880 .....	None.	None.	102,200 00
London Assurance.....	1st March, 1832. ....	None.	None.	150,000 00
North British.....	1862 .....	73,240 00	35,134 65	562,428 75
Northern .....	1867.....	None.	None.	105,039 99
Norwich Union .....	1st April, 18 0 .....	None.	None.	109,000 00
Phoenix of London .....	1804.....	None.	None.	100,297 00
Queen.....	5th July, 1859 .....	1,080 00	980 00	151,100 00
Royal .....	About 1818 .....	120,000 00	None.	418,182 14
Scottish Commercial .....	1st June, 1874 .....	None.	None.	104,085 22
Scottish Imperial.....	1869 .....	None.	None.	101,996 00
<b>AMERICAN</b>				
Ætna, Fire.....	1821.....	None.	None.	109,400 69
Agricultural of Watertown .....	October, 1878. ....	1,100 00	800 00	112,375 00
Hartford .....	1836 .....	None.	None.	101,508 50
Phoenix of Brooklyn.....	1st May, 1874. ....	None.	None.	106,937 50

Companies doing business of Fire and Inland Marine Insurance in Canada.

## ASSETS IN CANADA, 1880.

Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks, or deposited with Government	Interest due and accrued.	Other Assets.	Total Assets in Canada.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
None.	16,981 59	2,302 92	1,638 44	1,500 00	129,001 95	Fire.
None.	None.	None.	None.	None.	100,313 68	do
None.	None.	16,567 99	None.	None.	127,677 99	do
None.	10,014 44	12,299 89	4,802 60	None.	182,616 93	do
1,053 40	8,280 96	46,246 85	16,141 03	2,000 00	948,178 25	Fire and Life.
None.	405 72	None.	None.	None.	102,605 72	Fire.
None.	None.	None.	None.	None.	150,000 00	Fire and Life.
None.	23,623 45	68,540 10	5,601 96	2,500 00	771,068 91	do
None.	6,057 03	970 84	1,381 23	1,008 60	114,457 09	Fire.
None.	None.	12,011 32	None.	None.	121,011 22	do
None.	None.	None.	None.	None.	100,297 00	do
3,541 20	13,789 32	20,860 02	105 80	2,300 00	193,756 34	Fire and Life.
17,263 97	22,435 60	25,964 50	None.	7,275 00	611,121 21	do
None.	None.	7,245 00	None.	500 00	111,831 22	Fire.
None.	4,333 05	10,406 36	1,582 64	None.	118,318 05	do

## COMPANIES.

None.	8,631 21	2,679 45	None.	None.	120,711 35	Fire.
None.	18,430 62	5,000 00	76 00	None.	137,731 62	do
None.	540 76	None.	None.	None.	102,049 26	do
None.	3,204 40	None.	None.	None.	110,141 90	Fire, Inland & Ocean.



TABLE III.—Showing the TOTAL LIABILITIES of Canadian Companies doing business of Fire or Inland Marine Insurance.  
CANADIAN COMPANIES—LIABILITIES, 1880.

Companies.	Unsettled	Reserve	Sundry.	Total	Excess	Capital Stock	Surplus	Nature of Business.
	(F., I. & O.)	of Unearned Premiums (F., I. & O.) and Liability under other Branches.	\$ cts.	Liability, not includ- ing Capital Stock.	of Assets over Liabilities, exclud- ing Capital Stock. The Reverse.	Paid up or in course of Collection.	(if any) of Assets over Liabilities and Capital Stock.	
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Anchor Marine.....	42,428 56	2,574 66	42,045 45	87,048 67	e 9,572 44	55,320 00	.....	Inland and Ocean.
British America .....	158,506 66	501,883 36	35,702 09	696,092 11	e 715,144 86	500,000 00	215,144 86	Fire, Inland and Ocean.
Canada Fire and Marine..	15,551 12	92,129 11	5,688 56	113,368 79	e 30,359 97	100,200 00	.....	do
Citizens'.....	*7,888 00	161,009 48	46,285 54	115,153 02	e 90,439 22	256,190 48	.....	Fire, Accident and Guar- antee.
Dominion.....	12,833 35	34,901 20	None.	47,734 55	e 37,676 25	69,213 40	.....	Fire.
London Mutual Fire.....	15,733 70	223,838 00	None.	239,571 70	e 52,588 63	.....	52,588 63	do
Merchants' Marine.....	101,791 06	15,100 73	2,171 29	119,063 08	e 160 65	100,000 00	.....	Inland and Ocean.
Quebec.....	4,561 55	40,793 25	1,192 50	46,547 30	e 397,359 07	325,000 00	72,359 07	Fire.
Royal Canadian. ....	55,029 41	115,654 55	15,000 00	185,683 96	e 328,154 78	300,000 00	28,154 78	Fire, Inland and Ocean.
Sovereign.....	3,613 50	112,879 00	2,656 20	119,048 70	e 54,990 66	112,090 00	.....	Fire.
Western.....	110,701 92	550,703 89	30,520 30	691,926 11	e 712,024 17	400,000 00	312,024 17	Fire, Inland and Ocean.

\*Including guarantee \$6,108.      †Including reserve for guarantee \$7,001.03, and accident \$1,694.88.

TABLE IV.—Showing the Liabilities in Canada of British and American Companies doing business of Fire or Inland Marine Insurance in Canada for the Year 1880.

BRITISH COMPANIES—LIABILITIES IN CANADA.

	Unsettled Losses (F., I. and O.)	Reserve of Unearned Premiums (F., I. and O.)	Liability under Life Branch,	Sundry.	Total Liabilities in Canada.	Excess of Assets over Liabilities. — The Reverse.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Commercial Union .....	3,845 25	114,950 38	.....	None.	118,795 63	¢10,207 32	Fire.
Guardian .....	None.	40,691 14	.....	None.	40,691 14	¢69,662 64	do
Imperial .....	8,874 00	86,322 59	.....	None.	95,196 59	¢32,481 40	do
Lancashire .....	12,495 75	98,779 47	.....	None.	111,275 22	¢71,941 71	do
Liverpool and London and Globe .....	1,164 70	112,017 36	50,000 00	1,938 47	165,120 53	¢783,057 72	Fire and Life.
London and Lancashire Fire .....	None.	6,786 37	.....	None.	5,786 37	¢96,819 35	Fire.
London Assurance .....	1,350 00	36,660 91	4,000 00	None.	42,010 91	¢107,989 09	Fire and Life.
North British .....	2,131 64	139,232 66	275,000 00	None.	416,364 30	¢354,704 61	do
Northern .....	1,100 00	48,243 54	.....	1,979 41	51,322 98	¢63,134 71	Fire.
Norwich Union .....	None.	11,603 00	.....	None.	11,603 00	¢109,508 32	do
Phoenix, of London .....	610 37	87,899 28	.....	None.	88,509 65	¢11,787 35	do
Queen .....	12,600 00	106,200 38	68,994 73	284 82	188,079 93	¢6,676 41	Fire and Life.
Royal .....	7,204 97	254,612 00	259,317 40	None.	521,134 37	¢89,986 84	do
Scottish Commercial .....	None.	17,731 94	.....	None.	17,731 94	¢84,089 28	do
Scottish Imperial .....	800 00	33,195 98	.....	1,232 44	35,228 42	¢83,089 63	Fire.

AMERICAN COMPANIES.

	Unsettled Losses (F., I. and O.)	Reserve of Unearned Premiums (F., I. and O.)	Liability under Life Branch,	Sundry.	Total Liabilities in Canada.	Excess of Assets over Liabilities. — The Reverse.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Aetna .....	4,075 00	36,601 28	.....	None.	40,676 28	¢80,035 07	Fire.
Agricultural, of Watertown .....	4,020 00	57,207 41	.....	None.	61,227 41	¢76,554 21	do
Hartford .....	6,006 00	49,105 35	.....	None.	55,111 35	¢46,937 91	do
Phoenix, of Brooklyn .....	14,607 23	5,905 31	.....	None.	20,512 53	¢89,629 37	Fire, Inland and Ocean.

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

CANADIAN COMPANIES—INCOME					
INCOME (CASH.)					
Companies.	Net Cash for Premiums.	Interest and Dividends on Stocks, &c.	Sundry.	Total Cash Income.	Received on Account of Capital Stock not included in Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Anchor Marine.....	64,686 48	2,789 46	None.	67,475 94	7,360 00
British America.....	1,023,064 35	53,758 53	4,295 07	1,081,117 95	None.
Canada Fire.....	167,608 63	6,017 81	2,998 17	176,624 66	None.
Citizens.....	87,040 73	5,000 48	2,559 49	94,600 70	2,147 98
Dominion.....	70,388 26	3,670 37	None.	74,058 63	525 00
London Mutual Fire.....	106,601 64	1,405 52	1,339 05	109,346 21	None.
Merchants Marine.....	90,782 51	3,557 38	None.	94,339 89	None.
Quebec.....	62,559 38	21,141 38	7,894 52	91,595 28	None.
Royal Canadian.....	273,740 38	14,076 62	None.	287,817 00	6,685 00
Sovereign.....	125,230 50	6,947 18	470 36	132,648 04	33,497 25
Western.....	1,136,335 98	61,168 56	360 00	1,197,864 54	None.

BRITISH					
Companies.	Net Cash for Premiums.	Interest and Dividends on Stocks, &c.	Sundry.	Total Cash Income.	Received on Account of Capital Stock not included in Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Commercial Union.....	231,606 83	4,769 34	None.	236,376 17	.....
Guardian.....	62,745 41	4,185 53	None.	66,930 94	.....
Imperial.....	156,461 42	5,442 91	None.	161,904 33	.....
Lancashire.....	184,144 74	10,300 12	None.	194,444 86	.....
Liverpool & London & Globe	155,879 84	52,155 50	4,132 97	212,168 31	.....
London and Lancashire Fire.	9,448 15	None.	None.	9,448 15	.....
London Assurance.....	52,454 17	6,256 83	None.	58,711 00	.....
North British.....	253,871 45	55,351 62	4,450 00	313,673 07	.....
Northern.....	75,174 54	4,284 70	None.	79,459 24	.....
Norwich Union.....	20,506 80	4,000 00	None.	24,506 80	.....
Phoenix of London.....	162,339 26	4,599 07	None.	166,938 33	.....
Queen.....	195,069 02	4,485 79	None.	199,554 81	.....
Royal.....	417,150 37	12,493 46	4,191 30	433,835 13	.....
Scottish Commercial.....	19,513 43	None.	None.	19,513 43	.....
Scottish Imperial.....	52,044 25	5,234 97	None.	57,279 22	.....

AMERICAN					
Companies.	Net Cash for Premiums.	Interest and Dividends on Stocks, &c.	Sundry.	Total Cash Income.	Received on Account of Capital Stock not included in Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Ætna Fire.....	103,175 35	4,721 27	None.	107,896 62	.....
Agricultural of Watertown....	47,289 99	136 87	None.	47,426 86	.....
Hartford.....	83,190 72	3,180 00	None.	86,370 72	.....
Phenix of Brooklyn.....	58,541 57	None.	None.	58,541 57	.....

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

AND EXPENDITURE, 1880.

EXPENDITURE (CASH.)

Paid for Losses.	General Expenses.	Dividends or Bonus to Stockholders.	Total Cash Expenditure.	Excess of Premiums over Losses Paid.	Excess of Income over Expenditure.	Nature of Business.
				d The Reverse.	d The Reverse.	
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
86,971 91	9,439 73	4,796 00	101,207 64	d 22,235 43	d 33,731 70	Inland & Ocean.
692,357 37	295,297 09	49,944 00	1,037,598 46	e 330,706 98	e 43,519 49	Fire, Inland and Ocean.
120,718 89	45,172 24	None.	165,891 13	e 46,889 79	e 10,733 53	Fire.
55,874 24	30,636 26	None.	86,310 50	e 31,366 49	e 8,290 20	do
48,972 63	24,080 49	None.	73,053 12	e 21,415 63	e 1,005 51	do
75,098 35	27,943 33	None.	103,041 68	e 31,503 29	e 6,304 53	do
71,546 05	20,779 22	5,000 00	97,325 27	e 19,236 46	d 2,935 38	do
28,806 98	13,033 86	32,610 00	74,451 34	e 33,752 40	e 17,143 94	do
164,763 73	78,492 13	12,300 00	255,555 86	e 108,976 65	e 32,261 14	Fire, Inland and Ocean.
88,940 62	37,069 83	None.	126,010 45	e 36,289 83	e 6,637 59	Fire.
803,192 77	307,465 55	60,000 00	1,170,558 32	e 333,243 21	e 27,306 22	Fire, Inland and Ocean.

COMPANIES.

103,515 99	46,375 79	.....	149,891 78	e 128,090 84	e 86,434 39	Fire.
23,638 30	14,069 13	.....	37,697 43	e 39,107 11	e 29,233 51	do
49,902 86	32,508 52	.....	82,411 38	e 106,558 56	e 79,492 95	do
87,433 80	46,309 92	.....	133,743 72	e 96,710 94	e 60,701 14	do
54,702 76	37,421 38	.....	92,124 14	e 101,177 08	e 120,044 17	do
464 68	1,394 26	.....	1,858 94	e 8,983 47	e 7,589 21	do
14,405 68	10,476 68	.....	24,882 36	e 38,048 49	e 33,828 64	do
119,890 94	66,866 91	.....	186,717 85	e 134,020 51	e 126,955 22	do
42,169 43	14,062 99	.....	56,239 42	e 33,005 11	e 23,226 82	do
1,415 12	6,861 21	.....	8,276 33	e 19,091 68	e 16,230 47	do
58,407 79	38,125 53	.....	91,533 32	e 108,931 47	e 75,405 01	do
79,914 20	41,289 53	.....	121,203 73	e 115,154 82	e 78,351 08	do
166,745 44	88,860 44	.....	257,605 88	e 248,404 93	e 176,229 25	do
29,617 10	9,560 54	.....	39,177 64	d 10,103 67	d 19,664 21	do
26,239 01	11,423 08	.....	37,662 09	e 25,805 24	e 19,617 13	do

COMPANIES.

44,228 74	14,022 78	.....	58,251 52	e 58,946 61	e 49,645 10	Fire.
38,526 70	19,281 32	.....	52,808 02	e 13,763 29	d 5,391 16	do
31,088 03	11,254 65	.....	42,342 67	e 52,102 70	e 44,028 05	do
70,976 23	11,502 81	.....	82,479 04	d 12,434 66	d 23,937 47	Fire, Inland Marine & Ocean.



TABLE VII.—Showing the Rates of Losses paid, and General Expenses in Canada, per cent. of Premiums received by British and American Companies doing Fire or Inland Marine Insurance in Canada during 1880; also the Rates of Premiums charged per cent. of Amounts Insured.

	Nature of Business.	Rate of Losses paid per cent. of Premiums received.	Rate of General Expenses per cent. of Premiums received.	Amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent. of Risks taken.
				\$	\$	cts.
<i>British Companies.</i>						
Commercial Union.....	Fire.....	44 69	20 02	21,562,002	258,847 37	1 20
Guardian.....	do.....	37 67	22 41	8,081,396	65,376 43	0 81
Imperial.....	do.....	31 89	20 78	16,100,357	162,156 69	1 01
Lancashire.....	do.....	47 48	25 15	18,071,908	198,830 29	1 10
Liverpool and London and Globe.....	do.....	25 09	24 01	19,647,312	166,860 15	0 85
London and Lancashire Fire.....	do.....	4 92	14 76	875,537	9,704 05	1 11
London Assurance.....	do.....	27 46	19 97	7,298,640	56,841 00	0 78
North British.....	do.....	47 21	26 34	29,693,210	284,122 78	0 96
Northern.....	do.....	56 10	18 71	8,372,807	83,983 25	1 00
Norwich Union.....	do.....	6 90	33 46	2,404,090	21,782 58	0 91
Phoenix of London.....	do.....	32 90	23 49	18,351,597	177,986 10	0 97
Queen.....	do.....	40 97	21 17	19,717,239	215,454 84	1 09
Royal.....	do.....	40 45	21 30	48,240,481	454,113 28	0 94
Scottish Commercial.....	do.....	151 78	45 99	2,799,299	24,859 00	0 89
Scottish Imperial.....	do.....	50 42	21 95	6,321,431	58,729 10	0 93
<i>American Companies.</i>						
Edina Fire.....	Fire.....	42 87	13 59	12,042,656	116,540 55	0 97
Agricultural of Watertown.....	do.....	70 90	49 77	4,937,194	48,514 72	0 98
Hartford.....	do.....	37 37	13 53	7,532,245	83,190 72	1 11
Phoenix of Brooklyn.....	Fire, Inland and Ocean.....	121 24	19 65	7,811,789	70,771 83	0 91

STATEMENT of Citizens' Insurance Company of Canada—Fire, Accident and Guarantee Departments, for Year ended 31st of December, 1880.

Nature of Business.	INCOME, CASH.					EXPENDITURE, CASH.					
	Net Cash for Premiums.	Interest and Dividends on Stocks, &c.	Sundry.	Total Cash Inc me.	Received on account of Capital Stock, not included in Income.	Paid for Losses.	General Expenses.	Dividends or Bonus to Stockholders.	Total Cash Expenditure.	Excess of Premiums over Losses.	Excess of Income over Expenditure.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Fire .....	87,040 73	5,000 48	2,560 49	94,600 70	.....	55,674 21	30,636 26	.....	86,310 50	231,366 49	28,290 20
Accident. ...	4,117 65	374 21	582 11	5,073 97	.....	376 43	2,608 16	.....	2,981 59	23,741 22	2,089 38
Guarantee. .	14,249 73	1,014 83	2,866 66	18,181 22	.....	33,448 02	6,247 49	.....	39,695 51	219,193 29	221,514 29
	105,408 11	6,419 52	6,028 26	117,855 89	2,147 98	89,498 69	39,491 91	None.	128,990 60	215,909 42	211,134 71

\* Including bonuses to policy-holders, \$210.00.

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ABSTRACT OF STATEMENTS

OF

LIFE INSURANCE COMPANIES IN CANADA

FOR THE YEAR

1880

ABSTRACT OF ACCIDENT INSURANCE COMPANIES IN CANADA  
FOR 1880.

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	185,445	602	1,036,987	2,980	6,037,919	30	72,795	71,203	18,298	Nov. 15, 1880.
17 Standard.....	20,392	43	180,643	369	748,103	None.	None.	21,252	None.	Dec. 31, 1880.
Totals for 1880.....	549,738	1,139	2,302,011	9,188	18,798,030	109	267,955	314,786		
Totals for 1879.....	665,875	853	1,877,918	9,465	19,410,829	137	324,060	316,956		
† Increase †—Decrease d....	† 17,236	† 285	† 424,093	† 320	† 445,951	d 19	d 37,195	† 28,344		
<i>American Companies.</i>										
Alms.....	347,257	1,103	1,326,250	8,460	10,324,888	93	120,924	124,325	17,881	9,600 Dec.
*Connecticut.....	121,662	None.	None.	1,800	3,250,000	47	96,865	70,865	26,000	do 31, 1880.
Equitable.....	194,488	569	1,674,100	2,423	5,952,547	26	58,590	62,675	7,500	do 31, 1880.
† Metropolitan.....	27,102	15	33,760	429	951,932	8	7,000	7,000	None.	do 31, 1880.
*National.....	13,051	None.	None.	516	589,738	4	4,846	4,186	1,230	do 31, 1880.
*New York.....	112,150	None.	None.	1,518	3,913,095	48	88,469	89,662	2,371	do 31, 1880.
*North Western.....	33,130	None.	None.	618	925,743	6	27,907	27,907	None.	do 31, 1880.
*Phoenix, of Hartford.....	79,530	None.	None.	2,619	2,020,115	34	44,510	45,212	2,298	do 31, 1880.
Travelers.....	88,815	199	321,350	2,173	2,927,344	21	39,860	15,863	24,000	do 31, 1880.
Union Mutual.....	83,163	142	201,550	1,808	2,743,678	30	51,263	43,204	20,000	do 31, 1880.
11*United States.....	1,723	None.	None.	27	44,665	None.	None.	None.	None.	do 31, 1880.
Totals for 1880.....	1,102,058	2,028	4,067,000	22,391	33,643,745	315	540,234	490,896		
Totals for 1879.....	1,191,537	1,837	3,363,600	21,933	33,616,330	211	386,020	411,764		
Increase †—Decrease d....	d 19,479	† 191	† 693,400	† 458	† 27,415	† 104	† 154,214	† 79,132		
<b>RECAPITULATION.</b>										
7 Canadian Companies.....	1,039,341	4,636	7,547,876	24,388	37,638,518	175	317,918	290,617		
17 British Companies.....	549,728	1,138	2,302,011	9,188	18,798,030	109	267,955	314,786		
11 American Companies.....	1,102,058	2,028	4,057,000	22,391	33,643,745	315	540,234	490,896		
Totals for 1880.....	2,691,127	7,802	13,906,887	55,967	90,280,293	599	1,126,107	1,096,299		
Totals for 1879.....	2,606,757	6,413	11,354,224	53,053	86,273,703	496	948,194	919,489		
† Increase †—Decrease d....	† 117,763	† 1,389	† 2,552,663	† 3,511	† 5,065,341	† 112	† 196,823	† 177,324		

\* These Companies have ceased doing new business in Canada.  
 † In taking these differences, the Scottish Provincial has been excluded from the totals for 1879, this Company not having made its return for 1880, but the actual totals for 1879 are set down.  
 These Companies ceased during this year, doing new business in Canada.

## PAYMENTS TO POLICY-HOLDERS.

Companies.	Death Claims.	Matured Endowments.	Paid to Annuitants.	Paid for Surrendered Policies.	Dividends paid to Policy-holders.	Total paid to Policy-holders.	Net Premium Income (including consideration for Annuities.)
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies</i>							
Canada Life.....	174,659 75	4,141 77	618 00	26,984 15	53,169 01	259,691 68	588,097 46
Citizens.....	10,000 00	5,307 55	None.	1,818 38	685 02	17,840 95	29,211 00
Confederation.....	47,145 80	None.	992 30	7,839 66	3,165 54	59,143 39	184,246 04
Mutual Life.....	5,500 00	1,250 00	None.	2,153 92	None.	8,903 92	36,645 43
Ontario Mutual.....	12,133 00	None.	None.	1,982 99	12,565 40	26,681 39	81,816 76
Sun.....	28,549 20	None.	70 00	1,837 27	7,295 23	37,751 70	114,695 29
Toronto.....	930 00	1,000 00	None.	376 74	None.	2,306 74	4,729 57
Totals.....	278,916 75	11,699 32	1,710 30	43,023 11	76,880 20	412,229 68	1,039,341 55
<i>British Companies</i>							
Briton Life.....	None.	None.	None.	None.	None.	None.	4,008 57
Briton Medical.....	16,303 33	None.	None.	1,094 37	None.	17,397 70	30,602 87
Commercial Union..	6,754 02	None.	None.	1,372 99	None.	8,127 01	20,620 52
Edinburgh.....	7,513 33	None.	37 56	1,456 76	1,328 14	10,365 79	22,163 01
Life Association of Scotland.....	68,836 09	288 86	149 89	4,364 34	None.	71,630 17	95,175 40
Liverpool and London and Globe.....	5,679 34	None.	363 00	348 21	None.	6,390 55	10,538 99
London and Lancashire	10,500 00	675 00	None.	621 83	156 77	11,953 30	64,551 13
London Assurance..	1,818 00	None.	None.	1,157 00	None.	3,005 00	1,081 90
North British.....	29,220 71	6,000 00	None.	1,971 75	299 75	37,492 21	26,709 92
Queen.....	6,433 33	None.	None.	1,500 56	940 72	8,874 61	10,001 31
Reliance.....	6,051 27	None.	None.	895 04	None.	6,946 31	27,832 13
Royal.....	32,475 89	503 91	828 09	1,236 78	2,225 82	37,270 49	28,020 36
Scottish Amicable..	22,300 37	None.	None.	864 07	None.	23,164 44	16,619 41
Scottish Provident..	2,920 00	None.	None.	206 35	None.	3,126 35	5,975 68
Scottish Provincial..	(No return.)						
Standard.....	71,201 91	None.	452 00	10,378 74	1,274 90	83,307 54	165,444 98
Star.....	21,251 57	None.	None.	201 05	None.	21,452 62	20,381 60
Totals.....	307,319 15	7,467 77	1,821 53	27,669 54	6,228 10	350,504 09	549,727 79
<i>American Companies</i>							
Ætna Life.....	98,423 99	25,901 32	None.	2,820 33	51,807 81	178,953 45	347,256 80
Connecticut.....	56,403 00	11,463 00	None.			70,865 00	121,661 60
Equitable.....	57,675 00	5,000 00	350 00	9,863 98	15,270 32	88,159 30	194,485 09
Metropolitan.....	7,000 00	None.	None.	None.	None.	7,000 00	27,102 35
National Life.....	4,186 00	None.	None.	4,308 70	None.	8,494 70	13,061 25
New York.....	51,474 52	35,187 89	None.	2,041 63	8,035 19	99,739 23	112,149 74
North Western.....	27,907 00	None.	None.	687 41	10,241 81	38,836 22	33,129 69
Phoenix of Hartford	31,753 00	12,469 00	None.	None.	15,376 72	60,588 72	79,530 04
Travelers.....	12,650 00	3,210 00	None.	3,142 10	None.	19,002 10	88,915 40
Union Mutual.....	30,339 25	12,865 00	None.	8,351 68	3,957 30	56,513 23	83,152 91
United States.....	None.	None.	None.	None.	100 40	100 40	1,723 36
Totals.....	331,811 76	109,085 21	350 00	31,215 83	104,789 55	627,252 35	1,102,058 32

## RECAPITULATION.

Canad. Companies..	278,916 75	11,699 32	1,710 30	43,023 11	76,880 20	412,229 68	1,039,341 55
British do ...	307,319 15	7,467 77	1,821 53	27,669 54	6,229 10	350,504 09	549,727 79
American do ...	331,811 76	109,085 21	350 00	31,215 83	104,789 55	627,252 35	1,102,058 32
Totals.....	968,047 66	128,252 30	3,881 83	101,909 48	187,895 85	1,389,986 12	2,691,127 66

AMOUNTS of Life Insurance terminated in natural course or by Surrender and Lapse during the Year 1880.

	Amounts Terminated by				Total Surrender and Lapse.
	Death.	Maturity and Expiry.	Surrender.	Lapse.	
<i>Canadian Companies.</i>	\$	\$	\$	\$	\$
Canada Life .....	192,948	30,142	142,658	1,058,282	1,200,940
Citizens' .....	12,000	5,308	55,385	152,554	207,939
Confederation.....	56,804	None.	177,382	562,399	739,781
Mutual.....	5,896	1,750	64,013	296,210	360,223
Ontario Mutual.....	12,133	None.	30,707	228,938	259,645
Sun.....	25,437	3,000	104,307	624,500	728,807
Toronto.....	1,000	2,000	13,989	22,589	36,578
Totals for 1880.....	306,218	42,200	588,441	2,945,472	3,533,913
Totals for 1879.....	233,349	41,350	754,161	2,936,943	3,691,104
Increase <i>i</i> ; decrease <i>d</i> .....	<i>i</i> 72,869	<i>i</i> 850	<i>d</i> 165,720	<i>i</i> 8,529	<i>d</i> 157,191
<i>British Companies.</i>					
Briton Life.....	None.	None.	11,000	5,000	16,000
*Briton Medical .....	16,303	None.	11,559	12,921	24,480
Commercial Union.....	5,983	None.	22,134	54,507	76,641
*Edinburgh .....	8,062	None.	16,113	None.	16,113
*Life Association of Scotland.....	50,871	None.	64,668	79,726	144,394
Liverpool & London & Globe.....	7,153	None.	9,157	7,300	16,457
London and Lancashire Life.....	12,045	None.	55,778	222,575	278,353
London Assurance .....	None.	486	2,434	None.	2,434
North British and Mercantile.....	37,685	14,867	36,867	22,300	59,167
Queen .....	2,433	750	14,022	15,537	29,559
*Reliance .....	16,500	None.	27,995	385,532	413,527
Royal.....	25,860	504	13,505	12,536	26,041
*Scottish Amicable.....	9,888	None.	10,463	19,747	30,210
*Scottish Provident .....	2,433	None.	3,504	None.	3,504
*Scottish Provincial .....	(No return.)				
Standard Life .....	72,795	None.	101,244	321,750	422,994
Star .....	None.	None.	4,867	79,083	83,950
Totals for 1880.....	268,011	16,607	405,310	1,238,514	1,643,824
Totals for 1879.....	308,049	55,358	589,013	1,856,659	2,445,672
†Increase <i>i</i> ; decrease <i>d</i> ...	<i>d</i> 26,979	<i>d</i> 33,239	<i>d</i> 154,504	<i>d</i> 612,237	<i>d</i> 766,741
<i>American Companies.</i>					
Etna .....	94,371	37,553	109,231	573,203	682,434
*Connecticut .....	82,403	14,462			490,152
Equitable.....	53,590	5,000	139,155	790,800	929,955
*Metropolitan.....	7,000	None.	None.	281,000	281,000
*National.....	4,846	None.			73,442
*New York.....	53,281	35,188			262,081
*North Western.....	27,907	1,751	38,153	69,000	107,153
*Phoenix Mutual.....	32,051	12,459			166,013
Travelers.....	36,650	3,210	109,480	317,448	426,928
Union Mutual.....	39,600	26,865	86,970	178,350	265,320
*United States.....	None.	None.	None.	5,000	5,000
Totals for 1880.....	431,699	136,488			3,689,478
Totals for 1879.....	283,246	121,771			4,015,204
Increase <i>i</i> ; Decrease <i>d</i> .....	<i>i</i> 148,453	<i>i</i> 14,717			<i>d</i> 325,726

\* These Companies have ceased doing new business in Canada.

† In taking these differences the Scottish Provincial has been excluded from the totals for 1879, but the actual totals for 1879 are set down.

§ These Companies ceased during this year, doing new business in Canada.

ABSTRACT of Accident Insurance in Canada for Year 1880.

	Premiums for year.	Number of Policies. New.	Amount of Policies. New.	Number of Policies in force at date.	Net amount in force at date.	Losses incurred during the year.	Claims paid.	UNSETTLED CLAIMS.	
								Not resisted.	Registered
	\$		\$		\$	\$	\$		
Accident.....	31,250	4,028	5,439,235	2,633	3,314,250	7,884	9,995	None.	None.
Citizens.....	4,118	631	1,438,500	293	635,000	376	376	None.	None.
London Guarantee and Accident .....	675	78	148,500	70	120,500	50	50	None.	None.
Sun.....	4,289	332	499,500	.....	839,350	.....	5,583	None.	None.
Travelers.....	30,886	2,278	4,101,500	.....	.....	30,694	20,694	10,000	None.
<b>Totals.....</b>	<b>71,218</b>	<b>7,347</b>	<b>11,627,235</b>	.....	.....	.....	<b>36,698</b>	<b>10,000</b>	<b>None.</b>

List of Insurance Companies, Licensed to do Business in Canada under the Insurance Acts of 1875 and 1877, as at 1st April, 1881.

Name of the Company.	Chief Agent to receive process.	Amount of Deposit with Receiver-General.		Description of Insurance Business for which licensed.
		Par Value.	Accepted Value.	
		\$ cts.	\$ cts.	
The Accident Insu. Co. of Canada.	Edward Rawlings, Manager, Montreal.	23,783 00	20,000 00	Accident.
The Aina Insu Co. of Hartford, Connecticut.	Robert Wood, General Agent, Montreal.	100,070 69	97,770 69	Fire and Inland Marine.
The Aina Life Insu. Co. of Hartford, Connecticut.	Wm. H. Orr, Manager, Toronto.	195,000 00	195,000 00	Life.
The Agricultural Insu. Co. of Watertown, N.Y.	Jno. Fisher, Chief Agent, Cobourg.	100,000 00	100,000 00	Fire.
The Anchor Marine Insu. Co.	Hugh Scott, Agent, Toronto.	56,000 00	50,400 00	Inland Marine.
The British America Assu. Co., Toronto.	Louis H. Boulton, Acting Manager, Toronto.	61,000 00	54,900 00	Fire and Inland Marine.
The Briton Life Assn. (Limited).	J. B. M. Chipman, Chief Agent, Montreal.	54,983 33	54,983 33	Life.
The Canada Fire and Marine Insu. Co.	Chas. Cameron, Managing Director, Hamilton.	53,400 00	50,000 00	Fire and Inland Marine.
The Canada Guarantee Co.	Edward Rawlings, Manager, Montreal.	57,133 00	51,000 00	Guarantee.
The Canada Life Assu Co., Hamilton.	A. G. Ramsay, Manager, Hamilton.	60,000 00	54,000 00	Life.
The Canadian Steam-Users Insu. Assn.	W. B. McMurrich, Agent, Toronto.	10,500 00	10,500 00	Steam Boilers, &c.
The Citizens' Insu. Co. of Canada.	Gerald E. Hart, Chief Agent, Montreal.	56,000 00	50,400 00	Life and Accident.
The Citizens' Insu. Co. of Canada.	Gerald E. Hart, Chief Agent, Montreal.	56,000 00	50,400 00	Fire and Inland Marine.
The Commercial Union Assu Co. of London, Eng.	Fred. Cole, General Agent, Montreal.	30,000 00	30,000 00	Guarantee.
The Confederation Life Assn. of Canada.	F. K. Macdonald, Managing Director, Toronto.	206,923 68	206,923 68	Fire and Life.
The Dominion Fire and Marine Insu. Co., Hamilton.	J. R. Despard, Manager, Hamilton.	85,370 00	77,650 00	Life.
The Equitable Life Assn. So. of the United States, N.Y.	R. W. Gale, Manager, Montreal.	50,000 00	50,000 00	Fire and Inland Marine.
The Fire Insu. Assn. (Limited), London, Eng.	Wm. Robertson, Chief Agent, Montreal.	106,000 00	106,000 00	Life.
The Guardian Fire and Life Assu. Co., London, Eng.	Robert Simms & Co., and George Denholm, General Agents, Montreal.	100,000 23	100,000 23	Fire.
The Hartford Fire Insu. Co., Hartford, Connecticut.	Robert Wood, General Agent, Montreal.	100,343 68	100,343 68	Fire.
The Imperial Insu. Co. of London, Eng.	W. H. Rintoul, Agent, Montreal.	85,840 00	100,000 00	Fire.
The Lancashire Insu. Co.	S. C. Duncan-Jark, Chief Agent, Toronto.	100,069 02	100,069 02	Fire.
The Liverpool and London and Globe Insu. Co.	G. F. C. Smith, Chief Agent, Montreal.	160,000 00	160,000 00	Fire.
The London Assn. Corporation, Eng.	O. C. Foster, Agent, Montreal.	145,650 00	145,650 00	Fire and Life.
The London Guarantee and Accident Co. (Limited).	A. T. McGord, Jun., Chief Agent, Toronto.	150,000 00	150,000 00	Fire and Life.
The London and Lancashire Fire Insu. Co., Liverpool.	C. J. Spike, Chief Agent, Halifax, N.S.	53,533 33	53,533 33	Guarantee and Accident.
The London and Lancashire Life Assn. Co.	William Robertson, Manager, Montreal.	102,200 00	102,200 00	Life.
The London Mutual Fire Insu. Co. of Canada, London, O.	D. C. Macdonald, Secretary, London.	110,000 00	110,000 00	Life.
The Metropolitan Life Insu. Co. of New York.	Thos. A. Temple, Gen. Agt., St. John, N.B.	30,000 00	30,000 00	Life.
The Mutual Life Assn. of Canada.	J. Turner, President, Hamilton.	100,000 00	100,000 00	Life.
The North American Mutual Life Insu. Co.	Wm. McCabe, Managing Director, Toronto.	91,488 33	82,338 60	Life.
The North British and Mercantile Insu. Co.	Macdougall & Davidson, General Agents, Montreal.	50,000 00	50,000 00	Life.
The Northern Assn. Co. of Aberdeen and London.	Taylor Bros., General Agents, Montreal.	150,800 00	150,800 00	Fire and Life.
		100,000 00	100,000 00	Fire.

List of Insurance Companies, Licensed to do Business in Canada under the Insurance Acts of 1875 and 1877, &c.—Continued.

Name of the Company.	Chief Agent to receive process.	Amount of Deposit with Receiver-General.		Description of Insurance Business for which licensed.
		Par Value.	Accepted Value	
		\$	cts.	
The Norwich Union Fire Insu. Society, Norwich, Eng.....	Alex. Dixon, Agent, Toronto.....	100,000 00	00	Fire.
The Ontario Mutual Life Assu. Co. ....	Wm. Hendry, Manager, Waterloo.....	56,156 79	11	Life.
The Phenix Insu. Co. of Brooklyn .....	Robert Hampson, Agent, Montreal.....	100,000 00	00	Fire and Inland Marine.
The Phoenix Fire Insu. Co., London, Eng.....	Gillespie, Moffatt & Co., General Agents, Montreal.....	100,297 84	84	Fire.
The Quebec Fire Assu. Co. ....	J. G. Clapham, President, Quebec.....	100,200 00	00	Fire.
The Queen Fire and Life Insu. Co., England.....	A. M. Forbes & H. J. Mudge, Chief Agents, Montreal.....	151,100 00	00	Fire and Life.
The Reliance Mutual Life Assu. So., London, Eng.....	J. Cassie Hatton, Attorney, Montreal.....	110,000 00	00	Life.
The Royal Canadian Insu. Co. ....	Arthur Gagnon, Secretary, Montreal.....	56,000 00	00	Fire and Inland Marine.
The Royal Insu. Co. ....	M. H. Gault & Wm. Tadley, Chief Agents, Montreal.....	418,181 79	79	Fire and Life.
The Scottish Imperial Insu. Co. ....	Taylor Bros, General Agents, Montreal.....	103,825 00	00	Fire.
The Sovereign Fire Insu. Co. of Canada.....	Hon. Alex. Mackenzie, President, Toronto.....	119,339 00	00	Fire.
The Standard Life Assu. Co., Scotland.....	W. M. Ramsay, Manager, Montreal.....	171,000 00	00	Life.
The Star Life Assu. So. of England.....	A. W. Launder, General Treasurer, Toronto.....	100,343 68	68	Life.
The Sun Mutual Life Insu. Co. of Montreal.....	R. Macaulay, Secretary & Manager, Montreal.....	56,000 00	00	Life and Accident.
The Toronto Life Assu. and Tontine Co.....	Arthur Harvey, Manager, Toronto.....	33,440 36	36	Life and Accident.
The Travelers Insu. Co. of Hartford, Conn.....	Thos. Simpson, Agent, Montreal.....	129,000 00	00	Life and Accident.
The Union Mutual Life Insu. Co. of Maine.....	Wm. Kniock, Agent, Toronto.....	115,000 00	00	Life.
The Western Assu. Co, Toronto.....	J. J. Kenny, Managing Director, Toronto.....	57,700 00	00	Fire and Inland Marine.

The following Life Insurance Companies having ceased to transact new business in Canada, are entitled under Section 17 of the Consolidated Insurance Act of 1877, to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to those policies subject to the provisions of the Insurance Acts of 1868 and 1871.

Name of the Company.	Chief Agent to receive process	Amount of Deposit with Receiver-General.		Business.
		Par Value.	Accepted Value.	
The Briton Medical and General Life Asso., London, Eng	Jas. B. M. Chipman, Manager, Montreal.....	\$ 100,343 68	\$ cts. 100,343 68	Life.
The Connecticut Mutual Life Insu. Co. of Hartford.....	Robt. Wood, General Agent, Montreal.....	140,000 00	140,000 00	Life.
The Edinburgh Life Assurance Company.....	David Higgins, Chief Agent, Toronto.....	150,515 54	150,515 54	Life.
The Life Association of Scotland.....	George W. Ford, Chief Agent, Montreal.....	100,000 00	100,000 00	Life.
The National Life Insu. Co. of the U.S.A.....	Thos. C. Livingston, Hamilton.....	100,000 00	100,000 00	Life.
The New York Life Insurance Company.....	F. W. Campbell, M.D., Attorney, Montreal.....	100,000 00	100,000 00	Life.
The North Western Mutual Life Insu. Co. of Milwaukee.....	M. W. Mills, Chief Agent, Toronto.....	100,000 00	100,000 00	Life.
The Phoenix Mutual Life Insu. Co., Hartford.....	A. R. Bethune, General Agent, Montreal.....	8,273 34	8,273 34	Life.
The Positive Gov. Security Life Assn. Co. (limited) Eng.	John Taylor, Secretary, Montreal.....	150,000 00	150,000 00	Life.
The Scottish Amicable Life Assurance Society.....	Geo. Wm. Ford, General Agent, Montreal.....	100,343 68	100,343 68	Life.
The Scottish Provident Institution.....	R. A. Ramsay, Attorney, Montreal.....	150,790 34	150,790 34	Life.
The Scottish Provincial Assurance Company.....	Geo. Wm. Ford, Secretary, Montreal.....	60,000 00	60,000 00	Life.
The United States Life Insurance Company.....				

NOTE.—The Atlantic Mutual Life Insurance Co., Albany, N.Y., is in the hands of a Receiver in the State of New York, and has been pronounced insolvent and an assignee appointed by the Court of Chancery of Ontario, T. W. Taylor, Esq., Toronto. The deposit in hands of Receiver-General is Dominion Stock, \$80,292, and cash interest collected, \$20,011.78.

The Globe Mutual Life Insurance Company of New York has been declared insolvent both in the United States and Canada, and James D. Fish, of New York, has been appointed Receiver by the United States Courts, and W. O. Wells, of Montreal, has been appointed assignee by the Superior Court of Lower Canada, Montreal, for the Canadian business of the Company. The deposit of the Company with the Government, \$100,000 U.S. Bonds, has, by order of the said Superior Court, been delivered to the Bankers of that Court.

The Merchants' Marine Insurance Company of Montreal has ceased to transact business, and is winding up the affairs of the Company. The deposit of the Company held by the Receiver-General is \$63,000 par value.

The National Fire Insurance Company of Montreal has ceased to transact business, and has re-insured its outstanding Policies in the Sovereign Fire Insurance Company, Toronto; the Government still retaining \$6,000 par, of the late deposit of the Company.

J. B. CHERRIMAN,  
*Superintendent of Insurance.*

OFFICE OF THE SUPERINTENDENT OF INSURANCE,  
 OTTAWA, 1st April, 1881.



STATEMENTS

MADE BY

FIRE AND INLAND MARINE  
INSURANCE COMPANIES,

IN COMPLIANCE WITH THE INSURANCE ACTS OF 1875 AND 1877.

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## LIST OF COMPANIES

DULY LICENSED FOR THE TRANSACTION OF **FIRE INSURANCE**  
BUSINESS IN THE DOMINION, FOR THE YEAR ENDED  
31st DECEMBER, 1880.

- 
- The Aetna Insurance Company of Hartford, Conn.
  - The Agricultural Insurance Company of Watertown, N.Y.
  - The British America Assurance Company, Toronto.
  - The Canada Fire and Marine Insurance Company, Hamilton.
  - The Citizens' Insurance Company of Canada.
  - The Commercial Union Assurance Company of London, England.
  - The Dominion Fire and Marine Insurance Company, Hamilton.
  - The Guardian Fire and Life Assurance Company, London, England.
  - The Hartford Fire Insurance Company, Hartford, Conn.
  - The Imperial Insurance Company of London, England.
  - The Lancashire Insurance Company.
  - The Liverpool and London and Globe Insurance Company.
  - The London and Lancashire Fire Insurance Company.
  - The London Assurance Corporation.
  - The London Mutual Fire Insurance Company of Canada, London, Ont.
  - The North British and Mercantile Insurance Company.
  - The Northern Assurance Company of Aberdeen and London.
  - The Norwich Union Fire Insurance Society.
  - The Phenix Insurance Company of Brooklyn.
  - The Phoenix Fire Assurance Company, London, England.
  - The Quebec Fire Assurance Company.
  - The Queen Fire and Life Insurance Company, England.
  - The Royal Canadian Insurance Company.
  - The Royal Insurance Company of England.
  - The Scottish Imperial Insurance Company.
  - The Sovereign Fire Insurance Company of Canada.
  - The Western Assurance Company, Toronto.

## LIST OF COMPANIES

DULY LICENSED FOR THE TRANSACTION OF **INLAND MARINE**  
INSURANCE BUSINESS IN THE DOMINION, FOR THE YEAR  
ENDED 31st DECEMBER, 1880.

- 
- The Aetna Insurance Company of Hartford, Conn.
  - The Anchor Marine Insurance Company, Toronto.
  - The British America Assurance Company, Toronto.
  - The Canada Fire and Marine Insurance Company, Hamilton.
  - The Citizens' Insurance Company of Canada.
  - The Dominion Fire and Marine Insurance Company, Hamilton.
  - The Merchants' Marine Insurance Company of Canada, Montreal.
  - The Phenix Insurance Company of Brooklyn.
  - The Royal Canadian Insurance Company, Montreal.
  - The Western Assurance Company, Toronto.



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

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

President—LUCIUS J. HENDEE. Principal Office—Hartford, Conn. Head Office in Canada—Montreal.		Secretary—JOTHAM GOODNOW. Incorporated, June, 1819. Chief Agent—ROBT. WOOD. (Commenced Business in Canada. 1821.)
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 CAPITAL.
 

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Amount of capital authorized.....	\$5,000,000 00
do subscribed and paid up in cash.....	3,000,000 00

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## ASSETS IN CANADA.

Stocks, Bonds, &amp;c., held by the Company, viz. :—

	Par value.	Market value.
Canada Dominion stock .....	\$ 5,070 69	\$ 5,070 69
Montreal Corporation stock.....	13,000 00	13,390 00
do bonds.....	10,000 00	10,300 00
United States 4 per cent. bond.....	22,000 00	24,640 00
do 4½ do .....	50,000 00	56,000 00
Total par and market value. ....	\$100,070 69	\$109,400 69

Carried out at market value .....	\$109,400 69
All the above being in deposit with the Receiver-General.	
Cash in Bank of Montreal, at Ottawa .....	2,679 45
Agents' balances .....	8,631 21
Total assets in Canada .....	\$120,711 35

## LIABILITIES IN CANADA.

Net amount of fire losses claimed or reported, but not adjusted.....	\$4,075 00
Total net amount of unsettled claims for fire losses in Canada .....	\$ 4,075 00
Reserve of unearned premiums for all outstanding fire risks in Canada..	36,601 28
Total liabilities in Canada .....	\$40,676 28

## INCOME IN CANADA.

Gross cash received for premiums.....	\$116,540 55
Deduct re-insurance, rebate, abatement and return premiums.....	13,365 20
Total net cash received for premiums in Canada.....	\$103,175 35
Received for interest and dividends .....	4,721 27
Total cash income in Canada.....	\$107,896 62

ÆTNA FIRE—Continued.

EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$2,300.00).....	\$ 1,550 00	
Paid for fire losses occurring during the year .....	42,678 74	
<hr/>		
Total net amount paid during the year for fire losses.....	\$44,228 74	
Paid for commission or brokerage .....	11,946 49	
do taxes in Canada.....	728 42	
do general expenses.....	1,347 87	
<hr/>		
Total cash expenditure in Canada .....	\$58,251 52	

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 7,892,108	\$ 87,644 10
Taken during the year, new and renewed.....	12,042,656	116,540 55
<hr/>		
Total .....	\$19,934,764	\$204,184 65
Deduct terminated .....	12,039,414	120,557 95
<hr/>		
Gross in force at end of year.....	\$7,895,350	\$83,626 70
Deduct re-insured.....	875,000	11,090 80
<hr/>		
Net in force at 31st December, 1880.....	\$7,020,350	\$72,535 90

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

Total net amount in force.....	\$7,020,350 00
Total premiums thereon.....	72,535 90

Subscribed and sworn to, 7th January, 1881, by

ROBERT WOOD.

(Received, 8th January, 1881.)

GENERAL STATEMENT, 31ST DECEMBER, 1880.

ASSETS.

Real estate, unincumbered .....	\$365,000 00
Cash on hand and in bank .....	797,479 93
Cash in hands of Agents and in transit.....	357,108 30
Loans on bond and mortgage .....	81,570 00
Stocks and bonds, market value .....	5,821,943 89
Accrued interest.....	971 60
<hr/>	
Total assets.....	\$7,424,073 72

ÆTNA FIRE—Concluded.

## LIABILITIES.

Losses adjusted and not due.....	\$ 28,841 77
Losses unadjusted, in suspense, waiting for further proof.....	129,890 26
All other claims against the Company for return premiums, commissions, &c.....	54,270 44
Amount of unearned premiums.....	<u>1,062,563 57</u>
Total liabilities.....	<u><u>\$1,275,566 04</u></u>

Subscribed and sworn to, by

LUCIUS J. HENDEE,  
*President.*JOTHAM GOODNOW,  
*Secretary.*

HARTFORD, 1st January, 1881.

THE AGRICULTURAL INSURANCE COMPANY OF WATERTOWN, N.Y.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

President—JOHN A. SHERMAN. | Secretary—ISAAC MUNSON.  
Principal Office—Watertown, N.Y.

Agent in Canada—FISHER & FLYNN. | Head Office in Canada—Cobourg, Ont.

Organized or incorporated, 1853; commenced business in Canada, Oct. 1, 1878, by taking over the outstanding risks of the Canada Agricultural Insurance Company, Insolvent.

CAPITAL.

\*Amount of capital authorized, subscribed for, and paid up in cash..... \$ 300,000 00

ASSETS IN CANADA.

Real estate.....	\$ 1,100 00
Loans secured by bonds and mortgages, on which more than one year's interest is due, and for which judgment has not been obtained—first liens.....	800
Interest due and unpaid on said loans.....	\$48 00
do accrued do do .....	28 00
Total interest carried out.....	76 00
United States registered 4 per cent. bonds in deposit with Receiver-General—par value, \$100,000; market value.....	112,375 00
Cash in Government Savings Bank, Ottawa .....	5,000 00
Agents' balances .....	7,612 73
Amount of premium notes on hand on which policies in Canada have been issued.....	10,817 89
Total assets in Canada .....	<u>\$137,781 62</u>

LIABILITIES IN CANADA.

Net amount of losses in Canada adjusted but not due.....	\$ 460 00
do do claimed but not adjusted, .....	1,360 00
	\$1,820 00
Net amount of losses resisted—in suit (accrued in 1879).....	2,200 00
Total net amount of unsettled claims for fire losses in Canada.....	4,020 00
Reserve of unearned premiums for all outstanding risks in Canada.....	57,207 41
Total liabilities in Canada .....	<u>\$61,227 41</u>

INCOME IN CANADA.

Gross cash received for premiums .....	\$48,514 72
Deduct re-insurance, rebate, abatement and return premiums.....	1,224 73
Total net cash received for premiums.....	47,289 99
Received for interest on stocks.....	136 87
Total income in Canada.....	<u>\$47,426 86</u>

Bills and Notes received during the year for premiums and remaining unpaid, \$10,817 89.

\*\$100,000 was added to capital, Oct. 9th, 1880, from surplus.



AGRICULTURAL OF WATERTOWN—Continued.

EXPENDITURE IN CANADA.

Net amount paid for losses occurring in previous years, which losses were estimated in last statement at \$5,760.00.....	\$ 4,169 40
Net amount paid for losses occurring during the year.....	29,357 30
<b>Total net amount paid during the year for losses.....</b>	<b>33,526 70</b>
Commission or brokerage.....	9,179 37
Salaries, fees and all other charges of officials in Canada .....	5,148 33
All other expenditure .....	4,953 62
<b>†Total expenditure in Canada.....</b>	<b>\$52,808 02</b>

RISKS AND PREMIUMS.

	No.	Amount.	Premium.
Gross policies in force at date of last statement.....		\$24,241,924	\$108,347 60
Taken during the year (new).....	5,357	4,937,194	48,514 72
<b>Total .....</b>		<b>\$29,179,118</b>	<b>\$156,862 32</b>
Deduct terminated .....		17,912,754	60,211 15
<b>Gross and net in force, 31st December, 1880 .....</b>		<b>\$11,266,364</b>	<b>\$ 96,651 17</b>
<b>Total number of policies in force in Canada at date. (No return.)</b>			
<b>Total net amount in force.....</b>			<b>\$11,266,364 00</b>
<b>Total premiums thereon.....</b>			<b>96,651 17</b>

Subscribed and sworn to, 21st February, 1881, by

JOHN FISHER.

(Received, 22nd February, 1881.)

GENERAL STATEMENT TO 31st DECEMBER, 1880.

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

ASSETS.

Real estate.....	\$197,396 80
Loans on bond and mortgage.....	426,245 38
Interest due and accrued on said bond and mortgage loans .....	11,880 10
Stocks and bonds held by the Company,—par value, \$295,500; market value.....	341,265 00
Interest due and accrued on above stocks and bonds.....	1,070 00
Loans on collateral security of stock, &c., of par value \$78,145; market value \$97,125; amount loaned.....	61,377 94
Interest due and accrued thereon .....	3,276 98
Cash on hand and in banks.....	157,152 93
Gross premiums in course of collection.....	75,117 51
Bills receivable.....	25,957 45
Other assets.....	100 00
<b>Total assets.....</b>	<b>\$1,310,840 09</b>

†In explanation of large amount of expenditure in proportion to receipts, it will be borne in mind that we assumed the Ottawa and Canada Agricultural Insurance Company's business, and that a large part of our losses were on them, which show no receipts for the year.

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 AGRICULTURAL OF WATERTOWN—*Concluded.*

## LIABILITIES.

Net amount of unpaid losses.....	\$ 48,927 80
Unearned premiums.....	760,638 71
Dividends to stockholders remaining unpaid.....	181 00
<b>Total liabilities, except capital stock.....</b>	<b>\$809,747 51</b>
Capital stock paid up in cash.....	\$300,000 00
Surplus beyond liabilities and capital stock.....	201,092 58

## INCOME.

Net cash received for premiums.....	\$569,986 23
Received for interest and dividends.....	44,135 73
do rents.....	5,046 04
<b>Total cash income.....</b>	<b>\$619,167 97</b>

## EXPENDITURE.

Net amount paid for losses.....	\$254,530 39
Dividends paid stockholders.....	29,955 50
Commission or brokerage.....	120,070 27
Salaries, fees, &c.....	75,202 40
Taxes.....	8,252 68
Miscellaneous.....	48,360 08
<b>Total cash expenditure.....</b>	<b>\$536,371 32</b>

## RISKS AND PREMIUMS.

Amount of policies taken during the year.....	\$72,276,063 00
Premiums thereon.....	594,768 21
Net amount in force at end of year.....	176,875,197 00
Premiums thereon.....	1,436,672 92

JOHN A. SHERMAN,  
*President.*

ISAAC MUNSON,  
*Secretary.*

WATERTOWN, February, 1881.

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 THE ANCHOR MARINE INSURANCE COMPANY.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

President—Hon. Sir W. P. HOWLAND, K.C.M.G. | Secretary and Agent—HUGH SCOTT.

Principal Office—Church Street, Toronto.

(Incorporated, 35 Vic., Cap. 103. 11th June, 1873. Commenced business in Canada,  
31st March, 1874.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$500,000 00
Amount subscribed for.....	478,100 00
Amount paid up in cash.....	55,320 00

(For List of Stockholders, see Appendix.)

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 ASSETS.

Loans secured by bonds and mortgages, on which not more than one year's interest is due, constituting a first lien on real estate.....	\$3,000 00
Loans as above for which judgments have been obtained.....	6,175 65
Interest accrued and unpaid on said loan.....	174 71

*Stocks and Bonds held by the Company.*

	Par Value.	Market Value.	
*Cobourg Debentures .....	\$5,000 00	\$ 5,400 00	
*Milton do .....	5,000 00	5,150 00	
*Streetsville do .....	2,000 00	2,000 00	
*St. Thomas do .....	5,000 00	5,150 00	
*Port Hope do .....	19,000 00	19,570 00	
*Orangeville do .....	20,000 00	20,000 00	
Dominion Telegraph, 20 shares of \$50 .....	1,000 00	750 00	
Total par and market value.....	\$57,000 00	\$58,680 00	
Carried out at market value.....			\$58,680 00
Cash deposited in Bank of Ontario.....			5,501 94
Interest accrued and unpaid on stocks.....			356 25
Agents' balances.....			2,093 36
Bills receivable.....			7,731 99
Amount of same overdue \$2,588.66.			
Other assets:—			
Sundry debtors.....		\$2,967 42	
Salvage claims.....		9,939 79	
			12,907 21
Total assets.....			\$96,621 11

\*Deposited with Receiver-General

## ANCHOR MARINE—Continued.

## LIABILITIES.

Net amount of losses claimed but not adjusted :—

Inland Marine (of which \$1,115 00 accrued in previous years).....	\$9,214 00
Ocean (accrued in previous year) .....	4,312 50

13,526 50

Net amount of losses reported or supposed but not claimed :—

Inland Marine.....	\$7,770 00
Ocean (of which \$3,950.00 accrued in previous years).....	7,650 00

15,420 00

Net amount of losses resisted :—

In suit—Ocean (accrued in previous years).....	\$ 2,000 00
Not in suit—Ocean (accrued in previous years).....	11,482 06

13,482 06

Total net amount of unsettled claims for losses in Canada.....

\$42,428 56

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

Inland Marine.....	\$1,329 66
Ocean .....	1,245 00

Total premium reserve.....

\$2,574 66

Money borrowed from Ontario Bank—Interest, 6 and 7 per cent.....

35,700 00

Other liabilities, viz. :—

Sundry creditors.....	\$1,456 51
Amounts due to other Companies.....	1,959 18
Salvage items.....	860 59
Returnable premiums.....	2,069 17

Total .....

6,345 45

Total liabilities, excluding capital stock.....

\$87,048 67

Capital stock paid up.....

\$55,320 00

## INCOME.

*For Inland Marine Risks.*

Gross cash received for premiums.....	\$25,199 02
Deduct re-insurance, rebate, abatement and return premiums.....	6,630 89
Net cash received for said premiums.....	\$18,568 13

Bills and notes received during the year for Inland Marine premiums and remaining unpaid, \$875.10.

*For Ocean Risks.*

Gross premiums received in cash.....	\$12,159 91
Gross cash received on bills and notes taken for premiums .....	44,570 96
Gross cash received for premiums .....	\$56,730 87
Deduct re-insurance, &c .....	10,612 52
Net cash received for said premiums.....	\$46,118 35

## ANCHOR MARINE—Continued.

Bills and notes received during the year for ocean premiums, and remaining unpaid, \$1,053.00.	
Total net cash received for premiums.....	\$64,686 48
Received for interest on bonds and mortgages.....	700 18
Received for interest and dividends on stock, &c.....	2,089 28
	<hr/>
Total .....	\$67,475 94
Received for calls on capital.....	7,360 00
	<hr/>
Total cash income.....	\$74,835 94

## EXPENDITURE.

## For Inland Marine Risks.

Paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$3,000.00).....	\$2,403 38
Less received for re-insurance.....	66 67
Net amount paid for said losses .....	<hr/> \$2,336 71
Paid for losses occurring during the year.....	\$16,838 45
Less received for re-insurance .....	5,129 86
Net amount paid for said losses.....	<hr/> \$11,708 59
Total net amount paid during the year for inland marine losses .....	\$14,045 30
do do ocean do .....	72,926 61
(Of this amount \$24,084.86 was incurred in previous years.)	
Amount of dividends paid during the year (at 10 per cent.) .....	4,796 00
Paid or allowed for commission or brokerage .....	2,632 48
Paid for salaries, fees, and all other charges of officials.....	3,124 63
Paid for taxes and rent .....	750 00
Miscellaneous payments, viz.:—Travelling expenses, \$354.48; telegraphing, \$150.43; auditing and inspecting, \$335.65; Underwriters' assessments and registers, \$650.57; printing, \$145.08; books, stationery, advertising, exchange, Solicitor's fees, petty charges, &c., \$1,096.41; charter, \$200.00.....	2,932 62
	<hr/>
Total cash expenditure.....	\$101,207 64

## RISKS AND PREMIUMS.

## Inland Marine Risks.

	No.	Amount.	Premiums.
Policies in force at date of last statement.....	16	\$ 73,075	\$ 3,076 49
Taken during the year.....	721	1,444,485	15,742 54
	<hr/>		
Total.....	737	1,517,560	18,819 03
Deduct terminated .....	686	1,450,720	15,330 97
	<hr/>		
Gross in force at the end of year .....	51	66,840	3,488 06
Deduct re-insured .....		15,625	828 75
	<hr/>		
Net in force at 31st December, 1880.....	51	51,215	2,659 31

ANCHOR MARINE—*Concluded.*

*Ocean Risks.*

Policies in force at date of last statement.....	193	\$ 611,284	\$32,508 43
Taken during the year.....	181	736,547	9,567 26
<b>Total.....</b>	<b>374</b>	<b>1,347,831</b>	<b>42,075 69</b>
Deduct terminated.....	368	1,335,031	40,330 69
<b>Gross and Net in force 31st December, 1880.....</b>	<b>6</b>	<b>12,800</b>	<b>1,245 00</b>

Total number of policies in force at date.....	57
Total net amount in force.....	\$64,015 00
Total premiums thereon.....	3,904 31

Subscribed and sworn to, 26th February, 1881, by

WM. P. HOWLAND,  
*President.*

HUGH SCOTT,  
*Secretary.*

(Received, 1st March, 1881.)

This Company had made a call upon its shareholders, of which the balance unpaid at 31st December, was \$88,110, and of which \$23,910 had been paid at the date of the return, although the last instalment was not due till 28th February, 1881.

THE BRITISH AMERICA ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

Governor—P. PATERSON.

Manager—

Principal Office—Toronto.

(Organized and commenced business in Canada, 1833.)

CAPITAL.

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

(For List of Stockholders, see Appendix.)

ASSETS.

Value of real estate (less encumbrances) held by the Company, viz:—  
 Company's premises, corner of Front and Scott streets, Toronto, occupied as warehouses and offices..... \$90,000 00  
 Loans secured by bonds and mortgages, on which not more than one year's interest is due, constituting a first lien on real estate..... 16,226 25  
 Loans as above on which more than one year's interest is due, and for which judgment has not been obtained—first liens..... 4,800 00  
 Interest due and unpaid on said loans..... 2,756 11

Stocks and bonds held by the Company:—

	Par Value.	Market Value.
City of Toronto Debentures	\$ 23,000 00	\$ 23,690 00
do Hamilton do	6,000 00	6,000 00
Village of Port Perry do	11,000 00	11,000 00
County of Carleton do	1,000 00	1,030 00
do Middlesex do	20,000 00	20,860 00
City of Hamilton do	540 00	540 00
Town of Sarnia do	3,000 00	3,000 00
Village of Yorkville do	1,000 00	1,000 00
Township of West Gwillimbury Debentures.....	410 00	410 00
County of Leeds and Grenville do	15,000 00	15,525 00
Ontario Bank Stock.....	11,800 00	11,505 00
Imperial do	10,000 00	11,800 00
Hamilton do	3,500 00	4,095 00
Toronto do	10,000 00	14,000 00
Canada Bonds, 4 per cent. (£9,600).....	43,800 00	45,989 98
Imperial Loan and Investment Company Stock.....	5,000 00	5,800 00
Farmer's do Savings do	1,000 00	2,025 20
Ontario Saving and Investment Society Stock.....	5,000 00	6,400 00
Western Canada Loan and Savings Company Stock.....	6,200 00	9,920 00
Canada Permanent Loan and Savings Company Stock.....	9,500 00	18,525 00
Huron and Erie Savings and Loan Company Stock.....	15,950 00	22,808 50
Canada Landed Credit Company Stock.....	2,820 00	3,732 40
Freehold Loan and Savings Company Stock .....	15,120 00	23,738 00
Deposited in the United States for benefit of policy-holders in United States only:—		
United States Government Bonds.....	485,000 00	564,628 75
Dominion Government Stock .....	50,000 00	53,000 00
Deposit, State of Mississippi.....	15,000 00	15,000 00
Canadian Bank of Commerce Stock .....	21,000 00	32,880 00
Dominion Bank Stock.....	10,000 00	14,250 00
Federal do	4,200 00	5,754 00
Canada Permanent Loan and Savings Co. Stock...	10,000 00	19,500 00
Huron and Erie Loan and Savings Co. Stock.....	25,000 00	35,750 00
Dominion Saving and Investment Co. Stock .....	10,000 00	12,000 00

Total par and market value..... 854,600 00 1,015,836 83  
 Carried out at market value..... 1,015,836 83  
 Cash on hand at head office..... 47,323 87

BRITISH AMERICA—Continued.

Cash in Banks, namely :—

Canadian Bank of Commerce.....	\$34,732 14
Bank of Montreal.....	2,583 91
Bank of Scotland, London, England.....	6,416 33
Fidelity Trust, Saving and Deposit Co.....	143 97

Total .....		43,876 35
Interest due and unpaid on stock.....		13,568 29
Interest accrued and unpaid on stock.....		833 34
Agents' balances.....		118,418 57
Bills receivable.....		44,401 35
(Amount of same overdue..... \$983 20)		
Sundry, viz. :—		
Office furniture.....	\$6,466 53	
Salvage property and claims on losses paid.....	6,780 66	
Rents due and accrued.....	882 02	
		14,129 21
Gross assets.....	1,412,220 17	
Amount which should be deducted from above on account of bad or doubtful bills receivable.....		983 20
Total assets.....	1,411,236 97	

LIABILITIES.

1. *Liabilities in Canada.*

Net amount of losses reported or supposed, but not claimed :—

Fire (of which \$500 accrued prior to 1880).....	\$13,046 00
Inland Marine (of which \$300 accrued prior to 1880).....	15,164 01
Ocean (of which \$1,900 accrued prior to 1880).....	18,162 33

Total amount of unsettled claims for losses in Canada.....	46,372 34
Reserve of unearned premiums for all outstanding risks in Canada, viz.:	
Fire.....	\$100,621 95
Inland Marine.....	443 50
Ocean.....	32,389 83
Total reserve of unearned premiums for risks in Canada.....	133,446 28
Dividends declared and due, but unpaid.....	1,647 83
do but not yet due.....	25,000 00
Due and accrued for commissions, &c.....	4,019 78
Re-assurance.....	5,034 48
Total liabilities, excluding capital stock, in Canada.....	\$215,520 71

2. *Liabilities in other Countries.*

Net amount of losses reported or supposed, but not claimed :—

Fire (of which \$3,897.32 accrued prior to 1880).....	\$104,609 19
Inland Marine.....	1,525 13

Net amount of losses resisted :—

In suit—Fire.....	\$2,500 00
do Inland Marine.....	1,000 00
do Ocean (accrued prior to 1880).....	1,500 00

Not in suit—Inland Marine (accrued prior to 1880).....	5,000 00
	1,000 00

Total net amount of unsettled claims for losses in other countries.....	112,134 32
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## BRITISH AMERICA—Continued.

Reserve of unearned premiums, viz. :—

Fire.....	\$365,598 92
Inland Marine.....	2,838 16
Total.....	368,437 08

Total liabilities in other countries.....	\$480,571 40
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Total liabilities (excluding capital stock) in all countries.....	\$696,092 11
Capital stock paid up.....	500,000 00
Surplus beyond all liabilities and paid up capital stock.....	215,144 86

## INCOME.

<i>For Fire Risks.</i>	In Canada.	In other Countries.
	\$ cts.	\$ cts.
Gross premiums received in cash.....	215,991 35	791,293 33
Gross cash received on bills and notes taken for premiums.....	4,101 65	3,506 19
Gross cash received for premiums.....	220,093 00	794,799 52
Deduct re-insurance, rebate, abatement and return premiums.....	33,197 62	80,391 54
Net cash received for fire premiums.....	186,895 38	714,407 98
Bills and notes received during the year for fire premiums and remaining unpaid, \$629.74.		
<i>For Inland Marine Risks.</i>		
Gross premiums received in cash.....	23,352 42	13,688 09
Gross cash received on bills or notes taken for premiums.....	4,377 43	
Gross cash received for premiums.....	27,729 85	13,688 09
Deduct re-insurance, &c.....	3,213 51	1,628 61
Net cash received for Inland Marine premiums.....	24,516 34	12,659 48
Bills and notes received during the year for Inland Marine premiums and remaining unpaid, \$571.60.		
<i>For Ocean Risks.</i>		
Gross premiums received in cash.....	94,575 46	1,478 56
Gross cash received on bills and notes taken for premiums.....	37,448 23	
Gross cash received for premiums.....	132,023 69	1,478 56
Deduct re-insurance, &c.....	48,907 91	9 17
Net cash received for Ocean premiums.....	83,115 78	1,469 39
Bills and notes received during the year for Ocean premiums and remaining unpaid, \$42,137.71.		
Total net cash received for premiums.....	294,527 50	728,536 85
Total net cash received for premiums in all countries.....		1,023,064 35
Received for interest on bonds and mortgages.....		1,139 95
do do and dividends on stocks and all other sources.....		52,618 58
Rent.....		4,295 07
Total cash income.....		\$1,081,117 95

## BRITISH AMERICA—Continued.

## EXPENDITURE.

<i>For Fire Risks.</i>	In Canada.		In other Countries.	
	\$	cts.	\$	cts.
Paid during the year for losses occurring in previous year (which losses were estimated in last statement at \$116,398 85).....	11,824	08	105,877	92
Paid for losses occurring during the year.....	80,112	26	372,763	86
Less savings and salvage and re-insurance.....	10,776	84	15,039	99
Net amount paid for said losses.....	69,335	42	357,723	87
Total net amount paid during the year for fire losses.....	81,159	50	463,601	79
<i>For Inland Marine Risks.</i>				
Paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$938.31).....	410	47	551	74
Paid for losses during the year.....	14,356	23	9,767	64
Deduct savings and salvage.....			3	50
Deduct reinsurance.....	4,085	71		
Net amount paid for said losses.....	10,270	52	9,764	14
Total net amount paid during the year for Inland Marine losses.....	10,680	99	10,315	88
Total net amount paid during the year for Fire and Inland Marine losses, viz:—				
In Canada.....	\$91,840	49		
In other countries.....		473,917	67	
Total.....			\$565,758	16
Net amount paid during the year for ocean losses.....			126,599	21
(Of which \$20,285.09 accrued in previous years.)				
Paid for dividends on capital stock at 10 per cent.....			49,944	00
Commission or brokerage.....			191,152	53
Salaries, fees and all other charges of officials.....			35,289	14
Taxes.....			12,283	76
Miscellaneous expenses.....			56,571	66
Total cash expenditure.....			1,037,598	46

BRITISH AMERICA—*Concluded.*

## RISKS AND PREMIUMS.

	IN CANADA.		IN OTHER COUNTRIES.		TOTAL IN ALL COUNTRIES.	
	Amount.	Premium.	Amount.	Premium.	Amount.	Premium.
<i>Fire Risks.</i>						
Gross policies in force at date of last statement.....	\$ 21,177,172	\$ cts. 212,618 12	\$ 66,535,788	\$ cts. 623,133 33	\$ 87,712,960	\$ cts. 835,751 45
Taken during the year—new and renewed...	21,838,796	209,529 40	82,004,772	802,971 31	103,843,568	1,012,500 71
Total .....	43,015,968	422,147 52	148,540,560	1,426,104 64	191,556,528	1,848,252 16
Deduct terminated.....	21,575,729	204,198 41	75,321,480	693,586 98	96,897,209	897,785 39
Gross in force at end of year.....	21,440,239	217,949 11	73,219,080	732,517 66	94,659,319	950,466 77
Deduct re-insured. ....	1,618,281	25,018 42	1,023,915	12,873 24	2,642,196	37,891 66
Net in force at 31st December, 1880.....	19,821,958	192,930 69	72,195,165	719,644 42	92,017,123	912,575 11
<i>Inland Marine Risks.</i>						
Gross policies in force at date of last statement.....	16,200	256 00	214,750	3,805 44	230,950	4,061 44
Taken during the year..	4,167,102	27,906 33	2,523,399	13,688 09	6,690,501	41,594 42
Total .....	4,183,302	28,162 33	2,738,149	17,493 53	6,921,451	45,655 86
Deduct terminated.....	4,138,402	26,485 33	2,417,999	11,817 21	6,556,401	38,302 54
Gross in force at date...	44,900	1,677 00	320,150	5,676 32	365,050	7,353 32
Deduct re-insured.....	18,000	790 00	.....	.....	18,000	790 00
Net in force at 31st December, 1880. ....	26,900	887 00	320,150	5,676 32	347,050	6,563 32
<i>Ocean Risks.</i>						
Gross policies in force at date of last statement.....	510,588	39,850 12	.....	.....	510,588	39,850 12
Taken during the year..	8,798,653	136,713 17	122,675	1,478 56	8,921,328	138,191 73
Total .....	9,309,241	176,563 29	122,675	1,478 56	9,431,916	178,041 85
Deduct terminated.....	8,876,701	135,952 71	122,675	1,478 56	8,999,376	137,431 27
Gross in force at end of year.....	432,540	40,610 58	.....	.....	432,540	40,610 58
Deduct re-insured.....	78,600	8,229 75	.....	.....	78,600	8,229 75
Net in force at 31st December, 1880. ....	353,940	32,380 83	.....	.....	353,940	32,380 83

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

Total net amount in force.....\$92,718,113 00

Total premiums thereon..... 951,519 26

Subscribed and sworn to, 16th February, 1881, by

P. PATERSON,  
Governor.

LOUIS H. BOULT,  
Acting Manager.

(Received, 17th February, 1881.)

STATEMENT OF THE CANADA AGRICULTURAL INSURANCE COMPANY, IN INSOLVENCY, MADE BY THE ASSIGNEES ROSS, FISH AND DUMESNIL.

MONTREAL, 31st December, 1880.

The stock list remains unchanged from list furnished 31st December, 1877.

The Company went into insolvency on the 10th May, 1878, by special act of Parliament. Philip S. Ross, William T. Fish, and George H. Dumesnil being nominated joint assignees.

The outstanding risks of the Company as on the 1st October, 1878, were re-insured in the Agricultural Insurance Company of Watertown, N.Y. Supposed amount of outstanding risks according to the books of the

Canada Agricultural Insurance Company.....	\$20,000,000 00
Amount of re-insurance premiums agreed upon and since paid by the Canada Agricultural Insurance Company to the Agricultural Insurance Company of Watertown, N.Y.....	40,000 00

Two dividends of ten per cent each have been declared upon the fire loss claims against the Company and the dividends so far as called for have been paid.

Amount declared: 1st, \$8,070.39; 2nd, \$8,070.39. Paid to date: 1st, \$7,392.52; 2nd, \$7,419.23.

The amount declared has been reduced by contestation of assignees to \$78,573.26 which is now the amount of the reduced dividend sheets.

One dividend of twenty-five per cent. in connection with the unearned premium returns has been declared and paid so far as called for. The amount of claims per dividend sheet was \$7,033.14, and the dividend declared was \$1,758.28, of which has been paid to date \$261.35.

Stock called up as per previous statement, December 31st, 1878,	
30 per cent.....	\$300,000 00
Call made 4th January, 1879, 10 per cent.....	100,000 00
do           do           10 per cent.....	100,000 00
	<u>\$500,000 00</u>

Amount collected in cash up to 31st December, 1879, as previously reported.....	\$209,665 37
Collected from 1st January to 31st December, 1880.....	5,854 99
	<u>\$215,520 36</u>

The following statements are annexed:—

- (A.) Intromissions of the assignees in cash for the year commencing January 1st, and ending December 31st, 1880.
- (B.) Detailed statement of expenses general.
- (C.) Balance Sheet of the Company showing the present state of affairs.

(A.)

ANALYSIS OF CASH FOR 1880.—RECEIPTS.

Bank Ville Marie, \$5,565.06 less \$5,220.75.....	\$ 344 31
Received on account capital stock.....	5,854 99
Interest from Bank.....	209 38
Sundries.....	11 96
do .....	39 60
	<u>\$6,460 24</u>
Balance, previous year.....	8 35
	<u>\$6,468 59</u>

## CANADA AGRICULTURAL—Continued.

## DISBURSEMENTS.

Fire losses.....	\$2,643 80
Unearned premiums.....	158 62
Salaries.....	300 00
Stationery.....	18 50
Rent, taxes, gas, etc.....	434 25
Telegrams and postages.....	14 26
Advertising.....	60 80
Travelling expenses.....	102 70
General do.....	14 79
Legal do.....	2,711 28
	<u>\$6,459 00</u>
Balance forward to next year.....	9 59
	<u><u>\$6,468 59</u></u>

(B.)

## DETAILED STATEMENT OF EXPENSES GENERAL.

Travelling—Fish.....	\$36 90
do Dumesnil.....	6 00
do Senecal.....	7 55
do Ross.....	24 75
do Snowdon.....	15 00
do Senecal.....	12 50
	<u>\$102 70</u>

## ADVERTISING.

<i>Nouveau-Monde</i> .....	\$10 80
<i>Herald</i> .....	50 00
	<u>\$60 80</u>

## LEGAL EXPENSES.

J. C. Hatton.....	\$1,975 00
W. W. Robertson.....	111 00
Judah & Branchaud.....	90 00
Hall & White.....	9 30
L. R. Church (\$100; \$100).....	200 00
J. Laurin.....	17 15
Suzor & Tessier for Pacand & P.....	25 00
McDonald & Loupret (\$50; \$233.83).....	283 83
	<u>\$2,711 28</u>

CANADA AGRICULTURAL—*Concluded.*

(C.)

ASSETS.

Cash in hands, \$9.59; in bank, \$2,999.45 .....	\$3,009 04	
Agents balances .....	26,471 84	
Furniture account .....	500 00	
Bills receivable—premium notes .....	6,133 48	
do general .....	21,921 62	
Arrears of capital stock .....	284,479 64	
Claim on Estate of President, in insolvency, not valued (\$61,750 00).....		
		<u>\$342,515 62</u>

LIABILITIES.

Fire loss claims per dividend sheet .....	\$78,573 26	
Less paid on two dividends.....	14,811 75	
		\$63,761 51
do resisted and not filed.....		9,516 44
Unearned premiums per list .....	7,033 14	
Less paid dividends.....	261 35	
		6,771 79
Dividends to shareholders unpaid .....	455 35	
Bills payable and Directors' papers.....	1,404 45	
Bills receivable under discount overdue .....	1,540 00	
Sundry creditors' claims filed.....	14,956 62	
do not filed .....	2,582 00	
		<u>100,988 16</u>
Surplus.....		<u>\$241,527 46</u>

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 THE CANADA FIRE AND MARINE INSURANCE COMPANY.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

President—JOHN WINER. | Managing Director and Secretary—CHAS. CAMERON.  
 Principal Office—Hamilton, Ontario.

Organized—Ontario Chart, 20th July, 1875; Dominion Chart, 20th July, 1876.  
 (Commenced business in Canada, 1st September, 1875.)

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## CAPITAL.

Amount of joint stock capital authorized ..	\$5,000,000 00
Amount subscribed for ....	1,000,000 00
Amount paid in cash .....	96,750 00
Amount paid in notes.....	3,450 00

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(For List of Stockholders, see Appendix.)

## ASSETS.

Loans secured by bonds and mortgages, on which not more than one year's interest is due, constituting a first lien on real estate..... \$155 00  
 Stocks and bonds owned by the Company:—

	Par value.	Market value.
60 shares Landed, Banking and Loan Company.....	\$2,635 22	\$2,815 22
247 " Bank of Hamilton stock.....	13,600 00	16,320 00
*Town of Windsor debentures.....	12,000 00	12,000 00
" Owen Sound " .....	15,000 00	15,750 00
" Walkerton " .....	7,000 00	7,350 00
Town of Windsor (waterworks debentures) .....	23,000 00	23,000 00
Total par and market value.....	\$73,235 22	\$77,235 22

Carried out at market value .....	77,235 22
Cash on hand at head office.....	212 28
*Cash in Bank of Hamilton.....	19,400 00
Interest accrued and unpaid on stocks.....	2,273 73
Bills receivable (including \$3,450 notes for stock).....	10,016 28
Amount of same overdue, \$3,129 01.	
Agents' balances.....	27,881 77
All other property belonging to the Company:—	
Office furniture and fixtures (including insurance maps).....	\$1,565 43
Sundry items due Company.....	1,493 05
Interest accrued on "special deposit and bills receivable" .....	496 00
	6,554 48

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 Total assets..... \$143,728 76
 

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\* In deposit with Receiver-General.

CANADA FIRE AND MARINE—*Continued.*

## LIABILITIES.

Net amount of losses adjusted but not due—Fire .....	\$11,951 12
Net amount of losses claimed but not adjusted—Fire.....	3,100 00
Net amount of losses resisted and in suit—Fire (accrued in former years)..	500 00
<b>Total net amount of unsettled claims for losses in Canada...</b>	<b>\$15,551 12</b>
Reserve of unearned premiums for all outstanding risks in Canada—Fire.	92,129 11
Due and accrued for salaries, rent, advertising, &c.....	1,264 00
Money borrowed from Bank of Hamilton, at 7 per cent.....	4,424 56
(Security given—Windsor Waterworks debentures.	
<b>Total liabilities, excluding capital stock.....</b>	<b>\$113,368 79</b>
Capital stock paid up in cash and notes .....	\$100,200 00

## INCOME.

*For Fire Risks.*

Gross cash received for premiums ....	\$219,509 89
Deduct re-insurance, rebate, abatement and return premiums.....	51,901 21
<b>Total net cash received for premiums.....</b>	<b>\$167,608 68</b>
Received for interest and dividends.....	6,017 81
Profit realized on sale of investments..	2,998 17
<b>Total cash income.....</b>	<b>\$176,624 66</b>

## EXPENDITURE.

*For Fire Risks.*

Amount paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$23,029.33).....	\$24,811 83
Deduct savings and salvage.....	\$29 60
Also, amount received for re-insurance .....	1,500 00
<b>Total deductions .....</b>	<b>1,539 60</b>
<b>Net amount paid for said losses .....</b>	<b>\$23,272 23</b>
<b>Amount paid for fire losses during the year .....</b>	<b>\$115,540 59</b>
<b>Less amount received for re-insurance.....</b>	<b>18,093 93</b>
<b>Net amount paid for said losses.....</b>	<b>\$97,446 66</b>
<b>Total net amount paid during the year for losses..</b>	<b>\$120,718 89</b>
Commission or brokerage.....	30,267 57
Salaries, fees, &c.....	5,288 92
Taxes.....	1,195 41
<b>Miscellaneous payments, viz :—</b>	
Head office and agency disbursements, including rent, stationery, printing, advertising, postage, agents' supplies and legal ex- penses .....	\$5,280 67
Adjustment and inspection, including travelling expenses, Arbitra- tor's fees, &c .....	2,327 42
Paid for office furniture and fixtures (insurance maps) .....	812 25
	<b>8,420 34</b>
<b>Total cash expenditure.....</b>	<b>\$165,891 13</b>



CANADA FIRE AND MARINE—*Concluded.*

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Policies in force at the date of last statement.....	\$11,698,969	\$165,429 84
Taken during the year, new and renewed .....	16,121,011	229,280 82
Total.....	\$27,819,980	\$394,710 66
Deduct terminated.....	13,392,020	188,878 61
Gross in force at end of year.....	\$14,427,960	\$205,832 05
Deduct re-insured.....	1,538,919	21,573 82
Net in force, 31st December, 1880 .....	\$12,889,041	\$184,258 23
Total number of policies in force at date.—No return.		
Total net amount in force .....		\$12,889,041 00
Total premiums thereon.....		184,258 23

Subscribed and sworn to 23rd February, 1881.

JOHN WINER,

*President.*

CHARLES CAMERON,

*Secretary.*

(Received, 24th February, 1881.)

THE CITIZENS' INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

*President*—SIR HUGH ALLAN. | *Secretary*—ARCHIBALD MCGOWN.

*Agent*—GERALD E. HART.

*Principal Office*—179 St. James Street, Montreal.

(Incorporated 30th June, 1864; commenced business in Canada, 1st January, 1865.)

CAPITAL.

Amount of joint stock capital authorized.....	\$2,000,000 00
do do do subscribed for.....	1,188,000 00
do paid up in cash.....	247,516 67

(For List of Shareholders, see Appendix.)

ASSETS.

(Fire, Accident and Guarantee Departments.)

Value of real estate held by the Company, the Company's building, 179 and 181 St. James street, Montreal, extended at cost price.....	\$85,000 00
Loans secured by bonds and mortgages, on which not more than one year's interest is due, constituting a first lien on real estate.....	3,448 98

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

	Par value.	Market value.
242 shares Merchants' Bank stock, at 117½.....	\$24,200 00	\$28,435 00
10 shares Provincial Loan Company .....	500 00	250 00

Bonds deposited with Receiver-General, viz.:—

Montreal Harbor 6½ per cent. bonds.....	54,000 00	60,700 00
do 6 do do at 104.....	2,000 00	2,200 00
Total par and market value.....	\$80,700 00	\$91,585 00

Carried out at market value .....	91,585 00
Cash in Merchants' Bank.....	1,521 11
Interest accrued and unpaid on loans.....	759 29
Agents' balances.....	6,760 36
Bills receivable.....	3,113 57
(Amount of same overdue, \$1,602.03.)	
Calls on stock in course of collection.....	8,673 81
Sundry debtors.....	\$2,100 06
Secured by life policies.....	630 06
	2,730 12
Furniture, plans, etc.....	2,000 00

Total assets (Fire, Accident and Guarantee Departments). \$205,592 24

## CITIZENS'—Continued.

## LIABILITIES.

(Fire, Guarantee and Accident Departments.)

## Fire Department.

Net amount of losses resisted; in suit.....	\$1,750 00	
Total net amount of unsettled claims for fire losses in Canada.....		1,750 00
Total reserve of unearned premiums for risks in Canada.....		52,313 57
Total.....		\$54,063 57

## Guarantee Department.

Net amount of losses in Canada claimed but not adjusted.....	\$1,218 00	
Net amount of losses resisted, in suit.....	4,890 00	
Total net amount of unsettled claims for guarantee losses in Canada....		\$ 6,108 00
Total reserve of unearned premiums for guarantee risks in Canada.....		7,001 03
Total.....		\$13,109 03

## (Accident Department.)

Reserve of unearned premiums for all outstanding accident risks in Canada.....		\$1,694 88
Total liability (for unsettled claims and reserve) in Fire, Accident and Guarantee Departments.....		\$68,867 48
Loans on security of real estate.....		45,000 00
(Borrowed on the Co's. building, 179 and 181 St. James St., Montreal, due 1885—Interest at 6 p. c.)		
Interest thereon accrued but not yet due.....		784 11
Suspense account.....		501 43
Total liability exclusive of capital stock—Fire, Accident and Guarantee Departments.....		\$115,153 02
Capital stock paid up in cash.....		\$247,516 67
Stock calls in course of payment.....		8,673 81
Total.....		\$256,190 48

This capital is also liable to the Life Department.

## INCOME.

## (Fire Department.)

Gross cash received for premiums.....	\$105,359 43
Deduct re-insurances, rebate, abatements and return premiums.....	18,318 70

CITIZENS'—Continued.

Net cash received for premiums.....	\$87,040	73
Received for interest.....	3,630	00
do do on stocks, &c.....	1,370	48
do from all other sources, viz.: rents, \$1,940.36; Quebec stamps, \$503.99; dividends from Metropolitan Bank and Provincial Insurance Co., \$115.14.....	2,559	49
Total.....	\$94,600	70
Received for calls on capital.....	2,147	98
Total cash income.....	\$96,748	68

EXPENDITURE.

(Fire Department.)

Paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$12,437.00).....	\$12,569	74
Net amount paid for losses occurring during the year.....	\$46,784	41
Less amount received for re-insurance.....	3,679	91
Net amount paid for said losses.....	43,104	50
Total net amount paid during the year for fire losses.....	\$55,674	24
Commission or brokerage.....	8,875	06
Salaries, fees and other charges of officials.....	7,921	72
Taxes and rent.....	2,956	14
Interest.....	3,584	12
Miscellaneous payments, viz.: postage, bank agency, telegrams and express, \$521.01; stationery, advertising, printing and calendars, \$2,682.27; plans, \$703.84; travelling expenses, \$1,204.20; law charges, &c., \$1,074.14; sundry items, \$572.04; bonus to agents, \$541.72.....	7,299	22
Total cash expenditure.....	\$86,310	50

RISKS AND PREMIUMS.

(Fire Risks in Canada.)

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	5,319	\$ 9,881,902	\$ 98,942 67
Taken during the year—new and renewed.....	5,732	11,209,600	106,481 51
Total.....	11,051	21,091,502	205,424 18
Deduct terminated.....	4,870	9,719,898	93,615 08
Gross in force at end of year.....	6,181	11,372,404	111,809 10
Deduct re-insured.....		1,057,280	11,663 63
Net in force at 31st December, 1880.....	6,181	10,315,124	100,145 47

(Guarantee Risks in Canada.)

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	783	\$1,595,900	\$13,591 84
Taken during the year.....	958	1,708,050	14,758 72
Total.....	1,741	\$3,303,950	\$28,350 56
Deduct terminated.....	901	1,727,700	14,348 49
Gross and net in force at 31st December, 1880. ....	840	\$1,576,250	\$14,002 07

## CITIZENS'—Continued.

## (Accident Risks in Canada.)

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	345	\$ 610,500	\$3,390 25
Taken during the year.....	631	1,438,500	4,506 00
<b>Total</b> .....	<b>976</b>	<b>\$2,049,000</b>	<b>\$7,896 25</b>
Deduct terminated.....	683	1,393,000	4,431 50
<b>Gross in force at end of year</b> .....	<b>293</b>	<b>\$650,000</b>	<b>\$3,464 75</b>
Deduct re-insured.....		15,000	75 00
<b>Net in force at 31st December, 1880</b> .....	<b>293</b>	<b>\$635,000</b>	<b>\$3,389 75</b>
Total number of policies in force at date.....			7,314
Total net amount in force.....			\$12,526,374 00
Total premiums thereon.....			117,537 29

## ACCIDENT DEPARTMENT.

## INCOME.

Net cash received for premiums.....	\$4,117 65
do interest.....	374 21
do rents.....	582 11
<b>Total cash income</b> .....	<b>\$5,073 97</b>

## EXPENDITURE.

Bonus to policy holders.....	210 00
Cash paid for losses.....	376 43
Working expenses, including commission, salaries, rent, &c.....	2,398 16
<b>Total cash expenditure</b> .....	<b>\$2,984 59</b>

## GUARANTEE DEPARTMENT.

## INCOME.

Net cash received for premiums.....	\$14,249 73
do interest.....	1,044 83
do rent.....	1,358 24
Recovered on account of claims.....	1,528 42
<b>Total cash income</b> .....	<b>\$18,181 22</b>

CITIZENS'—*Concluded.*

EXPENDITURE.

Cash paid for losses accrued in previous years .....	32,500 00	
do do 1880 .....	948 02	
Total.....		\$33,448 02
General working expenses, including salaries, Directors' fees, rent, commission, law charges, &c. ....		6,247 49
Total cash expenditure.....		<u>\$39,695 51</u>

Subscribed and sworn to, 19th February, 1881, by

HUGH ALLAN,  
*President.*  
GERALD E. HART,  
*General Manager.*

(Received, 21st February, 1881.)

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

ASSETS.

Fire, guarantee and accident .....	\$205,592 24
Life (see Life statement) .....	146,508 96
Total assets .....	<u>\$352,101 20</u>

LIABILITIES.

Fire, guarantee and accident .....	\$115,153 02
Life .....	129,830 24
Total liabilities (except paid up capital) .....	<u>\$244,983 26</u>

Capital stock paid up in cash.....	\$247,516 67
Calls on stock in course of payment.....	8,673 81
Total .....	<u>\$256,190 48</u>

INCOME.

Fire .....	\$94,600 70
Guarantee.....	18,181 22
Accident.....	5,072 97
Life .....	36,308 17
Total cash income .....	<u>\$154,164 06</u>

EXPENDITURE.

Fire .....	\$86,310 50
Guarantee. ....	39,695 51
Accident .....	2,984 59
Life .....	26,293 58
Total cash expenditure.....	<u>\$155,284 18</u>

THE COMMERCIAL UNION ASSURANCE COMPANY OF LONDON,  
ENGLAND.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1880.

<i>Chairman</i> —ROBERT BARCLAY, Esq.		<i>Secretary</i> —S. STANLEY BROWN.
<i>Principal Office</i> —London, England. Incorporated 28th September, 1861.		
<i>Agent in Canada</i> —FRED COLE.		<i>Head Office in Canada</i> —Montreal
(Commenced business in Canada, 11th September, 1863.		

CAPITAL.

Amount of capital authorized and subscribed.....	£2,500,000 stg.,	\$12,166,666 67
do paid up in cash.....	250,000 "	1,216,666 67

ASSETS IN CANADA (FIRE DEPARTMENT).

Stocks, bonds, &c., held by the Company, viz. :—

	Par value.	Market value.
Canada 5 per cents. for Fire Branch.....	\$50,613 00	\$50,613 00
do 4 do do .....	55,957 00	55,957 00
Total par and market value. ....	\$106,580 00	\$106,580 00
Carried out at market value.....		\$106,580 00
The above being in deposit with the Receiver-General.		
Cash on hand at head offices in Canada .....		188 12
Cash in banks, viz. :—		
Bank of Montreal, Halifax.....		\$1,007 81
Canadian Bank of Commerce, Toronto .....		107 61
Bank of British North America, Montreal .....		74 10
Merchants' Bank, Winnipeg .....		925 28
Total .....		2,114 80
Interest accrued and unpaid on stocks .....		1,638 44
Agents' balances (being outstanding premiums due to head office).....		16,981 59
Approximate value of block plans, maps and other agency plant, the property of the Company, at the head offices and agencies in Canada, say .....		1,500 00
Total assets in Canada (exclusive of assets of Life Branch)		\$129,002 95

LIABILITIES IN CANADA (FIRE DEPARTMENT).

Net amount of fire losses in Canada, claimed but not adjusted. ....		\$3,795 25
do do resisted and in suit.....		50 00
Total net amount of unsettled claims for fire losses in Canada....		\$3,845 25
Reserve of unearned premiums for all outstanding fire risks in Canada.		114,950 38
Total liabilities in Canada.....		\$118,795 63

INCOME IN CANADA.

*For Fire Risks in Canada.*

Gross cash received for premiums.....		\$258,847 37
Deduct re-insurance, rebate, abatement and return-premiums .....		27,240 54
Net cash received for fire premiums .....		\$231,606 83
Received for interest and dividends paid direct to head office, England.		4,769 34
Total cash income in Canada .....		\$236,376 17

COMMERCIAL UNION—Continued.

EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$23,549.24).....	\$24,057 01	
Less amount received for re-insurance.....	2,086 39	
Net amount paid for said losses.....	<u>\$21,970 71</u>	
Paid for losses occurring during the year.....	\$86,476 07	
Less received for re-insurance.....	4,930 79	
Net amount paid for said losses.....	<u>\$81,545 28</u>	
Total net amount paid during the year for fire losses.....		\$103,515 99
Commission or brokerage.....		40,882 98
Salaries, fees, &c.....		161 61
Taxes in Canada.....		1,668 41
Miscellaneous payments:—		
Loss expenses, \$1,108.92; block plans, \$395.35; printing, \$226.00; advertising, \$190.50; subscriptions for various objects, \$226.17; agency expenses, St. John, N.B., \$500.00; legal expenses, \$405.64; Insurance Exchange and Board of Fire Underwriters' assessments, \$258.75; assessment, Superintendent of Insurance, \$243.23; sundry agency charges, \$108.23.....		3,662 79
Total cash expenditure in Canada.....		<u><u>\$149,891 78</u></u>

RISKS AND PREMIUMS.

Fire Risks in Canada.

Gross policies in force at date of last statement.....	\$19,325,965	\$196,670 52
Taken during the year—new.....	13,493,643	163,900 24
do do renewed.....	8,068,359	94,947 13
Total.....	\$40,887,967	\$455,517 89
Deduct terminated.....	18,899,446	221,210 28
Gross in force at end of year.....	\$21,988,521	\$234,307 61
Deduct re-insured.....	1,704,603	15,083 41
Net in force at 31st December, 1880.....	<u>\$20,283,918</u>	<u>\$218,624 20</u>

Total number of policies in force in Canada at date.....	No return
Total net amount in force.....	\$20,283,918 00
Total premiums thereon.....	<u>218,624 20</u>

Subscribed and sworn to, 14th April, 1881, by

FRED COLE.

(Received, 15th April, 1881.)

NOTE.—This statement does not include the business of British Columbia, as the return of business for that Province has not been received.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDED 31ST DECEMBER, 1880.

(Abstracted from Report of Directors, London, England, 1st March, 1881.)

FIRE DEPARTMENT.

The account for 1879 has been closed, and the sum of £40,000 carried therefrom to profit and loss account.

The net premiums of 1880 amounted to £661,991, and losses paid and outstanding to £407,874, being 61½ per cent. on the premium income.



## COMMERCIAL UNION—Continued.

After providing for all outstanding claims, and deducting the contribution to profit and loss, and fire fund stands at £531,050.

## MARINE DEPARTMENT.

The premium income has been maintained. The losses paid are rather in excess of last year.

From the profits of this department the sum of £35,000 has been carried to profit and loss, and after providing for outstanding losses the marine fund stands at £230,297.

## PROFIT AND LOSS.

The directors recommend that the balance of the account be apportioned as follows:—

To payment of dividend at 15 per cent., free of income tax.....	£37,500	0	0
(Making 20 per cent. for the year, including the interim dividend)			
To reserve fund.....	20,000	0	0
To balance carried forward to 1881.....	23,446	8	4
	<u>£80,946</u>	<u>8</u>	<u>4</u>

## FIRE ACCOUNT.

From 1st January to 31st December, 1880.

Dr.	£.	s.	d.		£	Cr.	s.	d.
Amount of fire insurance fund at the beginning of the year..	480,085	2	8	Losses paid, after deduction of re-insurances .....	319,667	9	3	
Premiums received after deduction of re-assurances.....	661,991	2	1	Losses outstanding. 31st Dec., 1880..	88,207	0	0	
Interest.....	18,007	17	4	Commission and foreign brokerage.....	110,968	9	0	
				Commission outstanding.....	3,988	4	0	
				Expenses of management .....	65,818	15	8	
				Bad debts.....	383	19	11	
				Amount to profit and loss .....	40,000	0	0	
				Balance in hand.....	£623,245	8	3	
				Less outstanding—				
				Losses estimated..	£88,207	0	0	
				Commission..	3,988	4	0	
					<u>92,195</u>	<u>4</u>	<u>0</u>	
				Amount of fire insurance fund at the end of the year.....	531,050	4	3	
	<u>£1,160,084</u>	<u>2</u>	<u>1</u>		<u>£1,160,084</u>	<u>2</u>	<u>1</u>	

## MARINE ACCOUNT,

From 1st January to 31st December, 1880.

Dr.	£	s.	d.		£	Cr.	s.	d.
Amount of marine fund at the beginning of the year.....	221,873	1	3	Claims paid .....	£123,229	5	8	
Premiums received after deduction of re-insurances, discounts and returns.....	174,515	5	3	Deduct losses provided for, 31st Dec., 1879....	5,465	0	0	
Discount on policy stamps .....	16	8	0	Estimated outstanding losses, 31st Dec., 1880 .....	4,255	0	0	
Interest.....	8,333	0	3	Subscriptions to Lloyds' and register books .....	863	11	5	
				Expenses of management .....	16,557	15	6	
				Amount to profit and loss .....	35,000	0	0	
				Balance in hand .....	£234,552	2	2	
				Less estimated losses outstanding as above .....	4,255	0	0	
				Amount of marine fund at the end of the year.....	230,297	2	2	
	<u>£404,737</u>	<u>14</u>	<u>9</u>		<u>£404,737</u>	<u>14</u>	<u>9</u>	



THE DOMINION FIRE AND MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

President—JOHN HARVEY.

Secretary—F. R. DESPARD.

Principal Office—Hamilton.

(Commenced business in Canada, 1st January, 1878.)

CAPITAL.

Amount of joint stock capital authorized.....	\$1,000,000 00
Amount subscribed for.....	461,000 00
Amount paid up in cash.....	69,213 40

(For List of Stockholders, see Appendix.)

ASSETS.

Loans secured by bonds and mortgages, on which not more than one year's interest is due, constituting a first lien on real estate.....		\$1,624 12
<i>Stocks and Bonds held by the Company.</i>		
	Par value.	Market value.
City of Hamilton Waterworks Debentures.....	\$400 00	\$416 00
do General Debentures.....	8,866 66	9,044 00
City of Victoria Waterworks Debentures, guaranteed by Government of British Columbia, and deposited with Receiver-General at par.....	15,000 00	18,000 00
Total par and market value.....	24,266 66	27,460 00
Carried out at market value.....		27,460 00
Cash on hand at head office.....		3,256 27
Cash in Banks, viz. :—		
Bank of Hamilton (\$35,000 of which is deposited with Receiver General).....	\$37,747 41	
Savings Bank of Hamilton Provident and Loan Society.....	2,221 67	
do Anglo-Canadian Mortgage Company.....	3,333 85	
do Canada Loan Company.....	3,278 79	
Total.....		46,581 72
Interest accrued and unpaid on stocks.....		374 10
Agents' balances.....		3,629 31
Office furniture and maps (25 per cent. having been written off for the year 1880).....		1,657 56
Amount due by other Companies for re-insurance on losses paid in 1880.....		827 72
Total assets.....		85,410 80

LIABILITIES.

Net amount of losses adjusted, but not due.....		\$8,696 35
do claimed, but not adjusted.....		3,147 00
do resisted, and in suit.....		1,000 00
Net amount of unsettled claims for fire losses in Canada.....		\$12,833 35
Total reserve of unearned premiums on all outstanding risks in Canada.....		34,901 20
Total liabilities.....		\$47,734 55
Capital stock paid up in cash.....		\$69,213 40

DOMINION FIRE AND MARINE - *Concluded.*

INCOME.

*For Fire Risks.*

Gross cash received for premiums.....	\$99,465 58	
Deduct re-insurance, rebate, abatement and return-premiums.....	29,077 32	
Total net cash received for premiums.....		\$70,388 26
Received for interest and dividends.....		3,670 37
Total.....		74,058 63
Received for calls on capital.....		525 00
Total income.....		<u>\$74,583 63</u>

EXPENDITURE.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$6,955 00).....	\$10,271 22	
Less amount received for re-insurances.....	3,770 61	
Net amount paid for said losses.....	\$ 6,500 61	
Amount paid for losses occurring during the year.....	\$44,846 85	
Less amount received for re-insurances.....	2,374 83	
Net amount paid for said losses.....	\$42,472 02	
Total net amount paid during the year for fire losses.....		\$48,972 63
Commission or brokerage.....		14,558 83
Salaries, fees and all other charges of officials.....		4,487 09
Taxes.....		483 79
All other payments :—		
Rent and taxes, \$1,033.65 ; printing, stationery and advertising, \$1,088.80 ; legal expenses, \$68.80 ; office furniture, \$899.00 ; postages, telegrams, auditors, &c., \$1,460.53.....		4,550 78
Total expenditure.....		<u>\$73,053 12</u>

RISKS AND PREMIUMS.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$5,534,871	\$69,989 85
Taken during the year, new and renewed.....	8,607,474	94,054 36
Total.....	\$14,142,345	\$164,044 21
Deduct terminated.....	7,988,010	86,097 07
Gross in force at end of year.....	\$6,154,335	\$77,947 14
Deduct re-insured.....	1,095,589	10,934 87
Net in force at 31st Dec., 1880.....	<u>\$5,058,746</u>	<u>\$67,012 27</u>

Total number of policies in force at date.....	No Return.
Total net amount in force.....	\$5,058,746 00
Total premiums thereon.....	67,012 27

Subscribed and sworn to, 1st March, 1881, by

JOHN HARVEY,  
*President.*  
F. R. DESPARD,  
*Secretary.*

(Received 3rd March, 1881.)

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**THE GUARDIAN FIRE AND LIFE ASSURANCE COMPANY.**

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

Chairman—AUGUSTUS PREVOST. | Secretary—T. G. C. BROWNE.  
 . Principal Office—London, England; Organized, 1821.  
 Agents in Canada—ROBERT SIMMS & Co. and GEORGE DENHOLM.  
 Head Office in Canada—Montreal.  
 (Commenced business in Canada, 1st May, 1869.)

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**CAPITAL.**

Amount of joint stock capital authorized and subscribed for.....	£2,000,000 stg..	\$9,733,333 33
Amount paid up in cash .....	1,000,000 "	4,866,666 66

**ASSETS IN CANADA.**

*Dominion stock .....	\$100,343 68
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**LIABILITIES IN CANADA.**

Reserve of unearned premiums for all outstanding fire risks in Canada.	\$40,691 14
Total liabilities in Canada.....	\$40,691 14

**INCOME IN CANADA.**

Gross cash received for fire premiums.....	\$65,616 19
Deduct re-insurance, rebate, abatement and return premiums.....	2,870 78
Net cash received for fire premiums.....	\$62,745 41
Received for dividends on stock.....	4,185 53
Total cash income in Canada.....	\$66,930 94

**EXPENDITURE IN CANADA.**

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$7,000) ....	\$ 4,378 23
Paid for losses occurring during the year.....	19,260 07
Net amount paid during the year for fire losses.....	\$ 3,638 30
Commission or brokerage.....	11,760 47
Taxes.....	698 79
Miscellaneous payments.....	1,593 87
Total cash expenditure in Canada.....	\$37,697 43

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\*Deposited with Receiver-General for fire, the interest of which is paid direct to the Head Office in London.

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 GUARDIAN FIRE AND LIFE—*Concluded.*

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premium.
Gross policies in force at date of last statement.....	3,016	\$7,656,248	\$ 68,508 82
Taken during the year, new.....	1,456	4,731,299	35,203 93
do do renewed.....	1,317	3,350,097	30,172 50
<b>Total.....</b>	<b>5,819</b>	<b>\$15,737,644</b>	<b>\$133,885 25</b>
Deduct terminated.....	2,313	6,531,367	51,903 23
<b>Gross in force at end of year.....</b>	<b>3,506</b>	<b>\$9,206,277</b>	<b>\$81,982 02</b>
Deduct re-insured.....		108,250	599 74
<b>Net in force at 31st December, 1880.....</b>	<b>3,506</b>	<b>\$9,093,027</b>	<b>\$81,382 28</b>

Total number of policies in force in Canada at date..... 3,506  
 Total net amount in force.....\$9,098,027 00  
 Total premiums thereon..... 81,382 28

Subscribed and sworn to, 28th February, 1881, by

GEORGE DENHOLM.

(Received 1st March, 1881.)

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HARTFORD FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

President—GEO. L. CHASE.

Secretary—C. B. WHITING.

Principal Office—Hartford, Conn., U.S. Organized, May, 1810.

General Agents in Canada—WOOD &amp; EVANS, Montreal.

(Commenced business in Canada, 1836.)

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CAPITAL.

Amount of capital authorized.....	\$3,000,000 00
Paid up in cash.....	<u>1,250,000 00</u>

## ASSETS IN CANADA.

Stocks and bonds in deposit with Receiver-General:—

	Par value.	Market value.
United States Reg. 1881 bonds.....	\$55,000 00	\$57,475 00
Ontario Bank stock, shares 271.....	10,840 00	10,433 50
Bank of Montreal stock, shares 100.....	20,000 00	33,600 00
Total par and market value.....	<u>\$85,840 00</u>	<u>\$101,508 50</u>

Carried out at market value.....	\$101,508 50
Agents' balances.....	<u>540 76</u>

Total assets in Canada..... \$102,049 26

## LIABILITIES IN CANADA.

Net amount of fire losses in Canada, adjusted but not due, and claimed but not adjusted.....	\$6,006 00
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Total net amount of unsettled claims for fire losses in Canada.....	\$6,006 00
Reserve of unearned premiums for all outstanding fire risks in Canada.....	<u>49,105 35</u>

Total liabilities in Canada..... \$55,111 35

## INCOME IN CANADA.

Net cash received for fire premiums.....	\$83,190 72
do for interest and dividends.....	<u>3,180 00</u>

Total cash income in Canada..... \$86,370 72

## EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$2,900).....	\$2,911 50
Paid for fire losses occurring during the year.....	<u>28,146 52</u>
Total net amount paid during the year for fire losses.....	\$31,058 02
do for commission or brokerage.....	7,833 64
do for salaries, fees, &c.....	<u>2,826 71</u>
do for taxes in Canada.....	594 30

Total cash expenditure in Canada..... \$42,342 67

HARTFORD FIRE—Continued.

RISKS AND PREMIUMS.

Fire Risks in Canada.

	No.	Amount.	Premium.
Gross policies in force at date of last statement .....	4,955	\$7,842,109	\$87,845 40
Taken during the year, new and renewed .....	5,210	7,522,245	83,190 72
<b>Total .....</b>	<b>10,165</b>	<b>\$15,364,354</b>	<b>\$171,036 12</b>
Deduct terminated.....	4,730	7,220,125	81,130 52
<b>Gross and net in force at 31st December, 1880..</b>	<b>5,435</b>	<b>\$8,144,229</b>	<b>\$89,905 60</b>
Total number of policies in force in Canada at date.....	5,435		
Total net amount in force.. .....		\$8,144,229 00	
Total premiums thereon.....			89,905 60

Subscribed and sworn to, 17th January, 1880, by

ROBERT WOOD.

(Received 18th January, 1881.)

GENERAL BUSINESS.

(Statement for the Year ending 31st December, 1880, as returned to the Insurance Commissioner of the State of Connecticut.)

ASSETS.

Real estate.....	\$641,175 60
Loans on bonds and mortgages.....	736,800 00
Interest accrued thereon.....	17,412 18
Stocks and bonds, par value \$1,183,605; market value .....	1,501,926 00
Loans on stocks, bonds, &c.....	371,732 50
Interest due and accrued thereon.....	1,771 58
Cash in hand and in banks.....	249,413 10
Gross premiums in course of collection.....	225,637 91
Other assets.....	15,510 60
<b>Total assets.....</b>	<b>\$3,761,379 47</b>

LIABILITIES.

Net amount of unpaid losses .....	\$119,024 76
Unearned premiums.....	1,189,217 01
Other liabilities.....	25,200 00
<b>Total liabilities, excluding capital stock.....</b>	<b>\$1,333,441 77</b>
Capital stock paid up in cash .....	\$1,250,000 00
Surplus beyond liabilities and capital stock .....	1,177,937 70

INCOME.

Net cash received for premiums.....	\$1,595,142 39
Interest and dividends.....	160,125 15
Other income.....	20,634 58
<b>Total cash income.....</b>	<b>\$1,775,902 12</b>



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HARTFORD FIRE—*Concluded.*

## EXPENDITURE.

Net amount paid for losses.....	\$328,975 32
Dividends to stockholders.....	248,500 00
Commission or brokerage.....	229,353 36
Salaries, fees, and other charges of officials.....	113,725 16
Taxes.....	34,403 33
Miscellaneous.....	112,429 93
	<hr/>
Total cash expenditure.....	<u>\$1,567,387 10</u>

## RISKS AND PREMIUMS.

Written during the year, amount.....	\$161,547,931 00
Premiums thereon.....	1,705,645 59
Net in force 31st December, 1880.....	206,155,358 00
Premiums thereon.....	2,318,459 89

Subscribed and sworn to, by

GEO. L. CHASE,  
*President,*C. B. WHITING,  
*Secretary.*

HARTFORD, CONN., 11th January, 1881.

THE IMPERIAL INSURANCE COMPANY OF LONDON.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

Chairman—JAS. RODERICK ROBERTSON, Esq. | General Manager—E. COZENS SMITH.  
 Principal Office—London, England. Organized, A. D. 1803.  
 Agent in Canada—W. H. RINTOUL. | Head Office in Canada—Montreal.  
 (Commenced business in Canada, A. D. 1864.)

CAPITAL.

Amount of joint stock capital authorized.....	£1,600,000	stg. ...	\$7,786,666 67
Amount subscribed for .....	1,200,000	" ...	5,840,000 00
Amount paid up in cash.....	700,000	" ...	3,406,666 67

ASSETS IN CANADA.

Stocks and bonds held by the Company:—

	Par value.	Market value.	
Canada 5 per cent. stock.....	\$50,001 00	\$56,375 00	
do 6 do .....	1,400 00	1,485 00	
do 5 do (inscribed 1885).....	48,667 00	53,250 00	
Total par and market value.....	\$100,068 00	\$111,110 00	
Carried out at market value (deposited with Receiver-General).....			\$111,110 00
Cash on hand at head office in Canada.....			16,567 99
Total assets in Canada.....			\$127,677 99

LIABILITIES IN CANADA.

Net amount of fire losses in Canada claimed but not adjusted..	\$3,874 00	
Net amount of losses resisted (in suit previous to 1880).....	5,000 00	
Total net amount of unsettled claims for fire losses in Canada .....		\$8,874 00
Reserve of unearned premiums for all outstanding fire risks in Canada.		86,322 59
Total liabilities in Canada.....		\$95,196 59

INCOME IN CANADA.

Gross cash received for fire premiums .....	\$164,631 86	
Deduct re-insurance, rebate, abatement and return-premium .....	8,170 44	
Net cash received for fire premiums.....		\$156,461 42
*Add dividends on stocks deposited with Receiver-General .....		5,442 91
Total cash income in Canada.....		\$161,904 33

\* These are paid direct to the head office in London.

## IMPERIAL - Continued.

## EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$10,931 22).....	\$5,319 47
Deduct savings and salvage.....	5 00
Net amount paid for said losses .....	<u>\$5,314 47</u>
Paid for fire losses occurring during the year .....	\$44,952 43
Deduct received for re-insurance.....	364 04
Net amount paid for said losses .....	<u>\$44,588 39</u>
Total net amount paid during the year for fire losses in Canada.....	\$49,902 86
Paid for commission or brokerage .....	23,255 51
Paid for salaries, fees, &c.....	2,300 00
Paid for taxes in Canada.....	2,018 87
All other payments and expenditure in Canada.....	4,934 14
Total cash expenditure in Canada .....	<u><u>\$82,411 38</u></u>

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement....	7,341	\$14 959,731	\$166,203 34
Taken during the year—New .....	3,333	7,981,230	69,635 39
do Renewed.....	4,155	8,119,127	92,521 30
Total.....	14,829	\$31,060,138	\$328,360 03
Deduct terminated.....	6,976	15,100,905	152,730 18
Gross in force at end of year.....	7,853	\$15,959,233	\$175,629 85
Deduct re-insured .....		334,251	4,331 66
Net in force at 31st December, 1880.....	7,853	<u>\$15,624,982</u>	<u>\$171,298 19</u>
Total number of policies in force in Canada at date.....	7,853		
Total net amount in force.....			\$15,624,982 00
Total premiums thereon .....			171,298 19

Subscribed and sworn to, 2nd March, 1881, by

W. H. RINTOUL.

(Received, 3rd March, 1881.)

## GENERAL BUSINESS—1880.

Capital .....	£1,600,000 00	stg.
do paid up and invested .....	700,000 00	"

## PROFIT AND LOSS.

	£	s.	d.		£	s.	d.
Premiums received in 1880 on				Losses by fire .....	344,966	2	1
£200,128,616 .....	598,717	14	10	Costs of administration .....	174,082	7	7
Interest on investments .....	57,949	9	10	Dividends paid to proprietors .....	84,000	0	0
				Bad debts.....	153	9	4
				Balance carried down .....	43,463	5	8
	<u>£646,667</u>	<u>4</u>	<u>8</u>		<u>£616,667</u>	<u>4</u>	<u>8</u>

IMPERIAL—*Concluded.*

LIABILITIES.			ASSETS.		
	£	s. d.		£	s. d.
Rest, 1803, to 31st Dec., 1879. ....	734,935	13 6	British Government securities.....	413,993	2 9
Balance of profit and loss, 31st Dec., 1880, brought down .....	43,465	5 8	Bank of England stock.....	24,907	16 3
			City of London bonds .....	36,360	0 0
Rest, 1803 to 31st Dec., 1880... ..	778,400	19 2	Metropolitan Board of Works stock.	10,175	0 0
Add capital stock, 31st Dec., 1880... ..	700,000	0 0	Dock bonds and stock.....	71,226	10 0
			General Steam Navigation Com- panies' debentures, &c .....	19,996	0 0
			Thirty Imperial Fire Office shares...	2,691	15 6
Unsettled losses.....£139,296 0 0	1,478,400	19 2	British Railways debenture and preference stocks.....	236,811	9 4
Bills payable.....	6,207	17 7	Colonial Railway preference shares.	10,000	0 0
Unclaimed dividends..	1,911	11 6	Loans secured .....	31,170	0 0
Tradesmen's bills, &c..	1,590	18 4	Freehold offices .....	£220,981	18 4
Commission and ex- penses due to agents, &c.....	23,760	0 0	Leasehold houses... ..	8,311	4 3
				229,293	2 7
	173,766	7 5	Indian Government securities.....	54,190	6 3
			Indian Railways debentures and stocks.....	64,685	0 0
			British Colonial securities .....	124,408	12 5
			United States securities. ....	132,090	1 3
			Compulsory Foreign investments...	22,428	3 3
			Total investments .....	1,483,827	0 0
			Cash at bankers.....	20,352	17 10
			do at bill brokers secured. ....	20,000	0 0
			do in Company's offices.....	150	14 10
			Bills receivable.....	22,197	10 0
			Due by agents and branches .....	104,075	13 0
			Due on account of guarantees by other companies.....	563	10 11
				£1,651,167	6 7
				£1,651,167	6 7

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THE LANCASHIRE INSURANCE COMPANY.

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

*Chairman*—NATHANIEL SHELMERDINE | *General Manager*—GEO. STEWART.

*Principal Office*—Manchester, England. Organized, 22nd June, 1852.

*Agent in Canada*—S. C. DUNCAN-CLARK.

*Head Office in Canada*—Canada Permanent Buildings, Toronto.

(Commenced business in Canada, July, 1864).

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CAPITAL.

Authorized and subscribed for.....	£3,000,000 stg.	\$14,600,000 00
Paid up cash.....	270,000 stg.	<u>1,314,000 00</u>

ASSETS IN CANADA.

Loans secured by bonds and mortgages on which not more than one year's interest is due, constituting a first lien on real estate.....		\$ 49,000 00
Interest accrued and unpaid on said loans.....		1,323 60
Canada 5 per cent. stock deposited with the Receiver-General, par value \$100,000, market value.....		106,500 00
Cash on hand at Head Office, Toronto.....		3,382 16
Cash in Banks, viz. :—		
Dominion Bank.....	\$5,378 21	
Bank at Halifax.....	<u>3,539 52</u>	
Total.....		8,917 73
Interest accrued and unpaid on stocks.....		3,479 00
Agents' balances.....		<u>10,014 44</u>
Total assets in Canada.....		<u>\$182,616 93</u>

LIABILITIES IN CANADA.

Net amount of fire losses in Canada due and yet unpaid and claimed but not adjusted (including estimate of expenses of adjustment on Ontario and Quebec losses.....		\$8,595 75
Net amount of losses resisted :—		
In suit (accrued in previous years).....	<u>3,900 00</u>	
Total net amount of unsettled claims for fire losses in Canada.....		\$12,495 75
Reserve of unearned premiums for all outstanding fire risks in Canada.....		98,779 47
Total liabilities in Canada.....		<u>\$111,275 22</u>

INCOME IN CANADA.

Gross cash received for fire premiums.....		\$98,830 29
Less re-insurance, rebate, abatement and return-premiums.....	<u>14,685 55</u>	
Net cash received for premiums.....		\$184,144 74
Received for interest on bonds and mortgages.....		2,742 32
Received for interest and dividends on stock.....		7,384 50
Interest on bank account....		<u>173 30</u>
Total cash income in Canada.....		<u>\$194,444 86</u>

## LANCASHIRE—Continued.

## EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in the last statement at \$26,437.53) .....	\$22,658 05
Paid for losses occurring during the year.....	64,775 75
<b>Total net amount paid during the year for fire losses in Canada.....</b>	<b>\$87,433 80</b>
Paid for commission or brokerage.....	34,522 60
do salaries, fees, and all other charges of officials in Canada.....	7,898 01
do taxes in Canada .....	1,315 43
Miscellaneous payments.....	2,573 89
<b>Total cash expenditure in Canada .....</b>	<b>\$133,743 73</b>

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Policies in force at date of last statement.....	8,659	\$15,168 926	\$182,753 24
Taken during the year—new.....	6,148	11,658,377	119,907 09
do do renewed.....	3,755	6,413,531	78 923 20
<b>Total .....</b>	<b>18,562</b>	<b>\$33,240,834</b>	<b>\$281,583 53</b>
Deduct terminated.....	7,517	16,689,317	184,757 43
<b>Gross in force at end of year .....</b>	<b>11,045</b>	<b>\$16,571,517</b>	<b>\$196,826 10</b>
Deduct re-insured .....		694,550	5,947 85
<b>Net in force at 31st December, 1880.....</b>	<b>11,045</b>	<b>\$15,876,967</b>	<b>\$190,878 25</b>
<b>Total number of policies in force in Canada at date.....</b>	<b>11,045</b>		
<b>Total net amount in force.....</b>			<b>\$15,876,967 00</b>
<b>Total premiums thereon.....</b>			<b>190,878 25</b>

Subscribed and sworn to, 16th March, 1881, by

S. C. DUNCAN-CLARK.

(Received, 17th March, 1881).

## GENERAL BUSINESS FOR THE YEAR ENDING 31ST DECEMBER, 1880.

(Abstracted from Directors' Report, Manchester, England, 10th March, 1881).

## FIRE BUSINESS.

## SCOTTISH COMMERCIAL TRANSFER.

The business of the Scottish Commercial Insurance Company has been transferred to this Company. By the terms it was stipulated, amongst other things, that the Lancashire should pay all claims for loss, provide for all liabilities, and pay all the expenses of transfer. This involved an expenditure of nearly one hundred thousand pounds, and the directors have carefully considered whether the whole of this should be charged to the present year's account, or be spread over a series of years, and they have finally resolved to charge the whole to the year 1880. In addition to this, a sum has been written off from one of the investments handed over by the Scottish Commercial, so as to reduce it to the market value of the day. By the course thus adopted every known liability has been provided for in the accounts of the past year, and the future business of the Company is relieved from any charge in connection with the recent transfer.

LANCASHIRE—Continued.

After making provision for all the payments and liabilities already mentioned, the balance of the assets handed over by the Scottish Commercial has been disposed of thus:—£70,000 has been added to the capital account; £56,269 15s. 2d. has been added to the life assurance fund; and £78,170 19s. 5d. has been added to the reserve funds.

FIRE BUSINESS.

The fire premiums received during the year 1880 (after deducting re-insurances) amounted to £571,736, being an increase of £177,906 upon the previous year. The claims for loss and damage by fire, together with the estimated amount to be paid for losses reported to 31st December, but not then adjusted, amounted to £365,850. After providing for all claims, reported losses, expenses of management and re-insurances, the surplus amounted to £51,575, which has been carried to the profit and loss account.

DIVIDEND AND RESERVE FUNDS.

The balance of the profit and loss account for the year (exclusive of the balance on the Scottish Commercial transfer account) amounted to £75,567 8s. 3d., from which a dividend of 20 per cent. has been paid, and £21,567 8s. 3d. carried to the reserve funds. This and the £78,170 19s. 5d. previously reported make a total addition of £99,738 7s. 8d., whereby the reserve funds have been increased from £306,073 4s. 7d. to £405,811 12s. 3d.

INVESTED FUNDS.

The interest on the Company's investments produced during the year the sum of £53,138 10s. 5d., being an increase of £13,784 7s. 6d. upon the previous year's income.

Revenue Accounts for the Year ending 31st December, 1880.

FIRE ACCOUNT.

	£	s.	d.		£	s.	d.
Premiums received after deduction of re-assurances.....	571,736	9	0	Losses by fire, after deduction of re-assurances .....	365,850	1	6
				Expenses of management .....	74,659	15	0
				Commission .....	79,650	17	5
				Surplus carried to profit and loss account. ....	51,575	15	1
	<u>£571,736</u>	<u>9</u>	<u>0</u>		<u>£571,736</u>	<u>9</u>	<u>0</u>

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance of last year's account.....	306,073	4	7	Dividends to shareholders, including that due 20th January, 1881...	51,000	0	0
Interest and dividends .....	31,452	3	8	Foreign State taxes .....	7,460	10	6
Surplus from fire business.....	61,575	15	1	Balance—			
Scottish Commercial transfer.....	£101,978	18	2	Fire insurance fund .....	£230,000	0	0
Less outstanding liabilities.....	23,807	18	9	General reserve fund .....	175,811	12	3
	<u>78,170</u>	<u>19</u>	<u>5</u>		<u>405,811</u>	<u>12</u>	<u>3</u>
	<u>£467,272</u>	<u>2</u>	<u>9</u>		<u>£467,272</u>	<u>2</u>	<u>9</u>

LANCASHIRE—*Concluded.*

*Balance Sheet, 31st December, 1880.*

LIABILITIES.			ASSETS.		
	£	s. d.		£	s. d.
Shareholders' capital paid up .....	270,000	0 0	Mortgages on property within the United Kingdom .....	588,933	9 10
Fire insurance and reserve funds ....	405,811	12 3	Loans on the Company's policies...	22,611	0 6
Life assurance fund .....	498,887	8 11	Investments—		
	1,174,699	1 2	Colonial Government securities..	42,964	16 1
Claims under life policies admitted, but not paid.....	£13,917	16 6	Foreign Government securities...	308,491	8 8
Outstanding fire losses	106,£67	18 10	Railway and other debentures and debenture stocks.....	191,862	16 1
Dividends due to shareholders, including that payable 20th Jan., 1881.....	29,049	15 0	Railway preference and other shares.....	57,672	14 10
	149,535	10 4	House property and land.....	56,505	0 5
Scottish Commercial transfer—			Loans on personal security.....	3,299	17 5
Balance of prepaid shares, due 1844....	£5,670	0 0	Agents' and branch office balances.	116,550	7 4
Outstanding liabilities.....	18,137	18 9	Outstanding premiums at head office .....	2,213	9 2
	23,807	18 9	Interest accrued .....	13,175	19 6
	£1,348,042	10 3	Cash at bankers .....	33,161	10 5
				£1,348,042	10 3



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**THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.**


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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

*President*—H. B. GILMOUR, Esq. | *Secretary*—JOHN M. DOVE.  
*Agent in Canada*—G. F. C. SMITH.  
*Principal Office*—Liverpool. | *Head Office in Canada*—Montreal.  
 Organized 21st May, 1836.  
 (Commenced business in Canada, 4th June, 1851.)

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**CAPITAL.**

Amount of joint stock capital authorized and subscribed for.....	£2,000,000 stg.	\$9,733,333 33
Amount paid up in cash.....	245,640 "	<u>1,195,448 00</u>

**ASSETS IN CANADA.**

Real estate (less incumbrances) in Canada held by the Company, viz.:—		
The Company's buildings, St. James street, corner of Place d'Armes Square, Montreal.....		\$96,846 45
Loans secured by bonds and mortgages on real estate in Canada (first lien).....		606,422 89
The same constituting a second lien.....		2,033 34
Interest due and unpaid on said loans .....	\$1,070 21	
do accrued do .....	12,143 97	
Total interest carried out.....		13,214 18

**Stock and Bonds, viz. :—**

	Par value.	Market value.
Dominion stock 5 per cent.....	\$50,000 00	\$53,250 00
Dominion currency, May, 1883, 5 per cent.....	3,000 00	3,000 00
Montreal Investment Association, Dec., 1881, 4½ per ct.	25,000 00	25,000 00
Montreal & Champlaine Railway bonds, July, 1881, 6 p. e.	17,033 33	17,033 33
<b>Montreal City Debentures, 6 per cent., viz. :—</b>		
Ordinary Municipal—May, 1885.....	6,000 00	6,270 00
do do 1882.....	6,000 00	6,060 00
do do Nov., 1891.....	1,000 00	1,100 00
Waterworks do 1881.....	2,000 00	2,000 00
do do 1891.....	2,000 00	2,200 00
Fire Telegraph May, 1887.....	8,000 00	8,440 00
Drill Shed do 1891.....	10,000 00	11,000 00
Protestant School Board bonds, Montreal, Jan., 1893... do do 1906...	20,000 00	22,300 00
do do do 1906...	10,000 00	11,500 00
Total par and market value.....	\$160,033 33	\$169,153 33

Carried out at market value (all being deposited with Receiver-General on account of fire and life).....	169,153 33
Loans on life policies, being within the amount of their surrender value when the loans were made .....	1,053 40
Interest accrued and unpaid on said loans .....	29 52
Cash on hand in Head Office in Canada....	173 36

LIVERPOOL AND LONDON AND GLOBE—Continued.

Cash in Banks, viz. :—

Bank of Montreal, Montreal .....	\$31,227 43	
do do St. John .....	4,011 81	
City and District Savings Bank, Montreal .....	10,834 25	
Total.....		46,073 49
Interest accrued and unpaid on stocks.....		2,497 95
do do on bank deposits.....		399 38
Agents' balances.....		8,280 96
Office furniture, public clock, maps, plans, &c., at Montreal office and St. John, N.B., branch office (estimated).....		2,000 00
Total assets in Canada.....		<u>\$948,178 25</u>

LIABILITIES IN CANADA.

Net amount of losses in Canada claimed but not adjusted.....	\$1,164 70	
Total net amount of unsettled claims for fire losses in Canada.....		\$1,164 70
Reserve of unearned premiums for all outstanding fire risks in Canada.....		112,017 36
Re-insurance fund under the Life Insurance Department in Canada.....		50,000 00
Due and accrued for salaries, rent and general expenses, say.....		1,938 47
Total liabilities in Canada.....		<u>\$165,120 53</u>

INCOME IN CANADA.

Gross cash received for fire premiums.....	\$163,164 73	
Deduct re-insurance, rebate, abatement and return-premiums.....	7,284 89	
Net cash received for fire premiums.....		\$155,879 84
Received for interest on bonds and mortgages.....		42,332 75
Received for interest and dividends on stocks on all other sources. ....		9,822 75
Income from other sources.....		4,132 97
Total cash income in Canada.....		<u>\$212,168 31</u>

EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$8,570).....	\$6,998 72	
Paid for losses occurring during the year.....	\$48,601 84	
Less received for re-insurance.....	897 80	
Net amount paid during the year for said losses.....		47,704 04
Total net amount paid during the year for fire losses in Canada.....		\$54,702 76
Commission or brokerage.....		13,337 52
Salaries, fees and all other charges of officials.....		14,281 01
Taxes in Canada.....		2,468 95
Miscellaneous payments, viz.:—Advertising, \$1,214.03; rent, \$1,395.85; repairs, \$188.55; coal and gas, \$704.73; travelling, \$755.82; printing, \$691.49; fire brigade, \$28.76; postage and telegrams, \$732.64; exchange, \$107.56; office expenses, \$398.70; law charges, \$4.45; surveys, \$680.00; underwriters, \$317.07; office furniture; \$114.25		7,333 90
Total expenditure in Canada.....		<u>\$92,124 14</u>

LIVERPOOL AND LONDON AND GLOBE—*Concluded.*

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement...	12,622	\$22,781,697	\$208,870 87
Taken during the year—New .....	3,925	8,687,337	70,027 38
do Renewed.....	4,905	10,979,975	96,832 77
Total .....	21,452	\$42,429,009	\$375,731 02
Deduct terminated.....	10,068	18,177,350	153,881 56
Gross in force at end of year .....	11,384	\$24,251,659	\$221,849 46
Deduct re-insured.....		840,462	6,160 01
Net in force at 31st December, 1880.....	11,384	\$23,411,197	\$215,689 45
Total number of policies in force in Canada at date .....	11,384		
Total net amount in force.....			\$23,411,197 00
Total premiums thereon.....			215,689 45

Subscribed and sworn to, 24th February, 1881, by

G. F. C. SMITH.

(Received, 28th February, 1881.)

THE LONDON AND LANCASHIRE FIRE INSURANCE COMPANY OF  
LIVERPOOL, ENGLAND.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

*Chairman*—DUNCAN GRAHAM. | *Manager*—CHARLES C. FOTHERGILL.  
*Principal Office*—Liverpool, England.  
Organized or Incorporated, 10th December, 1861.  
*Agent in Canada*—CLARENCE J. SPIKE. | *Head Office in Canada*—Halifax, N.S.  
(Commenced business in Canada, 1st April, 1880.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	£1,847,500	\$8,991,166 67
Amount paid up in cash .....	184,750	899,116 67

ASSETS.

*Stock and Bonds held by the Company:—*

	Par value.	Market value.
Canada 4 per cent. stock .....	\$102,200 00	\$102,200 00
In deposit with Receiver-General.....		\$102,200 00
Agents' balances in Canada .....		405 72
		\$102,605 72

LIABILITIES.

Reserve of unearned premiums for all outstanding risks in Canada.....	\$5,786 37
	\$5,786 37

INCOME.

Gross cash received for premiums .....	\$9,704 05	
Deduct re-insurance, rebate, abatement and return-premiums .....	255 90	
Net cash received for premiums.....		\$9,448 15
		\$9,448 15

EXPENDITURE.

Amount paid for losses occurring during the year.....	\$814 68	
Deduct savings and salvage.....	350 00	
Net amount paid for losses in Canada.....		\$464 68
Commission or brokerage.....		908 76
All other payments in Canada .....		485 50
		\$1,858 94



THE LONDON ASSURANCE CORPORATION, OF LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1880.

Governor—WILLIAM RENNIE, Esq. | Secretary—JOHN P. LAURENCE.  
 Principal Office—No. 7 Royal Exchange, London. Incorporated, A.D. 1720.  
 Agent in Canada—C. C. FOSTER. | Head Office in Canada—Montreal.  
 (Commenced business in Canada, 1st March, 1862.)

CAPITAL.

Amount of capital authorized and subscribed for.....	\$4,363,213 00
Amount paid up in cash .....	<u>2,181,606 50</u>

ASSETS IN CANADA

Dominion stock.....	\$99,873 33
Canada debentures, £10,300 .....	<u>50,126 87</u>
*Total assets in Canada and deposited with the Receiver-General.....	<u>\$150,000 00</u>

LIABILITIES IN CANADA.

Net amount of fire losses in Canada, resisted and in suit (accrued previous to 1880) .....	\$1,350 00
Total net amount of unsettled claims for fire losses in Canada.....	\$1,350 00
Reserve of unearned premiums for all outstanding fire risks in Canada.....	36,660 91
Re-insurance reserve under Life Department.....	<u>4,000 00</u>
Total liabilities in Canada .....	<u>\$42,010 91</u>

INCOME IN CANADA.

Gross cash received for fire premiums.....	\$56,841 00
Deduct re-insurance, rebate, abatement and return premiums.....	<u>4,386 83</u>
Net cash received for fire premiums .....	\$52,454 17
Interest on deposit with Receiver-General, \$150,000, paid to Head Office, England.....	<u>6,256 83</u>
Total cash income in Canada.....	<u>\$58,711 00</u>

EXPENDITURE IN CANADA.

Paid for fire losses occurring during the year .....	\$14,405 68
Total net amount paid during the year for fire losses in Canada.....	\$14,405 68
Paid for commission or brokerage .....	9,007 94
Paid for taxes in Canada .....	976 78
All other payments in Canada .....	<u>491 96</u>
Total cash expenditure in Canada .....	<u>\$24,882 36</u>

\* \$50,000 of this is on account of Life Branch.

LONDON ASSURANCE CORPORATION—*Continued.*

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement...	2,456	\$5,536,750	\$68,732 31
Taken during the year—New .....	1,203	3,426,460	25,715 90
do Renewed.....	1,291	3,872,180	31,125 10
<b>Total.....</b>	<b>4,950</b>	<b>\$13,835,390</b>	<b>\$125,573 31</b>
Deduct terminated.....	2,187	7,113,349	50,889 05
<b>Gross in force at end of year.....</b>	<b>2,763</b>	<b>\$6,722,041</b>	<b>\$74,684 26</b>
Deduct re-insured.....		146,332	1,362 44
<b>Net in force at 31st December, 1880.....</b>	<b>2,763</b>	<b>\$6,575,709</b>	<b>\$73,321 82</b>
Total number of policies in force in Canada at date .....	2,763		
Total net amount in force .....		\$6,575,709 00	
Total premiums thereon .....			73,321 82

(Received, 24th February, 1881.)

C. C. FOSTER.

## GENERAL BUSINESS STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1880.

*(Abstracted from Directors' Report, London, 1881)*

## FIRE ACCOUNT.

	£	s.	d.
1879. Dec. 31. Amount of fire insurance fund at this date.....	352,182	16	10
1880. Dec. 31. Premiums after deduction of re-assurances and returns.....	244,187	0	10
Interest and dividends .....	£13,819	11	0
Less income tax.....	241	4	11
	13,578	6	1
	<u>£609,948</u>	<u>3</u>	<u>9</u>

	£	s.	d.
1880. Dec. 31. Losses after deduction of re-assurances and salvages.....	110,108	3	0
Expenses of management (apportioned) .....	37,313	3	10
Commission .....	36,651	14	6
Profit, as per profit and loss account.....	36,839	17	9
Amount of fire insurance fund at this date, as per balance sheet.....	389,035	4	8
	<u>£609,948</u>	<u>3</u>	<u>9</u>

## MARINE ACCOUNT.

	£	s.	d.
1879. Dec. 31. Amount of marine insurance fund at this date.....	123,815	14	7
1880. Dec. 31. Premiums, after deduction of brokerage, discount and re-assurances .....	89,722	15	7
Interest and dividends.....	£4,858	10	0
Less income tax .....	84	16	4
	4,773	13	8
	<u>£218,312</u>	<u>3</u>	<u>10</u>

LONDON ASSURANCE CORPORATION—*Continued.*

1880.		£	s.	d.
Dec. 31.	Losses, after deduction of re-assurances and salvages .....	67,973	0	2
	Returns of premiums.....	9,662	12	0
	Expenses of management (apportioned) .....	17,565	6	7
	Commission to agents abroad.....	553	16	1
	Bad debts.....	428	15	10
	Profit, as per profit and loss account, being profit on the marine account of the year 1877.....	29,563	4	0
	Amount of marine insurance fund at this date, as per balance sheet.....	92,565	9	2
		<u>£218,312</u>	<u>3</u>	<u>10</u>

## PROFIT AND LOSS ACCOUNT.

1879.		£	s.	d.
Dec. 31.	Balance of account at this date.....	141,410	17	4
1880.				
Dec. 31.	Interest and dividends not carried to other accounts .....	£35,203	19	5
	Less income tax .....	614	11	0
		<u>£34,589</u>	<u>8</u>	<u>5</u>
	Profit on life assurance account .....	16,519	15	9
	do fire account.....	36,839	17	9
	do marine account.....	29,563	4	0
	do realization of securities.....	74	18	9
		<u>117,587</u>	<u>4</u>	<u>8</u>
		<u>£258,998</u>	<u>2</u>	<u>0</u>
1880.				
Dec. 31.	Dividends to shareholders.....	£107,586	0	0
	Amount transferred to general reserve fund .....	7,108	18	5
	Provision for contested claim made by surveyor of taxes in respect of income tax.....	1,027	3	10
	Balance as per balance sheet .....	143,275	19	9
		<u>£258,998</u>	<u>12</u>	<u>0</u>



LONDON ASSURANCE CORPORATION—Concluded.  
Balance Sheet on 31st December, 1880.

LIABILITIES.		ASSETS.	
	£ s. d.		£ s. d.
Shareholders' capital, £896,550, of which is paid up.....	448,275 0 0	Mortgages on property within the United Kingdom.....	£1,048,353 2 8
General reserve fund.....	£314,571 0 0	Loans upon Parliamentary rates and rent charges.....	1,046,471 11 0
Less overdue dividends paid into court.....	4,571 0 0	Mortgages on property out of the United Kingdom.....	2,094,824 13 8
Life assurance funds.....	1,761,884 17 4	Loans on the Corporation's life policies.....	Nil.
Fire fund.....	389,035 4 8	Investments:—	43,264 10 0
Marine fund.....	92,665 9 2	British Government securities, viz.:—	
Profit and loss.....	143,275 19 9	£356,000 9s. 2d. stock.....	£311,137 18 3
	£3,145,036 10 11	Turkish 4 p. c. guaranteed bonds....	22,900 0 0
Claims under life policies admitted but not yet paid.....	£34,813 17 0	Indian and colonial securities.....	334,637 18 3
Outstanding fire losses.....	14,000 10 0	Foreign securities.....	208,141 12 4
do marine losses.....	806 14 6	Railway and other debentures.....	344,811 5 1
do annuities.....	273 6 10	Railway preferred ordinary stocks.....	1,000 0 0
do dividends to shareholders.....	4,926 15 0	House property.....	43,167 11 6
do income tax.....	398 11 2	Reversion and life interests.....	9,416 0 0
Fire premiums due to other companies.....	435 9 3	Loans upon personal security.....	52,992 15 3
Clerks' savings fund.....	2,483 4 10	Agents' balances.....	Nil.
Provision for contested claim made by surveyor of taxes in respect of income tax.....	1,027 3 10	Outstanding premiums.....	31,249 9 6
	59,165 12 5	do interest.....	14,948 4 8
		Fire premiums due by other companies.....	3,085 1 1
		Cash:—	1,662 6 5
		On deposit.....	£68,000 0 0
		In hand and on current account.....	47,644 2 7
		Bills receivable.....	113,644 2 7
		Policy stamps.....	8,471 18 0
			104 15 0
			£3,204,202 3 4

\* Foreign securities held in connection with foreign insurance business:—  
 United States registered bonds, \$1,170,000..... £241,370 3 2  
 Real estate (arising out of a fire claim) \$2,694.61..... 421 10 4  
 Italian rents, 65,000 lire..... 1,819 11 7  
 £244,211 5 1

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31<sup>ST</sup> DECEMBER, 1880.

President—JAMES ARMSTRONG.

| Secretary and Agent—D. C. MACDONALD.

Principal Office—London, Ontario.

(Organized and commenced business in Canada, A.D. 1859.)

CAPITAL.

A mutual Company, having no stockholders but merely members who are insured and who are only bound to the extent of their premium notes given for insurance the Company insures only private dwellings and their contents, and farm property

ASSETS.

Loans secured by bonds or mortgages, on which not more than one year's interest is due, constituting first lien on real estate .....	\$ 2,197 04
Dominion stock deposited with Receiver-General.....	25,000 00
Cash on hand at head office.....	576 36
Cash in banks, viz. :—	
Federal Bank.....	\$5,858 53
do special deposit .....	5,090 00
Total .....	10,858 53
Agents' balances .....	28,597 17
Bills receivable .....	5,664 26
(Amount of same overdue, \$5,664.26.)	
Premium notes on hand.....	\$303,350 70
Less amount paid thereon .....	84,396 13
Total .....	218,954 57
‡(Total assessments on premium notes, \$106,499.45.)	
Office furniture .....	636 53
Gross assets .....	\$292,484 46
‡Amount which should be deducted on account of bad or doubtful bills receivable .....	324 13
Total assets .....	\$292,160 33

LIABILITIES.

Net amount of fire losses adjusted but not due .....	\$7,212 46
do do claimed but not adjusted .....	8,321 24
Total .....	\$15,533 70
Net amount of fire losses resisted :—	
Not in suit .....	200 00
Total net amount of unsettled claims for losses in Canada .....	\$ 15,733 70
Reserve of unearned premiums for all outstanding risks in Canada .....	223,838 00
Total liabilities .....	\$239,571 70
Surplus of assets over liabilities .....	\$52,588 63

\* Deposited to credit of Receiver-General.

‡ Current assessments (only assessments for 1878 and 1879 included).

‡Bills receivable .....	\$5,664 26
Notes on hand.....	\$5,255 21
do .....	84 92
Total .....	5,340 13
Total .....	\$324 13

LONDON MUTUAL—*Concluded.*

## INCOME.

Gross premiums received in cash .....	\$29,516 20	
Gross cash received on bills and notes taken for premiums.....	77,184 70	
Gross cash received for premiums.....	\$106,730 90	
Deduct re-insurance, rebate, abatement and return-premiums .....	99 26	
Net cash received for premiums .....		\$106,601 64
Bills and notes received during the year for premiums and remaining unpaid :—		
Premium notes.....	\$105,817 65	
Due bills.....	7,844 12	
Total.....	\$113,661 77	
Received for interest and dividends on stocks, and all other sources.....		1,405 52
Sundries, viz. :—Reward returned, \$20.00; bills receivable, \$19.05; sundry debtors, \$633.76; Division Court, \$456.54; cancelled policies, \$40.10; transfer fees, \$169.60.....		1,339 05
*Total cash income .....		\$109,346 21

## EXPENDITURE.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$24,999.58).....	\$24,614 97	
Deduct re-insurance.....	3 22	
Net amount paid during the year for said losses.....	\$24,611 75	
Paid for losses occurring during the year.....	50,486 60	
Total net amount paid during the year for fire losses .....		\$75,098 35
Commission or brokerage.....		11,872 10
Salaries, fees, and all other charges of officials .....		10,541 56
Miscellaneous payments, viz. :—Bank agency, \$174.10; law expenses, \$549.45; postages, \$1,154.21; stationery, \$279.86; printing, \$1,092.48; advertising, \$234.79; rent, \$637.50; sundries, \$549.29; interest, \$519.31; rewards, \$100.00; office furniture, \$28.70; Government inspection, \$109.98.....		5,529 67
Total cash expenditure .....		\$103,041 68

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	40,893	\$37,627,931	\$426,490 44
Taken during the year .....	12,562	12,774,793	153,998 90
Total .....	53,455	\$50,402,724	\$580,489 34
Deduct terminated.....	13,749	13,841,055	132,909 17
Gross in force at end of year. ....	39,706	\$36,561,669	\$447,580 17
Deduct re-insured .....		153,425	1,244 37
Net in force at 31st December, 1880 .....	39,706	\$36,408,244	\$446,335 80
Total number of policies in force at date .....			39,706
Total net amount in force.....			\$36,408,244 00
Total premiums thereon.....			446,335 80

Subscribed and sworn to, 16th February, 1881, by

JAMES ARMSTRONG,  
*President.*

D. C. MACDONALD,  
*Secretary.*

(Received 18th February, 1881.)

\* In addition to above was received \$1,997.11 repayment of principal in mortgages.

THE MERCHANTS' MARINE INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

President—WILLIAM DARLING.

Secretary—PERCEVAL TIBBS\*

Principal Office—Montreal. Organized or Incorporated, May, 1874.

(Commenced business in Canada, 1st April, 1876.)

CAPITAL.

Amount of joint stock capital authorized.....	\$1,000,000 00
Amount subscribed for.....	500,000 00
Amount paid up in cash.....	100,000 00

(For List of Stockholders, see Appendix.)

ASSETS.

Bonds held by the Company:—

Fifteen Montreal Harbor Bonds, \$2,600 each.....	Par value. \$30,000 00	Market value. \$33,600 00
--	------------------------	---------------------------

Carried out at market value.....	33,600 00
Cash on hand at head office.....	3,433 62
Cash in Banks, viz.:—	
Merchants' Bank, Montreal.....	\$23,000 00
Bank of Montreal, Montreal.....	858 30
do      Halifax.....	137 47
do      St. John, N.B.....	2,032 05
do      Ottawa.....	152 61

Total ..... 25,180 43

(Of the above amount \$23,000 in the Merchants' Bank, and the \$30,000 Montreal Harbor Bonds,—\$53,000 in all,—is deposited with the Receiver-General.)

Agents' balances.....	11,851 64
Bills receivable.....	20,482 83
Sundry, viz.:—	
Open accounts.....	\$21,906 61
Balances due from other companies.....	2,018 60
Office furniture, &c.....	750 00
	<u>24,675 21</u>

Total assets ..... \$119,223 73

LIABILITIES.

Net amount of Inland Marine losses:—

Due and yet unpaid.....	\$13,616 17
Claimed but not adjusted.....	1,600 00
Reported or supposed but not claimed.....	2,184 16
	<u>\$17,430 33</u>

MERCHANTS' MARINE—Continued.

Net amount of ocean losses:—

Due and yet unpaid.....	\$56,767 19
Adjusted but not due.....	2,000 00
Claimed but not adjusted.....	15,975 54
Reported or supposed but not claimed.....	9,618 00
	\$84,360 73

Total amount of unsettled claims for losses in Canada..... \$101,791 06

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

Inland Marine.....	\$ 281 05
Ocean.....	14,819 68

Total reserve of unearned premiums for risks in Canada ..... 15,100 73

All other claims against the Company:—

Balances due to other companies.....	\$1,863 60
Open accounts.....	307 69
	2,171 29

Total liabilities, excluding capital stock..... \$119,063 08

Capital stock paid up..... 100,000 00

INCOME.

*For Inland Marine Risks.*

	In Canada.
Gross premiums received in cash.....	\$12,880 29
Gross cash received on bills or notes taken for premiums.....	8,775 18
	\$21,655 47
Gross cash received for premiums.....	7,239 54
Deduct re-insurance, rebate, abatement and return-premiums.....	
	\$14,415 93

Bills and notes received during the year for premiums, and remaining unpaid, \$840.

*For Ocean Risks.*

	In Canada.
Gross premiums received in cash.....	\$69,181 00
Gross cash received on bills or notes taken for premiums.....	33,163 85
	\$102,344 85
Gross cash received for premiums.....	25,978 27
Deduct re-insurance, &c.....	
	\$76,366 58

Bills and notes received during the year for premiums, and remaining unpaid, \$19,642.83.

Total net cash received for premiums ..... \$90,782 51

Received for interest on bonds and mortgages..... 1,800 00

Received for interest and dividends on stocks, and all other sources .... 1,757 38

Total cash income ..... \$94,339 89

EXPENDITURE.

*For Inland Marine Risks.*

	In Canada.
Amount paid for inland marine losses occurring in previous years (which losses were estimated in the previous statement at \$729.45.).....	\$1,620 31
Paid for inland marine losses occurring during the year.....	\$14,412 15
Less received for re-insurances.....	2,635 36
	\$11,776 79

Net amount paid for said losses.....

MERCHANTS' MARINE—*Concluded.*

Total net amount paid during the year for inland marine losses in Canada .....	\$13,397 10
Total net amount paid during the year for ocean losses.....	58,148 95
(Of this amount *\$9,374.47 was incurred in previous years.)	
Amount of dividends paid during the year at 5 p. c. ....	5,000 00
Commission or brokerage .....	5,864 25
Salaries, fees, and all other charges of officials.....	7,775 00
Taxes .....	312 57
Miscellaneous payments, &c.:—Expense account, \$2,399.98; books, stationery and printing, \$1,007.29; telegrams, \$241.91; office rent and furniture, \$742.78; travelling expenses, \$1,510.03; adjusters' fees and legal expenses, \$694.41; advertising, \$231.00.....	6,827 40
Total cash expenditure .....	\$97,325 27

RISKS AND PREMIUMS.

<i>Inland Marine Risks.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement .....	5	\$17,800	\$615 00
Taken during the year.....	2,678	1,765,185	21,525 47
Total .....	2,683	1,782,985	22,140 47
Deduct terminated.....	2,655	1,749,164	21,327 87
Gross in force at end of year.....	28	33,821	812 60
Deduct re-insured .....	.....	6,248	128 09
Net in force at 31st December, 1880.....	28	27,573	684 60
Re-insured against fire for winter .....	.....	24,501	122 50

<i>Ocean Risks.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	176	\$447,187	\$15,013 78
Taken during the year .....	3,776	6,282,093	101,019 89
Total .....	3,952	\$6,729,280	\$116,033 67
Deduct terminated .....	3,781	6,335,677	99,763 07
Gross in force at end of year .....	171	\$393,603	\$16,270 60
Deduct re-insured.....	.....	46,896	1,411 42
Net in force at 31st December, 1880.....	171	\$352,707	\$14,859 18
Re-insured against fire for winter.....	.....	7,900	39 50

Total number of policies in force at date .....	199
Total net amount in force .....	\$380,280 00
Total premiums thereon .....	15,545 78

Subscribed and sworn to, 30th March, 1881, by

W. DARLING,  
*President.*

HORACE S. TIBBS,  
*Acting Secretary.*

(Received, 31st March, 1881.)

\*Estimated salvage on two losses not having yet been accounted for, estimated last year at \$1,000-

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDED 30TH NOVEMBER, 1880.

*President*—HIS GRACE THE DUKE OF ROXBURGHE.

*Chairman*—DAVID DAVIDSON.

*Agents in Canada*—D. L. MACDOUGALL & THOMAS DAVIDSON.

*Principal Office*—Edinburgh. | *Head Office in Canada*—Montreal.

(Organized or incorporated, 1809. Commenced business in Canada, 1862.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for,	
£2,000,000 sterling.....	\$9,733,333 33
Amount paid up in cash, £450,000 sterling.....	2,190,000 00

ASSETS IN CANADA.

Real estate (less encumbrances) in Canada, held by the Company, viz. :—		
Four-story building, situate N.-W. corner of St. François Xavier and Hospital Streets, Montreal, occupied by the Company and tenants as offices.....	\$70,000 00	
Lot on Canterbury Street, St. John, N.B., on which former office of the Company stood.....	3,240 00	
	\$73,240 00	
Loans secured by bonds or mortgages on which not more than one year's interest is due, constituting a first lien on real estate, viz. :—		
Mortgage on land and building in Toronto.....	\$12,000 00	
Mortgage on land in St. John, N.B.....	23,134 65	
	35,134 65	
Interest accrued and unpaid on said loans.....		1,295 53
Canadian stocks and bonds, viz. :—		
	Par value.	Market value.
Dominion 5 per cent. stock.....	\$50,000 00	\$50,500 00
City of Montreal 6 per cent. bonds.....	65,000 00	67,387 50
Montreal Harbor 6½ per cent. bonds.....	47,000 00	50,240 00
Deposited with Receiver-General in trust for security of policy-holders.....	\$162,000 00	\$168,127 50
Other investments in control entirely of the Company :—		
Dominion 5 per cent. stock.....	95,300 00	101,971 00
City of Montreal 6 per cent. bonds.....	27,000 00	27,590 00
Montreal Harbor 6½ per cent. bonds.....	8,000 00	8,560 00
do 6 do.....	25,000 00	26,500 00
do 5 do.....	50,000 00	51,750 00
Province of Ontario Railway Subsidy Fund certificates	103,233 10	103,233 10
do do do.....	74,697 15	74,697 15
Total par and market value.....	\$545,230 25	\$562,428 75
Carried out at market value.....		562,428 75
Cash on hand at head office in Canada.....		983 00
Cash in Banks, viz. :—		
Bank of Montreal, special account.....	\$40,000 00	
do do current account.....	22,102 31	
Crédit Foncier.....	5,454 79	
Total.....		67,557 10
Interest accrued and unpaid on stocks and bonds.....		4,306 43
Agents' balances.....		23,623 45
Office furniture and supplies in Montreal, Toronto and St. John, N.B. ...		2,500 00
Total assets in Canada.....		\$771,068 91

NORTH BRITISH AND MERCANTILE—*Concluded.*

LIABILITIES IN CANADA.

Net amount of fire losses in Canada due and unpaid (accrued in 1879).....	\$400 00	
do do claimed but not adjusted.....	1,731 64	
<hr/>		
Total net amount of unsettled claims for fire losses in Canada.....	\$2,131 64	
Reserve of unearned premiums for all outstanding fire risks in Canada.....	139,232 66	
Re-insurance fund, under the life insurance branch .....	275,000 00	
<hr/>		
Total liabilities in Canada.....	\$416,364 30	

INCOME IN CANADA.

Gross cash received for fire premiums.....	\$284,122 78	
Deduct re-insurance, rebate, abatement and return-premiums .....	30,251 33	
<hr/>		
Net cash received for fire premiums.....	\$253,871 45	
Received for interest on mortgages in Canada.....	4,988 06	
do on stocks and bonds and other sources .....	50,363 56	
Rents.....	4,450 00	
<hr/>		
Total cash income in Canada.....	\$313,673 07	

EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in the last statement at \$11,075.50).....	\$10,762 79	
Paid for fire losses occurring during the year .....	\$118,158 44	
Less re-insurances.....	9,070 29	
<hr/>		
Total net amount paid during the year for fire losses in Canada.....	\$119,850 94	
Commission or brokerage .....	28,715 27	
Taxes in Canada.....	2,542 65	
All other expenditure in Canada .....	35,608 99	
<hr/>		
Total expenditure in Canada.....	\$186,717 85	

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement ...	13,101	\$28,574,177	\$279,434 75
Taken during the year—new .....	4,935	12,179,215	108,217 78
do renewed.....	7,900	17,513,995	175,905 00
<hr/>			
Total .....	25,936	\$58,267,387	\$563,557 53
Deduct terminated.....	12,232	27,307,289	266,606 44
<hr/>			
Gross in force at end of year .....	13,704	\$30,960,098	\$296,951 09
Deduct re-insured.....	.....	2,640,977	30,251 33
<hr/>			
Net in force 30th November, 1880.....	13,704	\$28,319,121	\$266,699 76

Total number of policies at date.....	13,704	
Total net amount in force .....	\$28,319,121 00	
Total premiums thereon .....	266,699 76	

Subscribed and sworn to, 16th March, 1881, by

THOS. DAVIDSON.

(Received 17th March, 1881.)



THE NORTHERN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

Chairman—ALEXANDER DAVIDSON. | General Manager—A. P. FLETCHER.  
 Principal Offices—London and Aberdeen.  
 Head Office in Canada—Montreal. | Agent in Canada—TAYLOR BROS.  
 Organized or Incorporated, 1836. Commenced business in Canada, 1867.

CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	£3,000,000	\$14,600,000 00
Amount paid up in cash .....	300,000	1,460,000 00

ASSETS IN CANADA.

	Par value.	Market value.
Stocks and bonds held by the Company :—		
Canada Dominion stock.....	\$85,833 33	\$90,124 99
do 5's.....	12,166 67	12,775 00
do 6's.....	2,000 00	2,140 00
Total par and market value.....	\$100,000 00	\$105,039 99
In deposit with Receiver-General, in trust.....		\$105,039 99
Cash in hand at head office.....		970 84
Interest accrued and unpaid on stocks... ..		1,381 23
Agents' balances .....		6,057 03
Due by head office to Canadian Agency.....		557 27
Canadian agent's account .....		451 33
Total assets.....		\$114,457 69

LIABILITIES IN CANADA.

Net amount of fire losses in Canada, resisted and in suit (since 1877).....		\$1,100 00
Total net amount of unsettled claims for fire losses in Canada.....		\$1,100 00
Reserve of unearned premiums for all outstanding fire risks in Canada.....		48,243 54
Nominal over-draft on bank account.....		1,979 44
Total liabilities in Canada.....		\$51,322 98

INCOME IN CANADA.

Gross cash received for fire premiums.....		\$82,738 57
Deduct, re-insurance, rebate, abatement and return-premiums.....		7,564 03
Net cash received for fire premiums.....		\$75,174 54
Add interest and dividends on stock and all other sources .....		4,284 70
Total cash income in Canada.....		\$79,459 24

NORTHERN—*Concluded.*

EXPENDITURE IN CANADA.

Paid for fire losses occurring during the year.....	\$44,955 80
Deduct savings, salvage and re-insurances.....	2,786 37

Total net amount paid during the year for fire losses in Canada.....	\$42,169 43
Paid for commission, brokerage, salaries, fees and all other charges of officials in Canada, and taxes.....	14,062 99
<b>Total expenditure in Canada.....</b>	<b>\$56,232 42</b>

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement ...	5,428	\$9,173,917	\$94,107 98
Taken during the year—New.....	2,505	4,814,018	43,235 19
do Renewed.....	2,351	3,558,789	40,748 06
<b>Total .....</b>	<b>10,284</b>	<b>\$17,546,724</b>	<b>\$178,091 23</b>
Deduct terminated.....	4,199	8,719,837	78,926 23
Gross in force at end of year .....	6,085	\$8,826,887	\$99,165 00
Deduct re-insured.....	?	650,449	6,314 95
<b>Net in force 31st December, 1880 .....</b>	<b>6,085</b>	<b>\$8,176,438</b>	<b>\$92,850 05</b>

Total number of policies in force in Canada.....	6,085
Total net amount in force.....	\$8,176,438 00
Total premiums thereon .....	92,850 05

Subscribed and sworn to, 22nd February, 1881, by

JAMES W. TAYLOR.

(Received 23rd February, 1881.)

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**THE NORWICH UNION FIRE INSURANCE SOCIETY.**


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STATEMENT FOR THE NINE MONTHS ENDING 31ST DECEMBER, 1880.

President—HENRY S. PATTESON. | Secretary—CHAS. EDWARD BIGNOLD.  
 Principal Office—Norwich, England.  
 (Organized or Incorporated, 1797. Commenced business, 1797.)  
 Agent in Canada—ALEXANDER DIXON. | Head Office in Canada—Toronto.  
 Commenced business in Canada, 1st April, 1880.

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CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	£1,100,000	\$5,353,333 33
Amount of capital paid up in cash.....	132,000	642,400 00

ASSETS IN CANADA.

Stocks in deposit with Receiver-General, viz. :—	Par Value.	Market Value.
Canada 4 per cent. ....	\$100,000	\$109,000
Carried out at market value.....		\$109,000 00
Cash on hand at head office in Canada.....		157 16
Cash in Bank of British North America at Toronto .....		11,854 16
Total assets in Canada.....		\$121,011 32

LIABILITIES IN CANADA.

Reserve of unearned premiums for all outstanding risks in Canada.....	\$11,503 00
Total liabilities in Canada.....	\$11,503 00

INCOME IN CANADA.

*Gross cash received for fire premiums.....	\$21,782 58
Deduct re-insurance, rebate, abatement, and return premiums.....	1,275 78
Net cash received for premiums.....	\$20,505 80
Received for interest on stocks, &c.....	4,000 00
Total income in Canada .....	\$24,506 80

EXPENDITURE IN CANADA.

Total net amount paid during the year for fire losses .....	\$1,415 12
Commission or brokerage.....	5,330 82
Advertising, travelling expenses, postages, express charges, telegrams, insurance plans, stationery, and office books and supplies.....	1,530 39
Total cash expenditure in Canada.....	\$8,276 33

\* Eight months business, operating in Ontario only.

NORWICH—*Concluded.*

*Risks and Premiums.*

	No.	Amount.	Premiums.
Policies taken during the year—new .....	1,254	\$2,404,090	\$21,782 58
Deduct terminated .....	177	353,090	1,760 77
	<hr/>	<hr/>	<hr/>
Gross in force at end of year .....	1,077	\$2,051,000	\$20,021 81
Deduct re-insured .....	.....	48,425	346 63
	<hr/>	<hr/>	<hr/>
Net in force at 31st December, 1880. ....	1,077	\$2,002,575	\$19,675 18
	<hr/>	<hr/>	<hr/>
Total number of policies in force in Canada at date.....	1,077		
Total net amount in force.....			\$2,002,575 00
Total premiums thereon.....			19,675 18

Subscribed and sworn to, 22nd February, 1881, by

ALEXANDER DIXON,  
Chief Agent.

(Received, 23rd February, 1881.)

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**THE PHENIX INSURANCE COMPANY OF BROOKLYN, N.Y., U.S.**


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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

*President*—STEPHEN CROWELL. | *Secretary*—PHILANDER SHAW.  
*Principal Office*—12 and 14 Court Street, Brooklyn, N.Y.  
(Incorporated 16th September, 1853.)  
*Agent in Canada*—ROBERT HAMPSON. | *Head Office in Canada*—Montreal.  
(Commenced business in Canada, 1st May, 1874.)

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**CAPITAL.**

Amount authorized, subscribed for and paid up in cash. .... \$1,000,000 00

**ASSETS IN CANADA.**

U.S. Bonds in deposit with Receiver-General, viz. :—

	Par Value.	Market Value.	
U.S. Bonds 4 per cent. Registered.....	\$100,000 00	\$106,937 50	
Carried out at a market value.....			\$106,937 50
Agents' balances.....			338 49
Premium notes on which policies have been issued.....			2,865 91
<b>Total assets in Canada.....</b>			<u><u>\$110,141 90</u></u>

**LIABILITIES IN CANADA.**

Net amount of inland marine losses in Canada, claimed but not adjusted	\$14,607 22
Reserve of unearned premiums for all outstanding risks in Canada, viz. :—	
Fire.....	\$4,988 75
Inland marine.....	916 56
<b>Total reserve of unearned premiums in Canada.....</b>	<u>5,905 31</u>
<b>Total liabilities in Canada.....</b>	<u><u>\$20,512 53</u></u>

**INCOME IN CANADA.**
*Fire Risks in Canada.*

Gross cash received for premiums.....	\$7,759 87	
Deduct re-insurance, rebate, abatement and return-premiums	275 61	
<b>Net cash received for fire premiums.....</b>		\$7,484 26

*Inland Marine Risks in Canada.*

Gross premiums received in cash.....	\$11,020 89	
Gross cash received for bills and notes taken for premiums...	13,279 81	
<b>Gross cash received for premiums.....</b>	<u>\$24,300 70</u>	
Deduct re-insurance, &c.....	721 11	
<b>Net cash received for said premiums.....</b>		23,579 59
Bills and notes received during the year for inland marine premiums and remaining unpaid, \$2,865.91.		

## PHENIX—Continued.

*Ocean Risks in Canada.*

Gross cash received for premiums.....	\$38,048 45	
Deduct re-insurance, &c .....	10,570 73	
Net cash received for said premiums .....		27,477 72
Total net cash received for premiums.....		<u>\$58,541 57</u>
Total cash income in Canada.....		<u><u>\$58,541 57</u></u>

## EXPENDITURE IN CANADA.

*Fire Risks in Canada.*

Amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$76) .....	\$ 76 00	
Amount paid for losses occurring during the year.....	596 03	
Total amount paid during the year for fire losses in Canada.....		\$ 672 03

*Inland Marine Risks in Canada.*

Paid for inland marine losses occurring during the year.....	\$43,166 64	
Less re-insurance.....	12,309 02	
Total amount paid during the year for inland marine losses in Canada.....		<u>\$30,857 62</u>
Total net amount paid during the year for fire and inland marine losses in Canada.....		\$31,529 65
Total net amount paid during the year for ocean marine losses.....		39,446 58
(Of this amount \$22,750.73 was incurred in previous years).		
Commission or brokerage.....		7,071 64
Salaries, fees and all other charges of officials in Canada.....		3,500 00
Taxes in Canada.....		200 00
General expenses :—Postage, exchange, advertising, &c.....		731 17
Total cash expenditure in Canada.....		<u><u>\$82,479 04</u></u>

## RISKS AND PREMIUMS.

*Fire Risks in Canada.*

	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$963,332	\$9,584 88
Taken during the year—new and renewed.....	932,671	7,759 87
Total.....	<u>\$1,896,003</u>	<u>\$17,344 75</u>
Deduct terminated.....	905,833	7,532 24
Gross in force at end of year.....	\$990,170	\$9,822 51
Deduct re-insured.....	7,000	54 25
Total net in force, 31st December, 1880.....	<u>\$983,170</u>	<u>\$9,768 26</u>

*Inland Marine Risks.*

Gross policies in force at date of last statement.....	\$76,733	\$3,294 75
Taken during the year.....	2,223,880	24,963 51
Total.....	<u>\$1,300,613</u>	<u>\$28,258 26</u>
Deduct terminated.....	2,226,931	24,589 60
Gross in force at end of year.....	\$73,682	\$3,668 66
Deduct re-insured.....	34,331	1,835 53
Net in force at 31st December, 1880.....	<u>\$39,351</u>	<u>\$1,833 13</u>

## PHENIX—Continued.

*Ocean Risks.*

Gross policies in force at date of last statement. ....	\$175,354	\$758 78
Taken during the year.....	4,655,238	38,048 45
Total .....	\$4,830,592	\$38,807 23
Deduct terminated .....	4,830,592	38,807 23

Total number of policies in force in Canada at date .....	No return.
Total net amount in force. ....	\$1,022,521 00
Total premiums thereon .....	11,601 39

Subscribed and sworn to, 24th March, 1881, by

W. J. PORTEOUS.

(Received 22nd February, 1881.)

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

*As returned to the Department of Insurance, State of New York.*

## ASSETS.

Real estate.....	\$387,500 00
Loans on bond and mortgage.....	202,650 00
Interest due and accrued on said bond and mortgage loans .....	4,483 00
Stocks and bonds--par value, \$1,278,992.33; market value.....	1,410,275 07
Interest due and accrued thereon.....	2,622 01
Cash on hand and in banks .....	345,259 40
Loans on collateral security of stocks, &c., of par value, \$71,800.00; market value, 83,602.50 .....	62,333 38
Interest due and accrued thereon.....	929 22
Gross premiums in course of collection .....	34,465 28
Bills receivable .....	12,781 73
Other assets.....	21,929 58
Total assets .....	\$2,485,228 67

## LIABILITIES.

Net amount of unpaid losses.....	\$165,953 66
Unearned premiums.....	965,168 22
Due and accrued for rent, &c. ....	2,000 00
All other claims.....	3,653 18
Total liabilities, except capital stock.....	\$1,136,775 06

Capital stock paid up in cash .....	\$1,000,000 00
Surplus beyond liabilities and capital stock. ....	348,453 61

## INCOME.

Net cash received for premiums .....	\$2,182,976 85
(Bills and notes received for premiums and remaining unpaid, \$12,781.73.)	
Interest and dividends .....	85,577 15
Other income.....	15,462 39
Total cash income.....	\$2,284,016 39

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**PHENIX—Concluded.**
**EXPENDITURE.**

Net amount paid for losses.....	\$1,418,887 93
Dividends .....	100,000 00
Commission or brokerage .....	420,555 94
Salaries, fees, &c.....	182,583 17
Taxes .....	38,446 31
Miscellaneous .....	148,397 10
	<hr/>
Total cash expenditure.....	<u>\$2,308,870 45</u>

**RISKS AND PREMIUMS.**

Fire risks—written during the year—amount .....	\$170,281,118 00
Premiums thereon .....	1,597,862 09
Net in force 31st December, 1880—amount.....	178,879,164 00
Premiums thereon .....	1,792,049 03
Marine and inland risks—written during the year .....	166,047,511 00
Premiums thereon .....	992,577 39
Net amount in force 31st December, 1880 .....	7,522,463 00
Premiums thereon .....	24,614 15

STEPHEN CROWELL,  
*President.*

PHILANDER SHAW,  
*Secretary.*

NEW YORK, 25th January, 1881.



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 THE PHOENIX FIRE INSURANCE COMPANY OF LONDON.
 

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STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1880.

Secretary—JOHN G. BROOMFIELD. | Assistant—FRANCIS B. MACDONALD.  
 Principle Office—19 Lombard Street, London. Organized, A. D. 1782.  
 Agents in Canada—GILLESPIE, MOFFAT & Co. | Head Office in Canada—Montreal.  
 (Commenced business in Canada, A. D. 1804.)

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## CAPITAL.

This Company has no nominal capital, the liability of the shareholders being unlimited, but keeps on hand, for the payment of fire losses only, a customary balance exceeding £600,000 sterling.

## ASSETS IN CANADA.

Canada Dominion stock (par value).....	\$50,171 00
Canada 5 per cent. consolidated stock (par value).....	50,126 00
Total assets in Canada (deposited with Receiver-General).	<u>\$100,297 00</u>

## LIABILITIES IN CANADA.

Net amount of fire losses claimed but not adjusted .....	\$610 37
Total net amount of unsettled claims for fire losses in Canada.....	\$610 37
Reserve of unearned premiums for all outstanding fire risks in Canada.	87,899 28
Total liabilities in Canada.....	<u>\$88,509 65</u>

## INCOME IN CANADA.

Gross cash received for fire premiums.....	\$177,973 73
Less re-insurance, rebate, abatement and return-premiums.....	15,634 47
Net cash received for fire premiums.....	\$162,339 26
Add dividends on the deposit with Receiver-General, paid directly to the Head Office in London .....	4,599 07
Total cash income in Canada.....	<u>\$166,938 33</u>

## EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$9,757.54).....	\$9,757 54
Paid for fire losses occurring during the year.....	\$47,233 86
Less amount received for re-insurance.....	3,583 61
Net amount paid during the year for said losses.....	<u>43,650 25</u>
Total net amount paid during the year for fire losses.....	\$53 407 79
do do do commission or brokerage....	35,142 64
do do do taxes in Canada.....	1,477 10

PHENIX—*Concluded.*

## Miscellaneous payments:—

Expenses and fees incurred in the adjustment of losses.....	\$1,196 08	
Assessment, Government Insurance Department.....	213 16	
Statutory conditions fund.....	100 00	
Advertising.....	161 50	
	<u>\$1,670 74</u>	
Less on account of Stamp Act.....	164 95	
		<u>1,505 79</u>
Total cash expenditure in Canada .....		<u><u>\$91,533 32</u></u>

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount,	Premiums.
Gross policies in force at date of last statement ...	5,601	\$16,235,647	\$149,815 03
Taken during the year—new .....	3,433	9,963,576	88,114 83
do renewed.....	2,963	8,388,021	89,871 27
Total.....	11,997	\$34,587,244	\$327,801 13
Deduct terminated.....	4,880	15,853,097	144,391 33
Gross in force at end of year.....	7,117	\$18,734,147	\$183,409 80
Deduct re-insured.....		893,914	9,706 79
Net in force 30th November, 1880.....	<u>7,117</u>	<u>\$17,840,233</u>	<u>\$173,703 01</u>
Total number of policies in force at date.....	7,117		
Total net amount in force .....			\$17,840,233 00
Total premiums thereon.....			173,703 01

Subscribed and sworn to, 16th February, 1881, by

JAMES A. GILLESPIE.

(Received 17th February, 1881.)

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 ESTATE OF THE PROVINCIAL INSURANCE COMPANY.
 

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 31ST JANUARY, 1881.
 

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## ASSETS.

Cash with court, loss expenses and dividends 1 and 2, 20 p.c. each .....	\$32,329 59
Cash in sundry banks and in hand .....	124 36
Estimated cash value of other assets (not including claims upon share-holders) say.....	3,000 00
<b>Total .....</b>	<b>\$35,453 95</b>

## LIABILITIES.

Unquestioned fire claims.....	\$135,366 35	
Less dividends on \$134,766.35 paid.....	53,906 44	
		\$81,459 91
Unadjusted and disputed claims.....		13,773 41
Unquestioned inland marine claims.....	\$663 53	
Less dividends paid.....	265 40	
		398 13
Rebates of premiums .....	\$3,785 67	
Less dividends paid .....	1,395 36	
		2,390 31
<b>Total ranking on Government deposit.....</b>		<b>\$98,021 76</b>
Ocean marine claims unquestioned .....		27,388 43
do            disputed .....		2,000 00
Fire claims not ranking on Government deposit.....		825 00
Sundry claims .....		2,778 65
<b>Total .....</b>		<b>\$131,013 84</b>

## PROFIT AND LOSS ACCOUNT.

DR.

Ocean marine losses.....	\$60 86
Bills receivable written off .....	40 04
Agents' balances written off .....	1,231 05
Expenses, law costs and commission .....	129 50
Mortgages and real estate.....	2,400 00
Dividend No. 1. Balance.....	407 03
do    No. 2 .....	27,783 61
	<b>\$32,052 09</b>

CR.

Interest .....	\$4,152 26
Law costs.....	12 20
Fire losses recovered .....	11,084 34
Sundry claims. ....	1,845 12
	<b>\$17,093 92</b>

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**PROVINCIAL—Concluded.**
**RECAPITULATION.**

Balance at debit of profit and loss, 31st January, 1880.....	\$12,005 32
Credits as above.....	17,093 92
	<hr/>
	\$5,088 60
Debits as above .....	32,052 09
	<hr/>
Balance at debit of profit and loss, 31st January, 1881.....	<u>\$26,963 49</u>

**ARTHUR HARVEY,***Receiver and Assignee.*

TORONTO, 18th March, 1881.

## THE QUEBEC FIRE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1880.

*President*—JOHN GREAVES CLAPHAM.

*Secretary*—WM. LUNN FISHER.

*Principal Office*—Quebec.

(Organized 2nd April, 1818, and Incorporated by Act of L. C., 9 Geo. IV., cap. 58, amended by 18 Vic., cap. 212, and by 29-30 Vic., cap. 27, and by an Act 42 Vic., cap. 69.)

(Commenced business, 1818.)

### CAPITAL.

Amount of joint stock authorized and subscribed for.....	\$500,000 00
Amount paid up in cash .....	325,000 00

(For List of Shareholders, see Appendix.)

### ASSETS.

Real Estate—A lot of ground in the City of Quebec, situated on the westerly side of St. Peter Street, bounded in front by St. Peter Street, in the rear by Sault au Matelot Street, on one side to the south by La Banque Nationale, and on the other side to the north by the Montreal Telegraph Company, with a cut stone building thereon erected, and known as "The Quebec Fire Office" .....

\$30,000 00

Stocks and bonds held by the Company:—

	Par value.	Market value.
*Quebec Bank .....	\$62,500	\$66,875
*Banque Nationale .....	30,000	27,750
Quebec and Gulf Ports Steamship Co. debentures .....	15,000	15,750
Montreal Bank .....	22,000	37,070
Bank of Commerce.....	50,000	63,500
Merchants' Bank.....	10,000	11,700
Eastern Townships Bank.....	10,000	11,000
Montreal Telegraph .....	12,000	15,960
St. Maurice Bridge loan .....	16,000	16,000
Town of Stratford debentures.....	10,000	10,500
City of Belleville do .....	10,000	11,000
*City of Quebec consolidated stock .....	15,200	15,200
*Dominion stock.....	25,000	26,500
City of St. John debentures .....	8,000	8,400
Total at par and market value .....	\$295,700	\$342,305

Carried out at market value .....	342,305 00
Cash on hand at head office. ....	318 13

Cash in banks, viz.:—

La Banque Nationale.....	\$42,086 75
Quebec Bank, Montreal.....	11,671 69
do Toronto .....	2,264 05
Bank of Nova Scotia, St. John Branch .....	6,936 99
do Halifax.....	511 79

Total .....	63,471 27
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\*Of those marked thus (\*) there are deposited with the Receiver-General:—

Quebec Bank stock.....	\$35,000
Banque Nationale stock.....	25,000
City of Quebec consolidated stock .....	15,200
Canada Dominion stock .....	25,000

Total .....	\$100,200
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**QUEBEC FIRE—Continued.**

Interest accrued and unpaid on stocks .....	6,076 99
Agents' balances .....	951 47
Office furniture.....	551 85
Rents accrued .....	231 66
	<hr/>
Total assets .....	\$443,906 37
	<hr/> <hr/>

**LIABILITIES.**

Net amount of losses due and yet unpaid.....	\$4,561 55
Total reserve of unearned premiums for risks in Canada.....	40,793 25
Dividends declared and due, but unpaid.....	1,192 50
	<hr/>
Total liabilities, excluding capital stock. . . . .	\$46,547 30
	<hr/> <hr/>

Capital stock paid up.....	\$325,000 00
Surplus beyond all liabilities and capital stock.....	72,359 07
	<hr/> <hr/>

**INCOME.**

Gross cash received for premiums.....	\$67,200 96	
Deduct re-insurance, rebate, abatement and return-premiums.....	4,641 58	
	<hr/>	
Net cash received for premiums.....		\$62,559 38
Received for interest and dividends on stock and all other sources.....		21,141 38
Received for rent .....		1,162 61
From sundry sources, viz.:—		
Profit on sale of La Banque Nationale stock .....	\$4,393 00	
do Union Bank stock .....	2,275 00	
Returned by Quebec Government for unused stamps.....	63 91	
	<hr/>	
Total .....		6,731 91
		<hr/> <hr/>
Total cash income.....		\$91,595 28
		<hr/> <hr/>

**EXPENDITURE.**

Amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$3,800).....	\$3,800 00	
Amount paid for losses occurring during the year.....	25,006 98	
	<hr/>	
Total net amount paid during the year for fire losses.....		\$28,806 98
Amount of dividends paid during the year at 10 p.c. ....		32,610 50
Commission or brokerage.....		4,018 45
Salaries, fees, &c.....		6,380 00
Taxes.....		853 49
Printing and stationery.....		410 24
General charges.....		1,371 68
		<hr/>
Total cash expenditure.....		\$74,451 34
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 QUEBEC FIRE—*Concluded.*

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums.
Policies in force at date of last statement.....	\$7,727,416	\$80,053 32
Taken during the year—new.....	2,348,854	24,593 03
do renewed.....	4,676,887	42,607 93
Total ..	\$14,753,157	\$147,254 28
Deduct terminated.....	6,632,207	61,857 70
Gross in force at end of year.....	\$8,120,950	\$85,396 58
Deduct re-insured.....	402,910	3,810 07
Net in force, 31st December, 1880.....	\$7,718,040	\$81,586 51
Total number of policies in force at date.....	No return.	
Total net amount in force.....	\$7,718,040 00	
Total premiums thereon.....	81,586 51	

Subscribed and sworn to, 24th February, 1881, by

J. GREAVES CLAPHAM,  
*President.*

W. L. FISHER,  
*Secretary.*

(Received, 26th February, 1881.)

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**THE QUEEN INSURANCE COMPANY.**


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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

*President*—BERNARD HALL. | *Manager*—J. MONCRIEFF WILSON.  
*Principal Office*—Liverpool. Organized 22nd July, 1858.  
*Chief Agents in Canada*—FORBES & MUDGE.  
*Head Office in Canada*—191 St. James Street, Montreal.  
 (Commenced business in Canada, 5th July, 1859.)

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**CAPITAL.**

Amount of joint stock capital authorized, £2,000,000 stg. ....	\$9,733,333 33
Amount subscribed for, £1,798,000 stg. ....	8,751,726 66
Amount paid up in cash, £180,035 stg. ....	876,170 33

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**ASSETS IN CANADA.**

<i>Real estate, viz.:</i> —		
Lot of land in Maple Avenue, Montreal. ....	\$980 00	
do New Brunswick. ....	100 00	
		1,080 00
Loans secured by bonds and mortgages on which not more than one year's interest is due, constituting a first lien on real estate. ....		980 00
<i>Stocks owned by the Company, viz.:</i> —		
	Par value.	Market value.
• Dominion stock. ....	\$100,000 00	\$100,000 00
• Canada 5's. ....	51,100 00	51,100 00
Total market value. ....		151,100 00
Loans on security of life policies. ....		3,541 20
Cash on hand at head office in Canada. ....		567 71
<i>Cash in banks, viz.:</i> —		
Molson's Bank, Montreal. ....	\$8,623 85	
Bank of New Brunswick. ....	93 46	
Merchants' Bank of Halifax. ....	11,575 00	
Total. ....		20,292 31
Interest due and unpaid on loans. ....		17 76
Interest accrued and unpaid on loans. ....		88 04
Agents' balances in Canada. ....		13,789 32
Sundry—Office furniture, plans, stationery, &c. (approximate). ....		2,300 00
Total assets in Canada. ....		\$193,756 34

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**LIABILITIES IN CANADA.**

*Fire losses in Canada:*—

Net amount of losses claimed but not adjusted. ....	\$3,000 00
do reported or supposed but not claimed. ....	300 00
do resisted and in suit (incurred in previous years). ....	†7,500 00
do resisted—not in suit. ....	1,800 00

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\* Deposited with Receiver-General for fire and life.

† A portion of this being through the Halifax Agency, and the balance is now before the Privy Council.



## QUEEN—Continued.

Total net amount of unsettled claims for fire losses in Canada .....	\$12,600 00
Reserve of unearned premiums for all outstanding fire risks in Canada..	106,200 38
Due and accrued for miscellaneous expenses.....	284 82
<hr/>	
Total liabilities of Fire Department in Canada.....	\$119,085 20
Add liabilities, Life Department.....	68,994 73
<hr/>	
Total liabilities in Canada.....	\$188,079 93

## INCOME IN CANADA—FIRE DEPARTMENT.

Gross cash received for premiums .....	\$216,453 55
Deduct re-insurance, &c.....	21,384 53
<hr/>	
Net cash received for fire premiums ....	\$195,069 02
Interest on bonds and mortgages.....	100 99
*Interest and dividends on stocks and all other sources .....	4,384 80
<hr/>	
Total cash income in Canada .....	\$199,554 81

## EXPENDITURE IN CANADA—FIRE DEPARTMENT.

*For Fire Risks in Canada.*

Paid during the year for losses occurring in previous years (estimated in last statement at \$ 7,812.33).....	\$9,772 74
Paid for losses occurring during the year.....	\$76,116 84
Less received for re-insurance .....	5,975 38
<hr/>	
Net amount paid for said losses.....	\$70,141 46
<hr/>	
Total net amount paid during the year for fire losses .....	\$79,914 20
Paid or allowed for commission or brokerage.....	21,428 11
Paid for salaries, fees and other charges of officials....	10,762 50
Paid for taxes.....	2,180 31
Miscellaneous payments, viz.:—Office expenses, \$1,013.46; Agents' expenses, \$71.67; legal expenses, \$80.88; books, printing, stationery, postages and telegrams, \$2,482.14; exchange, \$249.87; advertising, \$719.94; inspection, \$643.52; contributions, \$114.26; rents, \$1,239.75; office furniture, \$4.90; office premises, \$8.31; Underwriters' Association, \$289.91.....	6,918 61
<hr/>	
Total cash expenditure in Canada .....	\$121,203 73

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement....	8,775	\$16,636,406	\$205,912 46
Taken during the year—New.....	5,375	11,629,012	114,811 05
do Renewed.....	4,274	8,088,227	100,643 79
<hr/>			
Total.....	18,424	\$36,353,645	\$421,367 30
Terminated .....	8,288	17,184,581	199,960 69
<hr/>			
Gross in force at end of year.....	10,136	\$19,169,064	\$221,406 61
Deduct re-insured.....		1,207,507	12,725 61
<hr/>			
Net in force at 31st December, 1880 .....	10,136	\$17,961,557	\$208,681 00

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 QUEEN—*Concluded.*

Total number of policies in force in Canada at date .....	10,136
Total net amount in force .....	\$17,961,557 00
Total premiums thereon....	208,681 00

Subscribed and sworn to, 28th February, 1881, by

A. M. FORBES.

(Received, 3rd March, 1881.)

THE ROYAL CANADIAN INSURANCE COMPANY OF MONTREAL,  
CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

President—ANDREW ROBERTSON.

Secretary and Attorney for Canada—  
ARTHUR GAGNON

Principal Office—160 St. James Street, Montreal.

(Organized 23rd May, 1873. Commenced business in Canada, 13th August, 1873.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for.....\$2,000,000 00  
\*Amount paid up in cash..... 300,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Value of real estate (less encumbrances) held by the Company, viz.:—

Grist Mill at St. Monique, valued at..... 5,000 00  
Loans secured by bonds and mortgages on which not more than one  
year's interest is due, constituting a first lien on real estate ..... 26,919 00  
The same constituting a second lien on real estate..... 8,000 00

Stocks and bonds held by the Company:—

	Par value.	Market value.
† Montreal Harbor Bonds, 6's and 6½'s.....	\$56,000 00	\$61,600 00
do Warehousing Bonds, 7's.....	24,333 33	18,250 00
‡ United States Bonds, 4's and 6's.....	15,000 00	17,500 00
Canada Central Railway Bonds, 6's.....	97,332 33	92,751 66
Total par and market value.....	<u>192,666 66</u>	<u>190,104 66</u>

Carried out at market value..... \$190,104 66  
Cash on hand at head office..... 25,561 92

Cash in Banks, viz.:—

Bank of Montreal.....	\$94,132 31
La Banque Jacques Cartier.....	25,200 54
Merchant's Bank, Halifax.....	5,000 00
La Banque du Peuple.....	50,000 00
On deposit in Philadelphia for garnishee.....	2,000 00

Total ..... \$176,332 85

\* Capital paid up..... \$300,000  
Paid on special assessment and capital reduced..... 806,685

Total paid..... \$1,106,685

Leaving—Subscribed capital not paid ..... \$893,315  
Of which there is—Called but unpaid..... 93,315  
Uncalled..... 800,000

† Deposited with Receiver-General, par value \$56,000

‡ Deposited with Insurance Departments of New York and Virginia.

ROYAL CANADIAN—Continued.

Agents' balances.....	9,057 86
Bills receivable.....	42,458 63
Due from other Companies for re-insurance.....	19,586 77
Premiums in course of collection.....	10,817 05
<b>Total assets.....</b>	<b>\$513,838 74</b>

LIABILITIES.

(1.) *Liabilities in Canada.*

Net amount of losses adjusted but not due:—

Fire.....	\$4,790 00	
Inland Marine.....	1,826 69	
Ocean.....	131 42	
		<b>\$6,748 11</b>

Net amount of losses claimed but not adjusted:—

Inland Marine.....	\$2,959 81	
Ocean.....	2,800 00	
		<b>5,759 81</b>

Net amount of losses reported or supposed but not claimed:—

Inland Marine.....	\$8,281 49	
Ocean.....	22,900 00	
		<b>31,181 49</b>

Total amount of unsettled claims for losses in Canada..... **\$43,689 41**

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

Fire.....	\$74,715 52
Inland Marine.....	1,635 61
Ocean.....	39,403 42

Total reserve of unearned premiums for risks in Canada..... **115,654 55**  
 Dividends declared but not yet due..... **15,000 00**

Total liabilities (excluding capital stock) in Canada..... **\$174,343 96**

(2.) *Liabilities in other Countries.*

Net amount of losses resisted, in suit—Fire..... **\$11,340 00**  
 (Accrued in previous years.)

Total liabilities in other countries..... **\$11,340 00**

Total liabilities (excluding capital stock) in all countries..... **\$185,683 96**  
 Capital stock paid up..... **300,000 00**

Surplus beyond all liabilities and paid-up capital stock..... **\$28,154 78**

INCOME.

<i>For Fire Risks.</i>	<i>In Canada.</i>
Gross premiums received in cash.....	\$146,856 24
Gross cash received on bills and notes taken for premiums.....	215 00
	<b>\$147,071 24</b>
Deduct re-insurance, rebate, abatement and return-premiums.....	18,773 01
Net cash received for fire premiums.....	<b>\$128,298 23</b>

## ROYAL CANADIAN—Continued.

Bills and notes received during the year for fire premiums and remaining unpaid, \$672.70.

*For Inland Marine Risks.*

Gross premiums received in cash .....	\$51,741 66
Gross cash received on bills or notes taken for premiums .....	8,626 74
Gross cash received for premiums.....	\$60,368 40
Deduct re-insurance, &c. ....	12,883 90
Net cash received for inland marine premiums.....	\$47,484 50

Bills and notes received during the year for inland marine premiums and remaining unpaid, \$2,111.68.

*For Ocean Risks.*

Gross premiums received in cash.....	\$84,632 88
Gross cash received on bills and notes taken for premiums .....	36,725 24
Gross cash received for premiums.....	\$121,358 12
Deduct re-insurance, &c. ....	23,400 47
Net cash received for ocean premiums.....	\$97,957 65

Bills and notes taken during the year for ocean premiums and remaining unpaid, \$39,280.75.

Total net cash received for premiums in Canada.....	\$273,740 38
Received for interest on bonds and mortgages.....	6,583 50
Received for interest and dividends on stocks and all other sources .....	7,493 12
Received for special assessment calls on capital .....	6,685 00
Total cash income.....	\$294,502 00

## EXPENDITURE.

*For Fire Risks.*

	In Canada.	In other Countries.
Paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$27,629.60) .....	\$16,250 39	\$9,675 00
Paid for losses occurring during the year.....	47,222 58	.....
Total net amount paid during the year for fire losses.....	\$63,472 97	\$9,675 00

*For Inland Marine Risks.*

Amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$5,246.87) .....	\$3,668 75	\$1,578 12
Net amount paid for losses occurring during the year .....	17,059 11	.....
Net amount paid during the year for inland marine losses.....	\$20,727 86	\$1,578 12
Total net amount paid during the year for fire and inland marine losses, viz. :—		
In Canada.....	\$84,200 83	
In other countries. ....	11,253 12	

Total ..... \$95,453 95

ROYAL CANADIAN—*Concluded.*

Net amount paid during the year for ocean losses .....	69,309 78
(\$10,250.36 of this amount is for losses incurred previous to 1880.)	
Amount of dividends paid during the year at 5 per cent.....	12,300 00
Commission or brokerage.....	29,967 59
Salaries, fees and all other charges of officials.....	14,904 00
Taxes.....	1,186 58
All other payments and expenditure (including \$15,571.41 U. S. branch liquidation account).....	32,433 96
<b>Total cash expenditure .....</b>	<b>\$255,555 86</b>

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$15,135,782	\$148,339 31
Taken during the year (new and renewed).....	16,940,580	149,704 43
<b>Total.....</b>	<b>\$32,076,362</b>	<b>\$298,043 74</b>
Deduct terminated.....	16,311,682	135,407 76
Gross in force at end of year.....	\$15,764,680	\$162,635 98
Deduct re-insured.....	1,622,685	13,204 93
<b>Net in force at 31st December, 1880....</b>	<b>\$14,141,995</b>	<b>\$149,431 05</b>
<i>Inland Marine Risks in Canada.</i>		
Gross policies in force at date of last statement.....	\$ 166,600	\$ 8,473 00
Taken during the year.....	4,263,171	42,522 23
<b>Total.....</b>	<b>\$4,429,771</b>	<b>\$50,995 23</b>
Deduct terminated.....	4,279,072	44,402 62
Gross in force at end of year.....	\$150,699	\$ 6,592 61
Deduct re-insured.....	78,773	3,521 40
<b>Net in force at 31st December, 1880....</b>	<b>\$71,926</b>	<b>\$ 3,071 21</b>
<i>Ocean Risks in Canada.</i>		
Gross policies in force at date of last statement.....	\$ 325,150	\$ 25,126 33
Taken during the year.....	6,822,522	111,625 17
<b>Total.....</b>	<b>\$7,147,672</b>	<b>\$136,751 50</b>
Deduct terminated.....	6,720,802	96,462 08
Gross in force at end of year.....	\$ 426,870	\$ 40,289 42
Deduct re-insured.....	9,700	886 00
<b>Net in force at 31st December, 1880....</b>	<b>\$ 417,170</b>	<b>\$ 39,403 42</b>
Total number of policies in force at date.....	(No return.)	
Total net amount in force .....		\$14,631,091 00
Total premiums thereon .....		191,905 68

Subscribed and sworn to 28th February, 1881.

ANDREW ROBERTSON,  
*President.*

ARTHUR GAGNON,  
*Secretary.*

(Received, 3rd March, 1881.)

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**THE ROYAL INSURANCE COMPANY.**

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

Chairman—R. BROCKLEBANK. | Manager—JOHN H. McLAREN.  
Principal Office—Liverpool, England.

Head Office in Canada—Montreal. | Chief Agents in Canada—  
M. H. GAULT AND WM. TATLEY.

(Organized, 31st May, 1845; Commenced business in Canada about 1848.)

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**CAPITAL.**

Joint stock capital authorized, £2,000,000 sterling.....	\$9,733,333 33
Capital subscribed for, £1,930,300.....	9,394,126 67
Amount paid up in cash, £289,545 sterling.....	1,409,119 00

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**ASSETS IN CANADA.**
**Real Estate:—**

Four story building, situate on corner of Notre Dame Street and Place d'Armes, Montreal, occupied by the Company and tenants as offices... \$75,000	
Four story building, situate on corner of Yonge and Wellington Streets, Toronto, occupied by the Company and tenants as offices.....	45,000
Total real estate.....	120,000 00

**Stocks held by the Company:—**

	Par value.	
*Canada 5's.....	\$53,533 34	
*Dominion stock .....	96,982 13	
*Consols.....	267,666 67	
Total par and market value .....		418,182 14

Loans on security of the Company's policies (Life Department) in Canada.....	17,263 97
Cash on hand in head office in Canada.....	13,577 07
Cash in Merchants' Bank.....	12,387 43
Agents' balances.....	22,435 60
Office furniture and fixtures throughout Montreal and Toronto build- ings; also, furniture at Quebec, Hamilton and other agencies, including supplies, block plans, etc.....	7,000 00
Rents accrued.....	275 00
Total assets in Canada.....	611,121 21

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**LIABILITIES IN CANADA.**
*For Fire Losses in Canada.*

Net amount of losses due and yet unpaid.....	\$ 864 97
do do resisted and in suit (accrued in 1878).....	3,170 00
do do claimed but not resisted.....	3,170 00

Total net amount of unsettled claims for fire losses in Canada .....	\$ 7,204 97
Reserve of unearned premiums on all outstanding fire risks .....	254,612 00
Total liabilities in fire branch in Canada.....	\$ 261,816 97
Liability under life branch in Canada.....	259,317 40
Total liabilities in Canada.....	\$ 521,134 37

\*Deposited with the Receiver-General on account of fire and life.

## ROYAL—Continued.

## INCOME IN CANADA (FIRE BRANCH).

Gross cash received for fire premiums .....	\$454,113 28
Deduct re-insurances, &c .....	36,962 91
Net cash received for fire premiums .....	\$417,150 37
Interest and dividends on stock in Canada.....	4,220 13
Other income, viz:—	
Rents received .....	\$4,191 30
Received in London, England, from investment for benefit of Canadian policy-holders:—	
Canada 5's .....	2,676 66
Consols.....	5,596 67
Total .....	12,464 63
Total cash income in Canada .....	<u>\$433,835 13</u>

## EXPENDITURE IN CANADA (FIRE BRANCH).

Amount paid during the year for fire losses occurring in previous year (estimated in last statement at \$16,663.46).....	\$14,268 12
Paid for losses occurring during the year.....	\$159,565 23
Less savings and salvage .....	\$276 10
Less received for re-insurance.....	4,811 81
	5,087 91
Net amount paid for said losses .....	154,477 32
Total net amount paid during the year for fire losses in Canada.....	\$168,745 44
Paid for commission, brokerage, and for salaries, fees and all other charges in Canada.....	86,568 15
Taxes in Canada.....	2,292 29
Total cash expenditure in Canada .....	<u>\$257,605 88</u>

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement ...	22,857	\$45,019,571	\$415,129 24
Taken during the year—New .....	13,950	28,910,978	274,171 38
do Renewed.....	8,336	19,329,503	179,941 90
Total .....	45,143	\$93,260,052	\$869,242 52
Deduct terminated.....	16,335	37,154,624	373,973 10
Gross in force at end of year.....	28,808	\$56,105,428	\$495,269 42
Deduct re-insurance.....		2,560,464	22,319 35
Net in force 31st December, 1880.....	28,808	\$53,544,964	\$472,950 07
Total number of policies in Canada at date .....	28,808		
Total net amount in force .....			\$53,544,964 00
Total premiums thereon.....			472,950 07
Subscribed and sworn to, 4th March, 1881.			

WM. TATLEY.

(Received, 5th March, 1881.)



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**ROYAL—Continued.**
**GENERAL BUSINESS FOR THE YEAR ENDING 31ST DECEMBER, 1879.***(Abstracted from the Report of Directors, Liverpool, 6th August, 1880.)***FIRE ACCOUNT.**

	£	s.	d.
Amount of fire insurance fund at the beginning of the year.....	500,000	0	0
Premiums received, after deduction of re-assurances.....	779,318	6	5
Interest .....	28,559	16	5
	<u>£1,307,878</u>	<u>2</u>	<u>10</u>

	£	s.	d.
Losses by fire, after deduction of re-assurances .....	438,051	18	1
Commission .....	109,903	10	2
Expenses of management.....	117,782	13	3
Profit realised, transferred to profit and loss account .....	142,140	1	4
Amount of fire insurance fund at the end of the year.....	500,000	0	0
	<u>£1,307,878</u>	<u>2</u>	<u>10</u>

**PROFIT AND LOSS ACCOUNT.**

	£	s.	d.
Balance of last year's account .....	166,222	11	0
Interest .....	54,110	17	3
Profit realized on the fire account .....	143,540	1	4
Shareholders' life profits realized .....	79,404	0	0
	<u>£441,877</u>	<u>9</u>	<u>7</u>

	£	s.	d.
Dividends and bonuses to shareholders .....	66,516	0	0
Income tax.....	3,283	18	9
Amount transferred to reserve fund .....	100,000	0	0
Balance .....	242,078	10	10
	<u>£441,877</u>	<u>9</u>	<u>7</u>

ROYAL—*Concluded.*

BALANCE SHEET OF THE ROYAL INSURANCE COMPANY ON THE 31ST DECEMBER, 1879.

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
Shareholders' capital.....	289,545	0	0	Mortgages on freehold property within the United Kingdom.....	818,606	16	0
Reserve fund.....	900,000	0	0	Loans on the Company's life policies within their surrender value	137,481	16	10
Life assurance fund.....	2,258,798	8	4	Investments:—			
Annuity fund.....	190,817	10	11	In British Government securities	123,542	11	3
Fire fund.....	500,000	0	0	Foreign and Colonial securities.....			
Profit and loss (subject to shareholders' dividend).....	242,078	10	10	United States securities.....	34,529	7	7
Perpetual insurance fund.....	4,692	2	2	British railway debentures and debenture stocks.....	412,926	11	0
	4,385,931	12	3	British railway guaranteed and preference stocks.....	22,930	0	0
Claims under life policies, admitted but not paid.....	£28,101	15	8	British railway ordinary stock	1,145,390	10	6
Annuities not claimed.....	478	14	11	Other British securities.....	8,075	0	0
Outstanding fire losses.....	53,172	14	2	Freehold buildings.....	355,651	12	8
Unclaimed dividends.....	2,107	4	0	Leasehold building.....	213,683	12	7
Outstanding accounts (since paid).....	2,604	18	11	Loans on the Company's life policies, combined with personal security.....	8,827	5	0
Bills payable (since paid).....	20,430	10	10	Loans to various towns and townships in Great Britain on security of the rates.....	390,794	11	6
	106,935	18	6	Loans on British railway securities, with margins.....	600,267	14	2
	£4,492,867	10	9	Agents' balances (since received). Outstanding premiums (since received).....	54,470	6	1
				Outstanding interest (since received).....	7,820	17	10
				Cash in hand and on current account with bankers.....	50,150	10	7
					107,121	13	10
	£4,492,867	10	9		£4,492,867	10	9

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 THE SCOTTISH COMMERCIAL INSURANCE COMPANY.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

This Company's assets and liabilities and business have been taken over, assumed and carried on by the Lancashire Insurance Company.

Agent in Canada—S. C. DUNCAN—CLARK. | Head Office in Canada—Toronto.

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## ASSETS IN CANADA.

Bonds and stock in deposit with Receiver-General:—

	Par value.	Market value.
Canada Dominion 5 per cent. stock. ....	\$48,666 67	\$51,830 00
Bonds, County of Carleton, 6 per cent. ....	5,000 00	5,000 00
do do Elgin, 6 do .....	5,000 00	5,000 00
do do Oxford, 6 do .....	8,000 00	8,000 00
do do Lambton, 7 do .....	7,256 22	7,256 22
do Town of Sarnia .....	27,000 00	27,000 00
Total par and market value .....	<u>\$100,922 89</u>	<u>\$104,086 22</u>

Carried out at market value .....	\$104,086 22
Cash deposited in Dominion Bank in name of Receiver-General, in trust .....	7,245 00
Sundries .....	500 00
Total assets in Canada .....	<u><u>\$111,831 22</u></u>

## LIABILITIES IN CANADA.

Reserve of unearned premiums for all outstanding fire risks in Canada. ....	\$17,731 94
Total liabilities in Canada .....	<u><u>\$17,731 94</u></u>

## INCOME IN CANADA.

Gross cash received for fire premiums .....	\$24,859 00
Less re-insurance, rebate, &c. ....	5,345 57
Net cash received for fire premiums .....	<u>\$19,513 43</u>
Total cash income in Canada .....	<u><u>\$19,513 43</u></u>

## EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$9,375.00) .....	\$8,697 50
Paid for losses occurring during the year .....	\$21,290 17
Add N.S. and N.B. agencies .....	582 65
Less re-insurance .....	<u>\$24,872 82</u>
Net amount paid for said losses .....	<u>3,953 22</u>
Net amount paid for said losses .....	<u>\$20,919 60</u>
Total net amount paid during the year for fire losses .....	\$29,617 10
Commission or brokerage .....	3,586 84
Paid for salaries, fees, &c. ....	1,383 34
do taxes in Canada .....	283 80

SCOTTISH COMMERCIAL—*Concluded.*

Miscellaneous payments:—

Rents, \$1,100; insurance plans, \$813.41; travelling expenses, \$252.37; legal expenses, \$29.50; office furniture, \$263.19; printing, stationery, postage, telegrams and other office expenses, \$1,709.57; N.B. and N.S. agencies, sundries, Underwriters' Board, Salvage Corps, advertising, &c., \$138.52 4,306 56

Total cash expenditure in Canada ..... \$39,177 64

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	5,508	\$10,144,110	\$105,036 44
Taken during the year—new .....	822	1,678,815	13,345 25
do do renewed .....	574	1,120,484	11,013 75
<b>Total</b> .....	<u>6,904</u>	<u>\$12,943,409</u>	<u>\$129,395 44</u>
Deduct terminated .....	4,045	8,885,448	86,499 35
<b>Gross in force at end of year</b> .....	<u>2,859</u>	<u>\$4,057,961</u>	<u>\$44,896 09</u>
Deduct re-insured.....	.....	529,456	2,640 26
<b>Net in force at 31st December, 1880</b> .....	<u>2,859</u>	<u>\$3,528,505</u>	<u>\$41,755 83</u>

Total number of policies in force in Canada at date. .... 2,859  
 Total net amount in force.....\$3,528,505 00  
 Total premiums thereon..... 41,755 83

Subscribed and sworn to, 19th April, 1881, by

S. C. DUNCAN-CLARK.

(Received, 25th April, 1881.)

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**THE SCOTTISH IMPERIAL INSURANCE COMPANY.**


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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

Chairman—ALEXANDER RONALDSON. | Manager—W. W. W. REID.  
 Principal Office—Glasgow.  
 Agent in Canada—TAYLOR BROS. | Head Office in Canada—Montreal.  
 (Organized or incorporated, 1866. Commenced business in Canada, 1869.)

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CAPITAL.

Amount of joint stock or guarantee capital authorized.....	£1,000,000	\$4,866,666 67
Amount subscribed for .....	500,000	2,433,333 33
Amount paid up in cash.....	50,000	<u>243,333 33</u>

ASSETS IN CANADA.

Stocks and bonds held by the Company:—

	Par value.	Market value.
* Dominion stock 6 per cent.....	\$1,720 41	} \$74,621 00
do 5 do .....	69,347 21	
* Montreal 6½ per cent. harbor bonds.....	20,000 00	21,600 00
Montreal Corporation bonds.....	5,500 00	5,775 00
Total par and market value.....	<u>\$96,567 62</u>	<u>\$101,996 00</u>
Carried out at market value .....		\$101,996 00
Cash on hand at head office in Canada .....		1,914 64
Cash in banks, viz. :—		
Banque du Peuple current account.....		\$1,234 34
do to credit Receiver-General.....		<u>7,257 38</u>
Total .....		8,491 72
Interest accrued and unpaid on stocks .....		1,582 64
Agents' balances .....		4,333 05
Total assets in Canada .....		<u><u>\$118,318 05</u></u>

LIABILITIES IN CANADA.

Net amount of fire losses resisted and in suit since 1878.....	\$800 00
Total net amount of unsettled claims for fire losses in Canada .....	\$ 800 00
Reserve of unearned premiums for all outstanding fire risks .....	33,195 98
Due to agents .....	1,232 44
Total liabilities in Canada.....	<u><u>\$35,228 42</u></u>

INCOME IN CANADA.

Gross cash received for fire premiums .....	\$58,437 01
Deduct re-insurance, rebate, &c. ....	<u>6,392 76</u>
Net cash received for fire premiums .....	\$52,044 25
Received for interest on bonds, &c. ....	5,234 97
Total cash income in Canada .....	<u><u>\$57,279 22</u></u>

\* In deposit with Receiver-General.

SCOTTISH IMPERIAL—*Concluded.*

## EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$8,000.00) .....	\$6,161 56
Paid for fire losses occurring during the year .....	\$20,126 29
Less re-insurance .....	48 84
Net amount paid for said losses. ....	\$20,077 45
Total net amount paid during the year for fire losses .....	\$26,239 01
Paid for commission or brokerage, salaries, fees, taxes, &c.....	11,423 08
Total cash expenditure in Canada .....	\$37,662 09

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement,.....	4,318	\$7,267,428	\$71,052 62
Taken during the year—new.....	1,771	3,312,204	29,219 83
do do renewed.....	1,568	3,009,227	29,509 27
Total .....	7,657	\$13,588,859	\$129,781 72
Deduct terminated .....	3,009	6,336,354	57,866 10
Gross in force at end of year.....	4,648	\$7,252,505	\$71,915 62
Deduct re-insured.....	.....	559,700	5,620 34
Net in force at 31st December, 1880 .....	4,648	\$6,692,805	\$66,295 28
Total number of policies in force in Canada at date .....	4,648		
Total net amount in force .....			\$6,692,805 00
Total premiums thereon.....			66,295 28

Subscribed and sworn to, 21st February, 1881, by

JAMES W. TAYLOR.

(Received, 22nd February, 1881.)

THE SOVEREIGN FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

*President*—HON. ALEX. MACKENZIE, | *Secretary*—G. BANKS, *Assistant*.  
*Principal Office*—Toronto.

Organized or incorporated 14th April, 1871; commenced business in Canada, July, 1871.

CAPITAL.

Amount of joint stock capital authorized.....	\$1,000,000 00
Amount subscribed for.....	600,000 00
Amount paid up in cash.....	110,590 00
Paid in notes.....	1,500 00

(For List of Stockholders, see Appendix.)

ASSETS.

Value of real estate (less encumbrances) held by the Company.....	\$ 1,658 32
Loans secured by bonds and mortgages on which not more than one year's interest is due, constituting a first lien on real estate.....	746 01

Stocks and bonds owned by the Company:—

	Par value.	Market value.
* City Toronto debentures....	\$82,899 00	\$ 88,823 94
* do Hamilton do .....	18,040 00	18,400 80
* Village of Longueuil debentures.....	18,400 00	17,486 78

Total par and market value.....\$119,339 00 \$124,711 52

Carried out at market value.....	124,711 52
Cash in Canadian Bank of Commerce....	22,248 58
Interest accrued and unpaid on stocks.....	409 50
Agents' balances ..	20,822 80
Bills receivable (notes for stock calls).....	1,606 75
Office furniture and fittings (Montreal and Toronto offices) .....	1,391 36
Quebec Government, for stamps.....	444 52

Total assets..... \$174,039 36

LIABILITIES.

Net amount of losses claimed but not adjusted.....	\$2,323 50
Net amount of losses resisted—in suit .....	\$990 00
do not in suit.....	200 00
	1,190 00
Total net amount of unsettled claims for fire losses in Canada .....	\$ 3,513 50
Total reserve of unearned premiums for risks in Canada .....	112,879 00
Due and accrued for agency and other miscellaneous expenses.....	2,656 20

Total liabilities (excluding capital stock)..... \$119,048 70

Capital stock paid up..... \$112,090 00

INCOME.

Gross cash received for premiums .....	\$133,831 56
Deduct re-insurance, rebate, abatement and return-premiums .....	8,601 06

\*Deposited with Receiver-General.

SOVEREIGN—*Concluded.*

Net cash received for premiums.....	\$125,230 50
Received for interest and dividends on stocks and all other sources.....	6,947 18
Profit realized on sale of stocks.....	390 00
Other income (transfer fees).....	80 36
<b>Total .....</b>	<b>\$132,648 04</b>
Received for calls on capital .....	33,497 25
<b>Total cash income.....</b>	<b>\$166,145 29</b>

EXPENDITURE.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$20 860.17).....	\$20,860 17
Deduct savings and salvage.....	4,084 90
<b>Net amount paid for said losses.....</b>	<b>\$16,775 37</b>
Amount paid for losses occurring during the year.....	\$73,475 73
Less received for re-insurances.....	1,310 48
<b>Net amount paid for said losses.....</b>	<b>\$72,165 25</b>
<b>Total net amount paid during the year for fire losses .....</b>	<b>\$ 88,940 62</b>
Commission or brokerage .....	13,027 31
Salaries and all other charges of officials.....	7,287 12
Miscellaneous payments, viz.:—General agents' expenses, including travelling, \$5,707.27; agents' expenses, \$2,278.49; rent, gas and water taxes, \$1,917.88; advertising and printing, \$1,493.16; office books and stationery, \$276.87; postage and bank commissions, \$1,455.70; office expenses, fuel, caretaker, telegrams, etc., \$127.67; legal expenses, \$1,642.17; adjusting losses, \$1,901.19.....	16,755 40
<b>Total cash expenditure .....</b>	<b>\$126,010 45</b>

RISKS AND PREMIUMS.

<i>Fire Risks.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	26,075	\$22,643,618	\$230,964
Taken during the year—new and renewed .....	10,163	10,582,169	130,323
<b>Total.....</b>	<b>36,238</b>	<b>\$33,225,787</b>	<b>\$361,287</b>
Deduct terminated.....	9,560	12,008,500	114,629
Gross in force at end of year.....	26,678	\$21,217,287	\$246,658
Deduct re-insured .....		1,550,120	12,401
<b>Net in force at 31st December, 1880.....</b>	<b>26,678</b>	<b>\$19,667,167</b>	<b>\$234,257</b>
<b>Total number of policies in force at date .....</b>	<b>26,678</b>		
<b>Total net amount in force.....</b>			<b>\$19,667,167</b>
<b>Total premiums thereon.....</b>			<b>234,257</b>

Subscribed and sworn to, 9th February, 1881, by

G. BANKS,  
Assistant Secretary.

(Received, 10th February, 1881.)



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**THE WESTERN ASSURANCE COMPANY.**


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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

President—Hon. JOHN McMURRICH. | Secretary—JAMES BOOMER.

Managing Director—J. J. KENNY. | Principal Office—Toronto.

(Incorporated, August, 1851. Commenced business in Canada, August, 1851.)

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**CAPITAL.**

Amount of joint stock capital authorized.....	\$1,000,000 00
Amount subscribed for.....	800,000 00
Amount paid up in cash .....	<u>400,000 00</u>

(For List of Stockholders, see Appendix.)

**ASSETS.**

Real estate—Company's building.....	\$66,719 28
Loans secured by bonds and mortgages on which not more than one year's interest is due, constituting a first lien on real estate.....	49,284 36
Interest due and accrued and unpaid on said loans.....	1,355 78
Stocks and bonds held by the Company:—	

	Par value.	Market value.
Town of Barrie.....	\$2,500 00	\$2,500 00
Arthur debentures.....	3,000 00	3,300 00
Township of Fenelon.....	4,707 31	4,707 31
do Howick.....	3,500 00	3,500 00
City of Hamilton.....	6,980 00	6,980 00
Harriston.....	20,000 00	20,000 00
Town of Lindsay.....	3,500 00	3,500 00
do Listowell.....	24,000 00	25,300 00
Mount Forest.....	15,000 00	15,000 00
Milton.....	13,000 00	13,000 00
Town of Owen Sound.....	14,000 00	14,000 00
Village of Port Perry.....	6,000 00	6,000 00
do Pembroke.....	25,000 00	25,000 00
Palmerston.....	15,000 00	15,000 00
Streetsville.....	10,000 00	10,000 00
Township of St. Vincent.....	900 00	972 00
Town of Stratford.....	20,880 00	23,812 00
do Strathroy.....	10,000 00	10,000 00
Municipality of Shuniah.....	35,000 00	36,750 00
City of Toronto.....	22,560 00	24,139 20
Village of Uxbridge.....	10,000 00	10,000 00
Town of Whitby.....	21,250 00	21,250 00
United States registered 4½ per cent. bonds.....	300,000 00	336,000 00
do do 4 do.....	176,000 00	197,780 00
Georgia State bonds.....	25,000 00	26,625 00
Canadian Bank of Commerce stock.....	51,850 00	71,553 00
Ontario Bank stock.....	5,000 00	5,000 00
Dominion Savings and Investment Co. stock.....	20,000 00	24,000 00
Imperial Building Society stock.....	41,800 00	50,160 00
Dominion of Canada 5 per cent. stock.....	5,350 00	5,617 50

Total par and market value..... \$909,777 31 \$1,011,446 01

Carried out at market value.....	1,011,446 01
Cash on hand at head office.....	1,462 47
Cash deposited in Mississippi.....	15,000 00
do with Real Estate Loan and Debenture Co.....	10,000 00

WESTERN—Continued.

Cash in banks, viz. :—

Canadian Bank of Commerce, Toronto .....	\$28,358 52
Harper & Goadby, New York.....	35,461 91
Corn Exchange, National Bank Chicago .....	15,270 76
Farmers' and Mechanics' National Bank, Buffalo .....	3,368 05
Bank of Nova Scotia, St John, N.B.....	7,663 80
Merchants' Bank of Halifax, Halifax.....	2,027 82

Total.....	92,150 86
Interest due and accrued and unpaid on stocks, &c .....	5,138 52
Agents' balances (being cash in course of transmission).....	103,796 95
Bills receivable.....	51,113 74
(Amount of same overdue, \$8,992.63.)	

Sundry, viz. :—

Unpaid premium account.....	\$ 987 71
Marine property.....	350 03
St. John Agency, furniture account .....	160 00
Sun Mutual Insurance Co.....	1,500 00
	<u>2,997 74</u>

Gross assets.....	\$1,410,465 71
Amount which should be deducted on account of bad or doubtful Agents' balances.....	6,515 43
*Total assets .....	<u>\$1,403,950 28</u>

LIABILITIES.

(1.) Liabilities in Canada.

Net amount of unsettled losses, not resisted. —

Fire.....	\$10,098 00
Inland Marine .....	11,286 00
Ocean.....	28,613 00

Total net amount of unsettled claims for losses in Canada..... \$49,997 00

Reserve of unearned premiums for outstanding risks in Canada :—

Fire.....	\$161,490 55
Inland Marine.....	2,947 50
Ocean.....	46,702 05

Total reserve of unearned premiums for risks in Canada ..... 211,140 10

Dividends declared and due, but unpaid..... 520 30  
do but not yet due ..... 30,000 00

Total liabilities (excluding capital stock) in Canada..... \$291,657 40

\*Amount deposited in various States and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such States or countries:—

	Amount of deposit.	Liability in force.
Dominion of Canada .....	\$57,700 00	.....
Virginia 4½ per cent. registered bonds.....	44,800 00	\$15,976 28
Ohio 4½ do do .....	112,000 00	27,743 42
California 4½ do do .....	112,000 00	48,459 77
North Carolina—4 per cent. registered bonds.....	11,237 50	9,802 23
Georgia—Georgia State bonds.....	26,625 00	20,492 39
Mississippi... { Cash .....	15,000 00	48,690 04
{ 4 per cent. registered bonds.....	11,237 50	

WESTERN—*Continued.*(2.) *Liabilities in other Countries.*

Net amount of losses unsettled:—

Fire—not resisted.....	\$57,829 92
do resisted—not in suit.....	2,875 00
Total net amount of unsettled claims in other countries.....	\$ 60,704 92
Reserve of unearned premiums—Fire .....	339,563 79
Total liabilities in other countries.....	\$400,268 71
Total liabilities (excluding capital stock) in all countries.....	\$691,926 11
Capital stock paid up ..	\$400,000 00
Surplus beyond all liabilities and paid-up capital stock.....	\$312,024 17

## INCOME.

*For Fire Risks.*

	In Canada.	In other Countries.
Gross cash received for premiums.....	\$320,554 45	\$770,029 19
Deduct re-insurance, rebate, abatement and return-premiums .....	47,795 96	107,127 05
Net cash received for fire premiums.....	\$272,758 49	\$662,902 14

*For Inland Marine Risks.*

Gross premiums received in cash .....	\$11,030 28	.....
Gross cash received on bills or notes taken for premiums....	15,141 39	.....
Gross cash received for premiums .....	\$26,171 67	.....
Deduct re-insurance, &c. ....	3,384 01	.....
Net cash received for inland marine premiums.....	\$22,787 66	.....

(Bills or notes received during the year for premiums and remaining unpaid, \$2,373.84.)

*For Ocean Risks.*

Gross cash received for premiums.....	\$206,425 55	.....
Deduct re-insurance, &c.....	28,537 86	.....
Net cash received for ocean premiums.....	\$177,887 69	.....

(Bills and notes received during the year for ocean premiums and remaining unpaid, \$37,460.57.)

Total net cash received for premiums.....	\$473,433 84	\$662,902 14
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Total net cash received for premiums in all countries.....	\$1,136,335 98
Received for interest and dividends.....	61,168 56
Other income, rent.....	360 00

Total cash income.....\$1,197,864 54

## WESTERN—Continued.

## EXPENDITURE.

<i>For Fire Losses.</i>	In Canada.	In other Countries.
Paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$69,862.99).....	\$18,395 78	\$44,518 78
Paid for losses occurring during the year.....	\$135,476 16	\$494,304 32
Less received for re-insurance.....	15,027 82	117,132 48
Net amount paid for said losses.....	\$120,398 34	\$377,171 84
Total net amount paid during the year for fire losses.....	<u>\$138,794 12</u>	<u>\$421,680 62</u>
<i>For Inland Marine Losses.</i>		
Paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$1,790.00).....	\$1,962 00	.....
Paid for losses occurring during the year.....	\$38,077 31	.....
Less savings and salvage and re-insurance.....	7,924 69	.....
Net amount paid for said losses.....	\$30,152 62	.....
Total net amount paid during the year for inland marine losses.....	<u>\$32,114 62</u>	.....
Total net amount paid during the year for fire and inland marine losses, viz. :—		
In Canada.....		\$170,908 74
In other countries.....		<u>421,690 62</u>
Total.....		\$592,599 36
Net amount paid during the year for ocean losses.....		210,493 41
(Of this amount \$11,555.93 was incurred in previous years.)		
Paid for dividends on capital stock, at 15 per cent.....		60,000 00
Commission or brokerage.....		193,044 26
Salaries and all other charges of officials.....		19,566 01
Taxes.....		15,967 19
General expense account.....		78,888 09
Total cash expenditure.....		<u><u>\$1,170,558 32</u></u>

WESTERN—*Concluded.*  
RISKS AND PREMIUMS.

	IN CANADA.		IN OTHER COUNTRIES.		TOTAL IN ALL COUNTRIES	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
<i>Fire Risks.</i>						
Gross policies in force at date of last statement.....	\$ 30,149,314	\$ cts. 349,433 41	\$ 40,871,664	\$ cts. 532,063 51	\$ 71,020,978	\$ cts. 881,496 92
Taken during the year (new and renewed).....	27,905,571	317,211 15	66,423,544	780,709 68	94,329,115	1,097,920 83
Total.....	58,054,885	666,644 56	107,295,208	1,312,773 19	165,350,093	1,979,417 75
Deduct terminated.....	27,518,707	313,659 30	55,025,884	612,503 00	82,544,591	926,162 30
Gross in force at end of year..	30,536,178	352,985 26	52,269,324	790,270 19	82,805,502	1,053,255 45
Deduct re-insured.....	2,153,320	32,039 74	2,230,692	37,016 20	4,384,012	69,055 94
Net in force 31st Dec., 1880....	28,382,858	320,945 52	50,038,632	663,253 99	78,421,490	984,199 51
<i>Inland Marine Risks.</i>						
Gross policies in force at date of last statement.....	40,600	1,852 84	16,500	851 00	57,100	2,703 84
Taken during the year.....	1,876,081	25,203 00	.....	.....	1,876,081	25,203 00
Total.....	1,916,681	27,055 84	16,500	851 00	1,933,181	27,906 84
Deduct terminated.....	1,786,881	21,160 84	16,500	851 00	1,803,381	22,011 84
Gross and net in force 31st Dec., 1880.....	129,800	5,895 00	.....	.....	129,800	5,895 00
<i>Ocean Risks.</i>						
Gross policies in force at date of last statement.....	504,058	34,467 37	.....	.....	504,058	34,467 37
Taken during the year.....	8,320,539	224,142 00	.....	.....	8,320,539	224,142 00
Total.....	8,824,597	258,609 37	.....	.....	8,824,597	258,609 37
Deduct terminated.....	8,252,554	210,857 32	.....	.....	8,252,554	210,857 32
Gross in force at end of year..	572,043	47,752 05	.....	.....	572,043	47,752 05
Deduct re-insured.....	15,000	1,050 00	.....	.....	15,000	1,050 00
Net in force 31st Dec., 1880....	557,043	46,702 05	.....	.....	557,043	46,702 05

Total number of policies in force at date..... No return.  
 Total net amount in force..... \$79,108,333 00  
 Total premiums thereon..... 1,036,796 56

Subscribed and sworn to, 17th February, 1881.

J. J. KENNY,  
*Managing Director,*  
 JAS. BOOMER,  
*Secretary.*

(Received, 19th February, 1881.)



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# STATEMENTS

MADE BY

# LIFE INSURANCE COMPANIES

IN COMPLIANCE WITH THE CONSOLIDATED INSURANCE ACT OF 1877.

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## LIST OF COMPANIES

DULY LICENSED FOR THE TRANSACTION OF **LIFE INSURANCE**  
BUSINESS IN THE DOMINION, FOR THE YEAR  
ENDED 31st DECEMBER, 1880.

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The Aetna Life Insurance Company of Hartford, Conn.  
 The Briton Life Association (Limited).  
 \*The Briton Medical and General Life Association, London, England.  
 The Canada Life Assurance Company, Hamilton.  
 The Citizens' Insurance Company of Canada.  
 The Commercial Union Assurance Company of London, England.  
 The Confederation Life Association of Canada.  
 \*The Connecticut Mutual Life Insurance Company of Hartford, Conn.  
 \*The Edinburgh Life Assurance Company.  
 The Equitable Life Assurance Society of the United States, N.Y.  
 \*The Life Association of Scotland.  
 The Liverpool and London and Globe Insurance Company.  
 The London and Lancashire Life Assurance Company.  
 The London Assurance Corporation, England.  
 The Metropolitan Life Insurance Company of New York.  
 The Mutual Life Association of Canada.  
 \*The National Life Insurance Company of the United States of America.  
 \*The New York Life Insurance Company.  
 The North British and Mercantile Insurance Company.  
 \*The North-Western Mutual Life Insurance Company of Milwaukee.  
 The Ontario Mutual Life Assurance Company.  
 \*The Phoenix Mutual Life Insurance Company, Hartford, Conn.  
 The Queen Fire and Life Insurance Company, England.  
 The Reliance Mutual Life Assurance Society, London, England.  
 The Royal Insurance Company.  
 \*The Scottish Amicable Life Assurance Society.  
 \*The Scottish Provident Institution.  
 \*The Scottish Provincial Assurance Company.  
 The Standard Life Assurance Company of Scotland.  
 The Star Life Assurance Society of England.  
 The Sun Mutual Life Insurance Company of Montreal.  
 The Toronto Life Assurance and Tontine Company.  
 The Traveler's Insurance Company of Hartford, Conn.  
 The Union Mutual Life Insurance Company of Maine.  
 \*The United States Life Insurance Company.

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\*The licenses of these Companies expired on the 31st March, 1878, so far as relates to new business.



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 THE ETNA LIFE INSURANCE COMPANY.
 

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STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1880.

*President*—MORGAN G. BULKELEY. | *Secretary*—J. L. ENGLISH.  
*Principal Office*—Hartford, Conn., U.S.  
*Agent in Canada*—WILLIAM H. ORR. | *Head Office in Canada*—Toronto.  
 (Organized or Incorporated, 1850. Commenced business in Canada, 1850.)

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## CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash.....	\$750,000 00
Gross amount of premiums received in cash during the year on life policies in Canada ..	\$332,990 23
Gross amount of notes, loans or liens taken during the year in payment of premiums in Canada.....	14,266 57
Total net premium income .....	<u>\$347,256 80</u>
Amount paid during the year on claims in Canada, viz. :—	
On account of death claims .....	\$98,423 99
do      matured endowments.....	25,901 32
Net amount paid on account of claims .....	\$124,325 31
Amount paid for surrendered policies.....	2,820 33
do      dividends or bonuses to policy holders.....	51,807 81
Total net amount paid to policy holders in Canada .....	<u>\$178,953 45</u>

## ASSETS IN CANADA.

Province of Quebec bonds deposited with Receiver-General .....	\$25,000 00
United States bonds, 4½ per cent. Funded Loan of 1891, deposited with Receiver-General.....	170,000 00
Other Canadian investments, viz. :—	
Mortgages on real estate in Canada.....	500 00
Total assets in Canada.....	<u>\$195,500 00</u>

## LIABILITIES IN CANADA.

*Under Policies issued previous to 31st March, 1878.*

Amount of claims on policies in Canada unsettled but not resisted.....	\$11,417 00
Amount of claims in Canada resisted .....	9,600 00
Amount estimated to cover the net reserve or re-insurance value on all outstanding policies in Canada.....	\$1,545,977 00
Deduct amount of deferred and outstanding premiums, less cost of collection at 10 per cent.....	\$8,055 34
Deduct premium notes.....	85,194 65
Deduct loans on policies.....	29,053 45
	<u>122,303 44</u>
Difference carried out.....	<u>1,423,673 56</u>
Total net liabilities to said policy holders in Canada .....	<u>\$1,444,690 56</u>

*ÆTNA LIFE—Continued.*

## LIABILITIES IN CANADA.

*Under Policies issued subsequent to 31st March, 1878.*

Amount of claims on policies in Canada unsettled but not resisted.....		\$6,464 00
Amount computed to cover the net reserve or re-insurance value on all outstanding policies in Canada.....	\$129,793 23	
Deduct amount of deferred and outstanding premiums, less cost of collection at 10 per cent. ....	\$10,854 45	
Deduct loans on policies. ....	3,118 71	
		13,973 16
Difference carried out.....		115,820 07
Total net liabilities to said policy holders in Canada.....		\$122,284 07
Total net liabilities to all policy holders in Canada .....		\$1,566,974 63

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada .....	1,103	
Amount of said policies .....		\$1,826,250 00
Number of policies become claims in Canada during the year ....	93	
Amount of said claims.....		120,924 00
Number of policies in force in Canada at date. ....	8,460	
Amount of said policies .....		10,324,888 00

Number and amount of policies terminated during the year in Canada:—

(1.) By death .....	65	\$94,371 00
(2.) maturity.....	28	26,553 00
(3.) expiry .....	5	11,000 00
(4.) surrender (for which cash value has been paid \$2,820.33) .....		30,257 00
(5.) surrender, \$135,414 (for which paid up policies have been granted to amount of \$56,440 .....	179	
Difference of amounts carried out .....		78,974 00
(6.) lapse .....	261	573,203 00
Total.....	538	\$814,358 00

Policies in force at beginning of year... ..	7,753	\$9,289,325 00
Policies issued during the year .....	1,458	2,235,957 00
Policies terminated as above and by change to paid up policies... ..	538	870,798 00
Policies not taken.....	213	329,596 00
Policies in force at date of statement.....	8,460	10,324,888 00

Number of insured lives at beginning of year.....	6,877
Number of new insurers during the year .....	1,024
Number of deaths during the year among insured.....	61
Number of insured whose policies have been terminated during the year otherwise than by death.....	643
Number of insured lives at date of statement .....	7,197

Subscribed and sworn to, 26th March, 1881, by

(Received, 29th March, 1881.)

J. L. ENGLISH,  
Secretary.

*ÆTNA LIFE—Continued.*

GENERAL BUSINESS FOR THE YEAR ENDING 31ST DECEMBER, 1880.

(As returned to the Commissioner, State of Connecticut.)

INCOME DURING THE YEAR 1880.

Total premium income.....	\$2,392,332 56
Cash received for interest upon mortgage loans .....	851,453 45
do do on bonds owned and dividends on stock....	548,697 27
do do on premium notes, loans and liens.....	138,488 23
do do on other debts due the Company .....	13,578 93
do as discount for claims paid in advance.....	9,332 68
	<hr/>
Total income .....	<u>\$3,953,883 12</u>

DISBURSEMENTS DURING THE YEAR 1880.

Total amount actually paid for losses and matured endowments.....	\$1,887,099 68
Cash paid for surrendered policies.....	40,949 85
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	47,788 23
Cash surrender values, including re converted additions, applied in payment of the premiums.....	195,271 46
Cash dividends paid to policy-holders.....	329,804 11
Premium notes, loans or liens, used in payment of dividends to policy-holders.....	177,281 70
Cash paid stockholders for interest or dividends.....	75,000 00
Profit and loss .....	1,630 33
General expenses.....	471,325 39
	<hr/>
Total disbursements .....	<u>\$3,226,150 75</u>

ASSETS.

Cost value of real estate, less incumbrances.....	\$603,002 42
Loans on bonds and mortgages (first lien) on real estate .....	8,900,519 31
Loans secured by pledge of bonds, stocks or other marketable collaterals .....	281,889 31
Premium notes, loans or liens on policies in force.....	2,852,281 65
Cost value of bonds and stocks owned absolutely.....	8,315,674 12
Cash on hand and in banks.....	4,232,542 82
Bills receivable .....	39,904 55
Agents' balances .....	1,246 10
	<hr/>
Total net or ledger assets .....	<u>\$25,227,060 28</u>

OTHER ASSETS.

Interest due and accrued.....	437,280 84
Market value of stocks and bonds over cost .....	563,985 18
Net amount of uncollected or deferred premiums.....	140,091 51
	<hr/>
Total assets, as per books of Company.....	<u>\$26,368,417 81</u>

(Including items not admitted, \$41,150.65.)

*ÆTNA LIFE—Concluded.*

## LIABILITIES.

Net re-insurance reserve at Actuaries' Table, 4 per cent.....	\$21,915,112 90
Total unsettled claims.....	363,945 30
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders.....	78,975 82
Special reserve to cover possible depreciation of real estate.....	75,000 00
Other liability.....	12,106 47
<b>Total liabilities.....</b>	<b>\$22,445,140 49</b>
<b>Gross surplus on policy-holders account... ..</b>	<b>\$3,923,277 32</b>

## RISKS AND PREMIUMS.

Number of new policies issued during the year.....	4,287	
Amount of said policies.....		\$6,888,346 00
Number of policies terminated during the year.....	3,915	
Amount terminated... ..		6,780,394 00
Number of policies in force at date of statement.....	56,651	
Net amount of said policies.....		\$77,951,819 44

MORGAN G. BULKELEY,  
*President.*

J. L. ENGLISH,  
*Secretary.*

HARTFORD, 26th March, 1881.

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 THE BRITON LIFE ASSOCIATION (LIMITED).
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

Chairman—FRANCIS WEBB.

Actuary and Secretary— JOHN MESSENT, F.I.A., F.S.S.	Principal Office— 429 Strand, London, Eng.
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Manager in Canada—J. B. M. CHIPMAN.

Head Office in Canada—12 Place d'Armes, Montreal.

(Organized or incorporated 30th October, 1875. Commenced business in Canada—License issued, 15th April, 1876.)

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 CAPITAL.
 

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Amount of capital authorized, £500,000 stg., with power to increase to £1,000,000 stg.	
Amount subscribed for and paid up in cash, £50,000.....	\$243,333 33

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Amount of premiums received in cash during the year on life policies in Canada.....	\$4,008 57
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Amount paid during the year on account of death claims in Canada....	None.
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## ASSETS IN CANADA.

Canada 4 p.c. bonds in deposit with Receiver-General .....	\$54,993 00
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## LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted.....	None.
Net reserve on outstanding policies in Canada.....	No return.

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	13	
Amount of said policies.....	..	\$ 28,000 00
Number of policies become claims during the year.....	None.	
Number of policies in force in Canada at date .....	66	
Amount of said policies .....	..	118,910 00

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Number and amount of policies terminated during the year in Canada : —

	No.	Amount.
1. By surrender, \$15,000. (For which paid-up policies have been granted to amount \$4,000.)		
Difference of amounts carried out:.....	...	\$11,000 00
2. By lapse.....	5	5,000 00
Total.....	5	\$16,000 00

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BRITON LIFE—Continued.

Policies in force at beginning of year in Canada.....	58	\$106,910 00
Policies issued during the year.....	13	28,000 00
Policies terminated as above.....	5	16,000 00
Policies in force at date of statement .....	66	118,910 00

Number of insured lives at beginning of year in Canada.....	55
Number of new insurers during the year.....	13
Number of deaths during the year among insured.....	None.
Number of insured whose policies have become terminated during the year otherwise than by death .....	5
Number of insured lives at date of statement .....	63

Subscribed and sworn to 30th March, 1881, by

JAMES B. M. CHIPMAN.

(Received, 31st March, 1881.)

GENERAL BUSINESS FOR THE YEAR ENDING 31st DECEMBER, 1880.

*Abstracted from the fifth Annual Report of Directors, London, 7th April, 1881.*

603 policies were issued, assuring the sum of £165,728 and yielding in new annual premiums the sum of £4,902 7s. 9d.; the single premiums received in respect of annuities granted by the association amounted to £162 7s. 8d.; making a total of £5,064 15s. 5d. as the new business of the year.

Receipts from premiums for the year were £20,341 2s. 10d., less paid for re-assurance, £979 18s. 3d.; total, £19,361 4s. 7d.; single premiums, &c., £162 7s. 8d.; interest, £2,379 1s. 8d.; fines and fees, &c., £20 15s.; profit from investments, £426; making the total year's income £22,349 8s. 11d.

The claims for the year have been 16 for £6,867 1s. 6d.

ACCOUNTS FOR THE YEAR ENDING 31st DECEMBER, 1880.

*Revenue Account.*

INCOME.		EXPENDITURE.	
Amount of funds at the beginning of the year .....	£61,120 13 10	Claims under policies.....	£ 6,867 1 6
Premiums, less re-assurances .....	19,361 4 7	Surrenders .....	179 10 7
Consideration for annuities .....	162 7 8	Annuities .....	799 19 11
Interest and dividends.....	2,379 1 8	Endowments.....	158 8 4
Fines and fees .....	10 12 6	Commission .....	2,069 1 11
Discount on claims .....	10 2 6	Expenses of management.....	5,361 6 3
Profit on investments.....	426 0 0	Directors' fees.....	1,050 0 0
		Auditors' fees.....	31 10 0
		Income tax.....	224 8 1
		Expenses of branch offices and agencies, including all expenses pertaining to the appointment and supervision of agents .....	3,435 9 6
		Interest on share capital .....	1,250 0 0
		Amount appropriated from capital in extinction of preliminary ex- penses. ....	14,125 6 8
		Amount of funds at the end of the year, as per second schedule.....	47,918 0 0
	<u>£83,470 2 9</u>		<u>£83,470 2 9</u>



BRITON LIFE—*Concluded.**Balance Sheet.*

## LIABILITIES.

Shareholders' capital. £50,000	0	0
*Less amount advanced on account of expenses in establishing and extending the business to 30th June, 1889 (for preliminary expenses as above) .....	14,125	6 8
For further sum charged against capital and carried to Assurance Fund	10,874	13 4
Assurance Fund .....	£25,000	0 0
	22,918	0 0
Total funds, as per first schedule ...	£47,918	0 0
Claims admitted but not due .....	900	0 0
Balance due on Joint Expense Account .....	4,557	15 7
Sundry outstanding accounts (since paid) .....	329	1 6
	£53,704	17 1

## ASSETS.

Loans on policies.....	£	176	0	0
Investments—				
In Consols, deposited with the British Government as a special security to policy-holders.....	20,594	4	4	
In Canadian bonds, deposited with the Government of Canada as a special security to policy-holders there.....	11,300	0	0	
Colonial Government securities..	3,566	17	6	
Foreign Government securities..	702	10	0	
Railway debenture stock.....	360	0	0	
Metropolitan Waterworks stock..	6,073	17	0	
Agents' balances.....	3,868	17	9	
Half-premiums on credit.....	321	3	5	
Outstanding interest .....	508	11	0	
Outstanding premiums .....	2,344	4	10	
Cash in hand and on current account .....	3,888	11	3	
	£53,704	17	1	

\*This advance out of capital is made in accordance with the provisions of the articles of association.

THE BRITON MEDICAL AND GENERAL LIFE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

Chairman—FRANCIS WEBB.

Actuary and Secretary—

JOHN MESSENT, F.I.A., F.S.S.

Principal Office—

429 Strand, London, Eng.

Manager in Canada—J. B. M. CHIPMAN.

Head Office in Canada, - - - 12 Place d'Armes, Montreal.

(Organized or incorporated, 1854; License issued, 1870.)

This Company has ceased to transact new business in Canada.

CAPITAL.

Amount of capital authorized and subscribed for, £200,000 stg.....	\$973,333 33
Amount paid up in cash at 31st December, 1879, £35,420 stg.....	172,377 33
<hr/>	
Amount of premiums received in cash during the year on life policies in Canada.....	\$30,602 87
Amount paid during the year on account of death claims in Canada....	\$16,303 33
Amount paid for surrendered policies.....	1,094 37
<hr/>	
Total net amount paid to policy-holders in Canada.....	\$17,397 70

ASSETS IN CANADA.

Dominion stock in deposit with Receiver-General .....	\$100,343 00
Mortgages on real estate in Canada.....	4,946 66
Cash in hand and in banks in Canada.....	20,192 07
<hr/>	
Total assets in Canada ..	\$125,481 73

LIABILITIES IN CANADA.

Amount of claims in Canada unsettled but not resisted (accrued in previous year).....	\$800 00
Net amount of premium reserve on policies in Canada.....	No return.
Deduct loans on Association's policies.....	\$18,188 77
Half credit premiums (debts against policies).....	12,646 13
Suspended premiums do .....	3,020 68
<hr/>	
Total deductions .....	\$33,854 88
Difference carried out.....	No return.

MISCELLANEOUS.

Number of policies become claims in Canada during the year.....	6
Amount of said claims .....	\$ 16,303 33
Number of policies in force in Canada at date .....	431
Amount of said policies.....	1,009,005 47

BRITON MEDICAL LIFE—*Concluded.*

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death.....	6	\$16,303 33
2. Surrender.....	10	9,773 33
(For which cash value has been paid, \$1,094.37.)		
3. Surrender, \$2,433.33. (For which paid-up policies have been granted to amount of \$647.60.)		
Difference of amounts carried out.....		1,785 73
4. Lapse.....	8	12,921 00
<b>Total.....</b>	<b>24</b>	<b>\$40,783 39</b>

Policies in force at beginning of year in Canada.....	453	\$1,041,179 73
Removed here from England.....	1	4,861 80
Policies revived.....	2	3,893 33
Policies terminated during the year.....	24	40,783 39
Policies transferred from this branch.....	1	146 00
Policies in force at date of statement (exclusive of bonuses).....	431	1,009,005 47

Number of insured lives at beginning of year ..A.....	398
Removed here from England.....	1
Policies revived.....	1
Number of deaths during the year among insured.....	6
Number of insured whose policies have been terminated during the year otherwise than by death.....	18
Number of insured lives at date of statement.....	376

Subscribed and sworn to 30th March, 1881, by

JAMES B. M. CHIPMAN.

(Received, 31st March, 1881.)

CANADA LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 30TH APRIL, 1880.

*President and Managing Director*—A. G. RAMSAY.

*Secretary*—R. HILLS.

*Agent*—A. G. RAMSAY.

*Head Office*—Hamilton, Ont.

(Organized, 21st August, 1847; Incorporated, 25th April, 1849; Commenced business in Canada, 21st August, 1847.)

CAPITAL.

Amount of capital authorized and subscribed for .....	\$1,000,000 00
Amount of capital paid up in cash . . . . .	125,000 00
	125,000 00

(For List of Stockholders, see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate (without encumbrances) held by the Company, buildings in Hamilton, Toronto and Montreal. ....	\$160,000 00
Amount secured by way of loans on real estate by bond or mortgage, first liens (including ground rents, \$25,633.52). ....	1,014,124 62
Amount of loans secured by bonds, stocks, or other marketable collaterals .....	41,084 58
Viz. :— Upon stock and bonds of	

	Loans.	Par value.	Market value.
Canada Life Assurance Company.....	\$7,000 00	\$7,000 00	\$14,700 00
Canada Life Assurance Co. and Bank of Montreal.....	2,000 00	1,500 00	2,274 00
Hamilton Provident and Loan Co.....	2,250 00	2,400 00	2,832 00
Canada Life Assurance Co. and life assurance policies for \$4,800.....	2,000 00	1,500 00	3,150 00
Anglo-Canadian Mortgage Co.....	4,634 58	5,500 00	5,885 00
Canadian Bank of Commerce .....	18,200 00	20,000 00	24,000 00
Hamilton Street Railway Co.....	5,900 00	5,000 00	6,250 00
	\$41,084 58	\$42,900 00	\$59,091 00

\* Amount of loans as above on which interest has not been paid within one year previous to statement..... \$18,200 00

† Amount of loans made in cash to policy-holders on the Company's policies assigned as collaterals .....	259,449 79
‡ Premium obligations on policies in force.....	240,799 63

Stocks and bonds owned by the Company :—

Municipality.	Par value.	Market value.
City—Hamilton .....	\$80,500 00	\$80,500 00
Montreal, Q.....	104,000 00	104,000 00
Belleville.....	111,500 00	111,500 00
Brantford.....	14,500 00	14,500 00
Guelph.....	7,200 00	7,200 00
	\$317,700 00	\$317,700 00

\* Upon this amount of \$18,200 the interest has since been almost wholly paid or settled.  
 † \$3,000 on policy of another company included.  
 ‡ Being debts upon half credit system.

CANADA LIFE—Continued.

Stocks and Bonds owned by the Company—Continued.

	Par Value.	Market Value.
<i>County—Hastings</i> .....	\$8,568 00	\$8,568 00
Victoria.....	400 00	400 00
Renfrew.....	11,500 00	11,500 00
Brome, Q.....	15,000 00	15,000 00
Drummond, Q.....	30,000 00	30,000 00
Elgin.....	19,000 00	19,000 00
Peel.....	7,000 00	7,000 00
Wellington.....	9,100 00	9,100 00
Simcoe.....	2,000 00	2,000 00
Kent.....	8,000 00	8,000 00
Oxford.....	6,000 00	6,000 00
Haldimand.....	6,000 00	6,000 00
Compton, Q.....	125,973 34	125,973 34
Digby, N.S.....	66,000 00	66,000 00
	<b>\$314,541 34</b>	<b>\$314,541 34</b>
<i>Town—Windsor</i> .....	\$91,700 00	\$91,700 00
Galt.....	20,000 00	20,000 00
St. Thomas.....	20,000 00	20,000 00
Lindsay.....	52,000 00	52,000 00
Stratford.....	36,850 35	36,850 35
Guelph.....	19,350 00	19,350 00
Tilsonburg.....	3,600 00	3,600 00
Ingersoll.....	61,000 00	61,000 00
Simcoe.....	9,500 00	9,500 00
Woodstock.....	6,000 00	6,000 00
Sarnia.....	4,000 00	4,000 00
St. Johns, Q.....	60,000 00	60,000 00
Mitchell.....	24,000 00	24,000 00
Sorel, Q.....	9,000 00	9,000 00
Bowmanville.....	22,757 00	22,757 00
Goderich.....	6,000 00	6,000 00
Kincardine.....	11,000 00	11,000 00
Peterboro'.....	14,500 00	14,500 00
Barrie.....	22,500 00	22,500 00
Beauharnois, Q.....	10,000 00	10,000 00
St. Mary's.....	11,335 00	11,335 00
Sherbrooke, Q.....	13,100 00	13,100 00
Strathroy.....	20,000 00	20,000 00
Collingwood.....	11,500 00	11,500 00
Seaforth.....	4,000 00	4,000 00
Orangeville.....	15,000 00	15,000 00
Orillia.....	12,500 00	12,500 00
	<b>\$591,192 35</b>	<b>\$591,192 35</b>
<i>Harbor—Montreal</i> .....	\$113,000 00	\$113,000 00
<i>Village—Listowel</i> .....	\$20,000 00	\$20,000 00
Clinton.....	24,000 00	24,000 00
Exeter.....	10,000 00	10,000 00
Caledonia.....	15,000 00	15,000 00
Hochelaga, Q.....	80,000 00	80,000 00
Coteaucook, Q.....	17,647 55	17,647 55
Yorkville.....	3,400 00	3,400 00
Georgetown.....	8,100 00	8,100 00
St. Ounegonde, Q.....	87,000 00	87,000 00
Harrison.....	4,586 00	4,586 00
St. Jean Baptiste, Q.....	35,000 00	35,000 00
Wingham.....	2,500 00	2,500 00
Côteau St. Louis, Q.....	18,050 00	18,050 00
Alliston.....	7,550 00	7,550 00
Brampton.....	2,000 00	2,000 00
Madoc.....	7,500 00	7,500 00
Glencoe.....	2,340 00	2,340 00
Brussels.....	9,000 00	9,000 00
	<b>\$353,673 55</b>	<b>\$353,673 55</b>

## CANADA LIFE—Continued.

## Stocks and Bonds owned by the Company.—Continued.

Municipality.	Par value.	Market value.
<i>Township—Hatley, Q.</i> .....	\$25,000 00	\$25,000 00
Ascot, Q. ....	39,900 00	39,900 00
Eldon .....	14,500 00	14,500 00
Minto.....	1,000 00	1,000 00
Carrick.....	80 00	80 00
Dudswell, Q.....	22,000 00	22,000 00
Dereham.....	8,250 00	8,250 00
Culross.....	20,000 00	20,000 00
Lochiel.....	9,000 00	9,000 00
Orillia and Matchedash.....	2,000 00	2,000 00
Elderslie.....	5,000 00	5,000 00
Weedon, Q.....	24,000 00	24,000 00
Wallace.....	10,000 00	10,000 00
Turnberry.....	10,000 00	10,000 00
Morris.....	3,000 00	3,000 00
Elma.....	11,000 00	11,000 00
Dover.....	16,473 18	16,473 18
Woodhouse.....	5,500 00	5,500 00
Enniskillen.....	11,370 00	11,370 00
Howard.....	2,250 00	2,250 00
Mara.....	8,600 00	8,600 00
E. Wawanosh.....	13,000 00	13,000 00
Usborne.....	500 00	500 00
Stephen.....	4,500 00	4,500 00
Bolton, Q.....	12,700 00	12,700 00
Grantham, Q.....	11,616 36	11,616 36
Albion.....	4,000 00	4,000 00
Yarmouth, N.S.....	59,200 00	59,200 00
Oneida.....	3,000 00	3,000 00
Adelaide.....	858 00	858 00
Melbourne and Brompton Gore, Q.....	5,000 00	5,000 00
Bertie.....	1,000 00	1,000 00
Harwich.....	3,119 56	3,119 56
Chatham.....	7,668 45	7,668 45
Gosfield.....	11,462 40	11,462 40
Colchester.....	5,715 00	5,715 00
Nottawasaga.....	3,600 00	3,600 00
	<u>\$395,862 95</u>	<u>\$395,862 95</u>
<i>Stocks—Bank of Montreal, 100 shares.....</i>	\$20,000 00	\$28,000 00
Dominion Telegraph Co.'s bonds.....	45,760 00	40,847 16
Bank of Commerce.....	25,000 00	29,375 00
do Hamilton.....	5,000 00	5,050 00
Dominion Bank.....	25,000 00	30,737 12
Anglo-Canadian Mortgage Co.....	5,000 00	5,200 00
Canada Landed Credit Co.....	5,000 00	6,812 50
	<u>\$130,260 00</u>	<u>\$146,021 78</u>
<i>Government—Ontario.....</i>	\$5,332 80	\$5,332 80
<i>Synopsis—City.....</i>	\$317,700 00	\$317,700 00
County.....	314,541 34	314,541 34
Town.....	591,192 35	591,192 35
Harbor.....	113,000 00	113,000 00
Township.....	395,862 95	395,862 95
Village.....	353,673 55	353,673 55
Stocks.....	130,760 00	146,021 78
Government.....	5,332 80	5,332 80
	<u>\$2,221,612 99</u>	<u>\$2,237,374 77</u>

Market value of stocks, &c., carried out .....\$2,237,374 7  
Cash at head office..... 318 57

## CANADA LIFE—Continued.

Cash in banks, viz. :—

Bank of Montreal .....	\$22,689 20	
National Bank of Scotland.....	51 99	
		<u>22,741 29</u>
Total .....		<u>\$3,975,893 25</u>

## OTHER ASSETS.

Interest due .....	\$1,856 30	
do accrued.....	80,639 63	
		<u>\$82,545 93</u>
Total carried out.....		833 25
Rents accrued .....		833 25
Gross premiums due and uncollected on policies in force.....	\$158 015 44	
Gross deferred premiums on same.....	194,518 13	
		<u>\$262 533 57</u>
Total outstanding and deferred premiums .....		26 253 35
Deduct cost of collection at 10 per cent. ....		<u>26 253 35</u>
Net outstanding and deferred premiums.....		236,280 22
Office furniture at head office and branches .....		2,300 00
		<u>\$4,297,852 65</u>

## LIABILITIES.

*Amount computed to cover the net present value of all policies in force.....	\$3,225,708 55	
Reserve for suspended policies.....	39,954 70	
		<u>\$3,265,663 25</u>
Deduct value of policies re-insured in other companies .....	7,852 93	
Net re-insurance reserve .....		<u>\$3,257,810 32</u>
Claims for death losses due and unpaid.....	\$7,061 72	
(Of this \$561.72 accrued in previous years.)		
do adjusted, but not due. ....	38,780 700	
do unadjusted, but not resisted.....	25,500 00	
		<u>71,341 72</u>
Total .....		14,976 66
Amount of dividends or bonuses to policy-holders due and unpaid (including \$11,487.80, bonuses on death claims).....		11 32
Balance of Suspense Account .....		<u>\$3,344,140 02</u>
Total liabilities.....		<u>\$953,712 63</u>
Surplus of assets over liabilities available for protection of policy-holders Of which has been carried to proprietors' account .....		83,816 16
Leaving surplus on policy-holders' account .....		<u>\$869,896 47</u>
Capital stock paid up.....		<u>\$125,000 00</u>
Surplus above all liabilities (including capital stock paid up and the amount as above carried to proprietors' account).....		<u>\$744,896 47</u>

\*Institute of Actuaries H. M. experience table of mortality, and interest at  $4\frac{1}{2}$  per cent. used in valuing reserve for assurances, annuities and profits. Values computed.

CANADA LIFE—*Continued.*

## INCOME.

Cash received for premiums.....	\$534,415 84	
*Premium obligations taken in part payment of premiums.....	12,243 09	
Premiums paid by dividends including reconverted additions.....	45,298 49	
Total .....	\$591,957 42	
Deduct premiums paid to other companies for re-insurance.....	3,859 96	
Total premium income.....		\$588,037 46
Received for interest or dividends.....		231,556 39
Received for rents.....		9,973 67
Profit on sales of debentures.....		2,368 91
Suspense item.....		11 32
Total income .....		\$832,007 75

## EXPENDITURE.

*Cash paid for death claims.....	\$155,061 57	
Premium obligations used in payment of same.....	4,446 43	
Total amount paid for death claims.....		\$151,508 00
(Of this amount \$57,173 matured in previous years.)		
Cash paid for matured endowments.....	\$2,987 00	
*Premium obligations used in payment of same.....	1,013 00	
Net amount paid for endowment claims.....		4,000 00
Cash paid to annuitants.....		648 00
Cash paid for surrendered policies.....		17,557 69
*Premium obligations used in purchase of surrendered policies.....		1,256 34
*The same by lapse.....		8,170 12
Cash dividends paid to policy-holders.....		23,947 56
(Including \$17,150.75 being bonuses paid on account of death claims and \$141.77 bonuses on matured endowments.)		
Cash dividends applied in payment of premiums.....		45,298 49
*Premium obligations used in payment of dividends to policy-holders.....		1,215 48
Cash paid stockholders for interest or dividends.....		18,750 00
Commissions, salaries and other expenses of officials.....		84,851 49
Taxes, licenses, fees or fines.....		1,026 02
Miscellaneous payments, viz.:—		
Medical fees, \$7,052.50; solicitor's charges, \$996.36; travelling expenses of agents and others, \$6,899.71; rents, \$4,374.99; fuel, \$160.40; gas, \$238.45; stationery, \$1,244.27; printing and advertising, \$6,202.50; books, periodicals, &c., \$327.61; postage, exchange, &c., \$3,547.28; sundries, including water rates, express charges, guarantee premiums, cleaning offices and land valuator's fees, \$2,097.....		33,141 07
Total expenditure.....		\$397,370 26

\*Being half credit debts



## CANADA LIFE—Continued.

## \*PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.....	\$245,718 70
do received during the year.....	12,243 09
(Amount included for revived policies which had been previously written off.)	
Total .....	<u>\$257,961 79</u>
Deductions during the year, viz. :—	
Amount of obligations used in payment of claims.....	\$5,459 43
do do purchase of surrendered policies.....	1,256 34
do do payment of dividends to policy-holders..	1,215 48
do voided by lapse.....	8,170 12
do redeemed in cash.....	1,060 79
Total reductions.....	<u>\$17,162 16</u>
Balance, note assets at end of year.....	<u>\$240,799 63</u>

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	1,718	
Amount of said policies.....		\$3,241,550 00
Number of policies become claims in Canada during the year....	103	
Amount of said claims .....	\$175 115 00	
Add bonus profits.....	21,974 81	
		197,089 81
Number of policies in force in Canada at date .....	12,586	
Amount of said policies.....	\$20,687,000 18	
Add bonus profits .....	860,759 20	
Total.....	\$21,547,759 38	
Deduct amount of said policies re-insured in other licensed companies in Canada, including \$1,318.35 bonus profits.....	118,801 25	
Net policies in force at 30th April, 1880.....		21,428,958 03

Number and amount of policies terminated during the year in Canada, not including bonus additions :—

1. By Death.....	101	\$171,115 00
2. Maturity.....	2	4,000 00
3. Expiry.....	7	26,000 00
4. Surrender.....	82	103,770 00
(For which cash value has been paid, \$18,814.03.)		
5. Surrender, \$67,000.		
(For which paid-up policies have been granted to amount of \$28,112.50.)		
Difference of amounts carried out.....		38,887 50
6. Lapse.....	649	1,037,557 00
Total.....	841	<u>\$1,381,329 50</u>

\*Being debts upon half credit policies.

CANADA LIFE—*Concluded.*

Policies in force at beginning of year (including bonus profits. \$903,460.52) .....	11,387	\$19,060,516	20
Policies issued during the year (including 104 revived policies for \$170,200.00).....	2,373	4,393,033	50
Policies terminated as above and by change for paid-up policies (including bonus profits, \$42,701.32).....	887	1,452,143	32
Policies terminated otherwise, being not taken policies of this year, as well as those of previous years, returned by agents .....	287	453,647	00
Gross policies in force at date of statement (including bonus profits, \$860,759.20).....	12,586	21,547,759	38

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Number of insured lives at beginning of year.....	9,636
Number of new insurers during the year.....	1,863
Number of deaths during the year among insured.....	89
Number of insured whose policies have been terminated during the year otherwise than by death.....	870
Number of insured lives at date of statement.....	10,540

Subscribed and sworn to 24th March, 1881, by

A. G. RAMSAY,  
*President.*

R. HILLS,  
*Secretary.*

(Received, 26th March, 1881.)

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 THE CITIZENS' INSURANCE COMPANY OF CANADA.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

President—SIR HUGH ALLAN.

Secretary—ARCHIBALD MCGOUN. | Agent or Manager—GERALD E. HART.

Principal Office, - - MONTREAL.

(Incorporated 30th June, 1864; Commenced life business in Canada, August, 1863.)

## CAPITAL.

(Included in Fire Department Statement.)

## ASSETS AS PER LEDGER ACCOUNTS.

Amount of loans made in cash to policy-holders on the Company's policies assigned as collaterals .....	\$3,662 60
Premium obligations on policies in force .....	3,585 68

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

	Par value.	Market value.
Corporation 6 per cent bonds with the Government..	\$56,000 00	\$59,150 00
Montreal Corporation 6 per cent. stock, at 116. ....	15,000 00	17,400 00
Montreal Corporation 7 per cent. stock, at 140 .....	2,600 00	3,640 00
Montreal Harbor 6½ per cent. bonds.....	12,000 00	13,220 00
9½ shares Merchants' Bank stock, at 117½ .....	9,400 00	11,045 00
Toronto 6 per cent. bonds, at 110 .....	9,974 00	10,971 00
Total par and market value .....	<u>\$104,974 00</u>	<u>\$115,426 00</u>
Carried out at market value .....		\$115,426 00
Cash in Merchants' Bank.....		13,305 65
Agents' ledger balances.....		747 17
Total .....		<u>\$136,727 10</u>

## OTHER ASSETS.

Interest accrued.....	740 33
Gross premiums due and uncollected on policies in force.....	\$4,811 49
Gross deferred premiums on same.....	5,093 32
Total outstanding and deferred premiums.....	\$9,814 81
Deduct cost of collection at 10 per cent.....	981 48
Net outstanding and deferred premiums.....	8,833 33
Cash in court awaiting adjudication .....	208 20
Total assets, Life Department.....	<u>\$146,508 96</u>

## LIABILITIES.

*Amount computed to cover the net reserve on all outstanding policies in force.....	\$122,189 62
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\*Based on Institute H.M. Table at 4½ per cent. interest. Computed by Department.

CITIZENS'—Continued.

Claims for death losses adjusted but not due.....	5,100 00
Amount of dividends or bonuses to policy-holders due and unpaid.....	\$1,040 62
Reserve for surrender policies.....	1,500 00
Total liability, Life Department.....	<u>\$129,830 24</u>
Surplus on policy-holders' account .....	<u>\$16,678 72</u>

INCOME DURING THE YEAR.

Net cash received for premiums.....	\$28,176 76
Premium obligations taken in part payment for premiums.....	1,034 24
Total premium income.....	<u>\$29,211 00</u>
Amount received for interest or dividends on stock, &c.....	7,097 17
Total income, Life Department.....	<u>\$36,308 17</u>

EXPENDITURE DURING THE YEAR.

Cash paid for death claims .....	\$9,700 00
Premium obligations used in payment of the same .....	300 00
Total net amount paid for death claims .....	<u>\$10,000 00</u>
Cash paid for matured endowments .....	\$4,564 86
Premium notes, loans or liens used in payment of same.....	435 14
Net amount paid for matured endowments .....	5,000 00
Total amount paid for death claims and matured endowments .....	\$15,000 00
Cash paid for surrendered policies.....	1,359 44
Premium obligations used in purchase of surrendered policies.....	168 86
The same by lapse.....	320 08
Cash dividends paid to policy-holders (including \$307.55 reversionary bonus paid on account of matured endowments).....	992 57
Cash paid for commission, salaries, or other expenses of officials, viz. :—	
Commission and bonus, \$2,726.99; salaries, \$2,424.60; travelling expenses, \$839.88; Directors and Auditors, \$525.....	6,516 47
Cash paid for taxes, licenses, fees or fines, viz. :—	
Taxes, \$132.08; Government assessment, \$38.77.....	170 85
All other expenditure, viz. :—	
Medical fees.....	\$244 00
Law charges.....	140 58
Rent.....	500 00
Postages, actuarial fees, &c .....	124 73
Printing and advertising .....	756 00
	<u>1,765 31</u>
Total expenditure, Life Department.....	<u>\$26,293 58</u>

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at the commencement of year.....	\$6,627 25
do received during the year.....	2,390 94
Total.....	<u>\$9,018 19</u>

## CITIZENS'—Continued.

## Deductions during the year :—

Amount of obligations used in payment of claims.....		\$735 14
do do purchase of surrendered policies....		163 86
do do voided by lapse.....		320 08
do do redeemed in cash.....		545 83
Total reductions.....		<u>1,769 91</u>
Balance, note assets at end of year..		<u>\$7,248 28</u>

## MISCELLANEOUS.

	No.	Amount.
Number of new policies reported during the year as taken in Canada	107	
Amount of said policies.....		\$195,700 00
Number of policies become claims in Canada during the year.....	14	
Amount of said claims (including bonus additions, \$307.55).....		17,307 55
Number of policies in force in Canada at date.....	692	
Amount of said policies.....		\$1,135,790 86
Add bonus additions.....		<u>5,648 75</u>
Net amount in force, 31st Dec., 1880.....		\$1,141,439 61

## Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death.....	10	\$12,000 00
2. By maturity.....	4	5,000 00
Add bonus additions.....		307 55
3. By surrender.....	17	31,500 00
(For which cash value has been paid, \$1,528.30.)		
4. By surrender, \$31,000.		
(For which paid-up policies have been granted to amount of \$7,115.00.)		
Difference of amounts carried out.....		23,885 00
5. By lapse.....	75	152,000 00
Bonus additions.....		554 00
Total.....	<u>106</u>	<u>\$225,246 55</u>

Policies in force at beginning of year (including bonus additions, (\$6,369.30).....	689	\$1,176,845 16
Policies issued during the year (including two policies revived, and bonus additions, 1880, \$141.00).....	133	225,841 00
Policies terminated (including bonus additions, \$861.55).....	120	225,246 55
Policies terminated by change.....	10	36,000 00
Policies in force at date of statement.....	692	1,141,439 61
(Including bonus additions, \$5,648.75.)		

CITIZENS'—*Concluded.*

Number of insured lives at beginning of year.....	706
Number of new insurers during the year including three revived	106
Number of deaths during the year among insured.....	8
Number of insured whose policies have been terminated during the year otherwise than by death).....	96
Number of insured lives at date of statement.....	708

Subscribed and sworn to, 21st February, 1881, by

HUGH ALLAN,  
*President.*

GERALD E. HART,  
*General Manager.*

(Received, 22nd February, 1881.)

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**THE COMMERCIAL UNION ASSURANCE COMPANY.**

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

*Chairman*—R. BARCLAY, Esq.

*Secretary*—S. STANLEY BROWN. | *Principal Office*—19 & 20 Cornhill,  
London, England.

Incorporated, 28th September, 1861.

*Agent in Canada*—FRED. COLE | *Head Office in Canada*—Montreal.

(Commenced business in Canada, 11th September, 1863.)

**CAPITAL.**

Amount of capital authorized and subscribed.....	£2,500,000 stg.
Amount paid up in cash.....	250,000 "

Gross amount of premiums received in cash during the year on life policies in Canada.....	\$19,891 33
Gross amount of loans or liens taken during the year in payment of premiums in Canada.....	729 20

Total net premium income.....	\$20,620 53
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Amount paid on account of death claims (including bonuses).....	\$6,754 02
(Of this amount \$3,557.78 accrued in previous years.)	
Amount paid for surrendered policies.....	1,372 99

Total net amount paid to policy-holders in Canada.....	\$8,127 01
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**ASSETS IN CANADA.**

(*Specially Life Department.*)

Dominion stock in deposit with Receiver-General.....	\$100,343 68
Cash in hand and in banks in Canada.....	3,138 90
One month's interest accrued on Dominion stock.....	418 10

Total assets in Canada, Life Department.....	\$103,900 68
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(*For other Assets, see Fire Department.*)

**LIABILITIES IN CANADA, LIFE DEPARTMENT.**

*Under policies issued previous to 31st March, 1878.*

Amounts of claims on policies in Canada unsettled but not resisted.....	\$2,806 11
*Amount estimated to cover the net reserve or re-insurance value on all outstanding policies in Canada.....	140,656 40
Deduct amount of outstanding and deferred premiums, less cost of collection at 10 per cent.....	\$4,954 92
Deduct loans and credit premiums, a first lien or charge, on security of policies. Loans advanced within surrender value of policies.....	14,575 74
	19,530 66

Difference carried out.....	121,125 74
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Total liabilities to said policy-holders in Canada.....	\$123,931 85
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\*Reserve estimated only, on basis of actuarial computation made last year on H.M. Table of Mortality and 4½ per cent. interest.

COMMERCIAL UNION—Continued.

LIABILITIES IN CANADA.

(Under policies issued subsequent to 31st March, 1878.)

Amount computed to cover net reserve on all outstanding policies in Canada	\$5,080	80
Deduct amount of outstanding and deferred premiums, less cost of collection	\$486	67
at 10 per cent .....		
Deduct credit premiums .....	527	82
		<u>1,014 49</u>
Difference carried out.....		\$4,066 31
Total net liabilities to said policy-holders in Canada... ..		<u>\$4,066 31</u>
Total net liabilities to all policy-holders in Canada.....		<u><u>127,998 16</u></u>

MISCELLANEOUS.

	No.	Amount.
Number of new policies reported during the year as taken in Canada	11	
Amount of said policies.....		\$37,736 15
Number of policies become claims in Canada during the year .....	3	
Amount of said claims (including bonuses).....		5,983 07
Number of policies in force in Canada at date.....	300	
Amount of said policies (exclusive of bonuses) .....		<u><u>631,284 55</u></u>

Number and amount of policies terminated during the year in Canada (exclusive of bonuses), viz. :—

1. By death.....	3	\$ 5,353 34
2. By surrender.....	6	19,466 66
(For which cash value has been paid, \$1,372.99.)		
3. By surrender, \$3,406.67.		
(For which paid-up policies have been granted to amount of \$739.74.)		
Difference of amounts carried out .....		2,666 93
4. By lapse .....	13	54,506 66
Total .....	22	<u><u>\$81,993 59</u></u>

Policies in force at beginning of year (exclusive of bonuses).....	310	\$674,568 66
Policies issued during the year (including 1 revived for \$973.33)...	12	38,709 48
Policies terminated as above.....	22	81,993 59
Policies in force at date of statement (exclusive of bonuses).....	300	<u><u>631,284 55</u></u>

Number of insured lives at beginning of year.....	290
Number of new insurers during the year .....	11
Number of deaths during the year among insured.....	3
Number of insured whose policies have been terminated during the year otherwise than by death.....	18
Number of insured lives at date of statement.....	280

Subscribed and sworn to 21st March, 1881, by

FRED. COLE.

(Received, 22nd March, 1881.)



COMMERCIAL UNION—*Concluded.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDED 31ST DECEMBER, 1880.

*(Abstracted from Report of Directors, London, England, 1st March, 1881.)*

The new assurances effected during the year amounted to £324,806, with new premiums of £10,664. The claims by death were considerably less than those of the previous year; and the life fund has been increased by £48,491.

During the year a re-adjustment of the general expenses of the Company has been carried out with the result that the ratio of life expenditure is diminished.

## REVENUE ACCOUNT OF THE LIFE DEPARTMENT.

*From 1st January to 31st December, 1880.*

	£	s.	d.		£	s.	d.
Amount of Life Assurance Fund at the beginning of the year.....	609,669	5	11	Claims under policies after deduction of sums re-assured.....	55,258	7	10
New premiums.....	£10,664	4	4	Endowments and endowment assurances matured .....	9,159	18	0
Renewal premiums... ..	103,665	5	7	Surrenders .....	5,464	10	10
				Annuities.....	1,108	16	4
	£114,329	9	11	Cash bonuses to policy holders.....	4	16	0
Deduct re-assurances..	13,706	9	8	Commission .....	4,491	8	7
				Expenses of management.....	6,833	1	10
Premiums for endowments certain..	37	17	8	Bad debts .....	1	16	9
Consideration for annuities.....	2,581	0	4	Amount of Life Assurance Fund at the end of the year....	658,160	9	2
Interest and dividends .....	27,395	13	9				
Fines.....	166	15	4				
Exchange.....	9	12	1				
	£740,483	5	4		£740,483	5	4

## BALANCE SHEET OF THE LIFE DEPARTMENT.

*31st December, 1880.*

	£	s.	d.		£	s.	d.
Assurance Fund.....	658,160	9	2	Mortgages on property within the United Kingdom .....	329,145	9	9
Life Investment Reserve Fund.....	1,912	15	5	Mortgages on property out of the United Kingdom.....	50,500	0	0
Claims admitted or announced, but not paid.....	14,478	12	11	Loans on the Company's policies ...	20,200	4	10
Re-assurance premiums due, but not paid ..	1,728	7	2	Investments:—			
Commission due, but not paid.....	2,392	10	10	Indian and Colonial Government securities .....	96,602	19	8
Surrenders do do .....	619	14	1	Canadian Government securities..	20,618	11	4
Annuity do do .....	1	4	0	Foreign Government do ...	14,619	0	6
Suspense Account.....	43	18	3	Railway and other debentures and debenture stocks.....	34,274	18	6
				Railway and other stocks and shares (preference and ordinary)	23,010	5	6
				Parliamentary debenture bonds...	16,971	15	10
				Freehold ground rents.....	14,689	1	7
				Life policy purchased .....	1,132	15	3
				Branch and agency balances.....	13,991	18	5
				Outstanding premiums.....	7,803	12	9
				do interest.....	2,519	13	4
				Cash:—			
				On deposit .....	£24,523	4	6
				Bankers' current accounts.....	7,602	14	11
				In hand .....	70	18	7
				Bills receivable .....	32,196	18	0
					1,060	6	7
	£679,337	11	10		£679,337	11	10

THE CONFEDERATION LIFE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

President—  
 HON. SIR WM. P. HOWLAND, K.C.M.G. | Managing Director and Agent—  
 J. K. MACDONALD.

Head Office, - - - TORONTO.

(Organized or incorporated April 14th, 1871; Commenced business in Canada, October 31st, 1871.)

CAPITAL.

Amount of capital authorized and subscribed for .....	\$500,000 00
Amount paid up in cash.....	50,000 00

(For List of Stockholders, see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate held by the Company.....	\$ 6,291 93
Amount secured by way of loan on real estate by bond or mortgage, first liens.....	456,414 54
Amount of loans secured by bonds, stocks or other marketable col- laterals, viz. ....	700 00

	Par value.	Market value.	Amount loaned.
Ten shares Bank of Montreal stock. ....	\$1,000 00	\$1,860 00	\$700 00

Amount of loans as above on which interest has not been paid within  
 one year previous to statement, \$3,200.00.

Amount of loans made in cash to policy-holders on the Company's policies assigned as collaterals. ....	12,275 16
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Stock, bonds and debentures owned by the Company, viz. :—

	Par value.	Market value.
City of Toronto debentures.....	\$72,000 00	\$77,130 40
do Hamilton do .....	2,400 00	2,400 00
do Belleville do .....	5,000 00	5,450 00
Township Wood and Medora debentures .....	550 00	599 50
do Muskoka do .....	400 00	440 00
Village of Yorkville do .....	6,106 00	6,563 95
do Mount Forest do .....	4,000 00	4,000 00
do Forest do .....	200 00	200 00
Town of Whitby do .....	1,750 00	1,750 00
Village of Arthur do .....	2,500 00	2,745 00
Township of Muskoka do .....	1,200 00	1,308 00
County of Haliburton do .....	2,247 00	2,247 00
Town of Brussels do .....	5,000 00	5,298 50
Township of Minden do .....	445 00	445 00
do Colchester do .....	3,501 00	3,687 00
Village of Ridgetown do .....	1,738 00	1,738 00
Townships of Lutterworth, Anson and Hinden debentures..	322 00	322 00
Government 5 p. c. stock .....	4,200 00	4,200 00
	<u>\$113,559 00</u>	<u>\$120,524 35</u>

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**CONFEDERATION LIFE—Continued.**

Carried out at market value .....		\$120,524	35
Cash at head office.....		9	15
Cash in banks, viz. :—			
Ontario Bank.....	\$	391	55
Bank of New Brunswick.....		18	60
Canadian Bank of Commerce.....		21,369	39
			<u>21,782 54</u>
Bills receivable .....		12,834	84
Agents' ledger balances.....		269	04
<b>Total.....</b>		<b>\$631,101</b>	<b>55</b>

**OTHER ASSETS.**

Interest due.....	\$	8,074	59
do accrued.....		13,524	32
<b>Total ..</b>			<u>21,598 91</u>
Gross premiums due and uncollected on policies in force .....	\$14,980	13	
Gross deferred premiums on same .....	13,633	63	
<b>Total outstanding and deferred premiums.....</b>	<b>\$28,613</b>	<b>76</b>	
Deduct cost of collection at 10 per cent., including bills receivable.....	4,144	85	
<b>Net outstanding and deferred premiums.....</b>		<b>24,468</b>	<b>91</b>
Furniture.....		1,451	23
Fire premiums (to be repaid by mortgagors) .....		715	37
Globe Mutual (premiums on two policies, since repaid) .....		50	54
<b>Total assets.....</b>		<b>\$679,386</b>	<b>51</b>

**LIABILITIES.**

*Amount computed to cover the net present value of all policies in force.	\$172,559	59	
Deduct net value of policies re-insured in other companies .....	10,287	98	
		<u>\$462,271</u>	<u>61</u>
Reserve on policies lapsed, liable to surrender or restoration.....	3,661	15	
Annuity fund.....	10,240	46	
<b>Total net re-insurance reserve.....</b>		<b>\$476,173</b>	<b>22</b>
†Claims for death losses :—			
1. Due and unpaid (accrued in previous years).....	\$	1,760	50
2. Adjusted but not due.....		14,903	85
3. Unadjusted but not resisted .....		2,000	00
<b>Total (of which \$1,760.50 accrued in 1879).....</b>		<b>18,664</b>	<b>35</b>
Amount of dividends or bonuses to policy-holders due and unpaid .....		878	26
Sundry liabilities, viz. :—			
Medical expenses.....	\$1,926	10	
Rent.....	358	50	
Officers' salaries.....	500	00	
Directors' fees.....	1,061	10	
Deposit on account of debentures .....	238	39	
To credit of a surrendered policy.....	162	37	
Annuity (not called for).....	300	00	
Advances.....	362	07	
			<u>4,908 53</u>
<b>Total liabilities.....</b>		<b>\$500,624</b>	<b>36</b>

\* Reserve at 4½ per cent. based on Table Institute of Actuaries, G.B.

† An error was made in this item in last report. It should have been \$9,006.30 instead of \$8,996.30.

**CONFEDERATION LIFE—Continued.**

Surplus on policy-holders' account.....	\$178,762 15
Capital stock paid-up.....	50,000 00
	<hr/>
Surplus above all liabilities and capital .....	<u>\$128,762 15</u>

**INCOME DURING THE YEAR.**

Cash received for premiums.....	\$184,004 66
Premiums paid by dividends.....	3,165 54
Cash received for annuities.....	729 55
	<hr/>
Total .....	\$187,899 75
Deduct premiums paid to other companies for re-insurance. ....	3,653 71
	<hr/>
Total premium income.....	\$184,246 04
Received for interest or dividends on stock, &c .....	36,342 42
Received for rents.....	220 00
Received for policy re-assured surrendered.....	343 40
	<hr/>
Total income.....	<u>\$221,151 86</u>

**EXPENDITURE DURING THE YEAR.**

Cash paid for death claims .....	\$52,145 80
Deduct received from other companies for re-insured death claims... ..	5,000 00
	<hr/>
Net amount paid for death claims.....	\$47,145 80
Cash paid to annuitants .....	992 30
*Cash paid for surrendered policies.....	7,839 66
Cash dividends applied in payment of premiums.....	3,165 54
Cash paid to stockholders for interest or dividends.....	5,000 00
Cash paid for commission and salaries and other expenses of officials ...	39,241 69
Other expenditure, viz.:—Agency expenses, \$294.00; medical fees, \$3,868.56; advertising, \$1,759.84; general expenses, \$1,397.30; legal expenses, \$624.25; postage, \$858.21; printing, stationery, &c., \$1,449.09; rent, taxes, fuel, &c., \$3,620.00; commission on loans, \$226.15; furniture, \$584.05; Directors' fees, \$2,445.80; valuation fees, \$21.00.....	17,148 25
	<hr/>
Total expenditure.....	<u>\$120,533 24</u>

**MISCELLANEOUS.**

Number of new policies reported during the year as taken in Canada .....	1,077
Amount of said policies.....	\$1,670,790 00
Number of policies become claims in Canada during the year ...	27
Amount of said claims .....	\$61,803 85
Amount of above claims re-insured in other licensed companies in Canada	5,000 00
	<hr/>
	56,803 85
Number of policies in force in Canada at date.....	4,633
Amount of said policies, including bonus additions.....	\$6,924,274 60
Amount of said policies re-insured in other licensed companies in Canada	138,385 00
	<hr/>
Net amount of policies in force, 31st December, 1880.....	<u>6,785,889 60</u>

\* In the Company's own statement to policy-holders, \$380.00 of this amount is included with death claims in error.

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**CONFEDERATION LIFE—Concluded.**

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	27	\$ 61,803 85
2. By surrender.....	134	124,722 00
(For which cash value has been paid, \$7,839.66.)		
3. By surrender, \$61,500.00.		
(For which paid-up policies have been granted to amount of \$8,840.00.)		
Difference of amounts carried out.....	.....	52,660 00
4. By lapse.....	374	562,399 15
Total.....	535	\$801,585 00
—————		
Policies in force at beginning of year.....	4,105	\$6,051,731 60
Policies issued during the year (including revived, 34, for \$43,500.00, and bonuses).....	1,165	1,811,628 00
Policies terminated as above.....	535	801,585 00
Policies not taken, of 1880 issue and previous years.....	102	137,500 00
Gross policies in force at date of statement.....	4,633	6,924,274 60

*Number of insured lives at beginning of year... ..	3,889
Number of new insurers during the year.....	1,103
Number of deaths during the year among insured .....	24
Number of insured whose policies have been terminated during the year otherwise than by death.....	607
Number of insured lives at date of statement ... ..	4,361

Subscribed and sworn to, 11th April, 1881, by

 W. P. HOWLAND,  
*President.*

 J. K. MACDONALD,  
*Managing Director.*

(Received, 12th April, 1881.)

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 \*In last statement the number was given as 3,943 in error.

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**THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.**

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

*President*—JACOB L. GREENE. | *Secretary*—JOHN M. TAYLOR.  
*Principal Office*—Hartford, Conn., U.S.,  
*Agent in Canada*—ROBERT WOOD. | *Head Office in Canada*—Montreal.  
 Organized or Incorporated, 15th June, 1846; Commenced business 15th December,  
 1846; Licensed in Canada, 1st August, 1868.  
 (No capital—being a purely Mutual Company.)

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Amount of premiums received in cash during the year on life policies  
 in Canada ..... \$121,661 60

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Amount paid during the year on claims in Canada :—

On account of death claims..... \$56,403 00  
 do       matured endowments..... 14,462 00

Net amount paid on account of claims ..... \$70,865 00

ASSETS IN CANADA.

U.S. registered bonds held in deposit by Receiver-General..... \$140,000 00

LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted..... \$26,000 00  
 Amount of claims in Canada resisted—presented in 1876..... 25,000 00  
 Amount estimated to cover the net reserve on all outstanding policies  
 in Canada ..... No return.

MISCELLANEOUS.

Number of policies become claims in Canada during the year ..... 47  
 Amount of said claims ..... \$96,865 00  
 Number of policies in force in Canada at date (estimated) ..... 1,800  
 Amount of said policies (estimated) ..... 3,250,000 00

Subscribed and sworn to, 30th March, 1881, by

ROBERT WOOD.

(Received, 31st March, 1881.)

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 THE EDINBURGH LIFE ASSURANCE COMPANY.
 

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STATEMENT FOR THE YEAR ENDING 31ST MARCH, 1880.

*President*—Sir G. G. MONTGOMERY, Bart., M.P. | *Secretary*—D. MACLAGAN, Esq., F.R.S.E.  
*Principal Office*—Edinburgh, Scotland. Organized, A.D. 1823.  
*Agent in Canada*—DAVID HIGGINS. | *Head Office in Canada*—Toronto.  
 (Commenced business in Canada, June, A.D. 1857.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	£500,000 stg.	\$2,433,333 33
*Amount paid up in cash.....	75,000 "	365,000 00

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Amount of premiums received in cash during the year on life policies in Canada.....	\$22,163 01
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Amount paid during the year on death claims in Canada (\$1,460 of this amount accrued in previous years).....	\$7,543 33
Amount paid to annuitants .....	37 56
Amount paid for surrendered policies.....	1,456 76
Amount paid for dividends or bonuses to policy-holders.....	1,328 14
Total net amount paid to policy-holders in Canada .....	\$10,365 79

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## ASSETS IN CANADA.

Canada stock in deposit with Receiver-General.....	\$150,515 00
Mortgages on real estate in Canada.....	876 00
Cash in hand and in banks in Canada.....	4,057 05
Total assets in Canada .....	\$155,448 05

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## LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted.....	\$1,978 30
Amount computed or estimated to cover the net reserve on all outstanding policies in Canada.....	\$146,000 00
Deduct amount of deferred and outstanding premiums, less cost of collection at 10 per cent.....	1,123 50
Difference carried out .....	144,876 50
Total net liabilities to policy holders in Canada .....	\$146,854 80

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## MISCELLANEOUS.

Number of policies become claims in Canada during the year.....	5	\$8,061 63
Amount of said claims.....		
Number of policies in force in Canada at date.....	226	
Amount of said policies.....		567,952 89

\* Of this £75,000 now appearing as "paid up" £25,000 was added out of profits to the sum of £50,000 originally paid up.

EDINBURGH LIFE—*Continued.*

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
(1.) By death.....	5	8,061 63
(2.) By surrender..... (For which cash value has been paid, \$1,456.76.)	5	14,721 68
(3.) By surrender, \$1,946.67; for which a paid-up policy has been granted to amount of \$555.53.		
Difference of amounts carried out.....		1,391 14
<b>Total.....</b>	<b>10</b>	<b>\$24,174 45</b>

  

	No.	Amount.
Policies in force at beginning of year in Canada .....	235	\$589,694 01
Policy transferred from head office .....	1	2,433 33
Policies terminated as above.....	10	24,174 45
Policies in force at date of statement.....	226	567,952 89

Number of insured lives at beginning of year ...	222
Transferred from head office.....	1
Number of deaths during the year among insured.....	4
Number of insured whose policies have been terminated during the year otherwise than by death.....	5
Number of insured lives at date of statement .....	214

Subscribed and sworn to, 8th January, 1881, by

DAVID HIGGINS,  
*Chief Agent.*

(Received, 10th January, 1881.)

## GENERAL BUSINESS FOR THE YEAR ENDING 31ST MARCH, 1880.

*(Abstracted from Directors' Report, Edinburgh, 6th July, 1880.)*

The number of policies issued is 889, for sums amounting in the aggregate to £473,133, being an increase over the preceding year of 25 policies, and nearly £20,000 in the sums assured. The premiums of these new policies amount to £16,300 18s. 8d., whereof £1,603 4s. 3d. is by single payments.

The sum of £24,360 has, last year, been received in the purchase of annuities.

The claims which have arisen under the Company's policies during the year amount to £146,819 3s. 9d.

The total income from premiums and interest of the year ending March, 1873, being the second year of the recent septennial period, was £167,277 18s. 2d. The similar income of the year ending March, 1880, being the second year of the septennial period now current, was £242,253 11s. 11d.

The accumulated funds of the Company in 1873 were £1,172,777 16s. 10d.; and in the present year, being the corresponding one of the present septennium, £1,644,693 14s. 10d., exhibiting a large and satisfactory rate of progress.



EDINBURGH LIFE--*Concluded.*

## REVENUE ACCOUNT FOR THE YEAR ENDING 31ST MARCH, 1880.

March 31, 1879:—		Claims under policies (after deduction of sums re-assured), viz. :—		
Amount of funds at the beginning of the year.....	£1,593,189 14 4	Claims under life policies .....	£146,042 3 9	
Premiums.....	£185,784 11 1	Claims under endowment policies.....	777 0 0	
Less re-assurance premiums	14,771 17 10			
				£146,819 3 9
Consideration for annuities granted.....	24,360 15 7	Surrenders:—		
Interest and dividends .....	71,137 8 8	Cash value of policies .....	£11,631 11 11	
Other receipts:—		Value applied in purchase of paid-up policies	1,345 11 1	
Assignment and other fees...	103 10 0	Cash values of Bonus .....	6,626 0 5	
				19,003 3 5
		Annuities.....		15,279 8 11
		Commission.....		8,034 2 2
		Expenses of management.....		15,875 1 7
		Dividends to shareholders.....		9,000 0 0
		Other payments—income tax .....		1,099 7 2
		March 31, 1880:—		
		Amount of funds at the end of the year, as per second schedule.....		1,644,693 14 10
				£1,859,804 1 10
				£1,859,804 1 10

## BALANCE-SHEET AT 31ST MARCH, 1880.

LIABILITIES.		ASSETS.	
Shareholders' capital paid up.....	£75,000 0 0	Mortgages on property within the United Kingdom .....	£1,230,277 12 4
Assurance and annuity fund.....	1,527,129 6 4	Mortgages on property out of the United Kingdom .....	Nil.
Other funds—Shareholders' reserve fund.....	42,564 8 6	Loans on Company's policies (within their surrender value)..	93,613 5 7
Total funds as per first schedule..	£1,644,693 14 10	Investments:—	
* Claims admitted but not yet paid	64,537 10 11	In Colonial Government securities (Canada) .....	46,349 19 6
Other sums owing by the Company:—		Railway and other debentures and debenture stocks .....	37,567 13 0
* Expenses of management not yet paid .....	1,647 11 0	Railway shares (preference).....	12,964 1 0
Premiums paid in advance.....	57 2 11	House property in Edinburgh, London, Dublin and Manchester (freehold and lease-hold).	98,202 2 8
Sums deposited with Company to meet interests, &c.....	6,866 16 0	Co.'s own shares (purchased)..	11,080 0 0
		Ground annuals and feu-duties.	34,076 2 5
		Life interests .. .. .	129 14 0
		Reversions.....	16,935 19 4
		Loans on assignment of county rates, &c .....	31,866 16 1
		Loans upon personal security (with life policies) .....	24,446 14 6
		Agents' balances (since paid).....	23,246 4 8
		Outstanding premiums.....	3,085 6 5
		Outstanding interest due and unpaid at date.....	1,177 8 3
		Outstanding interest accrued but not yet receivable .....	19,847 0 0
		Cash on deposit .....	£18,000 0 0
		do on current account.....	9,886 16 11
			27,886 16 11
		Other assets—Policy stamps on hand .....	19 19 0
			£1,717,832 15 8
			£1,717,802 15 8

\* These items are included in the corresponding items in the Revenue Account.

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

*President*—HENRY B. HYDE. | *Secretary*—WILLIAM ALEXANDER.  
*Principal Office*—120 Broadway, New York.

*Agent in Canada*—RICHARD W. GALE. | *Head Office in Canada*—MONTREAL.  
 (Organized or Incorporated 26th July, 1859. Commenced business in Canada, about October, 1868.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash..... \$100,000 00

Total premiums received during the year on life policies in Canada..... \$188,746 09  
 Consideration for annuities granted..... 5,739 00

Total net premium income..... \$194,485 09

Amount paid during the year on claims in Canada, viz.:—

On account of death claims..... \$57,675 00  
 do matured endowments..... 5,900 00

Net amount paid on account of claims..... \$62,675 00

(Of this amount \$11,585.00 accrued in previous year.)

Amount paid to annuitants..... 350 00  
 Amount paid for surrendered policies..... 9,863 98  
 Amount paid for dividends or bonuses to policy-holders..... 15,270 32

Total net amount paid to policy-holders in Canada..... \$88,159 30

ASSETS IN CANADA.

Dominion stock in deposit with Receiver-General..... \$100,000 00  
 U.S. bonds do do ..... 5,000 00

Total assets in Canada..... \$105,000 00

LIABILITIES IN CANADA.

*Under policies issued previous to 31st March, 1878.*

Amount of claims on policies in Canada unsettled but not resisted..... \$7,500 00

\* Amount computed to cover the net reserve or re-insurance value on all outstanding policies in Canada..... \$682,510 00  
 Deduct amount of deferred and outstanding premiums, less cost of collection at 10 per cent..... \*19,150 00

Difference carried out..... 663,360 00

Total net liability to said policy-holders in Canada..... \$670,860 00

\* Reserve based on the American Experience Table, 4½ per cent.

## EQUITABLE LIFE—Continued.

## LIABILITIES IN CANADA.

*Under policies issued subsequent to 31st March, 1878.*

*Amount computed to cover the net reserve on all outstanding policies in Canada .....	\$70,625 00	
Deduct amount of deferred and outstanding premiums, less cost of collection at 10 per cent.....	10,752 00	
Difference carried out.....		\$59,873 00
Total net liabilities to said policy-holders in Canada.....		\$59,873 00
Total net liabilities to all policy-holders in Canada.....		\$730,733 00

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada .....	569	
Amount of said policies .....		\$1,674,100 00
Number of policies become claims in Canada during the year.....	26	
Amount of said claims.....		58,590 00
Number of policies in force in Canada at date.....	2,423	
Amount of said policies.....		5,952,547 00
Number and amount of policies terminated during the year in Canada:—		
1. By death.....	23	\$53,590 00
2. By maturity .....	3	5,000 00
3. By surrender.....	28	40,718 00
(For which cash value has been paid, \$9,863.98.)		
4. By surrender, \$127,500.		
(For which paid-up policies have been granted to amount of \$29,063.)		
Difference of amounts carried out.....		98,437 00
5. By lapse.....	304	790,800 00
Total.....	358	\$988,545 00

Policies in force at the beginning of year.....	2,212	\$5,266,992 00
Policies issued during the year.....	569	1,674,100 00
Policies terminated as above.....	358	988,545 00
Policies in force at date of statement.....	2,423	5,952,547 00

Number of insured lives at beginning of year in Canada.....	2,212
Number of new insurers during the year.....	569
Number of deaths during the year among insured.....	23
Number of insured whose policies have been terminated during the year otherwise than by death.....	335
Number of insured lives at date of statement.....	2,423

Subscribed and sworn to, 14th March, 1881, by

R. W. GALE.

(Received, 15th March, 1881.)

EQUITABLE LIFE—*Continued.*

## GENERAL BUSINESS FOR THE YEAR ENDING 31ST DECEMBER, 1880.

## INCOME DURING THE YEAR 1880.

Total premium income .....	\$6,832,946 06
Received for interest or dividends .....	1,415,678 66
Received for rent.....	358,026 95
Net profit on investments.....	129,047 76
<b>Total income.....</b>	<b>\$8,735,699 43</b>

## DISBURSEMENTS DURING THE YEAR 1880.

Total amount paid for losses and matured endowments.....	\$2,638,426 68
Cash paid to annuitants .....	12,473 39
Cash paid for surrendered policies, discounted endowments and matured tontines.....	752,420 76
Cash dividends paid to policy-holders.....	1,389,617 14
Cash paid to stockholders for interest or dividends.....	7,000 00
Agencies and commissions.....	720,332 46
Commuting commissions.....	101,094 54
Taxes.....	88,843 70
General expenses.....	536,639 36
<b>Total disbursements.....</b>	<b>\$6,306,853 03</b>

## ASSETS.

Cost value of real estate, unencumbered.....	\$3,368,363 62
Loans on bond and mortgage (first liens) on real estate.....	9,053,475 50
Loans secured by pledge of bonds, stocks or other marketable col- laterals .....	7,064,562 88
Cost value of bonds and stocks owned.....	11,501,013 47
Cash on hand and in banks. ....	2,183,007 23
Agents' balances.....	239,421 32
<b>Total net or ledger assets.....</b>	<b>\$38,409,844 02</b>

## OTHER ASSETS.

Interest due and accrued.....	293,566 22
Rents due and accrued.....	60,242 44
Market value of bonds and stocks over cost.....	1,521,051 28
Net amount of uncollected and deferred premiums.....	651,118 69
<b>Total assets.....</b>	<b>\$40,945,822 65</b>

## LIABILITIES.

Net re-insurance reserve .....	\$31,410,963 97
Total unsettled claims .....	328,136 14
Unpaid dividends or surplus or other description of profits due policy- holders.....	71,140 00
Other liability, possible claims under lapsed policies.....	70,063 00
<b>Total liabilities .....</b>	<b>\$31,880,303 11</b>
Gross surplus on policy-holders' account.....	\$9,065,514 54

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 EQUITABLE LIFE—*Concluded.*

## RISKS AND PREMIUMS.

Number of new policies issued during the year.....	9,123	
Amount of said policies.....		\$31,368,736 00
Number of policies terminated during the year.....	5,508	
Total amount terminated.....		19,930,817 00
Number of policies in force at date of statement..	52,272	
Net amount of said policies .....		177,597,703 00

SAMUEL BORROWE,  
*2nd Vice President.*

WILLIAM ALEXANDER,  
*Secretary.*

NEW YORK, 24th February, 1881.

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**THE LIFE ASSOCIATION OF SCOTLAND.**


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STATEMENT FOR THE YEAR ENDING 5TH APRIL, 1880.

*Manager*—JOHN FRASER. | *Secretary*—ROBERT RAINIE.  
*Principal Office*—Edinburgh.  
*Agent in Canada*—GEO. WM. FORD. | *Head Office in Canada*—Montreal.  
 (Organized or Incorporated, 1838. Commenced business in Canada, Sept., 1857.)

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**CAPITAL.**

Amount of capital authorized and subscribed for.....	\$1,946,666 66
Amount paid up in cash.....	<u>425,833 33</u>

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Gross amount of premiums received in cash during the year on life policies in Canada.....	\$93,877 90
Gross amount of loans on policies taken during the year in payment of premiums in Canada.....	<u>1,297 50</u>
Total net premium income .....	<u>\$95,175 40</u>

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Amount paid during the year on claims in Canada, viz. :—

On account of death claims.....	\$66,836 09
do      matured endowments .....	<u>288 86</u>
Net amount paid on account of claims.....	\$67,124 95
(Of this amount \$43,035.04 accrued in the previous year.)	
Amount paid to annuitants.....	140 88
Amount paid for surrendered policies.....	<u>4,364 34</u>
Total net amount paid to policy-holders in Canada .....	<u>\$71,630 17</u>

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**EXPENSES IN CANADA.**

Cash paid for expenses of officials in Canada .....	\$1,936 68
Cash paid for commission in Canada.....	2,748 97
Cash paid for license or taxes in Canada.....	208 07
Cash paid for office expenses and sundry expenditure in Canada .....	<u>2,349 76</u>
Total .....	<u>\$7,243 48</u>

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**ASSETS IN CANADA.**

Canada stock in deposit with Receiver-General .....	\$150,000 00
Real estate in Canada owned .....	44,541 31
Cash in hand and in banks in Canada.....	19,641 06
Agents' balances.....	<u>428 02</u>
Total assets in Canada.....	<u>\$214,610 39</u>

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LIFE ASSOCIATION OF SCOTLAND—Continued.

## LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted.....	\$28,654 93
(\$2,433.33 of this amount accrued in the previous year.)	
*Amount estimated to cover net reserve on all outstanding policies in Canada.....	No return.
Deduct loans on said policies.....	\$129,140 60
Difference carried out ..	No return.

## MISCELLANEOUS.

Number of policies become claims in Canada during the year ...	23	
Amount of said claims.....		\$50,311 50
Number of policies in force in Canada at date .....	1,674	
Amount of said policies.....		3,195,190 61

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death .....	23	\$50,871 27
2. By surrender .....	28	53,236 46
(For which cash value has been paid, \$4,364.34.)		
3. By surrender, \$14,113.33. (For which paid-up policies have been granted to amount of \$2,681.53.)		
Difference of amounts carried out .....		11,431 80
4. By lapse .....	45	79,726 14
	96	\$195,265 67

Policies in force at beginning of the year in Canada.....	1,770	\$3,390,456 28
Policies terminated as above.....	96	195,265 67
Policies in force at date of statement.....	1,674	3,195,190 61

Number of insured lives.—No return.

Subscribed and sworn to, 14th February, 1881, by

GEO. WM. FORD.

(Received, 16th February, 1881.)

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\*The Manager of the Life Association of Scotland regrets that he is still unable to give a satisfactory estimate of the reserve necessary for the policies.

LIFE ASSOCIATION OF SCOTLAND—Continued.

GENERAL BUSINESS FOR THE YEAR ENDING 5TH APRIL, 1880.

(Abstracted from Directors' Report, Edinburgh, 1880.)

During the year ending 5th April, 1880:—

New life assurances were proposed to the number of.....	2,023 for	£830,236 stg.
Those declined, or not proceeded with, were .....	323 "	135,200 "
And those transacted .....	1,700 "	695,036 "
The annual premiums on these transactions were.....		21,682 "
New life annuities were purchased for.....per annum		3,687 "
The revenue of the year for premiums was.....		329,682 "
The total revenue was .....		459,931 "
344 Deaths occurred amongst the assured under policies for (less re-assurances) .....		202,636 "

At the end of the year (5th April, 1880):—

25,076 policies of assurance were in force for (less re-assurances)	10,102,654 "
466 life annuities were in force for.....per annum	20,422 "
The total claims paid under life policies were.....	2,833,390 "
The total cash bonuses allocated to policy-holders were .....	935,940 "
The assets in hand, as per the balance-sheet, were .....	2,406,165 "
The funds, after deduction of all unpaid liabilities and exclusive of the values of re-assurances amounted to.....	2,298,206 "

The funds yield interest at present at the rate of £4 11s. 2d. p. c. per annum.

The funds show an increase of £114,017, and amount to £2,298,206. With few exceptions the whole interest on the investments has been regularly paid. Although the sum of £1,140 appears in the accounts as "outstanding interest," a considerable portion of this was due only a short time before the date of balance.

The periodical special investigation into the affairs, and valuation of the liabilities for the ascertainment and further allocation of profits, will be made at the end of the current year—viz., 5th April, 1881—being five years from the date of the last division.

The rates of annual cash bonus to be allowed policy-holders of the 1st and 2nd series of Class A., who have paid at least six annual premiums, will remain the same as for the preceding year, until the declaration of the results of the quinquennial investigation.

FIRST SCHEDULE.

Revenue Account for the Year ending 5th April, 1880.

Amount of funds at the beginning of year.....	£2,184,188 11 1	Claims under policies (after deduction of sums re-assured).....	£ 202,636 6 8
Premiums (less re-assurances) .....	£329,682 10 6	Claims under policies payable on the survival of the lives.....	4,250 0 0
Consideration for annuities granted.....	30,289 15 10	Surrenders .....	16,819 17 11
Interest and dividends .....	99,958 7 1	Annuities .....	18,894 13 3
	459,930 13 5	Commission .....	13,543 15 2
		Expenses of management.....	34,886 12 1
		Dividends to shareholders, and interest on paid-up capital.....	10,625 19 0
		Other payments:—	
		Cash bonuses to existing policy-holders .....	42,881 7 4
		Income tax .....	1,233 12 8
		Agents' balances irrecoverable.....	140 16 1
		Amount of funds at the end of the year (as per Second Schedule).	2,298,206 4 4
	<u>£2,614,119 4 6</u>		<u>£2,614,119 4 6</u>



LIFE ASSOCIATION OF SCOTLAND—*Concluded.*

## SECOND SCHEDULE.

*Balance Sheet on the 5th April, 1880.*

LIABILITIES.		ASSETS.	
Shareholders' capital, paid up.....£	87,500 0 0	Mortgages on property within the United Kingdom .....	£1,215,901 18 9
Assurance and Annuity Fund.....	2,210,706 4 4	Mortgages on property out of the United Kingdom .....	
<b>Total funds, as per First Schedule.....</b>	<b>£2,298,206 4 4</b>	Loans on the Associations policies .....	258,215 16 5
Claims admitted, but not due .....	107,869 15 0	Investments:—	
(This includes all deaths to date of balance, whether proved or not.)		In British Government securities.....	
Annuities due, but not applied for	89 0 9	Indian and Colonial Government securities .. .	188,423 9 3
		Foreign Government securities .....	9,463 16 8
		Railway and other debentures and debenture stocks .....	171,041 14 11
		Railway rent charge, guaranteed and preference stocks .....	162,821 12 5
		House property .....	104,787 17 8
		Annuities and reversions purchased .....	36,774 4 3
		Stock of the Association purchased under their Act of Parliament, 16 and 17 Vict., c. 224 (£10 16s. 10d. per share) .....	35,174 0 0
		Loans on personal security.....	9,629 15 5
		Loans on statutory public rates.....	17,381 8 5
		Loans on railway preference and guaranteed stocks, and other stocks .....	23,034 9 8
		Office furniture and stamps.....	1,262 11 2
		Agents' balances .....	87 19 0
		Outstanding premiums (since received) .....	106,568 19 1
		Outstanding interest.....	4,140 0 7
		Interest accrued, but not yet payable .....	31,185 5 10
		Cash:—	
		On deposit in banks .....	£11,608 5 8
		On current bank accounts.....	18,661 14 11
			<u>30,270 0 7</u>
	<u>£2,406,165 0 1</u>		<u>£2,406,165 0 1</u>

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 THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

*President*—H. B. GILMOUR, Esq. | *Secretary*—JOHN M. DOVE, Esq.  
*Principal Office*—Liverpool, England.  
*Agent in Canada*—G. F. C. SMITH. | *Head Office in Canada*—Montreal.  
 (Organized 21st May, 1836. Commenced business in Canada, 4th June, 1851.)

## CAPITAL.

(See Fire Statement.)

Amount of premiums received in cash during the year on life policies in Canada .....	\$10,538 99
<b>Total net premium income .....</b>	<b>\$10,538 99</b>

Amount paid during the year on account of death claims in Canada....	\$5,679 34
(Including \$179.34 bonus additions.)	
Amount paid to annuitants.....	363 00
Amount paid for surrendered policies.....	348 21
<b>Total net amount paid to policy-holders in Canada .....</b>	<b>\$6,390 55</b>

## EXPENSES IN CANADA.

Paid for commission .....	\$353 27
Sundry expenditure .....	139 28
<b>Total .....</b>	<b>\$492 55</b>

(For Assets in Canada, see Fire Statement.)

## LIABILITIES IN CANADA.

Amount of claims on policies in Canada, unsettled but not resisted .....	\$1,473 32
Amount computed to cover the net reserve on all outstanding policies in Canada.....	48,526 68
<b>Total net liability to policy-holders in Canada. ....</b>	<b>\$50,000 00</b>

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	8
Amount of said policies.....	\$18,466 67
Number of policies become claims in Canada during the year.....	6
Amount of said claims.....	7,152 66
(Including \$179.34 bonus addition.)	
Number of policies in force in Canada at date .....	193
Amount of said policies .....	\$269,330 47
Add bonus additions .....	11,710 04
<b>Total net amount in force .....</b>	<b>\$281,040 51</b>

LIVERPOOL AND LONDON AND GLOBE—*Concluded.*

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death .....	6	\$6,973 32
2. By surrender .....	8	3,000 00
(For which cash value has been paid \$348.21.)		
3. By surrender, \$7,500. (For which paid-up policies have been granted to amount of \$1,343.00.)		
Difference of amounts carried out .....		6,157 00
4. By lapse.....	7	7,300 00
	<u>21</u>	<u>\$23,430 32</u>

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Policies in force at beginning of year.....	206	\$274,294 12
Policies issued during the year .....	8	18,466 67
Policies terminated as above.....	21	23,430 32
Policies in force at date of statement (exclusive of bonus additions)	193	269,330 47

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Number of insured lives at beginning of year .....	186
Number of new insurers during the year .....	6
Number of deaths during the year among insured .....	4
Number of insured whose policies have been terminated during the year otherwise than by death.....	13
Number of insured lives at date of statement .....	175

Subscribed and sworn to, 9th March, 1881, by

G. F. C. SMITH.

(Received, 10th March, 1881.)

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 THE LONDON AND LANCASHIRE LIFE ASSURANCE COMPANY.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

*President*—COL. KINGSCOTE, C. B., M. P. | *Secretary*—WILLIAM PALIN CLIREHUGH.  
*Principal Office*—London, England.  
*Agent in Canada*—WM. ROBERTSON. | *Head Office in Canada*—Montreal.  
 Organized or Incorporated under Joint Stock Companies' Act 7 and 8 Vic., Chap.  
 110, and 20 and 21, Chap. 80, 6th August, 1862.  
 (Commenced business in Canada, 1863.)

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 CAPITAL.
 

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Amount of joint stock capital authorized and subscribed for.....	£100,000	0	0
Amount paid up in cash.....	£10,000	0	0
Proprietors' share of profits.....	3,590	19	5
	£13,590	19	5

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Gross amount of premiums received in cash during the year on life policies in Canada.....	\$67,034	60
Deduct amount paid for premiums on policies re-insured in other licensed companies in Canada.....	2,483	47
Total net premium income.....	\$64,551	13

Amount paid during the year on claims in Canada, viz. :—

On account of death claims (\$3,000 accrued in previous years).....	\$10,500	00
On account of matured endowments (accrued in previous years).....	675	00
Net amount paid on account of claims.....	\$11,175	00
Amount paid for surrendered policies.....	621	53
Amount paid for dividends or bonuses to policy-holders.....	156	77
Total net amount paid to policy-holders in Canada.....	\$11,953	30

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 ASSETS IN CANADA.
 

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Dominion stock in deposit with Receiver-General.....	\$100,000	00
Cash in deposit with Receiver-General.....	10,000	00
Mortgages on real estate in Canada.....	96,000	00
Cash in hand and in banks in Canada.....	6,072	23
Province of Quebec bonds, issue of 1878, 30 years, par value, \$5,000; market value.....	5,112	50
Total assets in Canada.....	\$217,184	73

LONDON AND LANCASHIRE LIFE—*Continued.*

## LIABILITIES IN CANADA.

*Under policies issued previous to 31st March, 1878.*

Amount of claims on policies in Canada, unsettled but not resisted (admitted).....	\$1,545 00
Amount estimated to cover the net reserve on all outstanding policies in Canada, after deduction of deferred and outstanding premiums, &c.	95,000 00
Total net liabilities to said policy-holders in Canada .....	<u>\$96,545 00</u>

*Under policies issued subsequent to 31st March, 1878.*

Amount of claims on policies in Canada, unsettled but not resisted (admitted and since paid) .....	\$3,000 00
Amount estimated to cover the net reserve on all outstanding policies in Canada, after deduction of deferred and outstanding premiums, &c.	30,000 00
Total net liabilities to said policy-holders in Canada .....	<u>\$33,000 00</u>
Total net liabilities to all policy-holders in Canada .....	<u>\$129,545 00</u>

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	425	
Amount of said policies.....		\$706,900 00
Number of policies become claims in Canada during the year....	7	
Amount of said claims (including bonus additions, \$45).....		12,045 00
Number of policies in force in Canada at date.....	1,363	
Amount of said policies (including bonus additions \$9,352.50)..	\$2,265,107 16	
Amount of said policies re-insured in other licensed companies in Canada .....	78,366 67	
Net amount in force 31st December, 1880.....		<u>\$2,186,740 49</u>

LONDON AND LANCASHIRE LIFE—*Continued.*

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	7	12,045 00
2. By surrender.....	13	16,858 00
(For which cash value has been paid \$621.53).		
3. By surrender \$48,000.		
(For which paid-up policies have been granted to amount of \$9,080).		
Difference of amounts carried out.....		38,920 00
4. By lapse. . . . .	126	222,575 00
	146	\$290,398 00

Policies in force at beginning of year.....	1,088	\$1,866,055 16
Policies issued during the year.....	425	706,900 00
Policies terminated as above.....	146	290,398 00
Policies transferred to Head Office, London.....	4	17,450 00
Gross policies in force at date of statement (including bonus additions \$9,352.50).....	1,363	2,265,107 16

Number of insured at beginning of year in Canada.....	1,087
Number of new insurers during the year.....	404
Number of deaths during the year among insured.....	7
Number of insured whose policies have been terminated during the year otherwise than by death.....	136
Number of insured lives at date of statement.....	1,348

Subscribed and sworn to, 11th February, 1881, by

WILLIAM ROBERTSON.

(Received, 12th February, 1881.)

## GENERAL BUSINESS FOR THE YEAR ENDING 31ST DECEMBER, 1880.

*(Abstract from Directors' Report, London, 7th April, 1881)*

The new assurances for the year are as follows:—The proposals received were 1,537 for £571,677, of which there were declined or not completed 258 for £117,990, and there were issued (exclusive of transfers from *London and Southwark*) 1,279 policies for £453,687, yielding a new premium income of £15,459 8s. 11d. This is the largest amount of new business the company has yet done in any one year.

The average age of the lives assured under the new policies is 33.

The total premium income of the year amounted to £77,597 1s. 5d., and deducting premiums paid to other offices for re-assurance, the net amount is £70,939 13s. 1d. The increase over the net premium income of the previous year being £11,551 7s. 9d.

The claims by death, with bonus additions, and those matured under endowment assurances amount to £28,114 9s. 3d., and, although this includes £1,954 paid under *London and Southwark* policies, it is still under that reported for the previous year.



LONDON AND LANCESHIRE LIFE—*Concluded.**Balance Sheet on the 31st December, 1880.*

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
Shareholders capital paid up.....	10,000	0	0	Mortgages on property within the United Kingdom.....	5,530	0	0
Proprietors' share of profits.....	3,590	19	5	Mortgages on freehold property in Canada.....	19,726	0	9
Assurance fund.....	209,154	2	9	Mortgages on freehold property in Melbourne.....	3,550	0	0
<b>Total funds (as per first schedule)...</b>	<b>222,745</b>	<b>2</b>	<b>2</b>	Loans on the company's policies within the extent of their value..	11,398	8	0
Claims admitted, but not paid.....	3,646	13	0	Investments—			
Other sums owing by the company—				Indian and Colonial Government securities.....	56,914	1	3
Interest to shareholders, &c.....	563	13	11	Railway and other debentures and debenture stocks.....	19,448	17	8
				Indian railway stocks.....	18,721	17	6
				Railway shares (preference and ordinary).....	20,624	16	4
				House property (Cornhill Building, payment on account.....	6,348	8	2
				Reversions.....	2,773	9	5
				Loans upon personal security in connection with life policies.....	6,256	3	4
				Branch offices' and agents' balances*... £9,376 7 8			
				December premiums on which the days of grace are current*.....	13,914	9	2
					23,290	16	10
				Outstanding half-yearly and quarterly premiums.....	12,395	2	4
				Outstanding interest.....	1,928	5	1
				Cash—			
				In hand and on current account at head office and branches.....	£7,500	13	8
				On deposit at head office and branches	7,846	2	8
				Bills receivable.....	907	19	5
					16,354	15	9
				Other assets—			
				Furniture and fittings at head office and branches.....	£1,837	8	8
				Less 10 per cent. for depreciation.....	183	15	6
					1,653	13	2
				Sundry amount due at date of balance*.....	124	4	0
				Policy stamps in hand.....	16	9	6
					£226,955	9	1
					£226,955	9	1

\* These have, with few exceptions, been since paid.



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 THE LONDON ASSURANCE CORPORATION, OF LONDON, ENGLAND.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

Governor—WM. RENNIE, Esq. | Secretary—JOHN P. LAURENCE, Esq.  
 Head Office in Canada—Montreal.  
 Agent in Canada—C. C. FOSTER. | Principal Office—  
 No. 7 Royal Exchange, London.

(Incorporated, A. D., 1720. Commenced business in Canada, 1st March, 1862.)

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 (For Capital, see Fire Department)
 

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Amount of premiums received in cash during the year on life policies in Canada .....	\$1,081 90
<hr/>	
Amount paid during the year on account of death claims in Canada (including \$113.65 bonus additions) .....	\$1,848 00
(Accrued in previous years.)	
Amount paid for surrendered policies (including allowance on policy lapsed last year) .....	1,157 00
Total net amount paid to policy-holders in Canada .....	<u>\$3,005 00</u>

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 (For Assets in Canada, see Fire Statement.)
 

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## LIABILITIES IN CANADA.

Amount estimated to cover the net reserve on all outstanding policies in Canada .....	\$4,000 00
Total net liability to policy-holders in Canada .....	<u>\$4,000 00</u>

## MISCELLANEOUS.

Number of policies reported during the year as taken in Canada. 2	
Amount of said policies .....	\$5,840 00
Number of policies become claims in Canada during the year....None.	
Number of policies in force in Canada at date. 9	
Amount of said policies .....	\$28,226 70
Add bonus additions.....	1,150 97
Total amount in force 31st December, 1880.....	<u>\$29,377 67</u>

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 Number of policies terminated during the year in Canada:—

1. By expiry .....	1	486 00
2. By surrender (For which cash value has been paid \$545.)	1	2,434 00
	<u>2</u>	<u>\$2,920 00</u>

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LONDON ASSURANCE CORPORATION--*Concluded.*

Policies in force at beginning of year in Canada (including bonus additions, \$1,150.97) .....	9	\$26,457 67
Policies issued during the year.....	2	5,840 00
Policies terminated as above.....	2	2,920 00
Policies in force at date of statement (including bonus additions, \$1,150.97) .....	9	29,377 67

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Number of insured lives at beginning of year in Canada.....	9	
Number of new insurers during the year.....	2	
Number of deaths during the year among insured .....	None.	
Number of insured whose policies have been terminated during the year otherwise than by death. ....	2	
Number of insured lives at date of statement.....	9	

Subscribed and sworn, to 23rd February, 1881, by

C. C. FOSTER.

(Received, 24th February, 1881.)

LONDON ASSURANCE CORPORATION—*Concluded.*

GENERAL BUSINESS.—Revenue Accounts of the London Assurance Corporation for the Year ending 31st December, 1880.

LIFE ASSURANCE ACCOUNT.

	£	s.	d.	Dec. 31, 1880.	£	s.	d.
Dec. 31, 1879.					157,908	16	0
Amount of life assurance funds at this date.....	1,749,359	13	6	Claims under life policies after deduction of sums re-assured	7,882	0	5
Dec. 31, 1880.				Surrenders.....	9,872	12	11
Premiums after deduction of re-assurance premiums and returns.....	151,560	15	11	Annuitiess.....	5,208	19	11
Consideration for annuities granted.....	5,793	7	8	Commission.....	2,282	7	6
Interest and dividends.....	77,409	3	7	Decrease in value of reversions.....		24	2
Less income tax.....	1,705	12	1	*Expenses of management.....	10,213	10	7
Profit on realisation of securities.....	75,703	11	6	Bonus taken by assured in abatement of premiums:—			
Portion of abatement under series of 1831, estimated 1st November, 1879, and appropriated to policies not renewed in 1880.....	74	18	9	Series of 1831.....	11,226	12	8
	69	17	10	Series of 1846.....	350	10	1
				Portion of profits appropriated to shareholders, as per profit and loss account:—	11,585	2	9
				Old series.....	10,000	0	0
				Series of 1831.....	5,613	6	4
				Series of 1846.....	11,120	0	0
				*Less expenses of management above.....	26,733	6	4
				Amount of life assurance fund at this date, as per balance sheet.....	10,213	10	7
					16,519	15	9
					1,761,884	17	4
					£1,982,562	5	2

\*To meet the request of the Board of Trade, the expenses of management have been apportioned by an arbitrary process between the Marine, Fire and Life Departments, instead of being charged (as previous to 1874) in one sum in the profit and loss account. The portion of such expenses thus allotted to the Life Department has been deducted from the Corporation's share of the profits of that Department; the assured, therefore, continue exempt from this charge.

(For Balance Sheet, e Fire Statement.)

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**METROPOLITAN LIFE INSURANCE COMPANY.**


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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

*President*—JOSEPH F. KNAPP. | *Vice-Pres. and Sec'y*—JOHN R. HEGEMAN.  
*Principal Office*—New York City.  
*Agent in Canada*—THOMAS A. TEMPLE. | *Head Office in Canada*—St. John, N. B.  
(Organized or Incorporated, January, 1867. Commenced business in Canada,  
November, 1872.)

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**CAPITAL.**

Amount of capital authorized, subscribed for and paid up in cash..... \$100,000 00

Premiums received in cash and in notes, loans or liens on life policies  
in Canada..... 27,102 35

Net amount paid on account of death claims in Canada ..... \$7,000 00

Total net amount paid to policy-holders in Canada ..... \$7,000 00

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**ASSETS IN CANADA.**

United States bonds in deposit with Receiver-General ..... \$100,000 00

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**LIABILITIES IN CANADA.**

Amount of claims on policies in Canada unsettled but not resisted ..... \$2,000 00

\*Amount computed to cover the net reserve on all outstanding policies... \$93,600 00

Deduct amount of deferred and outstanding premiums, less  
cost of collection at 10 p.c..... \$3,843 21

Deduct notes and liens on above policies..... 15,079 69

18,922 90

Difference carried out..... 74,677 10

Total net liability to policy-holders in Canada ..... \$76,677 10

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**MISCELLANEOUS.**

Number of new policies reported during the year as taken in  
Canada ..... 15

Amount of said policies..... \$33,750 00

Number of policies become claims in Canada during the year... 4

Amount of said claims..... 7,000 00

Number of policies in force in Canada at date..... 429

Amount of said policies..... 951,932 00

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\*Reserve at 4½ per cent, based on American experience table.

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 METROPOLITAN LIFE—*Concluded.*

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death . . . . .	4	\$7,000 00
2. By lapse . . . . .	129	281,000 00
Total . . . . .	<u>133</u>	<u>\$288,000 00</u>

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Policies in force at beginning of year . . . . .	547	\$1,206,182 00
Policies issued during the year . . . . .	15	33,750 00
Policies terminated as above . . . . .	133	288,000 00
Policies in force at date of statement . . . . .	429	951,932 00

No return as to the number of insured lives.

Subscribed and sworn to, 9th March, 1881, by

JOHN R. HEGEMAN,  
*Vice-President.*

(Received, 11th March, 1881.)

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MUTUAL LIFE ASSOCIATION OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

President—JAMES TURNER.

Manager—DAVID BURKE.

Head Office—Hamilton, Ontario.

(Organized or Incorporated, 1872. Commenced business in Canada, 1872.)

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CAPITAL.

This Company has no "capital stock" or "guarantee capital," but has a guarantee fund, subscribers to which will be found in *Appendix*.

## ASSETS.

Amount of loans made in cash to policy-holders on the Company's policies, assigned as collaterals .....	\$775 00
Premium obligations on policies in force.....	4,034 62

\*Stocks, bonds or debentures held by the Company, viz. :—

	Per value.	Market value.
City of Hamilton Water Works bonds.....	\$16,777 00	\$17,615 85
do general bonds.....	18,369 33	18,736 72
County of Hastings do .....	500 00	500 00
Town of Strathroy do .....	5,000 00	5,125 00
County of Wellington do .....	9,000 00	9,720 00
Township of Minto do .....	500 00	515 00
City of Hamilton do .....	3,000 00	3,000 00
Town of Ingersoll do .....	3,000 00	3,130 00
Town of Peterboro' do .....	3,000 00	3,120 00
City of Hamilton do .....	12,720 00	12,974 40
City of Guelph do .....	9,600 00	9,744 00
City of London do .....	1,000 00	1,070 00
Township of Usborne do .....	2,000 00	2,080 00
County of Middlesex do .....	500 00	505 00
Township of Harwich do .....	818 00	867 08
City of Guelph do .....	4,800 00	5,040 00
Township of Gosfield do .....	1,804 00	1,862 63
Township of Romney do .....	700 00	710 50

Total par and market value.....	\$93,088 33	\$96,306 18
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Carried out at market value .....	96,306 18
Cash at head office .....	7,118 00
Cash in Canadian Bank of Commerce, Hamilton .....	1,912 39
Agents' ledger balances.....	2,476 77

Total.....	\$112,622 96
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## OTHER ASSETS.

Interest accrued .....	1,049 81
Gross premiums due and uncollected on policies in force.....	\$13,008 70
Gross deferred premiums on same.....	8,358 63
Total outstanding and deferred premiums.....	\$21,367 33
Deduct cost of collection at 10 per cent.....	2,136 73

\*Of these \$90,084.33 are in deposit with Receiver-General.

## MUTUAL LIFE—Continued.

Net outstanding and deferred premiums.....	19,230 60
Guarantee securities, bonds as per Schedule.....	32,000 00
Sundry creditors.....	28 54
Office furniture.....	654 38
Preliminary account.....	711 95
Gross assets.....	<u>\$166,298 24</u>
Deduct preliminary account.....	711 95
Total assets.....	<u><u>\$165,586 29</u></u>

## LIABILITIES.

*Amount computed to cover the net present value of all policies in force.....	\$132,157 65
Claims for death losses adjusted but not due.....	445 60
Total liabilities.....	<u><u>\$132,603 25</u></u>
Surplus on policy-holders' account.....	<u>\$32,983 04</u>
Guarantee capital paid up in cash.....	\$18,000 00
Guarantee capital paid up in bonds.....	32,000 00
Total.....	<u><u>\$50,000 00</u></u>

## INCOME DURING THE YEAR.

Cash received for premiums.....	\$36,645 43
Received for interest or dividends on stocks, &c.....	5,647 38
Total income.....	<u><u>\$42,292 81</u></u>

## EXPENDITURE DURING THE YEAR.

Cash paid for death claims.....	\$4,484 80
Premium obligations used in payment of same.....	15 20
Net amount paid for death claims.....	<u>\$5,500 00</u>
Cash paid for matured endowments.....	1,250 00
Net amount paid for death claims and matured endowments.....	<u>\$6,750 00</u>
Cash paid for surrendered policies.....	1,885 04
Premium obligations used in purchase of surrendered policies.....	32 69
The same by lapse.....	236 19
Commissions, salaries and other expenses of officials, viz.:—Commissions, \$2,723.03; salaries, head office, \$4,056.00; agencies, \$3,819.59; travelling, \$1,360.70.....	11,959 32
Taxes, licenses, fees or fines.....	144 67
All other expenditure, viz.:—Directors' fees, \$264.00; interest, \$381.83; interest on guarantee fund, \$1,260.00; physician's fees, \$738.50; general expenses, \$3,126.74.....	5,771 07
Total expenditure.....	<u><u>\$26,778 98</u></u>

\*Computed part at 5 per cent., Carlisle Table, and part H.M., 4½ per cent.

MUTUAL LIFE—*Continued.*

## PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year .....	\$3,236 14
Premium obligations received during the year .....	1,927 78
Total .....	<u>\$5,163 92</u>

Deductions during the year, viz.:—

Amount of obligations used in payment of claims.....	\$15 20
Amount of obligations used in purchase of surrendered policies....	32 69
Amount of obligations voided by lapse.....	236 19
Amount of obligations redeemed in cash.....	70 22
Total reductions .....	<u>354 30</u>
Balance—Note assets at end of year.....	<u>\$4,809 62</u>

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada .....	188	
Amount of said policies.....		\$286,000 00
Number of policies become claims in Canada during the year....	10	
Amount of said claims .....		6,145 60
Number of policies in force in Canada at date .....	1,143	
Net amount in force at 31st December, 1880.....		1,364,459 20

Number and amount of policies terminated during the year in Canada:—

1. By death .....	9	\$5,895 60
2. By maturity .....	1	250 00
3. By expiry .....	1	1,500 00
4. By surrender .....	39	41,581 75
(For which cash value has been paid, \$2,153.92.)		
5. By surrender, \$30,500.00. (For which paid-up policies have been granted to amount of \$8,068.50.)		
Difference of amounts carried out .....		22,431 50
6. By lapse.....	227	296,210 15
Total .....	277	<u>\$367,869 00</u>

Policies in force at beginning of year .....	1,103	\$1,265,855 70
Policies issued during the year.....	317	467,972 50
Policies terminated as above .....	277	367,869 00
Policies reduced .....		1,500 00
Policies in force at date of statement.....	1,143	1,364,459 20



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 MUTUAL LIFE—*Concluded.*

Number of insured lives at beginning of year .....	1,030
Number of new insurers during the year .....	300
Number of deaths during the year among insured.....	9
Number of insured whose policies have been terminated during the year otherwise than by death .....	259
Number of insured lives at date of statement, closely estimated.	1,062

Subscribed and sworn to, 25th March, 1881, by

JAMES TURNER,  
*President.*

DAVID BURKE,  
*Manager.*

(Received, 26th March, 1881.)

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 THE NATIONAL LIFE INSURANCE COMPANY, U.S. OF A.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

<i>President</i> —J. ALDER ELLIS.		<i>Secretary</i> —C. H. ANTES.
<i>Principal Office</i> —Washington, D. C.		<i>Principal Business Office</i> —Chicago, Ill.
<i>Agent in Canada</i> —H. T. CRAWFORD.		<i>Head Office in Canada</i> —Hamilton.

(Organized or Incorporated, 25th July, 1863. Commenced business in Canada, 11th June, 1869.)

## CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash .....\$1,000,000 00

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Amount of premiums received in cash during the year on life policies  
in Canada..... \$13,051 35

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Amount paid during the year on account of death claims in Canada .... \$4,186 00  
(Of which \$570 accrued in previous years.)

Amount paid for surrendered policies..... 4,308 70

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Total net amount paid to policy-holders in Canada ..... \$8,494 70

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## ASSETS IN CANADA.

U.S. bonds in deposit with Receiver-General ..... Market value \$112,500 00

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## LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted..... \$1,230 00

\*Amount estimated to cover the net reserve on all outstanding policies in  
Canada ..... \$101,777 00

Deduct amount of deferred and outstanding premiums, less cost of col-  
lection at 10 per cent ..... 1,829 67

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Difference carried out..... 99,947 33

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Total net liabilities to policy-holders in Canada ..... \$101,177 33

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## MISCELLANEOUS.

Number of policies become claims in Canada during the year.... 8

Amount of said claims..... \$4,846 00

Number of policies in force in Canada at date ..... 516

Amount of said policies..... 589,738 00

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\*Estimated upon American Experience Table of Mortality, with 6 per cent. interest.

NATIONAL LIFE—Continued.

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	8	\$4,846 00
2. By surrender and lapse.....	66	73,442 00
Total .....	74	\$78,288 00

Policies in force at beginning of year.....	590	\$668,026 00
Policies terminated as above.....	74	78,288 00
Gross policies in force at date of statement.....	516	589,738 00

Number of insured lives.—No return.

Subscribed and sworn to, 31st March, 1881, by

C. H. ANTES,  
*Secretary.*

(Received, 5th April, 1881.)

GENERAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

(As returned to the Auditor of Public Accounts, State of Illinois.)

INCOME

Total premium income.....	\$359,934 71
Cash received for interest or dividends.....	174,087 97
Cash received as discount on claims paid in advance.....	1 57
Cash received for rents.....	44,727 71
Income from all other sources .....	132 70
Total income. ....	\$578,884 66

DISBURSEMENTS.

Total amount paid for losses and matured endowments.....	\$252,805 75
Cash paid to annuitants .....	674 00
Cash paid for surrendered policies and for expenses of purchasing.....	126,230 82
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse .....	1,536 05
Cash surrender values, including re-converted additions applied in payment of premiums .....	118,379 83
Certificates issued for premiums paid in advance (counted as liabilities, 1st Jan., 1880,) applied as payment of premiums.....	7,017 55
Cash paid stockholders for interest or dividends.....	70,000 00
General expenses .....	126,009 79
Total disbursements.....	\$702,653 79

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 NATIONAL LIFE—*Concluded.*

## ASSETS.

Book value of real estate, exclusive of all incumbrances .....	\$1,057,038 52
Loans on bonds and mortgages (first lien) on real estate and tax certificates on mortgaged property .....	1,568,234 64
Loans secured by pledge of bonds, stocks or other marketable collaterals .....	467,746 00
Loans made in cash to policy-holders on the Company's policies, assigned as collaterals .....	625 00
Premium notes, loans or liens on policies in force.....	28,535 79
Cost value of bonds and stocks owned .....	313,680 61
Cash on hand and in banks.....	172,570 69
Agents' balances .....	240 94
Sundry .....	53,312 66
<b>Total net or ledger assets .....</b>	<b>\$3,661,984 85</b>
Deduct excess of loans over property mortgaged as appraised by the Appraiser of the Illinois Insurance Department.....	3,285 02
<b>Total .....</b>	<b>\$3,658,699 83</b>

## OTHER ASSETS.

Interest due and accrued.....	50,591 80
Rents due and accrued.....	5,893 94
Market value of real estate over book value.....	69,148 71
Market value of stocks and bonds over cost .....	16,231 89
Due from other companies for losses.....	403 00
Net amount of uncollected and deferred premiums .....	34,364 63
<b>Total assets .....</b>	<b>\$3,835,333 80</b>

## LIABILITIES.

Net re-insurance reserve .....	\$2,340,522 00
Total unsettled claims .....	69,251 62
Other liability .....	21,966 00
<b>Total liabilities on policy-holders account .....</b>	<b>\$2,431,739 62</b>
Gross surplus on policy-holders' account .....	\$1,403,594 18
Capital stock paid up.....	1,000,000 00

## RISKS AND PREMIUMS.

Number of policies issued during the year .....	374	
Amount of said policies.....		\$440,409 00
Number of policies terminated during the year... ..	1,311	
Amount terminated .....		2,976,199 00
Number of policies in force at date .....	6,994	
Amount in force .....		11,744,924 00

Subscribed and sworn to, 31st March, 1881, by

J. ALDER ELLIS,  
*President.*

CHAS. H. ANTES,  
*Secretary*

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 THE NEW YORK LIFE INSURANCE COMPANY.
 

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STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1880.

*President*—MORRIS FRANKLIN. | *Vice-President and Actuary*—W.H. BEERS.

*Principal Office*—346 & 348 Broadway, N.Y.

*Agent in Canada*—F.W. CAMPBELL, M.D. | *Head Office in Canada*—Montreal.

(Organized or incorporated, 1841. Commenced business in Canada about 1868.)

*A purely Mutual Company—No Capital.*

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Amount of premiums received during the year on life policies in Canada, \$112,149 74

Amount paid during the year on claims in Canada, viz. :—

On account of death claims ..... \$54,474 52  
 On account of matured endowments ..... 35,187 89

Net amount paid on account of claims. .... \$89,662 41

Amount paid for surrendered policies..... 2,041 63

Amount paid for dividends or bonuses to policy-holders..... 8,035 19

Total net amount paid to policy-holders in Canada.... \$99,739 23

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## ASSETS IN CANADA.

U. S. bonds—4 p.c. consols—in deposit with Receiver-General ..... \$100,000 00

## LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted..... \$2,371 37

Amount of claims resisted in Canada ..... 2,000 00

Net re-insurance reserve on policies in Canada.—No return.....           

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## MISCELLANEOUS.

Number of policies become claims in Canada during the year ... 46

Amount of said claims..... \$88,468 58

Number of policies in force in Canada at date..... 1,518

Amount of said policies..... 3,913,095 00

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Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death.....	17	\$53,280 69
2. By maturity .....	29	35,187 89
3. By surrender and lapse.....	162	262,081 42

Total..... 148 \$350,550 00

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 NEW YORK LIFE—*Concluded.*

Policies in force at beginning of the year.....	1,627	4,207,085 00
Policies issued during the year (paid up policies) .....	39	56,560 00
Policies terminated as above.....	148	350,550 00
Policies in force at date of statement, estimated.....	1,518	3,913,095 00

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Number of insured lives.—No return.

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(Received, 23rd March, 1881.)

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 THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.
 

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STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1880.

<i>President</i> —		<i>General Manager</i> —	
His Grace the DUKE OF ROXBURGHE.		DAVID DAVIDSON.	
<i>Principal Office</i> —Edinburgh, Scotland.			
<i>Agents in Canada</i> —		<i>Head Office in Canada</i> —	
D. LORN MACDOUGALL & THOS. DAVIDSON.		Montreal.	
(Organized or Incorporated, 1809. Commenced business in Canada, 1862.)			

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 CAPITAL.
 

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(See Fire Statement.)

Amount of premiums received in cash during the year on life policies in Canada .....	\$27,169 42
Deduct amount paid for re-insurances in other licensed companies in Canada.....	459 50
	<hr/>
Total net premium income .....	\$26,709 92

Amount paid during the year on claims in Canada, viz. :—

On account of death claims (including bonus additions, \$4,481.54)....	\$29,220 71
On account of matured policies .....	6,000 00
	<hr/>
Net amount paid on account of claims (of which \$6,000 accrued in previous years).....	\$35,220 71
Amount paid for surrendered policies.....	1,971 75
Amount paid for dividends or bonuses to policy-holders .....	299 75
	<hr/>
Total net amount paid to policy-holders in Canada.....	\$37,492 21

(For Assets in Canada, see Fire Statement.)

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 LIABILITIES IN CANADA.
 

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*Under policies issued previous to 31st March, 1878.*

Amount of claims on policies in Canada unsettled but not resisted (including bonus additions, \$490.34).....	\$8,463 67
Amount computed to cover the net reserve on all outstanding policies in Canada .....	No Return.
Deduct half-credit debts .....	No Return.
	<hr/>
Net re-insurance reserve .....	No Return.
	<hr/>
Total net liabilities to said policy-holders in Canada .....	No Return.

NORTH BRITISH AND MERCANTILE—Continued.

*Under policies issued subsequent to 31st March, 1878.*

Amount computed to cover the net reserve on all outstanding policies in Canada.....	No Return.
Total liabilities to all policies in Canada (Estimated).....	\$275,000 00

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada .....	26	
Amount of said policies.....		\$112,497 66
Number of policies become claims in Canada during the year....	12	
Amount of said policies (including bonus additions, \$4,974.88).....		37,684 38
Number of policies in force in Canada at date .....	335	
Amount of said policies.....	\$920,791 02	
Add bonus additions.....	99,186 78	
Total .....		\$1,019,978 80
Amount of said policies re-insured in other licensed companies in Canada .....		25,000 00
Total amount of policies in force 30th Nov., 1880 .....		<u>\$994,978 80</u>

Number and amount of policies terminated during the year in Canada:—		
1. By death .....	13	\$32,709 50
(Not including \$4,974.88 bonus.)		
2. By expiry .....	2	14,866 66
3. By surrender.....	6	36,866 66
(For which cash value has been paid, \$1,971.75.)		
4. By lapse.....	7	22,300 00
	<u>27</u>	<u>\$106,742 82</u>

Policies in force at beginning of year.....	336	\$915,037 18
Policies issued during the year .....	26	112,497 66
Policies terminated as above.....	27	106,742 82
Policies in force at date of statement.....	335	920,792 02

Number of insured lives at beginning of year .....	329
Number of new insurers during the year.....	26
Number of deaths during the year among the insured .....	11
Number of insured whose policies have been terminated during the year otherwise than by death .....	18
Number of insured lives at date of statement.....	326

Subscribed and sworn to, 16th March, 1881, by

THOS. DAVIDSON.

(Received, 17th March, 1881.)



NORTH BRITISH AND MERCANTILE—*Continued.*

## GENERAL BUSINESS FOR THE YEAR ENDING 31ST DECEMBER, 1880.

*(Abstracted from Directors' Report, Edinburgh, 29th April, 1881.)*

## FIRE BUSINESS.

In 1879 the net premiums received amounted to.....	£902,670	6	3
During 1880 the premiums received amounted to.....	£1,202,761	2	3
Deduct re-insurance.....	251,587	11	10
Net premiums.....	951,173	10	5
Increase of net premiums.....	£48,503	4	2

The net losses by fire have amounted to £538,451 13s. 8d. which includes a full estimate of all claims that had arisen prior to 31st December, 1880.

During the five years ending 31st December, 1875, the premiums received amounted to £3,902,907 12d. 5s., and the losses to £2,487,289 19s. 8d.

During the period from 31st December, 1875, to 31st December, 1880, the premiums and losses were as follow:—

Year.	Premiums.	Losses.
1876 .....	£858,064 7 10	£482,438 11 9
1877 .....	908,014 5 3	636,646 15 9
1878 .....	915,196 1 3	472,701 15 9
1879 .....	902,670 6 3	477,145 14 6
1880 .....	951,173 10 5	538,451 13 8
	<u>£4,535,118 11 0</u>	<u>£2,607,384 11 5</u>

It will thus be seen that the amount of premiums received during the last five years exceeded the amount received during the five preceding years by £632,210 18s. 7d. and that the losses of 1875-80 exceeded those of 1870-75 by £120,094 11s 9d.

After setting aside, as formerly, one-third of the net premiums of the year to provide for liabilities on current policies, the balance at the credit of profit and loss account for 1880, including the unappropriated balance of £47,003 0s. 11d. brought forward from 1879, amounts to £216,267 17s. 3d.

## LIFE BUSINESS.

For the year 1880 there were issued 1,168 policies, assuring £988,340, the premiums on which amount to £35,796 6d. 0s.

The income of the Life Branch for the year from premiums and interest amounted to £450,675 4s. 8d.

During the five years from 31st December, 1875, to 31st December, 1880, the number of policies issued, the sums assured, and the new premiums received, have been as under:—

Year.	No. of Policies.	Sums Assured.	New Premiums.
1876	1,050	£1,039,655	£36,727 17 2
1877	1,026	1,003,580	32,049 10 5
1878	1,034	1,034,651	33,022 17 3
1879	1,084	922,044	30,410 17 1
1880	1,168	988,340	35,796 6 0
	<u>5,362</u>	<u>£4,988,270</u>	<u>£168,007 7 11</u>

being an average of 1,072 policies and £997,654 assured in each year.

The claims which have arisen applicable to the year, including 12 endowments, were 312 in number, under 382 policies, and the sums which became payable amount, with bonus additions, to the sum of £267,317 17s. 1d., after deducting re-assurances.

It will be seen from the state of affairs annexed that the Life Assurance Fund amounted at 31st December, 1880, to £3,062,174 6s. 1d., being an increase during the year of £72,288 14s. 9d. This fund is separately invested, and is, by Act of Parliament, set aside specially to meet the claims arising under this branch of the Company's business.

#### ANNUITY BUSINESS.

Under the Annuity Branch of the business 74 bonds have been issued, securing the yearly sum of £7,712 15s. 1d., for which the Company received the sum of £61,700 18s. 11d. by single payments, and £48 7s. 0d. by annual premium.

During the year 61 annuities have expired, relieving the Company of the sum of £2,647 8s. 4d. yearly.

#### QUINQUENNIAL INVESTIGATION.

##### 1.—Life Branch.

In carrying out the investigation for the quinquennial period ending 31st December, 1880, the Directors resolved to adopt for North British and Mercantile policies the pure premium system of valuation, which renders it impossible to forestall future profits, or any part of the premium which falls to be reserved for future expenses, and to take as the basis of valuation the H.M. Table of the Institute of Actuaries, with interest at  $3\frac{1}{2}$  per cent. The Directors were aware that in following this course they were subjecting the office to a severer test than any which had yet been applied to it; but they were desirous not only that such tests should be applied as should exhibit the most accurate results, but also that the method of calculation adopted should secure the absolute safety of the office and provide for the assured a reliable basis for future profit. When the Directors laid their last report before the proprietors they stated that they looked forward with confidence to the results of the investigation now completed; and they have now pleasure in reporting that these results, as regards both the Life and Annuity branches, have proved to be even more satisfactory than they anticipated.

The valuation of the United Kingdom policies has proceeded on the principles laid down in the agreement under which that business was acquired.

From the report of the Actuaries it will be seen that the value of the Company's liability under the life policies subsisting at 31st December, 1880, including the value of bonuses declared at 31st December, 1875, amounted to..... £2,730,055 14 11  
To which add—

1. Special reserve in view of possible loss on Indian Exchanges.	7,000	0	0
2. Amount of claims not admitted at 31st December, 1880.....	21,160	10	5
3. Commission on outstanding premiums.....	917	7	0

Total net liability..... £2,759,133 12 4

The assets of Life Branch were..... £3,086,911 6 1

Deduct liabilities as above..... 2,759,133 12 4

Surplus..... £327,777 13 9

Of this sum it is proposed to carry forward ..... 14,735 4 10

Leaving..... £313,042 8 11

Add sum paid away during the Quinquennium in prospective bonuses..... 20,363 10 11

Making the divisible fund of the Quinquennium .... £333,405 19 10

One-tenth of which, or £33,340 11 11, falls to the shareholders.

NORTH BRITISH AND MERCANTILE—*Continued.*

GENERAL STATE OF AFFAIRS AS AT 31ST DECEMBER, 1880.

*Liabilities.**Assets.*

## FIRE DEPARTMENT.

Shareholders' capital..... £	450,000 0 0	British Government securities..... £	457,500 0 0
Reserve fund..... £794,576 19 11		Foreign Government, State and Municipal securities.....	388,023 15 1
Premium reserve... 317,057 16 10		Colonial Government and Municipal securities.....	86,939 8 4
Profit and Loss Account..... 216,267 17 3		Loans on mortgages.....	28,987 19 6
	1,327,902 14 0	East India Railway debentures and deferred annuities.....	106,187 10 0
Unclaimed dividends.....	2,015 15 4		£1,067,638 12 11
Outstanding losses.....	127,979 4 4	Premises in Edinburgh, London and branches, partly occupied as offices of the Company, and partly producing rental.....	326,073 16 0
Bills payable.....	495 3 6	Premiums in course of collection and cash in hand at branches and agencies and at branch bankers.....	327,954 4 10
Re-assurance premiums.....	57,132 11 10	Bills receivable.....	53,082 17 3
Superannuation fund.....	17,582 17 0	Due by bankers, short loans in London, and in hand.....	211,855 3 6
Sundry accounts due.....	6,327 8 3	Due by Life office.....	761 13 1
		Outstanding interest.....	2,069 7 1
	<u>£1,989,435 14 8</u>		<u>£1,989,435 14 8</u>

## LIFE DEPARTMENT.

*Annuity Branch.*

Annuity Fund.... £371,273 19 2

	Loans on heritable security... £150,900 0 0	
	Loans on public rates 47,000 0 0	
	<u>197,900 0 0</u>	
	Reversions.....	68,577 1 3
	Life interests.....	5,971 1 6
	Due by Life office.....	99,239 10 9
	Outstanding interest.....	51 16 7
		<u>£371,739 10 1</u>
	LESS—Annuities due but unpaid.....	465 10 11
	<u>371,273 19 2</u>	<u>371,273 19 2</u>
	<u>£2,360,709 13 10</u>	<u>£2,360,709 13 10</u>

NORTH BRITISH AND MERCANTILE—Continued.

*Life Branch.*

<p>Life Assurance Fund.....£3,062,174 6 1</p>	<p>Loans on heritable securities and public rates.....£2,639,776 16 4 Loans on policies within surrender values ..... 153,335 1 1 Loans on personal security with policies..... 148,667 15 0 Railway debentures 1,400 0 0 New 3 per cent. annuities ..... 4,184 14 9 Colonial Government and Municipal securities... 69,500 17 6 Indian Government securities..... 56,056 12 1 Houses 8 and 9 Waterloo Place, London..... 7,971 13 10 U. K. Re-assurance account. .... 6,688 15 5 Credit premiums.... 23,050 8 3 Due at branches &amp; agencies..... 46,448 12 3 Premiums in course of collection in Edinburgh and London..... 17,346 17 1 Indian agents' accounts in liquidation ..... 160 8 8 Outstanding interest..... 8,817 11 2 Reversions and life interests..... 8,900 10 11 Cash in bank..... 54,667 11 8</p> <hr/> <p>£3,246,974 6 0</p> <p>Less—Sundry accounts due, viz:— Claims on policies outstanding. .... £70,363 6 11 Due to annuity office ..... 99,239 10 9 Due to Fire office... 761 13 1 Sundry accounts due..... 14,435 9 2</p> <hr/> <p>184,799 19 11</p>
<p>----- 3,062,174 6 1</p> <p><u>£5,422,883 19 11</u></p>	<p>----- 3,062,174 6 1</p> <p><u>£5,422,883 19 11</u></p>

NORTH BRITISH AND MERCANTILE—*Concluded.*

## PROFIT AND LOSS ACCOUNT FOR 1880.

To Losses in 1880 .....	£713,002 8 1	By Balance from 1879 .....	£247,003 0 11
Re-assurances .....	174,550 14 5	Premium Reserve account, 1879	300,890 2 1
	<u>£538,451 13 8</u>	do in 1880 .....	£1,202,761 2 3
Income-tax on Company's		Re-assurances... ..	251,537 11 10
profits .....	3,957 17 0	Transfer fees .....	951,173 10 5
Agency and other balances		Interest..... ..	77 15 0
irrecoverable .....	1,016 13 7	Balance of profit realised on	62,726 18 7
Charges—		sale of Investments and of	
General charges .....	£164,061 5 2	Company's Shares..... ..	2,990 7 3
Deduct propor-			
tion charged to			
Life..... ..	21,777 10 2		
	<u>£142,283 15 0</u>		
Commission .....	145,826 0 11		
	<u>288,109 15 11</u>		
Premium Reserve account, one-			
third of £951,173 10 5 net			
premiums in 1880 .....	317,057 16 10		
Dividends and bonuses declared			
2nd April—			
Dividends..... ..	£85,000 0 0		
Bonus..... ..	10,000 0 0		
	<u>95,000 0 0</u>		
Special bonus in payment of call			
2nd April..... ..	100,000 0 0		
Sum voted to Mr. David Smith....	5,900 0 0		
Balance carried down..... ..	216,267 17 3		
	<u>£1,564,861 14 3</u>		
			<u>£1,564,861 14 3</u>
		By Balance brought down.. ..	<u>£216,267 17 3</u>

## STATEMENT OF ACCOUNTS OF LIFE DEPARTMENT FOR 1880.

To Amount of Life Assurance		By Claims under Life Policies,	
Fund at the beginning of the		after deduction of sums	
year 1880 .....	£2,989,885 11 4	re-assured..... ..	£283,678 9 0
Premiums after deduction of re-		Surrenders..... ..	33,189 14 8
assurance premiums..... ..	315,065 11 2	Commission..... ..	14,029 18 4
Interest and dividends..... ..	135,609 13 6	Expense of Management.....	26,451 11 9
Recording fees..... ..	124 15 0	Sums set aside to meet Losses	
		which have arisen, and any	
		possible contingencies.....	21,161 11 2
		Amount of Life Assurance	
		Fund at the end of the year..	3,062,174 6 1
	<u>£3,440,685 11 0</u>		
			<u>£3,440,685 11 0</u>

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 THE NORTH-WESTERN MUTUAL LIFE INSURANCE COMPANY.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

*President*—H. L. PALMER. | *Secretary*—WILLARD MERRILL.  
*Principal Office*—Milwaukee, Wis., U.S.  
*Agent in Canada*—M. W. MILLS. | *Head Office in Canada*—Toronto.  
 (Organized or Incorporated, March, 1857. Commenced business in Canada,  
 November, 1871.)

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 A PURELY MUTUAL COMPANY—NO CAPITAL STOCK.
 

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Amount of premiums received in cash during the year on life policies in Canada.....	\$32,937 10
Amount of notes, loans or liens taken during the year in payment of premiums in Canada.....	192 59
<b>Total net premium income .....</b>	<b>\$33,129 69</b>

Amount paid during the year on account of death claims in Canada ...	\$27,907 00
Amount paid for surrendered policies.....	687 41
Amount paid for dividends or bonuses to policy-holders .....	10,241 81
<b>Total net amount paid to policy-holders in Canada .....</b>	<b>\$38,836 22</b>

## ASSETS IN CANADA.

United States registered bonds held by the Receiver General .....	\$100,000 00
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## LIABILITIES IN CANADA.

*Amount estimated to cover the net reserve on all outstanding policies in Canada .....	\$120,000 00
Deduct amount of deferred and outstanding premiums, less cost of collection at 10 per cent.....	\$1,332 90
Deduct notes .....	235 13
	1,563 03
Difference carried out .....	\$118,431 97
<b>Total net liability to policy-holders in Canada .....</b>	<b>\$118,431 97</b>

## MISCELLANEOUS.

Number of policies become claims in Canada during the year....	6
Amount of said claims.....	\$27,907 00
Number of policies in force in Canada at date .....	618
Amount of said policies.....	925,743 00

\*Estimate based on Actuaries Table—4 per cent.

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 NORTH-WESTERN LIFE—*Concluded.*

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death .....	6	\$27,907 00
2. By expiry .....		1,751 00
3. By surrender.....	5	8,827 00
(For which cash value has been paid, \$687.41.)		
4. By surrender, \$33,500.00.		
(For which paid-up policies have been granted to amount of \$4,264.00.)		
Difference of amounts carried out . . . . .		29,326 00
5. By lapse .....	51	69,000 00
<b>Total</b> .....	<b>62</b>	<b>\$136,721 00</b>

Policies in force at beginning of year in Canada.....	665	\$1,052,814 00
Policies issued during the year (paid-up policies issued in exchange for policies surrendered, including those issued for surrender value of lapsed policies).....	24	\$4,902 00
Policies restored .....	9	3,081 00
Added by dividends .....		951 00
<b>Total</b> .....	<b>33</b>	<b>14,914 00</b>
Policies terminated as above, and by change to paid-up policies.	80	140,985 00
Policies reduced by change.....		1,000 00
*Policies in force at date of statement .....	618	925,743 00
No account of number of lives insured.		

Subscribed and sworn to, 19th February, 1881, by

M. W. MILLS.

(Received, 21st February, 1881.)

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\*This does not include policies of Canada members who have insured through agencies in the United States since 31st March, 1878, or those of members who have removed to Canada since that date.

THE ONTARIO MUTUAL LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

President—ISAAC E. BOWMAN. | Manager and Agent—WILLIAM HENDRY.  
 Head Office—Waterloo, Ontario.  
 (Organized or Incorporated, A.D. 1869. Commenced business in Canada, A.D. 1870.)

CAPITAL.

This Company is purely mutual and has no stock capital.

ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate (less incumbrances) held by the Company .....	\$5,871 38
Amount secured by way of loans on real estate by bond or mortgage, first liens .....	86,271 71
Amount of loans made in cash to policy-holders on the Company's poli- cies assigned as collaterals .....	14,667 83
Premium obligations on policies in force .....	3,001 72
Stocks and bonds owned by the Company, viz. :—	

	Par value.	Cost value.	Market value.
Town of Waterloo .....	\$12,933 00	\$12,642 80	13,788 17
City of Guelph .....	7,800 00	7,400 00	8,268 00
Town of Mitchell .....	4,535 00	4,275 48	4,671 05
Town of Thorold .....	6,905 79	6,580 79	6,951 74
Township of Foley .....	2,000 00	1,728 19	2,020 00
Town of Berlin .....	2,823 00	2,823 00	2,830 82
Village of Port Elgin .....	1,700 00	1,700 00	1,775 00
Town of Brampton .....	2,500 00	2,500 00	2,525 00
Village of Teeswater .....	5,700 00	5,379 50	5,757 00
Village of Brussels .....	10,000 00	10,000 00	11,200 00
Palmerston .....	2,500 00	2,500 00	2,950 00
Owen Sound.....	15,000 00	15,900 00	15,900 00
Total par, cost and market value.	<u>\$74,396 79</u>	<u>\$73,429 76</u>	<u>\$78,636 78</u>

Carried out at market value.....	78,636 78
Cash at head office .....	23 65
Cash in Merchants' Bank.....	100 80
Bills receivable—short-date notes for premiums on policies in force.....	6,651 60
Agents' and other ledger balances.....	4,147 10
Total .....	<u>\$199,372 57</u>

OTHER ASSETS.

Interest due .....	\$4,225 94
Interest accrued .....	5,568 09
Total interest.....	9,794 03
Gross deferred premiums due and uncollected on policies in force.....	\$18,265 03
Deduct cost of collection at 10 per cent .....	1,826 00
Net deferred premiums .....	16,438 58
Total assets.....	<u>\$225,605 13</u>



ONTARIO MUTUAL LIFE—*Continued.*

## LIABILITIES.

*Amount computed to cover the net present value of all policies in force.	\$194,658 49
Deduct net value of policies re insured in other companies .....	828 14
Net re-insurance reserve .....	\$193,830 35
Net amount of death claims unadjusted but not resisted .....	2,000 00
Total liabilities .....	\$195,830 35
Surplus on policy-holders' account. ....	\$29,774 78

## INCOME DURING THE YEAR.

Cash received for premiums .....	\$65,452 34
Premium obligations taken in part payment of premiums.....	4,975 49
Premiums paid by dividends.....	11,898 52
Total .....	\$82,326 35
Deduct premiums paid to other companies for re-insurance .....	509 59
Total premium income .....	\$81,816 76
Amount received for interest or dividends on stock.....	6,873 77
Total income .....	\$88,690 53

## EXPENDITURE DURING THE YEAR.

Total net amount paid during the year for death claims .....	\$12,133 00
(Of this amount \$2,000 matured last year.)	
Cash paid for surrendered policies.....	1,982 99
Cash dividends paid to policy-holders.....	666 88
Cash dividends applied in payment of premiums.....	11,898 52
Cash paid for commission, salaries and other expenses of officials .....	20,764 25
Cash paid for taxes.....	50 00
All other expenses, viz.:—Medical fees, \$2,985.00; books and stationery, \$550.29; rent of office, \$125.00; office furnishings, \$118.87; tele- graphing, \$32.13; postage, \$447.83; printing, \$33.05; advertis- ing, \$1,373.68; travelling expenses, \$709.86; incidentals, \$232.43; auditor's fees, \$100.00; fire insurance, \$34.50 .....	6,772 64
Total cash expenditure.....	\$54,268 28

## PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.. ..	\$1,311 86
do taken during the year .....	1,113 15
Total .....	\$2,725 01
Deductions during the year.....	None.
Balance note assets at end of year .....	\$2,725 01

\* Actuaries, 4 per cent.

ONTARIO MUTUAL LIFE—*Concluded.*

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada .....	905	
Amount of said policies.....		1,157,750 00
Number of policies become claims in Canada during the year...	11	
Amount of said claims.....		12,133 00
Number of policies in force in Canada at date. ....	2,638	
Amount of said policies .....	\$3,064,884 50	
Amount of said policies re-insured in other licensed companies.....	33,000 00	
Net amount in force 20th January, 1881.....		\$3,031,884 50

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
(1.) By death.....	11	\$12,133 00
(2.) By surrender.....	28	25,200 00
(For which cash value has been paid, \$1,982 99.)		
(3.) By surrender, \$6,000.		
(For which paid-up policies have been granted to amount of \$493.00.)		
Difference of amounts carried out.....		5,507 00
(4.) By lapse.....	184	228,938 00
Total.....	223	\$271,778 00

Policies in force at beginning of year .....	1,938	2,165,412 50
do issued during the year.....	938	1,188,750 00
do terminated as above.....	223	271,778 00
do not taken.....	15	17,500 00
do in force at date of statement.....	2,638	3,064,884 50

Number of insured lives at beginning of year.....	1,869
do new insurers during the year .....	889
do deaths during the year.....	11
do insured whose policies have been terminated during the year otherwise than by death.....	227
do insured lives at date of statement.....	2,520

Subscribed and sworn to, 30th March, 1881, by

I. E. BOWMAN,  
*President.*

Wm. HENDRY,  
*Manager.*

(Received, 31st March, 1881.)

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 PHOENIX MUTUAL LIFE INSURANCE COMPANY.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

*President*—AARON G. GOODMAN.*Secretary*—JOHN M. HOLCOMBE.*Principal Office*—Hartford, Conn.*Agent in Canada*—ANGUS R. BETHUNE.*Head Office in Canada*—Montreal.

(Organized or Incorporated, May, 1851. Commenced business in Canada, October, 1866.)

## CAPITAL.

Amount of capital organized, subscribed for and paid up in cash.....	\$100,000 00
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Gross amount of premiums received in cash during the year on life policies in Canada.....	\$75,128 04
Gross amount of notes, loans or liens taken during the year in payment of premiums in Canada .....	4,402 00
Total net premium income.....	<u>\$79,530 04</u>

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Amount paid during the year on claims in Canada, viz. :—

On account of death claims .....	\$32,753 00
do           matured endowments .....	<u>12,459 00</u>
Net amount paid on account of claims.....	\$45,212 00
Amount paid for dividends or bonuses to policy-holders.....	<u>15,376 72</u>
Total net amount paid to policy-holders in Canada.....	<u>\$60,588 72</u>

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## ASSETS IN CANADA.

U. S. bonds in deposit with Receiver-General.....	\$105,000 00
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## LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted .....	\$2,298 00
Amount of claims in Canada resisted (accrued in previous years).....	1,500 00
Amount estimated to cover net reserve on all outstanding policies in Canada.—No Return.	
Deduct amount of deferred and outstanding premiums, less cost of collection at 10 per cent.....	<u>\$329 26</u>
Total liabilities in Canada.....	No return.

## MISCELLANEOUS.

Number of policies become claims in Canada during the year ...	34	
Amount of said claims.....		\$44,510 00
Number of policies in force in Canada at date.....	2,619	
Amount of said policies.....		<u>2,020,115 00</u>

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PHENIX MUTUAL LIFE—*Concluded.*

Number and amount of policies terminated during the year in Canada :—

(1.) By death.....	21	32,051 00
(2.) By maturity.....	13	12,459 00
(3.) By surrender and lapse.....	146	233,992 00
(For which paid-up policies have been granted to amount of \$67,979.)		
Total.....	180	\$278,502 00

Policies in force at beginning of year.....	2,712	2,230,638 00
do issued during the year, paid ups.....	87	67,979 00
do terminated.....	180	278,502 00
do in force at date of statement.....	2,619	2,020,115 00

Number of insured lives,—No Return.

(Received, 25th March, 1881.)

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 THE QUEEN INSURANCE COMPANY.
 

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STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1880.

President—BERNARD HALL.

Manager—J. MONCRIEFF WILSON.

Principal Office—Liverpool.

Chief Agents in Canada—

FORBES &amp; MUDGE.

Head Office in Canada—

191 St. James Street, Montreal.

(Organized or Incorporated, 22nd July, 1858. Commenced business in Canada,  
5th July, 1859.)

(For Capital, see Fire Statement.)

Amount of premiums received in cash during the year on life policies in Canada.....	<u>\$10,001 31</u>
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Amount paid during the year on account of death claims in Canada....	\$6,433 33
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(Of this amount \$4,000.00 accrued in 1879.)

Amount paid for surrendered policies.....	1,500 56
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Amount paid for dividends or bonuses to policy-holders.....	940 72
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Total net amount paid to policy-holders in Canada.....	<u>\$8,874 61</u>
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## EXPENSES IN CANADA.

Cash paid for commission.....	\$551 75
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Cash paid for sundry expenditure.....	67 13
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Total.....	<u>\$618 88</u>
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(For Assets in Canada, see Fire Statement.)

## LIABILITIES IN CANADA.

*Amount computed to cover the net reserve on all outstanding policies in Canada.....	\$68,994 73
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Total net liability to policy-holders in Canada.....	<u>\$68,994 73</u>
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## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	7	
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Amount of said policies.....	18,460 00
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Number of policies become claims in Canada during the year....	1	
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Amount of said claim.....	2,433 33
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Number of policies in force in Canada at date.....	205	
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Amount of said policies.....	\$395,961 47
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† Bonus additions.....	14,641 21
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Net amount in force 31st December, 1880.....	410,602 68
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\*Based on Carlisle Table, 3 p. c. interest.

†Exclusive of New Brunswick, agent not being able to furnish the particulars.

THE QUEEN—*Concluded.*

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	1	\$2,433 33
2. By expiry.....	2	750 00
3. By surrender.....	5	7,703 74
(For which cash value has been paid, \$1,500.56.)		
4. By surrender, \$8,000.00. (For which paid-up policies have been granted to amount of \$1,681.20.)		
Difference of amounts carried out.....		6,318 75
5. By lapse.....	9	15,536 67
Total.....	17	\$32,742 49

Policies in force at beginning of year.....	213	\$409,270 62
*Policies issued during the year.....	8	19,433 34
Policies terminated as above.....	17	32,742 49
†Policies in force at date of statement (excluding bonus additions, \$14,641.21).....	205	395,961 47

Number of insured lives at beginning of year in Canada....	197
Number of new insurers during the year.....	7
Transferred from English office to Montreal office.....	1
Number of deaths during the year among insured.....	1
Number of insured whose policies have been terminated during the year otherwise than by death.....	15
Number of insured lives at date of statement.....	189

Subscribed and sworn to, 28th February, 1881, by

A. McK. FORBES.

(Received, 3rd March, 1881.)

\*Including one policy transferred from the head office to the Montreal branch.

†The discrepancy in the number of policies is caused through a policy which was included in 1879 statement being replaced by two other policies in 1880, but without any change in the amount insured.

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THE RELIANCE MUTUAL LIFE ASSURANCE SOCIETY OF LONDON,  
ENGLAND.

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STATEMENT FOR THE YEAR ENDING 31ST JANUARY, 1881.

*President*—W. W. DUFFIELD, Esq. | *Secretary*—EDWARD BUTLER, Esq.  
*Principal Office*—71 King William St., London, England.  
*Attorney in Canada*— J. CASSIE HATTON. | *Head Office in Canada*—  
 253 Notre Dame St., Montreal.  
 (Organized or Incorporated, 1840. Commenced business in Canada,  
 1st August, 1868.)

A MUTUAL COMPANY—NO CAPITAL.

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Gross amount of premiums received in cash during the year on life policies in Canada.....	\$28,045 20
Deduct amount paid for premiums on policies re-insured in other licensed companies in Canada.....	213 07
Total net premium income .....	\$27,832 13

Amount paid during the year on account of death claims in Canada (including bonuses, \$51.27) .....	\$6,051 27
Amount paid for surrendered policies.....	895 04
Total net amount paid to policy-holders in Canada .....	\$6,946 31

ASSETS IN CANADA.

Dominion stock in deposit with Receiver-General .....	\$110,000 00
Cash in hand and in banks in Canada.....	12,299 84
Total assets in Canada.....	\$122,299 84

LIABILITIES IN CANADA.

*Under policies issued previous to 31st March, 1878.*

Amount of claims on policies in Canada unsettled but not resisted (since paid) .....	\$500 00
Amount of claims in Canada resisted (one).....	10,000 00
Amount of reserve on all outstanding policies in Canada.....	No return.
Total net liabilities to said policy-holders in Canada. ....	No return.

*Under policies issued subsequent to 31st March, 1878.*

Net reserve on all outstanding policies in Canada.....	No return.
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Total net liabilities to said policy-holders in Canada.....	No return.
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 RELIANCE MUTUAL LIFE—Continued.
 

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## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada .....	89	
Amount of said policies .....		\$142,000 00
Number of policies become claims in Canada during the year....	4	
Amount of said policies.....		16,500 00
Number of policies in force in Canada at date .....	449	
Amount of said policies .....	\$765,091 89	
Amount of said policies re-insured in other licensed companies in Canada.....	14,000 00	
Net amount of policies in force in Canada, 31st January, 1881.....		<u>751,091 89</u>

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death .....	4	\$16,500 00
2. By surrender .....	10	21,000 00
(For which cash value has been paid, \$895.04.)		
3. By surrender, \$8,000.00.		
(For which paid-up policies have been granted to amount of \$1,005.00.)		
Difference of amounts carried out .....		6,995 00
4. By lapse.....	191	385,532 23
Total .....	<u>205</u>	<u>\$430,027 23</u>

Policies in force at beginning of year ..	565	\$1,053,119 12
Policies issued during the year .....	89	142,000 00
Policies terminated as above.....	205	430,027 23
Gross policies in force at date of statement.....	449	765,091 89

Number of insured lives—No Return.

Subscribed and sworn to, 25th March, 1881, by

J. CASSIE HATTON.

(Received, 26th March, 1881.)

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 GENERAL BUSINESS FOR THE YEAR ENDING 31ST DECEMBER, 1880.

(Abstracted from Directors' Report, London, 25th April, 1881.)

451 policies have been issued during 1880, assuring £231,424, and producing £8,194 16s. in premiums, of which £413 13s. 8d. was by way of single payment. The sum of £643 was received for an immediate annuity.

The total net income from premiums, less the amount paid for re-assurance, was £80,979 8s., and the entire revenue from all sources, including interest on investments, was £104,111 13s. 11d.

The average rate of interest obtained upon investments was £4 8s. per cent.

The claims by death amounted to £57,462 18s. 5d., including bonus additions, and were within the expectation.



RELiance MUTUAL LIFE—*Concluded.*

The accumulated fund has been raised by the addition of £19,287 7s. 6d. to £515,936 3s. 3d.

The Directors have pleasure in announcing to the members that an estimate they have caused to be made of the Society's liabilities, as at 31st December last, based upon the Institute of Actuaries' H.M. Mortality Table, shows a surplus of assets over liabilities of over £80,000. This may be accepted as sufficient evidence of the sound position of the Society, and as offering a prospect of a substantial surplus for distribution amongst the members as a result of the quinquennial valuation to take place at the close of 1882.

*Revenue Account for the Year ending 31st December, 1880.*

	£	s.	d.		£	s.	d.
Amount of funds at the beginning of the year :—				Claims by death, less sums re-assured.....	54,674	3	0
Assurance fund.....£496,005 17 2				Bonus additions.....	2,788	15	5
Loan guarantee fund 642 18 7				Endowment policies matured.....	811	8	0
			496,648 15 9	Annuities.....	1,707	15	7
Premiums—less amt. paid in respect of re-assurances (£3,-973 7s. 4d.).....	80,979	8	0	Surrendered policies.....	6,902	16	11
Interest & dividends.....	22,292	8	10	Bonus in cash.....	59	1	5
Assignment fees.....	41	14	0	Bonus in reduced premiums.....	498	10	9
Consideration for annuity.....	643	0	0	Commission.....	3,802	4	7
			103,956 10 10	Expenses of management :—			
Loan guarantee fund.....			155 3 1	General expenses... £3,069 8 11			
			£600,760 9 8	Branch offices and agency extension (Canada and United Kingdom).....	5,434	7	4
				Policy stamps.....	75	14	6
							13,579 10 9
				Amount of funds at the end of the year.....	515,936	3	3
							£600,760 9 8

*Balance Sheet on the 31st December, 1880.*

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
Amount of funds as per first schedule, viz. :—				Mortgages on property within the United Kingdom.....	237,508	15	11
Assurance fund....£515,138 1 7				Loans on policies of full value.....	41,023	6	10
Loan guarantee fund.....	798	1	8	do with personal security.....	42,555	0	4
			515,936 3 3	Life interests in possession.....	14,207	4	3
Claims not at maturity.....	12,454	12	0	Reversionary life interests.....	70,468	11	2
			£528,390 15 3	Absolute and contingent reversions to fixed sums.....	19,684	14	5
				Proportionate interest accrued on advances.....	11,758	17	0
				Agents' balances.....	4,321	6	5
				Current premiums.....	13,983	2	0
				Investments—			
				British and Colonial Government securities.....	23,455	3	8
				Foreign Government securities....	2,366	5	0
				London and St. Katharine's Dock stock.....	2,282	1	0
				House property, including furniture and fixtures.....	34,281	8	5
				Cash on deposit..... £3,029 11 6			
				Balances at bankers.. 7,309 0 3			
				Cash in office..... 156 7 1			
							10,494 18 10
							£528,390 15 3

THE ROYAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

*Chairman*—R. BROCKLEBANK. | *Manager*—JOHN H. MCLAREN.  
*Principal Office*—Liverpool, England.  
*Agents in Canada*— | *Head Office in Canada*—  
M. H. GAULT & WM. TATLEY. | Montreal.  
(Organized or Incorporated, 31st May, 1845. Commenced business in Canada, 1848.)

(For Capital, see Fire Statement)

Amount of premiums received in cash during the year on life policies  
in Canada..... \$28,020 36

Amount paid during the year on account of death claims..... \$32,475 89  
do do do matured endowments..... 503 91

Net amount paid on account of claims..... \$32,979 80  
(Of this amount \$6,615.86 accrued in 1879,)

Amount paid to annuitants..... 828 09  
Amount paid for surrendered policies..... 1,236 78  
Paid for dividends or bonuses to policy-holders..... 2,225 82

Total net amount paid to policy-holders in Canada ..... \$37,270 49

(For Assets in Canada, see Fire Statement.)

LIABILITIES IN CANADA.

*Under policies issued previous to 31st March, 1878.*

Amount of claims on policies in Canada unsettled but not resisted ..... \$1,075 53  
(Accrued in 1879, but proofs not yet furnished.)

Amount of reserve on all outstanding policies in Canada.....No return.

Total net liabilities to said policy-holders in Canada ..... No return.

*Under policies issued subsequent to 31st March, 1878.*

Amount of reserve on all outstanding policies in Canada.....No return.

MISCELLANEOUS.

Number of new policies reported during the year as taken in  
Canada ..... 12  
Amount of said policies..... \$44,550 00  
Number of policies become claims in Canada during the year.... 9  
Amount of said claims..... 26,363 94  
Number of policies in force at date..... 331  
Amount of said policies (inclusive of bonus additions)..... 1,004,213 00

ROYAL—Continued.

Number and amount of policies terminated during the year in Canada:—

1. By death.....	8	\$25,860 03
2. By maturity .....	1	503 91
3. By surrender.....	4	13,189 00
(For which cash value has been paid, \$1,236.78.)		
4. By surrender, \$600.00. (For which paid-up policies have been granted to amount of \$2c4.00.)		
Difference of amounts carried out .....		316 00
5. By lapse .....	8	12,536 00
Total .....	21	\$52,404 94

Policies in force at beginning of year.....	341	\$1,012,567 94
Policies issued during the year.....	12	44,550 00
Policies terminated as above.....	21	52,404 94
Policies terminated otherwise; assured left Canada. Future payments of premium to be made at head office, Liverpool.	1	500 00
Policies in force at date of statement .....	331	1,004,213 00

Number of insured lives at beginning of year in Canada .....	315
Number of new insurers during the year .....	12
Number of deaths during the year among insured .....	8
Number of insured whose policies have been terminated during the year otherwise than by death.....	14
Number of insured lives at date of statement .....	305

Subscribed and sworn to, 21st March, 1881, by

WM. TATLEY.

(Received, 22nd March, 1881.)

GENERAL BUSINESS FOR THE YEAR ENDING 31ST DECEMBER, 1879.

(Abstracted from Director's Report, Liverpool, 6th August, 1880.)

REVENUE ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

LIFE INSURANCE ACCOUNT.

Amount of Life Assurance Fund at the beginning of the year..	£2,208,668 18 8	Claims under life policies, includ- ing reversionary bonuses, after deduction of sums re-assured...£	169,758 0 9
Premiums, after deduction of re- assurance premiums.....	247,194 1 4	Surrenders .....	17,649 8 7
Interest.....	94,849 10 11	Bonuses in cash and in reduction of premiums.....	205 6 5
		Commission .....	10,995 19 9
		Expenses of management.....	12,901 7 1
		Shareholders' proportion of life profits for the five years ending 31st Dec., 1879, transferred to Profit and Loss Account. ....	79,404 0 0
		Amount of Life Assurance Fund at the end of the year, as per Fourth Schedule.....	2,258,798 8 4
	<u>£2,550,712 10 11</u>		<u>£2,550,712 10 11</u>

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 ROYAL—*Concluded.*

## ANNUITY ACCOUNT.

Amount of Annuity Fund at the beginning of the year .....	£181,238 5 3	Annuities.....	£21,176 2 4
Consideration for annuities granted .....	23,821 10 4	Commission.....	414 5 5
Interest .....	7,650 15 4	Expenses of management .....	302 12 3
		Amount of Annuity Fund at the year, as per Fourth Schedule...	190,817 10 11
	<u>£212,710 10 11</u>		<u>£212,710 10 11</u>

(For Balance Sheet, see Fire Department.)

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**THE SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.**

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

*Manager*—THOMAS MARR. | *Secretary*—WILLIAM G. SPENS.

*Principal Office*—Glasgow.

*Agent in Canada*—G. W. FORD. | *Head Office in Canada*—MONTREAL.

(Founded at Glasgow, 1st January, 1826; Commenced business in Canada, 1846.)

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A PURELY MUTUAL SOCIETY.

Amount of premiums received in cash during the year on life policies in Canada.....	\$16,433 64
Amount of loans taken during the year on payment of premiums in Canada .....	185 77
<b>Total net premium income .....</b>	<b>\$16,619 41</b>

Amount paid on account of death claims (of which \$12,412.01 accrued in 1879) including bonuses .....	\$22,300 37
Amount paid for surrendered policies.....	864 07
<b>Total net amount paid to policy-holders in Canada .....</b>	<b>\$23,164 44</b>

ASSETS IN CANADA.

Dominion stock in deposit with Receiver-General .....	\$150,000 00
Mortgage on real estate in Canada .....	4,866 67
Cash on hand and in banks in Canada.....	1,173 66
<b>Total assets in Canada .....</b>	<b>\$156,040 33</b>

LIABILITIES IN CANADA.

Amount estimated to cover the net reserve on all outstanding policies in Canada.....	No Return.
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MISCELLANEOUS.

Number of policies become claims in Canada during the year .. ..	2	
Amount of said claims (including bonuses).....		\$9,888 36
Number of policies in force in Canada at date .....	250	
Amount of said policies.....		607,030 57

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
(1.) By death (including bonuses).....	2	\$9,888 36
(2.) By surrender.....	3	10,463 33
(For which cash value has been paid, \$864.07.)		
*(3.) By lapse.....	11	19,746 50
<b>Total.....</b>	<b>16</b>	<b>\$40,098 19</b>

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\*Policies although lapsed can be revived within thirteen months from date of lapsing.

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 SCOTTISH AMCABLE LIFE—*Concluded.*

Policies in force at beginning of year.....	246	\$643,567 06
Policies terminated (including bonuses).....	16	40,098 19
Policies in force at date of statement.....	230	607,030 57

Number of insured lives..... No Return.

Subscribed and sworn to, 28th March, 1881.

GEORGE W. FORD.

(Received, 31st March, 1881.)

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 THE SCOTTISH PROVIDENT INSTITUTION.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

*Manager*—JAMES WATSON.

*Secretaries*— JAS. S. MORTON & JAS. GRAHAM WATSON. | *Principal Office*—  
6 St. Andrew Square, Edinburgh.  
(Organized in 1837; incorporated by special Act of Parliament in 1843.)

Gross amount of premiums received in cash on life policies in Canada.. \$5,975 68

Amount paid during the year on account of death claims in Canada  
(accrued in previous year) ..... \$2,920 00  
Amount paid for surrendered policies..... 206 35

Total net amount paid to policy-holders in Canada..... \$3,126 35

## ASSETS IN CANADA.

Canada stock in deposit with Receiver-General ..... \$100,343 69  
Mortgages on real estate in Canada. .... 5,840 00

Total assets in Canada ..... \$106,183 69

## LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted ..... \$2,433 33

\*Amount computed to cover the net reserve on all outstanding policies in  
Canada..... \$66,580 87  
Deduct amount of deferred and outstanding premiums, less  
cost of collection at 10 p. c..... \$834 88  
Deduct loans on policies..... 4,774 20

5,609 08

Difference carried out..... 60,971 79

Total net liability to policy-holders in Canada ..... \$63,405 12

## MISCELLANEOUS.

Number of policies become claims in Canada during the year... 1  
Amount of said claims ..... \$2,433 33  
Number of policies in force in Canada at date ..... 107  
Amount of said policies ..... 224,586 93

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
2. By death.....	1	\$2,433 33
2. By surrender.....	1	2,433 33
(For which cash value has been paid, \$206.35.)		
3. By surrender, \$1,460.00.		
(For which paid up policy has been granted to amount of \$389.33.)		
Difference of amounts carried out .....		1,070 67
Total .....	2	<u>\$5,937 33</u>

\*By strict actuarial computation, based on the H.M. Table, at 4 p.c. interest.

SCOTTISH PROVIDENT—*Concluded.*

Policies in force at beginning of year in Canada .....	109	\$230,524	26
Terminated as above .....	2	5,937	33
Policies in force at date of statement.....	107	224,586	93

Number of lives insured—No return.

Edinburgh, 6th April, 1881.

JAMES WATSON,  
*Manager.*

(Received, 20th April, 1881.)



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 THE SCOTTISH PROVINCIAL ASSURANCE COMPANY.
 

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STATEMENT FOR THE YEAR ENDING 31ST JANUARY, 1881.

Chairman—JOHN WEBSTER, of Edgehill.

Secretary—CHARLES GORDON. | Manager—THOMAS YUILLE WARDROP.

Principal Office—Aberdeen.

Agent in Canada—

GEORGE W. FORD.

Head Office in Canada—

99 St. James St., Montreal.

(Established, December, 1825; Incorporated, May, 1854. Commenced business in Canada, March, 1859. Ceased to do new business in Canada, January, 1875.)

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 CAPITAL.
 

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Amount of capital authorized and subscribed for.....	\$4,866,666 66
Amount paid up in cash.....	292,000 00

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Gross amount of premiums received in cash during the year on life policies in Canada .....	\$29,945 55
Gross amount of notes, loans or liens taken during the year in payment of premiums in Canada.....	117 00
	<hr/>
	\$30,062 55
Deduct amount paid for premiums on policies re-insured in other licensed companies in Canada .....	61 64
	<hr/>
Total net premium income.....	\$30,000 91

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Amount paid during the year on account of claims in Canada, viz. :—

On account of death claims .....	\$5,856 67
On account of matured endowments .....	2,530 66

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Net amount paid on account of claims.....	\$8,387 33
(Of the death claims \$3,216.51 were on account of claims accrued in the previous year.)	

Amount paid for surrendered policies.....	4,351 09
Amount paid for dividends or bonuses to policy-holders.....	3 2 98

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Total net amount paid to policy-holders in Canada .....	\$13,061 40
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## EXPENSES IN CANADA.

Cash paid for commission.....	\$1,218 26
Cash paid for licenses or taxes .....	43 90
Cash paid for office expenses .....	266 49
Cash paid for sundry expenditure .....	424 06
	<hr/>
Total .....	\$1,952 71

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SCOTTISH PROVINCIAL—*Concluded.*

## ASSETS IN CANADA.

Dominion stock—par value.....	\$112,343 68
Canada debentures—par value.....	38,446 66
Total in deposit with Receiver-General carried out at market value ....	\$151,951 64
Montreal waterworks bonds.....	4,000 00
Cash on hand and in bank.....	4,685 56
Total assets in Canada.....	\$160,637 20

## LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted.....	\$12,874 77
Net reserve on all outstanding policies in Canada .....	No return.
Deduct loans on Company's policies within their surrender value.....	11,834 11
Total liabilities in Canada.....	No return.

## MISCELLANEOUS.

Number of policies become claims in Canada during the year....	8
Amount of said claims.....	\$18,045 59
Number of policies in force in Canada at date.....	573
Net amount in force 31st January, 1881.....	991,832 57

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	7	\$15,261 86
2. By maturity.....	1	2,433 33
3. By surrender.....	9	22,844 60
(For which cash value has been paid, \$4,351.09.)		
4. By surrender, \$12,431.25.		
(For which paid-up policies have been granted to amount of \$2,861.83.)		
Difference of amounts carried out.....		9,569 42
5. By lapse.....	7	14,988 71
Total.....	24	\$65,097 92

Policies in force at beginning of year.....	597	\$1,057,724 13
Policies issued during the year (paid-up policies in lieu of surrenders).....	4	2,861 83
Policies terminated as above and by change to paid-up policies....	28	67,959 75
Bonuses commuted or surrendered for cash.....		793 64
Gross policies in force at date of statement....	573	991,832 57

Number of insured lives—No Return.

Subscribed and sworn to, 26th May, 1881, by

GEO. WM. FORD.

(Received, 27th May, 1881.)

[N.B.—The above statement was received at too late a date to include its figures in the Statistical Tables for 1880, but they will form a part of the Comparative Statement for 1881.]

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 THE STANDARD LIFE ASSURANCE COMPANY.
 

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STATEMENT FOR THE YEAR ENDING 15TH NOVEMBER, 1880.

Manager—SPENCER C. THOMPSON. | Secretary—D. CLUNIE GREGOR.

Principal Office—Edinburgh.

Agent in Canada—W. M. RAMSAY. |

Head Office in Canada—Montreal.

Organized or incorporated, 1825. Commenced business in Canada, 1847.

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 CAPITAL.
 

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 Amount of capital authorized and subscribed for, £500,000 sterling....\$2,433,333 33  
 Amount paid up in cash, £120,000 sterling..... 584,000 00
 

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 Gross amount of premiums received in cash during the year on life poli-  
 cies in Canada ..... \$165,990 04  
 Gross amount of notes, loans or liens taken during the year in payment  
 of premiums in Canada..... 646 56  
 \$166,636 60  
 Deduct amount paid for premiums on policies re-insured in other licensed  
 companies in Canada ..... 1,191 62  
 Total net premium income..... \$165,444 98

 Amount paid during the year on account of death claims in Canada (in-  
 cluding bonuses, \$10,153.09). .... \$71,201 90  
 (Of this amount \$16,704.85, accrued in previous year.)  
 Amount paid to annuitants..... 452 00  
 Amount paid for surrendered policies..... 10,378 74  
 Amount paid for dividends or bonuses to policy-holders..... 1,274 90  
 Total net amount paid to policy-holders in Canada..... \$83,307 54


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 ASSETS IN CANADA.
 

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Bonds in deposit with Receiver-General:—

 Montreal waterworks bonds—par..... \$14,000 00  
 do corporation do ..... 34,000 00  
 do harbor do ..... 93,000 00  
 County Compton ..... 30,000 00  
 \$171,000 00
 

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Carried out at par value..... \$171,000 00

Other Canadian investments, viz. :—

 Municipal debentures ..... 317,777 69  
 Mortgages on real estate in Canada..... 473,508 33  
 Real estate in Canada owned ..... 83,000 00  
 Loans on security of municipal debentures..... 12,800 00  
 Montreal Warehousing Company's bonds..... 73,000 00  
 Cash in hand and in banks in Canada..... 80,718 24
 

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Total assets in Canada..... \$1,211,804 26

## STANDARD LIFE—Continued.

## LIABILITIES IN CANADA.

*Under policies issued previous to 31st March, 1878.*

Amount of claims on policies in Canada unsettled but not resisted, including bonuses, \$940.97 .....		\$17,297 63
Amount estimated to cover the net reserve on all outstanding policies in Canada.....	\$968,265 61	
Deduct same on above policies re-insured in other licensed companies in Canada .....	\$ 3,549 00	
Deduct amount of deferred and outstanding premiums, less cost of collection at 10 per cent .....	47,764 01	
Loans on policies within their surrender value.....	86,935 53	
Debts under third credit policies .....	30,334 62	
	<u>68,583 16</u>	
Difference carried out.....		<u>799,682 45</u>
Total net liabilities to said policy-holders in Canada.....		<u><u>\$816,980 08</u></u>

## LIABILITIES IN CANADA.

*Under policies issued subsequent to 31st March, 1878.*

Amount of claims on policies in Canada unsettled but not resisted..		\$ 1,000 00
Net reserve on all outstanding policies in Canada.....	\$54,856 14	
Deduct amount of deferred and outstanding premiums, less cost of collection at 10 per cent .....	27,637 57	
Loans on policies within their surrender value.....	182 65	
Credit debts.....	1,583 36	
	<u>29,403 58</u>	
Difference carried out ..		<u>25,452 56</u>
Total net liabilities to said policy-holders in Canada.....		<u><u>\$26,452 56</u></u>
Total net liabilities to all policy-holders in Canada.....		<u><u>\$843,432 64</u></u>

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	502	
Amount of said policies.....		\$1,036,986 68
Number of policies become claims in Canada during the year.....	30	
Amount of said claims (including bonus addition, \$8,745.89).....		<u>72,794 68</u>
Number of policies in force in Canada at date.....	2960	
Amount of said policies .....	\$6,063,269 07	
Amount of said policies re-insured in other licensed companies in Canada .....	25,350 00	
Net amount of policies in force in Canada at 15th November, 1880 (including bonus additions, \$394,257.71).....		<u><u>6,037,919 07</u></u>

## STANDARD LIFE—Continued.

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
(1.) By death.....	30	\$72,794 68
(2.) By surrender (including bonus additions, \$4,035.83)..... (For which cash value has been paid, \$10,378.74.)	46	91,262 13
(3.) By surrender, \$12,565.73. (For which paid-up policies have been granted to amount of \$2,584.21.) Difference of amounts carried out.....	...	9,981 52
(4.) By lapse (including bonus addition, \$5,099.43).....	140	321,749 73
Total.....	216	\$495,788 06

Policies in force at beginning of year (including bonus addition, \$407,437.00).....	2,652	5,466,666 21
Renewed during the year and bonuses vested... ..	22	59,372 75
Policies issued during the year.....	502	1,036,986 68
Policies terminated as above.....	216	495,788 06
Policies reduced and bonuses cashed.....	...	3,968 51
Policies in force at date of statement.....	2,960	6,063,269 07

No return of insured lives.

Subscribed and sworn to, 24th March, 1881, by

W. M. RAMSAY.

(Received, 25th March, 1881.)

## GENERAL BUSINESS FOR THE YEAR ENDING 31ST DECEMBER, 1880.

(Abstracted from Directors' Report, Edinburgh, 26th April, 1881.)

*Revenue Account for the Year from 15th November, 1879, to 15th November, 1880.*

	£	s.	d.		£	s.	d.
Amount of funds at the beginning of the year, 16th November, 1879..	5,299,034	19	9	Claims under life policies, including bonus additions (after deduction of sums re-assured).....	505,728	10	7
Premiums (after deduction of re- assurance premiums).....	584,084	11	2	Surrenders .....	35,836	17	1
Consideration for annuities granted	68,103	13	7	Annuities.....	37,870	11	5
Interest and dividends .....	225,909	16	9	Commission.....	26,091	1	8
				Expenses of management.....	58,664	13	5
				Dividend and bonus to shareholders	35,000	0	0
				Income tax.....	7,311	2	3
				Written off on revaluation of secur- ities in connection with investi- gation (1875-80).....	12,795	3	11
				Amount of funds at the end of the year, as per second schedule.....	5,460,835	9	11
	<u>£6,177,133</u>	<u>1</u>	<u>3</u>		<u>£6,177,133</u>	<u>1</u>	<u>3</u>

STANDARD LIFE—*Concluded.**Balance Sheet on the 15th November, 1880.*

LIABILITIES.			ASSETS.		
	£	s. d.		£	s. d.
Shareholders' capital paid up.....	120,000	0 0	Mortgages on property within United Kingdom.....	4,077,396	1 8
Assurance and annuity fund.....	5,318,805	7 0	Mortgages on property out of the United Kingdom.....	221,048	13 11
Balances brought forward from last investigation (1875).....	22,029	13 11	Loans on the company's policies, within their surrender value.....	274,787	15 8
<b>Total funds, as per first schedule.....</b>	<b>5,460,835</b>	<b>0 11</b>	Investments—		
Claims under policies admitted but not matured.....	219,692	17 0	British Government securities....	38,242	17 7
Dividends to proprietors outstand- ing.....	12,622	1 0	Indian and Colonial Government securities.....	281,551	14 11
			United States Government secu- rities.....	5,442	5 5
			House property—		
			Freehold.....	£139,946	2 7
			Leasehold.....	48,118	11 11
				188,064	14 5
			Stocks of the Bank of Scotland and of the Royal Bank of Scot- land (the liability of these Banks is limited).....	36,059	19 5
			Feu-duties.....	17,382	5 4
			Reversions.....	24,895	19 6
			Life rents purchased.....	1,276	11 10
			Loans upon personal security with policies of assurance, repayable by instalments.....	79,780	18 0
			Agents' balances in course of col- lection.....	73,771	9 8
			Outstanding premiums and propor- tions of premiums.....	72,232	4 7
			Interest accrued, but not due.....	36,807	7 4
			Interest due, but not paid.....	3,511	14 3
			Cash in bank—		
			On deposit.....	£37,151	9 4
			On current account.....	223,451	7 8
				260,602	17 0
			Deed and receipt stamps on hand....	294	8 5
				£5,693,149	18 11
				£5,693,149	18 11

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 THE STAR LIFE ASSURANCE SOCIETY.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

Chairman— Rt. Hon. W. McARTHUR, M.P. | Secretary— Wm. W. BAYNES, F.I.A.  
 Principal Office—32 Moorgate St., London, England.  
 Agent in Canada—ABRAM Wm. LAUDER. | Head Office in Canada—Toronto.  
 (Organized or Incorporated, 1843. Commenced business in Canada, 6th Nov., 1868.)

## CAPITAL.

Amount of capital authorized and subscribed for, £100,000 stg.....	\$486,666 67
Amount paid up in cash, £5,000 stg.....	24,333 33

Amount of premiums received in cash during the year on life policies in Canada.....	\$20,381 60
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Amount paid during the year on account of death claims in Canada....	\$21,251 57
Amount paid for surrendered policies.....	201 05

Total net amount paid to policy-holders in Canada .....	\$21,452 72
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## ASSETS IN CANADA.

Dominion stock in deposit with Receiver-General .....	\$100,343 68
Mortgages on real estate in Canada.....	850,000 00

Total assets in Canada .....	\$950,343 68
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## LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled.....	None.
Net reserve on all outstanding risks in Canada .....	No return.

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada .....	43	
Amount of said policies .....		\$150,623 33
Number of policies become claims in Canada during the year ...		None.
Number of policies in force in Canada at date .....	309	
Amount of said policies (exclusive of bonus additions).....		715,692 00

Number and amount of policies terminated during the year in Canada:—

1. By surrender .....	1	\$4,866 67
(For which cash value has been paid, \$201 05.)		
2. By lapse .....	10	79,083 33
Total .....	11	\$83,950 00

STAR LIFE—*Continued.*

Policies in force at beginning of year in Canada .....	277	\$681,429 21
Policies issued during the year.....	43	150,623 33
Policies terminated as above .....	11	83,950 00
Policies in force at date of statement (including bonus additions),	309	748,102 54

Number of insured lives at beginning of year in Canada .....	277
Number of new insurers during the year.....	43
Number of deaths during the year among the insured.....	None.
Number of insured whose policies have been terminated during the year otherwise than by death .....	11
Number of insured lives at date of statement.....	309

Subscribed and sworn to, 25th April, 1881, by

A. W. LAUDER.

(Received, 26th April, 1881.)

## GENERAL BUSINESS FOR THE YEAR ENDING 31ST DECEMBER, 1880.

(*Abstracted from Report of Directors, London, 7th March, 1881.*)

## NEW BUSINESS IN 1880.

2,153 policies were issued for the assurance of £678,010; the annual premiums on which amount to £20,816 3s. 7d. The sum of £3,640 5s. 4d. has been received for the purchase of 16 immediate annuities, amounting to £443 5s. 2d.

## MORTALITY.

During the past year, claims have arisen in respect of 328 policies, amounting to £133,930 16s. 6d., including bonus additions of £13,562 14s. 1d. This sum is £20,780 4s. 9d. less than the amount paid for claims in the preceding year. The number of policy holders who have died is considerably within the average expected and provided for in the society's tables.

The total sum paid in claims since the establishment of the society, now amounts to £1,883,943 6s. 9d.

## ANNUAL INCOME AND INVESTMENTS.

The income of the society during the past year has been £292,375 14s. 2d., derived from the following sources: Premiums on policies £214,509 18s. 8d.; Purchase of annuities £3,640 5s. 4d.; Interest on invested funds £74,225 10s. 2d.

By the addition of £98,034 16s. 11d., made during the year, the assurance and annuity fund now amounts to £1,725,176 14s. 1d.

The average rate of interest realized on the investments of the society during the year has been £4 13s. 10d. per cent.





THE SUN MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

President—THOMAS WORKMAN.

Head Office—Montreal.

Manager and Secretary—R. MACAULAY.

(Organized or Incorporated, 1865. Amended in 1870 and 1871. Commenced business in Canada, May, 1871.)

CAPITAL.

Amount of joint stock capital authorized.....	\$1,000,000 00
Amount subscribed for.....	500,000 00
Amount paid up in cash .....	62,500 00

(For List of Stockholders, see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate (no encumbrances) held by the Company (valued at \$90,000) .....	\$73,588 50
Amount secured by way of loan on real estate by bond or mortgage (first liens).....	89,670 10

Stocks, bonds and debentures owned by the Company, viz:—

	Par value.	Market value.
Montreal Loan and Mortgage Company.....	\$60,000 00	\$64,200 00
Montreal Bank Stock .....	29,000 00	51,357 50
Exchange Bank.....	10,000 00	6,400 00
Molson's Bank.....	2,000 00	2,080 00
Stratford debentures .....	30,000 00	32,100 00
Belleville do .....	6,000 00	6,360 00
Côte St. Louis debentures .....	20,000 00	22,400 00
Cornwall debentures.....	9,500 00	9,975 00
Sorel do .....	1,000 00	1,000 00
<b>Total par and market value.....</b>	<b>\$167,500 00</b>	<b>195,872 50</b>

Carried out at market value .....	195,872 50
Amount of loans made in cash to policy-holders on the Company's policies assigned as collaterals .....	12,455 91
Cash on hand and in banks.....	32,040 22
Bill receivable.....	3,723 39
Agents' ledger balances.....	3,877 89
<b>Total .....</b>	<b>\$411,228 51</b>

SUN MUTUAL LIFE—*Continued.*

## OTHER ASSETS.

Interest due.....	\$277 50	
Interest accrued.....	2,126 69	
<b>Total</b> .....		<b>2,404 19</b>
Rents due.....	\$204 67	
Rents accrued.....	33 33	
<b>Total</b> .....		<b>238 00</b>
Gross premiums due and uncollected on policies in force.....	\$25,828 09	
Gross deferred premiums.....	20,178 09	
<b>Gross outstanding and deferred premiums</b> .....	<b>\$46,006 18</b>	
Deduct cost of collection at 10 per cent.....	4,600 62	
<b>Net outstanding and deferred premiums</b> .....		<b>41,405 56</b>
Office furniture.....		1,257 54
Quebec stamp account.....		575 01
Sundry items, re-insurance, &c.....		16,524 12
<b>Total assets</b> .....		<b>\$473,632 93</b>

## LIABILITIES.

*Amount computed to cover the net reserve on all outstanding policies in Canada (including bonus additions and annuity contracts).....	\$343,907 78	
Deduct net value of policies re-insured in other companies.....	291 58	
<b>Net re-insurance reserve</b> .....		<b>\$343,616 20</b>
Claims for death losses adjusted but not due.....		2,000 00
Half-yearly dividend to stockholders.....		2,500 00
Debenture—Sinking fund.....		2,054 68
Sundry accounts.....		1,234 20
<b>Total liabilities - Life Department</b> .....		<b>\$351,405 08</b>
Liabilities—Accident Department.....		2,122 21
<b>Total liabilities (exclusive of capital stock)</b> .....		<b>\$353,527 29</b>
Surplus as regards policy-holders.....	\$120,105 64	
Capital stock paid up.....	62,500 00	
<b>Surplus over all liabilities and capital</b> .....		<b>\$57,605 64</b>

## INCOME DURING THE YEAR.

*(Life Department.)*

Gross cash received for premiums.....	\$101,172 81	
Premiums paid by dividends.....	7,295 23	
Cash received for annuities.....	6,184 00	
<b>Total</b> .....	<b>\$114,652 04</b>	
Deduct premiums paid to other companies for re-insurance.....	56 75	
<b>Total premium income</b> .....		<b>\$114,595 29</b>
Amount received for interest.....		19,458 87
Amount received for rents.....		1,967 60
<b>Total income</b> .....		<b>\$136,021 76</b>

\*On the basis of the Institute of Actuaries, H M. Table, with 4½ p.c. interest.

SUN MUTUAL LIFE—*Continued.*

## EXPENDITURE DURING THE YEAR.

*(Life Department.)*

Cash paid for death claims (including bonus additions, \$598.70) .....	\$28,549 20
(Of this amount \$5,000 accrued previous to 1880, of which \$1,000 was accidentally omitted last year.)	
Cash paid to annuitants.....	70 00
Cash paid for policies surrendered and changed.....	1,837 27
Cash paid for interest or dividends to stockholders .....	5,000 00
Cash dividends paid to policy-holders and applied in payment of pre- miums.....	7,295 23
*Commissions, salaries and other expenses of officials.....	25,016 89
Taxes, licenses, &c. ....	486 05
Rebates to policy-holders .....	1,137 14
All other expenditure, viz.:—	
Interest paid on deposits, &c.....	\$1,507 76
Losses by agents, &c .....	1,359 29
Medical fees, \$2,841.56; rents, fuel, &c., \$1,388.88; travelling expen- ses of agents, \$2,970.33; law expenses, postage, exchange, &c., \$3,519.44; Advertising, printing, &c., \$1,759.66.....	12,479 87
	<u>15,346 92</u>
Total expenditure.....	<u>\$84,738 70</u>

## MISCELLANEOUS.

Number of new policies reported during the year as taken.....	573
Amount of said policies.....	\$926,370 00
Number of policies become claims in Canada during the year.....	8
Amount of said claims.....	25,437 40
Number of policies in force at date.....	2486
Amount of said policies.....	\$3,881,479 24
Bonus additions .....	16,659 87
Total.....	<u>\$3,897,139 11</u>
Amount of said policies re-insured in other licensed companies in Canada .....	5,000 00
Net amount of policies in force at 31st December, 1880.....	<u>3,892,139 11</u>

## Number and amount of policies terminated during the year:—

(1) By death (without bonus additions).....	8	\$24,838 70
(2) By expiry.....	3	3,000 00
(3) By surrender.....	13	20,800 00
(For which cash value has been paid, \$1,405.22.)		
(4) By surrender, \$98,000.00. (For which paid-up policies have been granted to amount of \$14,492.80.)		
Difference of amounts carried out.....	...	83,507 20
(5) By lapse.....	391	623,100 00
Total.....	<u>415</u>	<u>\$755,245 90</u>

\*This includes Commission and expenses on Accident business.

SUN MUTUAL LIFE—*Concluded.*

Policies in force at beginning of year.....	2,262	\$3,615,124 95
Policies issued during the year, including revived .....	864	1,329,617 79
Policies terminated as above and by change to paid-up policies.....	475	769,738 70
Policies terminated by reduction.....	...	5,124 80
Policies not taken.....	165	288,400 00
Gross policies in force at date of statement .....	2,486	<u>3,881,479 24</u>

Bonus additions—\$15,659.87.

Number of insured lives at beginning of year.....	2143
Number of new insurers during the year.....	764
Number of deaths during the year among insured.....	8
Number of insured whose policies have been terminated during the year otherwise than by death.....	540
Number of insured lives at date of statement.....	2359

Subscribed and sworn to, 2nd April, 1881, by

THOMAS WORKMAN,  
*President.*  
R. MACAULAY,  
*Manager and Secretary.*

(Received, 4th April, 1881.)

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 THE TORONTO LIFE ASSURANCE AND TONTINE COMPANY.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

President—WILLIAM J. MACDONELL.

Secretary—ARTHUR HARVEY.

Head Office—Toronto.

(Organized or incorporated March 2nd, 1872; commenced business in Canada, September 1st, 1872.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$500,000 00
Amount of joint stock capital subscribed.....	104,200 00
Amount of joint stock capital paid up in cash.....	28,855 26

(For List of Shareholders, see Appendix.)

## ASSETS AS PER LEDGER ACCOUNTS.

Real estate (less encumbrances) held by the Company.....	\$ 3,548 31
Amount secured by way of loan on real estate by bond or mortgage, first liens.....	15,828 19
The same, second liens.....	2,261 92
Amount of loans made in cash to policy-holders on the Company's policies assigned as collaterals.....	822 94

Stocks and bonds held by the Company:—

	Par Value.	Market Value.	
Town of Belleville debentures.....	\$17,000 00	\$18,360 00	
Town of Stratford do.....	5,050 00	5,555 00	
City of Toronto do.....	2,400 00	2,496 00	
Village of Bracebridge do.....	450 00	450 00	
Town of Brampton do.....	2,500 00.	2,625 00	
Township of Macaulay do.....	400 00	400 00	
Village of Parkdale do.....	5,000 00	5,000 00	
Total par and market value.....	<u>\$32,800 00</u>	<u>\$34,886 00</u>	
Carried out at market value.....			34,886 00
Cash at head office.....			4 50
Cash in Merchants' Bank, Toronto.....			1,060 05
Bills receivable.....			188 83
Agents' ledger balances.....			722 57
Total.....			<u>\$59,023 31</u>

## OTHER ASSETS.

Interest due.....	\$ 233 55
Interest accrued.....	1,031 52
Total carried out.....	1,265 07
Gross premiums due and uncollected on policies in force.....	\$1,558 45
Gross deferred premiums on policies in force.....	973 29
Total outstanding and deferred premiums.....	2,531 74
Deduct cost of collection at 10 per cent.....	97 33
Net outstanding and deferred premiums.....	2,434 41
Unpaid calls on stock.....	524 93
Sundry debtors.....	149 30
Office furniture.....	59 98
Total assets.....	<u>\$63,457 00</u>

TORONTO LIFE—Continued.

LIABILITIES.

*Net amount of re insurance reserve .....	\$22,964 99
Claims for death losses adjusted but not due .....	1,000 00
Claims for matured endowments adjusted but not due.....	1,000 00
Other liabilities. Tontine No. 1.....	377 84
	\$25,342 83
	\$25,342 83

Surplus on policy-holders' account.....	\$38,114 17
Capital stock paid up in cash and unpaid calls .....	29,380 19
	\$ 8,733 98
	\$ 8,733 98

INCOME.

Cash received for premiums .....	\$4,492 78
Premium obligations taken in part payment of premiums.....	236 79
	\$4,729 57
Amount received for interest or dividends.....	3,720 09
	\$8,449 66
	\$8,449 66

EXPENDITURE.

Net amount paid for death claims (accrued in previous year).....	\$ 930 00
do endowment claims. ....	1,000 00
	\$1,930 00
Total net amount paid for death claims and matured endowments.....	\$1,930 00
Cash paid for surrendered policies.....	376 74
Cash paid to stockholders for interest or dividends.....	2,300 80
Commission, salaries and other expenses of officials .....	2,337 53
Taxes.....	14 63
Miscellaneous payments, viz.:—	
Postage, telegraph and express, \$91.14; printing and stationery, \$76.67; advertising, \$23.60; sundries, \$96.00 .....	287 41
	\$7,247 11
Total expenditure.....	\$7,247 11

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	68	
Amount of said policies.....	...	\$ 69,716 00
Number of policies become claims in Canada during the year .....	2	
Amount of said claims.....	...	3,000 00
Number of policies in force in Canada at date.....	210	
Amount of said policies.....	...	193,747 22

\*Reserve at 4½ per cent., based on Institute of Actuaries, H.M. Table, computed by department.

TORONTO LIFE—*Concluded.*

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
(1) By death.....	1	\$1,000 00
(2) By maturity.....	1	2,000 00
(3) By surrender.....	5	6,500 00
(For which cash value has been paid, \$376.74.)		
(4) By surrender, \$11,000.00.		
(For which paid-up policies have been granted to amount of \$3,511.08 )		
Difference of amounts carried out.....	...	7,488 92
(5) By lapse .....	21	22,589 00
Total.....	28	\$39,577 92

Policies in force at beginning of year .....	170	\$163,609.14
Policies issued during the year.....	68	69,716.00
Policies terminated. ....	28	39,577.92
Policies in force at date of statement.....	210	193,747.22

Number of insured lives at beginning of year.....	166
Number of new insurers at beginning of year.....	68
Number of deaths during the year among insured.....	1
Number of insured whose policies have been terminated during the year otherwise than by death.....	27
Number of insured lives at date of statement.....	206

Subscribed and sworn to, 5th March, 1881, by

W. J. MACDONELL,  
*President.*  
A. HARVEY,  
*Secretary.*

(Received, 9th March, 1881.)



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 THE TRAVELERS' INSURANCE COMPANY.
 

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 LIFE DEPARTMENT.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

*President*—JAMES G. BATTERSON. | *Secretary*—RODNEY DENNIS.  
*Principal Office*—Hartford, Conn., U.S.  
*Chief Agent in Canada*— | *Head Office in Canada*—  
 THOMAS SIMPSON. | 329 Notre Dame St., Montreal.  
 (Organized or Incorporated, 17th June, 1863. Commenced business in Canada,  
 1st July, 1865.)

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 CAPITAL.
 

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Amount of capital authorized .....	\$1,000,000 00
Amount subscribed for and paid up in cash .....	600,000 00

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Amount of premiums received in cash during the year on life policies in Canada.....	\$88,815 40
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Amount paid during the year on claims in Canada, viz.:—

On account of death claims.....	\$12,650 00
On account of matured endowments .....	3,210 00

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Net amount paid on account of claims.....	\$15,860 00
Amount paid for surrendered policies.....	3,142 10

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Total net amount paid to policy-holders in Canada.....	\$19,002 10
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## ASSETS IN CANADA.

United States $4\frac{1}{2}$ p.c. bonds in deposit with Receiver-General .....	\$100,000 00
Municipal debentures in deposit with Receiver-General .....	29,000 00
Real estate in Canada owned (improved, at Stanstead, P.Q.) .....	2,400 00
Cash in hand and in banks in Canada.....	9,600 80

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Total assets in Canada.....	\$141,000 80
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## LIABILITIES IN CANADA.

(Under policies issued previous to 31st March, 1878.)

Amount of claims on life policies in Canada unsettled but not resisted.	\$17,000 00
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* Amount computed to cover the net reserve on all outstanding policies in Canada. ....	\$394,156 00
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Deduct amount of deferred and outstanding premiums, less cost of col- lection at 10 per cent.....	11,571 00
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Difference carried out.....	382,585 00
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Total net liabilities to said policy-holders in Canada .....	\$399,580 00
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\* Reserve at  $4\frac{1}{2}$  per cent., Institute H.M. Tables, computed.

**'TRAVELERS'**—*Continued.**(Under policies issued subsequent to 31st March, 1878.)*

Amount of claims on life policies in Canada unsettled but not resisted .	\$7,000 00
*Amount computed to cover the net reserve on all outstanding policies in Canada.....	\$38,505 00
Deduct amount of deferred and outstanding premiums, less cost of collection at 10 per cent.....	4,810 00
Difference carried out.....	33,695 00
Total net liabilities to said policy-holders in Canada .....	<u>\$40,695 00</u>
Total net liabilities to all policy-holders in Canada .....	<u>\$410,275 00</u>

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada .....	199	
Amount of said policies.....		\$321,350 00
Number of policies become claims in Canada during the year ...	21	
Amount of said claims.....		39,860 00
Number of policies in force in Canada at date.....	2,173	
Amount of said policies.....		2,927,344 00

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death .....	19	\$36,650 00
2. By maturity .....	2	3,210 00
3. By surrender .....	8	11,900 00
(For which cash value has been paid, \$3,142.10.)		
4. By surrender, \$138,750.00. (For which paid-up policies have been granted to amount of \$41,170.00.)		
Difference of amounts carried out.....		97,550 00
5. By lapse .....	200	317,448 00
Total .....	<u>229</u>	<u>\$466,788 00</u>

Policies in force at beginning of year.....	2,203	\$3,072,782 00
Policies issued during the year .....	129	321,350 00
Policies terminated .....	229	466,788 00
Policies in force at date of statement.....	2,173	2,927,344 00

Number of lives insured—No Return.

Subscribed and sworn to, 30th March, 1881, by

THOMAS SIMPSON,  
*Chief Agent in Canada.*

(Received, 31st March, 1881.)

\*Reserve at  $4\frac{1}{2}$  per cent., Institute H.M. Tables, computed.

TRAVELERS'—*Continued.*

GENERAL BUSINESS—LIFE—FOR THE YEAR ENDING 31ST DECEMBER, 1880.

## INCOME DURING THE YEAR 1880.

Total premium income.....	\$1,729,745 16
Cash received for interest and dividends .....	265,510 90
do as discount on claims paid in advance.....	1,592 84
do for rents.....	20,374 91
do for profits on bonds, &c., sold.....	11,026 91
Total income.....	<u>\$2,028,250 72</u>

## DISBURSEMENTS DURING THE YEAR 1880.

Total amount paid for losses and matured endowments.....	\$ 788,286 40
Cash paid to annuitants.....	1,150 00
Cash paid for surrendered policies.....	9,253 55
Cash paid to stockholders for interest and dividends.....	72,000 00
General expenses.....	726,438 89
Total disbursements .....	<u>\$1,597,128 84</u>

## ASSETS.

Cost value of real estate (no encumbrances).....	\$1,159,355 23
Loans on bonds or mortgages (first liens) on real estate .....	2,101,410 50
Loans secured by pledge of bonds, stocks, or other marketable col- laterals.....	86,000 00
Loans made in cash to policy-holders on this Company's policies assigned as collateral.....	1,500 00
Cost value of stocks and bonds owned.....	1,904,693 01
Cash on hand and in banks .....	211,216 69
Agents' balances and bills receivable .....	32,903 68
	<u>\$5,497,079 12</u>
Deduct depreciation from cost of real estate.....	247,965 46
Total net or ledger assets, less depreciation.....	<u>\$5,249,113 66</u>

## OTHER ASSETS.

Interest accrued.....	\$ 51,314 61
Net amount of uncollected and deferred premiums.....	87,699 66
Market value of stocks and bonds over cost.....	163,969 99
Total assets.....	<u>\$5,552,097 92</u>
Including items not admitted.....	32,903 69

## LIABILITIES.

Net re-insurance reserve.....	\$3,498,594 00
Total unsettled claims.....	217,818 00
Amount due on account of salaries, rent, &c.....	10,000 00
Liabilities on policy-holders' account.....	<u>\$3,726,412 00</u>
Gross surplus on policy-holders' account .....	<u>\$1,792,782 00</u>

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 TRAVELERS'—*Concluded.*

## RISKS AND PREMIUMS—LIFE POLICIES.

Number of policies issued during the year.....	1,743	
Amount of said policies.....		\$3,241,782 00
Number of policies terminated during the year .....	1,225	
Amount terminated.....		2,378,630 00
Number of policies in force at date.....	11,914	
Net amount in force .....		19,098,639 00

THE UNION MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1880.

President—JOHN E. DEWITT. | Secretary—JAMES P. CARPENTER.  
 Home Office, - - - - Augusta, Maine.  
 Directors' Office—Boston, Mass. | Head Office in Canada—Toronto.  
 Agent in Canada—WILLIAM MULOCK.  
 (Organized or incorporated, July 17th, 1848.)

NO CAPITAL.

Gross amount of premiums received in cash during the year on life policies in Canada .....	\$78,921 91
Gross amount of notes, loans or liens taken during the year in payment of premiums in Canada.....	4,231 00
<b>Total net premium income in Canada.....</b>	<b>\$83,152 91</b>

Amount paid during the year on claims in Canada, viz. :—

On account of death claims.....	\$30,339 25
On account of matured and discounted endowments.....	12,865 00
<b>Net amount paid on account of claims.....</b>	<b>\$43,204 25</b>
(Of which \$13,036.23 accrued 1879.)	
Amount paid for surrendered policies.....	8,351 68
Amount paid for dividends or bonuses to policy-holders, and reduction of premium.....	3,957 30
<b>Total net amount paid to policy-holders in Canada... ..</b>	<b>\$55,513 23</b>

ASSETS IN CANADA.

U.S. bonds (4's of 1907) in deposit with Receiver-General .....	\$100,000 00
District of Columbia bonds, do do .....	15,000 00
Mortgages on real estate in Canada.....	2,000 00
Accrued and past due interest on same.....	87 96
<b>Total assets in Canada.....</b>	<b>\$117,087 96</b>

LIABILITIES IN CANADA.

(Under policies issued previous to 31st March, 1878.)

Amount of claims on policies in Canada unsettled but not resisted.....	\$20,000 00
Amount of claims in Canada resisted.....	5,000 00
Unpaid dividends .....	469 21
Premiums paid in advance, net.....	804 00
*Amount computed to cover the net reserve on all outstanding policies in Canada.....	\$485,736 00
Deduct amount of deferred and outstanding premiums, less cost of collection at 10 p.c.....	\$ 7,053 97
Also deduct premium notes .....	50,160 00
Accrued and past due interest on same.....	1,559 88
	<b>58,773 85</b>
<b>Difference carried out.....</b>	<b>426,962 15</b>
<b>Total net liability to said policy-holders in Canada.....</b>	<b>\$453,235 36</b>

\*Based on American Experience Table of Mortality, 4½ p.c. interest.

UNION MUTUAL LIFE—Continued.

LIABILITIES IN CANADA.

(Under policies issued subsequent to 31st March, 1878.)

*Amount computed to cover the net reserve on all outstanding policies in Canada.....	\$20,172 00
Deduct amount of deferred and outstanding premiums, less cost of col- tion at 10 p.c.....	6,608 84
Difference carried out.....	\$13,563 16
Premiums paid in advance, net.....	2,664 38
Unpaid dividends.....	51 70
Total net liabilities to said policy-holders in Canada .....	<u>\$16,279 24</u>

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	142
Amount of said policies.....	\$ 201,550 00
Number of policies become claims in Canada during the year (ex- clusivo of discounted endowments).....	30
Amount of said claims.....	51,263 02
Number of policies in force in Canada at date.....	1,808
Amount of said policies.....	2,743,678 19

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	23	\$39,600 00
2. By maturity and discounted.....	10	12,865 00
3. By expiry.....	8	14,000 00
4. By surrender.....	16	33,173 00
(For which cash value has been paid, \$8,351.68.)		
5. By surrender, \$72,927.00. (For which paid-up policies have been granted to amount of \$19,130.00.)		
Difference of amount carried out.....	...	53,797 00
6. By lapse.....	103	178,350 00
Total .....	<u>165</u>	<u>\$331,785 00</u>

Policies in force at beginning of year.....	1,746	\$2,732,914 00
Policies issued during the year, and restored and increased .....	319	451,900 34
Policies terminated as above, and by change to paid-up policies.	212	350,915 00
Policies decreased.....	.....	16,071 15
Policies not taken .....	45	74,150 00
Policies in force at date of statement.....	1,808	2,743,678 19

No return as to insured lives.

Subscribed and sworn to, 8th April, 1881, by

JOHN E. DEWITT,  
*President.*  
J. P. CARPENTER,  
*Secretary.*

(Received, 11th April, 1881.)

\*Based on American Experience Table of Mortality, 4½ p.c. interest.

UNION MUTUAL LIFE—*Concluded.*GENERAL STATEMENT FOR THE YEAR ENDING 31<sup>ST</sup> DECEMBER, 1880.*Balance Sheet.*

DR.	\$ cts.	CR.	
		\$ cts.	
To re-insurance fund, American Experience, 4 per cent.....	6,108,415 00	By cash in banks.....	112,736 34
Claims in course of settlement.....	157,158 14	Cash in office.....	258 02
Premiums paid in advance, net.....	34,076 37	Cash in transit (since received).....	5,231 18
Unpaid dividends to policy-holders.....	8,283 01	United States bonds.....	240,350 00
Endowments due and unpaid.....	13,957 00	Town and city bonds.....	315,869 50
Surrender values unpaid.....	355 55	Railroad bonds.....	198,375 00
Contingent reserve for unpaid bills and all other liabilities.....	7,891 00	Real estate.....	2,470,003 41
Surplus as regards policy-holders... (Estimated surplus by New York Standard 4½ p.c. int., \$644,013.77.)	306,213 77	Mortgages.....	1,670,753 42
		Collateral loans.....	317,890 70
		Loans on policies.....	2,053 87
		Bills receivable.....	1,827 88
		Premium notes.....	1,053,508 29
		Agents' balances (secured).....	3,015 12
		Net assets, 31st Dec., 1880.....	6,391,872 73
		Add other assets:—	
		By Deferred premiums.....	67,792 99
		Premiums in course of collection...	28,273 48
		Accrued rents.....	6,297 94
		Accrued interest.....	61,369 02
		Past due interest.....	80,743 68
	<u>\$6,636,349 81</u>	Gross assets, 31st Dec., 1880...	<u>\$6,636,349 84</u>

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**THE UNITED STATES LIFE INSURANCE COMPANY.**

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1880.

President—T. H. BROSNAN.

Secretary—C. P. FRALEIGH.

Principal Office—New York City.

(Organized or Incorporated, February, 1850.)

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**CAPITAL.**

Amount of capital authorized .....	\$1,000,000 00
Amount subscribed for and paid up in cash.....	250,000 00
Scrip capital .....	180,000 00

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Amount of premiums received in cash during the year on life policies in Canada.....	\$1,723 35
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Amount paid during the year on claims in Canada .....	None.
Amount paid for dividends or bonuses to policy-holders .....	100 40

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Total net amount paid to policy-holders in Canada .....	\$100 40
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**ASSETS IN CANADA.**

United States bonds in deposit with Receiver-General .....	\$60,000 00
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**LIABILITIES IN CANADA.**

Amount computed to cover the net reserve on all outstanding policies in Canada .....	\$18,419 00
Deduct amount of deferred and outstanding premiums, less cost of col- lection at 10 per cent .....	240 03
Difference carried out. ....	\$18,178 97

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Total net liability to policy-holders in Canada .....	\$18,178 97
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**MISCELLANEOUS.**

Number of policies become claims in Canada during the year.....	None.
Number of policies in force in Canada at date .....	27
Amount of said policies .....	\$44,665 00

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Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By lapse .....	1	\$5,000 00

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UNITED STATES LIFE—*Concluded.*

Policies in force at beginning of the year.....	28	\$49,665 00
Policies terminated ..... ..	1	5,000 00
Policies in force at date of statement.....	27	44,665 00

Number of insured lives—No Return.

Subscribed and sworn to, 24th January, 1881, by

GEO. H. BURFORD.

(Received, 26th January, 1881.)



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**STATEMENTS**

**MADE BY**

**ACCIDENT, GUARANTEE, PLATE-GLASS**

**AND**

**STEAM BOILER**

**INSURANCE COMPANIES.**

**IN ACCORDANCE WITH THE CONSOLIDATED ACT OF 1877.**

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## LIST OF COMPANIES

DULY LICENSED FOR THE TRANSACTION OF **ACCIDENT, GUARANTEE AND STEAM BOILER** INSURANCE BUSINESS IN THE DOMINION, FOR THE YEAR ENDING 31<sup>ST</sup> DECEMBER, 1880.

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### ACCIDENT.

The Accident Insurance Company of Canada.  
The Citizens' Insurance Company of Canada.  
The London Guarantee and Accident Company (Limited).  
The Sun Mutual Life Insurance Company of Montreal.  
The Toronto Life Assurance and Tontine Company.  
The Travelers' Insurance Company of Hartford, Conn.

### GUARANTEE.

The Canada Guarantee Company (Montreal.)  
The Citizens' Insurance Company of Canada.  
The London Guarantee and Accident Company (Limited.)

### PLATE-GLASS INSURANCE COMPANY.

The Metropolitan Plate-Glass Insurance Company of New York. Head Office in Canada, Montreal. (No license, but permission granted.)

### STEAM BOILER INSURANCE COMPANY.

The Canadian Steam Users' Insurance Association.

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**THE ACCIDENT INSURANCE COMPANY OF CANADA.**


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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

*President*—SIR A. T. GALT, G.C.M.G. | *Manager and Secretary*—EDW. RAWLINGS.*Head Office*—Montreal.

(Organized and commenced business in Canada, 1874.)

**CAPITAL.**

Authorized .....	\$500,000 00
Subscribed.....	108,480 00
Paid up in cash.....	34,960 00

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(For List of Shareholders, see Appendix.)

**ASSETS.**

Stocks and bonds held by the Company:—

	Par Value.	Market Value.
Montreal harbor 6 p.c. bonds .....	\$ 500 00	\$ 565 00
do do .....	4,000 00	4,520 00
Montreal and Champlain 6 p.c. bonds.....	4,866 67	4,866 67
Montreal corporation 5 p.c. stock.....	5,000 00	5,300 00
<b>Total .....</b>	<b>\$14,366 67</b>	<b>\$15,251 67</b>

Deposited with Government, viz.:—

Montreal harbor 6 p.c. bonds .....	\$ 3,500 00	\$ 3,955 00
do do .....	10,000 00	11,750 00
Montreal warehousing 7 p.c. bonds.....	9,733 33	9,733 33
Dominion 5 p.c. stock.....	549 67	577 15
<b>Total.....</b>	<b>\$23,783 00</b>	<b>\$26,015 48</b>
<b>Total Par and Market Value .....</b>	<b>\$38,149 67</b>	<b>\$41,267 15</b>

Carried out at market value.....	\$41,267 15
Cash on hand at head office.....	3,217 16
Cash in Molson's Bank.....	8,063 42
Agents' balances.....	4,176 11
Accrued interest on investments.....	28 77
<b>Total assets.....</b>	<b>\$56,752 61</b>

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**LIABILITIES.**

Reserve of unearned premiums.....	\$10,667 17
Directors' fees and commission on agents' balances.....	1,835 22
Dividends declared and due and remaining unpaid .....	1,111 87
<b>Total liabilities.....</b>	<b>\$13,614 26</b>

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*Capital stock paid up in cash.....	\$34,960 00
<b>Net surplus above all liabilities and capital stock.....</b>	<b>\$ 8,178 35</b>

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\*From 31st December, 1880, and March 2nd, 1881, the paid-up capital has been increased by \$60,300.00, and the assets correspondingly.

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**ACCIDENT—Concluded.**
**INCOME.**

Net cash received for premiums.....	\$31,249 51
Interest received.....	1,157 72
Sale of stamps.....	14 86
<b>Total.....</b>	<b>\$32,422 09</b>
Received for calls on capital.....	7,840 00
<b>Total cash income.....</b>	<b>\$40,262 09</b>

**EXPENDITURE.**

Amount paid for losses occurring in previous years (which losses were estimated in last statement at \$2,111.42).....	\$2,111 42
Paid for losses occurring during the year.....	7,883 67
<b>Total net amount paid during the year for accident losses.....</b>	<b>\$9,995 09</b>
Dividend paid during the year at 8 p.c.....	2,169 60
Commission or brokerage.....	7,707 25
Salaries, fees and other charges of officials.....	4,315 96
Taxes.....	328 79
Premiums returned and bonus to policy-holders.....	2,358 00
General expenses.....	8,028 03
<b>Total cash expenditure.....</b>	<b>\$34,902 72</b>

**RISKS AND PREMIUMS.**

	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	2,164	\$3,189,000	\$19,258 25
Taken during the year—new and renewed.....	4,028	5,439,235	32,439 90
<b>Total.....</b>	<b>6,192</b>	<b>\$8,628,235</b>	<b>\$51,698 15</b>
Deduct terminated.....	3,559	5,313,985	30,363 82
<b>Net in force.....</b>	<b>2,633</b>	<b>\$3,314,250</b>	<b>\$21,334 33</b>
<b>Total number of policies in force at date.....</b>	<b>2,633</b>		
<b>Total net amount in force.....</b>			<b>\$3,314,250 00</b>
<b>Total premiums thereon.....</b>			<b>21,334 33</b>

Subscribed and sworn to, 9th March, 1881, by

JOHN RANKIN,  
*Vice-President.*  
 EDWARD RAWLINGS,  
*Secretary.*



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 THE CITIZENS' INSURANCE COMPANY OF CANADA.
 

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 STATEMENT FOR THE YEAR ENDING 31ST DECEMBER. 1880.
 

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## ACCIDENT DEPARTMENT.

	No.	Amount.
Number and amount of policies reported as taken during the year, new and renewed...	631	\$1,438,500 00
Amount of premiums on said policies .....		4,506 00
Number and amount of policies in force, 31st Decemder, 1879...	293	635,000 00
Amount of premiums on said policies.....		3,389 75
Number and amount of claims made during the year.....	13	376 43
Claims outstanding.....	None.	

## INCOME.

Net cash received for premiums .....	\$4,117 65
Net cash received for interest... ..	374 21
Net cash received for rents.....	582 11
Total cash income.....	<u>\$5,073 97</u>

## EXPENDITURE.

Bonus to policy-holders.....	\$ 10 00
Cash paid for losses.....	376 43
Working expenses, including commissions, salaries, rent, &c.....	2,398 16
Total cash expenditure .....	<u>\$2,984 59</u>

(For Assets and Liabilities, see Fire Return.)

Subscribed and sworn to, 19th February, 1881, by

HUGH ALLAN,  
*President.*

GERALD E. HART,  
*General Manager.*

(Received, 21st February, 1881.)

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 THE SUN MUTUAL LIFE INSURANCE COMPANY OF MONTREAL.
 

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 STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1881.
 

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## ACCIDENT DEPARTMENT.

(For Assets, see Life Statement.)

## LIABILITIES.

 Unearned premiums..... \$2,122 21

## INCOME.

Gross cash received for premiums .....	\$4,396 05	
Less paid for re-insurance .....	107 25	
Net cash received for premiums .....		\$4,288 80
Premiums in agents' hands.....		928 25
Total income .....		<u>\$5,217 05</u>

## DISBURSEMENTS.

 Claims paid during the year..... \$5,882 35

## NEW BUSINESS.

Amount of policies reported as taken during the year .....		\$499,500 00
Premiums thereon .....		2,541 50
Number of policies issued during the year ....	332	
Amount in force at the end of the year.....		839,350 00
Premiums thereon .....		4,712 10

Subscribed and sworn to, 2nd April, 1881, by

 THOMAS WORKMAN,  
*President.*

 R. MACAULAY,  
*Manager and Secretary.*

(Received, 4th April, 1881.)

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**THE TRAVELERS' INSURANCE COMPANY OF HARTFORD, CONN, U.S.**


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STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1881.

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ACCIDENT DEPARTMENT—CANADIAN BUSINESS.

Total premiums received during year on policies in Canada ..... \$30,885 67

Amount paid during the year on accident claims in Canada, viz.:—

On account of death claims under accident policies..... \$10,000 00  
 On account of indemnity for injury ... .. 10,693 58

Net amount paid on accident claims in Canada..... \$20,693 58

LIABILITIES IN CANADA.

Amount of claims on accident policies in Canada unsettled but not  
 resisted ..... \$10,000 00

MISCELLANEOUS.

Number of new policies reported during the year as taken in  
 Canada ..... 2,278  
 Amount of said policies..... \$4,101,500 00

Policies become claims in Canada during the year, viz.:—

Total losses. .... 2 \$20,000 00  
 Partial disability ..... 360 10,693 58

Total ..... 362 \$30,693 58

Subscribed and sworn to, 30th March, 1881, by

THOMAS SIMPSON,  
*Chief Agent in Canada.*

(Received, 31st March, 1880.)

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 THE CANADA GUARANTEE COMPANY OF CANADA.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

President—

SIR A. T. GALT, G.C.M.G.

Manager and Secretary—

EDWARD RAWLINGS.

Head Office—260 St. James Street, Montreal.

(Organized or Incorporated, 1851; Commenced Business in Canada, April, 1872.)

## CAPITAL.

Amount of capital authorized .....	\$1,000,000 00
Amount subscribed .....	500,000 00
Amount paid up in cash .....	147,040 00

(For List of Stockholders, see Appendix.)

## ASSETS.

Loans secured by bonds and mortgages, on which not more than one year's interest is due, constituting a first lien on real estate.....	1,600 00
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Stocks and bonds held by the Company, viz. :—

	Par Value.	Market Value.
Montreal Corporation 6 p. c. bonds.....	\$ 500 00	\$ 550 00
do do do .....	2,000 00	2,100 00
do do do .....	2,000 00	2,000 00
do Protestant School 6 p. c. bonds.....	9,000 00	10,260 00
do Harbor 6 p. c. bonds.....	7,000 00	7,910 00
do do 6½ do .....	5,000 00	5,225 00
do and Champlain 6 p. c. bonds.....	3,893 33	3,893 33
County of Compton do .....	2,433 33	2,530 66
City of Toronto do .....	10,000 00	10,600 00
Montreal Corporation 5 p. c. stock ..	25,000 00	26,500 00
Total.....	66,826 66	71,568 99

Bonds deposited with Government, viz. :—

Montreal Corporation 6 p. c. bonds .....	\$4,000 00	\$4,200 00
do do do .....	5,000 00	5,500 00
do do do .....	2,000 00	2,150 00
do Harbor do .....	8,000 00	8,640 00
do do do .....	7,000 00	7,980 00
do Warehousing 7 p. c. bonds ..	9,733 33	9,733 33
do Protestant School 6 p. c. bonds ..	5,000 00	5,600 00
do Drill Shed 6 p. c. bonds .....	2,000 00	2,200 00
do do do .....	2,000 00	2,140 00
do do do .....	2,000 00	2,040 00
Victoria, B.C., Waterworks 7 p. c. bonds.....	10,000 00	11,000 00
Dominion Stock 5 p. c. bonds.....	399 67	419 65

57,133 00 61,602 98

Total par and market value. .... 123,559 66 133,171 97

Carried out at market value .....	133,171 97
Cash on hand at head office.....	12,391 09
Cash in Bank of Montreal .....	41,424 21
Interest due and unpaid on stocks .....	526 48
Agents' balances.....	1,562 87
Bills receivable ..	857 00
Office furniture and fixtures .....	1,556 50

Total assets..... \$193,090 12

CANADA GUARANTEE—*Continued.*

## LIABILITIES.

Total net amount of unsettled claims for guarantee losses in Canada (in suit, accrued in previous years).....	\$6,500 00
Reserve of unearned premiums for guarantee risks .....	26,540 93
Dividends declared and due and remaining unpaid.....	259 71
Dividends declared but not yet due.....	3,316 45
Due and accrued for directors' fees, rent, advertising and other miscellaneous expenses.....	2,333 34
<b>Total liabilities .....</b>	<b>\$38,950 43</b>

\*Capital stock paid up in cash..... \$147,040 00

Surplus beyond all liabilities and capital stock..... \$7,099 69

## INCOME.

Net cash received for premiums.....	\$52,368 43
Received for interest and dividends .....	4,741 23
Claims recovered. ....	2,125 31
Quebec stamps.....	11 65
Premium on new issue of stock .....	1,905 00
<b>Total .....</b>	<b>\$61,151 62</b>
Received for calls on capital.....	95,660 00
<b>Total cash income.....</b>	<b>\$156,811 62</b>

## EXPENDITURE.

Amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$18,500.) .....	\$19,872 94
Amount paid for losses occurring during the year.....	21,056 23
<b>Net amount paid during the year for guarantee losses .....</b>	<b>\$40,929 17</b>
Amount of dividends paid during the year at 8 p.c. ....	4,141 33
Bonus to shareholders .....	25,000 00
Commission or brokerage .....	3,181 21
Salaries, fees and all other charges of officials.....	6,702 68
Taxes .....	352 80
Bonus to policy-holders ...	4,751 83
General working expenses .....	12,208 12
<b>Total cash expenditure .....</b>	<b>\$97,267 14</b>

\* Since 31st December, 1880, the capital stock of this Company has been increased by the payment of \$42,500, making the paid-up capital, on 20th January, 1881, \$189,540, and the gross assets, \$233,176.62.

CANADA GUARANTEE—*Concluded.*

MISCELLANEOUS.

	No.	Amount.	Premium.
Gross policies in force at date of last statement ....	3,432	\$4,663,500	\$45,123 08
Taken during the year—new and renewed.....	2,105	2,228,350	22,803 32
<b>Total</b> .....	<b>5,537</b>	<b>\$6,891,850</b>	<b>\$67,926 40</b>
Deduct terminated.....	1,055	1,587,327	14,844 56
<b>Gross and net in force, 31st December, 1880.....</b>	<b>\$4,482</b>	<b>\$5,304,523</b>	<b>\$53,081 85</b>
Total number of policies in force at date.....	4,482		
Total net amount in force .....			\$5,304,523 00
Total premiums thereon .....			53,081 85

Subscribed and sworn to, 8th March, 1881, by

JOHN RANKIN,  
*Vice-President.*

EDWARD RAWLINGS,  
*Secretary.*

(Received, 9th March, 1881.)

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 THE CITIZENS' INSURANCE COMPANY OF CANADA.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

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 GUARANTEE DEPARTMENT.
 

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Number and amount of policies reported as taken during the year, new and renewed .....	958	\$1,703,050 00
Amount of premiums on said policies .....		14,758 72
Number and amount of policies in force at 31st December, 1880..	840	1,576,250 00
Amount of premiums on said policies.....		14,002 07
Amount of claims during the year .....		2,166 02
Claims unadjusted.....	\$1,218 00	
Claims contested .....	4,890 00	
Total amount of unsettled claims .....		<u>\$6,108 00</u>

## INCOME.

Net cash received for premiums.....	\$14,249 73
Net cash received for interest.....	1,044 83
Net cash received for rent .....	1,358 24
Recovered on account of claims.....	1,528 42
Total cash income .....	<u>\$18,181 22</u>

## EXPENDITURE.

Cash paid for losses accrued in previous years.....	\$32,500 00
Cash paid for losses accrued in 1880.....	948 02
Total .....	\$33,448 02
General working expenses, including salaries, directors' fees, rent, commission, law charges, &c. ....	6,247 49
Total cash expenditure .....	<u>\$39,695 51</u>

(For Assets and Liabilities, see Fire Statement.)

Subscribed and sworn to, 19th February, 1881, by

 HUGH ALLAN,  
*President.*

 GERALD E. HART,  
*General Manager.*

(Received, 21st February, 1881.)

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 THE LONDON GUARANTEE AND ACCIDENT INSURANCE COMPANY.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

<i>Principal Office—</i> London, England.		<i>Secretary—</i> E. G. LAUGHTON ANDERSON.
Organized or Incorporated, A.D. 1869.		

<i>Head Office in Canada—</i> Toronto.		<i>Agent in Canada—</i> A. T. McCORD, JR.
Commenced business in Canada, July, 1880.		

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 CAPITAL.

Amount of joint stock capital authorized.....	£250,000
Amount subscribed for.....	116,120
Amount paid up in cash.....	46,448

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 ASSETS IN CANADA.

Canada inscribed stock in deposit with Receiver-General.....	\$53,533 33
Cash in Federal Bank.....	1,989 83
Total assets in Canada.....	\$55,523 16

## LIABILITIES IN CANADA.

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

Guarantee.....	\$1,758 49
Accident.....	307 75

Total reserve.....	\$2,066 24
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## INCOME IN CANADA.

Gross cash received for guarantee premiums.....	\$3,712 40
Deduct abatement to policy-holders assessable by the Company.....	1,110 38

Net cash for said premiums.....	\$2,602 02
Net cash received for accident premiums.....	674 50

Total net cash received for premiums in Canada.....	\$3,276 52
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## EXPENDITURE IN CANADA.

Net amount paid during the year for guarantee losses.....	\$322 39
do do do accident losses.....	50 00

Total net amount paid during the year for losses.....	\$ 372 39
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Paid for commission or brokerage in Canada.....	914 30
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Total expenditure in Canada.....	\$1,286 69
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## LONDON GUARANTEE—Continued.

## RISKS AND PREMIUMS.

<i>Guarantee Risks in Canada.</i>	No.	Amount.	Premiums.
Policies taken during the year.....	210	\$448,850	\$3,712 40
Deduct terminated.....	9	35,000	195 42
Net in force at 31st Dec., 1880 .....	201	\$413,850	\$3,516 98
<i>Accident Risks in Canada.</i>			
Policies taken during the year.....	78	\$148,500	\$699 50
Deduct terminated.....	8	28,000	84 00
Net in force at 31st Dec., 1880.....	70	\$120,500	\$615 50

Total number of policies in force in Canada at date.....	271
Total net amount in force.....	\$534,350 00
Total premiums thereon.....	4,132 48

Subscribed and sworn to, 23rd Feb., 1881, by

A. T. McCORD, JR.

(Received, 26th February, 1881.)

## GENERAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

(Abstracted from Directors' Report, 1881.)

During the year 2,482 policies were completed, assuring £1,293,266, producing a new annual income of £8,235 16s. 2d.

The gross income from premiums was £27,091 3s. 8d., and the amount paid for re-assurances £644 14s. 2d.

The claims, including reserve for those not then admitted, were £8,621 5s. 11d.

The revenue account—including the amount brought over from 1879—shows a balance in favor of the Company, after writing off the balance of preliminary expenses account, of £6,957 6s. 2d. From this the Directors recommend the appropriation of £3,000 to the reserve account, which will then amount to £20,000, and of £3,251 7s. 2d. to pay a dividend after the rate of 7 per cent. for the year free of income tax, leaving a balance of £705 19s. to be carried forward.

A branch for Canada has been opened at Toronto, and accident and guarantee business has been commenced under the following Local Directors:—At Toronto, Robert Hay, Esq., M.P., H. S. Strathy, Esq., A. Boulton, Esq., M.P., W. H. Dunspough, Esq.; A. T. McCord, Jun., Chief Agent for the Dominion. At Montreal, A. W. Ogilvie, Esq., Gilbert Scott, Esq., A. F. Gault, Esq., Hon. L. R. Church, Q.C., M.P.P., Jno. S. Hall, Esq., Alph. Desjardins, Esq., M.P., E. T. Brookes, Esq., Q.C., M.P.

To provide the security required by the Canadian Insurance Acts, £11,000 Canada Government 4 per cent. stock has been inscribed in the name of the Receiver-General of Canada.

## Balance Sheet, as on 31st December, 1880.

Capital—50,000 shares of £5 each, £250,000, of which 23,224 are subscribed, on which there has been called and paid £2 per share.....	£46,448 0 0	Investments—At cost— *£5,811 19s. 1d con- sols.....	£5,420 11 6
Unclaimed dividends.....	180 16 0	*£2,000 India 4 per cent. stock.....	2,041 2 0
Sundry accounts.....	1,064 7 1	Rs. 5,000 ditto en- faced paper.....	472 10 0
Reserve for claims outstanding.....	4,371 11 8	Rs. 15,000 ditto 4½ per cent. 1880	
Reserve, including provision for current policies.....	20,000 0 0	bonds.....	1,336 17 6
Carried forward.....			

LONDON GUARANTEE--*Concluded.**Balance Sheet, as on 31st December, 1880—Concluded.*

<i>Brought forward.....</i>			
Revenue Account—		*£1,800	Oude and Rohilcund Railway guaranteed 5 per cent. stock .....
Balance of Income and Expenditure Account brought forward from last year .....	£3,722 0 2		2,204 0 6
Less dividend paid March, 1880.....	2,786 17 6	*£4,500	Bombay and Baroda Railway guaranteed 5 per cent. stock.....
	<u>£ 935 2 8</u>	£3,000	Corporation of London 4 per cent. bonds.....
Balance of account for the year ending this date, as below	6,022 3 6	£2,000	Metropolitan Board of Works 3½ per cent. stock .....
	<u>£6,957 6 2</u>	£4,500	London and North Western Railway guaranteed 4 per cent. stock.....
Less transferred to reserve .....	3,000 0 0	£4,500	North Eastern Railway guaranteed 4 per cent. stock .....
			4,761 6 0
	3,957 6 2	£4,500	North Eastern Railway guaranteed 4 per cent. stock .....
			4,711 11 8
		£11,000	Canada 4 per cent. stock .....
			10,327 16 1
			(Inscribed in the name of the Receiver - General of Canada.)
		£2,500	Cape of Good Hope 4½ per cent. bonds .....
			2,408 8 4
		£4,400	New South Wales 5 per cent. bonds .....
			4,544 13 3
		£2,000	Queensland 4 per cent. bonds.....
			1,786 2 8
		£3,000	Victoria 4½ per cent. bonds.....
			3,063 14 8
			Loans on mortgage..
			5,300 0 0
			English, Scottish and Australian Bank, Melbourne fixed deposit .....
			6,500 0 0
			Oriental Bank, Mauritius fixed deposit
			1,708 0 0
			Standard Bank of British South Africa, London, fixed deposit .....
			2,000 0 0
			Interest accrued due
			728 11 0
			<u>£69,986 17 6</u>
			By sundry agents' balances, including balances in local banks .....
			£6,024 19 10
			Less reserve for commission, &c .....
			1,300 0 0
			<u>4,724 19 10</u>
			By cash at Alliance Bank .....
			£1,292 5 10
			By cash on hand .....
			17 17 9
			<u>1,310 3 7</u>
			<u>£76,022 0 11</u>

(\*In the hands of the Company's trustees, together, £20,000.

THE METROPOLITAN PLATE-GLASS INSURANCE COMPANY OF  
NEW YORK.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

*President*—HENRY HARTEAU.

| *Secretary*—THOMAS S. THORP.

*Head Office*—61 Liberty Street, New York City.

GENERAL BUSINESS.

Amount of capital stock—and paid-up .....	\$100,000 00
<b>ASSETS.</b>	
U. S. 4½ per cent. bonds, 1891—market value .....	\$134,400 00
Cash in bank and on hand .....	8,537 56
Interest accrued .....	450 00
Debts for premiums .....	4,601 57
Debts otherwise secured .....	999 69
All other securities.....	4,265 52
Total assets .....	\$153,254 34

LIABILITIES.

Losses unadjusted.....	\$ 864 11
All other claims against the Company .....	686 24
Amount necessary to re-insure outstanding risks.....	29,096 77
Total liabilities .....	\$ 30,647 12

Subscribed and sworn to by

HENRY HARTEAU,  
*President.*  
THOS. S. THORP,  
*Secretary.*

NEW YORK, 24th January, 1881.

(Received, 26th January, 1881.)

CANADIAN BUSINESS.

Assets in Canada—Bank balance.....	\$ 230 00
Liabilities in Canada—Unsettled claims.....	None. —
Premiums received.....	1,057 14
Losses paid .....	618 47
Amount of risks taken during the year .....	16,846 85
Amount of risks in force at end of year .....	20,781 57

A. J. PELL,  
*General Agent.*

MONTREAL, 25th March, 1881.

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 THE CANADIAN STEAM USERS' INSURANCE ASSOCIATION.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1880.

*President*—SIR ALEX. CAMPBELL.*Chief Engineer*—GEO. C. ROBB.*Vice-President*—HON. J. McMUNICH.*Secretary-Treasurer*—A. F. JONES.*Head Office*—Victoria Chambers, 9 Victoria Street, Toronto.

## CAPITAL.

Amount of joint stock capital authorized .....	\$500,000 00
Amount subscribed for .....	100,000 00
Amount paid-up .....	20,020 00

## INCOME.

Premiums. ....	\$ 7,494 07
Special services rendered .....	337 65
Interest on investments .....	1,068 24
	<u>\$ 8,899 96</u>

## EXPENDITURE.

General expenses, including salaries, rent, &c. ....	\$ 4,388 16
Travelling expenses .....	1,068 34
Commission to agents .....	371 97
Advertising .....	240 85
Loss paid .....	86 67
Solicitors' costs .....	22 43
Unearned premiums returned .....	133 10
	<u>\$ 6,311 52</u>

## ASSETS.

Investments—	Cost value.	Market value.	
\$			
5,260 Stock, Western Assurance Company .....	\$7,859 50	\$11,309 00	
5,000 do Building and Loan Association .....	5,937 50	4,800 00	
3,900 do Imperial Loan Company .....	4,368 00	4,602 00	
Total cost and market value .....	<u>\$18,165 00</u>	<u>\$20,711 00</u>	
Carried out at market value .....			\$20,711 00
Bills receivable for calls on stock .....			560 17
Premiums outstanding and in course of remittance by agents .....			1,344 93
Special services rendered but not yet paid for .....			85 30
Dividends on investments accrued .....			531 00
Office furniture, including Inspectors' appliances .....			365 59
Cash on hand and in bank .....			871 75
			<u>\$ 24,469 74</u>

## LIABILITIES.

Total amount insured under 303 policies of insurance .....	<u>778,000 00</u>
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Subscribed and declared to 7th April, 1881, by

J. McMURRICH,

*Vice-President.*

A. F. JONES,

*Secretary-Treasurer.*

(Received, 9th April, 1881.)

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DOMINION ACTS PASSED DURING THE SESSION OF 1881, HAVING  
REFERENCE TO INSURANCE.

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An Act further to amend the Act incorporating "The Canada Guarantee Company," and to change the name of the said Company to "The Guarantee Company of North America."

An Act to amend the Act of incorporation of "The Accident Insurance Company of Canada," and to authorize the change of the name of the said Company to "The Accident Insurance Company of North America."

An Act to incorporate "The Metropolitan Fire Insurance Company of Canada."

An Act to incorporate "The English and Colonial Insurance Company."

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VALUATION OF LIFE POLICIES IN CANADA AS AT 31st DECEMBER, 1879.

The following are the results of the valuation of all the policies of the licensed Life Insurance Companies, as they stood at 31st December, 1879. The valuation is made on the basis of the H.M. Mortality Table of the Institute of Actuaries, at  $4\frac{1}{2}$  per cent. interest, the pure premiums only being valued. In the case of joint-lives, the American Experience Table, at  $4\frac{1}{2}$  per cent., has been employed; and in a few cases of children's endowments, the Carlisle Table, at 4 per cent.

ÆTNA LIFE.

*Policies issued previous to 31st March, 1878.*—Number, 6,366; amount, \$7,231,625; value, \$1,537,785.32.

*Policies issued subsequent to 31st March, 1878.*—Number, 1,387; amount, \$2,057,700; value, \$60,162.28.

Total number in force in Canada, 7,753; total amount, \$9,289,325; total value, \$1,597,947.60.

BRITON LIFE ASSOCIATION.

Number of policies, 58; amount, \$106,910; value, \$5,827.

CANADA LIFE.

Number of policies, 11,273; amount, \$18,635,219.18; value, \$2,573,395.60. Number of bonuses, 4,956, (viz., reversionary, 4,085; permanent reduction of premiums, 363; temporary reduction of premiums, 508); amount, \$77,460.34; value, \$455,952.85. Total amount in force, \$19,512,679.52; total value, \$3,029,348.45.

CITIZENS'.

Number of policies, 689; amount, \$1,170,475.86; value, \$115,275.72. Number of bonuses, 81; amount, \$6,371; value, \$2,986.06. Total amount in force, \$1,176,846.86; total value \$118,261.78.

COMMERCIAL UNION.

*Policies issued previous to 31st March, 1878.*—Number, 290; amount, \$634,277.54; value, \$108,255.35. Number of bonuses, 216; amount, \$63,287.59; value, \$28,530.07. Total amount of said policies, \$697,565.13; total value, \$136,785.42.

*Policies issued subsequent to 31st March, 1878.*—Number, 20; amount, \$51,328.73; value, \$2,268.45.

Total number of all policies in force in Canada, 310; total amount in force, \$748,893.86; total value, \$139,053.87.

## CONFEDERATION LIFE ASSOCIATION.

Number of policies, 4,104; amount, \$6,042,682; value, \$376,730.92. Number of bonuses, 255; amount, \$9,084.60; value, \$3,879.73. Total amount in force, \$6,051,766.60; total value, \$380,610.65.

EQUITABLE.<sup>1</sup>

*Policies issued previous to 31st March, 1878.*—Number, 1,875; amount, \$4,359,470; value, \$630,435.40. Number of bonuses, 355; amount, \$56,543; value, \$27,103.81. Total amount of said policies, \$4,416,013; total value, \$657,539.21.

*Policies issued subsequent to 31st March, 1878.*—Number, 337; amount, \$909,000; value, \$26,469.65. Number of bonuses, 30; amount, \$954; value, \$396.01. Number of annuities, 1; value, \$243.95. Total amount of said policies, \$909,954; total value, \$27,114.61.

Total number of all policies in force in Canada, 2,212; total amount in force, \$5,325,967; total value, \$684,653.82.

## LIVERPOOL AND LONDON AND GLOBE.

Number of policies, 204; amount, \$274,294.12; value, \$40,510.54. Number of bonuses, 128; amount, \$12,575.62; value, \$5,030.83. Total amount in force, \$286,869.74; total value, \$45,541.37.

## LONDON AND LANCASHIRE LIFE.

*Policies issued previous to 31st March, 1878.*—Number, 656; amount, \$1,072,657.66; value, \$109,023.08. Number of bonuses, 118; amount, \$9,397.50; value, \$4,041.09. Total amount of said policies, \$1,082,055.16. Total value, \$113,070.17.

*Policies issued subsequent to 31st March, 1878.*—Number, 432; amount, \$783,100; value, \$24,943.44.

Total number of policies in force in Canada, 1,088; total amount in force, \$1,865,155.16; total value, \$138,013.61.

## LONDON ASSURANCE CORPORATION.

Number of policies, 9; amount, \$25,440.00; value, \$2,835.63. Number of bonuses, 2; amount, \$1,058.51; value, \$564.45. Total amount in force, \$26,498.51; total value, \$3,400.08.

## METROPOLITAN LIFE.

Number of policies, 548; amount, \$1,206,182; value, \$100,946.47.

## MUTUAL LIFE ASSOCIATION.

Number of policies, 1,104; amount, \$1,265,655.70; value, \$130,977.15.

## NORTH BRITISH AND MERCANTILE.

*Policies issued previous to 31st March, 1878.*—Number, 323; amount, \$859,386.94; value, \$219,815.97. Number of bonuses, 254; amount, \$99,186.78; value, \$54,632.43. Total amount of said policies, \$958,573.72; value, \$274,448.40.

*Policies issued subsequent to 31st March, 1878.*—Number, 15; amount, \$68,733.33; value, \$958.37.

Total number of policies in force in Canada, 338; total amount in force, \$1,027,307.05; total value, \$275,406.77.

## ONTARIO MUTUAL LIFE.

Number of policies, 1,910; amount, \$2,14,134.382; value, \$141,075.55.

## QUEEN.

Number of policies, 213; amount, \$409,270.60; value, \$57,180.61. Number of bonuses, 123; amount, \$15,310.34; value, \$7,800.02. Total amount in force, \$424,580.94; total value, \$64,980.63.

## RELIANCE MUTUAL LIFE.

*Policies issued previous to 31st March, 1878.*—Number, 326; amount, \$520,479.78; value, \$48,750.51. Number of bonuses, 52; amount, \$1,450.37; value, \$725.58. Total amount of said policies, \$521,930.15; total value, \$49,476.09.

*Policies issued subsequent to 31st March, 1878.*—Number, 195; amount, \$437,066.67; value, \$11,184.16.

Total number of policies in force in Canada, 521; total amount in force \$958,996.82; total value, \$60,660.25.

## ROYAL.

*Policies issued previous to 31st March, 1878.*—Number, 341; amount, \$876,716.97; value, \$201,106.35. Number of bonuses, 230 (reversionary, 168; reduction of premium, 62); amount, \$79,043.34; value, \$48,102.96. Total amount of said policies, \$955,760.31; total value, \$249,209.31.

*Policies issued subsequent to 31st March, 1878.*—Number, 21; amount, \$68,316; value, \$2,416.50.

Total number of policies in force in Canada, 362; total amount in force, \$1,024,076.31; total value, \$251,625.81.

## STANDARD LIFE.

*Policies issued previous to 31st March, 1878.*—Number, 2,159; amount, \$4,009,276.19; value, \$795,349.08. Number of bonuses, 1,494; amount, \$407,865.50; value, \$204,427.72. Annuity, 1; value, \$1,042.48. Total amount of said policies, \$4,417,141.69; total value, \$997,819.28.

*Policies issued subsequent to 31st March, 1878.*—Number, 598; amount, \$1,266,771.00; value, \$34,035.50. Annuity, 1; value, \$309.94. Total value of said policies, \$34,345.44.

Total number of all policies in Canada, 2,757; total amount, \$5,683,912.69; total value, \$1,032,164.72.

## STAR LIFE.

Number of policies, 277; amount, \$648,628.85; value, \$79,759.63. Number of bonuses, 159; amount, \$32,800.36; value, \$15,198.87. Total amount in force, \$681,429.21; total value, \$95,158.50.

## SUN MUTUAL LIFE.

Number of policies, 2,259; amount, \$3,605,832.95; value, \$284,076.61. Number of bonuses, 349; amount, \$17,657.85; value, \$7,221.23. Total amount in force, \$3,623,490.80; total value, \$291,297.84.

## TORONTO LIFE.

Number of policies, 170; amount, \$163,609.14; value, \$22,672.22.

## TRAVELERS'.

*Policies issued previous to 31st March, 1878.*—Number, 1,799; amount, \$2,431,132; value, \$390,543.90.

*Policies issued subsequent to 31st March, 1878.*—Number, 404; amount, \$641,650; value, \$26,589.53.

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Total number of policies, 2,203; total amount, \$3,072,782; total value, \$4,7,133.43.

## UNION MUTUAL.

*Policies issued previous to 31st March, 1878.*—Number, 1,500; amount, \$2,373,183; value, \$484,394.01.

*Policies issued subsequent to 31st March, 1878.*—Number, 241; amount, \$379,950; value, \$11,585.10.

Total number of policies in force in Canada, 1,741; total amount, \$2,753,133; total value, \$495,979.11.



APPENDIX.

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LIST OF SHAREHOLDERS.

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## THE ACCIDENT INSURANCE COMPANY OF CANADA.

## LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Alexander, William.....	Toronto.....	500	500
Anderson, Robert.....	Montreal.....	4,500	4,500
Brydges, C. J.....	do.....	1,000	200
Burns, Adam.....	Halifax, N.S.....	200	40
Blaikie, John L.....	Toronto.....	2,000	400
Beattie, John.....	Montreal.....	2,500	500
Campbell, Robert.....	do.....	5,000	1,000
Craig, David J.....	do.....	1,000	200
Crampton, Thomas.....	do.....	1,700	340
Davidson, Thomas.....	do.....	2,500	500
Dunn, T. H.....	Quebec.....	500	100
Evans, E.....	Montreal.....	1,000	200
Ferrier, Hon. Jas.....	do.....	17,500	3,500
Foster, A. M.....	do.....	2,000	400
Galt, Sir A. T.....	do.....	14,500	2,900
Garneau, Pierre.....	Quebec.....	500	100
Girdwood, G. P. (in trust).....	Montreal.....	1,000	200
Geddes, C. & C.....	do.....	400	80
Greata, J. M.....	do.....	1,000	200
Hatton, J. Cassie.....	do.....	1,000	200
Kenny, Thos. E.....	Halifax, N.S.....	200	40
Lewis, F. J.....	Peterboro'.....	500	500
Moore, Samuel.....	Quebec.....	1,000	200
Moore, William.....	do.....	1,000	200
Michie, James.....	Toronto.....	1,000	200
Morrow, Est. Jas. B.....	Halifax, N.S.....	200	40
Metcalfe, Catherine.....	Montreal.....	500	100
Mackay, Edward.....	do.....	5,000	1,000
MacDougall, D. Lorne.....	do.....	5,000	1,000
Mackenzie, T.....	Sorel.....	1,000	1,000
McMurrich, Hon. J.....	Toronto.....	2,000	400
Nicholson, J. W.....	St. John.....	500	100
Nicholson, Robert.....	Montreal.....	3,300	3,300
Rankin, John.....	do.....	7,500	1,500
Rawlings, Edward.....	do.....	11,000	2,200
Rose, James.....	do.....	2,500	500
Reekie, R. James.....	do.....	9,000	1,800
Ross, Jas. G.....	Quebec.....	5,000	1,000
Robertson, Andrew.....	Montreal.....	2,500	500
Richardson, Dr. J. H.....	Toronto.....	1,000	200
Ramsay, A. G.....	Hamilton.....	400	80
Robertson, James.....	Montreal.....	1,000	200
Rendell, G. M.....	do.....	2,000	400
Simpson, William.....	do.....	1,000	200
Simpson, Dr. Thos.....	do.....	1,000	200
Stuart, Ernest.....	do.....	1,000	200
Scott, Henry.....	Quebec.....	500	100
Sandford, W. E.....	Hamilton.....	100	20
Smith, D. A.....	Montreal.....	1,000	200
Stairs, Hon. W. J.....	Halifax, N.S.....	200	40
Tiffin, Thomas.....	Montreal.....	5,000	1,000
Thomson, D. C.....	Quebec.....	500	100
Torrance, G. W.....	Toronto.....	1,000	100
Turner, J.....	Hamilton.....	400	80
Withall, William.....	Quebec.....	1,000	200
	Total.....	136,100	34,950

## ANCHOR MARINE INSURANCE COMPANY.

## LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Austin, James	Toronto	8,400	840
Allen, J. K.	Newcastle	1,700	170
Bethune, R. H.	Toronto	2,600	260
Breen, James, jun.	Montreal	8,400	840
Briggs, Thomas	Kingston	8,400	840
Britton, B. M.	do	8,400	840
Bunton, W.	Burlington	8,400	840
Barrett, R. G.	Toronto	5,000	500
Burns, John	do	7,500	2,250
Cartwright, James S.	Napanee	4,200	420
Cartwright, John R.	Cobourg	4,200	420
Cluxton, W.	Peterboro'	3,400	340
Coffee, L., & Co.	Toronto	8,400	840
Cooke, Wm.	do	16,800	1,680
Copp, Clark & Co.	do	4,200	420
Cramp, Thomas	Montreal	5,000	500
Davidson, D.	Toronto	5,000	500
Downey, John	do	8,400	840
DeWolf, Thomas L.	Halifax	5,000	500
DeVeber, J. S. B.	St. John, N.B.	3,000	300
Downey, R. & Bro.	Napanee	1,200	120
Dundas, J. R.	Lindsay	4,200	420
Elliott, Wm.	Toronto	16,800	1,680
English, C. E.	do	28,600	5,720
Fisher, D.	do	3,400	340
Fulton, A. T.	do	7,500	2,250
Fraser, George	Halifax	5,000	500
Gzowski, C. S.	Toronto	16,800	1,680
Gillespie, John	do	8,400	840
Godson, A. W.	do	4,200	420
Gould, C. H.	Montreal	1,700	170
Howland, Sir W. P.	Toronto	16,800	1,680
Hay, Robert	do	8,400	840
Hargraft, Wm., M.P.P.	Cobourg	5,900	590
Howland, W. H.	Toronto	16,500	1,650
Hughes, J. W.	Schomberg	3,600	360
Hargraft, George R.	Cobourg	2,500	500
Jarvis, C. E. L.	St. John, N.B.	3,000	300
Jarvis, W. M.	do	3,000	300
Kirkpatrick, George A.	Kingston	8,400	840
Kirkpatrick, J. C.	Goderich	1,000	100
Laidlaw, D.	Toronto	5,000	500
Laidlaw, J. D.	do	3,400	340
Low, Philip	Pictou	1,700	170
MacPherson, Hon. D. L.	Toronto	8,400	840
MacLennan, James	do	8,400	840
Mathews, W. D.	do	5,000	500
Meyers, A. H.	do	2,600	260
Magor, John	Montreal	4,200	420
McCabe, Wm.	Toronto	25,200	2,520
McCabe, John	do	8,400	840
Price, Cornelius V.	Kingston	4,200	420
Pellatt & Osler	Toronto	2,500	250
Paint, Peter, jun.	Port Hawkesbury	5,000	500
Roaf, W. & J. R.	Toronto	8,400	840
Robson, John J.	Newcastle	1,000	100
Ross, A. M.	Goderich	900	90
Raphael, T. W.	Montreal	1,700	170
Ruby, W. H.	Port Elgin	3,400	340

ANCHOR MARINE—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
			\$
Smith, G. F.....	St. John, N.B.....	3,000	300
Smith, Thompson.....	Toronto.....	5,000	500
Smith, E. A.....	do.....	5,000	500
Smith, Larratt W., D.C.L.....	do.....	7,500	2 250
Stuart, John.....	Hamilton.....	8,400	840
Sloane, Samuel.....	Goderich.....	900	90
Simpson, Hon. John.....	Bowmanville.....	1,000	
Scott & Walmsley.....	Toronto.....	5,900	590
Scott, Jas.....	do.....	6,800	680
Troop, H. D.....	St. John, N.B.....	3,000	300
Turner, James.....	Hamilton.....	8,400	840
Trew, T. E. P.....	Kincardine.....	200	20
Vindin, E. S.....	Port Hope.....	8,400	840
Waldie, John.....	Wellington Square.....	8,400	840
Whitehead, C. J.....	Toronto.....	1,700	170
Yates, Horatio.....	Kingston.....	8,400	840
Younie, Abraham.....	Darlington.....	3,400	340
<b>Total.....</b>		<b>\$478,100</b>	<b>\$55,320</b>

## THE BRITISH AMERICA INSURANCE COMPANY.

## LIST OF SHAREHOLDERS.

Name.	Residence.	Amount subscribed and paid up in Cash.
		\$
Anderson, Julia, and Alfred C. Cooch, executors for R. G. Anderson.....	Toronto.....	1,250
Atkinson, Mrs. Mary.....	Markham.....	3,800
Armstrong, Jno.....	Tattenfree, Ireland.....	1,900
Allan, Hon. G. W.....	Toronto.....	750
Austin, James, and R. H. Bethune, Trustees.....	do.....	13,400
Atlan, D. H.....	do.....	500
Alexander & Stark.....	do.....	1,500
Buel, Hon H. B.....	Hamilton.....	600
Bethune, Mrs. Unagh.....	Scotland.....	3,000
Bernard, Hewitt.....	Ottawa.....	1,400
Boulton, D. E.....	Cobourg.....	50
Buntin, Alexander.....	Montreal.....	14,250
Baker, Mrs. M. A.....	Charlottenburg.....	150
Brodie, J. L., cashier in trust.....	Toronto.....	21,850
Boswell, Mrs. Charlotte.....	Ottawa.....	1,250
Boyd, George.....	Toronto.....	9,550
Berwick, Jno.....	do.....	400
Bail R. L.....	do.....	20
Birnie, Mrs. G. J.....	Montreal.....	700
Barker, Mrs Elizabeth.....	Markham.....	500
Baines, Chas. Edward.....	Cincinnati, U.S.....	100
Betley, M.....	Toronto.....	3,500
Carey, J. P.....	Not known.....	50
Cathcart, Robt.....	do.....	50
Cartwright, Jas. S., Trustee for Estate of late Jno S. Cartwright.....	Toronto.....	600
Cayley, Hon. Wm.....	do.....	2,500
Campbell, Duncan.....	Simcoe.....	1,250
Cayley, Rev. Jno. D.....	Toronto.....	4,000
Cayley, F.....	do.....	500
Cayley, B.....	do.....	50
Cayley, Hugh.....	do.....	200
Cayley, Jno.....	do.....	1,100
Cayley, Mrs. J. Isabella.....	do.....	500
Cumberland, F. B. & J. D. Edgar, Trustees.....	do.....	600
Cartwright, Jno. R.....	do.....	1,150
Croft, Henry.....	do.....	400
Cawthra, Joseph.....	Newmarket.....	1,750
Cawthra, Henry, executor for Jno. Cawthra.....	Toronto.....	1,750
Cartwright, Jno. R., Trustee.....	do.....	1,250
Cross, Mrs. Mary.....	St. Catharines.....	3,200
Cox, Mrs. Ann Celina.....	Paris.....	400
Carmichael, Mrs. Clara.....	Deer Park.....	1,950
Carmichael, A. R.....	do.....	1,500
Duckett, Charles.....	Toronto.....	2,500
Douse, Rev. Jno.....	Lefroy.....	3,600
Dunbar, Mrs. S. A.....	Yorkville.....	5,000
Dit, Bieniere E. L.....	Toronto.....	500
Duggan, E. H.....	do.....	4,500
Denison, Clarence A.....	do.....	600
Dunlop, H. C.....	Goderich.....	2,100
Elliott, Christopher.....	Not known.....	800
Eccles, Mrs. Sarah.....	Toronto.....	1,000
Falls, Wm. S., executor for Judith Falls.....	Buffalo.....	350
Fulljames, Mrs. Mary, executrix for H. Fulljames.....	Yorkville.....	550
Fyfe, Mrs. R. S.....	Woodstock.....	1,800
Fennell, J. N.....	Brighton.....	800
Forbes, H. R.....	Toronto.....	2,500
Forbes & Lownsbrough.....	do.....	200

## THE BRITISH AMERICA INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS.—Continued.

Name.	Residence.	Amount subscribed and paid up in Cash.
		\$
Gardiner, Samuel.....	Not known.....	50
Gault, M. H.....	Montreal.....	10,000
Grasett, Revd. H. J.....	Toronto.....	5,000
Gowan, Jas. R.....	Barrie.....	1,800
Glascott, Mrs. Mary.....	Toronto.....	2,700
Green, Mrs. R. & C. H., Green executors.....	do.....	1,250
Gordon, Jno.....	do.....	2,500
Gunn, G. M.....	London.....	1,250
Gill, Robert.....	Ottawa.....	200
Gray, Rev. Jas.....	Port Dover.....	1,000
Gordon, Wm.....	Toronto.....	1,150
Gibbs, Mrs. E. M.....	Whitby.....	1,500
Gamble, C. & H. D., in trust.....	Toronto.....	750
Hamilton, Hon. Jno., A. S. Kirkpatrick & Geo. Hamilton, Trustees for James C. McPherson.....	Kingston.....	250
Heyden, Lawrence.....	Yorkville.....	50
Howland, Peleg.....	Toronto.....	3,100
Hewitt, Swan.....	England.....	3,000
Huddleston, Thos. J.....	do.....	6,670
Home Saving & Loan Co.....	Toronto.....	46,650
Hamilton, George.....	do.....	1,500
Howland, Sir W. P., in trust.....	do.....	2,000
Hindes, Rev. R. Wm.....	Campbellford.....	650
Harris, A. B.....	Credit.....	400
Incorporated Synod, Diocese of Ontario.....	Kingston.....	200
Junkin, S. S.....	St. Catharines.....	1,250
Kirkpatrick, A. S. & Geo. A. Kirkpatrick, executors for Thos. Kirkpatrick.....	Kingston.....	650
Kent Testimonial Fund.....	Toronto.....	150
Kinghorn, G. M.....	Montreal.....	5,300
Kirkpatrick, Geo. A.....	Kingston.....	500
Lesslie, Wm.....	Not known.....	100
Lesslie, James.....	Toronto.....	1,250
Lee, W. S.....	do.....	200
Lyman, Jno.....	do.....	12,900
Long & Bros.....	Collingwood.....	5,900
Lee, W. S., Trustee for Thos. Bell.....	Toronto.....	390
Lister, Thos., executors for Jane Musson.....	Hamilton.....	750
Mountain, Rev. Jacob J. S.....	England.....	4,800
Macdonell, W. J.....	Toronto.....	1,250
Milne, Mrs. Elizabeth.....	Markham.....	2,000
Musson, Miss M. A.....	Toronto.....	1,250
Miller, J. W.....	do.....	50
Macdonald John.....	do.....	800
May, Samuel.....	do.....	1,500
Marling, J. B. W.....	Hamilton.....	50
Macdonald, Mrs. C.....	Toronto.....	600
Macaulay, Miss C. J.....	Kingston.....	500
Murdoch, Miss A. E.....	Toronto.....	150
Morrison, Jno.....	do.....	7,550
Murray, Jno. W.....	do.....	500
Machercher, Donald.....	do.....	50
Morphey, Geo. & Henry, & S. C. Hidden, executors.....	do.....	900
Myers, Augustus.....	do.....	1,250
Macara, John.....	Colboug.....	1,000
McKay, George.....	Not known.....	100
McCracken, Wm.....	Toronto.....	50
McCallum, Finlay.....	Milton.....	250
McBain, Revd. J. A. F.....	Chatham, N.B.....	750

THE BRITISH AMERICA INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS.—*Concluded.*

Name.	Residence.	Amount subscribed and paid up in Cash.
		\$
McLennan, Hugh.....	Montreal.....	22,750
McLennan, John.....	Lancaster.....	12,500
McCalla, Wm. Jas.....	St. Catharines.....	4,000
McNachtan, Mrs. J. H.....	Cobourg.....	400
McMaster, W. F.....	Toronto.....	300
Northcote, Richd.....	do.....	50
Northrop, H. S.....	do.....	12,850
O'Keilly, Mrs. Elizabeth.....	do.....	150
O'Reilly, Miss H. R.....	do.....	100
Osborne, Jas. Kerr.....	Brantford.....	4,000
Osborne, Mrs. Minnie.....	do.....	2,500
Paterson, Peter.....	Blantyre Park.....	25,000
Paterson, Rev. C. W.....	Aurora.....	500
Paterson, Jno. H.....	Toronto.....	300
Phippen, S. H.....	Belleville.....	1,500
Robson, Edward.....	Not known.....	100
Rogers, Janet N., Executrs for Joseph Rogers.....	Toronto.....	700
Richardson, Jas. H., Executor for Jas. Richardson.....	do.....	100
Reid, Mrs. Wm.....	do.....	150
Rutherford, E. H.....	do.....	7,000
Ridout, Jos. D.....	do.....	5,000
Rothwell, H. C.....	Kingston.....	500
Robertson, A. Jas., in trust.....	Toronto.....	200
Roger, Rev. W. M.....	Ashburn.....	2,000
Rowell, Henry.....	Toronto.....	1,200
Rowell, Mrs. Elizabeth.....	do.....	500
Ramsay, Mrs. H. A.....	Township York.....	5,350
Robertson, Hugh.....	Toronto.....	3,000
Scott, Jonathan.....	do.....	600
Stevenson, D. B.....	Not known.....	100
Scott, Ann.....	do.....	400
Stewart, Robert.....	Toronto.....	500
Scott, John.....	do.....	1,000
Smith, Jno.....	do.....	14,000
Strathy, H. S.....	do.....	31,850
Steiner, N. L.....	do.....	4,750
Smith, Goldwin.....	do.....	2,500
Sutherland, C. N.....	do.....	500
Scadding, Edward A.....	do.....	50
Thoma, Wm.....	do.....	1,250
Tilley, Mrs. Bessie.....	London.....	100
Thompson, Robt.....	Toronto.....	8,350
Turnbull, Jas., Manager in trust.....	do.....	14,700
Turner, John.....	do.....	13,800
Tinning, Robt. G.....	do.....	400
Wilson, Sarah A. & Jas. A. Henderson, Executors for W. Wilson.....	Kingston.....	200
Weir, James.....	Not known.....	400
Wilson, Jno.....	do.....	400
Ward, Archibald, Estate.....	Markham.....	1,150
Ward, Mrs. Jaue.....	do.....	1,150
Wilson, Chas. S.....	Pictou.....	4,000
Wilkie, D. R. Cashier in trust.....	Toronto.....	1,000
Wilgress, George.....	Cobourg.....	550
Yarker, Geo. W., Manager in trust.....	Toronto.....	4,000
	<b>Total.....</b>	<b>500,000</b>



## CANADA FIRE AND MARINE INSURANCE COMPANY.

## LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Allan, A. McD.....	Goderich.....	500	50
Angus, N. M.....	Montreal.....	1,000	100
Armstrong, T. C. L.....	Hamilton.....	3,000	300
Buchan, J. M.....	do.....	30,000	3,000
Bruce, John A.....	do.....	10,000	1,000
Baxter, Thomas, Estate.....	Burlington.....	5,000	500
Baker, Hugh C.....	Hamilton.....	3,000	300
Boice, John.....	Detroit, Mich.....	2,000	200
Botham, Thomas.....	Brantford.....	2,000	200
Beard, Charles L.....	Woodstock.....	1,000	100
Billings, W. L.....	Hamilton.....	2,000	200
Bullock, Martha.....	Paris.....	1,000	100
Buchan, Lawrence.....	Toronto.....	2,000	200
Bleasdel, W. H.....	do.....	3,500	350
Bossie, Henry & Co.....	Quebec.....	3,000	300
Blouin, Mathias, Trustee.....	do.....	1,000	100
Brodie, W. & R.....	do.....	1,000	100
Bell, Frank W.....	Orangeville.....	1,000	100
Coburn, H. P.....	Hamilton.....	5,000	500
Cameron, Charles.....	do.....	150,000	15,000
{ Chadwick, C. E.....	Ingersoll.....	35,000	2,850
{ Paid in Notes.....			650
Crawford, Samuel.....	London.....	2,000	200
Cruikshank, A. S.....	Hamilton.....	4,000	400
Cruikshank, Robert.....	do.....	20,000	2,000
Cornwall, Ira, jun.....	St. John, N.B.....	5,000	500
Cowan, W. S.....	Stratford.....	1,000	100
Claris, George T.....	St Thomas.....	2,000	200
Clark, Annie.....	Barrie.....	4,000	400
Campbell, W. D.....	Quebec.....	500	50
Cox, George A.....	Peterboro'.....	2,000	200
Camp, L. C.....	St. Catharines.....	1,000	100
Dick, John.....	Quebec.....	1,000	100
Doherty, Judge.....	Sherbrooke.....	5,000	500
Davie, G. T.....	Lévis, Que.....	1,000	100
Duncan, Robert.....	Hamilton.....	2,000	200
Dallas, A. C.....	do.....	13,000	1,300
Duncan, Stuart & Co.....	do.....	3,000	300
Dickson, George.....	do.....	1,000	100
Denoon, George.....	do.....	15,000	1,500
Dubeau, E. J.....	Quebec.....	200	20
Dakers, James.....	Montreal.....	1,000	100
Dodd, A. W.....	St. John, N.B.....	1,000	100
Ellis, F.....	Brantford.....	2,000	200
Elliot, William.....	Toronto.....	5,800	580
Edwards, George D.....	London.....	5,000	500
Foster, W. M.....	Guelph.....	1,000	100
Fraser, George.....	Windsor.....	2,000	200
Finkle, H. J.....	Woodstock.....	2,000	200
Fraser, J., and A. W. Angus, Trustees.....	Montreal.....	1,000	100
Fraser, John.....	do.....	1,500	150
Fraser, Alexander.....	Quebec.....	2,000	200
Foster, Charles.....	Hamilton.....	3,000	300
Foster, Mary E.....	Belleville.....	2,000	200
Fearman, F. W.....	Hamilton.....	5,000	500
Goodhue, Charles.....	London.....	10,000	1,000
Gadsby, Eli.....	St. Catharines.....	1,000	100
Gambie, John W., Trustee.....	Amberley.....	500	50
Hurd, H. H.....	Hamilton.....	5,000	500

CANADA FIRE AND MARINE—*Continued.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash
		\$	\$
Harris, William.....	Hamilton.....	5,000	500
Husband, George E.....	do.....	2,000	250
Hood, John D.....	Woodstock.....	2,000	200
Harding, Henry.....	Hamilton.....	2,000	200
Herron, Joseph.....	do.....	5,000	500
Hamilton, W. A.....	Collingwood.....	2,000	200
Hamelin, J. R. L.....	Quebec.....	1,000	200
Hope, R. K.....	Hamilton.....	3,000	400
Higinbotham & McLogan.....	Guelph.....	10,000	1,000
Hutchison, Robert A.....	Hamilton.....	1,000	100
Innes, James.....	Guelph.....	1,000	100
Jackson & Hallett.....	do.....	1,000	100
Kirkland, George.....	Mount Healey.....	5,000	500
Kavanagh, Walter.....	Montreal.....	5,000	500
Lee, George.....	Hamilton.....	5,000	500
Laidlaw, William.....	do.....	6,600	660
Loug, James B.....	Owen Sound.....	1,000	100
Leslie, George H.....	Windsor.....	1,000	100
Lewis, John.....	Montreal.....	500	50
Moore, Lyman.....	Hamilton.....	5,000	500
Murphy, Fred.....	do.....	60,000	6,000
Meakins, J. M.....	do.....	1,200	120
Magann, George.....	do.....	10,000	1,000
Marsh, Thomas H.....	Toronto.....	3,000	300
Manson, William.....	Galt.....	2,000	200
Moore, Daniel D.....	St Catharines.....	1,000	100
Mills, W. H.....	Guelph.....	1,000	100
MacNab, W. H.....	Toronto.....	2,000	200
Mitchell, Edward.....	Hamilton.....	5,700	570
Murphy, E.....	Montreal.....	1,000	100
McOrkill, James.....	Quebec.....	1,000	100
MacDonald, D.....	Montreal.....	1,000	100
McKinnon, J. M.....	London.....	5,000	50
<i>Paid in Notes.....</i>			450
McWilliam, William, Trustee.....	Quebec.....	4,000	400
McMaster, W. J.....	Toronto.....	1,000	100
McGauveran, Tucker & McDonald.....	do.....	1,000	100
Newton, Francis.....	Quebec.....	1,000	100
Neveux, Joseph.....	Windsor.....	1,000	100
O'Brien, Thomas F.....	Montreal.....	1,000	100
Osler, B. B.....	Hamilton.....	41,000	4,100
Patterson, E Geo.....	do.....	3,400	340
Parker, Thomas H.....	Woodstock.....	5,000	500
Petrie, Alexander B.....	Guelph.....	15,000	1,500
Patterson, Andrew.....	Hamilton.....	2,000	200
Palmer, L. L., Dr.....	Thorold.....	2,000	200
Roach, George.....	Hamilton.....	50,000	5,000
Rutherford, George.....	do.....	10,000	1,000
Reid, James.....	do.....	35,000	3,500
Robinson, H.....	Toronto.....	1,000	100
Rees, Daniel J.....	Montreal.....	2,000	200
Read, John.....	Stratford.....	1,000	100
Spolin, Mrs. A. M.....	Hamilton.....	3,000	300
Southern, William.....	do.....	2,000	200
Smith Donald.....	do.....	5,000	500
Sterling, Samuel N.....	do.....	30,000	3,000
Sutherland, George.....	Listowel.....	5,000	500
Skinner, J. M.....	Hamilton.....	5,000	500
Sinclair, J. Dr.....	do.....	1,000	100

CANADA FIRE AND MARINE—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Stewart, McLeod.....	Ottawa.....	5,000	500
Smith, Mrs. Edward.....	Stratford.....	9,300	930
Smith, Abraham.....	Goderich.....	1,000	100
Stewart, John.....	Ottawa.....	2,000	200
Scott & Walmsley.....	Toronto.....	5,000	500
Stuart, John C.....	do.....	60,000	6,000
Simons, William.....	Quebec.....	1,000	100
{ Simpson, Thomas.....	Montreal.....	30,500	700
<i>Paid in Notes.....</i>			2,350
Thompson, D.....	Deans.....	5,000	500
Thompson, E.....	do.....	3,000	300
Thompson, K.....	Hamilton.....	5,000	500
Taylor, John.....	London.....	4,000	400
Taylor, William.....	do.....	2,300	230
Vernon, E., Dr.....	Hamilton.....	30,000	3,000
Winer, John.....	do.....	35,000	3,500
Whitlaw, Charles.....	Paris.....	1,000	100
Walker, B. E.....	Hamilton.....	2,000	200
White & Weatherhead.....	Brockville.....	2,000	200
Winer, Sarah.....	Hamilton.....	5,000	500
Williams, M.....	Montreal.....	1,000	100
White, J. T.....	Brockville.....	10,000	1,000
	Total.....	1,000,000	100,200

## CANADA GUARANTEE COMPANY.

## LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Aikins, Hon. J. C.	Ottawa	1,000	200
Alexander, William	Toronto	3,000	600
Almon, M. B.	Halifax, N.S.	300	60
Brown, J. J.	London, Ont.	1,500	300
Budden, H. A.	Montreal	1,500	300
Bouthillier, Tancred	do	4,500	900
Burns, Adam	Halifax, N.S.	300	60
Brennan, Francis	Montreal	1,500	300
Burnett & Co.	do	1,500	300
Blaikie, John L.	Toronto	6,000	2,800
Colquhoun, E. A.	Hamilton	1,000	200
Cramp, Thomas	Montreal	3,700	740
Crouyn, Benjamin	London, Ont.	1,000	200
Campbell, Robert	Montreal	12,200	2,440
Dixon, B. Homer	Toronto	5,000	1,000
Durnford, Philip	Montreal	800	160
Durnford, A. D., } Elliott, James. } in Trust	do	6,500	6,500
Fairweather, C. H.	St. John, N.B.	300	60
Ferrier, Hon. James	Montreal	60,500	16,100
Fisher, D.	Toronto	4,000	800
Galt, A. F.	Montreal	3,000	600
Gibb, J. D.	do	1,500	300
Gzowski, Col. C. L.	Toronto	7,500	1,500
Greata J. M.	Montreal	3,000	600
Galt, Sir Alex. T.	do	55,000	11,000
Galt, George Frederick	Toronto	15,000	3,000
Gunn, Geo. M.	London, Ont.	1,000	200
Geddes, Gamble	Toronto	1,500	300
Hatton, J. Cassie	Montreal	1,500	300
Hogan, Henry	do	750	150
Howland, Sir W. P.	Toronto	2,000	400
Hoskin, John	do	2,000	2,000
Jeffrey, Joseph	London, Ont.	1,000	200
Kenney, Thos. E.	Halifax, N.S.	300	60
Lough, M.	Clinton, Ont.	7,000	1,400
Lewin, Hon. J. D.	St. John, N.B.	300	300
Lindsay, R. A., in trust	Montreal	19,000	3,800
Lewis, F. J.	Peterboro'	10,000	2,000
Morrice, D.	Montreal	3,000	600
Murray, Estate late Wm	do	1,500	300
Morrow, Estate late J. B.	Halifax, N.S.	300	60
Michie, James	Toronto	3,000	600
Morton, G. K.	St. Thomas, Ont.	4,000	800
Macfie, D.	London, Ont.	1,000	200
MacDougall, H. S.	Montreal	3,000	600
Mackay, Edward	do	10,000	2,000
MacCulloch, Ferdinand	do	1,500	300
MacDonald, Duncan	do	3,000	600
MacPherson, Hon. D. A.	Toronto	15,000	15,000
MacDonald, Hon. D. A.	Montreal	1,250	250
Mackintosh, J. C.	Halifax, N.S.	300	60
McDougall, D. Lorne	Montreal	18,000	3,600
McLean, W., jun.	Toronto	600	120
McMaster, A. R.	do	4,000	800
Nordheimer, S.	do	4,000	800
Nash, Frederick	Montreal	1,000	200
O'Brien, James	do	2,500	500
Reekie, R. James.	do	10,000	2,000

CANADA GUARANTEE—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Robertson, Estate late Andrew.....	Montreal.....	1,500	300
Ross, Jas G.....	Quebec.....	6,000	1,200
Rendell, G. M.....	Montreal.....	5,000	1,000
Robertson, James.....	do.....	3,000	600
Riddell, Alexander F.....	do.....	3,000	600
Ramsay, William.....	Toronto.....	3,000	600
Rawlings, Edward, in trust.....	Montreal.....	6,400	1,280
Rawlings, Edward.....	do.....	39,300	7,860
Rankin, John.....	do.....	17,000	3,400
Rose, James.....	do.....	4,000	800
Robertson, Andrew.....	do.....	5,000	1,000
Scott, Gilbert.....	do.....	1,500	300
Simpson, Wm.....	do.....	1,500	300
Stammers, S J.....	Toronto.....	1,200	240
Stidston, J. H.....	Port Colborne.....	1,200	240
Smith, Larratt W.....	Toronto.....	7,500	7,500
Smith, Goldwin.....	do.....	7,500	7,500
Stark, John.....	do.....	1,500	300
Stayner, T. Sutherland.....	do.....	18,000	10,800
Stewart, A. B.....	Montreal.....	1,500	300
Thomson, Andrew.....	Quebec.....	6,800	1,360
Tiffin, Thomas.....	Montreal.....	7,500	1,500
Waddell, Samuel.....	do.....	700	700
Walker, James R.....	do.....	300	60
Walker, Kenneth McL.....	do.....	2,200	440
Woodman, J. H.....	Ottawa.....	7,500	1,500
Withall, William.....	Quebec.....	6,000	3,840
	Total.....	500,000	147,040

## CANADA LIFE ASSURANCE COMPANY.

## LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Algoma, Lord Bishop of.....	Yorkville.....	6,000	750
Allan, Andrew .....	Montreal.....	2,000	250
Ball, A. T. H.....	Galt.....	7,200	900
Becher, Mrs. Caroline .....	London.....	6,800	850
Bethune, R. H.....	Toronto.....	20,000	2,500
Billings, W. L.....	Hamilton.....	11,200	1,400
Black, Lewis S.....	Montreal.....	800	100
Brodie, J. L.....	Toronto.....	24,000	3,000
Brown, Adam.....	Hamilton.....	2,000	250
Bruce, Alex.....	do.....	6,000	750
Buchanan, W. J.....	Montreal.....	6,000	750
Burton, Hon. Mr Justice.....	Toronto.....	2,400	300
Burton, S. W.....	Petersfield, Hants, England.....	17,600	2,200
Burton, Miss S. E. M.....	Toronto.....	6,800	850
Burton, W. F.....	Hamilton.....	2,400	300
Cameron, Mrs E. M. de B.....	Toronto.....	32,800	4,100
Campbell, Hon. Sir A.....	Ottawa.....	400	50
Cawthra, Henry.....	Toronto.....	2,400	300
Cawthra, Mrs. A. C.....	do.....	16,000	2,000
Champ, Wm. S.....	Hamilton.....	5,200	650
Cowcher, Mrs. M., care of Hon. Mr. Burton.....	Toronto.....	2,000	250
Cox, George A.....	Peterboro'.....	24,400	3,050
Dillon, Mrs M. M.....	Cheltenham, England.....	16,000	2,000
Dickinson, Mrs. W. G, care of E. Martin.....	Hamilton.....	2,000	250
Durham, Miss E. J.....	London, England.....	1,200	150
Durnford, John, care of G. M. Sylvester.....	Trowbridge, Wilts, England.....	3,200	400
Durnford, Mrs. C.....	do.....	10,000	1,250
Durnford, Chas. D.....	Ordnance Dept, Guernsey.....	20,000	2,500
Ewart, J. B., Estate, care of R. H. Bethune.....	Toronto.....	10,000	1,250
Ewing, Jane R.....	Hamilton.....	12,000	1,500
Ferrie, Campbell.....	do.....	2,000	250
Ferrie, Mrs Emily.....	do.....	4,000	500
Forbes, A. McK.....	Montreal.....	800	100
Finlay, Wm.....	Edinburgh, Scotland.....	8,000	1,000
Finlay, Mrs. C., Trustees, care of William Finlay.....	do.....	8,000	1,000
Fuller, Mrs. C.....	Hamilton.....	6,800	850
Gates, F. W.....	do.....	10,000	1,250
Gates, F. W., and Brown, Adam.....	do.....	7,200	900
Gates, F. W., and Ramsay, A. G.....	do.....	40,000	5,000
Grassett, Rev. Dean.....	Toronto.....	4,000	500
Grassett, Mrs. S. M.....	do.....	5,200	650
Gzowski, Col. C. S.....	do.....	20,400	2,550
Hague, George.....	Montreal.....	400	50
Hamilton, Mrs H.....	M-Ibourne, P. Q.....	4,400	550
Hammond, H. C.....	Hamilton.....	4,000	500
Harding, Jas. A.....	St John, N.B.....	400	50
Hendrie, Wm.....	Hamilton.....	8,000	1,000
Hills, R.....	do.....	1,600	200
Henderson, J & E.....	Toronto.....	15,600	1,950
Hooper, Angus C.....	Montreal.....	2,000	250
Howland, Hon. Sir W. P.....	Toronto.....	400	50
Hudson, C. L., Estate.....	do.....	2,800	350
Innes, Rev. G. M.....	London.....	12,000	1,500
Kerr, Mrs. M. A.....	Galt.....	8,000	1,000
Kirkpatrick, George A.....	Kingston.....	400	50
Mack, Dr. T.....	St Catharines.....	2,000	250
Macadam, Mrs. H. E., Estate, care of J. E. O'Reilly.....	Hamilton.....	2,400	300

## CANADA LIFE—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount	Amount
		Subscribed for,	Paid up in Cash.
		\$	\$
Macklem, Mrs J. A., Estate, care of O. R. Macklem.....	Toronto.....	1,200	150
Macklem, Mrs. C.....	Chippawa.....	1,200	150
Macklem, Miss Jessie.....	Toronto.....	1,200	150
Macklem, Miss Anna.....	do.....	1,200	150
Macklem, O. R.....	do.....	1,200	150
Macdonald, W. R.....	Hamilton.....	12,000	1,500
McDonald, Hon D, Estate.....	Toronto.....	400	50
McInnes, Donald.....	Hamilton.....	4,000	500
Mackay, Miss Mary.....	Montreal.....	800	100
McLaren, W. P., Trustees care of G. S. Papps.....	Hamilton.....	64,000	8,000
MacNab, John, and Bruce, Alex., care of A. Bruce, Esq.....	do.....	20,000	2,500
MacNab, John, and Macdonald, W R., care of W. R. Macdonald, Hamilton.....	do.....	18,800	2,350
MacNab, John, and Findlay, W. F., care of W. F. Findlay, Hamilton.....	do.....	19,200	2,400
Merritt, N.....	Niagara.....	400	50
Merritt, Mrs S. C.....	do.....	400	50
Merritt, Charles, Estate, care of J. Holden.....	St John, N B.....	35,200	4,400
Mills, F. H.....	Hamilton.....	16,000	2,000
Mills, J. H.....	do.....	16,000	2,000
Moore, Dennis.....	do.....	14,800	1,850
Osborne, James.....	do.....	4,000	500
Osler, E. B.....	Toronto.....	4,000	500
Papps, George S.....	Hamilton.....	400	50
Plumb, T. S., care of D. C Plumb.....	Tor onto.....	800	100
Pfumb, D. C.....	do.....	800	100
Plumb, Miss E. S.....	Niagara.....	800	100
Porteous, Rev. John.....	Port Dalhousie.....	400	50
Ramsay, Alex., Estate.....	.....	12,800	1,600
Ramsay, A. G.....	Hamilton.....	18,400	2,300
Ramsay, A. G., and Hamilton, James.....	.....	13,200	1,650
Ramsay, W. M.....	Montreal.....	28,000	3,500
Ransom, W. W.....	Toronto.....	20,800	2,600
Ransom, Miss C.....	Pakefield, England.....	4,800	600
Riddel, John.....	Hamilton.....	400	50
R'ordon, Charles.....	Merritton.....	7,600	950
Riordon, John.....	do.....	8,000	1,000
Ritchie, Thomas W.....	Montreal.....	800	100
Rutherford, Mrs. Mary.....	Edinburgh, Scotland.....	11,200	1,400
Sharp, Samuel, Estate, care of Mrs. M Sharp.....	Leamington, England.....	8,000	1,000
Spence, Hon R, Estate, care of Wm. Cooke Street, Jas. C., Estate, care of Messrs Cobb & Smith.....	Toronto.....	800	100
Street, T. C., Estate, care of R. Millar.....	Salisbury, England.....	16,000	2,000
Silver, John.....	St Catharines.....	800	100
Stuart, John.....	Halifax, N.S.....	800	100
Swinyard, Thos.....	Hamilton.....	2,000	250
Sidey, D. D.....	do.....	8,000	1,000
Sidey, John G.....	Montreal.....	2,000	250
Sconce, James, Kerr, Richard J., and Thomson, John T., care of G. S Papps, Esq.....	do.....	10,000	1,250
Todd, A. T.....	Hamilton.....	8,000	1,000
Todd, A. T., and McLennan, J., Trustees, care of J. McLennan.....	Toronto.....	15,600	1,950
	do.....	30,000	3,750

CANADA LIFE—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Torrance, Rev. E. F.....	Peterboro'.....	2,400	300
Torrance, John, Estate.....	Kilmarnock, Scotland.....	12,000	1,500
Thomas, F. W.....	Montreal.....	4,000	500
Thomson, Mrs. E., Trustees, care of G. S. Papps.....	Hamilton.....	8,000	1,000
Usher, Mrs. Clara.....	Brantford.....	10,000	1,250
Yates, Hy.....	do.....	28,800	3,600
Young, Mrs. C.....	Hamilton.....	3,600	450
Young, George A.....	do.....	400	50
Young, John C.....	Box 757, Jackson, Mich., U.S.....	4,000	500
Total.....		\$1,000,000	\$125,000



## CANADIAN STEAM-USERS' INSURANCE ASSOCIATION.

## LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Aylsworth, W. R.	Napanee	1,000	200
Bate, C. T.	Ottawa	5,000	1,000
Burritt, H. O., Exsrs of.	do	5,000	1,000
Burritt, Alex.	do	2,500	500
Baikie, Jno L.	Toronto	2,400	480
Barrett, R. G.	do	2,000	400
Bell, John	Belleville	2,000	400
Benny, Robt.	Montreal	2,000	400
Campbell, Sir A.	Ottawa	5,400	1,080
Cosgrave & Sons.	Toronto	1,500	300
Currie, Neil	do	1,700	300
Cartier, R. C.	Mill Point	2,600	20
Crawford, R.	Kingston	1,600	200
Clements, S. T.	Napanee	300	60
Carruthers, J.	Kingston	1,000	200
{ Currier, T. W.	Ottawa	2,500	
<i>Paid in notes.</i>			500
Davies, Thos	Toronto	1,000	200
Diamond, A. N.	Napanee	500	100
Downey, R., & Bro	do	500	100
Eadie, Geo. W.	Montreal	2,500	500
Fenwick, J. W.	Patterson	1,000	200
Gibbs, Frank E.	Oshawa	1,000	200
Gibbs, W. H., jun.	do	1,000	200
Galbraith, David	Toronto	5,600	1,120
Gildersleeve, C. F.	Kingston	3,300	660
Gildersleeve, J. P.	do	2,000	400
Gildersleeve, Lucretia	do	1,000	200
Harvey, John	Hamilton	2,000	400
Mather, John	Chelsea, Que.	2,500	500
Mucklestone, J.	Kingston	300	60
Miller, W.	Napanee	1,000	200
Morden, A. L.	do	500	100
{ McMurrich, W. B.	Toronto	2,500	439 83
<i>Paid in notes.</i>			60 17
McMurrich, Hon J.	Toronto	4,400	880
McGill, S. C.	Kingston	1,000	200
McNeill, A.	Napanee	1,000	200
McNaughton, M.	Ottawa	2,500	500
Nairn, Alex.	Toronto	5,400	1,080
Nuttall, H.	Kingston	500	100
O'Keefe, Eugene	Toronto	2,000	400
Pollock, Peter M.	Kingston	100	20
Rathbun, E. W.	Mill Point	4,500	900
Rathbun, F. S.	do	1,000	200
Rathbun, Mrs. E. W.	do	3,500	700
Reeve, W. A.	Napanee	300	60
Rathbun, Mrs Louisa S.	Mill Point	2,500	500
Sheldon, H. K.	Kingston	500	100
Woon, Robt.	Oshawa	1,000	200
Wilkinson, W. H.	Napanee	2,000	400
Waterous, C. H.	Brantford	1,000	200
Wilkes, Geo. H.	do	1,000	200
Total		100,100	20,020

## THE CITIZENS' INSURANCE COMPANY.

## LIST OF SHAREHOLDERS.

BY-LAW.—33rd. "The shares of this Company upon which any balance remains unpaid, whether such balance shall have been called up or not, shall only be transferred, and transfers thereof shall only be recognized and acknowledged by the Company after notice of the name, residence, and occupation of the person to whom such transfer is intended to be made shall have been given to the Secretary, and after the intended transfer to such person shall have been approved by the Board of Directors; and until such notice has been given and such transfer has been approved, no transfer shall be allowed to be entered upon the books of the Company or shall be recognized by the Company."

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Allan, Sir Hugh.....	Montreal.....	50,100	11,272
Allan, Andrew.....	do.....	50,000	11,250
Abbott, Harry.....	do.....	8,300	1,328
Abbott, Hon J. J. C.....	do.....	25,000	5,625
Anderson, Robert.....	do.....	10,000	2,250
Allard, Louis.....	do.....	2,500	562
Archambault, Louis.....	L'Assomption.....	5,000	1,125
Archambault, Mrs. Achille.....	do.....	2,000	450
Archambault, Tancrede.....	do.....	5,000	1,125
Archambault, Alexander.....	do.....	5,000	1,125
Archambault, François.....	do.....	5,000	1,125
Archambault, Camille.....	do.....	3,000	675
Archambault, Hermine.....	do.....	1,000	225
Archambault Sara.....	do.....	1,600	275
Aikins, Hon. J. C.....	Toronto.....	1,000	225
Berthelot, Hon. Judge.....	Montreal.....	10,000	2,250
Brydges, Charles G.....	do.....	33,300	7,492
Bishop Bourget.....	do.....	10,000	2,250
Bellemare, Raphael.....	do.....	5,000	1,125
Brush, George.....	do.....	10,000	2,250
Barbeau, E. J.....	do.....	5,000	1,125
Bryson, Thomas M.....	do.....	5,000	1,125
Blackman, Charles S.....	do.....	5,000	1,125
Beaudry, F. X.....	do.....	2,000	5,625
Bastien, B., Estate of.....	do.....	2,500	250
Biron, Jean B.....	do.....	5,000	1,125
Bigue, Victoria.....	Ottawa.....	1,000	225
Beauchamp, F. X.....	Montreal.....	2,500	562
Bellerose, Hon J. B.....	St. Vincent de Paul.....	1,000	225
Bourque, Joseph.....	Henryville.....	1,000	150
Bruce, Charles.....	St. Zotique.....	2,500	562
Bramley, G. H.....	Sorel.....	1,000	225
Bramley, Christina.....	do.....	1,000	225
Beaulieu, C. H.....	do.....	3,000	675
Brazeau, Casimer, sen.....	Montreal.....	5,000	675
Brazeau, Casimer, jun.....	do.....	5,000	500
Beaudoin, Camille.....	do.....	2,500	562
Brosseau, H. H.....	do.....	1,000	225
Beisle, T. G.....	do.....	2,500	562
Blondin, Achille.....	Bécancourt.....	2,000	450
Baldwin, W. H.....	Quebec.....	1,000	225
Corse, Norton B.....	Montreal.....	10,000	2,250
Cramp, Thomas.....	do.....	10,000	1,750
Cantin, Augustin.....	do.....	10,000	2,250
Cassidy, John L.....	do.....	10,000	1,609
Choquet, A.....	do.....	1,000	225
Chevalier, Moise.....	L'Assomption.....	2,000	250
Chinic, Eugene.....	Quebec.....	1,000	225
Craik, Robert, M.D.....	Montreal.....	5,000	1,125
Donnelly, James.....	do.....	10,000	2,250
David, Moses E.....	do.....	5,000	1,125
Desmarteau, N.B.....	do.....	10,000	2,250

## CITIZENS'—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount	Amount
		Subscribed for.	Paid up in Cash.
		\$	\$
Day, John J.....	Montreal	10,000	2,250
Dorion, P. A. A.....	do	5,000	1,125
Dubord, A.....	do	5,000	1,125
DeBassano, The Marchioness.....	France	7,000	1,575
Dufort, Denis, Estate of late.....	Montreal	2,500	562
Dupras, Calixte.....	do	5,000	1,125
Dupuis, François.....	do	5,000	1,125
Desjardins, L. A. E., M.D.....	do	5,000	1,125
Duplessis, Mrs. A. A.....	Ottawa	1,500	337
Dupuis, Pierre.....	Montreal	5,000	1,125
Dube, Alphonse.....	do	2,000	450
Estate late Hugh Fraser.....	do	10,000	1,750
Estate late Amable Prevost.....	do	5,000	1,125
Estate late Luke Moore.....	do	10,000	2,000
Estate late Hon. C. Wilson.....	do	5,000	1,125
Estate late John Pratt.....	do	20,100	4,522
Estate late Colin Campbell.....	do	5,000	500
Estate late George W. Warner.....	do	5,000	500
Estate late Hon. C. S. Rodier.....	do	10,000	2,250
Estate late L. J. Beliveau.....	do	10,000	1,000
Estate late J. B. Beaudry.....	do	5,000	1,125
Estate of James Brunet.....	do	5,000	500
Estate of O. Deblois.....	do	5,000	500
Estate of Ephrem Hudon.....	do	5,000	500
Estate of Wm. McNaughton.....	do	10,000	1,000
Estate of Narcisse Valois.....	do	5,000	500
Estate of Jude Valois.....	do	2,900	290
Estate of Alexander Walker.....	do	8,300	1,132
Estate of Leblanc & Cassidy.....	do	5,000	500
Ewing, S. H. & A. S.....	do	1,000	225
Ennis, F. H.....	Ottawa	1,000	225
Evans, Mrs. Margaret.....	Montreal	10,000	1,000
Fauteux, Pierre A.....	do	10,000	2,250
Francis, Wm.....	do	5,000	1,125
Fisiaux, H. A.....	Ottawa	1,000	225
Filteau, Louis H.....	do	1,000	225
Fornet, Chas. A.....	Berthier	5,000	1,125
Fletcher, John.....	Rigaud	2,500	562
Foley, M. G.....	Montreal	10,000	2,250
Greene, E. K.....	do	10,000	2,250
Galarneau, P. M.....	do	5,000	1,125
Gravel et frères.....	do	5,000	1,125
Gravel, Joseph O.....	do	5,000	1,125
Gravel, J. O., in trust.....	do	10,000	2,250
Girard, Hon. M.....	Winnipeg	1,000	225
Guilbault, Louis.....	L'Assomption	1,000	225
Hopkins, E. M.....	London, Eng.	28,300	6,367
Henderson, David H.....	Montreal	2,500	326
Hart, Gerald E.....	do	5,000	1,125
Jesse, Joseph, Estate, late.....	do	10,000	2,250
Jodoin, Amable, jun.....	do	10,000	2,250
Jetté, Hon. L. A.....	do	5,000	750
Jacques Cartier Bank.....	do	10,000	2,250
Kay, Fred. W.....	do	35,000	5,200
Lyman, Henry.....	do	10,000	2,250
Laberge, A. et fils.....	do	2,500	562
Laveille, Jos.....	do	5,000	1,070
Laurier, Hon. Wilfrid.....	Ottawa	1,000	225
Latraverse, Régis.....	Sorel	1,000	225

## CITIZENS'—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Lamy, Thos.....	Yamachiche.....	1,000	225
Labine, Jules.....	Montreal.....	5,000	1,125
Lambert, Frs. X.....	Ottawa.....	1,000	225
Molson, J. H. R.....	Montreal.....	5,000	1,125
Masson, Damase, Estate.....	do.....	10,000	2,250
Millard, Robert.....	do.....	10,000	1,000
Mercier, Joseph.....	do.....	5,000	1,125
Martin, Moise.....	do.....	5,000	1,125
Malette, L. Z.....	do.....	2,500	562
Munro, Daniel.....	do.....	5,000	1,125
Mathieu Euclide.....	do.....	2 500	562
Mercier, Felix.....	do.....	2,500	562
Major, Geo W., M.D.....	do.....	1,000	225
Moss, Geo. W.....	do.....	4,000	900
MacDonald, Duncan.....	do.....	10,000	2,250
Mackay, Joseph.....	do.....	10,000	2,250
McCarthy, D & G.....	Sorel.....	15,000	3,375
McCarthy, Catherine E.....	do.....	6,000	1,350
McDougall, James.....	Montreal.....	5,000	1,125
McGoun, Arch'd.....	do.....	5,500	1,237
McGarvey, Owen.....	do.....	5,000	1,125
McNally, W. H.....	Port Dover.....	1,000	225
McConville, Edward.....	Joliette.....	1,000	225
McKenzie, Thomas.....	Sorel.....	2,000	450
McKenzie, Chas. H.....	do.....	2,000	450
McCord, A. T., sen.....	Toronto.....	1,000	225
Nelson, H. A.....	Montreal.....	10,000	2,250
O'Leary, Patrick, M D.....	do.....	1,000	225
Proctor, Chas. D.....	do.....	10,000	2,250
Pallascio, G.....	do.....	5,000	1,125
Poupart, Joseph, Estate.....	do.....	5,000	750
Provost, Arthur.....	do.....	5,000	1,125
Prefontaine, Tou-saint.....	do.....	2,500	562
Pariseau, Damase.....	do.....	2,500	562
Roy, Adolphe, Estate.....	do.....	43,200	8,680
Rodier, C. S.....	do.....	9,000	2,025
Rae, Jackson.....	do.....	5,000	1,125
Rolland, J B.....	do.....	5,000	1,125
Rolland, J. D.....	do.....	1,000	225
Rolland, S J B.....	do.....	1,000	225
Ramsay, Alexander.....	do.....	5,000	1,125
Rodier, P. A.....	do.....	1,700	382
Rasthoul, A.....	do.....	1,600	360
Reekie, R. Jas.....	do.....	10,000	2,250
Russell, Alex., late.....	Ottawa.....	1,000	225
Rosa, Joseph.....	Quebec.....	1,000	225
Richard, Edward.....	L'Assomption.....	4,000	900
Renaud, late J. W., Estate.....	Joliette.....	2,500	562
Renaud, J. B.....	Quebec.....	1,000	225
Robillard, U. J.....	Beauharnois.....	2,000	400
Shepherd, R W.....	Montreal.....	10,000	2,250
Sache, Wm.....	do.....	8,300	1,867
Stephen, George.....	do.....	10,000	2,250
Smith, Wm.....	do.....	10,000	2,250
Starnes, Hon Hy.....	do.....	8,300	1,867
Smith, P. F. C.....	do.....	5,000	1,125
St Charles, F. X.....	do.....	5,000	1,125
Scholes, Francis.....	do.....	10,000	2,250
Scholes, H. H.....	do.....	7,500	1,687

CITIZENS'—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Smith, Hon. D. A.....	Montreal.....	5 000	1,125
Sutton, Thomas.....	do .....	1,000	225
Trudel, E. H., M.D.....	do .....	5,000	1,125
Tourville, Louis, Estate.....	do .....	5,000	500
Tempest, J. W.....	do .....	5,000	1,125
Villeneuve, Nazaire.....	do .....	10,000	2,250
Vinet, Fabien.....	Sault au Recollet.....	5,000	1,125
Vezina, Frs.....	Quebec .....	1,000	225
Workman, Thomas.....	Montreal.....	10,000	2,250
Wilson, Andrew, Estate.....	do .....	5,000	1,125
Wilson, Thomas.....	do .....	10,000	2,250
Whinfield, W. A.....	do .....	5 000	1,125
	Total.....	1,188,000	247,516.67

## LIST of Outstanding Calls in course of payment on the 31st December, 1880.

Name.	Amount.	Name.	Amount.
	\$ cts.		\$ cts.
Cassidy, J. L.....	640 32	Estate of Adolphe Roy.....	1,082 50
Estate of late H. Fraser.....	500 00	Henderson, D. H.....	236 48
Estate of late C. Campbell.....	425 90	Tourville, Louis.....	625 00
Estate of Leblanc and Cassidy.....	625 00	From estate Beliveau and others.....	250 00
		Total.....	4,384 30

## CALLS Settled by Notes.

Name.	Amount.	Name.	Amount.
	\$ cts.		\$ cts.
Abbott, H.....	539 51	Chevalier, M.....	200 00
Cramp, T.....	500 00	Kay, F. W.....	2,675 00
Jetté, Hon. L. A.....	375 00		
		Total.....	4,289 51

## THE CONFEDERATION LIFE ASSOCIATION OF CANADA.

## LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Abbott, Thomas.....	Halifax.....	2,000	200
Allan, Andrew.....	Montreal.....	2,000	200
Ball, F. A.....	Toronto.....	10,000	1,000
Bain, R.....	do.....	5,000	500
Burpee, Hon. I., M.P.....	St John, N B.....	5,000	500
Boyd, John.....	do.....	2,500	250
Beaty, Jas., jun., Q.C.....	Toronto.....	2,500	250
Barber, Robert.....	Streetsville.....	20,000	2,000
Bassett, Thomas.....	Bowmanville.....	2,500	250
Cameron, A.....	Toronto.....	5,000	500
Copp, Clark & Co.....	do.....	5,000	500
Carpmael, Charles.....	do.....	5,000	500
Carpmael, Charles.....	do.....	31,000	3,100
Dixon, B Homer.....	do.....	10,000	1,600
Daniel, T. W.....	St. John, N B.....	2,500	250
Dunn, James L.....	do.....	2,000	200
Elliott, William.....	Toronto.....	10,000	1,000
Fletcher, Ashton.....	Woodstock.....	2,000	200
Green, Rev. A.....	Toronto.....	5,000	500
Gunn, R. F.....	Argyle.....	2,000	200
Gibbs, Hon. T. N.....	Oshawa.....	10,000	1,000
Gravel, J. O.....	Montreal.....	2,500	250
Gibbs, W. H.....	Oshawa.....	500	50
Hooper, Ed.....	Toronto.....	28,000	2,800
Hooper, C. E.....	do.....	5,000	500
Hingston, W. H.....	Montreal.....	5,000	500
Howard, A. McL.....	Toronto.....	5,000	500
Howland, Sir W. P.....	do.....	10,000	1,000
Harrison, W. F.....	St. John, N.B.....	3,000	300
Hutchinson, Rebecca.....	do.....	1,000	100
Hamilton, J. C.....	Toronto.....	1,600	160
Home Loan and Savings Co.....	do.....	4,000	400
Hooper, E., in trust.....	do.....	15,000	1,500
Howland, Sir W. P., President, in trust.....	do.....	20,000	2,000
Jackson, M. B.....	do.....	5,000	500
Jones, Simeon.....	St John, N B.....	2,000	200
Jones, Hon. T. R.....	do.....	2,000	200
Johnston, Henry J.....	Montreal.....	3,000	300
Kenny, Sir Ed.....	Halifax.....	2,000	200
LaRocque, A.....	Montreal.....	5,000	500
Lewis, Z. B.....	Clifton.....	3,000	300
Lockie, J L, and Bolster, L.....	Toronto.....	5,000	500
London Can. Loan and Agency Co.....	do.....	17,500	1,750
Macdonald, J. K.....	do.....	6,000	600
Mason, W. T.....	do.....	5,000	500
Mason, J. H.....	do.....	20,000	2,000
Macdonald, Hon D.....	do.....	10,000	1,000
Macdonald, Hon. J., M.P.....	Ottawa.....	2,000	200
Mitchell, G.....	Halifax.....	2,000	200
Macdonald, C. E.....	Toronto.....	1,000	100
McMaster, Hon. W.....	do.....	19,000	1,900
McLean, J. S.....	Halifax.....	2,000	200
McMonagle, H. C.....	St John, N B.....	8,000	800
Nicholson, J. H.....	do.....	3,000	300
Nordheimer, S.....	Toronto.....	5,000	500
Penny, E. G.....	Montreal.....	2,000	200
Paterson, P. A.....	do.....	11,000	1,100
Pellat & Osler.....	Toronto.....	30,000	3,000
Russell, J. P., M.D.....	do.....	2,000	200

CONFEDERATION LIFE—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Ryan, M. P., M.P.	Montreal	5,000	500
Rees, D. J.	do	500	50
Robinson, Robert	Canterbury, N.B.	2,500	250
Randolph, A. F.	Fredericton	2,500	250
Reid, Richard	Bowmanville	2,500	250
Starr, George H.	Halifax	5,000	500
Smiley, Eliza V.	Yorkville	5,000	500
Turnbull, W. W.	St. John, N.B.	2,000	200
Tilton, John	Ottawa	1,000	100
Thomas, W. S.	Lyster, Q.	7,900	790
Vaughan, Henry	St. John, N.B.	4,000	400
Wadsworth, Elizabeth	Weston	4,000	400
Wils n, Daniel	Toronto	10,000	1,000
Wilkes, Robert	do	10,000	1,000
Wilmot, Hon. L. A.	Fredericton	4,000	400
Young, James, M.P.P.	Galt	10,000	1,000
Young, Rev. G. P.	Toronto	10,000	1,000
	<b>Total</b>	<b>500,000</b>	<b>50,000</b>

## DOMINION FIRE AND MARINE INSURANCE COMPANY.

## LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Adkins, J F.....	Bothwell.....	200	30
Aitcheson, D.....	Hamilton.....	1,000	150
Anderson, Wm.....	Petrolia.....	1,000	150
Atwill, Geo.....	Bothwell.....	500	75
Bain, Robert.....	Toronto.....	1,700	255
Bassett, H D.....	Hamilton.....	1,000	150
Bauer, L.....	do.....	1,000	250
Beddome, F. B.....	London.....	2,000	150
Bible, George.....	Hamilton.....	5,000	50
Birrell, George S.....	London.....	5,000	750
Blackburn, J.....	do.....	1,000	150
Bodman, W. J.....	Bothwell.....	500	75
Bowman, John.....	London.....	1,000	150
Bowes, R. H.....	Toronto.....	1,000	150
Bruce, F. C.....	Hamilton.....	1,000	150
Bunbury, H T.....	do.....	1,000	250
Burgess, R. K.....	Toronto.....	5,000	750
Buntin, Alex.....	Montreal.....	5,000	750
Bruce, Alex.....	Hamilton.....	5,000	750
Boulbee, John.....	do.....	1,000	150
Calder, John.....	do.....	2,500	375
Carscallen, H.....	do.....	2,500	375
Carmichael, R.....	Toronto.....	2,000	300
Carmichael, Mrs. M. E.....	do.....	1,000	150
Carmichael, Wm. R.....	do.....	1,500	225
Caverhill, Thomas.....	Montreal.....	5,600	750
Christie, Thomas.....	Toronto.....	2,500	375
Chisholm, Robert.....	Hamilton.....	1,000	150
Cleghorn, Andrew.....	London.....	1,000	150
Colbeck, Henry.....	Hamilton.....	1,000	150
Corsan, T.....	do.....	1,000	250
Connolly, J. E.....	Windsor.....	1,000	100
Counsell, C. M.....	Hamilton.....	6,500	1,075
Cowie, Thomas.....	do.....	2,500	125
Cowan, W S.....	Stratford.....	500	75
Cowan, David.....	Toronto.....	5,000	500
Crawford, S.....	London.....	2,000	300
Crombie, M.....	Toronto.....	1,000	150
Crotty, John.....	Bothwell.....	500	75
Cronyn, B.....	London.....	1,000	150
Cruickshanks, R.....	Hamilton.....	1,000	150
Cooke, J E.....	London.....	4,500	675
Craig, S H.....	do.....	5,000	750
Dally, F. F.....	Hamilton.....	1,000	150
Dalton, J. D.....	London.....	2,000	300
Davidson, W M.....	Hamilton.....	500	75
Despard, F. A.....	London.....	10,500	1,575
Despard, C.....	London, Eng.....	5,000	750
Despard, M C.....	do.....	5,000	750
Despard, W. F.....	do.....	10,000	1,500
Dick, D B.....	Toronto.....	2,500	375
Duff, W. A. H.....	Hamilton.....	1,000	150
Despard, F. A., in trust.....	London.....	2,500	475
Dillon, J.....	Bothwell.....	200	30
Eaton & Co, James.....	London.....	1,000	150
Ellis, W F.....	Aylmer.....	2,000	300
Elliott, Wm.....	Toronto.....	1,000	150
Evans, Robert.....	Hamilton.....	1,000	100
Fairchild, T. B.....	do.....	1,000	150



DOMINION FIRE AND MARINE—*Continued.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Fairbank, J. H.	Petrolia	2 500	375
Fearman F. W.	Hamilton	2,500	250
Finnimore, A.	London	1,000	150
Fitzpatrick, M.	Hamilton	500	75
Fitzgerald, F. A.	London	1,000	150
Foster, Charles.	Hamilton	2,500	184
Fahey, William	Toronto	1,000	100
Foster & Hillman	Hamilton	2,500	625
Grant, E. A.	Toronto	3,000	450
Goad, C. E.	Montreal	300	300
Gillies, D.	Hamilton	1,000	150
Gillard, W. H.	do	2,500	375
Girdlestone. G. W.	Windsor	2,000	200
Gibson, J. M.	Hamilton	2,500	375
Glassco, J. T.	do	1,000	250
Grant, W. W.	do	1,000	150
Green, John	London	2,000	300
Green, Thomas	do	1,000	150
Greene, E. K.	Montreal	10,000	2,000
Gunn, R. L.	Hamilton	500	125
Haight, C.	Toronto	1,000	100
Hallam, John	do	10,000	1,000
Hammond, H. C.	Hamilton	1,000	250
Harvey, Alex.	do	5,000	750
Harvey, John	do	5,000	1,250
Harding, Henry.	do	500	75
Harris, T. W.	Bothwell	200	30
Hart and Rawlinson	Toronto	2,500	375
Hendrie, Wm.	Hamilton	5,000	1,250
Harrison, D. H.	St Mary's	1,000	50
Hennessey, John	Hamilton	1,000	200
Herst, R.	Toronto	500	10
Hill, R.	Hamilton	1,000	150
Hodgins, E.	London	2,000	300
Hogan, J. H.	Hamilton	1,000	150
Harvey, John, in trust	do	3,000	450
Jaffray, Robt.	Toronto	1,000	100
Jones, C.	do	1,000	150
Kerr, John W.	Hamilton	1,000	150
Kerr, Murray A.	do	500	50
Kerner John	do	1,000	150
Kirby, E. D.	Petrolia	1,000	150
Kidd, D.	Hamilton	500	75
Kingsmill, T. F.	London	1,000	150
Lyth, T. A.	Toronto	2,000	300
Labatt, John	London	1,000	150
Laidlaw, Wm	Hamilton	5,000	500
Lancey, H. W.	Petrolia	2,500	375
Lawrey, Thos.	Hamilton	2,500	375
Livingston, N. M.	do	1,000	50
Lottridge, J. M.	do	2,500	625
Lucas, Park & Co.	do	2,000	500
Martin, E.	do	7,500	1,625
Marshall, Wm.	do	1,000	250
Mason, J. J.	do	1,000	250
Masuret, M.	London	1,000	150
Meakins, J. M.	Hamilton	500	75
Michie, James.	Toronto	1,000	150
Mitchell, E.	Hamilton	2,500	625

## DOMINION FIRE AND MARINE—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Moffatt, Jas.....	London.....	500	75
Moodie John.....	Hamilton.....	2,500	375
Moorehead, Geo.....	London.....	2,500	16
Mouat, John.....	London, Eng.....	10,000	1,500
Mulligan, C. W.....	Hamilton.....	500	75
Murton, John W.....	do.....	1,000	150
Murray, A.....	do.....	1,000	150
Murray, Hugh.....	do.....	1,000	150
Murray, R S.....	London.....	1,000	150
Murray, Chas.....	do.....	1,000	150
Mahon, J. F.....	do.....	5,000	750
Mahon, J. A.....	do.....	2,000	300
Malloch, A. E.....	Hamilton.....	5,000	750
Macmillan, D.....	London.....	1,000	100
Mc allum, O.....	do.....	1,000	150
McCausland, J.....	Toronto.....	2,000	300
McCraney, D.....	Bothwell.....	5,000	750
McDiarmid, J.....	London, Eng.....	2,500	375
McDonald, John.....	Petrolia.....	2,000	300
McElderry, Kennedy & Co.....	Hamilton.....	1,000	100
McInnes, Alex.....	do.....	5,000	1,250
McInnes, D.....	do.....	5,000	750
McIntosh, W. D.....	Toronto.....	1,000	100
McLellan, D.....	Hamilton.....	1,000	150
McMurrich, W. B.....	Toronto.....	500	75
McPhail, R.....	do.....	1,000	150
McPhie, D.....	Hamilton.....	2,500	375
McQuesten, I. B.....	do.....	2,500	625
McRae, A.....	London.....	1,000	150
McKelcan, F.....	Hamilton.....	2,500	375
McDonnell, J. R.....	Montreal.....	100	100
Nott, John F.....	do.....	5,000	1,250
Nairn, A.....	Toronto.....	1,000	150
Nairn, S.....	do.....	2,000	300
Osler, B B.....	Hamilton.....	6,000	900
O'Reilly, J E.....	do.....	1,000	50
Parkes, James.....	do.....	2,000	500
Patton, A. M.....	Toronto.....	500	75
Peters, S.....	London.....	1,000	150
Powell & Co., A. B.....	do.....	1,000	150
Puddicombe, R. W.....	do.....	1,000	150
Ramsay, A. G.....	Hamilton.....	2,500	375
Ramsay, Wm.....	Toronto.....	1,000	150
Ramsay, R. H.....	do.....	1,000	150
Regan, Wm.....	Bothwell.....	200	30
Reid, W. G.....	Hamilton.....	1,000	150
Ribighini, C.....	Petrolia.....	2,000	300
Robertson, James.....	Hamilton.....	1,000	150
Rolph, Smith & Co.....	Toronto.....	5,000	500
Ross, T. S.....	Hamilton.....	1,000	250
Rowland, M. H.....	London.....	500	75
Simpson, James.....	Hamilton.....	5,000	1,250
Saunders, Thos.....	Toronto.....	1,800	270
Schraeder, J. F.....	Hamilton.....	500	75
Schulenberg, A. R.....	Windsor.....	1,000	150
Sinclair, J S.....	Hamilton.....	2,000	200
Small, John.....	Toronto.....	1,000	150
Smith, John.....	Brantford.....	1,000	150
Staunter, F. H. L.....	Hamilton.....	1,000	150

DOMINION FIRE AND MARINE—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Stewart, John.....	Hamilton.....	1,000	150
Stewart, John.....	do.....	1,000	150
Stewart, Andrew.....	Toronto.....	1,000	150
Stewart, Gavin.....	Hamilton.....	500	125
Stuart, Jas M.....	do.....	1,000	250
Stirton, John.....	do.....	1,000	150
Tuckett & Billings.....	do.....	2,500	375
Turner, Alex.....	do.....	2,500	375
Treble, S. G.....	do.....	1,000	150
Thompson, A. D.....	Bothwell.....	200	30
Taylor, T. W.....	London, Eng.....	10,000	1,500
Taylor, John.....	London.....	1,000	150
Vail, A. S.....	Hamilton.....	10,000	2,500
Vaughan, L. B.....	Petrolia.....	1,000	150
Ward, W. J.....	Toronto.....	1,000	150
Walker, W. F.....	Hamilton.....	1,000	250
Watkins, T. C.....	do.....	1,000	150
Waters, M.....	Bothwell.....	100	15
Waterman, I.....	London.....	2,000	300
Webster, Wm.....	Hamilton.....	2,000	300
Weinang, J. V.....	Brantford.....	1,000	150
White, R.....	Montreal.....	5,000	350
Wickett, S. R.....	Toronto.....	2,000	213
Williams, G. J.....	Hamilton.....	1,000	150
Wylde, F.....	Toronto.....	5,000	1,250
Woodley, S.....	Hamilton.....	2,500	375
Young, James.....	Toronto.....	5,000	500
Davis, F. J.....	Windsor.....	1,000	.....
Franks, C. B.....	Hamilton.....	1,000	.....
Gartshore, A.....	do.....	1,000	.....
Goodhue, C. F.....	London.....	2,000	.....
Grant, R.....	Hamilton.....	2,500	.....
Hays, J. A.....	Aylmer.....	2,000	.....
Hilton, E.....	Hamilton.....	1,000	.....
Knowlton, M.....	London.....	5,000	.....
Smart, W. L.....	Hamilton.....	1,000	.....
Smith, J.....	do.....	1,000	.....
Tarbox, J. N.....	do.....	5,000	.....
	<b>Total.....</b>	<b>461,000</b>	<b>69,213</b>

## MERCHANTS' MARINE INSURANCE COMPANY OF CANADA.

## LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
			\$
Audet, F. M.	Quebec	2,100	420
Andrews, Thomas	do	2,000	400
Allard, N.	do	100	20
Archer, Robert	Montreal	1,000	200
Audet, G. J.	Quebec	100	20
Anderson, D., in trust	Montreal	7,000	1,400
Abbott, Richard	Halifax	500	100
Aikins, Charles	Falmouth	400	80
Allison, M. G.	Windsor, N.S.	500	100
Allison, Matthew	do	300	60
Anderson, W. C.	Halifax	500	100
Anderson, Willoughby	do	500	100
Anderson, Alexander	do	500	100
Aylward, Thomas	Windsor, N.S.	1,000	200
Anderson, Wier, Executors	Toronto	1,000	200
Atkinson, Isaac	Chicago	2,500	500
Baldwin, W. H.	Quebec	1,000	200
Barsalou, Joseph	Montreal	500	100
Belleau, Sir N. F.	Quebec	1,200	240
Benny, Robert	Montreal	1,000	200
Billingsley, F.	Quebec	200	40
Blais, L. H.	Montmagny	2,400	480
Blais, Narcisse	Perthier	100	20
Brown, Robert	Montreal	1,000	200
Bogue, James P.	Quebec	100	20
Budden, J. S.	do	1,000	200
Burke, Walter, Estate of	Montreal	2,000	400
Burland, G. B.	do	1,000	200
Burstall, J.	Quebec	2,000	400
Battle, John	Thorold	1,000	200
Begin, Edouard	Quebec	1,200	240
Burgess, R. K.	Toronto	1,000	200
Buntin, Wm.	Wellington Square	500	100
Bruce, Alex.	Hamilton	1,000	200
Brooke, T. M.	Brockville	300	60
Burton, W. F.	Hamilton	500	100
Baker, Ed.	Amherst	500	100
Bent, L.	Granville	500	100
Black Bros. & Co.	Halifax	1,000	200
Black, Dr J. B.	Windsor, N.S.	500	100
Black, S. G.	do	2,000	400
Brennan, W. C.	Halifax	1,000	200
Brown, Thomas A.	do	500	100
Butler, James	do	1,000	200
Bourke, W. C.	Charlottetown	500	100
Cantin, C. A.	Montreal	3,200	640
Cantin, Jane	do	1,800	360
Campbell, W. D.	Quebec	5,800	1,160
Cassidy, J. L.	Montreal	1,000	200
Charlebois, W. A.	do	500	100
Chinic, Beaudet & Co.	Quebec	100	20
Convey, Wm.	do	500	100
Cooper, Wm.	Montreal	1,000	200
Cream, Wm.	Quebec	3,200	640
Cahill, John C.	Halifax	100	20
Chipman, James E.	do	1,000	200
Clarke, C. A.	do	500	100
Clarke, Nepean	do	2,000	400
Coffin, Peter	do	500	100

## MERCHANTS' MARINE—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Creighton, Joseph.....	Lunenburg.....	500	100
Cronan, John, & Son.....	Halifax.....	500	100
Cronan, Daniel.....	do.....	1,000	200
Crow, James.....	Truro.....	500	100
Crowell, S. O.....	Halifax.....	500	100
Crowell, Mrs. Leah.....	Barrington.....	500	100
Crowell, John O.....	do.....	500	100
Curren, John E.....	Windsor, N.S.....	1,000	200
Chesley, Thomas W.....	Granville.....	500	100
Churchill, E., & Sons.....	Hantsport.....	500	100
Curl, Thomas.....	Lunenburg.....	1,000	200
Cummins, John D.....	Halifax.....	1,000	200
Calhoun, H. A.....	St. John.....	2,500	500
Chandler, Hon. E. B.....	Dorchester.....	1,000	200
Carvell Bros.....	Charlottetown.....	1,500	300
Carvell, J. S.....	do.....	1,000	200
Campbell, A. H.....	Toronto.....	500	100
Close, P. G.....	do.....	1,000	200
Cole, Nathaniel.....	Cobourg.....	200	40
Coombe, A. J.....	Amherstburg.....	500	100
Cockburn, Geo.....	Cobourg.....	200	40
Cochrane, J. C. T.....	Erockville.....	1,000	200
Clayes, E. D.....	do.....	1,500	300
Cleghorn, A.....	London.....	1,000	200
Crawford, S., Executrix.....	Brockville.....	1,000	200
Cox, E. S.....	Toronto.....	500	100
Darling, Wm.....	Montreal.....	10,000	2,000
Darling, Jas.....	do.....	300	60
Darling, Herbert.....	do.....	300	60
Deroy, Basil, pere.....	L'Islet.....	400	80
Deroy, Basil, fils.....	Montreal.....	200	40
Desjardins, Joseph.....	St. André.....	200	40
Deisle Bros. & McGill, Estate.....	Montreal.....	1,000	200
DeVarennes, F.....	Quebec.....	100	20
Dick, John.....	do.....	1,000	200
Dinning, Henry.....	do.....	5,000	1,000
Dinning, H., in trust.....	do.....	4,000	800
Dionne, G.....	St. Thomas.....	100	20
Donnelly, Jas.....	Montreal.....	1,000	200
Drake, T. C.....	do.....	500	100
Dugal, F. D.....	Quebec.....	13,200	2,640
Dubig, T.....	do.....	2,000	400
Daoust, J. G.....	Windsor, Ont.....	500	100
Dallas, A. C.....	Hamilton.....	1,500	300
Dellor, Jno. C.....	Goderich.....	1,000	200
Davidson, M.....	Cobourg.....	100	20
Dermott, Patrick.....	do.....	100	20
Dimock, E. W.....	Windsor, N.S.....	500	100
Dimock, L. E.....	do.....	600	120
Dimock, C. H.....	do.....	600	120
Dompierre, O.....	Halifax.....	500	100
Doran, John.....	Windsor, N.S.....	500	100
Doull, John.....	Halifax.....	1,000	200
Doyle, Peter.....	Windsor, N.S.....	300	60
Davies, L. H.....	Charlottetown.....	1,000	200
Dawson, W. E.....	do.....	1,000	200
Dodd, Sim. W.....	do.....	500	100
Duncan, Jas., & Co.....	do.....	1,000	200
Eckersley, John.....	Halifax.....	1,000	200

## MERCHANTS' MARINE—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Eisenhauer, Jas.	Lunenburg	500	100
Esson, W.	Halifax	500	100
Faulkner, D. W.	Hantsport	300	60
Flynn, Jas.	Halifax	200	40
Forsyth, Geo. E.	do	300	60
Forsyth, Geo. E., in trust	do	500	100
Fraser, David	Dartmouth	500	100
Frost, Edwin	St John	1,000	200
Field, J. C.	Cobourg	200	40
Field, F. W.	do	300	60
Fitzgerald, Georgina B.	London	2,000	400
Fitzgerald, Margarette O.	do	2,000	400
Fitzgerald, W. W.	do	1,000	200
Fair, Jno. T. A.	Cobourg	500	100
Flett, Wm.	Toronto	1,000	200
Forlong, H. J.	do	500	100
Flynn, J.	Quebec	500	100
Foley, M. S.	Montreal	500	100
Foisy, Theo.	Quebec	1,000	200
Force, Anthony	Montreal	1,000	200
Fournier, Voel.	Cap St. Ignace	100	20
Fraser, Thos., Estate of	Quebec	1,100	220
Garneau, P., & Frère	do	600	120
Giasson, J. F.	L'Islet	200	40
Gibb James	Quebec	1,000	200
Godbout, F.	Berthier	300	60
Gould, C. H.	Montreal	2,500	500
Gregory, J. U.	Quebec	7,900	1,580
Gregory, Mrs. M. L.	do	2,600	520
Gunn, B. P.	do	500	100
Ginty, John	Toronto	500	100
Gifford, C. G.	Cobourg	500	100
Green, Jno.	do	100	20
Green, Jno.	London	1,000	200
Gordon, Jas.	Cobourg	5,400	1,080
Gordon W. H.	do	1,000	200
Gillan, Jno.	Charlottetown	500	100
Gastonguay, F.	Halifax	500	100
Graham, Jas. E.	Windsor, N.S.	1,800	360
Gundry, Fred	Halifax	1,000	200
Greer, Geo. M.	do	500	100
Hart, Levi	do	1,000	200
Hart, Abraham W.	do	300	60
Hart, A. W., in trust	do	500	100
Haley, Allen	Windsor, N.S.	1,500	300
Haley, Maude M.	do	200	40
Hea, Joshua R.	Montreal	500	100
Harvie, John A.	Newport	1,500	300
Harrington, W. D.	Halifax	1,000	200
Harrington, W. H.	do	1,000	200
Harrington, W. M.	do	500	100
Hartigan, Bernard	do	500	100
Hesslein, Henry	do	1,000	200
Howe, Henry	Windsor, N.S.	500	100
Howe, Henry, jun.	do	500	100
Hensley, Ellen S.	do	2,500	500
Holloway, Thos.	Halifax	500	100
Hunter, David	do	500	100
Hunter, Jas.	do	1,000	200

MERCHANTS' MARINE—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Hunt, James E.	Lunenburg	500	100
Howatt, Geo.	Crapaud	500	100
Hyndman Bros.	Charlottetown	1,000	200
Hall, S. S.	St John	1,000	200
Hagerman, J. G.	Cobourg	200	40
Hargraft, G. R.	do	100	20
Harvey, John	Hamilton	2,500	500
Harvey, T. A.	Cobourg	100	20
Harvey, T. R.	do	1,000	200
Hayden, Thos.	Port Hope	200	40
Hitchins, Wm.	Cobourg	100	20
House, Frank	do	500	100
Hughes, Patrick	Toronto	1,000	200
Hutcheson, George	Brockville	1,000	200
Halle, J.	Quebec	100	20
Hardy, N. S.	do	500	100
Hatton, J. C.	Montreal	2,500	500
Hawkins, T.	Qu-bec	500	100
Hearn, John	do	200	40
Henry, J. W.	do	1,000	200
Hodgson, Jonathan	Montreal	1,000	200
Hossack, James	Quebec	200	40
Herbin, John	Windsor, N.S.	1,000	200
Humphrey, G. jun.	Quebec	300	60
Irvine, Hon Geo.	do	500	100
Irvine, G., W. F. Wood and W. G. Petry, in trust.	do	1,800	360
Ireland, W. S.	Chatham	100	20
Ings, John	Charlottetown	1,000	200
Jaques & Co, G. E.	Montreal	500	100
Joucas, Luc.	St François	100	20
Joseph, A.	Quebec	6,900	1,380
Julien, Ferd	do	300	60
Julien, F X	do	300	60
Julian, H.	Port Dalhousie	500	100
Kane, J. H.	Toronto	500	100
Kerns, Wm.	Wellington Square	1,000	200
Kerr, J. W.	Cobourg	100	20
Kirchhoffer, J N	Port Hope	100	20
Knox, Frank	Cobourg	100	20
Keith, Donald G.	Halifax	1,000	200
Keith & son, A.	do	500	100
Kitchin, James	Pictou, N.S.	4,000	800
Knowles, C. W.	Windsor, N.S.	1,000	200
Kennedy, Archibald	Charlottetown	500	100
Kennedy, S.	Quebec	1,500	300
Kinnear, James	Leeds	400	80
Knight, A.	Quebec	500	100
Laird, J. U.	do	2,000	400
Landry, J. E.	do	1,000	200
Lamere, J B	Montreal	100	20
Laroche, A.	Quebec	500	100
Lawrence, W. V., in trust	Montreal	300	60
Lesage, S.	Quebec	1,000	200
Lesperance, M.	St. Thomas	500	100
Lord, James	Montreal	2,000	400
Lawson, Henry	Halifax	2,000	400
Lowell, W. L.	do	500	100
Le Grandais, Joseph	Bay St. George	500	100

## MERCHANTS' MARINE—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Lawrence, B. R.	St. John	2,500	500
Longworth, & Co	Charlottetown	500	100
Lord, Artemas	do	1,000	200
Lefurg-y, Hon. Jno	South Side	500	100
Lewis, Rice & Son	Toronto	1,500	300
Leys, John jun.	do	500	100
Malory, C. R.	Cobourg	500	100
Meredith, H. H.	Port Hope	200	40
Munro, Wm.	Chicago	1,000	200
Marchildon, G. J.	St. Pierre	1,400	280
Martel, J. B.	Quebec	200	40
Martineau, J. L.	do	100	20
Marquis, F. X.	do	300	60
Mitchell, Hon. Peter	Montreal	1,000	200
Menard, Chas, fils.	L'Islet	200	40
Morin, L. E.	Montreal	1,000	200
Morgan, James	Quebec	600	120
Monier, He. tor.	do	600	120
Montizambert, C. E.	do	1,000	200
Motz, J.	do	1,000	200
Mcagher, Jno.	Carleton	1,100	220
Morton, Phillips & Bulmer	Montreal	1,000	200
Murphy, Thos. B.	do	2,500	500
Murphy, O.	Quebec	1,200	240
Marshall, Wm. F.	Bear River	1,000	200
Mann, Jno	Windsor, N. S.	500	100
Mann, Jas.	do	500	100
Messenger, Alvenia	Bridgeport, N.S.	100	20
Messenger, Adelia A.	do	100	20
Messenger, Elias	do	500	100
Morris, Jno. W.	Windsor, N.S.	1,000	200
Morse, Albert	Bridgetown	500	100
Moore, E. B.	Newport	500	100
Moseley, Eben	Dartmouth	500	100
Moody, Wm.	Halifax	500	100
Moseley, Robert	do	1,500	300
Mounce, Geo.	Avondale	2,000	400
Morton, L. J.	Halifax	2,500	500
Murray, Wm.	Port Hawkesbury	100	20
Marshall, Robert	St. John	5,000	1,000
Moran, Jas. H.	do	3,000	600
Muirhead, Wm., jun.	do	1,000	200
Muirhead, Hon. Wm.	Miramichi	2,500	500
Muir, A. & Bro.	Port Dalhousie	1,000	200
Moffatt, W. R.	do	500	100
Mackay, Edward	Montreal	2,500	500
Macdougall, J.	do	2,500	500
Mackenzie, R.	do	500	100
McLaren, J. C.	do	1,000	200
McLaughlin, M.	Quebec	500	100
McPhie, Dugald	Montreal	1,000	200
McWilliam, Wm.	Quebec	2,500	500
McCabe, Jno. A.	Hantsport	400	80
McCull, Jeffrey	New Glasgow	1,000	200
McDonald, Wm.	Halifax	1,000	200
McKay, Daniel	N. Sydney	2,500	500
Maclean, John S.	Halifax	500	100
McPherson, David	do	500	100
Macdonald, A. A.	Charlottetown	1,000	200



## MERCHANTS' MARINE—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
McLeod, George.....	Charlottetown.....	500	100
McLeod, M.....	do.....	1,000	200
McLeod, Neil.....	do.....	1,000	200
Macdonald, D. A., His Hon.....	Toronto.....	2,000	400
McCullough, W.....	Brockville.....	500	100
McDougall, R.....	Cobourg.....	100	20
McGarvey, E.....	London.....	500	100
McGillivray, E.....	Ottawa.....	2,000	400
McKay, Donald.....	Toronto.....	1,000	200
Nairn, A.....	do.....	2,000	400
Nairn, Stephen.....	do.....	500	100
Neelon, H.....	Port Dalhousie.....	500	100
Noonan, John R.....	Pictou, N S.....	500	100
Newcombe, J. E.....	Hantsport.....	1,000	200
North, John B.....	Pictou, N S.....	1,000	200
Owen, J. M.....	Annapolis.....	300	60
Owen & Kaulbach.....	Lunenburg.....	1,000	200
Owen, Hon. L. C.....	Charlottetown.....	500	100
Oliver, J. E., in trust.....	Quebec.....	100	20
Ogilvie, A. W.....	Montreal.....	2,500	500
O'Malley, J.....	Quebec.....	1,000	200
Oswald, J. K.....	Montreal.....	1,500	300
Oswald, W. R.....	do.....	1,900	380
O'Bryan, E.....	do.....	1,000	200
Parslow, John.....	Montreal.....	1,500	300
Paré, Georgiana.....	Quebec.....	1,700	340
Paterson, Pemberton.....	do.....	1,000	200
Pentland, C.....	do.....	200	40
Pentland, C. & G. B. S. Young, Trustees.....	do.....	300	60
Pemberton, E. H.....	do.....	3,600	740
Perreault, L. & Co.....	Montreal.....	2,000	400
Price, E. J.....	Quebec.....	1,700	340
Poston, Edward, Estate of.....	do.....	500	150
Poston, William, Estate of.....	do.....	2,500	500
Pemberton, G. Tudor.....	do.....	100	20
Plunkett, George.....	Cobourg.....	100	20
Perram, Lydia.....	Toronto.....	500	100
Pallister, William H.....	Halifax.....	1,000	200
Pickford, Robert.....	do.....	1,000	200
Power, Patrick.....	do.....	1,000	200
Pratt, Rodman.....	Windsor, N S.....	300	60
Palmer, Charles.....	Charlottetown.....	1,000	200
Pemberton, G. Tudor, in trust.....		10,000	2,000
Rogers, Benjamin.....	Charlottetown.....	1,000	200
Ray, William H.....	Halifax.....	100	20
Ritchie, J. N. & T.....	do.....	2,000	400
Ritchie, Thomas E.....	do.....	1,000	200
Ray, Walter G.....	do.....	700	140
Ramsay, A. G.....	Hamilton.....	2,000	400
Ramsay, William.....	Toronto.....	2,000	400
Rhodes, John.....	Brockville.....	300	60
Rice, William.....	Chatham.....	100	20
Rooney, Hugh.....	Cobourg.....	100	20
Rooney, Dan.....	do.....	100	20
Robinson, G.....	London.....	500	100
Rose, H. M.....	Port Hope.....	500	100
Ramsay, A.....	Montreal.....	1,000	200
Rattray, D., and H. T. Walcott, in trust.....	Quebec.....	600	120
Renaud, L.....	do.....	1,000	200

## MERCHANTS' MARINE—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Ross & Co.....	Quebec.....	9,100	1,820
Ross, John.....	do .....	4,400	880
Ross, J. G.....	do .....	2,000	400
Samson, Charles.....	do .....	700	140
Savard, Roger.....	Chicoutimi.....	500	100
Scott, W. W., Estate of.....	Quebec.....	500	100
Scougall, Willoughby.....	do .....	1,000	200
Shepherd, R. W.....	Montreal.....	2,500	500
Shepherd, W. G.....	Quebec.....	200	40
Shea, T.....	do .....	2,000	200
Sinclair, David.....	Montreal.....	1,000	100
Smith, Hon. D. A.....	do .....	2,000	400
Smith, A. L.....	Quebec.....	400	80
Stewart, A. B.....	Montreal.....	1,000	200
Stewart, Jas.....	do .....	2,500	500
Sewell, Jas. A.....	Quebec.....	1,000	200
Shaw, J. A.....	Windsor, N. S.....	1,000	200
Seeton, Joseph.....	Halifax.....	500	100
Seeton, R. B.....	do .....	500	100
Skauling, John.....	Windsor, N. S.....	400	80
Scott, J. M.....	do .....	500	100
Simpson, Wm.....	do .....	500	100
Smith, Arthur.....	do .....	600	120
Smith, William.....	do .....	1,200	240
Smith, Bennett.....	do .....	3,100	620
Smith, C. D. W.....	do .....	500	100
Smith, Levi.....	do .....	2,000	400
Smith, Thos. B.....	do .....	1,200	240
Stayner, E. G.....	Halifax.....	500	100
Sutherland, Daniel.....	Pictou, N. S.....	1,000	200
Sweett, S. H.....	Windsor, N. S.....	500	100
Stairs, William J.....	Halifax.....	3,000	600
Steeves, G. D.....	St. John.....	1,000	200
Scane & Houston.....	Chatham.....	200	40
Scarth, Cochran & Co.....	Toronto.....	9,500	1,900
Scarth, W. B.....	do .....	1,000	200
Shepard, S.....	Port Stanley.....	1,000	200
Shickluna, L.....	St. Catharines.....	1,000	200
Smith, Jno.....	Toronto.....	1,000	200
Small, W. B.....	do .....	100	20
Smith, Jesse.....	Cobourg.....	500	100
Strong, G. F.....	Port Hope.....	200	40
Stephens, Boswell & Robertson.....	Toronto.....	1,000	200
Stuart, Charles.....	Port Hope.....	200	40
Sutherland, J.....	Owen Sound.....	500	100
Thomas, William.....	Toronto.....	500	100
Taylor, John.....	Montreal.....	1,000	200
Tasker, James.....	do .....	2,500	500
Tibbs, Perceval.....	do .....	400	80
Terreau, M <sup>me</sup> C.....	Quebec.....	500	100
Tétu, Vital.....	do .....	900	180
Talbot, Alfred.....	Cap St. Ignace.....	200	40
Thomson, D. C.....	Quebec.....	1,900	380
Taylor, Joseph H.....	Falmouth.....	400	80
Taylor, Robert.....	Halifax.....	500	100
Townsend, Silas.....	do .....	500	100
Troop, W. B.....	Granville.....	300	60
Thompson, James.....	St. John.....	1,000	200
Troop & Son.....	do .....	5,000	1,000

MERCHANTS' MARINE—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Turnbull & Co.....	St. John.....	2,500	500
Turnbull, Chas. G.....	do.....	2,500	500
Uniacke, R.....	Halifax.....	1,000	200
Van Allen, D. R., & Co.....	Chatham.....	1,000	200
Vial, Dennis E.....	Lake Beauport.....	500	100
Walker, Alex.....	Montreal.....	2,000	400
Walker, William.....	Quebec.....	1,500	300
Watters, A.....	do.....	100	20
Watters, J. G.....	do.....	200	40
Welch, H W.....	do.....	600	120
Wells, J.....	do.....	100	20
White, Richard.....	Montreal.....	500	100
Woods, A.....	Quebec.....	100	20
Waddell, Duncan.....	Dartmouth.....	500	100
Watt, William.....	Halifax.....	500	100
Wier, Wm. E.....	do.....	500	100
Wilson, Alfred H.....	Bridgeport.....	1,000	200
Wilson, Thos. A.....	Barrington.....	1,000	200
Wilson, Thos. W.....	do.....	500	100
Wilson, Benjamin C.....	do.....	1,000	200
Wiggins, Geo.....	Windsor, N.S.....	1,000	200
Webb, Jno W.....	do.....	500	100
Wood, Elijah.....	Halifax.....	500	100
Wylde, C. J.....	do.....	2,000	400
Wylde, C. J., in trust.....	do.....	2,000	400
Wylde, John T.....	do.....	1,000	200
Wylie, Jas S.....	Windsor, N.S.....	1,000	200
Welsh, Wm.....	Charlottetown.....	500	100
Waldie, J.....	Wellington Square.....	2,500	500
Walker, W. F.....	Hamilton.....	500	100
Wilkie, D R.....	Toronto.....	500	100
Wilson, Richard.....	Cobourg.....	2,000	400
Woodcock, Lewis.....	do.....	100	20
Wood, C. H.....	Chatham.....	100	20
Wright, George.....	Port Hope.....	500	100
Whitehead, E. A.....	Montreal.....	1,000	200
Yeo, Hon. Jno.....	Port Hill.....	500	100
Young, D. D., Estate of.....	Quebec.....	2,300	460
Young, G. B. S.....	do.....	600	120
Young, J. R.....	do.....	600	120
Young, Chas. E.....	Windsor, N. S.....	1,000	200
Young, Matthew.....	Halifax.....	500	100
Zwicker, W. N.....	Lunenburg.....	500	100
	Total.....	500,000	100,000

MUTUAL LIFE ASSOCIATION OF CANADA.  
 SUBSCRIBERS TO GUARANTEE FUND.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$ cts.	\$ cts.
James Turner.....	Hamilton.....	5,666 66	3,000 00
J. M. Gibson.....	do.....	1,166 67	.....
A. T. Wood.....	do.....	1,500 00	1,500 00
D. B. Chisholm.....	do.....	1,166 67	.....
D. McInnes.....	do.....	4,166 67	1,500 00
A. McInnes.....	do.....	4,166 67	1,500 00
A. Harvey.....	do.....	4,166 67	1,500 00
J. Harvey.....	do.....	4,166 67	1,500 00
Estate of the late P. Dewar.....	Chedoke Barton.....	4,166 66	1,500 00
James Watson.....	Hamilton.....	4,166 66	1,500 00
H. T. Ridley.....	do.....	4,166 66	1,500 00
A. Copp.....	do.....	4,166 67	1,500 00
J. M. Williams.....	do.....	4,166 67	1,500 00
J. M. Buchan.....	do.....	1,000 00	.....
J. J. Mason.....	do.....	1,000 00	.....
R. K. Hope.....	do.....	1,000 00	.....
	Total.....	50,000 00	18,000 00

The full amount subscribed is included in the assets of the Company, the amount unpaid being held in the form of negotiable bonds or notes given by each individual subscriber for his own subscription, and which is described in the Annual Report as Guarantee Securities. The Association pays the subscriber seven per cent. interest on the actual amount paid up.

QUEBEC FIRE ASSURANCE COMPANY.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount paid up in Cash.
		\$	\$
Anderson, Mrs. E. G.	Quebec.	1,200	780
Auld, Miss Sarah Jane.	do	200	130
Alford, George.	do	6,000	3,900
Austin, Mrs Widow F. F.	do	2,000	1,300
Alley, Hon. C.	do	1,800	1,170
Auclair, Rev. Joseph.	do	4,000	2,600
Angers, Mde. L. P.	Montreal.	600	390
Angers, Hon. A. R.	Quebec.	1,000	650
Auld, Mrs. S. J.	do	600	390
Burke, Wm. T., Heirs by J. Horan, Atty.	England.	3,800	2,470
Beaubien, Pierre.	Montreal.	1,800	1,170
Foisvert, F. O., Estate.	Quebec.	2,000	1,300
Burke, E. C.	do	400	260
Bardy, Mrs. M. S. Lefebvre.	do	1,000	650
Bolduc, Henri.	do	2,000	1,300
Brown, W. P., Executrix of the late.	England.	6,000	3,900
Brousseau, Mrs. M. M. D.	Quebec.	1,000	650
Cowan, Elizabeth and William.	do	1,400	910
Clapham, Mrs Leonora	do	3,400	2 210
Campbell, W. D.	do	2,500	1,625
Casgrain, P. B.	do	5,200	3,380
Clapham, J. Greaves.	do	15,400	10,010
Carrier, Mme. Henriette.	do	6 0	390
Campbell, Mrs. Agnes, Heirs of the late.	do	9,900	6,435
Collège Ste Anne.	St. Anne de la Pocatière.	1,000	650
Cannon, E. G.	Quebec	3,000	1,950
Cary, Thos. A.	Sandwich.	2,000	1,300
Cary, Miss Elizabeth Rebecca	do	2,600	1,690
Cazeau, Mlle. Josephine.	Quebec.	200	130
Campbell, Mrs Isabella Jane	do	4,200	2,730
Corporation du Précieux Sang, St. Hyacinthe.	St Hyacinthe.	200	130
Casey, Thomas.	Quebec.	400	260
Cream, Wm.	do	2,000	1,300
Dugal, Dles, Emélie, Caroline and Cécile.	do	400	260
Donohue, Miss Ellen.	do	3,600	2,340
De Bonne, E. M., Heirs of the late	Beauport.	1,000	650
Dean, W. R.	Quebec.	5,000	3,250
De Foy, François, Executors of the late.	do	1,400	910
Dickson, James, Executrix of the late.	Three Rivers.	2,000	1,300
Drum, William, Executors of the late.	Quebec.	1,000	650
De Blois, E. J.	Beauport.	600	390
De Blois, P. A.	do	800	520
Dionne, Fortuné.	Quebec.	400	260
Davies, W. H. A., Executrix of the late.	Montreal.	200	130
Doucet, Rev. N.	Gaspé.	2,000	1,300
Derome, Mad F. M.	Rimouski.	600	390
Douglass, Mrs Charlotte, Heirs.	Quebec	400	260
Dugal, F. D.	do	3,000	1,950
Derousselle, Alexis, Executor of the late.	do	200	130
D'Eschambault, Mde. Esther.	do	1,000	650
Dupont, William	do	1,100	715
Dean, A. L., G. & E. M.	do	5,000	3,250
Fraser, Hon. John.	do	2,000	1,300
Fisher, Mrs. Louisa.	do	200	130
Fabrique de Quebec.	do	4,000	2,600
Fabrique St. Roch	do	1,600	1,040
Frémont, Mde. C. P.	do	800	520
Frémont, Mde. C. P., Executrix.	do	200	130

## QUEBEC FIRE—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount paid up in Cash.
		\$	\$
Frémont, Jules Taschereau .....	Quebec.....	230	130
Goodwin, Mrs. Emma.....	England.....	1,800	1,170
Gauvreau, L. Edmond.....	Quebec.....	1,600	650
Gale, Mrs. B.....	do.....	400	260
Gibb, James.....	do.....	4,240	2,730
George, Miss Elizabeth.....	do.....	1,000	650
Grenier, Mrs. J. O., Heirs.....	do.....	400	260
Gibb & Ross.....	do.....	3,000	1,950
Gingras, J. E., Executrix of the late.....	do.....	200	130
Grassett, Mrs. S. M.....	Toronto.....	1,400	910
Gravel, J. A.....	Montreal.....	1,400	910
Gourdeau, François.....	Quebec.....	1,000	650
Garneau & Frère.....	do.....	2,600	1,690
Gibsone, W. C.....	do.....	2,200	1,430
Gregory, J. U.....	do.....	1,000	650
Holt & Dean.....	do.....	1,300	815
Healey, Miss Annie.....	do.....	200	130
Heath, Miss Emilie.....	Green Island.....	600	390
Hawtayne, W. H.....	England.....	3,000	1,950
Hunt, Mrs. Henrietta, Heirs.....	Quebec.....	4,200	2,730
Huot, Philippe.....	do.....	3,800	2,470
Hall, H. E.....	do.....	200	130
Henderson, John.....	Montreal.....	2,600	1,690
Hossack, G. C.....	Quebec.....	1,000	650
Hardy, Joseph.....	do.....	1,000	650
Hunt, James, Executors of the late.....	do.....	7,600	4,940
Hamel, Théophile, Executrix of the late.....	do.....	1,000	650
Hamilton, Robert C.....	do.....	400	260
Hamel, Abraham.....	do.....	400	260
Hookes, Isaac.....	do.....	600	390
Bardy, A. P.....	Pointe aux Trembles.....	600	390
Bardy, M. G.....	do.....	1,200	780
Hardy, David.....	do.....	600	390
Hardy, Joseph L.....	do.....	600	390
Hardy, Siméon.....	Quebec.....	2,200	1,430
Budon, Théophile.....	do.....	2,200	1,430
Herring, William.....	do.....	10,000	6,500
Hunt, Weston.....	do.....	2,000	1,300
Hamilton, Robt.....	do.....	1,600	1,040
Hamilton, Hon. John.....	Montreal.....	1,400	910
Herring, Wm., in trust.....	Quebec.....	1,800	1,170
Hamilton, Charles C.....	do.....	600	390
Heath, W. A. Curator.....	Green Island.....	1,200	780
Heath, W. A.....	do.....	600	390
Hale, E. J.....	Quebec.....	10,000	6,500
Hunt, Arthur F.....	do.....	1,300	845
Hunt, Herbert F.....	do.....	300	195
Hunt, Frederick F.....	do.....	400	260
Hamilton, Mrs. G. W.....	Montreal.....	400	260
Jones, W. H.....	Ottawa.....	600	390
Jones, Edwin.....	Quebec.....	10,800	7,020
Jourdain, A.....	do.....	2,800	1,820
Jolicœur, P. J.....	do.....	600	390
Jones, Mrs. M. A.....	do.....	4,200	2,730
Jeffrey, Mrs. Mary.....	do.....	600	390
La Banque Nationale.....	do.....	1,600	1,040
Langevin, Ed. T.....	Ottawa.....	600	390
Langevin, Miss M.....	Rimouski.....	600	390
La Rue, S. A.....	St. Charles.....	2,000	1,300

QUEBEC FIRE—Continued.  
LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Le Boutillier, Mrs George <i>et al.</i> .....	Gaspé.....	300	195
Le Boutillier, Philippe.....	do.....	300	195
Le Boutillier, Horatio.....	do.....	600	390
Lambly, John, Executors of the late.....	Inverness.....	800	520
Lelièvre S. do.....	Quebec.....	600	390
Logie, Mrs. Sarah, <i>en usufruit</i> .....	do.....	400	260
Langevin, Jean, Right Rev. Bishop.....	Rimouski.....	600	390
Langevin, Hon. H. L., C.B.....	Quebec.....	6,000	3,900
Langevin, Rev. E.....	Rimouski.....	600	300
Langlois, Jean.....	do.....	3,400	2,210
L'Archevêque de Québec.....	do.....	1,800	1,170
LeMoine, Alexandre.....	do.....	2,000	1,300
Légaré, Rev. A. J.....	do.....	1,400	910
Langlois, Chas. B.....	do.....	2,600	1,690
Lacroix, Edouard.....	do.....	5,000	3,250
Lindsay, Mrs. E. L.....	do.....	4,200	2,730
Langlois Eusèbe.....	do.....	500	325
Masuc, L. H., <i>en usufruit</i> .....	St Aimé.....	4,000	2,600
Molson, John, Executor of the late.....	Montreal.....	3,800	2,470
Montizambert, Mrs Fred.....	Quebec.....	2,500	1,625
Montizambert, Mrs S., Heirs.....	do.....	800	520
Mountain, Mrs. C. S.....	England.....	1,400	910
Moore, Wm.....	Quebec.....	4,000	2,600
Moore, Samuel.....	do.....	800	500
McLimont, Wm.....	do.....	4,000	2,600
McLimont, Miss C.....	do.....	2,000	1,300
McLimont, J. C.....	do.....	1,000	650
Morgan, Terence, Heirs.....	Ireland.....	3,000	1,950
Monier, Mad. Malvina.....	Quebec.....	600	390
Marcotte, Mad. Cicile.....	do.....	600	390
Molson, William, Executors of the late.....	Montreal.....	2,600	1,690
McWilliam, William.....	Quebec.....	2,400	1,560
MacNider, Jas. & C.....	do.....	1,300	845
Norris, Thomas.....	do.....	2,200	1,400
O'Connor, C. R.....	do.....	400	260
Ostell, Mrs. M. E.....	Montreal.....	600	390
Orkney, J. T.....	Quebec.....	6,600	4,290
O'Donohoe, John.....	do.....	4,000	2,600
Oliver, Fred.....	do.....	400	260
Petry, H. J., <i>et al.</i> , usufructuaries.....	do.....	3,000	1,950
Phillips, Miss M. C.....	do.....	1,400	910
Pinsonnault, Alfred.....	Montreal.....	400	260
Perreault, Mde. M. S.....	do.....	800	520
Patterson, P., Executor of the late.....	Quebec.....	4,400	2,860
Patton, Mrs Mary.....	do.....	400	260
Parke, Mrs Jos.....	do.....	800	520
Pelletier, Hon. C. A. P.....	do.....	1,800	1,170
Paquet, Rev. Benj.....	do.....	3,200	2,080
Pozer, Mrs Ann.....	Beauce.....	400	260
Protestant Female Orphan Asylum.....	Quebec.....	1,600	1,040
Poston, William, Executors of the late.....	do.....	2,800	1,820
Paquet, Mad. Reine.....	Cap Sante.....	600	390
Paquet, E. T.....	St Nicholas.....	2,000	1,300
Pentland & Young, Trustees.....	Quebec.....	800	520
Paquet, Rev. L. H.....	do.....	1,800	1,170
Paradis, L. L.....	St. Foy.....	400	260
Pampalon, Thomas.....	Quebec.....	200	130
Prévost, Mad. V. Louis.....	do.....	400	260
Paquet, Hon. E. T.....	do.....	2,000	1,300

QUEBEC FIRE—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Rousseau, Dr. E.....	Quebec.....	2,400	1,560
Romain, François, Executrix of the late.....	do .....	1,000	650
Renfrew, George R.....	do .....	10,400	6,760
Robitaille, Dr. Olivier.....	do .....	200	130
Robitaille, Dr. O., for children.....	do .....	2,000	1,300
Ross, James G.....	do .....	2,400	1,560
Stuart, Hon. G. O.....	do .....	10,000	6,500
Simons, William.....	do .....	7,800	5,670
Sewell, Rev. E. W.....	England.....	2,800	1,820
Smith, George, Heirs of the late.....	Montreal.....	2,000	1,300
Stevenson, M., Tutor to his minor children.....	Quebec.....	400	260
Séminaire de Québec.....	do .....	4,200	2,730
Shaw, Samuel J.....	do .....	10,600	6,890
Sax, Rev. P.....	St. Romuald.....	4,000	2,600
Scott, H S.....	Quebec.....	10,000	6,500
St Michel, Charles.....	do .....	600	390
Scott, W. W., Executors of the late.....	do .....	1,200	780
Simons, John.....	do .....	4,600	2,990
Simons, Archibald.....	do .....	400	260
Slous, J.....	Gaspé.....	1,000	650
Shaw, Mrs. Maria A.....	Quebec.....	400	260
Shaw, C. H.....	do .....	1,000	650
Scott, E. B.....	do .....	200	130
Tétu, Vital.....	do .....	8,400	5,460
Tessier, Hon. U. J.....	do .....	400	260
Fremblay, Mrs. Widow P. A.....	do .....	2,000	1,300
Thibault, Louis.....	Point Lévis.....	600	390
Tessier, Cyrille.....	Quebec.....	600	390
Taylor, Mrs. Sarah.....	do .....	1,600	1,040
Tessier, Felix.....	do .....	1,200	780
Taschereau, Mde. T. J.....	do .....	2,000	1,300
Turcotte, Nazaire.....	do .....	1,000	650
Temple, E. B.....	do .....	400	260
Thomson, T. Henry, in trust.....	do .....	3,400	2,210
Tourangeau, Mde. V. A. J.....	do .....	200	130
Thomson, T. H., <i>en usufruit</i> .....	do .....	1,000	650
Vallée, Prudent.....	do .....	4,200	2,730
Vocelle, Olivier.....	do .....	600	390
Vezina F., in trust.....	do .....	4,600	2,990
Vezina, Frs.....	do .....	1,600	1,040
Wotherspoon, F. G.....	Three Rivers.....	1,000	650
Walker, Wm.....	Quebec.....	4,000	2,600
Walker, Wm., Executor.....	do .....	1,200	780
Withall, W. J.....	do .....	11,000	7,150
White, Wm.....	do .....	2,400	1,560
Withall, Mrs. Elizabeth.....	do .....	6,200	4,030
Whitehead & Turner.....	do .....	1,400	910
Walker, Miss Helen Filmer.....	do .....	2,500	1,625
Young, D D, Executors of the late.....	do .....	4,600	2,990
Yule, William do .....	do .....	2,000	1,300
	Total.....	500,000	325,000



## ROYAL CANADIAN INSURANCE COMPANY.

## LIST OF SHAREHOLDERS—ADJUSTED CLAIMS.

(Shares on which all calls are paid can be transferred without consent of Directors.)

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Adams, James.....	St John, N.E.....	300	180
Adam, T. R.....	Lindsay.....	1,100	660
Akerly, S. A.....	Fredericton, N.B.....	6,700	4,020
Alexander, Chas.....	Montreal.....	600	360
Allen, J. H.....	St. John, N.E.....	300	180
Ambrose, Thos H.....	Port Hope.....	600	360
Angers, E. J.....	Quebec.....	300	180
Amiot, Hermidas.....	Verchères.....	1,000	600
Andrews, Thomas.....	Quebec.....	700	420
Antil, Edward.....	do.....	300	180
Apps, Chas. O.....	Brantford.....	800	480
Apps, William.....	do.....	800	480
Almon, Chas, M.....	Halifax.....	700	420
Angers, Mrs J.....	Montreal.....	100	60
Archer, Joseph.....	Quebec.....	300	180
Archer & Co.....	do.....	300	180
Arel, Léon.....	do.....	300	180
Archambault, Hon. Louis.....	L'Assomption.....	600	360
Archambault, Rev. L. M.....	St. Hughes.....	300	180
Archer, Robert.....	Montreal.....	10,000	6,000
Archambault, Louis.....	Terrebonne.....	300	180
Atherton, A. B.....	Fredericton.....	600	360
Audet, Rev. Pierre.....	St. Fabien.....	100	60
Audet, Nicodeme.....	St Anselme.....	800	480
Ayotte, Ludger.....	Maskinonge.....	3,000	1,800
Anthier, L. R.....	South Durham.....	460	240
Avery, Ruggles.....	Mallorytown.....	300	180
Barsalou, Joseph.....	Montreal.....	2,200	1,320
Barsalou, Erasme.....	do.....	600	360
Barsalou, Hector.....	do.....	600	360
Babcock, Michael.....	do.....	600	360
Badeaux, J. E.....	Three Rivers.....	300	180
Baillargé, Chas.....	Quebec.....	300	180
Babin, Damase, jun.....	St. Jean, Port Joli.....	1,000	600
Bate, C. T.....	Ottawa.....	300	180
Bachlan, H. W.....	Montreal.....	1,200	720
Bastien, Alphonse.....	do.....	700	420
Barry & Campbell.....	do.....	3,000	1,800
Balcer, H. M.....	Three Rivers.....	2,500	1,740
Barsalou, Charles.....	Montreal.....	1,200	720
Bartlett, Geo.....	Windsor.....	600	360
Babin, Orsene.....	Oakville.....	200	120
Bacon, Mrs. S.....	St Pierre River, Saguenay.....	100	60
Beauchamp, L. E.....	Montreal.....	600	360
Beauvais & Perrault.....	do.....	300	180
Benny, Robert.....	do.....	600	360
Bell, Joshua A.....	do.....	300	180
Benoit, M.....	do.....	2,500	1,500
Bellefeuille, P.....	Sorel.....	600	360
Beaulieu, J. B.....	Lévis.....	300	180
Beaupre, A.....	St. Elizabeth.....	900	540
Beaudry, L. Z.....	Three Rivers.....	600	360
Bernard, J. M.....	Cap Santé.....	300	180
Bertrand, D.....	Trois Pistoles.....	600	360
Bertrand, L. A.....	Isle Verte.....	600	360
Bertrand, Mrs. J. B.....	Quebec.....	600	360
Bergevin, Chas.....	do.....	600	360

## ROYAL CANADIAN—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Beament, Thos.....	Ottawa.....	300	180
Bethune, Rev. C. J. L.....	Port Hope.....	600	360
Bertrand & Brochu.....	Lévis.....	600	360
Belanger, A.....	St Hughes.....	300	180
Benoit, François.....	Sault au Recollet.....	300	180
Bell, Thomas.....	Montreal.....	3,000	1,800
Bernier, Thos.....	St. Sauveur.....	1,200	720
Beaulieu, J. B., sen.....	Cacouna.....	200	120
Bellefeuille, Jos.....	Three Rivers.....	100	60
Beauchemin, M., et fils.....	Sorel.....	100	60
Bernard, Bernard.....	Montreal.....	600	360
Belt, A. Wilson.....	Carleton Place.....	700	420
Beauchamp, Alex.....	St. Simon, Bagot.....	1,200	720
Beaubien, L. A., Estate of.....	Cap St. Ignace.....	200	120
Berlinguet, Mrs. F. X.....	Quebec.....	700	420
Bertrand, Chas.....	Isle Verte.....	1,200	720
Berton Bros.....	St. John, N.B.....	300	180
Bernatchez, Miss C.....	Montmagny.....	300	180
Bireley & Co.....	Hamilton.....	600	360
Bilodeau, Louis.....	Quebec.....	1,200	720
Bienvenu, Charles.....	Montreal.....	100	60
Bilodeau, Anselme.....	St Charles.....	300	180
Black & Locke.....	Montreal.....	600	360
Blackburn, R.....	Ottawa.....	300	180
Blondin, J. A.....	Becancour.....	600	360
Blackadar, C. C.....	Halifax.....	600	360
Blondeau, Chas.....	St Paschal.....	300	180
Black, W. L., Estate.....	Halifax.....	5,800	3,480
Black, M. P.....	do.....	5,800	3,480
Black, C. H. M.....	do.....	2,900	1,740
Black, Samuel G.....	do.....	3,000	1,800
Blackadar, H. W.....	do.....	600	360
Blackburn, Josiah.....	London.....	300	180
Blyth, George R.....	Ottawa.....	200	120
Blanchard, Julien.....	St Hughes.....	200	120
Blais, L. N.....	Matane.....	500	300
Blair, A. C.....	St John, N.B.....	200	120
Blouin Joseph.....	St. Mich-L.....	200	120
Blais, J. P.....	Kamouraska.....	300	180
Boulet, Odilon.....	Quebec.....	300	180
Bourget, Louis.....	do.....	300	180
Boyce, M.....	do.....	300	180
Bossé, J N.....	Montmagny.....	300	180
Boulet, Dr. S.....	Joliette.....	600	360
Boyden, E. S.....	Kingston.....	600	360
Bolton, Mrs. H. C.....	St Stephen, N.B.....	300	180
Boucher de la Bruyere, Hon.....	St. Hyacinthe.....	1,000	600
Bolduc, Rev. J. B. Z., in trust.....	Quebec.....	300	180
Bourgouin, N. H.....	Montreal.....	300	180
Bourget, Rev. J. B.....	St Henri.....	300	180
Bolduc, Rev. J. B. Z.....	Quebec.....	2,700	1,620
Bolton, Richard.....	Montreal.....	3,300	1,980
Bolton, Richard, in trust.....	do.....	800	480
Bowman, A. M.....	do.....	3,400	2,040
Borbridge, Thomas.....	Ottawa.....	100	60
Boucher, Jean.....	St Charles, Bellechasse.....	1,500	900
Borden, George Wm.....	Halifax.....	500	300
Brodie, Wm. R.....	Quebec.....	300	180
Bressé, G.....	do.....	600	360

ROYAL CANADIAN—*Continued.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Brown, T. C.....	Fredericton, N.B.....	300	180
Brown, J, & Co.....	Kingston.....	660	360
Britton, B. M.....	do.....	600	360
Brunelle, L., & Frère.....	Three Rivers.....	1,000	600
Brennan, M.....	Hamilton.....	2,000	1,200
Bramley, Mrs. C.....	Sorel.....	600	360
Breen, Philip.....	St Stephen, N.B.....	600	360
Brown, Robert.....	Montreal.....	4,000	2,400
Brethour, Rev D. L.....	Aylmer.....	100	60
Brethour, H. W.....	Brantford.....	1,800	1,080
Brousseau, Dame P. C.....	Belœil.....	800	480
Brown, M. S.....	Halifax.....	3,000	1,800
Brown, E. H., Estate.....	do.....	1,200	720
Breden, John.....	Kingston.....	800	480
Braneau, P. G. A.....	Sorel.....	1,300	780
Bramley, G. H.....	do.....	600	360
Brown & Wells.....	Ingersoll.....	2,400	1,440
Brown, W. E.....	Ottawa.....	200	120
Brown, Calvin.....	St Catharines.....	400	240
Braniff, Estate late John.....	St. Stephen, N.B.....	300	180
Buck, Wm.....	Brantford.....	600	360
Burrows, Chatfield & Co.....	St Catharines.....	600	360
Burns, K. F.....	Bathurst.....	300	180
Burnstein, Samuel.....	Quebec.....	300	180
Burkholder, H.....	Hamilton.....	300	180
Burrows, Stewart & Milne.....	do.....	700	420
Buchanan, Thos.....	Montreal.....	700	420
Butler, Hon Jas.....	Halifax.....	1,460	840
Bureau, Jacques.....	Three Rivers.....	700	420
Bureau, J. F. V.....	do.....	400	240
Bureau, J. N.....	do.....	2,900	1,740
Carsley, S.....	Montreal.....	900	540
Cameron, John.....	Peterboro'.....	600	360
Carter, R. C.....	Kingston.....	1,200	720
Carlisle, Henry.....	St. Catharines.....	600	360
Cahill, Michael.....	St. George, Beauce.....	200	120
Carignan, O.....	Three Rivers.....	600	360
Carrière, F. & Co.....	Quebec.....	600	360
Caron, Germain (père).....	Trois Saumons.....	600	360
Cayer, Alexis.....	St. Raymond.....	200	120
Cantin, Chas. A.....	Montreal.....	2,200	1,320
Cantin, Miss Jane.....	do.....	1,100	660
Casgrain, J. E.....	L'Islet.....	600	360
Caron, Rev. F.....	St Anne Pocatière.....	200	180
Cameron, Donald.....	Windsor.....	1,800	1,000
Campbell, Kenneth & Co.....	Montreal.....	300	180
Caron, Damase.....	Fraserville.....	700	420
Carruthers, John.....	Kingston.....	1,600	960
Carruthers, J. B.....	do.....	1,300	780
Cassels, Robt.....	Lyn, Ont.....	5,800	3,480
Cassils, Steinson & Co.....	Montreal.....	300	180
Cadieux, H. C.....	do.....	100	60
Campbell, G. F.....	St. Stephen, N.B.....	200	120
Carbonneau, O., jun.....	Berthier ( <i>en bas</i> ).....	100	60
Campbell, Margt. Maria.....	Almonte.....	1,000	600
Carrière, J. B.....	St. Anselme.....	1,200	720
Cahill, E. J.....	St George, Beauce.....	200	120
Chalmers, Wm.....	Ottawa.....	300	180
Champness, F.....	do.....	300	180

ROYAL CANADIAN—Continued.  
LIST OF SHAREHOLDERS—Continued.

Name	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Chouinard, H J J. B.	Quebec	600	360
Chapleau, E J.	St Paschal	300	180
Chadwick, F J.	Guelph	600	360
Cheese, W. E.	Montreal	800	480
Chapdelaine, J. B.	Joliette	200	120
Chauvin, A. T.	Montreal	300	180
Chavrn, Edwin	Kingston	1,500	900
Chagnon, Honoré	Verchères	300	180
Chadwick, Mrs. Jane.	Ingersoll	700	420
Chipman, Z.	St. Stephen, N.B.	1,200	720
Chabot, Jos.	St. Charles, Bellechasse	100	60
Charlebois, J. A.	Quebec	100	60
Chaloult, L. P.	Kamouraska	200	120
Chevalier, Moise	Sorel	900	540
Cleghorn, Andrew	London	300	180
Clay, Thomas	Halifax	600	360
Cliff, Geo. A.	Fredericton	800	480
Close, Jas	Montreal	1,000	600
Clement, Nap E.	Maskinonge	400	240
Clendenning, W.	Montreal	3,700	2,220
Clark, A. C.	do	6,500	3,900
Cliff, N. A.	Fredericton	700	420
Cloutier, H.	Quebec	400	240
Claxton, T. J.	Montreal	300	180
Costello, Pat. Est.	do	600	360
Coghlin, Miss L. A.	do	600	360
Coghlin, B. J.	do	2,500	1,500
Cockshut, Ignatius	Brantford	600	360
Coulter, J. E.	Fredericton	200	120
Connelly, James	Lindsay	600	360
Connelly, James	Quebec	600	360
Convey, William	do	300	180
Collet, Rev. C. A.	do	600	360
Couture, G. & E.	Lévis	600	360
Collet, C. A.	St. Henri	600	360
Corriveau, F. X.	St. Anselme	300	180
Corriveau, J. B.	do	300	180
Cormack, James	Guelph	600	360
Cochrane, Hon. M. H.	Compton	2,800	1,680
Cole, Fred.	Montreal	3,300	1,980
Couillard, T. M.	Lévis	200	120
Collette & Senecal	Verchères	2,700	1,620
Corbeil, L. L.	Montreal	700	420
Covert, H.	Port Hope	600	360
Collin, Rev. C.	St. Lin. Que	300	180
Collin, Jacques	St. Thomas, Montmagny	100	60
Corbett, F. D.	Halifax	1,100	660
Cochran, J. S.	do	1,200	720
Collard, Joseph	Malbaie	1,200	720
Cooper, William	Montreal	3,700	2,220
Couture, J. G.	Quebec	300	180
Coté, Celina Bouchard	Fraserville	200	120
Cooke, Thomas E.	Halifax	1,200	720
Couture, G.	Quebec	100	60
Costello, J.	Lindsay	300	180
Coté, Arsene	St. Fabien	200	120
Coté, Samuel	Rimouski	200	120
Couillard Frères et Cie.	do	200	120
Corporation Archépiscopale	Quebec	1,000	600

## ROYAL CANADIAN—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Cressé, A. P.	Nicolet	600	360
Crawford, R.	Kingston	1,700	1,020
Crawford, R., in trust.	do	1,100	660
Craig, J. L.	Montreal	700	420
Craig, William	Port Hope	1,700	1,020
Craick, J. & Co.	do	100	60
Craig, Thomas	Montreal	6,900	4,140
Cummings James	Lyn	600	360
Cullinan, H. & P.	St. Stephen, N.B.	600	360
Cuddy, J. P.	Montreal	1,300	780
Cuvillier, Miss Luce	do	1,800	1,080
Cusson, Alexis	do	3,300	1,980
Cunningham, Henry	Kingston	1,500	900
Dalziel, Mary Ann	St Thomas, Montmagny	200	120
Darlington, John	Quebec	300	180
Dansereau, Mrs. Zoé	Contreccœur	600	360
Dagenais, Rev. T. E.	do	600	360
Danjou, Joseph	St Fabien	600	360
Davison, James	Montreal	200	120
Dalziel, Delle Alvine	St Thomas, Montmagny	100	60
Davis, J. H. & Co	Hamilton	2,900	1,740
Daigle, Joseph	Belœil	3,300	1,980
Darling, William	Montreal	1,500	900
Davis, Mrs. C. E.	Kingston	700	420
Daniel & Boyd	St. John, N.B.	1,200	720
Dever Bros	Fredericton, N.B.	900	540
Devlin, R. J.	Ottawa	300	180
Dechene, F. M.	Quebec	600	360
Dejoy, Joseph A	do	300	180
Dery, P. C.	do	300	180
Dery, J. P.	do	300	180
Delage J. B.	do	300	180
Desilets, P. O.	Three Rivers	1,600	960
Denis, Dieudonné	St. Cuthbert	5,000	3,000
Desorcy, Pierre	St Hugues	300	180
Desmarais, Hegissipe	St Marc	300	180
Devins, R. J.	Montreal	3,700	2,220
Delage, Rev. F. X	L'Islet	300	180
Denis, D.	St. Simon, Bagot	300	180
Demers, George	Hochelega	600	360
DeGrandpré, A. D.	Sorel	1,800	1,080
DeNoncourt, N. L	Three Rivers	1,200	720
Desrosiers, L. N	Sandy Bay	200	120
Desilets, A. O.	Beccancour	700	420
Desilets, Miss M. J. A.	do	100	60
Deschamps, Alderic	Montreal	800	480
Dionne, Benjamin	Cacouna	600	360
Dionne, Elisée	Ste. Anne de la Pocatière	1,700	1,020
Dionne, F.	Quebec	100	60
Donnelly, Jas.	Montreal	600	360
Doran, M.	Kingston	2,900	1,740
Donovan, T. J.	Montreal	1,000	600
Dorion, Sir A. A.	do	5,800	3,480
Doull & Miller	Halifax	1,400	840
Dobson, J.	Lindsay	300	180
Douglas, Jas.	St. Catharines	600	360
Drapeau, Rev. J. O.	St Ulric	300	180
Drolet, Pierre	St. Charles, Bellechasse	100	60
Dumesnil, G. H.	Montreal	5,000	3,000

## ROYAL CANADIAN—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Dunn, J. L.	St. John, N. B.	600	360
Dundas, J. R.	Lindsay	600	360
Duffus, John	Halifax	4,400	2,640
Duplessis, J. O.	Sorel	300	180
Dupuis, J. B.	St. Roch des Aulnets	300	180
Dupuis, Auguste	do	300	180
Dubé, Pierre	St. Jean Port Joli	300	180
Dufresne, Candide	St. Thomas	600	360
Dubeau, J. B. Z.	Quebec	300	180
Duquet & Co.	do	300	180
Dubois, Damase	Terrebonne	600	360
Dupuis, Antoine	Quebec	300	180
Duguay, Olympe	Terrebonne	600	360
Dupré, Joseph	Montreal	3,300	1,980
Dubord, Alphonse	Three Rivers	1,200	720
Dugal, G. A.	Montreal	3,300	1,980
Dumas, Arthur	Terrebonne	1,800	1,080
Dugal, Roch	Montreal	300	180
Durand, F. J.	do	500	300
Duchesnay, H. J. J.	Ste. Marie	200	120
Duverger, Mrs. S. L.	Montreal	1,200	720
Duval, L. Z.	St. Jean Port Joli	300	180
Duhaime, P. L.	St. Simon	300	180
Dufault, E.	St. Helen, Bagot	300	180
Duffus, Wm.	Halifax	4,800	2,880
Duffus, J. B.	do	8,400	5,040
Dwyer, Michael	do	2,900	1,740
Duncan, J. W.	Montreal	100	60
Dunnett, Miss Jennie	London	22,500	13,500
Durocher, L. B.	Montreal	2,700	1,620
Dupuis, L. C.	St. Thomas	100	60
Dykeman, W. G.	St. John, N. B.	100	60
Eaton, C. B.	St. Stephen, N. B.	300	180
Eaton, H. F.	do	900	540
Egleson, James	Gloucester, Ont.	300	180
Easton, Geo. C.	Ingersoll	1,200	720
Edgar, Frank	Montreal	1,700	1,020
Elliott, Edward	do	600	360
Elder, William	St. John, N. B.	300	180
Elliott, F. C.	Halifax	1,800	1,080
Esson, Wm.	do	2,300	1,380
Esson, Geo., sen.	do	1,100	660
Evans, Mercer & Co.	Montreal	600	360
Ewing, S. H. & A. S.	do	600	360
Evans, William S.	do	6,700	4,020
Everett, E. H., Mrs	do	3,000	1,800
Evans, J. S.	do	8,300	4,980
Fafard, Rev. E.	Levis	300	180
Farquhar, Alex.	London	30,000	18,000
Fauteux, P. A.	Montreal	3,400	2,040
Faucher, O.	do	1,200	720
Fairgrieve, Hugh	Hamilton	800	480
Fairgrieve, J. B.	do	800	480
Farquharson, John	Halifax	3,000	1,800
Fenety, G. E.	Fredericton	600	360
Fenwick, W. J.	Montreal	2,500	1,500
Ferguson, Thomas	do	100	60
Finlay, Robt. Mc, in trust	do	800	480
Fiuet, Joseph	St. Thomas, Mont.	1,400	840

## ROYAL CANADIAN—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Finlay, Robert.....	Lindsay.....	300	180
Fisher, G. F.....	Fredericton, N.B.....	800	480
Fisher, C. H. B.....	do.....	1,000	600
Fiset, L. J. C.....	Quebec.....	3,900	2,340
Fitzsimmons, Robert.....	Brockville.....	1,200	720
Findlay, Jonathan.....	Montreal.....	100	60
Finlay, David.....	Sorel.....	700	420
Fisher, S.....	Quebec.....	1,200	720
Fiset Arthur.....	Montmagny.....	300	180
Fish, W. T.....	Cobourg.....	3,000	1,800
Fletcher, James.....	Montreal.....	3,300	1,980
Foster, A. J.....	Stanstead.....	300	180
Foster, Stephen.....	Rock Island.....	300	180
Fortin, Irene.....	Quebec.....	300	180
Fortin, Achille.....	Ste. Marie, Beauce.....	500	300
Forde, Jackson.....	Brantford.....	600	360
Forde, R. J.....	do.....	600	360
Foisy, Theodule.....	Lévis.....	600	360
Fournier, Valère.....	Rimouski.....	300	180
Fournier, Louis.....	do.....	100	60
Fontaine, G. H.....	Verchères.....	1,000	600
Foucher, Francois.....	Joliette.....	600	330
Foucher, Mrs. Virginie.....	do.....	300	180
Forget, L. J. & Co.....	Montreal.....	10,600	6,360
Forget, Octave.....	Terrebonne.....	3,700	2,220
Fournier, Elizabeth Vidon.....	L'Islet.....	200	120
Foley, M. S.....	Montreal.....	200	120
Fortin, Mde. Achille J.....	St. Joseph, Beauce.....	300	180
Forsyth, Alex.....	Halifax.....	2,400	1,440
Fogarty Bros.....	Montreal.....	200	120
Fortin, Nestor.....	Cap St. Ignace.....	700	420
Fortin, Theodore.....	Quebec.....	1,800	1,080
Fremont, Mrs. C. P.....	do.....	1,000	600
Frigon, J. G. A.....	Three Rivers.....	3,700	2,220
Frenette, Delle. Celina.....	L'Islet.....	1,700	1,020
Frigon, L. G. A.....	Three Rivers.....	300	180
Fraser, W. J.....	Halifax.....	2,300	1,380
Fremont, J. J. T.....	Quebec.....	300	180
Frenette, Rev. L. E.....	L'Islet.....	300	180
Furlong, Thos.....	St. John, N.B.....	600	360
Fulford, J. H.....	Easton's Corners.....	600	360
Fuller, H. H.....	Halifax.....	3,000	1,800
Fuller, Mary Jane.....	Sorel.....	200	120
Gaucher, G. G.....	Montreal.....	600	360
Gauthier, Thomas.....	do.....	300	180
Garland, Mutchmore & Co.....	Ottawa.....	300	180
Gaboury, Augustin.....	Quebec.....	600	360
Gagnon, Arthu.....	Montreal.....	200	120
Gauthier, L. O.....	Quebec.....	400	240
Gaudette, Dr. D.....	St. Arne des Plaines.....	600	360
Gagnon, Nazaire.....	Champlain.....	600	360
Gamache, Solyme.....	Cap St. Ignace.....	300	180
Gagnon, F. X.....	St. Raphael.....	300	180
Gardner, Robert.....	Kingston.....	300	180
Gagnon, Mdle. Amelie.....	St. Roch des Aulnets.....	700	420
Garrett, John & Co.....	Hamilton.....	3,000	1,800
Gauvreau, Pierre.....	Quebec.....	300	180
Gagnon, G. A.....	Montreal.....	700	420
Gatineau, Rev. V.....	St. Alexandre d'Iberville.....	400	240

## ROYAL CANADIAN—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Gagnon, Antoine	Arthabaskaville	300	180
Gagnon, Adolphe	St Fabien	300	180
Gauvreau, P. L.	Rimouski	200	120
Gauvreau, Calixte	Terrebonne	600	360
Gaherty, Denis	Montreal	600	360
Gastouguay, T. Estate	Quebec	300	180
Gagnon, Michel	Trois Saumons	200	120
Gelhausen P. J.	Ottawa	200	120
Genest, L. T.	St Henri	300	180
Gervais, Olivier	Contreccœur	300	180
Gervais, A. E.	do	900	540
Gendron, Mde E.	do	200	120
Giroux, Jean, fils	Quebec	300	180
Girardin, Auguste	do	300	180
Gibson, Henry	Stratford	600	360
Gillespie, Thomas F.	Chatham, N.B.	100	60
Gilman, F. E.	Montreal	89,300	53,580
Gildersleeve, C. F.	Kingston	3,700	2,220
Gildersleeve, J. P.	do	2,400	1,440
Gingras, Rev. J. N.	St Gervais	100	60
Gilman, Allan	Ottawa	1,700	1,020
Gibson, John	Halifax	2,900	1,740
Giasson, J. F.	L'Islet	200	120
Glover & Fry	Quebec	300	180
Globensky, C. A. M.	St. Eustache	2,500	1,500
Gould, Joseph	Montreal	600	360
Godbout, P. E.	Quebec	600	360
Goldstein, A.	Montreal	300	180
Gossip, Wm.	Halifax	3,600	2,160
Goldie, James	Guelph	1,500	900
Godin, J. N.	Three Rivers	1,200	720
Gould, Ira. & Sons	Montreal	1,500	900
Gouin, A. N.	Sorel	1,200	720
Gosselin, V.	St. Ulrich	100	60
Green & Sons	Montreal	300	180
Gravel, J. A.	do	600	360
Gravel, J. O.	do	1,000	600
Griffin, James	do	300	180
Grafton, J. B. & J. S.	Dundas	300	180
Grimmer, G. S.	St. Stephen, N.B.	600	360
Gravel, J. O., in trust	Montreal	40,000	24,000
Grenier, Jacques	do	2,900	1,740
Green, E. K.	do	3,300	1,980
Grayden, Aquila O.	London	3,400	2,040
Green, John	do	300	180
Greer, G. M.	Halifax	1,300	780
Grenier, L. U.	Lotbinière	300	180
Gravel Frères	Montreal	1,800	1,080
Grenier, J. B., Estate	St Henri	100	60
Guillet, Valère	Three Rivers	1,200	720
Gunn, Alex.	Kingston	2,900	1,740
Guild, Wm.	Mallorytown	400	240
Harty, Wm.	Kingston	200	120
Hatt, G., & Son	Fredericton, N.B.	300	180
Hatch, H.	Guelph	600	360
Hall, James	Peterboro	600	360
Hall, Richard	do	600	360
Hart, George F.	Montreal	8,200	4,920
Hannan, M., & Co.	do	3,400	2,040



## ROYAL CANADIAN—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Hannan, J. J. ....	Brockville .....	1,200	720
Hamelin, Rev J. R. L. ....	Quebec .....	700	420
Haynes D. C., Estate .....	St Catharines .....	400	240
Hamel, Jos, & Freres .....	Quebec .....	1,500	900
Hardy, N. S. ....	do .....	400	240
Hall, W. V. B. ....	Montreal .....	1,700	1,020
Harrington, Wm M. ....	Halifax .....	3,000	1,800
Harris, John D. ....	do .....	3,300	1,980
Hart, J. ....	do .....	4,600	2,760
Hatch, H. H. ....	St Andrews, N B .....	200	120
Hatchette, John. ....	Montreal .....	300	180
Heyd, Chas B. ....	Brantford .....	600	360
Henev, John. ....	Ottawa .....	300	180
Hetu, Joseph E. ....	Mas-inongé .....	1,000	600
Hedge, H., Estate late .....	Montreal .....	3,300	1,980
Henderson, John. ....	Kingston .....	100	60
Helm, John. ....	Port Hope .....	800	480
Hearle, Jas. G. ....	Montreal .....	300	180
Hodgson, Jonathan .....	do .....	11,600	6,960
Hope, James. ....	Ottawa .....	300	180
Howie, J. R. ....	Fredericton, N B .....	300	180
Holly, Shadrach. ....	St. John, N. B. ....	600	360
Hodgson, John C. ....	Montreal .....	10,600	6,360
Hodgson, T. E. ....	do .....	10,000	6,000
Hossack, Jas., & Co. ....	Quebec .....	300	180
Hope, Robert. ....	Montreal .....	3,300	1,980
Howley, Jas. ....	do .....	300	180
Hougham, Robert. ....	do .....	500	300
Holman, J., Estate. ....	Cobourg .....	1,100	660
Hutchison, John. ....	Montreal .....	600	360
Hudon, Theophile. ....	Quebec .....	600	360
Hudon, Rev. Jos. ....	St. Philip de Neri. ....	600	360
Hudspeth, Adam. ....	Lindsay .....	600	360
Huntington, Hon. L. S. ....	Montreal .....	1,700	1,020
Huntington, Estate late A. ....	Brantford .....	6,600	3,960
Innes, Robert. ....	Peterboro' .....	600	360
Ives, H. R., & Co. ....	Montreal .....	400	240
Innes, James. ....	Guelph .....	1,500	900
Inches, Andrew. ....	Fredericton. ....	5,800	3,480
Jalbert, Jos E. ....	Cap St. Ignace .....	200	120
Jardine & Co. ....	St. John, N. B. ....	600	360
Jackson & Hallett .....	Guelph .....	600	360
Jaffray, Rev. Wm. ....	St John, N.B. ....	300	180
Jameson, R. C. ....	Montreal .....	700	420
Jackson, Lt.-Col. Wm. H. ....	Brockville .....	1,100	660
Jarvis, Chas., jun. ....	Brantford .....	800	480
Jacob Emile .....	Quebec .....	300	180
Jenkins, Thomas. ....	Vienna .....	600	360
Jeffrey, A. ....	St Catharines .....	600	360
Jeffrey, Wm. ....	Stratford .....	600	360
Jeanotte, H. ....	Montreal .....	1,100	660
Joyce, Alfred. ....	do .....	600	360
Jones, D. B. ....	Brockville .....	600	360
Johnston, E. R. ....	Stanstead .....	300	180
Joseph, Abraham. ....	Quebec .....	600	360
Johnston, James. ....	Kingston .....	600	360
Jones, A. G. ....	Halifax .....	1,400	840
Jones, Simeon .....	St. John, N.B. ....	1,200	720
Jones, Alfred. ....	Montreal .....	1,600	960

## ROYAL CANADIAN—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Julien, Louis.....	Quebec.....	300	180
Julien & Guay.....	do.....	200	120
Kavannah, H.....	Montreal.....	600	360
Katham, C. H.....	Rock Island.....	300	180
Kay, W. Frederic.....	Montreal.....	33,800	20,280
Kearns & Ryan.....	Ottawa.....	600	360
Kehoe, Wm.....	do.....	300	180
Keenan, Thomas.....	Lindsay.....	600	360
Kearns, James.....	Kingston.....	600	360
Kerry, John.....	Montreal.....	3,000	1,800
Kerr, Wm. M.....	do.....	100	60
Kerr, John.....	Kingston.....	2,900	1,740
Kenny, J. F.....	Halifax.....	3,300	1,980
Kenny, T. E.....	do.....	5,800	3,480
Kennedy, J.....	Lindsay.....	900	540
Kirk & Daniels.....	St. John, N.B.....	600	360
Kinncar, T. C.....	Halifax.....	1,500	900
King, James.....	Quebec.....	2,000	1,200
Labelle, Louis.....	Sorel.....	300	180
Labelle, Albert.....	do.....	300	180
Larue, François.....	Montreal.....	500	300
Ladouceur, L. H.....	Sorel.....	600	360
LaRoche, A.....	Quebec.....	300	180
Langlois, J. A.....	Lévis.....	300	180
Larue, S. V.....	St. Charles, Q.....	300	180
Labrecque, Étienne.....	St. Charles, R.S.....	300	180
Laurier, Hon. Wilf.....	Arthabaska.....	600	360
Lamoureux, Olivier.....	Contrecoeur.....	600	360
Lavoie, Nap.....	L'Islet.....	300	180
Lauzon, Joseph.....	Terrebonne.....	600	360
Lawrence, J. & G.....	St. John, N.B.....	300	180
Larkin, P.....	St. Catharines.....	1,600	960
Lapierre, Didace.....	St. Roch, Quebec.....	600	360
Lavoie, Dame A.....	Beauport.....	600	360
Lamoureux, J. E.....	Contrecoeur.....	300	180
Labine, Jules.....	Montreal.....	3,000	1,800
Larivée, Napoleon.....	do.....	400	240
Lacroix, Edouard.....	Matane.....	1,700	1,020
Lacerte, N.....	Lévis.....	3,900	2,340
L'Abbé, Mrs. J. O.....	Quebec.....	500	300
Lapalme, Alex.....	Belœil Station.....	200	120
Laviolette, J. G.....	Napierville.....	1,200	720
Langlois, Daniel.....	Windsor.....	100	60
Lamontagne, J. B.....	Ste. Flavie, Que.....	1,200	720
Laliberté, J. B.....	Quebec.....	200	120
Lafontaine, E.....	St. Hugues.....	1,300	780
Lawrence, W. V.....	Montreal.....	300	180
Langlois, U. F.....	Three Rivers.....	1,200	720
Larue, Dr. L.....	Quebec.....	200	120
Langevin, F. X.....	Verchères.....	300	180
Latulippe, Fred.....	Beaumont.....	200	120
Langlois, Côme.....	Grosse Isle.....	300	180
Laforme, Louis.....	St. Hughes.....	300	180
Labrie, Alf.....	St. Michel.....	500	300
Laurent, Michel.....	Montreal.....	300	180
Lavoie, George.....	Quebec.....	700	420
Lavoie, Wilfrid.....	L'Islet.....	200	120
Laberge Joseph.....	St. Thomas, Montmagny.....	300	180
Labelle, Cyrille.....	Sorel.....	2,300	1,380

## ROYAL CANADIAN—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Lapointe, L. M.	Quebec	800	480
Lamoureux, Frs.	St. Ours	600	360
Lapointe, Louis	St. Jean Port Joli	100	60
Languedoc, Mrs. E. M.	St. Michel, Bellechasse	200	120
Labrecque, G.	Beaumont	200	120
Larochelle, P. E., Estate	River du Loup	300	180
Lefebvre & Viau	Montreal	600	360
Levesque, Delle Delphine	do	600	360
Le Credit Foncier du Bas-Canada	do	600	360
Lemieux, N.	Quebec	600	360
Leger & Rinfret	do	600	350
Legaré, Rev. A. J. J.	do	300	180
Lesage, Siméon	do	900	540
Lepage, Joseph	do	300	180
Lessard & Baudoin	do	300	180
Leonard, Bernard	do	300	180
Lepage, F. X.	do	600	360
Lemieux, Edouard	do	100	60
Lefebvre, Léonard	do	300	180
Lépine, Louis G.	do	600	360
Leslie, John	Ottawa	300	180
Lemieux, Joachim	Ste. Marie, Beauce	300	180
Lemieux & Dallaire	do	300	180
Letellier, M.	St. Valier	100	60
Lemont & Son	Fredericton, N.B.	300	180
Leduc, Léon	Sorel	300	180
Leonard, M.	Leonard's Hill	100	60
Leblanc, Auguste	St. Hugues	100	60
Lester, Thomas	Township of Seneca	700	420
Lewis, W. J.	Halifax	4,600	2,760
Lemay, Venance	St. Martin	300	180
Letourneau, C. H.	Montreal	1,500	900
Leeming, H. B.	Brantford	300	180
Lee, W. H.	Montreal	4,400	2,640
Letenire, P.	Yamaska	100	60
Liggett & Hamilton	Montreal	300	180
Lilly, Edward A.	do	200	120
Livesay, John C.	Kincardine	600	360
Lindsay, Wm.	Woodstock	200	120
Logan & Lindsay	St. John, N.B.	600	360
Lockhart, Edward E.	do	300	180
Lordley, Howe & Co.	do	300	180
Lottinville, F.	Three Rivers	1,900	1,140
Longard, E. J.	Halifax	2,900	1,740
Low, John, in trust	Montreal	7,500	4,500
Lyman, Benjamin, Estate	do	800	480
Lyman, Henry	do	1,700	1,020
Lydon, John	Port Hope	100	60
Mackay, Hugh	Montreal	20,000	12,000
Mathews, F. B.	do	600	360
Madden, W. J.	do	300	180
Magnan, Adolphe	Joliette	600	360
Martin, Auguste	St. Paschal	200	120
Magee Bros.	St. John, N.B.	600	360
Manson, James	do	600	360
Manks, M. F.	do	300	180
MacMonagle, H. C.	do	300	180
Macdonald, C. A.	do	300	180
Main, Alexander	Hamilton	300	180

## ROYAL CANADIAN—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Magee, John S.....	St Andrews, N.B.....	100	60
Martin, P. S.....	Lindsay.....	1,100	660
Martel, Rev. L. A.....	St. Joseph, Beauce.....	200	120
Mackelcan, Gibson & Bell.....	Hamilton.....	900	540
May, S H & Co.....	Montreal.....	2,700	1,620
Martin, P. P.....	do.....	1,300	780
Maunette, Dr. Joseph.....	St Thomas, Montmagny.....	200	120
MacNee, James.....	Kingston.....	2,900	1,740
Manning, M J.....	Windsor.....	1,100	660
Maillet, L L.....	Montreal.....	200	120
Manuel John.....	Ottawa.....	200	120
Maguire, Bernard.....	Montreal.....	1,200	720
Martel, U, sen.....	Three Rivers.....	1,600	960
Martel, P. N.....	do.....	700	420
Mahoney, Thomas.....	Quebec.....	100	60
Mackintosh, James C.....	Halifax.....	1,100	660
Mackinlay, A. K.....	do.....	1,100	660
Mallory, Ira.....	Mallorytown.....	300	180
Masson, Hugh.....	Billings Bridge, Ottawa.....	300	180
Malhiot, H. G.....	Three Rivers.....	1,200	720
Martel, Mrs T.....	Skowhegan, Maine.....	500	300
Mancotel, Aimé.....	Montreal.....	3,400	2,040
MacMahon, Hugh.....	London.....	53,700	32,220
Merritt, T. R.....	St Catharines.....	1,200	720
Meredith, H. H.....	Port Hope.....	3,200	1,920
Michaud, J. B.....	Lévis.....	300	180
Millar, James.....	Chatham, Que.....	300	180
Mitchell, Thomas & Co.....	Hamilton.....	600	360
Mitchell, J. Scott.....	Halifax.....	400	240
Mitchell, Hon. Peter.....	Montreal.....	300	180
Mignault, Dr. H. A.....	St Denis.....	1,600	960
Mitchel, Jean.....	Quebec.....	2,900	1,740
Mitchell, Robert.....	Montreal.....	600	360
Minaker, D. H.....	Cobourg.....	2,400	1,440
Miville, Alfred.....	St Roch des Aulnets.....	100	60
Moss, George W.....	Montreal.....	10,000	6,000
Morton, Phillips & Bulmer.....	do.....	600	360
Morton, J. Y.....	Brantford.....	600	360
Morgan, Robert.....	Quebec.....	300	180
Molleur, J. E.....	St. Johns, Que.....	600	360
Mowat, D.....	Ottawa.....	100	60
Moody, Henry.....	Terrebonne.....	600	360
Moody, Mathew, jun.....	do.....	600	360
Moody, John.....	do.....	5,100	3,060
Moody, Miss Agnes H.....	do.....	600	360
Mongenais, J. B. A.....	Rigaud.....	5,000	3,000
Mongenais, J. B.....	do.....	5,000	3,000
Mortimer, A.....	Ottawa.....	600	360
Moah, R. & J.....	Montreal.....	16,200	9,720
Monah, Louis.....	do.....	1,200	720
Mongeon, C.....	Sorel.....	200	120
Moss, S. H. & J.....	Montreal.....	400	240
Moodie, John.....	Hamilton.....	700	420
More, W. S, Estate.....	Halifax.....	1,400	840
Mott, Jno. P.....	do.....	4,700	2,820
Montminy, Joseph.....	St. Charles, Bellechasse.....	100	60
Mosley & Ricker.....	Montreal.....	1,500	900
Morgan, James.....	Sorel.....	800	480
Morasse, Louis.....	do.....	1,200	720

## ROYAL CANADIAN—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Moore, Jas.....	Montreal.....	1,200	720
Mussen, Thos.....	do .....	600	360
Mullin, John.....	Sorel.....	300	180
Muckleston, J. & Co.....	Kingston.....	600	360
Mulholland & Baker, Estate.....	Montreal.....	600	360
Mulligan, John.....	Port Hope.....	1,700	1,020
Mulholland, R.....	Cobourg.....	2,000	1,200
Murphy, John.....	Montreal.....	400	240
Murchie, James.....	St. Stephen, N.B.....	1,200	720
McAumond, David.....	Ottawa.....	300	180
McArdle, Edwd.....	St. Catharines.....	2,900	1,740
McConkey, T. L.....	Montreal.....	1,600	960
McCarthy, D. & J.....	Sorel.....	5,000	3,000
McCrorry & McGoldrick.....	Montreal.....	300	180
McCormick & Son, H.....	Ottawa.....	600	360
McCorkill, James.....	Quebec.....	300	180
McCallum, C.....	London.....	300	180
McCullough, H. & H. A.....	St. John, N.B.....	600	360
McCullough, Henry, Estate.....	do .....	300	180
McCarthy, Miss C. E.....	Sorel.....	1,700	1,020
McCullough Bros.....	Montreal.....		
McCarthy, H. F.....	Ottawa.....	200	120
McCallum & Son, P.....	Cobourg.....	3,000	1,800
McDougall, James.....	Montreal.....	1,700	1,020
McGuirk, W. P.....	do .....	300	180
McGoldrick, F. & O.....	Fredericton.....	100	60
McIntosh, W. J.....	London.....	1,000	600
McIntyre, Duncan.....	Montreal.....	15,600	9,360
McInnes, Donald.....	Hamilton.....	700	420
McInnes, Alexander.....	do .....	700	420
McInnes' Estate, Hugues.....	do .....	700	420
McIntyre, W. C.....	Montreal.....	1,500	900
McIntyre, J. M.....	do .....	1,500	900
McIntyre, Duncan, jun.....	do .....	1,500	900
McIntyre, Mary F.....	do .....	800	480
McKenzie, Thos.....	Sorel.....	600	360
McKay, Thos.....	Ottawa.....	600	360
McKechnie & Bertram.....	Hamilton.....	600	360
McKenzie, Murdoch.....	Montreal.....	3,300	1,980
McKelvey & Birch.....	Kingston.....	500	300
McLaren, W. D.....	Montreal.....	600	360
McLachlan Bros & Co.....	do .....	600	360
McLennan, Donald.....	Port Hope.....	600	360
McLaren, John C.....	Montreal.....	1,600	900
McLean, Thos.....	Brantford.....	1,200	720
McWillan, J. & A.....	St. John, N.B.....	600	360
McNamee, Gaherty & Frechette.....	Montreal.....	600	360
McNally, J. G.....	Fredericton, N.B.....	300	180
McRae, W. R.....	Kingston.....	600	360
McRae, Finlay A.....	Montreal.....	900	540
McWilliams, Wm.....	Quebec.....	1,200	720
Nealis, S.....	Fredericton, N.B.....	300	180
Nettleton, Thomas.....	Sorel.....	300	180
Neal Thos. M.....	Toronto.....	2,300	1,380
Nelles, Rev. Abraham.....	Brantford.....	3,000	1,800
Neal, W. H.....	Halifax.....	2,400	1,440
Needler & Sadler.....	Lindsay.....	700	420
Nixon, George.....	St. John, N.B.....	300	180
Normand, T. E.....	Three Rivers.....	1,900	1,140

ROYAL CANADIAN—*Continued.*  
LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Northup, Hon. J.....	Halifax.....	3,000	1,800
Norris, James.....	St. Catharines.....	3,000	1,800
Normand, George.....	L'Isle aux Grues.....	700	420
Normand, J. B.....	Three Rivers.....	1,100	660
O'Brien, Wm.....	Montreal.....	10,000	6,000
Osgood, S. P.....	St John, N.B.....	300	180
Olivier, Arthur P.....	Three Rivers.....	300	180
Ouellet, Magloire.....	St François, Beauce.....	600	360
Ouellet, J. M.....	St Anselme.....	300	180
Owens, John.....	Fredericton, N.B.....	200	120
Ostell, John.....	Montreal.....	10,400	6,240
Ogilvie, Jas. A.....	do.....	1,400	840
O' Cain, John.....	St. Johns, Quebec.....	300	180
O'Shaughnessey, M. & D.....	Montreal.....	900	540
Olivier, W. H.....	Elora, Ont.....	700	420
Ott, John.....	Brantford.....	1,800	1,080
Ouelette, Jos.....	Rimouski.....	200	120
O'Loane, Jas.....	Ottawa.....	200	120
Parks, J. G.....	Montreal.....	300	180
Papineau, A. C.....	do.....	1,000	600
Paradis, Rev. J. F.....	St. Raphael.....	100	60
Paré, H. A.....	Quebec.....	300	180
Pare, C. S.....	St. Bruno.....	700	420
Paquet, Rev. Benj.....	Quebec.....	1,100	660
Pacaud, E. S.....	Arthabaska.....	600	360
Parent, E. H.....	Montreal.....	2,300	1,380
Pacaud, Geo. J.....	Stanford.....	1,200	720
Panneton, Gaspard.....	Three Rivers.....	300	180
Paquet, Dr. A. H.....	St Cuthbert.....	5,800	3,480
Parker, F. G.....	Halifax.....	5,900	3,540
Pallister, W. H.....	do.....	4,700	2,820
Parker, E. H.....	Kingston.....	1,400	840
Patton, John H.....	Matane.....	200	120
Papineau, N.....	St. Timothé.....	2,300	1,380
Payan, Paul.....	Sorl.....	300	180
Patry, Rev. Pierre.....	Cacouna.....	700	420
Parks, Wm & Son.....	St. John, N.B.....	1,200	720
Patterson, G. H.....	Montreal.....	6,000	3,600
Paquette, Dr. J. O.....	Ste Elizabeth.....	1,000	600
Pillon, Hersey & Co.....	Montreal.....	600	360
Piché, Hubert.....	Sorel.....	300	180
Piché, L. A.....	Montreal.....	200	120
Picher, A. V., Mrs.....	Quebec.....	200	120
Picher, F. X.....	do.....	400	240
Perrault, J. & Co.....	Montreal.....	600	360
Pelletier, J. B.....	Matane.....	600	360
Pelletier, C. A. P.....	Quebec.....	600	360
Perkins, Geo. E.....	St. John, N.B.....	300	180
Peters, William.....	do.....	300	180
Peters, C. H.....	do.....	600	360
Peddie, J. W.....	Windsor.....	600	360
Penny, Hon. E. G.....	Montreal.....	5,900	3,540
Peardon, Wm.....	do.....	1,700	1,020
Pennee, F. O. A., in trust.....	Quebec.....	300	180
Peck, Bennie & Co.....	Montreal.....	1,500	900
Pelletier, A. V.....	Ste Marie, Beauce.....	100	60
Plimssoll Arthur H.....	Montreal.....	7,000	4,200
Plamondon, J. P.....	St. Césaire.....	2,300	1,380
Pollock, J. M.....	Montreal.....	600	360

## ROYAL CANADIAN—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Porter, G. M.	St. Stephen, N.B.	300	180
Pomroy, Estate late B.	Compton	300	180
Pozer, D. G.	St. George, Beauce.	400	240
Potvin, Rev. G.	St. Aubert.	100	60
Poole H. S.	Halifax.	2,900	1,740
Pouliot, Alphonse	Quebec	600	360
Pouliot, J. B.	Fraserville.	1,200	720
Protteau, J. B.	St. Aubert.	300	180
Prevost & Paré	Montreal	1,700	1,020
Poirier, F. L.	River du Loup (en bas)	200	120
Pouliot, J. E.	do do	100	60
Prevost, Mde. L.	Quebec	200	120
Price, G. R.	St. John, N.B.	200	120
Pratt, John. Estate.	Montreal.	7,000	4,200
Price, Evau, John.	Quebec	600	360
Price, C. V.	Kingston	800	480
Pugh, John.	Halifax	3,600	2,160
Quinn, Wm. H.	Fredericton, N.B.	600	360
Quinn, Mary.	do	600	360
Quay, William	Port Hope.	1,200	720
Rankin, John.	Dundas	300	180
Randolph, A. F.	Fredericton, N.B.	600	360
Raymond, Dr O.	Montreal.	300	180
Ramey, H. R.	St. John, N. B.	2,400	1,440
Rae, Jackson	Montreal.	3,000	1,800
Reinhart, C. S.	do	4,200	2,520
Reid, Wm	do	600	360
Reid, Robert.	St. John, N.B.	600	360
Renfrew, G. R.	Quebec	300	180
Reid, John L.	Lindsay	300	180
Remillard, Delle. S.	St. Vallier.	100	60
Renouf, Cyprien	Trois-Pistoles	600	360
Reinhardt, Geo.	Montreal.	6,700	4,020
Reid, Wm. J., & Co.	London	200	120
Read, Alf. J.	Montreal	1,700	1,020
Rees, D. J.	do	1,200	720
Reed, James.	St. John, N.B.	1,200	720
Read, W. B.	Lindsay	200	120
Richards, Joseph	Montreal.	600	360
Richard & Plamondon	Quebec	600	360
Richard, George.	St. Paschal.	600	360
Richard, Richard	Cap Santé.	300	180
Rieux, Napoleon	Iste d'Orleans	600	360
Richer, Mrs. Hermine.	Montreal.	2,000	1,200
Rieux, Narcisse.	Quebec.	300	180
Richardson, James.	Kingston.	2,900	1,740
Ritchie, Thos. A.	Halifax	3,400	2,040
Richard, Ferdinand.	Cap Santé.	200	120
Rioux Eloi	Trois-Pistoles.	600	360
Robertson, Andrew	Montreal.	10,000	6,000
Rocheleau, E. A.	Three Rivers.	600	360
Roy, Saluste	St. Jean, Port Joli	200	120
Roy, Charles.	Quebec.	600	360
Rosa, Joseph	do	1,000	600
Roy, Gilbert.	do	800	480
Roy, Ferdinand.	St. Raphael.	200	120
Roy, P. G.	Levis.	300	180
Robinson, Geo.	London	300	180
Robertson, Henry, Estate.	St. John, N.B.	300	180

## ROYAL CANADIAN—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Ross, Lewis	Port Hope	1,500	900
Robinson, Isaac	Peterboro'	300	180
Rochette, Cleophas	Quebec	600	360
Rosamond, B.	Almonte.	600	360
Robinson, Robt.	St. Andrews, N.B.	300	180
Robertson, James	Hamilton	600	360
Robson, Wm M.	Lindsay	300	180
Roy, O., in trust for Reinfret	Quebec		
Robertson, John Eow	Montreal.	2,100	1,260
Robertson, Alexander	do	10,000	6,000
Ross Capt. Wm	do	700	420
Rolland, S. J. B.	do	500	300
Robertson, Geo. R.	do	13,700	8,220
Roussel, Rev. P.	Quebec	300	180
Ross, John	do	1,100	660
Rose, R. M.	Kingston	200	120
Roy, Louis Nazaire.	St Vallier	200	120
Roy, Mdle Marie D.	do	100	60
Rochette, Olivier.	Quebec.	1,800	1,080
Robertson, James.	Montreal.	4,900	2,940
Rober'son, Geo., Estate	Kingston.	1,500	900
Roy, Odilon	Quebec.		
Robinson, C. H.	Halifax.	1,700	1,020
Ross, Robt	Montreal	300	180
Roy, Jas, & Co	do	200	120
Roy, Lt.-Col Thos	Quebec.	200	120
Ross, James G	do	1,200	720
Robinson, Morris.	St John, N.B.	2,300	1,380
Ruel, Emilien.	St Charles, Rivière Boyer.	300	180
Russell & Watson	Ottawa.	600	360
Russell & Willis.	Quebec.	600	360
Ruel, Edward	St Charles, Bellechasse	300	180
Rutherford John	Halifax	1,700	1,020
Russell, E. F.	do	1,200	720
Russell, Forbes & Co	Ottawa.	600	360
Sancier, Antoine.	Maskinonge.	300	180
Sawyer & Co., S. D.	Hamilton.	600	360
Sauspacon, Rev. Louis	L'Islet	300	180
Sarrasin, Hercule	St Elizabeth	300	180
Savage, Alfred, & Son	Montreal.	1,200	720
Samson, Chas.	Quebec	300	180
Sadler, Wm.	Lindsay.	300	180
Scanlan, Timothy	Montreal.	600	360
Schiller, Chas. E.	do	600	360
Scammell Bros.	St John, N.B.	600	360
Schofield, Wm. A.	Brockville	600	360
Scholes, Frs.	Montreal.	1,500	900
Scully, J.	Lindsay	400	240
Senecal, Fred.	Montreal.	1,600	960
Seigel, J.	Three Rivers.	600	360
Seminaire de Québec	Quebec	600	360
Seifert, Augustus	do	300	180
Senecal, Elie	Sorel	1,000	600
Senkler, E. J.	Brockville.	600	360
Shory, H., & Co	Montreal.	600	360
Sharkey, O.	Fredericton, N.B.	300	180
Sharp & Co.	St John, N B.	300	180
Shearer, James	Montreal.	2,900	1,740
Shorey, S. H.	Melbourne, Q.	200	120



## ROYAL CANADIAN—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Shaw, Henry J.....	Montreal.....	400	240
Shuttleworth, Major G. H.....	London.....	1,800	1,080
Simard, F.....	Quebec.....	300	180
Simon, Horace.....	Malbaie.....	300	180
Simpson, Jas.....	Hamilton.....	2,900	1,740
Silver, John.....	Halifax.....	700	420
Sinclair, John A.....	do.....	5,900	3,540
Sirois, H. J.....	Cacouna.....	100	60
Simonson, G. F.....	St John, N.B.....	200	120
Skinner, C. N.....	do.....	300	180
Slater, Geo. T.....	Montreal.....	500	300
Small, Otis.....	St. John, N.B.....	300	180
Smith, Bennett.....	Halifax.....	4,400	2,640
Smith, G. Sydney.....	St. John, N.B.....	900	540
Smith, A. Chipman.....	do.....	1,200	720
Smith, J. Murray.....	Montreal.....	400	240
Smith, Miss Alphonsine.....	do.....	100	60
Smith, S. B.....	Halifax.....	1,800	1,080
Smith, J. Wesley.....	do.....	1,470	840
Smith, Benjamin A.....	do.....	2,400	1,440
Smith, Allison.....	do.....	1,200	720
Smith, Wiley.....	do.....	1,200	720
Stewart, David.....	Montreal.....	600	360
Strachan, James.....	do.....	1,300	780
Stewart, D. S.....	St John, N.B.....	300	180
St. Louis, D.....	Windsor.....	600	360
St Aubin, D. F.....	Matane.....	300	180
Stewart, John.....	St. John, N.B.....	600	360
Stewart, Wm.....	Guelph.....	600	360
St. Denis, A.....	Montreal.....	3,300	1,980
Stewart, Jas.....	do.....	2,100	1,260
Stimson, Mrs M. M.....	do.....	3,400	2,040
Strachan, Wm.....	do.....	2,000	1,200
Stewart, Wm.....	do.....	5,500	3,300
Stayner, Mrs. C. A.....	Halifax.....	2,400	1,440
Stairs, W. J.....	do.....	11,700	7,020
Stairs, John.....	do.....	5,900	3,540
Steele, Alex.....	Allan's Corner.....	300	180
Stockston, A. A.....	St. John, N.B.....	500	300
Stitt, J. R.....	Ottawa.....	200	120
Stewart, Henry.....	Montreal.....	5,100	3,060
Sumner, George.....	do.....	600	360
Sutherland, Jas., Estate of.....	do.....	600	360
Suffel, Geo.....	Ingersoll.....	600	360
Symons, John H.....	Halifax.....	1,500	900
Talbot, Joseph A.....	Trois Rivières.....	300	180
Taylor, Wm.....	London.....	1,000	600
Tate, George.....	Montreal.....	1,700	1,020
Taylor, E. A., & Co.....	London.....	200	120
Taylor, Henry.....	do.....	15,000	9,000
Tanguay, Leocadie.....	St. Charles, Bellechasse.....	300	180
Tanguay, Dr. P.....	St Gervais.....	200	120
Tasker, James.....	Montreal.....	2,500	1,500
Taschereau, A.....	St Joseph, Beauce.....	200	120
Têtu, Ulrice.....	Montreal.....	600	360
Tessier, Cyrille.....	Quebec.....	600	360
Terreau, Veuve Chas.....	do.....	300	180
Tessier, Ulric.....	do.....	1,700	1,020
Thompson, John.....	Montreal.....	600	360

## ROYAL CANADIAN—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount paid up in Cash.
		\$	\$
Theriault, Michel.....	Quebec.....	600	360
Thompson, Birkett & Bell.....	Hamilton.....	600	360
Thompson, Richard.....	St John, N.B.....	600	360
Thibaudeau, Hon. J.....	Quebec.....	2,300	1,380
Thibaudeau, Hon. J R.....	Montreal.....	10,000	6,000
Thornton, J.....	Coaticook.....	300	180
Thompson, Thos.....	London.....	800	480
Thomson, James.....	Halifax.....	3,000	1,800
Tibbets, J., jun.....	Fredericton, N.B.....	600	360
Tiffin, Thos.....	Montreal.....	3,000	1,800
Tilson, E. D.....	Tilsonburg.....	1,200	720
Tofield, Wm.....	South Quebec.....	300	180
Todd, C. F.....	St Stephen, N.B.....	600	360
Todd, W. H.....	do.....	600	360
Todd, F. H.....	do.....	2,400	1,440
Trudel, Rev. Chas.....	St. Francis River, Saguenay.....	300	180
Tranchemontagne, L.....	Berthier ( <i>en haut</i> ).....	300	180
Troop, G. J.....	Halifax.....	3,000	1,800
Turcotte, J. E.....	Montreal.....	600	360
Turcot, Narcisse.....	Quebec.....	300	180
Turcot, Nazaire.....	do.....	600	360
Turgeon, Elie.....	do.....	600	360
Turnbull & Co.....	St. John, N.B.....	600	360
Turner, James.....	Hamilton.....	1,700	1,020
Turner, Alex.....	do.....	1,700	1,020
Turcotte, H. A.....	Quebec.....	100	60
Turner, Jas. W.....	Halifax.....	1,200	720
Vanasse, P. B.....	Three Rivers.....	600	360
Vaudry, Joseph.....	Quebec.....	300	180
Vassie, John.....	St. John, N.B.....	600	360
Valade, Joseph.....	Montreal.....	1,700	1,020
Vadeborcœur, Ed.....	Quebec.....	200	120
Vadnait, Louis.....	St. Cuthbert.....	1,700	1,020
Valade, Dr. F. X.....	Ottawa.....	300	180
Vaudry, Zephirin.....	Quebec.....	300	180
Vachon, Moise.....	Beauport.....	100	60
Verrault, P. J.....	St. Jean, Port Joli.....	300	180
Vézina, George.....	Quebec.....	600	360
Vézina, Louis.....	do.....	600	360
Vézina, A. & J.....	do.....	300	180
Vézina, Etienne.....	Cap St. Ignace.....	200	120
Versailles, Joseph.....	Montreal.....	800	480
Vézina, Zephirin.....	St. Joseph, Beauce.....	300	180
Veldon, J. J.....	Quebec.....	300	180
Vindin, E. S.....	Port Hope.....	900	540
Vincent, André.....	Montreal.....	200	120
Villers, Abraham de.....	Cacouna.....	900	540
Vocelle, O.....	Quebec.....	300	180
Voyer, Henri.....	Stanford.....	200	120
Wait, George.....	Montreal.....	600	360
Watt, George.....	Brantford.....	600	360
Waterman, Herman.....	London.....	300	180
Walsh, Wm.....	Peterboro.....	600	360
Watson, Robert.....	St Stephen, N.B.....	1,200	720
Waldie, John.....	Burlington, Ont.....	3,300	1,980
Walker, W. S.....	Montreal.....	1,700	1,020
Ward, H. A.....	Port Hope.....	2,500	1,500
Watts, Alfred.....	Brantford.....	1,800	1,080
Waterous, C. H.....	Brantford.....	7,800	4,680

## ROYAL CANADIAN—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Waterous, A. T.....	do .....	1,300	780
Watson, John, & Co. ....	Montreal .....	1,500	900
Walsh, P.....	Halifax .....	2,400	1,440
Ward, J. R.....	Montreal .....	1,700	1,020
Watt, Alex., Estate.....	do .....	100	60
Wenfield, Richard .....	Quebec .....	300	180
White, S. S.....	Kingston .....	200	120
West, A. W.....	Halifax.....	2,900	1,740
Whitlock Julius T.....	St. Stephen, N. B. ....	100	60
White, John Thos.....	Hamilton .....	600	360
Wellington Oil Co.....	Guelph.....	600	360
Wilson, Andrew, Estate.....	Montreal .....	5,000	3,000
Wilson, Mrs. Andrew.....	do .....	5,000	3,000
Wiseman, Thos.....	Mile End .....	300	180
Wilson, R. T., & Co.....	Dundas .....	300	180
Wilkinson, G. M.....	Kingston .....	600	360
Wilmot, E. H.....	Fredericton .....	600	360
Williams, Miles .....	Montreal .....	1,200	720
Wilkes, Miss Annie.....	Brantford .....	4,700	2,820
Williams, Arthur T. H.....	Port Hope .....	1,500	900
Wilkes, G. H.....	Brantford .....	1,400	840
Wilson, Z.....	Ottawa .....	200	120
Winslow, John C.....	Woodstock, N.B.....	200	120
Wilson, J. M., & Bro.....	Ingersoll .....	1,100	660
Weir, J., Estate.....	Halifax .....	2,900	1,740
Wilkie, Wm.....	Guelph .....	1,500	900
Willis, Edward.....	St. John, N.B.....	300	180
Wilson, Thos.....	Montreal .....	7,500	4,500
Wood, Thos. R.....	York Co.....	26,700	16,020
Woods, Samuel.....	Kingston .....	300	180
Wood, John A.....	Guelph .....	3,500	2,100
Wright, Patrick.....	Montreal .....	600	360
Wray, Mrs M J.....	Lindsay.....	600	360
Wright & Durand .....	London .....	200	120
Wulff & Co.....	Montreal .....	600	360
Wurtele, R. H.....	Quebec .....	3,300	1,980
Yates, Horatio.....	Kingston .....	1,800	1,080
Young, I. W., Estate.....	Halifax .....	11,700	7,020
		1,675,300	1,005,180

## LIST OF SHAREHOLDERS—PAID BUT NOT REDUCED.

Beauvais, J. A.....	Montreal .....	1,800	360
Beauchemin, A. O F.....	Roxton Falls.....	400	80
Belyca, R. B.....	Woodstock .....	200	40
Bertrand, John.....	Peterboro.....	1,000	200
Bélangier, Pierre.....	St Joseph, Beauce.....	100	20
Bédard, F. E.....	Levis .....	100	20
Belleau, Mrs M.....	St. Roch .....	200	40
do Evate.....	Cap St Ignace.....	400	80
Brown, W. W.....	Ottawa .....	2,000	400
Bradburn, T.....	Peterboro .....	1,000	200
Caron, Eugène .....	Chicoutimi.....	1,200	240

## ROYAL CANADIAN—Continued.

## LIST OF SHAREHOLDERS—PAID BUT NOT REDUCED—Concluded.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Crossen, James.....	Cobourg.....	1,000	200
Craig, J. & R.....	Ottawa.....	500	100
Delisle, Jean.....	Quebec.....	1,000	200
D'Ostaler, Olivier.....	St. Maurice.....	500	100
Drolet, Rev. G. F. E.....	St. Michel.....	200	40
Drysdale & Co.....	Woodstock.....	200	40
Fiset, J. A.....	St. Thomas, Montmagny.....	400	80
Fiset, Hénédine.....	do.....	1,400	280
Fortier, Tancrede, Fils.....	Quebec.....	200	40
Gagnon, G. T.....	St. Roch des Aulnets.....	100	20
Fry, Henry.....	Quebec.....	10,000	2,000
Gauvreau, L. N.....	Isle Verte.....	200	40
Germain, A.....	Sorel.....	700	140
Giasson, Zélie.....	L'Islet.....	100	20
Gosselin, Y.....	Quebec.....	800	160
Hawkins, Thos.....	do.....	1,000	200
Jacques, Louis.....	St. Joseph, Beauce.....	100	20
Keith, D. S.....	Toronto.....	5,000	1,000
Larue, Clémentine.....	Cap St Ignace.....	100	20
Lachance, Elic.....	Levis.....	200	40
Lambert, Nazaire.....	St. Joseph.....	200	40
Lerossignol, P., Estate.....	Levis.....	1,000	200
Lemieux, Benjamin.....	St. Henri.....	200	40
Lebel, Ant. J.....	River du Loup.....	200	40
Lebel, Thos.....	Kamouraska.....	100	20
Maguire, Mrs L.....	Lindsay.....	7,100	1,420
Martin, E. O.....	Rimouski.....	400	80
Linton, Jas.....	Montreal.....	3,500	700
McCard, Thos.....	Quebec.....	100	20
Michaud, J. M.....	Trois-Pistoles.....	200	40
Nicholls & Hall.....	Peterboro.....	8,800	1,760
Ouellet, Adolphe.....	Ste. Anne.....	200	40
Ouellet, Wm.....	St Paschal.....	100	20
Panneton, P. E.....	Three Rivers.....	800	160
Pelletier, Mrs A.....	Cacouna.....	400	80
Pelletier, Geo. L.....	Matane.....	400	80
Potvin, Vve. E.....	Ste. Anne.....	100	20
Poulin, Ephrem.....	St. George.....	500	100
Proulx, J. E.....	St. François, Beauce.....	200	40
Robillard, J., Estate.....	Montreal.....	4,000	800
Roy, C. F.....	Ste. Anne.....	100	20
Rhodes, Col.....	Quebec.....	400	80
Sehmouth, D. D.....	Ste. Anne de la Pocatière.....	400	80
Sincennes, J. B.....	Montreal.....	500	100
Stagg, John, jun.....	Brockville.....	1,000	200
Talbot, A. E.....	St. Anselme.....	100	20
Them, Alex.....	Quebec.....	400	80
Turcotte, L. W.....	Sorel.....	3,500	700
Turcotte, Z.....	Pierreville.....	1,000	200
Walters, Adam.....	Quebec.....	500	100
Walton, R.....	Peterboro.....	500	100
Williams, Jas.....	St. John, N.B.....	500	100
Winch, R. J.....	Cobourg.....	3,500	700
Total.....		73,000	14,600

ROYAL CANADIAN—Continued.  
SHAREHOLDERS HAVING CALLS TO PAY.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Angus, R.....	Ottawa .....	7,000	700
Anger & Irwin .....	do .....	500	25
Audet, Z.....	St. Anselme .....	900	90
Armstrong & Co.....	St John, N.B.....	1,800	180
Allyn, R.....	Quebec.....	400	60
Audet, G.....	do .....	900	90
Arsenault, N.....	Sorel.....	1,000	100
Butler, William.....	Halifax .....	4,400	440
Blanchet, H.....	St Charles.....	300	40
Blouin, M.....	Quebec.....	4,500	775
Baldwin, J. E.....	Bathurst .....	290	20
Berry, J.....	Lindsay .....	400	40
Begin, P.....	Levis .....	100	15
Bisson, Mrs. A. W.....	Quebec.....	600	65
Brasbie, Roland A.....	Guelpi .....	1,800	180
Babin, G.....	St. Jean, Port Joli.....	1,300	130
Bertrand, A.....	St Johns.....	1,800	180
Bethiaume, J.....	St Simon.....	100	10
Baillargeon, O.....	St. Anselme .....	400	40
Boissel, A.....	St Gervais .....	200	10
Beaupré, J.....	Arthabaska.....	300	30
Barvis, T.....	do .....	100	10
Byrne, James.....	Quebec .....	400	40
Beddome, F. B.....	London .....	500	50
Barbe, Mrs. A. B.....	St Paschal.....	400	60
Bernatchez, C.....	Ste Flavie .....	400	40
Billy, L. A.....	Rimouski.....	500	50
Bossie, J. G.....	Quebec.....	900	90
Berubé, A.....	River Ouelle.....	200	20
Begin, L. C.....	Kamouraska.....	100	5
Beaubien, J. B.....	Cacouna .....	400	20
Bacon, J. L.....	St Thomas.....	3,100	465
Chitty, G. L.....	Chelsea .....	900	90
Cloutier, J.....	St. Aubert .....	400	60
Chenet, P.....	Ottawa .....	500	50
Corcoran, R. E.....	do .....	900	90
Chisholm, D.....	do .....	900	90
Chamberland, W.....	Bic .....	400	60
Cameron, D. M.....	Strathroy.....	300	15
Coté & Cie, A.....	Quebec.....	1,000	100
Coolican, J. L. & F.....	do .....	500	50
Connelly & Cie.....	do .....	1,800	180
Carrier, L. N.....	St Henri .....	3,500	525
Carreau, J. P.....	St. Johns.....	2,000	200
Champness, W.....	Ottawa .....	500	50
Coté, O.....	do .....	500	50
Cluff, W. H.....	do .....	500	25
Cloutier, E.....	Acton Vale.....	400	60
Cadotte, J. P.....	St Hugues.....	200	10
Campbell, G.....	Windsor .....	8,800	880
Caron, Zelie.....	Trois Saumons.....	2,500	250
Coté, S.....	Quebec.....	500	25
Cardin, P.....	Sorel.....	1,800	180
Cardin, L. P. P.....	do .....	4,200	420
Chamberlin, Dame.....	St Michel.....	300	30
Calhoan, W. S.....	St. John, N.B.....	900	90
Charlton, E. J.....	Montreal .....	1,800	180
Chadwick, C. E.....	Ingersoll.....	4,500	450
Charbonneau, F. C.....	Quebec.....	4,300	430

## ROYAL CANADIAN—Continued.

## SHAREHOLDERS HAVING CALLS TO PAY—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Campbell, D. J.	Montreal	100	15
Dumont, I. I.	do	900	90
Dupuis, J. N.	do	2,000	200
Daly, T. M.	Stratford	1,000	50
Drapeau & Frère, A.	Rimouski	400	40
Drolet, G. A.	Montreal	3,500	525
Duquet, F. D.	Rimouski	200	10
D'Anjou, A.	Trois Pistoles	900	135
Deguisse, P. F.	Rivière du Loup	400	21
Duval, D. A.	Pointe Levis	500	75
Desjardins, L. J. E.	Cap St. Ignace	700	70
Dion, L. D.	Ottawa	100	5
Dumas, D. A.	St Charles, Bellechasse	900	90
Dubuc, F. X.	St George, Beauce	400	40
Davidson, K. R.	Ottawa	100	5
Demers, A.	Montreal	900	135
Derome, L. J. A.	do	500	60
Dessaint, A.	Kamouraska	200	20
Dionne, A. B.	St. Paschal	700	70
Daoust, J. G.	Windsor	3,000	300
D'Anjou, N.	St. Simon	1,800	270
Derocher, Mrs. M.	Three Rivers	3,500	350
Duguay, T.	La Baie	500	50
Dagenais, J.	Montreal	1,800	280
Degrosse, Mrs. A.	Lindsay	500	50
Decelles, A. D.	Montreal	1,000	155
Deguisse, Mrs. M. A.	Ste Anne de la Pocatière	2,000	200
Donnelly, J.	Montreal	5,000	500
Dyas, P.	London	900	135
Deschamps, F. R.	Montreal	500	50
Durocher, S. A.	St. Hyacinthe	10,000	1,500
Dionne, L. B.	Fraserville	2,000	200
Devlin, B.	Montreal	1,800	180
Derome, Miss H.	Joliette	300	45
Ely, T. E.	Cacouna	700	70
Frappier, Jos.	Montreal	500	50
Fraser, A.	Matane	200	30
Fournier, A.	Rimouski	400	20
Fournier, J. B. A.	St. Anne	100	10
Francœur, M.	St Roch des Aulnets	400	40
Fafard, J. O.	L'Islet	2,000	200
Fortin, N.	St Ignace	200	20
Fournier, J.	Ste Flavie	700	70
Fortin, O.	Quebec	5,400	1,075
Fortier, G.	do	200	20
Fitzsimons & Brown	Ottawa	200	10
Featherston, J. P.	do	500	90
French, H.	St Hugues	100	10
Franchère, J.	Marieville	1,000	100
Fournier, L.	Rimouski	600	60
Flock, J. H.	London	500	50
Fortier, C. G.	Buffalo, N.Y.	3,000	300
Fortier, Mrs. C. G.	do	2,000	200
Flent, W. H.	Montreal	700	105
Flent, G. H.	do	500	75
Gauthier, E. C. E.	Quebec	1,000	150
Gibson, G. H. P.	Ottawa	400	50
Gosselin, C.	St. Charles, R.S.	400	60
Giguère, P.	Quebec	100	10

## ROYAL CANADIAN—Continued.

## SHAREHOLDERS HAVING CALLS TO PAY—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Gauthier, L.	Montreal	1,800	180
Gagnier, A.	Kamouraska	200	20
Gastonguay, G.	Quebec	1,800	180
Gingras, J. B.	do	200	20
Gardner, R., & Son	Montreal	1,800	180
Giraud, Paul	do	8,700	1,695
Gariépy, C.	Quebec	1,800	270
Gamache, L.	do	900	135
Gerin, C. L.	Montreal	1,500	150
Girouard, D.	do	2,800	280
Gilman, Mrs. D.	St. John. N. B.	90	90
Hulbig, C.	Montreal	400	40
Henderson, D. H.	do	1,000	125
Hogue, Jos.	do	500	50
Huot, Lucien	do	1,800	180
Hugel, A.	Port Hope	1,000	100
Hervey, Jas.	Montreal	1,000	100
Haney & Forgie	Ottawa	200	20
Hawkins, E. E.	do	200	20
Hedley, James.	Montreal	20,000	2,000
Hildburg, H.	New York	10,000	1,000
Irwin & Boyd	Port Hope	1,800	180
Jordan & Benard	Montreal	3,500	350
Jette, L. A.	do	1,000	100
Jardine Bros.	Ottawa	200	10
Joncas, C.	Quebec	1,000	100
Jarvis, W. L.	Montreal	300	45
Kennedy & Jackson	do	1,000	100
King Bros.	St. Pacomé	900	135
Kennedy, Kate	Chatham	900	90
Larue, T.	Three Rivers	2,000	200
Lafleur, L. H.	Montreal	5,300	530
Lepage, D.	do	900	150
Lapalme, S.	Sorel	900	90
Lemay, Mrs. L.	Montreal	1,000	100
Langlois, E.	Rimouski	700	70
Ladrière, Rev. A.	Isle Verte	200	20
Lapointe, C. F.	Ste Flavie	1,400	210
Lewis, R.	London	1,000	150
Labrecque, J.	St. Charles, Bellechasse	900	135
Lamb, W. A.	Ottawa	400	40
Lippe, H.	Acton Vale	200	20
Laforme, A.	St. Hugues	100	15
Languedoc, Miss A.	L'Islet	900	135
Languedoc, E.	St. Michel	1,000	160
Langlois, E.	St. Hugues	1,000	100
Larue, G. H.	Quebec	3,500	360
Laframboise, Hcn. M.	Montreal	2,500	405
Labrie, J.	Quebec	3,000	300
Lupien, G. E. R.	Three Rivers	500	50
Lupien, M. A. A.	do	500	50
Lacroix, P. O.	Windsor	900	90
Lamontagne, Col. E.	Quebec	47,300	4,730
Murray, C. R., in trust	Montreal	40,000	4,000
Murray, E.	do	900	90
Mackay, P.	Quebec	3,000	300
Morin, Mrs. C.	St. George, Beauce	100	10
Montmigny, O.	Ste Marie, do	200	20
Mercier, J.	Ste. Henedine	400	40

## ROYAL CANADIAN—Continued.

## SHAREHOLDERS HAVING CALLS TO PAY—Continued.

Name.	Residence.	Amount	Amount
		Subscribed for	Paid up in Cash.
		\$	\$
Musgrove, G. M.	Ottawa	1,800	180
Madsen, E.	do	200	10
Mortimer, G.	do	300	15
Morrier, J.	Acton Vale	900	135
Mathieu, N.	St. Andrews	900	90
Massie, Jas.	Guelph	11,000	1,650
Mathieu, M.	Sorel	2,500	300
Marceau, H.	St. Henri	500	50
Mackay, Jane	Halifax	3,500	525
Marion, J. P.	Montreal	2,000	200
Masson College	Terrebonne	17,500	1,750
McCuaig, R. C.	Ottawa	200	20
McDonell, D.	do	200	20
McNeil, Mrs. N.	St. Paschal	700	70
McCaughey, Jas.	Ingersoll	3,500	350
McDonald & Killy	Fredericton	900	90
McDougall, F.	Ottawa	1,000	150
McGregor, W.	Windsor	5,300	530
McIntosh, J.	do	5,300	660
McAllister, J.	do	5,300	530
McAuley, Thos.	Kingston	900	90
McAdam & Son, jun.	St. Stephen	500	50
McKenzie, Robt.	Montreal	2,500	250
Noel, Mrs. H.	Isle d'Orleans	1,100	210
Nichols, Mrs. A. S.	Havelock	500	50
Oliver, D. L. V.	Montreal	1,800	180
Olivier, Jas.	St. Thomas	600	60
Perkins, J. A.	Montreal	2,500	250
Parker, A. J.	Ottawa	500	25
Pelletier, Jos.	St. Paschal	100	15
Paradis, O.	Kamouraska	200	20
Pelletier, L.	St. Jean, Port Joli	300	45
Pelletier, J. N.	St. Pierre, R.S.	200	20
Papineau, J. G.	Montreal	1,000	150
Porcheron, E. D.	do	1,800	180
Parent, C. H.	do	500	75
Paquet, A.	St. George	400	40
Patterson, J. C.	Windsor	4,500	450
Patterson, W. J.	Guelph	4,400	440
Poitras, J. T.	St. Helen, Bagot	900	90
Pulford, H. T. L.	Windsor	2,050	380
Pulford, H. B.	do	1,000	100
Perry, Chas.	Toronto	10,000	1,500
Perry, Alfred	Montreal	10,000	1,000
Robinson, S.	Fredericton	1,800	180
Russell, W. F.	Ottawa	500	50
Robertson & Co., J. D.	St. John, N.B.	900	90
Rutherford, R.	Stratford	3,500	350
Richardson, W. M.	Halifax	8,500	1,320
Rouleau, Rev. L.	Matane	700	70
Read, Robt.	London	500	35
Roy, Jos.	St. Fabien	500	50
Roy, J. B.	St. François, R.S.	1,000	150
Sharpe, John	Montreal	500	65
Stewart, Mrs.	do	10,000	1,500
Slevin, J.	St. Johns	1,000	150
St. Jean, Dame R.	Montreal	200	30
Sommerville, Wm M.	Ottawa	900	90
Saucier, L. P.	Sandy Bay	400	20



ROYAL CANADIAN—*Concluded.*SHAREHOLDERS HAVING CALLS TO PAY—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Smith & Stewart.....	Ottawa.....	200	10
Sirois, F. A.....	St. Paschal.....	200	20
Shepherd, J. H.....	Windsor.....	5,300	630
Stewart, W. J., in trust.....	Montreal.....	1,000	100
Stewart, Luke.....	St John, N.B.....	1,800	180
Simard, Z.....	Rimouski.....	200	20
St. Pierre, H. C.....	Montreal.....	500	50
Scriver, J. F.....	do.....	200	20
Tanguay, Appoline.....	St. Charles.....	1,000	125
Terroux, B.....	Arthabaska.....	900	90
Taschereau, H. S.....	Quebec.....	100	10
Turcotte, Mrs. E. C. L.....	Joliette.....	1,000	150
Toussaint, Miss P.....	St. Michel.....	600	60
Tétu, Miss Mary.....	Quebec.....	1,800	285
Tétu, Mrs H.....	St. Anselme.....	900	90
Tapin, F. X.....	Three Rivers.....	1,800	180
Taché, I.....	Kamouraska.....	100	5
Taylor, J. B.....	Ottawa.....	1,800	180
Vidal, J. O.....	Lotbinière.....	200	20
Vaillancourt, C.....	St. Anselme.....	100	10
Wright, J. H.....	Sorel.....	1,000	100
Wilkes, G. H.....	Brantford.....	1,800	180
Waterous, Miss E.....	do.....	1,300	130
White, Jas.....	Halifax.....	7,000	700
Wilson, R.....	do.....	17,500	1,750
Wilkes, G. H., in trust.....	Brantford.....	1,800	180
Wilkes, W. A.....	do.....	14,200	1,420
Lacroix, B. A.....	Windsor.....	900	90
	Total.....	549,300	61,890

## RECAPITULATION.

Adjusted shares, 1,675,300, or.....	5,025,900	1,005,180
Paid but not reduced.....	73,000	14,600
Having calls to pay.....	549,300	61,890
Forfeited.....	347,500	34,980
Total.....	5,995,700	1,116,650

## THE SOVEREIGN FIRE INSURANCE COMPANY.

## LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Brown, Hon. Geo, Estate of late.....	Toronto .....	7,500	1,500
Calvin, D. D.....	Garden Island .....	2,500	500
Beaufort & Sons.....	Montreal.....	6,000	600
Britton, B. M.....	Kingston.....	5,000	1,000
Betts, H. A., Estate of .....	do .....	5,000	500
Becher, H. C. R.....	London.....	1,000	100
Cronyn, V.....	do .....	9,000	1,800
Cheney, Gilman.....	Montreal.....	10,000	2,000
Cameron, Hon. M. C.....	Toronto .....	5,000	1,000
Jaffray, Robt.....	do .....	2,000	400
Dalton, J. D.....	London.....	15,000	1,500
Goodhue, C. F.....	do .....	18,000	3,600
Gunn, A.....	Kingston.....	5,000	1,000
Gildersleeve, C. F.....	do .....	2,500	500
Gildersleeve, J. P.....	do .....	5,000	1,000
Green, E. K.....	Montreal.....	5,000	1,000
Banks, Greenhow.....	Toronto .....	2,000	400
Hope & Temple .....	do .....	2,500	500
Irwin, J. D.....	do .....	10,500	2,100
Irish, D. T.....	Montreal.....	2,500	500
Kerr, J. K.....	Toronto.....	10,400	2,080
Macdonald, J.....	do .....	3,000	600
Moore, R. M.....	Kingston.....	5,000	1,000
Maughan, J. F.....	Toronto.....	5,500	1,100
Mackenzie, J. & C.....	Sarnia.....	2,500	500
Mason, J. H.....	Toronto.....	2,000	400
McMaster, Hon. Wm.....	do .....	5,000	1,000
Nelson, H. A.....	Montreal.....	500	100
Nordheimer, S.....	Toronto.....	7,500	1,500
Russell, A. W.....	do .....	5,000	500
Mackenzie, Hon. A.....	do .....	5,000	1,000
Shaw, Hon. A. D.....	Manchester, Eng.....	5,500	1,100
Smith, Larratt W.....	Toronto.....	5,000	1,000
Waddell, R.....	Kingston .....	1,000	200
Wilkes, R., Estate of.....	Toronto .....	5,000	1,000
Hellmuth, Rev. J.....	London.....	2,500	500
Van Vichten, H. R.....	New York.....	2,000	200
Buck, A. C.....	Caledonia.....	2,000	400
O'Keefe & Co.....	Toronto.....	2,000	400
Arnett, Dr. J. H.....	Hamilton.....	10,000	2,000
Greig, George.....	Toronto.....	20,000	4,000
Blake, Mrs. Hellen S.....	Hamilton.....	10,000	1,000
Harper, Samuel.....	Kingston.....	500	100
Kerr, J. K., in trust.....	Toronto.....	7,500	750
Pellatt & Osler.....	do .....	2,000	400
Walker, John.....	London.....	2,000	400
Cartwright, Jas. S.....	Kingston.....	5,000	1,000
Shaw, D. F., Estate of.....	Toronto.....	500	100
McMahon, H.....	London.....	2,500	250
Jones, Henry J.....	Perche Station.....	7,000	1,400
Bain, Jas. Wm.....	St. Polycarpe.....	1,000	200
Remillard, Rev. J. O.....	do .....	500	100
Lemire, Elie.....	L'Assomption.....	1,000	200
Archambault, Mrs. A.....	do .....	2,000	325
Morrier, Jean R.....	Napierville.....	1,000	200
Morrier, Mrs. J. R.....	do .....	500	100
Morrier, Henry R., Estate of.....	do .....	500	100
Lassé, François Z., M.D.....	St. Vincent de Paul.....	1,300	130
Fainchaud, Chas. F.....	Varennnes.....	5,000	1,000

THE SOVEREIGN—*Continued.*  
LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount paid up in Cash.
		\$	\$
Gravel, Rev. Isidore.....	Montreal.....	1,000	200
Archambault, Hon. L.....	L'Assomption.....	9,000	1,800
Bellerose, Hon. Jos. H.....	St Vincent de Paul.....	7,100	1,420
Armand, Hon. Jos.....	Rivières des Prairies.....	3,000	600
Archambault, Jos. N. A.....	Varennas.....	1,000	200
Villeneuve, Rev. G. V.....	L'Assomption.....	1,500	300
Guilbault, Louis.....	do.....	1,000	200
Dorval, Rev. Fereol.....	do.....	6,000	1,200
Gaudet, Rev. Jos.....	do.....	500	100
Forest, Jean Baptiste.....	do.....	1,000	200
Rivest, Jean D.....	do.....	1,000	200
Voligny, Felix.....	Contrecoeur.....	500	50
Mongeau, Rev. Jos. L.....	Evêché, Montreal.....	1,000	200
Martel, Miss Daniel.....	L'Assomption.....	200	20
Martel, Pierre.....	do.....	200	40
Forest, François.....	do.....	1,000	200
Frenette, Rev. C. E.....	Ste. Anne.....	500	100
Dostaler, Hon. P. E.....	Berthier.....	2,000	400
Dostaler, Archibald.....	do.....	200	40
Delage, Rev. F. X.....	L'Islet.....	1,000	200
Dagenais, Rev. Thos.....	St Roche L' Achigan.....	500	100
Marcotte, Chas.....	L'Islet.....	1,000	200
Lavoie, Napoléon.....	do.....	200	40
Lacombe, Rev. A.....	Winnipeg.....	300	60
College de L'Assomption.....	L'Assomption.....	1,000	200
Richard, Edouard.....	do.....	2,000	400
Forest, Ludger, M.D.....	do.....	1,000	200
Rochette, Rev. Felix.....	Sault au Recollet.....	2,500	500
Lavesque, Pierre F.....	L'Assomption.....	3,000	600
Archambault, Z., Estate of.....	do.....	1,000	125
Thivierge, Rev. P. N.....	St. Bonaventure.....	100	20
Daigeneault, Jos. C.....	Ste. Julie, Verchères.....	100	20
Seers, Louis Alex.....	Beauharnois.....	4,000	800
Anctil, Joseph.....	Lapocatière.....	8,000	1,600
Pomminville, Jean T.....	St. Vincent de Paul.....	3,000	600
Dostaler, Alfred.....	Berthier.....	1,000	200
Lebel, Pierre.....	St. Assine.....	100	20
Prevost, Wilfred.....	Montreal.....	2,000	200
Trudel, Jos.....	Batiscan.....	400	80
Trudel, Robert.....	do.....	200	40
Lantier, Jean B. L.....	St. Polycarpe.....	1,000	200
Lantier, Jean A.....	do.....	2,500	500
Laberge, Edouard.....	St. Philomène.....	2,000	400
Beaudry, Edouard A.....	Varennas.....	500	100
Genereaux, Olivier.....	Berthier.....	3,000	600
Branchaud, Moise.....	Montreal.....	1,500	300
Diunois, Gaudet.....	Ste Annes Plaines.....	1,000	200
Plinquet, Rev. Vincent.....	L'Isle du pas.....	1,000	200
Dugas, Narcisse.....	St. Jacques de L' Achigan.....	100	20
Paré, Camille Elie.....	St Vincent de Paul.....	1,000	200
Paré, Joseph.....	do.....	1,000	200
Lafontaine, Jos. L.....	Roxton Falls.....	300	60
Lafontaine, L. D.....	St. Edouard.....	2,000	400
Paré, Cyrille.....	Côte St. Lambert.....	500	50
Leclerc, Rev. Jos. W.....	St. Vincent de Paul.....	2,500	500
St. Aubin, Rev. T.....	Henryville.....	100	20
Caisse, Rev. M. D.....	St. Sulpice.....	2,000	400
Lavoilette, Gustave.....	Montreal.....	1,900	350
Lecavalier, N. M.....	St. Laurent.....	1,000	200

## SOVEREIGN—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount paid up in Cash.
		\$	\$
Galarneau, Edouard.....	Montreal.....	3,000	600
Manseau, Charles.....	L'Assomption.....	1,000	200
Archambault, C.....	do.....	3,000	600
Corporation Episcopale Catholique.....	Romaine de Montréal.....	4,500	900
Chevalier, Miss M.....	L'Assomption.....	1,000	100
Archambault, Jos.....	St Paul l'Ermite.....	2,000	400
Brien, Albert.....	do.....	3,000	600
Marion, Jos N. P.....	do.....	3,000	600
Grenier, Pierre, M D.....	St Maurice.....	100	20
Marcoux, Rev. M. D.....	Champlain.....	100	20
Corporation Episcopale Catholique.....	Romaine des Trois Rivières.....	200	40
Dufresne, Mrs. E.....	Three Rivers.....	3,000	600
Bourgeois Geo. A., M. D.....	do.....	500	100
Richard, Edouard S.....	L'Assomption.....	500	100
Leblanc, Edouard.....	L'Epiphanie.....	2,000	400
Richard, Miss E.....	L'Assomption.....	1,000	100
Caisse, Rev Francis.....	St. Sulpice.....	1,400	280
Blain, Jean.....	St. Edouard.....	2,000	400
Dufresne, Estate, E.....	Three Rivers.....	100	10
Mathieu, Jean B. E.....	Montreal.....	7,000	1,400
Mathieu, Arthur, M. D.....	do.....	1,000	200
Dugas, Firman.....	St. Signoré.....	1,000	200
Larue Prosepe, M D, M. P.....	St. Augustin.....	2,000	400
Fortin, Hon P.....	Quebec.....	2,000	400
Paquet, A. H., M. D.....	St. Cuthbert.....	1,000	200
Gladu, Victor.....	St François du lac.....	500	100
Vassal, Hy.....	Pierreville.....	200	20
Massue, Gaspard A.....	St. Aimé.....	400	80
Lemaitre, Dr Jos.....	St. Thomas.....	500	100
Reeves, G & O.....	Pointe aux Trembles.....	1,000	200
Belisle, T. Germain.....	Montreal.....	1,000	200
Allard, Narcisse.....	Pointe aux Trembles.....	1,000	200
Mathieu, Gustache.....	Chachenaie.....	1,000	200
Paré, Louis.....	St. Vincent de Paul.....	500	50
Paré, Didier H.....	do do.....	200	20
Lefebvre, S. E.....	Montreal.....	100	20
Paquet, Rev. Benj.....	Quebec.....	1,000	200
Sax, Rev. P.....	St. Romuald.....	1,000	200
Duchesneau, Jos A.....	St. Vincent de Paul.....	3,000	600
Toupin, Rev. A. A.....	La Rivière des Prairies.....	500	50
Guerin, Moise.....	Ste. Rose.....	200	20
Cockburn, Geo R R.....	Toronto.....	9,200	1,840
Chaffers, Hon W. H.....	St. Césaire.....	2,500	500
Gaudet, Hon Jos.....	Gentilly.....	1,000	200
Ross, Hon John J.....	Quebec.....	2,000	300
Robitaille, Hon. T.....	Ottawa.....	1,000	200
Cornier, Hon. Chas.....	Somerset.....	2,000	400
Trudeau, Louis H.....	Henryville.....	400	80
O'Donoghue, Pierre L.....	Montreal.....	200	40
Brunel, Alvine.....	St. Pierre le Becquets.....	200	20
Pelland, Basile E.....	Berthier ( <i>en haut</i> ).....	300	60
Pellern, Elie.....	do.....	1,000	200
Archambault, Rev. W.....	St. Barthelemy.....	200	40
Rouveau, F. E.....	do.....	100	10
Vaduaill, Louis.....	St. Cuthbert.....	500	100
Tranchemontagne, Louis.....	Berthier ( <i>en haut</i> ).....	1,000	200
Brien, Rev. André.....	St. Cuthbert.....	100	20
Biron, F. X. A., N.P.....	do.....	500	100
Dorion, Chas, M. D.....	L'Assomption.....	2,000	400

## SOVEREIGN—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Dorion, Miss M. L.	L'Assomption	1,000	100
Fanning, W.	Ottawa	1,000	100
Beaulieu, Hon. L.	Montreal	100	20
Bourgouin, N. H.	do	500	50
Gauthier, Thomas	do	3,500	700
Pinsonneault, A.	St. Jacques le Mineur	100	20
Dufresne, Miss I.	Three Rivers	100	20
Archambault, Estate, Alex.	L'Assomption	2,000	400
Smith, A. M.	Toronto	8,200	1,640
Caron, Michel	Three Rivers	500	100
Dufresne, D. T.	do	500	100
Rioux, J. B.	St. Monique	2,000	400
Heureau, Nérée	L'Epiphanie	1,000	200
Maillaux, E., M.P.	L'Isle Verte	1,000	200
Gendrow, P. S., M.P.	Montreal	200	40
Lacerte, Elie, N.P.	Yamachiche	500	100
Barrette, Pierre	St. Vincent de Paul	100	20
Archambault, Georgiana	L'Assomption	1,000	200
Archambault, Priscilla	do	500	100
Lavallée, Rev. Norbert	St. Vincent de Paul	500	100
Joubert, Zéphirin	do	200	40
Barrette, Pierre, in trust	do	200	20
Barrette, Pierre, in trust	do	100	10
Barrette, Zéphirin	do	100	10
Lacoursière, Dosthé	Ste. Geneviève de Batiscan	400	80
Lavallée, Dr. V. P., M.P.	St. Félix de Valois	200	40
Ducharme, Pierre C.	do	100	20
Read, George	do	200	40
Crépeau, M., N.P.	do	100	20
Lacoursière, Antoine J.	St. Stanislas de Batiscan	300	60
Massicotte, Narcisse P.	Ste. Geneviève de Batiscan	100	20
Labelle, Rev. A.	St. Jérôme	100	20
Langlois, Louis A.	St. Louis, Kamouraska	2,000	300
Antil, Edouard	St. Roch	1,000	200
Beaulieu, Chas H.	Sorel	1,000	150
Lambert, Jos. N.	St. Stanislas de Batiscan	300	60
Arkin, Mrs. Hugh	St. Rémie	1,000	100
Mignault, Henri A.	St. Denis	1,000	200
Archambault, E.	L'Assomption	1,000	200
Desaulniers, L. L. L.	Yamachiche	500	100
Morin, Louis E.	Montreal	500	100
DeMartigny, Adélar	do	4,000	800
Forget, Octave	Terrebonne	500	100
Lauzon, Rev. Jules	Repentigny	1,000	200
Morin, Rev. Jos.	St. Jacques le Mineur	1,000	200
Dagenais, Rev. Thos. E.	Contrecoeur	1,000	200
Aubry, Rev. F.	St. Jean, East, P.O.	1,000	200
Desjardins, Alphonse, M.P.	Montreal	500	100
Shaw, Mrs. A. D (Hon.)	Manchester, Eng.	7,500	1,500
Doucet, Rev. J., Estate of	Ste. Hélène	1,000	200
Smith, Goldwin	Toronto	7,000	1,400
Cartwright, J. R.	do	5,000	1,000
Ireland, Jas O.	do	1,000	200
Hirne, Bains & Co.	do	1,500	300
Peck, LaRue	Port Hope	5,000	1,000
O'Donnell, Rev. A. O.	St. Denis	1,000	200
Allen, D. H., in trust	Toronto	5,000	1,000
Kirkpatrick, G. B.	do	5,000	1,000
Kirkpatrick, G. B., in trust	do	7,000	1,400

SOVEREIGN—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Coutu, F. X. A.....	St. Jean Baptiste.....	5,700	570
Poissant, Rev. Pierre.....	St. Philippe.....	1,000	200
Chevrefils, Rev. Geo.....	Ste. Anne.....	400	80
Archambault, Louis H.....	Montreal.....	1,000	200
Straubenzie, B. Van.....	Kingston.....	2,000	400
Lozeau, Alphonse.....	St. Vincent de Paul.....	1,000	200
Blake, Mrs. E.....	Toronto.....	2,000	400
Brunet, Théophile.....	St Augustin.....	500	100
Leblanc, Jean B.....	Montreal.....	2,000	400
Toupin, Rev. A., Estate.....	Rivière des Prairies.....	500	50
Tassé, Rev. Stanislas.....	Montreal.....	1,000	200
Dionne, Hon E.....	Ste. Anne de la Pocatière.....	2,000	400
Scott, Jno. G.....	Toronto.....	2 500	500
Hudson, A. H.....	Kent, Eng.....	2,000	400
Dansereau, Dame M. P. C.....	Montreal.....	1,000	100
Fréchette, Olivier.....	Berthier.....	500	100
Loranger, J. M. & L. O.....	Montreal.....	200	40
Martel, Jos. Z.....	L'Assomption.....	3,600	720
Foisy, Hermidas.....	L'Epiphanie.....	200	20
Smith, Mary E.....	Toronto.....	5,000	1,000
Conger, Peter D.....	do.....	5,000	1,000
Harper, Mary.....	do.....	3,000	600
Donaldson, R. A.....	do.....	2,000	400
Parish, Watson G.....	Farmersville.....	1,000	200
Calder, D. R.....	Kintore.....	1,000	200
Bright, Thos. G.....	Toronto.....	5,500	1,100
Couture, François.....	St Augustin.....	500	100
McCarthy, Jean.....	do.....	100	20
Thibault, Basile.....	do.....	200	40
Constantin, Wilbrod.....	do.....	800	160
Macardy, Jos.....	do.....	200	40
Côté, Ferdinand.....	do.....	200	40
Drolet, Fabien.....	do.....	100	20
Côté, Joseph.....	do.....	100	20
Jobin, Louis.....	do.....	500	100
Lovell, Jas Stella.....	Toronto.....	100	20
Lofton, Wilson.....	do.....	2,000	270
	Total.....	600,000	112,090

## SUN MUTUAL LIFE INSURANCE COMPANY.

## LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Alexander, Charles .....	Montreal.....	5,000	625
Abbott, Hon. J. J. C.....	do .....	5,000	625
Anderson, Robert.....	do .....	36,500	4,563
Buntin, Alexander.....	do .....	20,000	2,500
Beattie, John.....	do .....	10,000	1,250
Bryson, T. M.....	do .....	7,500	937
Burnett & Co.....	do .....	2,000	250
Brush, George S.....	do .....	2,000	250
Barbeau, E. J.....	do .....	5,000	625
Burland, G. B.....	do .....	2,000	250
Cumming, W. B.....	do .....	10,000	1,250
Cooper, William.....	do .....	5,000	625
Craig, Thomas.....	do .....	2,000	250
Campbell, F. W., M.D.....	do .....	2,000	250
Coulson, D.....	Toronto.....	1,000	125
Cheese, W. E.....	Montreal.....	1,000	125
Cameron, A. H., Estate of.....	do .....	2,000	250
Claxton, T. James.....	do .....	5,000	625
Cramp, G. B.....	do .....	5,000	625
Delisle, A. M., Estate of.....	do .....	4,000	500
Dakers, James.....	do .....	1,000	125
Ewing, S. H. & A. S.....	do .....	5,000	625
Edgar, Frank.....	do .....	1,500	187
Finlay, Samuel.....	England.....	10,000	1,250
Fisher, C. H. B.....	Fredericton, N.B.....	3,000	375
Filgate, Samuel.....	Montreal.....	1,000	125
Gault, H. M.....	do .....	40,000	5,000
Gault, A. Fred.....	do .....	15,000	1,875
Gault, L. H.....	do .....	11,000	1,375
Gault, R. L.....	do .....	2,000	250
Gault, E. J.....	do .....	10,000	1,250
Gilroy, Thomas.....	Goderich.....	13,000	1,625
Greene, E. K.....	Montreal.....	5,000	625
Gould, Charles H.....	do .....	2,000	250
Gill, Robert.....	Brockville.....	2,000	250
Hutton, James.....	Montreal.....	10,000	1,250
Hamilton, Alexander.....	do .....	5,000	625
Howard, R. P., M.D.....	do .....	5,000	625
Hingston, W. H., M.D.....	do .....	1,000	125
Miller, Peter.....	do .....	10,000	1,250
McKenzie, M.....	do .....	21,000	2,625
McLennan, Hugh.....	do .....	12,000	1,500
McKay, Edward.....	do .....	10,000	1,250
McLennan, John.....	Glengarry.....	10,000	1,250
Moss, S. H. & J.....	Montreal.....	5,000	625
Morrice, David.....	do .....	5,000	625
Moat, Robert.....	do .....	2,000	250
Moss, G. W.....	do .....	2,500	312
McDougall, A.....	do .....	7,000	875
McFarlane, D.....	do .....	5,000	625
McCarthy, D. & J.....	Sorel.....	5,000	625
McSweeney, W. B.....	Halifax.....	6,500	813
Macauley, R.....	Montreal.....	14,000	1,813
Macauley, R. in trust.....	do .....	2,700	338
Ogilvie, A. W.....	do .....	5,000	625
O'Brien, W.....	do .....	5,000	625
Paterson, W. S.....	do .....	1,000	125
Prowse, George R.....	do .....	1,000	125
Reekie, R. James.....	do .....	10,000	1,250

SUN MUTUAL LIFE INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Ramsay, A.....	Montreal.....	5,000	625
Rae, Jackson.....	do.....	2,500	312
Rogers, George.....	do.....	5,000	625
Rose, Alexander.....	do.....	2,000	250
Reid, William.....	do.....	8,000	1,000
Robertson, Henry.....	do.....	2,000	250
Robertson, Margaret.....	do.....	1,000	125
Robertson, Archer.....	do.....	1,000	125
Rae, William.....	Quebec.....	2,500	312
Richards, Joseph.....	Montreal.....	2,500	312
Sprigings, R.....	do.....	2,000	250
Skelton, Leslie, J. H.....	do.....	2,000	250
Stevenson, James, Estate of.....	do.....	1,000	125
Tasler, James.....	do.....	10,000	1,250
Vanwart, Leslie.....	Fredericton, N.B.....	800	100
Williams, A. L.....	Montreal.....	500	63
Waldie, John.....	Burlington.....	10,000	1,250
Workman, Thomas.....	Montreal.....	10,000	1,250
Withall, W. J.....	Quebec.....	10,000	1,250
Wilson, Andrew, Estate of.....	Montreal.....	2,500	312
Wilson, Esther.....	do.....	2,500	312
Warren, W. H.....	do.....	1,000	125
Wilson, John T.....	do.....	1,000	125
	Total.....	500,000	62,500



## TORONTO LIFE ASSURANCE AND TONTINE COMPANY.

## LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$ cts.
Burland, G. B.....	Montreal.....	5,000	2,500 00
Bosworth, N. A.....	Stratford.....	1,000	272 70
Brouse, W. H.....	Prescott.....	1,000	493 89
Bigelow, N. G.....	Toronto.....	2,000	631 04
Bain, John.....	do.....	1,000	146 92
Barker P. M.....	Orangeville.....	500	79 46
Beddome, W. C.....	Toronto.....	200	27 71
Cameron, A.....	Montreal.....	1,000	432 04
Duggan, J., Estate.....	Toronto.....	2,500	700 00
Duggan, G., Estate.....	do.....	2,500	756 00
Danspaugh, W. H.....	do.....	1,000	250 00
Gray, R. H.....	do.....	1,200	300 00
Holliday, Thomas.....	Stratford.....	500	185 45
Harvey, Jane.....	Yorkville.....	20,000	5,000 00
Hay, Jane.....	Toronto.....	1,000	250 00
Harvey, Arthur.....	Yorkville.....	45,000	10,900 00
Jenkins, W.....	Clinton.....	1,000	250 00
Kerr, Wm.....	Mitchell.....	500	133 65
Kirkpatrick, J. C.....	Goderich.....	500	145 80
Landsborough, R.....	Clinton.....	3,600	1,000 00
Lawrence, G. W.....	Stratford.....	300	115 77
Morton, T. D.....	Brucefield.....	1,000	250 00
Morrison, A.....	Toronto.....	1,000	286 13
Macdonell, W. J.....	do.....	2,500	1,023 95
Pritchard, Rev. J.....	Clinton.....	2,400	600 00
Porter, W. H.....	do.....	500	125 00
Rose, G. M.....	Toronto.....	2,000	621 75
Stidson, J. H.....	Hamilton.....	500	125 00
Scott, C. T.....	Wingham.....	500	125 00
Thwaites, R., Estate.....	Clinton.....	500	125 00
Walker, R. (Walkerton).....	Chili.....	2,000	1,000 00
	Total.....	104,200	28,825 26

## WESTERN ASSURANCE COMPANY.

## LIST OF SHAREHOLDERS.

Name.	Residence.	Number of Shares.	Amount Paid up in Cash.
		\$	\$
Chas. Magrath.....	Toronto.....	260	5,200
Wm. Gooderham, jun.....	do.....	100	2,000
Mary Pyper.....	do.....	69	1,380
A. C. Cooch.....	do.....	9	180
Mrs. Mary E. Smith.....	do.....	390	7,800
D. Campbell.....	Trumansburg, N.Y.....	40	800
John Macdonald.....	Toronto.....	40	800
Estate of late John Rathwell.....	Ingersoll.....	7	140
Arthur B. Harris.....	Toronto.....	84	1,680
Thos. W. Magrath.....	Clifton.....	80	1,600
Wm. Fitzgerald.....	Toronto.....	5	100
James Michie.....	do.....	662	13,240
Estate of late R. G. Anderson.....	do.....	20	400
Estate of Thos. G. Wallis.....	do.....	20	400
Robert Walker.....	do.....	12	240
Alex. Rathray.....	do.....	40	800
Estate of Jas. Magrath.....	do.....	20	400
Wm. Magrath.....	Springfield.....	20	400
Edward Hobson.....	Toronto.....	50	1,000
J. K. Falconbridge.....	Richmond Hill.....	9	180
Henry Rowsell.....	Toronto.....	40	800
Thos. Lailey.....	do.....	20	400
John Carroll.....	do.....	20	400
John Howorth.....	do.....	320	6,400
Robt S. Brown.....	do.....	20	400
Joseph Gould.....	Uxbridge.....	40	800
Geo. Elliott.....	Guelph.....	200	4,000
Noah Barnhart.....	Toronto.....	100	2,000
L. W. Smith.....	do.....	10	200
Estate of Geo Duggan.....	do.....	20	400
Mrs. P. H. Cox.....	Paris.....	25	500
Geo. A. Pyper, in trust.....	Woodstock.....	226	4,520
R. Thompson.....	Toronto.....	10	200
P. Patterson.....	do.....	101	2,020
Mrs. Annie Price.....	do.....	20	400
Chris. Robinson.....	do.....	58	1,160
Hon. John Simpson.....	Bowmanville.....	80	1,600
John Turner.....	Toronto.....	230	4,600
J. & J. T. B. Lindsay.....	Newtonbrook.....	46	920
Maria H. Keeler.....	Mill Point.....	23	460
E. W. Rathbun, in trust.....	do.....	12	240
E. W. Rathbun, in trust.....	do.....	11	220
Mrs. F. G. Craig.....	do.....	17	340
Anne L. Herdhaugh.....	Oswego, N.Y.....	6	120
Rev. D. H. Fletcher.....	Hamilton.....	50	1,000
Lucy L. Harris.....	Credit.....	5	100
London and Canadian Loan and Agency Co	London.....	60	1,200
Robt. Gilmer.....	Toronto.....	21	420
Alf. J. Wilkes.....	Brantford.....	33	660
John Fulton, M.D.....	Toronto.....	9	180
Estate of late W. Pipe.....	Berlin.....	13	260
A. T. McCord, sen.....	Toronto.....	15	300
Rev. C. W. Patterson.....	Aurora.....	21	420
Geo. J. Hinde.....	Yorkville.....	300	6,000
Alex. McAllister.....	Kingston.....	350	7,000
E. H. Rutherford.....	Toronto.....	66	1,320
John W. Beaty.....	do.....	75	1,500
Geo. Horne.....	Cannington.....	56	1,120
Helen S. Worham.....	Brockville.....	6	120

## WESTERN—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Number of Shares.	Amount Paid up in Cash.
		\$	\$
Mrs. E. E. Nevitt.....	Toronto .....	20	400
F. J. Stewart, in trust...	do .....	8	160
Wm. Forster.....	Brampton .....	49	980
Mrs. Sarah Beaty.....	Toronto .....	40	800
J. B. Caldwell.....	Newmarket.....	20	400
Jehu Matthews.....	Toronto .....	80	1,600
Alex. Manning.....	do .....	548	10,960
M. H. Gault.....	Montreal.....	500	10,000
James Scott.....	Toronto .....	500	10,000
Jas Fisker.....	do .....	100	2,000
Rev. J. A. F. McBain.....	Chatham, N. B.....	86	1,720
Geo. Davidson.....	Berlin.....	12	240
Estate of late Wm. Belton.....	Toronto .....	9	180
C. W. Postlethwaite.....	do .....	60	1,200
Osler & Moss.....	do .....	8	160
Mrs E. Harris.....	Credit.....	10	200
Rev. T. S. Ellerby.....	Sarnia.....	53	1,060
Mrs. Jessie Scott.....	Quebec.....	107	2,140
Mrs. Margt. A. Strachan.....	Toronto .....	47	940
Wm Jno. MacDonell.....	do .....	2	40
G. Morphy, H. B. Morphy and S. C. Hal- den, Executors of Estate of B. Halden, deceased.....	do .....	20	400
J. H. Naverre.....	do .....	49	980
Eph. Evans, D.D.....	London.....	56	1,120
Rev. J. G. Laird.....	Barrie.....	50	1,000
Geo Chester.....	Scarboro'.....	40	800
J. J. Kenny.....	Toronto .....	25	500
Hector Grant.....	Brampton .....	30	600
James Sinclair.....	Toronto .....	13	260
E. J. Hobson.....	do .....	50	1,000
Rev. W. M. Roger.....	Ashburn.....	235	4,700
Mrs. M. J. H. Murray.....	Toronto .....	165	3,300
Thos. Webb.....	do .....	20	400
Jno. S. Playfair.....	do .....	100	2,000
Henry Robins.....	do .....	8	160
Executors of Estate of late D. Laidlaw.....	do .....	35	700
Dr. E. W. Spragge.....	do .....	10	200
Jno. W. L. Forster.....	Brampton .....	15	300
Percival F. Ridout.....	Toronto .....	23	460
David Fisher.....	do .....	50	1,000
Executors of late Marcus Talbot.....	do .....	5	100
Joseph Jackes.....	Eglinton.....	8	160
Sir W. P. Howland.....	Toronto .....	20	400
Robt. C. Turner.....	Yorkville.....	25	500
Geo. McGillivray.....	Whitby.....	13	260
R. D. Macpherson.....	Montreal.....	100	2,000
Thos. Wills.....	Belleville.....	50	1,000
Rev. F. W. Kirkpatrick.....	Kingston.....	20	400
A. M. Smith.....	Toronto .....	116	2,320
Executors of Estate of late M. E. Kirk- patrick.....	Kingston.....	20	400
Jno. Perry, Administrator of Estate of Eliza Perry.....	Schombrook.....	25	500
W. S. Durie and R. H. C. Green, in trust...	Toronto .....	20	400
Executors of Estate of late J. T. Dewar, M.D.....	Port Hope.....	50	1,000
E. E. Dudley.....	Newmarket.....	9	180
Cath. Schofield.....	Berlin.....	10	200

WESTERN—Continued.  
LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Number of Shares.	Amount Paid up in Cash.
		\$	\$
Richard Reed.....	Bowmanville .....	25	500
Jno. R. Cartwright .....	Cobourg .....	42	840
Miss J. E. Alexander .....	Woodstock .....	20	400
Mrs. J. E. Orr .....	Dundas .....	20	400
James Turnbull, Manager in trust .....	Toronto .....	150	3,000
Sir W. P. Howland, President in trust .....	do .....	340	6,800
Joseph Priestman .....	do .....	20	400
W. S. Lee, Treasurer of Estate of late Thos Bell.....	do .....	20	400
Wm. Gordon.....	do .....	3	60
W. B. McMurrich.....	do .....	21	420
Mrs. M. G. McMurrich.....	do .....	10	200
Jas. Austin and K. H. Bethune, in trust.....	do .....	443	8,860
S. H. Phippen.....	Belleville .....	100	2,000
Geo. Hague.....	Montreal .....	25	500
Esther Seels and B. Saunders, Treasurers of Estate of late J. H. Seels .....	Barrie.....	19	380
Rev. Jno. Douse .....	Toronto .....	40	800
Alex. Wills.....	do .....	100	2,000
Rev. Rob. Ewing.....	Collingwood.....	11	220
Geo. Peters .....	Peterboro' .....	10	200
Geo. Murray .....	Toronto .....	18	360
J. A. Phippen .....	Belleville .....	600	12,000
Ellen M. de B. Cameron.....	Toronto .....	80	1,600
Wm. H. Keefer.....	Galt .....	11	220
Capt. S. C. McGill.....	Kingston .....	35	700
Mrs. E. C. Myer.....	Goderich .....	4	80
James S. Bates .....	Bowmanville .....	11	220
Sarah J. Graham.....	Belleville.....	29	580
Dr. Jno. Ferguson .....	Toronto.....	44	880
Jno. Symons, in trust.....	do .....	9	180
Geo. Mathieson.....	Drummondville.....	2	40
Estate of R. S. Miller .....	do .....	8	160
Rev. John Farclay.....	Toronto .....	49	980
Caroline H. and Amelia C. Gilmore.....	do .....	100	2,000
Chas. Duckett.....	do .....	30	600
Mrs. David Blain.....	do .....	180	3,600
Dora L. Guggisburg, Executrix, estate of Fred. Guggisburg.....	do .....	32	640
H. R. Ranney.....	St. John, N.B.....	66	1,320
Miss Isabella Perks and Mrs. Eliz. P. Ross, Executrix estate of late A. San'is .....	Port Hope.....	5	100
Geo. Smith.....	Toronto.....	15	300
Alex. Smith .....	do .....	5	100
Joseph Haining.....	do .....	7	140
Wm. B. Wilson.....	Thornhill.....	26	520
Mrs. E. S. MacNab.....	Toronto.....	20	400
E. B. Haldan.....	San Francisco, Cal.....	30	600
Adam G. Parkinson .....	Toronto.....	20	400
Mrs. Charlotte Boswell.....	Ottawa.....	319	6,380
A. T. Fulton.....	Toronto.....	320	6,400
Mrs. Margt J. McKean.....	do .....	25	500
E. W. Rathbun, in trust.....	Millpoint.....	133	2,660
Wm. Alexander.....	Toronto.....	60	1,200
Hon. Receiver-General of Canada, in trust .....	do .....	80	1,600
Mrs. Ann Taylor.....	do .....	33	660
James King.....	South Quebec .....	37	740
Mrs. L. S. Rathbun .....	Millpoint.....	28	560
E. W. Rathbun, in trust.....	do .....	4	80

WESTERN—Continued.  
LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Number of Shares.	Amount Paid up in Cash.
		\$	\$
Robt. G. Patton.....	Montreal.....	100	2,000
Ewing Cameron.....	Toronto.....	50	1,000
Richard Kayburn.....	Millpoint.....	10	200
E. F. King.....	Montreal.....	25	500
Mary McLachlan.....	Toronto.....	9	180
Margt. H. McLachlan.....	do.....	15	300
Albert Whitney, in trust.....	Prescott.....	335	6,700
Robt. Snider.....	Odessa.....	44	880
Jno. Wightman.....	Toronto.....	20	400
Rev. E. W. French.....	Jersey City, N.J.....	4	80
Arch. Cameron, in trust.....	Montreal.....	120	2,400
Arch. Cameron, in trust.....	do.....	50	1,000
Arch. Cameron, in trust.....	do.....	30	600
Arch. Cameron, in trust.....	do.....	25	500
Rev. J. G. Murray.....	Grimsby.....	372	7,440
Mrs. Jean Rathbun.....	Millpoint.....	100	2,000
Robt. Fulton.....	Fingall.....	140	2,800
Miss Eliza Duggan.....	Toronto.....	9	180
Richard Heather.....	do.....	20	400
Cassels, Son & Co.....	do.....	25	500
Eliza McBean.....	do.....	200	4,000
Jno. Priestman.....	London, Eng.....	75	1,500
Mrs. Emma Jackes.....	York Township.....	130	2,600
Miss Mary Thorburn.....	Yorkville.....	3	60
D. R. Wilkie, Cashier, in trust.....	Toronto.....	50	1,000
Miss Susan McCord.....	do.....	12	240
A. T. McCord, sen., in trust.....	do.....	2	40
Mrs. D. Patton.....	Montreal.....	65	1,300
A. Maddison.....	Baltimore, Md.....	70	1,400
Mrs. Nellie Barber.....	Toronto.....	10	200
J. L. Brodie, Cashier, in trust.....	do.....	400	8,000
H. S. Strathy, in trust.....	do.....	500	10,000
Mrs. M. C. Martens.....	do.....	35	700
Edw. Fitzgerald, Q.C.....	do.....	170	3,400
Estate of Joseph Lee.....	do.....	20	400
Geo. W. Jackes.....	Eglington.....	16	320
Wm. Kersteman, jun, and J. G. Beard, Trustees.....	Toronto.....	33	660
Wm. Robins.....	do.....	30	600
Geo. Harrison.....	Aurora.....	30	600
J. S. Lackie and L. Bolster, Accountant, in trust.....	Toronto.....	150	3,000
R. J. Tinning.....	do.....	58	1,160
C. S. Wilson.....	Picton.....	294	5,880
Jno Berwick.....	Toronto.....	29	400
Arch. Heron.....	'Scarboro'.....	130	2,600
Mrs. C. M. Beard.....	Toronto.....	100	2,000
G. T. Lount.....	Barrie.....	41	820
Mrs. Agnes Dame.....	Rivière du Loup.....	45	900
H. R. Forbes.....	Toronto.....	30	600
Ely Hyman.....	Churchville.....	55	1,100
Margt. Thompson.....	Toronto.....	110	2,200
Rev. R. J. Craig, in trust.....	Millpoint.....	18	360
Thos. McL. Thomson.....	Toronto.....	30	600
Wm. J. Jones.....	Bowmanville.....	10	200
Mrs. E. A. Sherrard.....	Toronto.....	20	400
Mrs. Mary McDearmid.....	Ottawa.....	15	300
Miss J. L. George.....	Toronto.....	56	1,120
Mrs. Ellen A. Ramsay.....	York County.....	171	3,420

WESTERN—*Concluded.*  
LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Number of Shares.	Amount Paid up in Cash.
		\$	\$
Rev. E. W. Northey and C. S. Gzowski, Trustees.....	Toronto.....	48	960
Miss E. Temms.....	Yorkville.....	50	1,000
Susannah F. Davidson.....	Uxbridge.....	40	800
Jonas ap Jonas, in trust.....	Brighton, Eng.....	153	3,060
Mrs. S. A. Marshaw.....	Thornhill.....	20	400
Patrick G. Reed.....	Toronto.....	1	20
R. D. Gamble, in trust.....	Brampton.....	150	3,000
Bunella Rashbun.....	Millpoint.....	128	2,560
Rev. R. J. Craig, in trust.....	do.....	1	20
Miss Cecelia Mahar.....	do.....	5	100
Jno. G. Bowes.....	Hamilton.....	34	680
E. B. Osler.....	Toronto.....	20	400
Mrs. Ann Lyon.....	Chiltenham.....	13	260
Chas. E. Paines.....	Cincinnati, O.....	15	300
W. & C. Paines.....	Toronto.....	6	120
Miss Jane Smith.....	do.....	5	100
Miss Annie Smith.....	do.....	5	100
D. Graham, in trust.....	Belleville.....	25	500
Hon. Jno. McMurrich.....	Toronto.....	75	1,500
Miss Emma George.....	do.....	44	880
Wm Shore Thomas.....	Lester, P.Q.....	150	3,000
Mrs. K. A. Ratcliff.....	Toronto.....	20	400
C. A. Deneson, in trust.....	do.....	185	3,700
H. S. Strathy, Cashier, in trust.....	do.....	427	8,540
Mrs. M. E. Bawtree.....	Uxbridge.....	75	1,500
James Campbell.....	Toronto.....	20	400
Geo. E. Maddison.....	do.....	10	200
Mrs M. A. Perram.....	Hamilton.....	44	880
Frank Arnoldi, in trust.....	Toronto.....	27	540
Robt Beaty.....	do.....	108	2,160
J. P. Thompson.....	Belleville.....	25	500
Chas. E. O'Fara Dycer.....	Toronto.....	55	1,100
Samuel Whitt.....	do.....	75	1,500
Home Savings and Loan Company.....	do.....	881	17,620
Watson Johnston.....	Thornhill.....	3	60
T. M. Benson and G. L. McCaul.....	Port Hope and Ottawa.....	38	760
Jas. H. Farley.....	Toronto.....	2	40
	Total.....	23,000	\$400,000

STATEMENT of Assessment made on Companies, as under, for Year ending 31st March, 1880, in accordance with the Insurance Acts of 1875 and 1877.

Companies.	Assessment.	Companies.	Assessment.
	\$ cts.		\$ cts.
Accident.....	32 94	Quebec.....	86 21
Ætna Fire.....	157 24	Queen.....	273 11
Ætna Life.....	437 94	Reliance.....	45 24
Agricultural of Watertown.....	38 81	Royal Canadian.....	273 26
Anchor Marine.....	101 03	Royal.....	527 84
British America.....	356 49	Scottish Commercial.....	114 54
Briton Life.....	5 82	Scottish Imperial.....	73 27
Canada Fire and Marine.....	201 12	Sovereign.....	90 61
Canada Guarantee.....	65 76	Standard Life.....	216 57
Canada Life.....	762 93	Star.....	24 96
Citizens'.....	192 31	Sun.....	151 66
Commercial Union.....	303 38	Toronto Life.....	6 65
Confederation Life.....	220 36	Travelers'.....	163 22
Dominion.....	82 95	Union Mutual.....	130 44
Equitable.....	256 53	Western.....	482 37
Guardian.....	71 49		
Hartford Fire.....	114 07	<i>Retired Companies.</i>	
Imperial.....	212 61	Briton Medical Life.....	45 53
Lancashire.....	229 13	Connecticut Life.....	207 32
Liverpool and London and Globe.....	238 65	Edinburgh.....	27 72
London Assurance.....	73 99	Life Association of Scotland.....	139 92
London and Lancashire Life.....	76 05	National Life.....	18 00
London Mutual Fire.....	132 28	New York Life.....	186 28
Merchants' Marine.....	130 64	North Western.....	51 55
Metropolitan.....	51 18	Phoenix Mutual Life.....	126 23
Mutual Life.....	43 82	Positive.....	0 28
National Fire.....	62 66	Scottish Amicable.....	26 36
North British.....	411 83	Scottish Provident.....	7 75
Northern.....	97 63	Scottish Provincial.....	47 49
Ontario Mutual.....	88 96	United States Life.....	2 43
Phenix of Brooklyn.....	137 62		
Phoenix of London.....	214 67	Total.....	\$9,150 60

All the above have been paid with the exception of the "Travelers" and "Positive."





# INDEX, 1880.

Companies, &c.	Annual Statements.							Abstract of Statements.				List of Stockholders.
	Fire.	Life.	Marine.	Accident.	Guarantee.	Plate Glass.	Steam Boiler.	Fire.	Life.	Marine.	General.	
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Ætna Life.....		107							li			
Agricultural of Watertown...	8							xxix				
Anchor Marine.....			11							xxxv	xxxvii	244
British America.....	15		18					xxviii		xxxv	xxxvi	246
Briton Life.....		111							l			
Briton Medical.....		114							l			
Canada Agricultural, Estate	20											
Canada Fire and Marine.....	23							xxviii		xxxv		249
Canada Guarantee.....				228								252
Canada Life.....		116							l			254
Canadian Steam Users.....							236					257
Citizens'.....	26	123		225	231			xxviii	l		xlviii	258
Commercial Union.....	31	127						xxviii	l			
Confederation Life.....		130							l			262
Connecticut Mutual.....		134							li			
Dominion Fire and Marine ...	35							xxviii				264
Edinburgh Life.....		135							l			
Equitable Life.....		138							li			
Guardian.....	37							xxviii				
Hartford.....	39							xxix				
Imperial.....	42							xxviii				
Lancashire.....	45							xxviii				
Life Association of Scotland.		142							l			
Liverpool and London and Globe.....	49	146						xxviii	l			
London and Lancashire Fire.	52							xxviii				
London and Lancashire Life.		148							l			
London Assurance.....	54	153						xxviii	l			
London Guarantee and Acci dent.....				2 2	232							
London Mutual Fire.....	58							xxviii				
Merchants' Marine.....			60							xxxv	xxxvii	268
Metropolitan Life.....		156							li			
Metropolitan Plate Glass Insurance Co.....						235						
Mutual Life.....		158							l			276
National Life.....		162							li			
New York Life.....		165							li			
North British.....	63	167						xxviii	l			
Northern.....	65							xxviii				
North-Western.....		174							li			
Norwich Union.....	67							xxviii				
Ontario Mutual Life.....		176							l			
Phenix of Brooklyn.....	69		70					xxix		xxxv	xxxvii	
Phenix of London.....	73							xxviii				
Phenix of Hartford.....		179							li			
Provincial, Estate.....	75											
Quebec.....	77							xxviii				277
Queen.....	80	181						xxviii	l			

## INDEX—Continued.

Companies, &c.	Annual Statements.							Abstract of Statements.				List of Shareholders	
	Fire.	Life.	Marine.	Accident.	Guarantee.	Plate Glass.	Steam Boiler.	Fire.	Life.	Marine.	General.		
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Royal Canadian .....	83		85					xxviii		xxxv	xxxvi	2-1	
Royal .....	87	1-6						xxviii	1				
Scottish Amicable .....		189							1				
Scottish Commercial .....	91							xxix					
Scottish Imperial .....	93							xxix					
Scottish Provident .....		191							1				
Scottish Provincial .....		193											
Sovereign .....	95							xxviii				306	
Standard Life .....		195							li				
Star Life .....		199							li				
Sun Mutual Life .....		202		226					1			311	
Toronto Life .....		206							1			313	
Travelers .....		209		227					li				
Union Mutual .....		213							li				
United States .....		216							li				
Western .....	97		99					xxviii		xxv	xxxvi	314	

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ABSTRACT OF STATEMENTS  
OF  
FIRE AND INLAND MARINE  
INSURANCE COMPANIES IN CANADA  
FOR THE YEAR 1881.

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*(In advance of the Annual Report of the Superintendent of Insurance, and  
SUBJECT TO CORRECTION.)*

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OFFICE OF THE  
SUPERINTENDENT OF INSURANCE,

OTTAWA, 25th March, 1882.

SIR,—I have the honor to enclose an abstract of the business of Fire and Marine Insurance in Canada for the year 1881.

This abstract has been made from the attested statements returned by the Companies, but must be considered as subject to correction, when I shall have the honor to report to you their statements in full, after personally visiting the head offices.

I have the honor to be, Sir,

Your most obedient servant,

J. B. CHERRIMAN,

*Superintendent of Insurance.*

Hon. Sir LEONARD TILLEY, K.C.M.G., C.B.,  
Minister of Finance.

ABSTRACT FOR THE YEAR 1881.  
FIRE INSURANCE IN CANADA—CANADIAN COMPANIES.

	Net Cash received for Premiums.	Gross Amount of Policies, new and renewed.	Net Amount at Risk at Date.	Net Amount of Losses Incurred during the Year.	Net Amount Paid for Losses.	Unsettled Claims.	
						Not Registered.	Registered.
British America.....	\$ 146,386	\$ 19,713,627	\$ 19,364,520	\$ 125,247	\$ 128,869	\$ 11,898	\$ None.
Canada Fire .....	192,894	17,205,542	12,922,528	178,183	152,074	38,679	4,900
Citizens.....	100,873	16,280,900	13,021,413	95,787	89,058	6,862	1,000
Dominion.....	34,371	5,781,788	None.	46,460	54,582	1,600	2,750
London Mutual Fire .....	122,189	14,537,003	38,477,749	91,021	94,652	12,095	None.
Quebec.....	49,287	5,468,435	6,583,433	367,861	392,442	None.	None.
Royal Canadian.....	160,252	20,854,661	16,343,088	131,609	138,426	776	None.
Sovereign.....	119,363	10,813,250	17,202,237	116,703	107,042	13,042	None.
Western.....	282,409	29,675,947	29,521,410	172,275	176,619	6,255	None.
Totals for 1881.....	1,208,024	140,331,153	153,436,408	1,345,166	1,332,744	91,107	8,850
Totals for 1880.....	1,190,029	131,079,789	154,403,173	648,516	701,639	77,238	4,640

BRITISH COMPANIES.

Commercial Union.....	277,885	29,811,855	28,453,765	209,666	203,594	6,455	2,950
*Fire Insurance Association.....	46,523	6,115,226	6,511,973	12,092	6,803	5,288	None.
Guarantia.....	64,915	8,381,142	8,417,901	58,965	58,965	None.	None.
Imperial.....	170,486	19,560,442	17,327,203	137,912	130,320	15,767	None.
Lancashire.....	197,983	21,160,511	21,586,630	144,877	137,930	14,643	7,263
Liverpool and London and Globe.....	157,565	20,787,165	23,088,541	144,375	142,155	2,360	None.
Liverpool and Lancashire Fire.....	62,402	2,898,184	2,547,849	9,379	9,379	None.	None.
London Assurance.....	30,964	8,802,250	7,547,505	24,002	24,283	None.	None.
North British.....	271,375	33,879,486	31,568,752	260,791	253,794	9,153	None.
Northern.....	95,623	11,665,372	10,572,310	63,832	65,338	None.	None.
Norwich Union.....	52,901	7,280,153	6,330,188	14,205	14,205	None.	None.
Phoenix of London.....	178,497	19,994,495	18,902,223	122,336	121,359	None.	None.
Queen.....	194,162	20,416,439	19,326,060	145,032	150,759	1,587	3,800

Royal .....	503,233	53,451,583	67,639,225	328,528	324,667	3,424	2,000
15 Scottish Imperial .....	52,072	6,339,585	6,901,974	21,655	21,821	None.	None.
Totals for 1881 .....	2,356,485	270,243,838	277,721,299	1,697,647	1,665,372	58,877	16,013
Totals for 1880 .....	2,048,408	227,537,306	229,745,985	763,640	855,423	27,507	24,870

AMERICAN COMPANIES.

Atlas .....	107,571	12,818,341	7,450,625	63,797	60,018	10,370	None.
Agricultural of Watertown .....	57,361	4,865,636	12,164,991	26,107	29,316	960	None.
Hartford .....	87,616	9,320,115	9,633,132	69,955	71,227	4,510	None.
4 Phenix of Brooklyn .....	14,840	3,036,274	1,804,513	3,100	3,100	None.	None.
Totals for 1881 .....	267,388	30,040,366	31,053,261	162,959	163,661	16,040	None.
Totals for 1880 .....	241,140	25,434,766	27,414,113	112,680	109,516	11,901	2,200

RECAPITULATION.

9 Canadian Companies .....	1,208,024	140,331,153	153,436,408	1,345,166	1,332,744	91,107	8,650
15 British Companies .....	2,356,485	270,243,838	277,721,299	1,697,647	1,665,372	58,877	16,013
4 American Companies .....	267,388	30,040,366	31,053,261	162,959	163,661	16,040	None.
Grand Totals for 1881 .....	3,831,897	440,615,357	462,210,968	3,205,672	3,161,777	165,824	24,663
Grand Totals for 1880 .....	3,479,577	384,051,861	411,563,271	1,524,836	1,666,578	116,646	31,510

\* This Company reinsured from the Dominion \$4,962,329, on the 1st November, receiving on account thereof \$26,202.08; these amounts are not included in the columns of new policies and premiums.

INLAND Marine Insurance Business in Canada, for 1881.

	Net Cash received for Premiums.	Gross Amount of Policies, new and renewed.	Net Amount at Risk at date.	Net Amount of Losses Paid.	Unsettled Claims.		Net Amount of Losses incurred during the Year.
					Not Registered.	Registered.	
<b>CANADIAN COMPANIES.</b>							
Anchor Marine.....	\$ 17,394	\$ 4,807,845	\$ 21,635	\$ 49,750	\$ 1,641	\$ None.	\$ 34,209
British America.....	29,939	6,243,842	None.	14,939	15,398	None.	19,104
Royal Canadian.....	43,720	6,613,036	47,316	44,321	24,064	None.	57,818
Western.....	33,883	5,048,654	30,729	41,188	3,895	None.	31,287
	124,936	22,713,377	99,680	150,198	44,998	None.	142,418
<b>AMERICAN COMPANIES.</b>							
Atlas.....	404	176,657	None.	None.	None.	None.	None.
Phoenix of Brooklyn.....	40,296	5,719,571	64,193	31,472	15,575	None.	32,282
	40,700	5,896,228	64,193	31,472	15,575	None.	32,292



RECAPITULATION.

Canadian Companies.....	124,936	22,713,377	99,680	150,198	44,998	None.	142,418
American Companies.....	40,700	5,886,228	64,193	31,472	15,575	None.	32,292
	165,636	28,609,605	163,873	181,670	60,573	None.	174,710

**Abstract of Fire and Marine Insurance done by Canadian Companies which do business outside of the Dominion, and of Inland Marine and Ocean business done by Companies combining these branches, for 1881.**

**BRITISH AMERICA ASSURANCE COMPANY, TORONTO.**

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Losses Paid.	Unsettled Claims.		Net Amount of Losses Incurred during the Year.	Remarks.
					Not Resisted.	Resisted.		
	\$	\$	\$	\$	\$	\$	\$	
Fire Insurance .....	853,828	112,380,694	88,114,902	698,672	152,325	1,500	656,797	} In all countries, 31st Dec., 1881.
Inland Marine .....	59,947	11,689,311	454,922	28,008	16,777	None.	33,527	
Marine, Ocean .....	56,134	4,206,238	96,966	64,608	27,781	None.	71,404	
	969,904	128,276,443	88,666,790	731,188	196,883	1,500	760,728	

**ROYAL CANADIAN INSURANCE COMPANY, MONTREAL.**

Fire Insurance .....	160,252	20,854,661	16,343,088	138,426	776	5,000	131,609	} In Canada, 31st Dec., 1881.
Inland Marine .....	43,720	6,613,036	47,316	44,321	24,064	None.	57,818	
Marine, Ocean .....	84,687	5,425,658	459,920	53,855	22,274	None.	52,053	
	288,659	32,893,355	16,860,324	236,602	47,114	5,000	241,480	

**WESTERN ASSURANCE COMPANY, TORONTO.**

Fire Insurance .....	1,014,056	94,937,166	80,244,130	751,662	72,402	3,600	760,074	} In all countries, 31st Dec., 1881.
Inland Marine .....	96,173	21,246,894	195,687	63,668	17,176	None.	67,048	
Marine, Ocean .....	169,635	7,869,788	496,865	159,972	26,209	5,000	172,778	
	1,279,864	124,043,898	80,846,582	975,302	115,787	8,600	999,900	

**ANCHOR MARINE INSURANCE COMPANY, TORONTO.**

Inland Marine.....	17,394	4,807,845	21,635	49,750	1,641	None.	34,209	} In Canada, 31st Dec., 1881.
	1,219	None.	None.	6,495	350			
Marine, Ocean.....	18,613	4,807,845	21,635	56,245	1,991	27,664	34,209	

**PHENIX INSURANCE COMPANY OF BROOKLYN, U.S.**

Fire Insurance.....	14,840	3,036,274	1,804,513	3,100	None	None.	3,100	} In Canada, 31st Dec., 1881.
	40,296	5,719,571	64,193	31,472	15,575			
Inland Marine.....	55,136	8,755,845	1,868,706	34,572	15,575	None.	35,392	

**ÆTNA FIRE INSURANCE COMPANY.**

Fire Insurance.....	107,571	12,818,341	7,450,625	60,018	10,570	None.	63,797	} In Canada, 31st Dec., 1881.
	404	176,657	None.	None.	None.			
Inland Marine.....	107,975	12,994,998	7,450,625	60,018	10,570	None.	63,797	

TABLE<sup>N</sup>1.—Showing the TOTAL ASSETS, and their nature, of Canadian  
CANADIAN COM

Companies.	Commenced Business.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.
		\$ cts.	\$ cts.	\$ cts.
Anchor Marine .....	31st March, 1874 .....	None.	7,175 65	58,680 00
British America.....	1833.....	90,000 00	6,807 50	1,016,039 94
Canada Fire and Marine.....	1st September, 1875 .	None.	155 00	81,340 95
Citizens'.....	1st January, 1865 .....	85,000 00	None.	94,581 00
Dominion .....	1st January, 1878 .....	None.	1,624 12	28,492 00
London Mutual Fire.....	1859.....	None.	500 00	25,000 00
Quebec .....	1818.....	32,000 00	None.	90,344 00
Royal Canadian.....	13th August, 1873.....	5,000 00	32,644 00	198,576 67
Sovereign.....	July, 1871 .....	1,687 74	2,750 00	102,538 80
Western .....	August, 1851.....	57,440 00	29,350 00	1,032,300 71

\* Including premium notes, \$213,322.58.

## Companies doing business of Fire or Inland Marine Insurance.

PANIES—ASSETS—1881.

Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks, or deposited with Government	Interest due and accrued.	Other Assets.	Total Assets.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
None.	23,412 60	None.	1,175 00	61,527 19	151,970 44	Inland and Ocean.
None.	122,385 85	66,354 43	13,243 34	17,454 67	1,332,285 73	Fire, Inland & Ocean.
None.	32,156 34	9,167 57	1,970 64	8,842 31	133,632 81	Fire.
None.	22,991 17	30,000 00	379 37	14,560 07	247,511 61	Fire, Accident and Guarantee.
None.	5,418 13	35,015 00	379 33	743 47	71,672 05	Fire
None.	*243,953 96	15,728 13	1,049 32	648 53	286,879 94	do
None.	2,092 14	15,415 27	532 00	795 51	141,178 92	do
None.	69,582 55	152,442 85	None.	51,036 94	509,283 01	Fire, Inland & Ocean.
None.	16,843 55	22,475 31	559 34	1,270 54	148,125 28	Fire.
None.	156,728 43	83,319 41	7,685 39	13,500 85	1,380,324 79	Fire, Inland & Ocean.

TABLE II.—Showing the ASSETS in Canada of British and American  
BRITISH COMPANIES—

Companies.	Commenced Business in Canada.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.
		\$ cts.	\$ cts.	\$ cts.
Commercial Union.....	11th September, 1863	None.	None.	106,580 00
Fire Insurance Association.....	December, 1880.....	None.	None.	100,000 00
Guardian.....	1st May, 1869.....	None.	None.	100,343 68
Imperial.....	1864.....	None.	None.	100,068 00
Lancashire.....	July, 1864.....	None.	None.	100,000 00
Liverpool and London and Gl. be... ..	4th June, 1851.....	96,846 45	498,622 62	121,280 00
London and Lancashire.....	1st April, 1880.....	None.	None.	102,200 00
London Assurance.....	1st March, 1862.....	None.	None.	150,000 00
North British.....	1862.....	73,240 00	30,000 00	548,188 19
Northern.....	1867.....	None.	None.	100,850 00
Norwich Union.....	1st April, 1880.....	None.	None.	109,000 00
Phoenix of London.....	1804.....	None.	None.	100,297 00
Queen.....	5th July, 1859.....	1,080 00	980 00	151,100 00
Royal.....	About 1848.....	120,000 00	None.	515,515 47
Scottish Imperial.....	1869.....	None.	None.	107,058 87

## AMERICAN

Ætna, Fire.....	1821.....	None.	None.	111,860 69
Agricultural of Watertown.....	October, 1878.....	1,100 00	None.	117,500 00
Hartford.....	1836.....	None.	None.	102,225 00
Phenix of Brooklyn.....	1st May, 1874.....	None.	None.	117,500 00

## Companies doing business of Fire and Inland Marine Insurance in Canada.

## ASSETS IN CANADA—1881.

Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks or deposited with Government	Interest due and accrued.	Other Assets.	Total Assets in Canada.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
None.	41,777 80	5,539 03	1,638 44	1,500 00	157,035 27	Fire.
None.	7,561 06	11,834 15	None.	1,428 29	120,823 50	do
None.	None.	None.	None.	None.	100,343 68	do
None.	None.	19,259 30	None.	None.	119,327 30	do
None.	18,632 89	4,729 51	None.	500 00	123,862 40	do
1,536 23	5,095 32	150,962 76	8,417 96	2,000 00	884,761 34	Fire and Life.
None.	840 86	12,297 94	None.	None.	115,338 80	Fire.
None.	None.	None.	None.	None.	150,000 00	Fire and Life.
None.	23,383 92	35,969 38	5,357 04	2,500 00	718,638 53	do
None.	8,089 11	4,203 03	1,381 23	None.	114,523 37	Fire.
None.	5,574 94	34,269 56	None.	None.	148,844 50	do
None.	None.	None.	None.	None.	100,297 00	do
4,096 28	15,448 48	16,734 11	158 01	2,200 00	191,796 88	Fire and Life.
18,163 97	40,313 54	9,589 82	None.	7,575 00	711,157 80	do
None.	3,560 93	3,385 69	1,559 64	None.	115,565 13	Fire.

## COMPANIES.

None.	12,498 99	7,872 81	None.	None.	132,232 49	Fire & Inland Marine.
None.	18,716 03	None.	None.	None.	137,316 03	Fire.
None.	1,625 82	None.	None.	None.	103,850 82	do
None.	4,385 15	None.	None.	None.	121,885 15	Fire & Inland Marine.

TABLE III.—Showing the Total LIABILITIES of Canadian Companies doing business of Fire or Inland Marine Insurance.

CANADIAN COMPANIES—LIABILITIES, 1881.

Companies.	Unsettled Losses (F., I. & O.)	Reserve of Unearned Premiums (F., I. & O) and Liability under other Branches.	Sundry.	Total Liability not including Capital Stock.	Excess of Assets over Liabilities, excluding Capital Stock.	Capital Stock Paid up or in course of Collection.	Surplus (if any) of Assets over Liabilities and Capital Stock.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Anchor Marine .....	29,655 12	576 78	38,062 46	68,294 36	83,676 08	143,430 00		Inland and Ocean.
British America .....	198,382 96	447,925 26	26,975 83	673,284 05	659,001 68	500,000 00	159,001 68	Fire, Inland and Ocean.
Canada Fire and Marine.	43,579 45	88,243 06	1,500 00	133,322 51	310 30	100,200 00		do do
† Citizens' .....	* 19,466 25	† 66,609 03	87,709 55	173,784 83	73,726 78	256,190 48		Fire, Accident and Guarantee.
Dominion .....	4,250 00	None.	22,290 02	26,540 02	45,132 03	86,719 23		Fire.
London Mutual Fire.....	12,095 40	232,930 88	None.	245,026 28	41,853 66	None.	41,853 66	do
Quebec .....	None.	40,216 06	850 50	41,066 56	100,112 36	371,945 00		do
Royal Canadian.....	52,114 71	135,713 21	None.	187,827 92	321,455 09	300,000 00	21,455 09	Fire, Inland and Ocean.
Sovereign .....	13,042 26	112,531 00	127 13	125,700 39	22,424 89	118,440 00		Fire.
Western .....	124,387 42	584,977 77	24,530 30	733,885 49	646,439 30	400,000 00	246,439 30	Fire, Inland and Ocean.

\*Including guarantee \$11,559, and accident \$45. †Including reserve for accident \$4,351.45.



TABLE IV.—Showing the Liabilities in Canada of British and American Companies doing business of Fire or Inland Marine Insurance in Canada for the Year 1881.

BRITISH COMPANIES—LIABILITIES IN CANADA.

	Unsettled Losses (F, I. and O.)		Reserve of Unearned Premiums (F, I. and O.)		Liability under Life Branch.		Sundry.		Total Liabilities in Canada.		Excess of Assets over Liabilities. The Reverse		Nature of Business.	
	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.		
Commercial Union .....	9,405	17	187,225	49	.....	.....	None.	206,630	86	49,535	39	Fire.		
Fire Insurance Association .....	5,288	23	41,079	97	.....	.....	457	95	46,826	15	73,987	35	do	
Guardian .....	None.		37,615	84	.....	.....	None.	37,615	84	e	62,727	84	do	
Imperial .....	15,767	31	95,081	53	.....	.....	None.	110,848	84	e	8,478	46	do	
Lancashire .....	21,905	43	124,664	10	.....	.....	None.	146,569	53	d	22,707	13	do	
Liverpool and London and Globe .....	2,359	60	115,033	32	.....	50,000	935	94	168,328	86	e	716,432	48	Fire and Life.
London and Lancashire Fire .....	None.		16,329	90	.....	.....	None.	16,329	90	e	99,008	90	Fire.	
London Assurance .....	None.		42,352	87	.....	4,000	None.	46,352	87	e	103,647	13	Fire and Life.	
North British .....	9,152	56	158,457	42	.....	275,000	None.	442,809	98	e	276,028	55	do	
Northern .....	None.		62,296	48	.....	.....	None.	62,296	48	e	52,226	89	Fire.	
Norwich Union .....	None.		31,066	71	.....	.....	None.	31,066	71	e	117,777	79	do	
Phoenix, of London .....	1,587	34	113,312	92	.....	.....	None.	114,900	26	d	14,603	26	do	
Queen .....	3,800	00	109,516	65	.....	70,000	484	82	183,801	47	e	7,905	41	Fire and Life.
Royal .....	5,424	00	328,212	54	.....	259,317	None.	592,363	94	e	118,203	86	do	
Scottish Imperial .....	None.		36,625	76	.....	.....	1,139	32	37,765	08	e	77,800	05	Fire.

AMERICAN COMPANIES.

10,570	00	37,130	38	.....	.....	None.	47,700	38	e	84,532	11	Fire and Inland Marine.
960	00	68,864	34	.....	.....	None.	69,814	34	e	67,501	69	Fire.
4,510	33	50,640	14	.....	.....	None.	55,150	47	e	48,700	35	do
15,574	99	9,797	07	.....	.....	None.	25,372	06	e	96,513	09	Fire and Inland Marine.

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

**CANADIAN COMPANIES—INCOME**

INCOME (CASH.)

Companies.	Net Cash for Premiums.	Interest and Dividends on Stocks, &c.	Sundry.	Total Cash Income.	Received on Account of Capital Stock not included in Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Anchor Marine .....	18,613 36	3,621 36	7,644 57	29,879 29	62,240 00
British America.....	969,503 77	51,550 78	3,055 25	1,024,109 80	None.
Canada Fire and Marine .....	192,893 88	7,458 24	None.	200,352 12	None.
Citizens' .....	100,872 57	4,439 33	3,053 33	108,365 23	1,553 83
Dominion .....	34,371 34	3,004 08	None.	37,375 42	17,505 83
London Mutual Fire.....	122,189 10	1,559 91	2,319 72	126,068 73	.....
Quebec .....	49,286 75	18,333 17	11,459 49	79,079 41	46,945 00
Royal Canadian.....	288,658 79	20,257 62	10,074 63	318,991 04	886 87
Sovereign .....	119,363 44	7,353 74	57 10	126,774 28	6,350 00
Western .....	1,271,864 14	54,313 91	4,527 48	1,330,705 53	None.

**BRITISH**

Commercial Union .....	277,885 39	5,215 98	None.	283,101 37	.....
Fire Insurance Association.....	72,724 99	4,000 00	None.	76,724 99	.....
Guardian .....	64,914 73	5,017 17	None.	69,931 90	.....
Imperial .....	170,486 00	5,017 40	None.	175,503 40	.....
Lancashire.....	197,980 38	5,117 14	None.	203,097 52	.....
Liverpool & London & Globe..	157,564 70	53,415 62	2,357 11	213,337 43	.....
London Assurance.....	62,402 18	7,500 00	None.	69,902 18	.....
London & Lancashire.....	30,964 10	14 52	None.	30,978 62	.....
North British.....	271,374 95	63,501 23	4,450 00	339,326 18	.....
Northern.....	95,525 00	4,999 98	None.	100,524 98	.....
Norwich Union.....	52,901 09	4,569 05	None.	57,470 14	.....
Phoenix of London.....	178,496 81	5,014 89	None.	183,511 70	.....
Queen .....	194,161 88	5,309 90	50 00	199,521 78	.....
Royal .....	503,233 28	15,666 99	4,746 03	523,646 30	.....
Scottish Imperial.....	52,072 28	5,526 29	None.	57,598 57	.....

**AMERICAN**

Etna Fire .....	107,975 10	4,763 52	None.	112,738 62	.....
Agricultural of Watertown....	57,360 50	238 77	None.	57,599 27	.....
Hartford .....	87,615 73	3,690 00	None.	91,305 73	.....
Phenix of Brooklyn.....	55,135 70	None.	None.	55,135 70	.....

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

AND EXPENDITURE, 1881.

EXPENDITURE (CASH.)

Paid for Losses.	General Expenses.	Dividends or Bonus to Stockholders.	Total Cash Expenditure.	Excess of Premiums over Losses Paid The Reverse.	Excess of Income over Expenditure. The Reverse.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
56,244 56	9,429 20	None.	65,673 76	i 37,631 20	i 35,794 47	Inland & Ocean.
73,187 54	288,457 28	49,811 00	1,069,455 82	e 238,316 23	i 45,346 02	Fire, Inland and Ocean.
152,074 10	54,757 48	None.	206,831 58	e 40,819 78	i 6,479 46	Fire.
89,058 03	37,007 01	None.	126,065 04	e 11,814 54	i 17,699 81	do
54,581 54	*37,530 43	None.	92,111 97	i 20,210 20	i 54,736 55	do
94,632 03	28,938 11	None.	123,570 14	e 27,557 07	e 2,498 59	do
302,442 43	15,998 94	16,592 00	425,033 37	d 343,155 68	i 345,953 96	do
234,602 02	69,916 92	12,500 00	319,018 94	e 52,056 77	i 27 90	Fire, Inland and Ocean.
107,042 42	40,818 17	6,234 85	154,095 44	e 12,321 02	i 27,321 16	Fire.
975,301 91	349,003 78	60,000 00	1,384,305 69	e 296,562 23	i 53,600 16	Fire, Inland and Ocean.

COMPANIES.

293,594 18	64,418 49	.....	263,012 67	e 74,291 21	e 15,088 70	Fire.
6,803 38	20,677 92	.....	27,481 30	e 65,921 61	e 49,243 69	do
58, 65 10	15,054 77	.....	74,019 87	e 5,949 63	i 4,087 97	do
130,320 01	35 737 15	.....	166 057 16	e 40,165 99	e 9,446 24	do
137,929 53	44,659 81	.....	182,589 39	e 60,050 80	e 20,508 13	do
142,154 78	39,857 45	.....	182,012 23	e 15 409 92	e 31,325 20	do
24,282 75	11,905 47	.....	36,188 22	e 38,119 43	e 34,713 96	do
9,379 16	8,369 19	.....	17,748 35	e 21,584 94	e 13,230 27	do
253 793 75	63,238 93	.....	317,0 2 68	e 17,581 20	e 22,293 50	do
65,338 42	20,075 65	.....	85,414 07	e 30,186 58	e 15,110 91	do
14,204 90	14,538 44	.....	28,743 34	e 38,096 19	e 28,726 80	do
121,358 98	42,932 33	.....	164,291 31	e 57,137 83	e 19,220 39	do
150,759 33	43,018 86	.....	193,778 19	e 43,402 55	e 5,743 59	do
324,666 64	168,725 02	.....	433,391 66	e 173,566 64	e 91,254 64	do
21,820 85	12,252 30	.....	34,073 15	e 30,251 43	e 23,525 42	do

COMPANIES.

60,018 29	14,924 13	.....	74,942 42	e 47,956 81	e 37,796 20	Fire and Inland Marine.
29,316 42	20,319 53	.....	49,636 00	e 28 044 08	e 7,963 27	Fire.
71,226 95	11,968 17	.....	83,195 12	e 16,388 78	e 8,110 61	do
34,571 79	11,995 06	.....	46,566 85	e 20,563 91	e 8,568 85	Fire and Inland Marine.

\* Of this amount \$26,202.08 is for reinsurance.

STATEMENT of Citizens' Insurance Company of Canada—Fire, Accident and Guarantee Departments, for Year ended 31st of December, 1881.

Nature of Business.	INCOME, CASH.					EXPENDITURE, CASH.														
	Net Cash for Premiums.	Interest and Dividends on Stocks, &c.	Sundry.	Total Cash Income.	Received on account of Capital Stock, not included in Income.	Paid for Losses.	General Expenses.	Dividends or Bonus to Stockholders.	Total Cash Expenditure.	Excess of Premiums over Losses.	Excess of Income over Expenditure.									
	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.								
Fire .....	100,872	57	4,439	33	3,053	33	108,365	23	1,553	83	89,058	03	37,007	01	126,065	04	11,814	54	17,699	81
Accident .....	6,262	25	407	82	577	04	7,247	11			580	59	*3,368	85	3,949	44	5,681	66	3,297	67
Guarantee....	14,034	61	951	58	3,232	77	18,218	96			8,896	03	8,357	55	17,253	58	5,138	58	965	38
	121,169	43	5,798	73	6,863	14	133,831	30	1,553	83	98,534	65	48,733	41	147,68	06	22,634	78	13,436	76

\* Including bonuses to policy holders, \$55.

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ABSTRACT

OF

LIFE INSURANCE IN CANADA

FOR THE YEAR 1881.

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*(In advance of the Annual Report of the Superintendent of Insurance, and  
SUBJECT TO CORRECTION.)*

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ABSTRACT of Life Insurance in Canada for Year 1881.

	Premiums for year.	Number of Policies New.	Amount of Policies New.	Number of Policies in force at date.	Net Amount in force at date.	Number of Policies become claims.	Net Amount of Policies become claims.	Claims Paid.	Unsettled Claims.		Date of Return.	
									Not Registered.	Registered.		
<i>Canadian Companies.</i>												
Canada.....	\$ 668,111	2,062	\$ 3,914,780	13,998	\$ 24,904,171	125	\$ 239,162	\$ 261,376	\$ 60,026	None.	1881.	
Citizens'.....	† 21,168	91	153,700	692	1,034,254	10	14,786	12,186	7,100	None.	April 30	
Confederation.....	214,738	1,188	1,917,214	5,378	8,003,279	26	40,547	52,451	6,761	None.	Dec. 31	
Mutual.....	37,307	299	420,000	1,263	1,571,598	13	11,423	10,723	1,146	None.	do 31	
North American.....	39,569	3,237	1,410,384	1,816	1,127,212	8	2,437	2,437	None.	None.	do 31	
Ontario Mutual.....	160,523	1,106	1,593,833	3,445	4,192,011	19	22,000	15,439	8,230	None.	do 31	
Sun.....	148,564	868	1,671,768	3,047	4,990,157	29	58,304	56,352	5,000	None.	do 31	
Toronto.....	6,262	67	76,800	221	220,909	1	200	2,200	None.	None.	do 31	
Totals for 1881.....	1,296,262	8,918	11,158,479	29,860	46,043,591	231	388,799	413,164	.....	.....	.....	
Totals for 1880.....	1,039,341	4,636	7,547,876	24,388	37,838,518	175	317,918	290,617	.....	.....	.....	
Increase ; Decrease d.....	† 256,921	† 4,282	† 3,610,603	† 5,472	† 8,205,073	† 56	† 70,881	† 122,547	.....	.....	.....	
<i>British Companies.</i>												
Briton Life.....	3,391	8	20,000	66	118,900	None.	None.	None.	None.	None.	Dec. 31	
*Briton Medical.....	33,254	None.	None.	401	925,507	17	57,721	57,721	800	None.	do 31	
Commercial Union.....	20,775	12	25,307	300	687,455	3	3,259	6,065	None.	None.	do 31	
*Edinburgh.....	18,289	None.	None.	214	542,218	3	6,327	1,978	6,327	None.	March 31	
*Life Association of Scotland.....	87,359	165	485,500	1,605	3,070,701	26	51,352	60,854	19,151	None.	April 5	
Lion.....	14,148	3	2,700	181	271,639	7	5,238	4,875	None.	None.	do 31	
Liverpool and London and Globe.....	9,008	386	732,700	1,618	2,655,904	8	19,249	21,063	2,000	None.	do 31	
London and Lancashire.....	78,700	1	973	8	29,125	None.	None.	None.	None.	None.	do 31	
London Assurance.....	987	1	27,100	331	987,029	7	26,095	18,747	15,812	None.	Dec. 30	
North British.....	25,560	18	24,500	203	408,189	1	1,000	None.	1,000	None.	Nov. 31	
Queen.....	9,881	5	None.	351	512,892	6	15,000	17,500	1,500	None.	1882.	
*Reliance.....	19,034	None.	None.	329	965,609	3	5,563	5,568	1,076	None.	Jan. 31	
Royal.....	27,479	12	18,327	200	540,873	5	13,189	3,407	9,782	None.	Dec. 31	
*Scottish Amicable.....	16,207	None.	None.	104	219,696	3	4,258	5,845	862	None.	do 31	
*Scottish Provident.....	5,255	None.	None.	.....	.....	.....	.....	.....	.....	.....	do 31	

	28,155	None.	534	948,598	13	44,221	39,013	18,575	None.	1882.
*Scottish Provincial.....										Jan. 31
Standard.....	194,724	520	3,289	6,870,014	44	89,134	95,887	11,545	None.	Nov. 15
Star.....	21,379	44	343	611,470	1	48 <sup>m</sup>	487	None.	None.	Dec. 31
Totals for 1881.....	613,585	1,174	10,242	20,784,319	147	342,098	339,005			
† Totals for 1880.....	579,729	1,138	9,761	19,789,863	117	286,001	323,173			
Increase †; Decrease d.....	† 33,866	† 36	† 238,609	† 994,456	† 30	† 56,097	† 15,832			
<i>American Companies.</i>										
*Ethna.....	403,597	1,145	9,087	11,370,008	90	102,775	100,750	20,650	7,000	Dec. 31
Connecticut.....	122,870	None.	2,005	3,899,696	51	130,330	157,026	13,967	None.	do 31
Equitable.....	220,365	451	2,665	6,449,617	31	80,085	87,585	None.	None.	do 31
Metropolitan.....	25,581	11	384	888,932	3	7,000	7,000	None.	None.	do 31
*National.....	10,380	None.	443	525,152	9	11,772	5,502	7,500	None.	do 31
*New York.....	115,145	None.	1,482	3,846,745	30	81,778	86,759	390	None.	do 31
*North Western.....	30,217	None.	605	899,702	10	13,061	11,000	2,061	None.	do 31
*Phoenix, of Hartford.....	70,364	None.	1,802	2,232,185	47	61,582	54,480	8,400	1,500	do 31
Travelers.....	94,905	258	2,331	3,230,619	27	29,251	41,614	4,000	8,000	do 31
Union Mutual.....	94,804	333	1,925	2,868,028	24	52,070	81,611	2,000	5,000	do 31
*United States.....	1,840	None.	26	43,665	1	1,000	1,000	None.	None.	do 31
Totals for 1881.....	1,190,068	2,198	22,755	36,264,249	323	570,704	636,327			
Totals for 1880.....	1,102,088	2,028	22,391	33,643,745	315	540,234	490,896			
Increase †; Decrease d.....	† 88,010	† 170	† 364	† 2,620,504	† 8	† 30,470	† 145,431			

RECAPITULATION.

8 Canadian Companies.....	1,296,262	8,918	29,860	46,043,591	231	388,799	413,164			
18 British Companies.....	613,585	1,174	10,242	20,784,319	147	342,098	339,005			
11 American Companies.....	1,190,068	2,198	22,755	36,264,249	323	570,704	636,327			
Totals for 1881.....	3,099,925	12,290	62,857	103,092,159	701	1,301,601	1,388,496			
† Totals for 1880.....	2,721,128	7,802	56,540	91,274,126	607	1,144,153	1,104,686			
Increase †; decrease d.....	† 378,797	† 4,488	† 6,317	† 11,820,033	† 94	† 157,448	† 283,810			

\* These Companies have ceased doing new business in Canada. † In these totals for 1880, the business of the Scottish Provincial for that year is included. ‡ Gross premiums of Citizens, \$27,096.11, less for re-insurance of all amounts in excess of \$5,000, \$5,927.86, leaving net premiums, \$21,168.25.

## STATEMENT

(15)

Of Payments charged to UNFORESEEN EXPENSES by Order in Council, from 1st July, 1881, to date, in accordance with Act 44 Vic., Cap. 2, Schedule B.

Date of O. in C.	To whom paid.	—	Amount.	Total.
1881.			\$ cts.	\$ cts.
July 4...	The Hon. the Post-master-General ....	Gratuity to widow of the late John McLaughlin, Clerk in London Post Office, Ont.....	156 66	
do 5	Mrs. McCord.....	do as widow of the late M. McCord, Excise Officer, Guelph Division ...	133 32	
do 5...	Mrs. Grayburn.....	do as widow of the late Capt. M. Grayburn, Clerk, Marine and Fisheries Department .....	183 34	
do 12...	J. W. Dunscomb ....	do to widow of the late F. Deslauriers, Tide Waiter, Quebec.....	83 34	
do 14...	L. Robitaille.....	do to widow of the late W. Montgomery, Preventive Officer, Customs, New Carlisle.....	66 67	
do 6...	James Currie .....	do to widow of the late J. P. Irving, Customs Officer, Charlottetown, P. E. I.....	166 66	
do 18...	Mrs. M. Quinn .....	do as widow of the late Wm. Quinn, Supervisor of Cullers, Quebec.....	333 32	
Sept. 13...	Mrs. Forsyth.....	do as widow of the late W. F. Forsyth, Superintendent Money Order, Post Office Department.....	358 33	
June 18...	Peter McIntyre, jun..	do as son of the late Peter McIntyre, Lighthouse Keeper, Michipicoten Island, Lake Superior.....	72 50	
Sept. 7...	The Hon. the Post-master-General.....	do to sister of the late Joseph McKenna, Railway Mail Clerk.....	106 66	
do 9...	do .....	do to mother of the late Frank Avery, Clerk, Post Office, St. John, N.B.	113 33	
do 14...	Mrs. M. E. Garrett...	do as widow of the late H. J. Garrett, Clerk, Post Office Department ...	233 33	
Oct. 18...	Miss Addie Ford .....	do as daughter of the late John Ford, Excise Officer, Prescott Division .	133 33	
do 6...	Mrs. Chiasson .....	do as widow of the late Chas. Chiasson, Keeper of Bird Rock Light.....	100 00	
do 28...	Mrs. Roy .....	do as widow of the late Eugene Roy, Lightkeeper, Point Rich, Newfoundland .....	100 00	
do 28...	Mrs. Doherty.....	do as widow of the late Robert Doherty, Lighthouse Keeper, Collingwood, Ont.....	33 34	
do 28...	Mrs. Miller.....	do as widow of the late Wm. Miller, Deputy Shipping Master and Clerk to Chief of River Police, Quebec..	166 67	
do 28...	Mrs. Keegan .....	do as widow of the late Constable Keegan, Montreal, for injuries received on the occasion of the ship laborers' riots, which hastened his death .....	250 00	
Nov. 4...	A. G. Hamilton.....	do to widow of the late E. W. Brown, Preventive Officer, &c., Customs, North Sydney, N.S.....	66 67	
do 12...	Mrs. Peters .....	do as widow of the late Chas. Peters, Lighthouse Keeper, Indian Point, P. E. I .....	50 00	
do 17...	Geo. Dowker.....	do to legal representatives of the late P. G. Clement, Draughtsman, La-chine Canal.....	200 00	
Dec. 3...	Mrs. Sheppard .....	do as widow of the late P. E. Sheppard, Clerk in Customs Department.....	300 00	



## STATEMENT of Payments charged to UNFORESEEN EXPENSES, &amp;c.—Continued.

Date of O. in C.	To whom paid.	—	Amount.	Tota
1881.				
Dec. 8...	Geo. Dowker.....	Gratuity to representatives of the late J. Hughes, Lockmaster, Lachine Canal.....	\$ cts. 76 00	\$ cts.
do 8...	do .....	do to representatives of the late James Doyle, Lockman, Lachine Canal.....	77 50	
do 16...	L. D. Ross.....	do as son of the late D. A. Ross, Clerk in charge of English mails between Quebec, Montreal and Halifax.....	160 00	
do 16...	J. W. Dunscomb.....	do to widow of the late C. Marcotte, Locker, Customs, Port of Quebec.....	100 00	
do 17...	Mrs. Robertson.....	do as widow of the late D. Robertson, Keeper of Portage Island Light-house, N.B.....	33 34	
do 17..	Mrs. Olivier.....	do as widow of the late Judge Olivier, of the Superior Court, Quebec.....	666 66	
do 20...	Sir A. T. Galt.....	do to widows of R. Allen and M. Bracegirdle, seamen of the steamer "Charybdis," drowned in the harbor of St. John, N.B.....	71 70	
do 28...	Mrs. Robertson.....	do to widow of the late Judge Robertson, of the Supreme Court, B.C.....	666 66	
do 28...	Mrs. McDonald.....	do as widow of the late Judge McDonald, of the County of Wellington, Ont.....	433 33	
Nov. 1...	Mrs. Wood.....	do as widow of the late S. Wood, Collector, Customs, Port of Oshawa, Ont.....	133 34	
Dec. 28...	Mrs. Alice M. Teal ...	do as sister of the late S. Craig, Clerk, Post Office Department.....	108 33	
1882.				
Jan. 4...	J. J. Kavanagh.....	do to C. S. Boutellier, administrator of the estate of the late E. Têtu, Collector of Customs, Gaspé.....	133 34	
do 21...	Hon. Jas. Patton....	do to widow of the late J. Scanlon, Clerk, Customs, Port of Toronto.....	200 00	
1881.				6,267 67
July 14...	T. B. Riley .....	Settlement of his claim for damages resulting from the warehousing of tobacco on which duty had been paid, previous to the entry of Prince Edward Island into the Union.....		250 00
May 5...	W. Heard.....	Services and expenses as one of the Commissioners appointed to determine the claims of sundry persons in connection with disputed territory of the late Province of Canada and Province of New Brunswick.....		800 00
July 27...	Rowell & Hutchison	For 12 copies of U. C. Queen's Bench Reports.....	60 00	
do 27...	do .....	For 1 copy of U. C. Common Pleas Reports, and postage on same.....	6 43	
do 27...	Publisher of Supreme Court Reports.....	For 40 copies of vol. 4, Supreme Court Reports, for distribution to Library of Parliament exchanges.....	100 00	
.....	Wm. Lukes.....	Salary and expenses in connection with Commission <i>re</i> Mills and Factories.....	1,000 00	
.....	A. H. Blakely.....	do do .....	1,000 00	
.....	Bank of Montreal....	Payment of cheques issued by the Under-Secretary of State on account of London Library.....		2,000 00
Dec. 28...	Dep. Minister, Marine and Fisheries Dept.	To pay W. E. McRoberts and W. H. Rogers, Commissioners, in connection with charge against John Mowatt.....		73 89
1882.				
Jan. 18...	T. C. Keefer.....	Two months' salary as Commissioner, Paris Exhibition.....	1,000 00	675 80
do 18...	Dr. S. P. May.....	Two months' salary, attending Paris Exhibition.....	450 00	

STATEMENT of Payments charged to UNFORESEEN EXPENSES, &c.—*Concluded.*

Date of O. in C.	To whom paid.	—	Amount.	Total.
1881.				
an. 18...	Burland Lithographing Co.....	Views and plans, Paris Exhibition .....	\$ cts. 220 00	\$ cts.
do 18...	Rolph, Smith & Co..	Certificates do .....	40 00	
do 18...	M. O'Keefe .....	Engraving do .....	40 00	1,750 00
do 18...	L. Z. Duval .....	To repay amount deducted from Heirs de Gaspé for overpayment of interest on certain seigniories, capital of which had been redeemed.....		103 53
do 23...	Cyrille Tessier.....	Part of capital of certain seigniories paid to the wrong person, with interest on same, from 24th June, 1876 .....		62 73
		Total.....		12,150 05

J. M. COURTNEY,  
*Deputy Minister of Finance.*

J. L. McDOUGALL,  
*Auditor-General.*

FINANCE DEPARTMENT,  
OTTAWA, 9th February, 1882.

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## RETURN

(16)

To an ORDER of the HOUSE OF COMMONS, dated 1st May, 1882:—For copies of all Petitions, Correspondence and Recommendations relative to indemnity to the friends of —. Buchanan, who was killed at Sussex last summer by the explosion of a shell.

By Command,

J. A. MOUSSEAU,

*Secretary of State.*

Department of the Secretary of State,  
15th May, 1882.

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*[In accordance with the recommendation of the Joint Committee on Printing the above Return is not printed.]*

REPORT  
OF THE  
SECRETARY OF STATE  
OF  
CANADA  
FOR THE  
YEAR ENDED 31ST DECEMBER,  
1881

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*Printed by Order of Parliament.*

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OTTAWA:  
PRINTED BY MACLEAN, ROGER & Co., WELLINGTON STREET,  
1882.



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REPORT  
OF THE  
SECRETARY OF STATE  
FOR THE  
YEAR ENDING 31ST DECEMBER, 1881.

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*To His Excellency the Right Honorable SIR JOHN DOUGLAS SUTHERLAND CAMPBELL,  
Marquis of Lorne, K.T., G.C.M.G., P.C., Governor-General of Canada.*

**MAY IT PLEASE YOUR EXCELLENCY:—**

I herewith present, with the Appendices I, II, III, the Report of the Secretary of State of Canada, for the year 1881.

The subjects of the Addresses and Orders voted by the Senate and House of Commons, during the last session, ending the 21st of March, 1881, are given in the following schedules, together with the number of Addresses voted on each separate subject, and the number of Returns thereto.

No. 1.—SCHEDULE of Addresses and Orders of the House of Commons during the Session, commencing the 9th December, 1880, and ending the 21st March, 1881, and of Returns made thereto.

Subject.	Number Voted.	Number of Returns made.	Number of pages of foolscap paper contained in each Return.	Remarks.
Boundaries.....	2	1	2	
Breakwaters.....	2	2	73	
Bridges.....	5	4	212	
Canals.....	9	9	124	
Cattle and sheep.....	2	1	14	Three plans, 6½ ft. x 2 ft., 3 ft. x 1½ ft. and 1½ ft. x 1 ft.
Census.....	3	3	18	
Civil Service.....	2			
Customs.....	7	3	45	
Drawbacks.....	1	1	16	
Elections.....	1			
Emigration.....	3	1	33	
Fisheries.....	9	7	116	
Grain and wheat.....	5	3	418	Three plans, 2 ft. 2 in. x 1 ft. 4 in., 1 ft. 10 in. x 1 ft. 8 in. and 3 ft. 1 in. x 1 ft. 10 in.
Halifax Commission.....	1	1	76	
Harbours.....	8	7	71	Plan 1½ ft. x 1 ft.
Indians.....	6	4	276	
Inland Revenue.....	1			
Interior.....	1			
Judges.....	5	2	70	
Justice.....	1			
Lands, Public.....	22	15	846	Two plans, 1 ft. x 9 in. and 10 in. x 10 in.
Manitoba and North-West.....	3	3	11	
Militia.....	5	3	122	
Paris Exhibition.....	1	1	90	
Penitentiaries.....	3	1	1,200	
Police.....	2	1	2	
Post Office.....	14	8	166	
Rails.....	1	1	11	
Railways.....	48	34	1,007	Twenty-six plans, 1 ft. x 4 in. (two of 10 ft. x 1½ ft., two of 21½ ft. x 14 in., two of 13½ ft. x 12½ in., two of 28½ ft. x 8 in., two of 22½ ft. x 6 in., two of 24 ft. x 12 in., two of 52 ft. x 9 in., two of 49 ft. x 9 in., two of 17 ft. x 9 in. and two of 16 ft. x 9 in.) 3½ ft. x 1 ft., (8½ ft. x 3½ ft., 5 ft. x 3 ft., 15 ft. x 2 ft. and 16 ft. x 1½ ft.).
Receipts and expenditure.....	1	1	4	
Rivers.....	5	5	77	Plan 3 ft. x 2 ft.
Shipping.....	3	1	2	
Supreme Court.....	1	1	34	
Surveyors.....	1	1	49	
Timber limits.....	2	2	40	
Weights and measures.....	4	4	123	
Wreckage.....	2	2	236	Plan 2 ft. 2 in. x 2 ft. 2 in.
Miscellaneous.....	35	16	985	
Total.....	227	149	6,592	

## No. 2.—SCHEDULE of Addresses of the Senate, during the Session 1880-81.

Subject.	Number of Addresses.	Number of Returns.	Number of pages of foolscap contained in Returns.
Canals .....	1	1	170
Civil Service.....	1		
Fishery .....	1		
Halifax Commission.....	1	1	133
Laval University.....	2	2	86
Post Office.....	1	1	36
Penitentiary .....	1		
Railways .....	4	3	72
Silver Coin .....	1		
Telegraph.....	1		
Miscellaneous.....	3	3	325
	17	11	822

## No. 3.—ADDRESSES and Orders of the previous Session, to which Returns were presented in the Session of 1880-81.

Subject.	Number presented.	Number of pages of foolscap in each Return.	Remarks.
Advertising .....	1	78	
Civil Service .....	1	69	
Delegates to England.....	2	18	
Dominion Agents.....	1	8	
Ferry .....	1	83	
Hudson's Bay.....	1	53	
Judges .....	1	62	
Lands.....	2	129	
Militia.....	1	12	
Paris Exhibition.....	1	37	
Police and Indians.....	1	577	
Railways.....	2	220	
	15	1,346	Tenders for supplies.



Eleven thousand and eighty-seven letters, petitions and other documents were received by this Department, and seven thousand five hundred and twenty letters were written and sent during the past year.

Charters of incorporation were issued under the "Canada Joint Stock Companies Act, 1877," during the same period, to the companies mentioned in the following table:—

Name.	Capital Stock.	Number of Shares.	Amount of each Share.
	\$		\$
The New Brunswick Land and Lumber Company, Limited.....	1,500,000	15,000	100
The Petrolia Oil Company, Limited.....	40,000	1,000	40
The Temiscamingue Steamboat Company, Limited.....	10,000	100	100
The Canadian Pacific Railway Company.....			
The Canada Co-operative Supply Association, Limited.....	150,000	30,000	5
The Canada Clock Company, Limited.....	50,000	500	100
The Canada Lithographic and Card Company, Limited.....	75,000	750	100
The Toronto and Rapid City Land and Trading Company.....	40,000	400	100
The North-West Navigation Company, Limited.....	250,000	2,500	100
The Barrie Loan and Savings Company.....	250,000	2,500	100
The Cochrane Ranche Company, Limited.....	500,000	5,000	100
The Cantin Forwarding Company, Limited.....	50,000	500	100
The Dominion Abattoir and Stock Yards Company, Limited.....	200,000	4,000	50
The Midland Elevator and Forwarding Company, Limited.....	100,000	1,000	100
The Grape Sugar Refining Company of Canada, Limited.....	100,000	1,000	100
The Farm and Dairy Utensil Manufacturing Company, Limited.....	50,000	500	100
The Petrolia Waggon Manufacturing Company, Limited.....	20,000	200	100
The Dominion Safety Switch Company, Limited.....	100,000	2,000	50
The Kingston Charcoal and Iron Company, Limited.....	50,000	500	100
The Nova Scotia Glass Company, Limited.....	50,000	500	100
The Canada Mutual Telegraph Company.....	1,000,000	10,000	100
The Shareholders of the Imperial Loan and Investment Company of Canada (as a Company), Limited.....	1,000,000		
The Midland Rolling Stock Company, Limited.....	100,000	1,000	100
The Black Diamond Steamship Company of Montreal, Limited..	300,000	3,000	100
The Dominion Sugar and Syrup Company, Limited.....	20,000	200	100
The High River Stock Company, Limited.....	200,000	2,000	100
The Windsor Cotton Company, Limited.....	200,000	4,000	50
A. Harris, Son and Company, Limited.....	250,000	2,500	100

SUPPLEMENTARY LETTERS PATENT.

The Stormont Cotton Manufacturing Company, Limited.—Increasing capital stock to \$500,000, being an addition of \$350,000 to present capital, divided into 3,500 shares of \$100 each.

The Victoria Consolidated Silver Mining Company, Limited.—Increasing capital stock to \$400,000 being an addition of \$272,000 to present capital, divided into 2,720 shares of \$100 each.

The Lake St. Francis Tow Boat Company, Limited.—Decreasing the capital stock from \$20,000 to \$10,000, by reducing the shares of the stock from \$50 each to \$25 each.

The Winnipeg and Western Transportation Company, Limited.—Increasing the capital stock to \$250,000, being an addition of \$200,000 to present capital, divided into 4,000 shares of \$50 each.

The total sum of three thousand nine hundred and forty-nine dollars and fifty-two cents was received by this Department for the payment of Fees and the sale of Statutes during the past fiscal year.

Charters of Incorporation.....	\$2,700 00
Commissions .....	463 00
Copies of Documents.....	83 30
Passports .....	25 00
Exemplifications of Patents.....	48 00
Certificates of Legalization.....	18 50
Supplementary Charters of Incorporation.....	100 00
Licenses.....	40 00
Searches.....	1 00
Sale of Statutes.....	470 72
	<hr/>
	\$3,949 52

The whole respectfully submitted.

J. A. MOUSSEAU,  
*Secretary of State.*



## APPENDIX I.

DEPARTMENT OF THE SECRETARY OF STATE OF CANADA,  
REGISTRAR'S BRANCH,  
OTTAWA, 30th January, 1882.

The Honorable  
The Secretary of State, &c., &c.  
Ottawa.

SIR,—In compliance with your request, I have the honor to submit for your information a statement of the work done in the Registrar's Branch of the Department of the Secretary of State, from the 1st January, 1881, to 31st December, 1881.

I would also beg leave to state that the work executed during the year was greatly in excess of previous years. The number of documents engrossed and recorded during the year being 5,474; showing an increase of nearly 1,700 over the year 1880.

A CONDENSED STATEMENT showing the work done in the Registrar's Branch of the Department of the Secretary of State, from 1st January, 1881, to 31st December, 1881.

Documents.	Engrossed.	Recorded.	Total.
Commissions under Great and Privy Seals.....	161	161	322
Writs of Elections.....		9	9
Writs of Supersedeas.....	2	2	4
Proclamations.....	37	45	82
Letters Patent, summoning to Senate.....		1	1
do granting an annuity.....	4	4	8
Charters.....	33	33	66
Warrants.....	33	33	66
Licenses.....	4	4	8
Leases.....	9	12	21
Exemplifications.....	9	9	18
Board of Trade certificates.....	1	1	2
Bonds.....		292	292
Cancellations.....		22	22
Surrenders.....		65	65
Releases.....		17	17
Proces verbal.....		1	1
Order in Chancery.....		2	2
Agreements.....	1	2	3
Quit claim.....		2	2
Mortgage.....		1	1
Carried forward.....	294	718	1,012

A CONDENSED STATEMENT showing the work done in the Registrar's Branch of the Department of the Secretary of State, from 1st January, 1881, to 31st December, 1881.—*Continued.*

Documents.	Engrossed.	Recorded.	Total.
Brought forward.....	294	718	1,012
<i>Land Patents.</i>			
Indian Land sales.....	303	303	606
Ordinance do .....	47	47	94
Dominion do .....	227	227	454
do grants (33 Vic.).....	131	131	262
Half-breed allotments.....	1,154	1,154	2,308
Homestead grants.....	240	240	480
do and wood lot grants.....	15	15	30
Wood lots.....	4	4	8
Military bounty grants.....	12	12	24
North-West Mounted Police grants .....	40	40	80
Commutation grants (right of common and cutting hay).....	25	25	50
Canadian Pacific Railway grants.....	25	25	50
Intercolonial Railway grants.....	1	1	2
Pre-emption grant.....	1	1	2
Special grant.....	6	6	12
Total.....	2,525	2,949	5,474

In addition to the foregoing, 1,470 pages of manuscript have been copied.

An annual return of all bonds and securities recorded in this Department under 31st Vic., cap. 37, is prepared for the Parliament of Canada, under section 15 of the same Act; and a quarterly return of all the Indian and Ordinance Lands is also sent to the Registrar of each county, in which patents have issued.

I have the honor to be, Sir,

Your most obedient servant,

L. A. CATELLIER,

*Deputy Registrar-General of Canada.*

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**APPENDIX II.**

To the Honorable J. A. MOUSSEAU,  
Secretary of State, &c., &c., &c.

SIR,—I have the honor to report respecting the services performed under my superintendence during the financial year ending 30th June, 1882.

*CANADA GAZETTE.*

Volume XIV. again slightly exceeded the preceding volume in size, reaching, with the index, to 1,878 pages. The cost has, however, been less, being \$3,466.98 as against \$3,672.50 in the previous year. The details were—

For paper used .....	\$1,197 38
“ printing and distribution (including postage).....	2,132 20
“ translations .....	137 40
	\$3,466 98

The income for the same period, from various sources, was \$1,381.69 as against \$1,134.41 in 1880-81, showing an increase of nearly \$250.

For the last six months the cost has been \$1,814.59; the income \$1,005.11.

The number of copies of *Gazette* issued during the last week in December last was 1,283 as against 1,240 at the corresponding period in the previous year.

**THE STATUTES, &c.**

The numbers of the several volumes of the Statutes passed in the Session of 1880-81 which were printed were—

English, Vol. 1.....	18,750
“ 2.....	4,250
	23,000
French, Vol. 1.....	4,500
“ 2.....	1,250
	5,750
Making a total of.....	28,750

Of these, there were bound together for the use of Members of the Government, of the two Houses of Parliament, and of the Judges, &c., 3,850 copies of the English edition, and 1,249 of the French, making 5,099 in all, leaving to be separately bound of—

Vol. 1, English.....	14,900
“ 2, “ .....	400
	15,300
Vol. 1, French .....	3,251
“ 2, “ .....	1
	3,252
	18,552

Thus making 23,651 bound volumes in all.

The cost has been as follows:—

For paper .....	\$2,544 73
“ printing and translations .....	1,035 06
“ binding.....	3,122 03
“ distribution .....	933 10
	<u>\$7,634 92</u>

The printing of the new edition of the Criminal Laws—4,100 in number, with additional copies of previous collection—were completed during the year, at the following cost:—

For paper .....	\$ 944 20
“ printing .....	411 25
“ binding .....	632 00
	<u>\$1,987 45</u>

The annual statutory return will show in what manner the distribution of the statutes during the year has been made.

#### DEPARTMENTAL PRINTING, BINDING, &c.

I refer you to the tables appended for cost of these services during the financial year 1881-82, and the half-year ending 31st December last. The number of requisitions issued during the year were as follows:—

On the printing contractor.....	2,756
“ binding “ .....	1,606
“ stationery office....	3,143
	<u>7,505</u>

or very nearly 500 more than in the previous year.

#### ADVERTISING.

The table appended shows the amount of advertising done in the several Provinces and for the several Departments of the Government during the last calendar year, the total being less than half of that of the previous year, though the number of requisitions for advertising issued is slightly in excess of those issued in the previous year. It is but fair to mention, also, that a considerable amount has accrued and is now payable on advertising done in the last two months of the calendar year.

All which is respectfully submitted.

B. CHAMBERLIN,

*Queen's Printer.*

OTTAWA, 31st January, 1882.

Cost of Departmental Printing, &c., by Departments, for the Years ending 30th June 1880, and 30th June, 1881.

Department.	Printing and Binding.		Stationery for same.	
	1879-80.	1880-81.	1879-80.	1880-81.
<i>At Contract Rates.</i>				
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Agriculture.....	1,447 00	5,637 02	1,045 59	1,241 16
Auditor General.....	182 93	193 29	103 79	145 59
Civil Service Board.....	1 30	4 82	0 98	1 26
do Commission.....		18 47		72 23
Clerk of the Crown in Chancery.....	10 67	3 94	2 63	1 04
Customs.....	5,097 44	3,746 36	2,919 07	3,520 36
Finance.....	1,895 78	2,748 57	962 65	1,639 17
Governor General's Secretary.....	153 70	205 44	53 28	67 32
Inland Revenue.....	5,408 62	4,850 06	2,760 08	3,281 64
Indian Affairs.....		836 89		710 99
Interior.....	1,941 79	2,798 04	1,552 80	1,677 30
Justice.....	466 60	637 53	236 64	422 89
Library of Parliament.....	29 07	903 83	32 96	217 38
Marine and Fisheries.....	1,247 03	1,013 97	830 19	866 64
Militia and Defence.....	3,481 59	1,778 82	1,368 77	1,106 06
Pacific Railway Commission.....		2 56		1 18
Post Office.....	18,066 56	16,038 67	14,510 44	16,209 69
Privy Council.....	111 03	88 15	71 57	83 81
Public Works.....	1,765 82	2,323 74	815 94	974 89
Railways and Canals.....	3,004 60	1,783 63	1,449 73	953 95
Secretary of State.....	510 21	290 33	220 24	163 19
Supreme Court.....	1,817 13	1,481 80	1,137 35	1,027 47
Departments generally.....				0 83
<b>Total.....</b>	<b>46,628 96</b>	<b>47,385 93</b>	<b>30,074 80</b>	<b>34,386 14</b>
<i>At Confidential Rates</i>				
Agriculture.....	16 95	53 73		
Civil Service Commission.....		1,652 49		
Customs.....	10 70	28 91		
Finance.....		10 25		
Inland Revenue.....	9 62	241 56		
Interior.....		198 41		
Justice.....	29 20	93 93		
Marine and Fisheries.....		2 20		
Militia and Defence.....	1,037 53	556 20		
Privy Council.....	38 89	127 90		
Railways and Canals.....	87 00	128 95		
Secretary of State.....		14 00		
Supreme Court.....	132 00			
Departments generally.....		19 50		
Miscellaneous Printing.....	960 81	996 51		
<b>Total.....</b>	<b>2,322 70</b>	<b>4,124 54</b>		

Cost of Departmental Printing, &c., by Quarters, for the Years ending 30th June, 1880, and 30th June, 1881.

Quarter.	Printing and Binding.		Stationery for Same.	
	1879-80.	1880-81.	1879-80.	1880-81.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>At Contract Rates.</i>				
September Quarter.....	10,127 93	11,570 40	6,426 38	8,813 07
December do .....	15,013 97	13,518 57	8,304 64	8,735 13
March do .....	9,296 93	9,899 76	6,420 45	5,745 46
June do .....	12,200 13	12,397 20	8,923 33	11,092 48
Total.....	46,638 96	47,385 93	30,074 80	34,386 14
<i>At Confidential Rates.</i>				
September Quarter.....	1 50	535 33		
December do .....	185 57	558 00		
March do .....	869 47	1,425 24		
June do .....	1,266 16	1,605 97		
Total .....	2,322 70	4,124 54		



STATEMENT of Accounts for Printing Work done by others than the Contractors, but sent to this Office for Audit, for the Year ending 30th June, 1881.

Month.	Department.	Amount.	
		\$	cts.
1880.			
July .....	Agriculture.....	281	60
do .....	Post Office .....	34	75
August .....	Railways and Canals .....	208	60
September .....	Post Office .....	40	50
October .....	Justice .....	7	00
do .....	Railways and Canals .....	18	10
November.....	Marine and Fisheries.....	3	34
do .....	Post Office .....	18	25
do .....	Public Works .....	56	40
December.....	Agriculture .....	318	00
do .....	Indian Affairs.....	17	50
do .....	Post Office .....	24	50
do .....	Railways and Canals.....	2,887	47
1881.			
January .....	Interior .....	4,048	75
do .....	Indian Affairs.....	571	81
do .....	Marine and Fisheries .....	10	00
do .....	Post Office .....	95	00
February .....	Indian Affairs.....	429	06
do .....	Marine and Fisheries.....	1	50
do .....	Post Office.....	79	00
March .....	Finance .....	298	00
do .....	Public Works.....	50	10
do .....	Railways and Canals .....	1,294	58
April .....	Agriculture .....	1,250	02
do .....	Finance.....	46	50
do .....	Interior .....	11	00
do .....	Post Office .....	62	00
do .....	Public Works.....	291	75
May.....	Agriculture .....	748	67
do .....	Finance.....	147	83
do .....	Justice.....	81	01
do .....	Public Works.....	30	44
do .....	Railways and Canals .....	24	40
do .....	Public Works.....	6	40
June .....	Public Works.....	6	40
	Total .....	13,493	83

Cost of Departmental Printing, &c., by Departments, for the Six Months ending  
31st December, 1881.

Department.	Printing and Binding.	Stationery for Same.
<i>At Contract Rates.</i>		
	\$ cts.	\$ cts.
Agriculture .....	650 24	766 65
Auditor-General .....	154 76	98 93
Civil Service Commission .....		12 74
Clerk of Crown in Chancery .....	5 05	8 40
Customs .....	2,473 67	2,080 58
Finance .....	1,503 91	844 20
Governor-General's Secretary .....	41 49	19 56
Inland Revenue .....	2,116 70	1,489 33
Indian Affairs .....	269 90	306 10
Interior .....	2,617 02	827 92
Justice .....	172 05	82 46
Library of Parliament .....	2 75	0 08
Marine and Fisheries .....	2,911 32	636 49
Militia and Defence .....	582 97	343 28
Post Office .....	10,572 94	9,166 46
Privy Council .....	41 86	29 01
Public Works .....	1,144 52	710 11
Railways and Canals .....	518 43	281 63
Secretary of State .....	241 45	131 13
Supreme Court .....	597 26	1,098 03
Total .....	26,618 29	18,933 09
<i>At Confidential Rates.</i>		
Agriculture .....	10 14	
Customs .....	23 50	
Interior .....	144 98	
Justice .....	4 20	
Militia and Defence .....	45 00	
Privy Council .....	99 33	
Civil Service Commission .....	261 16	
Total .....	588 31	

STATEMENT of Accounts for Printing Work, done by others than the Contractors, but sent to this Office for Audit, for Six Months ending 31st December, 1881.

Month.	Department.	Amount.
1881.		\$ cts.
July	Agriculture.....	277 00
do	Interior.....	8 00
do	Indian Affairs.....	3 50
do	Post Office.....	957 35
do	Public Works.....	2 00
do	Railways and Canals.....	1 00
August	Inland Revenue.....	1 50
do	Post Office.....	84 75
do	Public Works.....	9 00
September	Agriculture.....	1,389 64
do	Post Office.....	78 75
do	Public Works.....	7 50
do	Railways and Canals.....	116 38
October	Agriculture.....	2,902 98
do	Finance.....	88 75
do	Interior.....	68 75
do	Post Office.....	728 33
November	Marine and Fisheries.....	1 75
do	Post Office.....	401 53
December	Agriculture.....	2,142 53
do	Post Office.....	283 91
	Total.....	9,554 90

Cost of Lithographic, &c., Printing and Stamping, ordered through the Office of Queen's Printer, during the Fiscal Year, 1880-81, and the Half Year ending 31st December, 1881.

Department.	Year 1880-81	Half Year to 31st December, 1881.
	\$ cts.	\$ cts.
Agriculture .....	323 00	154 00
Auditor-General .....	113 80	24 00
Customs .....	78 50	30 00
Finance .....	234 00	132 90
Governor-General's Secretary .....	55 00	.....
Inland Revenue .....	6 00	.....
Indian Affairs .....	88 55	38 00
Interior .....	130 50	86 00
Justice .....	1 50	36 50
Militia and Defence .....	33 50	89 33
Post Office .....	49 50	.....
Public Works .....	107 00	122 75
Railways and Canals .....	257 00	54 00
Library of Parliament .....	44 00	.....
Total .....	1,521 85	767 48

ADVERTISING in Newspapers receiving Government Patronage, from 1st January to 31st December, 1881.

Department.	Ontario.	Quebec.	Nova Scotia.	New Brunswick.	Manitoba.	British Columbia.	P. E. Island.	Miscellaneous.	Total.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Agriculture.....	112 10	120 00							120 00
Governor-General.....	1,175 57	605 99	7 50		327 34			U. S. 7 25	119 60
Indian Affairs.....	280 40	204 72	2 50						2,115 55
Inland Revenue.....	4,396 13	2,854 59	767 32	587 97	910 63		63 81	{ N. W. T. 51 60 U. S. 127 00 }	487 62
Interior.....	5 12	130 12	25 20	62 50	14 56	62 00			9,959 05
Justice.....	487 36	354 78	259 17	194 01	120 00	63 36	13 00		299 50
Marine and Fisheries.....	85 55	164 96	7 35	7 35					1,491 68
Militia and Defence.....	1,145 05	1,030 83	1,054 79	400 54	10 30	81 27	16 35	{ England 8 07 Scotland 11 01 }	265 21
Post Office.....	2,956 31	3,579 60	231 38	468 24	54 08	74 00	39 25		3,758 21
Public Works.....	3,391 85	362 45	134 55	17 33	89 98				7,402 86
Railways and Canals.....	14,235 44	9,407 44	2,489 76	1,737 94	1,526 89	280 63	132 41	204 93	30,015 44
Totals.....									

### APPENDIX III.

DEPARTMENT OF THE SECRETARY OF STATE,  
GOVERNMENT STATIONERY OFFICE BRANCH,  
OTTAWA, 16th January, 1882.

SIR,—I have the honor to submit herewith Statements of the Accounts of this office for the fiscal year ended 30th June, 1881, and also for the past six months, 1st July to 31st December, 1881, details of which will be found in the (3) tabular statements appended—aggregates of which are as follows:—

Value of Goods in stock, 1st July, 1880.....	\$15,842	70
“ “ received during the year.....	78,993	32
Profits on the year's business.....	1,904	20
	<u>\$96,740</u>	<u>22</u>

Goods issued to Departments.....	21,624	65
“ “ Outside Service.....	22,568	16
“ “ Queen's Printer (work account) .....	35,771	39
Value of Goods in stock, 30th June, 1881, verified.....	16,776	02
	<u>\$6,740</u>	<u>22</u>

For the half year ended 31st December, 1881 :—

Value of stock brought forward, 1st July, 1881.....	16,776	02
“ “ received to 31st December.....	41,998	09
	<u>58,774</u>	<u>11</u>

Issued to Departments.....	10,383	56
“ Outside Service.....	12,524	46
“ Queen's Printer.....	15,664	97
Goods in stock at 31st December.....	20,201	12
	<u>\$58,774</u>	<u>11</u>

There is a net increase in the discharge of goods over that of the last year (1879-80):—

For Departments.....	\$3,279	17
For Outside Service.....	2,594	01
For Queen's Printer (work account).....	2,997	46
Net total increase .....	<u>\$8,870</u>	<u>64</u>

The issues for the past half-year also show an increase of \$2,718.44 over the former corresponding period, and exhibit a continually augmenting increase in the discharge for the past three years:—

The total in 1877-78 was.....	\$55,086	57	
“ “ 1878-79 “ .....	62,408	09	Increase, \$7,321 52
“ “ 1879-80 “ .....	71,093	56	“ 8,685 47
“ “ 1880-81 “ .....	79,964	20	“ \$8,870 64

This may be partially explained by a number of articles now supplied through this office which were formerly purchased by the Departments. The most important of these are Drawing Materials and Instruments which cost last year..... \$5,363 32

And in 1879-80, \$3,179.63, an increase of.....	2,203 69
And Books, \$1,251.47 and \$327.51, Increase.....	923 96
And an increase in these items alone of.....	<u>\$3,127 65</u>

The change in the mode of supply for these and other goods must result in a great saving in prices. The balance can be accounted for only by increased demands, prices, on the whole, having been lower than for some years past. The work of the office has also greatly increased, correspondence has become very onerous, and the packing and despatch of goods to the Outside Service alone were 4,311 parcels and 116 cases, being 833 in excess of the previous year.

The waste paper collected during the year amounted to 47,944 lbs for which \$427.78 was received; and for the half-year, 20,573 lbs., value, \$192.65, which with \$6 and \$4 for cases sold respectively, have been deposited to credit of Receiver-General.

I beg respectfully to submit the whole.

And have the honor to be, Sir,

Your obedient servant,

JAMES YOUNG.

Honorable J. A. MOUSSEAU,  
Secretary of State for Canada.



GOVERNMENT STATIONERY OFFICE.

STATEMENT of Expenditure for, and Issue of Goods in each Month of the Year ended 30th June, 1881, and of the Half Year ended 31st December, 1881.

	Goods Entered.		Goods Issued.
	Sterling. £ s. d.	\$ cts.	\$ cts.
1880.			
July .....	936 9 3	4,999 26	7,659 91
August .....	525 1 3	2,655 21	3,609 40
September .....	504 1 8	3,370 93	6,025 57
October .....	608 12 8	3,245 87	6,666 67
November .....	472 6 3	2,467 18	5,000 10
December .....	68 6 11	4,887 42	6,892 90
1881.			
January .....	669 5 10	2,342 09	6,722 26
February .....	197 15 1	4,349 39	5,539 31
March .....	823 13 0	4,178 74	8,685 05
April .....	769 11 8	4,202 24	7,992 62
May .....	676 12 5	5,546 48	8,234 62
June .....	436 13 3	4,197 89	6,935 79
Net expenditure in currency .....		46,442 80	
do sterling .....	6,688 9 3	32,550 52	
Total do .....		78,993 32	
Stock brought forward, 1st July, 1880 .....		15,842 70	
Profit in the year's business .....		1,904 20	
Total issue of goods .....			79,964 20
Stock carried forward, 30th June, 1881 .....			16,776 02
		96,740 22	96,740 22
1881.			
July .....	1,324 4 2	3,665 74	7,070 38
August .....	865 3 10	2,481 39	4,866 34
September .....	322 13 6	2,891 62	6,469 89
October .....	339 7 1	4,243 70	7,284 06
November .....	1,125 9 7	3,090 26	4,850 13
December .....	415 9 7	4,249 10	8,032 79
Net expenditure for half year in currency .....		20,621 81	
do do sterling .....	4,392 7 9	21,376 28	
Total expenditure .....		41,998 09	
Stock brought forward, 1st July, 1881 .....		16,776 02	
Total issue of goods .....			38,572 99
Stock carried forward, 31st December, 1881 .....			20,201 12
		58,774 11	58,774 11





do Bottles and brushes	4 13 0	93 15	41 23	Interior	549 58	314 77	549 58
Ink	50 13 6	799 27	406 34	do Ordinance Lands	75 63	31 16	75 63
do Glasses and stands	43 7 1	186 67	42 63	do Dominion Lands	2,291 10	726 83	2,291 10
Sundries, L	4 15 0	311 52	118 90	do North-West Mounted Police	854 64	382 19	854 64
Knives-Pocket	205 19 2	43 91	28 10	do North-West Territories	965 27	159 56	965 27
do Desk and cragers	58 0 4	22 27	105 4 6	do Geological Survey	30 11	266 81	30 11
Scissors	39 13 9	1 08	66 69	Indian Affairs	367 02	269 65	367 02
Sundries, L	32 18 0	69 08	1 10	Secretary of State	546 23	245 09	546 23
Metallic, &c, memo. books	22 14 0	199 88	81 20	do Registrar's Branch	161 64	52 55	161 64
Needles, news-wrappers	1 4 0	102 60	186 69	do Queen's Printer	63 27	26 48	63 27
Sundries, P	18 0 0	309 33	25 30	do do Work account	27 92	10 52	27 92
Rulers	12 18 0	33 90	62 45	do Stationary Office	116 58	1 44	116 58
Sundries, S	67 0 1	290 63	7 86	do Civil Service Commission	457 43	222 94	457 43
Tags, tacks, &c	6 6 C	80 95	951 05	Auditor-General	23 65	16 62	23 65
Twine	141 14 4	1,564 29	4 00	do Charges of Management	14 49	7 06	14 49
Tapers, thermometers, &c	86 19 5	73 68	847 38	do Clerk of the Crown in Chancery	208 38	69 91	208 38
Wax, wafers and vestas	25 9 2	1,32 08	35 55	do Library of Parliament	178 62	109 26	178 62
Blank books	6 12 0	937 75	466 08	Refunds—Agriculture	5 80	5 93	5 80
Almanack	171 8 6	828 21	31 18	do Customs	26 06	16 62	26 06
Printed books	39 9 3	175 70	414 18	do Finance	32 52	14 49	32 52
Printing, ruling, binding	3 14 2	48 05	255 30	do Inland Revenue	20 50	20 50	20 50
Special papers	6 12 0	11 38	159 76	do do	1 42	1 42	1 42
Engraving, stamping	7,198 2 2	134 8 6	2 14	do Privy Council	35 23	46 76	35 23
Cases, not specified	509 12 11	27 2 8	1,182 23	do Interior	40 93	1 82	40 93
Charges, insurance, &c	6,688 9 3	2,240 94	21,198 84	do Militia and Defence	17 06	10 56	17 06
Freight	78,993 32	2,40 94	577 03	do Public Works	5 92	1 48	5 92
Discounts	6,688 9 3	46,442 80	20,621 81	do Railways and Canals	3 06	35 25	3 06
Net currency	78,993 32	32,550 52	21,376 28	do Canadian Pacific Railway	1 08	35 25	1 08
do, Sterling	6,688 9 3	1,575 28	4,392 7 9	do Intercolonial do	58,339 55	28,189 43	58,339 55
Total	78,993 32	78,993 32	41,998 09	do Canadian Pacific Railway Commission	21,624 65	10,383 56	21,624 65
				do Justice	79,964 20	36,572 99	79,964 20
				do Secretary of State	1 56	16 62	1 56
				do Auditor-General	224 43	110 85	224 43
				Total Outside Service	437 78	192 65	437 78
				do Departments	6 00	4 00	6 00
				do Discharge	689 77	307 50	689 77
				To Refunded for Freight overcharged			
				do Goods			
				do Waste paper			
				do Cases sold			
				By Deposits to Credit of Receiver-General			

GOVERNMENT STATIONERY OFFICE.  
COMPARATIVE STATEMENT of Issues of Goods to the Departments in the Years 1879-80 and 1880-81.

Departments.	Issue in 1879-80.		Issue in 1880-81.		Increase in 1880-81.		Decrease in 1880-81.	
	Department.	Outside Service.	Department.	Outside Service.	Department.	Outside Service.	Department.	Outside Service.
	\$	cts.	\$	cts.	\$	cts.	\$	cts.
Agriculture.....	766 42	166 55	1,048 16	68 97	281 74			
do Immigration Branch.....				561 68		561 68		97 68
do Census Branch.....				3,689 40	93 10	435 45	80 21	
Customs.....	795 60	3,253 95	888 70					
Finance.....	1,314 80		1,234 59					
do Insurance Branch.....	107 72		124 17		16 45			
do Governor-General's Secretary	144 65		356 06		211 41			
Government House.....		586 94		560 86				26 08
Inland Revenue.....	727 64	2,437 90	810 72	2,425 86	143 08			22 05
do Justice.....	491 11		443 58				47 53	
do Inspector of Penitentiaries.....		108 76		133 71		24 95		
do Kingston Penitentiary.....		484 06		551 41		97 35		
do St. Vincent de Paul Penitentiary.....		251 57		474 80		223 23		
do do		26 39						26 39
do do		78 31		177 45		156 97		
do do		8 99		134 31		56 00		
do do		287 42		26 18		17 19		
do do		42 80		197 97				59 45
do do		29 13		74 69		31 89		
do do		183 66		247 19		63 53		29 13
Marine and Fisheries.....	816 28		964 29		148 01			
Militia and Detence.....	481 00		1,093 10		612 10			
do Adjutant-General's Office.....	859 66		784 51				75 15	
do do	290 83		287 71				3 12	
Privy Council.....	3,844 36		3,967 11		123 75			472 01
Public Works.....	1,659 87	6,024 78	1,655 99	5,736 82			3 88	287 98
Post Office.....	377 94		664 60		286 66			
do Savings Bank Branch.....			1,335 18		133 18			33 58
do Money Order Branch.....			2,142 22		993 09		77 72	
Railways and Canals.....	2,219 94	2,286 68		2,819 91		533 23		
do Canada Pacific Railway.....					221 76			
Interior.....	326 82		548 58					
do Ordnance Land Branch.....	88 55		75 63				13 92	
do Dominion.....	1,180 07	707 95	2,291 10	854 64	1,111 03			146 69

do School	19 15						58 49	19 15	
do North-West Mounted C. Battalion		906 78		965 27					58 49
do North-West Mounted		30 92		38 97					8 05
do Geological Survey		855 81	367 02	828 96				207 33	30 11
do Indian Affairs			546 23		270 58				
do Secretary of State			161 61		101 45				
do Registrar's Branch			63 27		19 53				
do Queen's Printer		32,773 93		35,771 39					
do do Work Account			27 92						2,997 46
do Stationery Office Branch								15 96	
do do Stationery Commission				116 58					
do Auditor-General			457 43		81 64				
do Finance—Charges of Management		367 41		435 56					68 15
do Clerk of the Crown in Chancery			23 65		13 92				
do Civil Service Board			14 49					2 39	
do Library of Parliament			208 38					18 09	
do Departments Generally			178 62					27 77	
do Goods Refunded		25 08		224 43					199 35
Total Issue for Departments		18,345 48	21,624 65						
do do Outside Service		52,748 08		58,339 55					
Increase for Departments									
do do Outside Service						3,870 39		591 22	
Gross Increase							6,618 97		
Decrease for Departments							3,870 39		
do do Outside Service							10,489 36		
Gross Decrease—Deduct.									1,618 72
Total net Increase.									1,027 50
									591 22
									1,618 72
									8,870 61

ANNUAL REPORT

OF THE

DEPARTMENT OF THE INTERIOR

FOR THE

YEAR ENDED 30TH JUNE,

1881.

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Printed by Order of Parliament.

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**REPORT**  
OF THE  
**MINISTER OF THE INTERIOR,**  
FOR THE  
YEAR ENDED 30TH JUNE, 1881.

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*To His Excellency the Most Honorable the Marquis of Lorne, Governor-General of  
Canada, &c, &c.*

MAY IT PLEASE YOUR EXCELLENCY,—

I have the honor to submit to Your Excellency the Report of the Department of the Interior, for the year which ended the 30th June, 1881.

As stated in previous Annual Reports, so large a proportion of the transactions connected with the survey and settlement of Dominion Lands, the Geological Survey, and the Mounted Police, take place between the 1st of July and the end of October, that it is desirable the Report should include an account of the Departmental business to the close of the calendar year.

**NORTH-WEST TERRITORIES.**

On the 1st July last, and under the operation of the Act 44 Vic., cap. 14, the boundaries of the Province of Manitoba were extended westward to the line between ranges 29 and 30 west of the 1st principal meridian, northerly to the line between townships 44 and 45, and easterly to a line drawn due north from the point where the westerly limit of the Province of Ontario intersects the International Boundary line between Canada and the United States; thus including a considerable proportion of the then settled districts of the Territories, and relieving the Government of the North-West of the supervision of the municipal and educa-

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tional affairs of centres of population, such as the Little Saskatchewan, Rapid City, and the Bird Tail Creek and Turtle Mountain Settlements.

The term of office of the Hon. David Laird as Lieutenant-Governor of the North-West Territories, having expired, Mr. Edgar Dewdney has been provisionally appointed to that office, the duties of which he will discharge in addition to those devolving upon him as Indian Commissioner.

The arrangement made last year for rendering assistance to schools in the Territories has on the whole been found to operate satisfactorily. Some change, however, will be necessary in the mode of payment of the teachers, on account of the difficulty of obtaining information as to the salaries they receive from other sources, and the impossibility in some remote sections of keeping up the daily attendance of pupils to the average prescribed in the Order in Council of the 4th November, 1880, in that behalf.

A meeting of the North-West Council was held at Battleford, in June last, at which Ordinances affecting the government of the Territories were passed.

In November, 1880, the Lieutenant Governor issued a proclamation constituting three Electoral Districts, under and in accordance with the provisions of the 15th section of the North-West Territories Act, with a view to the election of a representative for each District in the Territorial Council. Before the necessary preliminaries were completed, the Act extending the limits of Manitoba had been passed, rendering the proclamation inoperative so far as related to two of the proposed Districts lying immediately west of the former Provincial Boundary.

For the District of Lorne, which includes the settlement of Prince Albert, a writ was issued on the 16th February, 1881; the nominations were held on the 9th March; on the 23rd of the same month the polling took place; and the first elected member of the Council of the North-West Territories was returned.

The condition of the Half-Breed population of the Territories, and the claims which have been preferred on their behalf to be dealt with somewhat similarly to those of the Half-Breeds of the Red River, have been receiving careful consideration, with a view to meeting them reasonably.

The visit of Your Excellency to that country last autumn has had the effect of directing much attention to its varied resources and to its advantages as a field for settlement, especially for the surplus agricultural population of Great Britain and other European countries. The prospects are that during the coming season, with the Canadian Pacific Railway and its branches, as well as other important roads tributary to the great national system, being energetically pushed into the very heart of the fertile prairie region, the immigration will be greatly in excess of any previous year, and the development of the country exceptionally rapid.

We also have your personal testimony as to the prosperity of the people who have already made their homes there, and to the peace and good order everywhere prevailing.

#### DOMINION LANDS.

The Surveyor-General's Report, appended, shows that over a million acres of land were disposed of during the year, an increase over the preceding year of a little more than a quarter million of acres. It also appears from his Report that the revenue from Dominion Lands was more than double that of the previous year. He observes that the figures giving the number of homestead entries for 1881 do not indicate correctly the extent to which settlement has progressed, that many people had gone into occupation of lands in districts the surveys of which were not completed, or had settled on railway lands. He shows a large increase in the clerical work of this branch of the Department, the sum of letters received and sent for the year being nearly thirty thousand, against about eighteen thousand the year before.

In April, 1881, a commission was issued under the provisions of an Order in Council of the 25th February, 1881, to their Honors Judges Dubuc and Miller to investigate a certain class of claims preferred to land under the Manitoba Act, termed "staked claims," and directing them to report and recommend such a settlement in each case, as, in their opinion, would be legal and equitable. It is stated these gentlemen have closed their proceedings in this behalf, and that their report will shortly be obtained. This, it is hoped, will satisfactorily end a long-standing dispute between the claimants and the Department, entailing much work in correspondence and discussion.

Respecting Ordnance Lands, an increase in the receipts of nearly seventy per cent. over the revenue from them for the previous year is reported.

Satisfactory progress is shewn in the prosecution, during the year, of the land surveys. Over nine millions of acres were laid out into townships and subdivided into sections and quarter-sections, ready for settlement and sale. The amount of field work in this and the outline surveys may be judged from the fact that it involved the demarcation and measurement of over twenty-three thousand miles of survey line.

As has heretofore been the experience, the information obtained by the extension of the surveys over the North-West Territory leads to the placing of a larger proportion of its area than previously estimated in the class of cultivable fertile land. It is also found that, even in districts formerly supposed to consist exclusively of prairie, there are groves of timber in river bottoms and on certain wooded hills that ensure a fair supply to meet the need of in-going settlers for fuel and building timber.

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As the immediate demand by settlers for land will be principally along the line of the Canadian Pacific Railway, and also to meet the land grant that will, as the railway progresses, accrue to the company, it will be necessary, during the ensuing season, to apply the main force of the survey parties to laying out the townships along the line of railway. Detached surveys, however, will also be carried on in outlying districts or settlements such as the Bow River, Edmonton and Battleford. It is also proposed to carry one or two governing lines of the survey into the Peace River country with a view both to the more accurate knowledge of its geography and as bases for the extension, when requisite, of the township system over that region.

In connection with the land granting business of the Department in Manitoba and the North-West Territory, much inconvenience has been experienced from the necessity of reference to the head office here, for final investigation and decision, of all cases of disputed claims to land, and much, and not unreasonable, complaint has been made by parties interested. The time consumed in interchange of communications, and the necessity of proceeding with much caution in dealing with evidences of facts and occurrences at so great a distance, and for the correct apprehension of which local knowledge or inspection would, in most cases, be requisite, rendered it advisable that provision should be made for avoiding the delays that such reference to the Department entailed, by the establishment in the North-West of a Dominion Land Board, consisting of a Land Commissioner and an Inspector of Agencies—the former to have general supervision of all land business there of the Department, the latter to perform the duties indicated by his official title. An Order in Council, of which a copy is appended, was passed giving effect to this on the 31st October last. It is hoped that the arrangement will result in much greater convenience to the public in the more speedy despatch of business with the Department, and that the facility for investigation of cases on the spot will tend to ensure correctness of decision.

In the ever varying circumstances attendant on the progressive settlement of an entirely new and unoccupied territory of vast area, it becomes necessary, from time to time, to modify established rules for the disposal of the public lands. Though the regulations in this behalf under Order in Council of 9th October, 1879, had generally worked satisfactorily, the year's experience dictated some changes which were embodied in new Regulations, under Order in Council of the 23rd December. These will be found in the Appendices hereto.

Serious hindrance to the work of this Department is caused by the inadequacy of office room. Should not the arrangement before mentioned for the transfer of a portion of its business to the office of the Land Commissioner, materially lessen the transactions at head-quarters, it will be absolutely necessary to make some provision in this respect.

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**GEOLOGICAL SURVEY.**

The removal of the Geological Survey and Museum from Montreal to Ottawa, previously authorized and provided for by Parliament, was carried into effect during the summer.

The Appendices hereto contain for the first time an administrative report, by the Director of the Survey, embodying a summary of its operations. These have covered a very wide field, extending from ocean to ocean, and their scientific results will in due time be published in separate form for presentation to Parliament, in accordance with the custom which has hitherto obtained.

The supply of fuel for the use of settlers in the North-West Territories is a question having a very important bearing upon the development of that country. The surveys and explorations conducted by the Dominion Lands Branch of the Department during the past few years have, to a great extent, dispelled the erroneous impression so long prevalent, that there is a serious scarcity of fuel material in or convenient to the prairie regions, and has established the fact that, with the exception of what is known as the Missouri Plateau, lying west of the Moose Mountains and Touchwood Hills and south of the 52nd parallel of latitude, in which there are large tracts of treeless prairie, with but narrow belts of wood along the valleys of the rivers and streams, the timber is sufficient for the needs of settlers for years to come. It is now also proved, by the geological explorations of last season and of 1880, conducted principally in the districts where timber is really scarce, that within a vast area lignite coal of fair quality exists in abundance. The most easterly discovered out-crop of this coal is at the Roche Percée, on the Souris River, and the deposit is believed to underlie the whole of the plain to the westward in beds from three to fifteen feet thick, extending to the very foot of the Rocky Mountains and cropping out on the flanks of the Cypress Hills, on the Bow, Belly and Red Deer Rivers, and in the valley of the South Saskatchewan. These facts satisfactorily dispose of the question of the obtaining of the fuel supply required for the future occupants of the territory.

The region lying along the projected line of the Canadian Pacific Railway, north of Lake Superior, and as far west as the Lake of the Woods, also engaged the attention of a portion of the geological staff, and further proof has been furnished of the extent and variety of the mineral resources of that country, which the construction of the railway will render both valuable and available. The territory between the Hudson's Bay and the head waters of the rivers which fall into that inland ocean—until quite recently, except to the hunter and the fur trader, an unknown land—has also been partially explored, and some important and interesting information respecting its geological characteristics and natural features will be found in the Geological Survey Report when published.

The gold regions south of the St. Lawrence and in Nova Scotia, the phosphate deposits in the valley of the Ottawa, and the coal measures of the Maritime Provinces, have formed the principal subjects of investigation by the members of the Survey Staff allotted to the eastern sections of the Dominion, and they all tend to inspire confidence, not only in the extent, but in the utility and accessibility of Canada's mineral wealth.

There are obvious advantages, from an administrative point of view, in having the Staff of the Survey at head-quarters, and while the scientific interests of Montreal have in no respect suffered by the removal of the Museum, inasmuch as duplicates of the specimens have been left for the public benefit in charge of McGill University, the interest and attractiveness of the Capital have thereby been greatly enhanced. An important ethnological feature has been added to the Museum in the shape of a large and valuable collection of Indian manufactures and curiosities from British Columbia, which the Director suggests might properly and profitably be augmented in due course by a similar collection from the tribes on this side of the Rocky Mountains.

#### NORTH-WEST MOUNTED POLICE.

The Report of the Commissioner of the Mounted Police contains ample evidence of the many and important duties performed by that Force during the year.

Early in the spring about four thousand of the least civilized Indians of the North-West, who for three years had been south of the boundary line, free from all restraint of the law, returned to Canadian Territory, and the police were kept fully employed in the suppression of horse stealing, and the prevention of other depredations.

In June and July large numbers of Indians assembled at Fort Walsh, and much anxiety was caused by their hostile attitude and unwillingness to proceed north to their respective reservations. Fortunately, when a crisis appeared most imminent, rumors of the approach of the buffalo reached the neighborhood, and the Indians dispersed to the plains.

The causes which rendered the establishment and maintenance of a fort in the Cypress Hills necessary have now ceased to exist; the abandonment of Fort Walsh is therefore contemplated. On this being effected it is hoped that the Indians who have hitherto made that place a rendezvous will move northward and settle upon their reserves.

It will be necessary, at an early day, to give serious consideration to the many circumstances which indicate that ere long a larger force of police will be required to preserve law and order in the North-West. Altercations between white men and

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Indians are becoming more frequent, and the influx of settlers consequent upon the rapid construction of the Canadian Pacific Railway, will demand additional precautions for the maintenance of peace and order in the Territories, and friendly relations between the white and the red man.

In addition to the regular duties of the Force, which were unusually heavy, the Police had the honor of furnishing an escort and transport for Your Excellency and party from Portage la Prairie in Manitoba to Fort Shaw, Montana, a distance of over 1,200 miles. It is gratifying to know that at the termination of that service, and after having seen, under varying circumstances, nearly two-thirds of the Force, you were pleased to express your entire satisfaction with the discipline and efficiency of the corps.

With few exceptions the buildings in which the Police were quartered throughout the Territories are quite inadequate, in fact they were log huts covered with brushes and mud, which are rapidly becoming ruins. It has been deemed undesirable to incur any expense, other than was absolutely necessary, in the erection of new quarters or improvement of those now occupied, pending a definite settlement of the route of the Canadian Pacific Railway. It is probable that during the year the establishment of permanent head-quarters and out-posts will be rendered possible. I shall then give my immediate attention to the erection of suitable buildings, which are so necessary to the health and comfort of the men and the efficiency of the Force generally.

The last of the Sioux Indians, who took refuge on Canadian soil, in 1877, surrendered to the United States authorities in July last. These Indians, in addition to being a disturbing element, have been the cause of great expense to Canada.

The whole of which is respectfully submitted.

JOHN A. MACDONALD,

*Minister of the Interior.*

Department of the Interior,

15th February, 1882.

## PART I

OF

## REPORT OF DEPARTMENT OF INTERIOR.

DEPARTMENT OF THE INTERIOR,  
DOMINION LANDS OFFICE,

OTTAWA, 31st December, 1881.

To the Right Honorable

SIR JOHN A. MACDONALD, K.C.B.,  
Minister of the Interior.

SIR,—I have the honor to submit the following Report upon the operations of this Branch of your Department during the twelve months ending the 21st October last; also, where the information might be useful or of interest, upon those of its outside service, to the end of the calendar year.

## DOMINION LANDS.

The following is a summary of the returns from the Agencies in Manitoba and the North-West Territories:—

	Entries.	Acres.
Homesteads .....	2,753	438,707
Pre-emptions .....	1,649	263,647
Sales. ....	1,417	355,165
Total.....	5,819	1,057,519

Compared with the Returns for 1880, this gives an increase in the number of entries of 1609, and, in the area disposed of, an increase of 278,505 acres.

The receipts since the last Annual Report are, to the nearest dollar, as follows:—

Homestead fees.....	\$28,339
Pre-emption fees.....	16,855
Cash on account of land sales.....	176,566
Timber and mining receipts.....	44,504
Registration and other fees.....	1,639
Scrap and bounty warrants.....	84,097
Total.....	\$352,000

Compared with the previous year, the increase in cash receipts is \$164,066.

As noticed in the case of former years, the figures giving the entries for 1881 do not correctly represent the amount of settlement that took place during the year. Many settlers having established themselves on lands, the surveys of which were not completed, or on railway lands, or other odd-numbered sections for which our agents were not in a position to give homestead entry.

For the reason stated in the last annual report the general sale of lands in the outlying, or new, agencies was suspended. The receipts, therefore, consist largely of instalments on sales in former years which, this year, became due, and of payments for pre-emptions taken three years previously.

Under an Order in Council, dated 13th August, an auction sale was held at Winnipeg on the 19th September of lots in the Parishes on the Red and Assiniboine Rivers, and of lands in the Western Mennonite Reserve. 7,920 acres in the Parishes



were thus sold for a sum amounting to \$34,530, or at an average of about \$4.30 an acre. The lands in the Mennonite Reserve were withdrawn after the sale of a few sections at the upset price, because that no bids were offered.

## CORRESPONDENCE.

The Dominion Lands correspondence in the Department for the year embraces letters received, 13,605; letters sent, 15,829.

## OTHER OFFICE WORK.

Letters Patent and Leases issued.....	1,981
Assignments registered .....	555
Land and Scrip claims examined, and Scrip issues.....	915
Surveys checked.....	238
Maps and plans drawn.....	580
Maps and pamphlets distributed.....	11,150

## AGENCIES.

The Dominion Lands local offices in the Province of Manitoba and the North-West Territory are at present as follows:—

Winnipeg office, A. H. Whitcher, D.L.S., Agent.

Nelsonville office, Henry Landerkin, Agent.

Gladstone office, Joseph Graham, Agent.

Little Saskatchewan office, A. E. Fisher, Agent.

Birtle office, A. J. Belch, Agent.

Brandon office, George Newcombe, Agent.

Turtle Mountain office, G. F. Newcombe, Agent.

Prince Albert office, George Duck, Agent.

The Crown Timber Agents are:—

James Anderson, Winnipeg.

Thomas Anderson, Edmonton, N.W.T.

William McCarthy, Rat Portage, Keewatin.

The transactions for the year at each of these offices are summarized in a schedule appended hereto.

## CLAIMS UNDER THE MANITOBA ACT.

A class of claims has been preferred under this Act termed "staked claims," from its being alleged by the claimants that they had in the beginning of July, 1872, or previous thereto, taken possession of the lands claimed, either by making a survey in accordance with the usage of the colony of Assiniboia, or by simply planting stakes as a demarcation of boundary and indication of ownership. These had for some years remained without any decision in relation to them, for the reason that they did not appear clearly to be provided for under the law. An Order in Council of the 29th January, 1876, described and classified these claims and directed that they should be dealt with in a certain manner. But little progress was made in the settlement of these claims under the said order, much exception being taken by the persons interested in its operation, who alleged that a decision as to the rights of the claimants on the basis of the order would result in injustice to them. A further Order in Council, dated 25th February, 1881, directed a modification of the provisions of the second paragraph of the first-mentioned order, relating to a class of cases that involved an area of about 45,000 acres, being lands proved to be staked out by the claimants in June or the beginning of July, 1870. The Order provided that claimants living upon the lands should be allowed to retain the same to the extent of one hundred and sixty acres as a free grant or homestead, paying for any excess over that area one dollar an acre, and that any non-resident original claimants should have the option of a homestead entry of one hundred and sixty acres, and might acquire any balance at

railway land price, or, if not desirous of residing upon the land, the purchase of the whole at the Government price of railway lands in their vicinity. The Order further directed the appointment of their Honors Judges Dubuc and Miller, of the Court of Queen's Bench, Manitoba, as Commissioners to investigate all cases where staked claims had been bought up from the original claimants and were held, without being cultivated or improved, for speculative purposes, and to report and recommend respecting each individual claim under these circumstances such a settlement as in their opinion would be legal and equitable. These gentlemen proceeded with their duty in this matter accordingly, Mr. Lang, of your Department, being detailed to attend the sittings of the Commission to give any needed information which the records of this Office would afford. It is understood that the work of the Commissioners has closed, and that their Report will shortly be laid before you.

#### TIMBER AND MINING LANDS.

During the year, one hundred and fifty-five applications for timber berths, and one hundred for mining locations were received.

Five leases and twenty-one licenses for timber berths were given, and three hundred and sixty-six temporary permits.

The Reports and schedules in relation to timber, which are appended, show that there are in the Province of Manitoba forty-six saw-mills in operation at present, and, in the North-West and Keewatin Territories, nine saw-mills. From the statements in Returns given by their owners, these mills are shown to have an average capacity for cutting ten thousand feet, board measure, each, in a day of twelve hours. From four to five months only in the year, of sawing at this rate, should give a total quantity of about fifty-five millions, board measure, of lumber. The returns made for the purpose of payment of dues would give but twenty-one millions of feet of all manufactures of wood during the year. Even with due allowance for the proportion of timber that would be obtained from other than Crown lands, there is still so great a difference between the quantities returned as cut and the capacity of the mills, that it is to be inferred that these mills are in operation to their full capacity for but about a fourth of the year, or else that the system of procuring returns fails to obtain accurately the amounts on which dues are chargeable.

Provision for closer inspection as to what lands logs brought to mills to be sawn have been obtained from, would seem to be desirable.

The result of the establishment of these mills, in meeting the need of the settlers and others, for building material may be judged by the prices of lumber reported by our Agent, at Winnipeg, as current at various points in Manitoba and the North-West, the approximate averages for spruce, ranging according to locality and quality of lumber, from \$18 to \$35 a 1,000 feet, and for pine, \$20 to \$40.

#### ORDNANCE LANDS.

The appended schedules, prepared by Mr. Mills, the Accountant, are similar to those which have usually been submitted in previous years. They include:—

- A. Statement of sales made during the fiscal year ending the 30th June, 1881.
- B. Statement of receipts, arranged according to locality in which the lands are situate.
- C. The same as the preceding, but arranged omitting the locality, and showing the total receipts in each month of the year.
- D. Statement showing amounts due remaining unpaid on the 30th June, 1881; and also the amounts remaining to be paid to complete the several sales on which they are due.

The amounts for this statement stands as follows:—

Payments in arrear.....	\$129,002 41
Balances of purchase money not yet due.....	29,336 65

Total payments yet to be made by purchaser  
or lessees..... \$158,339 06

On this schedule, it is to be remarked that it shows a satisfactory increase in the receipts from Ordnance lands this year over those for 1880.

The principal lands remaining to be sold are situated at Kingston and Prescott, in the Province of Ontario; at Montreal, Quebec, St. John, South River, Blairfindie, and Sorel, in the Province of Quebec, with some other small quantities, here and there, in both Provinces.

There were no sales made during the year of lands appertaining to the estate of the Bank of Upper Canada, which are under the administration of this branch of your Department.

The comparison of the receipts this year, with those of 1880, stands thus:—

1881.....	\$50,786' 27
1880.....	30,091 37

Increase..... \$20,684 90

This is, so far, satisfactory; but it is to be regretted that, notwithstanding the revival of business prosperity throughout our country, the long standing arrearage of payments on Ordnance lands has increased about \$10,000. It would seem desirable that at the present time, when capital is seeking investment, and is obtainable on comparatively easy terms, parties owing balances on Ordnance property in their possession, should be compelled to meet their obligations in this respect.

## SURVEYS.

As hitherto usual, the surveys of the year have consisted of the two classes, performed under daily pay and allowance of actual expenditure incurred, and subdivision surveys, made under contract at fixed rates per mile, for certain kinds of work, classified, as far as practicable, according to the degree of difficulty involved in the nature of the country in which the survey is effected. The amount of surveying done includes 6,435 miles of standard meridian and parallel lines, and township outlines, and 16,865 miles of township sub-division lines, or, in all, a total of 23,300 miles of line surveyed during the season. The area completely surveyed into townships ready for settlement and sale, was 9,147,000 acres. A schedule is appended giving the names of the surveyors employed during the season and the nature of their work; and also, in the case of each, there is appended an extract of that portion of his Report which is descriptive of the land covered by his operations.

Reference to the accompanying Report of the Inspector in charge of current surveys will give valuable and interesting general information as to the manner in which the surveys of the year have been conducted, and as to their results.

Some important changes were made this year in the method of laying out Dominion lands townships. Road allowances were, throughout, reduced from one chain and a-half to one chain, or sixty feet, in width; and three of the east and west roads in a township done away with. The effect of this will be, for the area of the whole of the so-called fertile belt—an expression, it may be parenthetically remarked, that is in no wise specially applicable in defining the habitable and cultivable region in the North-West Territory—to transfer three millions of acres of land, without detriment to facilities for communication, from the class of road allowances into that of land available for purposes of sale and settlement; also, to reduce the cost of survey of a township to such extent as to make a saving in the survey of the territories of probably two and a-half millions of dollars.

Incidental changes and improvements in the method of survey were made; and a new edition of the Manual of Dominion Lands Surveys, embodying these, was prepared and published.

As in previous years, the information obtained from the surveys tends more and more to contravert the idea held, that there exists a large area, with sharply defined limits, of what was deemed relatively a desert or barren land, an extension or intrusion of the supposed similar desert area in the adjoining territories of the United States.

Tracts of land have been met with, and their limits ascertained, of certainly very inferior, if not worthless soil; but by far the greater proportion of what was expected to be desert, or broken and barren country, has turned out to be specially fitted, both by fertility of soil and by the nature of its surface, for agricultural occupation.

In this connection a Report, appended, by D. L. S., Geo. Simpson, on samples of soil taken by him at regular intervals along his route from Winnipeg to Edmonton, will be found of much interest and value. An edition of the official map of the North-West Territory, having marked on it Mr. Simpson's route and the points along it at which he obtained sections of the soil, has been prepared to accompany his Report.

Owing to the changes in the system of survey previously referred to it was necessary that the boundary marks placed on the fifth initial meridian when it was first established should be placed anew. To do this, and also by affecting the survey of the outlines of a certain number of townships for the purpose of their definition in grazing leases, Mr. Montague Aldous, D.T.S., was sent in advance of the regular progress of the surveys, to the Bow River District. In this service he was assisted by Mr. Lachlin Kennedy, D.L.S. Interesting information respecting the country in that district will be found in their reports herewith. The verification of the position of governing lines of the surveys by astronomical observations of a high order of precision for field astronomical work was, as hitherto, effected by Mr. W. F. King, D.T.S. Besides this, he, in the latter portion of the season, and under his recent appointment as Inspector of Surveys, supervised the operations in the field, of the survey force generally. His Report is appended.

The surveys of the boundary of Manitoba, and of certain of its highways, under Acts 39 Vict., cap. 20 and 44 Vict., cap. 14.

were continued this year. Owing to various circumstances, however, their progress has been anything but satisfactory.

Prof. Macoun was, as last year, employed in exploring unsurveyed portions of the territory, with a view to ascertaining their fitness for settlement, and obtaining, in addition, such information as to their plants and animals as the time at his disposal would permit. He was instructed to examine the country along the western slope of the Duck and Porcupine Mountains and in the valley of the Red Deer River. His Report is appended.

Meetings of the Board of Examiners were held at Ottawa in November, 1880; March, April, and May, 1881.

The following named candidates passed the requisite examination and were granted commissions as Dominion Land Surveyors:—

H. F. Bray,	Isaac Traynor, P.L.S.,
C. B. Frank, P.L.S.,	E. J. Duchesnay, P.L.S.
E. C. Dawson, P.L.S.,	Geo. E. McMartin, P.L.S.,
Willis Chipman,	John C. Nelson,
F. W. Wilkins, P.L.S.,	Joseph Cozens, P.L.S.,
Lorraine Patrick, P.L.S.,	G. P. B. Casgrain, P.L.S.
C. Desjardins, P.L.S.,	A. W. Ponton, P.L.S.,
J. A. McMillan, P.L.S.,	John Hill, P.L.S.,
E. J. Rainboth, P.L.S.,	C. H. Davis, P.L.S.,
L. O. Pariseau, P.L.S.,	E. J. Garon, P.L.S.,

A. L. Poudrier, P.L.S.

Preliminary certificates were granted to the following named Candidates:—

Stewart Jenkins,	W. R. Johnston
Hugh Burnet,	F. M. McLennan.

Mr. F. W. Wilkins also passed the higher examination and obtained a certificate as Dominion Topographical Surveyor.

I have the honor to be, Sir,  
Your obedient servant,

LINDSAY RUSSELL,  
*Surveyor General.*

APPENDIX.

ABSTRACT of all Letters Patent issued from the Dominion Lands Office of the Department of the Interior, covering Lands in Manitoba and North-West Territories, between 1st November, 1880, and 31st October, 1881.

Situations in the County or Registration Division of	Homesteads.		Sales.		Half-Breed Grants.		M. B. Warrants.		N. -W. M. Police.		Manitoba Act.		Commuta- tion.		Hudson's Bay Co.		Special Grants.		Totals.	
	No.	Area.	No.	Area.	No.	Area.	No.	Area.	No.	Area.	No.	Area.	No.	Area.	No.	Area.	No.	Area.	No.	Area.
Morris.....	41	6,549	49	11,622	94	22,560	4	640	22	3,520	1	190	.....	.....	1	1,992	.....	.....	212	47,073
Provencher.....	16	2,556	18	4,942	311	70,640	.....	.....	1	160	22	4,532	5	1,116	.....	.....	.....	.....	373	83,946
Selkirk.....	4	640	16	2,331	36	8,840	.....	.....	.....	.....	25	2,824	19	1,221	.....	.....	.....	.....	100	15,856
St. Lisgar.....	15	2,237	13	1,270	.....	.....	.....	.....	1	160	7	266	2	70	3	774	.....	.....	41	4,777
Marquette East.....	86	13,657	90	14,492	503	120,720	7	1,120	5	800	9	1,121	2	276	1	640	.....	.....	703	152,826
Marquette West.....	79	11,440	41	5,442	249	59,763	.....	.....	8	1,280	17	3,966	.....	.....	1	1,384	.....	.....	395	83,272
Turtle Mountain.....	.....	.....	6	2,160	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	6	2,160
Little Saskatchewan.....	9	1,435	36	7,557	.....	.....	6	960	2	320	.....	.....	.....	.....	.....	.....	2	680	55	10,952
Grand Totals.....	250	38,514	269	49,816	1,193	282,520	17	2,720	39	6,240	81	12,869	28	2,683	6	4,790	2	680	1,885	400,862

APPENDIX—Continued.—Statement of Business done at Dominion Land Agencies, for the Year ending 31st October, 1881.

Agencies.	Homesteads.			Pre-emptions.			Sales.				Remarks.
	No.	Acres.	Amount.	No.	Acres.	Amount.	No.	Acres.	Cash.	Scip and Warrants.	
			\$ cts.			\$ cts.			\$ cts.	\$ cts.	
Winnipeg .....	205	32,800	2,080 00	80	12,800	800 00	472	103,018	71,260 00	44,616 00	110 H. and P. entries cancelled; 20 reports on cancellations; 207 homestead recommendations for patent; 47 Manitoba Act claim recommendations for patent; number of letters received, 2,123; letters sent, 2,361.
Gladstone .....	123	19,680	1,230 00	27	4,320	270 00	86	12,883-47	5,346 18	6,386 66	Number of letters received, 751; letters sent, 822; returns to Ottawa, 26; number of homesteads cancelled, 38; reports on cancellations, 12.
Little Saskatchewan .....	393	61,163-85	4,379 00	235	37,491-14	2,465 00	139	29,261-35	15,717 30	4,071 61	168 H. and P. cancelled; letters received, 547; letters sent, 1,311; for improvements, &c., \$1,212-66.
Nelsonville .....	545	87,200	5,450 00	260	41,600	2,600 00	712	208,680	61,895 40	29,022 72	Letters received, 1,736; letters sent, 2,142.
Birdie .....	436	69,760	4,360 00	306	48,960	3,060 00	.....	.....	.....	.....	Letters received, 424; letters sent, 241; returns to H. O., 17; H. and P. entries cancelled, 5; reports on cancellations, 5; reports on squatters, 107.
Turtle Mountain.....	328	52,480	3,280 00	301	48,160	3,010 00	1	320	320 00	.....	Letters received, 470; letters sent, 358; returns to H. O., 36.
Souris .....	700	112,000	7,000 00	430	68,800	4,300 00	7	1,002-31	5,895 88	.....	A free H. and P. entry (320 acres) was granted; letters received, 780; letters sent, 550.
Prince Albert.....	23	3,623 $\frac{3}{4}$	230 00	10	1,516	100 00	.....	.....	.....	.....	.....
To 31st Oct., 1880.	2,763	438,707-60	27,979 00	1,649	263,647-14	16,605 00	1,417	355,165-13	160,434 76	84,096 99	.....
Increase in 1881..	1,764	280,456	17,540 00	.....	140,790-00	7,568 00	.....	260,797	47,166 78	31,010 57	.....
	999	159,251-60	10,459 00	.....	122,857-14	9,037 00	.....	94,368-13	113,267 98	53,086 42	.....

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LIEUTENANT-GOVERNOR'S OFFICE,  
BATTLEFORD, N.W.T., 9th January, 1882.

SIR,—In the absence of the Lieutenant-Governor, I have the honor to transmit herewith, as required by sub-section 2 of section 90 of "The North-West Territories Act, 1880," a Return showing the number of Special Permissions granted during the year 1881, by the Lieutenant-Governor, for the importation of intoxicating liquors into the North-West Territories, and the quantity and nature of intoxicants in each case.

I have the honor to be, Sir,

Your obedient servant,

A. E. FORGET,

*Secretary to the Lieut.-Governor, N.W.T.*

Right Honorable  
The Minister of the Interior,  
Ottawa.

RETURN of Special Permissions for the importation of Intoxicating Liquors into the North-West Territories during the year 1881, as required by 43 Vic., cap. 25, section 90, sub-section 2.

Number of Permits.	Quantities in Gallons of each Intoxicant named in each of the Permits.								Remarks.
	Brandy.	Whiskey.	Spirits.	Gin.	Rum.	Wine.	Beer.	Jamaica Ginger.	
1									
11	1								
122	2								
79	3								
10	4								
32	5								
4	6								
1	12								
2		1							
38		2							
25		3							
7		4							
53		5							
1		6							
3		10							
2			1						
10			2						
14			3						
4			4						
24			5						
1			6						
3			10						
2			15						
1			25						
1				2					
4				3					
1				5					
11					2				
4					3				
1						1			
3						2			
19						3			
2						4			
2						5			
1						9			
1						80			
1						100			Sacramental purposes-
2	2	2							do do
2	2	3							
1	1	3							
1	3	2							
1	4	4							
1	1	1							
1	2	1							
1	3		5						
1	5		1						
2	1	1				1			
3	3	3				3			
1	2	2				1			
1	2	4				2			
1	12	30				6			
1	9	6				5			
44	2					2			
6	5					2			
1	3					4			
9	1					1			
5	1					2			
12	3					2			
1	6					6			
3	6					2			
8	2					1			



RETURN of Special Permissions for the Importation of Intoxicating Liquors, &c—*Con.*

Number of Permits.	Quantities in Gallons of each Intoxicant named in each of the Permits.								Remarks.
	Brandy.	Whiskey.	Spirits.	Gin.	Rum.	Wine.	Beer.	Jamacia Ginger.	
2	2					4			
12	3					3			
2	3					5			
4	2					3			
1	5					5			
1	2					4			
1	4					4			
1	3					1			
2	2					2	9		
1	3					5	20		
1		2				3			
1		3				1			
1		2				1			
1		1				2			
1		2				2			
1		3				2			
1		5				1			
1		3				3			
1		2				4			
1			5			5			
1			4			2			
1			3			2			
1			2			2			
1			12			24			
1					2	1			
1	2	2			2				
1				1		2			
1			2			3	10		
3							9		
2							6		
1							18		
1							40		
1							30		
2			3				9		
2			5				18		
1			5				30		
1		10					20		
2		5					10		
2		2					5		
1		6					20		
1		4					24		
1		2	3						
1		3	2						
1								1 gross	

The following Permits were granted to Physicians with the additional permission to sell in small quantities in case of sickness, accompanied by a written Medical Prescription :—

2			5						
1			25						
1	3	10	1						
1			10						
1	5		25			5			
1	3		5						
1	3		10						
1			25						
688	1,092½	643	447	20	38	595½	329	1 gross	..... Total.

DEPARTMENT OF THE INTERIOR,  
TIMBER, MINERAL, AND GRAZING LANDS BRANCH,  
OTTAWA, 31st December, 1881.

SIR,—I have the honor to submit the following report of the timber, mineral, and grazing lands branch of this Department.

Statements showing the revenue derived from Crown timber for the year ending 31st October last; the number of saw mills in the Province of Manitoba, District of Keewatin, and the North-West Territory, with other information respecting the milling interests; and the report of the Crown Timber Agent at Winnipeg, are appended.

An examination of the return from saw mills shows the following quantities of building material as having been manufactured during the year ending 31st October last:—

	Feet, B.M.
Sawn lumber.....	16,694,323
Shingles.....	4,082,100
Laths.....	688,300

The following new mills commenced sawing during the season of 1881:—

McLaren & Co., Brandon.  
Jonasson, Frederickson & Co., Icelandic River.  
Manning, McDonald & Co., Eagle Lake.  
W. J. Macaulay, Rat Portage.

During the year a new agency was established for the Saskatchewan District, under the charge of Mr. Thomas Anderson. Instructions were given to the agent on the 3rd of September; but owing to the distance to be travelled in reaching Edmonton, his headquarters, the office was not opened for the transaction of business until the middle of December.

Under your instructions of the 31st October last, I proceeded to Winnipeg for the purpose of allotting ground to the various applicants who had applied for permits to cut railroad timber. As the ground covered by these applications was chiefly in unsurveyed territory, it was necessary, to prevent conflict, that the limits should be surveyed; for this reason Mr. J. McArthur and Mr. A. L. Poudrier, both Dominion Land Surveyors, were sent out with small parties to lay off the locations situate between the Brokenhead River and Darwin. The work lasted a little over a month, and during that time over one hundred miles of line were run. While this work was in progress I went west for the purpose of examining into the cutting of timber in the Big Spruce Bush, Township 10, Ranges 15 and 16 west. These townships were surveyed some years ago, but after a careful search no traces of the original lines were seen; it was, therefore, impossible to ascertain whether licensees were lumbering on the sections covered by their licenses, or to know if the contractors for the Canadian Pacific Railway were cutting on Dominion, Hudson Bay, or railroad lands; I therefore, on my return to Winnipeg, moved Mr. Poudrier and party from Whitemouth to this locality, instructing him to make a re-survey of the townships in question.

During the time of my stay in Winnipeg, November and December, one hundred and twelve permits were issued, the dues on which amount to \$18,912.75, on which advance payments were made amounting to \$4,238.20. This not including the permit to the Canadian Pacific Railway Company, whose contractors at present occupy all the land, not covered by license or permit, along the line of the railway between the Brokenhead River and Rat Portage, and by whom corresponding dues will be payable.

The following shows the correspondence, applications received and returns examined :—

No. of letters written.. .. .	1164
do Timber limits applied for.....	155
do Mineral locations applied for.....	100
do Water-power mill sites applied for.....	10
do Applications for grazing lands.. .. .	34
do Returns from mills received and checked .....	99
do Leases for timber limits drawn .....	5
do Licenses do do .....	21
do Returns of permits received and examined .....	25
do Timber plans do do .....	82
do do reports do do .....	105
do Returns of survey of timber limits received and examined .....	12

I have the honor to be, Sir,

Your obedient servant,

L. A. HAMILTON.

STATEMENT of Receipts on account of Crown Timber, for the Twelve Months ending 31st October, 1881.

Month.	Returns under Lease.	Bonus and Ground Rent.	Permits.	Dues and Fines for Trespass.	Total.
1880.	\$ cts.	\$ cts.	\$ cts.	cts.	\$ cts.
November .....	352 43	250 00	37 10	251 02	890 55
December .. .. .	813 77	146 15	147 25	91 00	1,198 17
1881.					
January .....	3,621 27	3,364 30	523 13	386 82	7,895 52
February .....	61 53	405 00	345 54	217 90	1,029 97
March .....	36 10	1,365 55	337 97	217 29	1,956 91
April .....	1,152 21	1,879 03	323 43	3 362 18	6,716 85
May .....	397 18	200 00	146 83	258 67	1,002 68
June .....	299 31	550 00	305 89	680 67	1,835 87
July .....	1,551 25	7,160 00	16 45	137 37	8,865 07
August .....	1,723 60	1,619 63	47 00	28 09	3,418 32
September .....	2,460 67	476 03	2 50	.....	2,939 20
October.....	4,691 16	450 00	833 70	780 20	6,755 06
	17,160 48	17,865 69	3,066 79	6,411 21	44,504 17

L. A. HAMILTON.

OTTAWA, 31st October, 1881.

DEPARTMENT OF THE INTERIOR,  
CROWN TIMBER OFFICE,  
WINNIPEG, 31st October, 1881.

SIR,—I have the honor to submit the following Report of the work of the Crown Timber Office for the year just closed.

The completion of the Canadian Pacific Railway to Rat Portage, Lake of the Woods, has opened to the west a very fine tract of pine country. The mills cutting on this lake are the Keewatin Lumbering and Manufacturing Co., Limited, capacity 120,000; W. J. Macaulay & Co., capacity 60,000 (commenced to cut 12th October, 1881), and S. H. Fowler, on Rainy Lake, which is to be enlarged this winter to a capacity of 6,000,000 per annum.

There are now seven mills operating on the Little Saskatchewan River, which will supply the demand in this section of the country for some time to come.

The Bird Tail Creek has two mills in operation, and another will be built this winter about fifteen miles north of Birtle.

As yet there are no mills erected on Shell River, those having limits granted them should be compelled to erect them this winter, as this settlement is very much in need of lumber.

The correspondence for the year stands as follows:—

Letters received.....	1,416
do sent.....	2,184

During the year 366 permits have been issued.

Number of seizures made.....	161
Value of timber seized.....	\$ 48,630
Number of saw-mill returns received.....	80
Amount of lumber given as sold.....	12,483,343 B.M.
do manufactured.....	13,608,140 do
do on hand.....	1,224,797 do

Quantity of lumber manufactured in October and in the log..... 6,000,000

Number of new mills commenced cutting in 1881, four (4).

The following mills have been removed and rebuilt:—

Removed—Scoble & Dennison (late Smart & Co.), from Hawk Lake to Cross Lake, Canadian Pacific Railway.

Rebuilt—Jarvis & Berridge, Winnipeg, new machinery; Bell & McKay, Morris, burnt 1879; Clink, D. S., Boyne River (this mill has changed hands).

The following are prices of lumber at, viz. :—

Rat Portage, pine.....	\$18 to 20	per M., B.M.
Winnipeg, pine.....	30 to 40	do
do spruce.....	20 to 25	do
Portage La Prairie, spruce.....	20 to 25	do
do pine.....	30 to 40	do
Big Spruce Bush, spruce.....	18 to 20	do
Brandon do.....	20 to 30	do
Rapid City do.....	25 to 33	do
Minnedosa do.....	20 to 30	do
Strathclair do.....	20 to 35	do
Birtle do.....	25 to 30	do
Turtle Mountains, poplar.....	20 to 25	do
Prince Albert, spruce, a very good quality.....	20 to 40	do

I have the honor to be, Sir,  
Your obedient servant,

JAMES ANDERSON,  
Crown Timber Agent.

M A N				
Name of Owner.	Where Situated.	Kind of Power.	H.P.	Capacity per 12 hours.
Adams & Schneider.....	Pine Falls, Winnipeg River.....	Water.....	62	10,000
Walkely & Burrows.....	Mouth of do.....	Steam.....	25	6,000
Shore & Co.....	Big Black Island, Lake Winnipeg.....	do.....	30	8,000
Brouse & Co.....	Bad Throat River, Lake Winnipeg.....	Water.....	90	10,000
Dick & Banning.....	Whole River, Lake Winnipeg.....	Steam.....	25	6,000
Brown & Rutherford.....	Moose Island, Lake Winnipeg.....	do.....	26	10,000
Scoble & Dennison (Smart & Co)	Cross Lake, C.P.R.....	do.....	25	3,000
Whitehead, Joseph.....	Whitemouth River, C.P.R.....	do.....	20	8,000
Pratt, W. J. M.....	Totogon.....	do.....	40	10,000
Smith, W. P.....	Portage la Prairie.....	do.....	20	7,000
Taylor, A. A.....	High Bluff.....	do.....	25	10,000
Brown, Hon. C. P.....	Gladstone.....	do.....	20	5,000
Smith, Wesley.....	Section 33, Township 14, Range 11, West.	do.....	20	5,000
Bryce, David.....	Little White Mud River.....	Water.....	20	5,000
Moonie, John.....	Squirrel Creek.....	Steam.....	10	2,000
Belmont Milling Co.....	Nelsonville.....	do.....	35	6,000
Nelson & Sons.....	Mountain City.....	do.....	20	4,000
Kilgour, D.....	Lizard Lake.....	do.....	16	2,000
Preston, J.....	Preston.....	do.....	30	5,000
Estate (Hon. J. W. McKay).....	Pointe du Chene.....	do.....	30	6,000
Cohoe, Josiah.....	Section 19, Township 7, Range 7, East.....	do.....	16	2,000
Frieser, A.....	Stinbach.....	do.....	20	4,000
Tows, Peter.....	Section 22, Township 7, Range 6, East.....	do.....	12	1,500
McIntosh, R.....	Rapid City.....	do.....	20	7,500
Balkwell, Geo.....	Township 13, Range 19, West.....	Water.....	12	2,000
Armitage & McCulloch.....	Little Saskatchewan (Minnedosa).....	Steam.....	25	6,000
McFayden, D.....	Odanah.....	do.....	18	5,000
Cameron, Alexander.....	Rolling River, Township 16, Range 18, W.	Water.....	15	6,000
Roberts & Whimster.....	Little Saskatchewan (Big Bend).....	Steam.....	25	6,000
Hudson Bay Co.....	Riding Mountain House.....	do.....	16	3,000
Kent & Co. (Cummings & Co.)..	Bird Tail Creek (Birtle).....	do.....	25	6,000
do (Gunn, D.).....	do do.....	do.....	15	2,000
Mitchell & Byers.....	Big Spruce Bush (Sec. 23, T'p. 10, R. 16, W)	do.....	16	3,000
McKay, James.....	do (T'p. 10, Range 15, W.)..	do.....	16	3,000
Little, R. H.....	Littleton.....	do.....	16	5,000
McLaren & Co.....	Brandon.....	do.....	30	10,000
Rogers, R. Z.....	Millford.....	do.....	20	5,000
Williams & Harrison.....	Section 29, Township 1, Range 18, West.	do.....	20	5,000
Dickie & Banning.....	Winnipeg.....	do.....	25	10,000
Brown & Rutherford.....	do.....	do.....	45	10,000
Jarvis & Berridge.....	do.....	do.....	45	25,000
Sprague, D. E.....	do.....	do.....	45	10,000
Jonaason, Frederickson & Bro..	Icelandic River, Lake Winnipeg.....	do.....	20	6,000
Bell & McKay.....	Morris.....	do.....	20	6,000
Carney & Watson.....	Emerson.....	do.....	20	6,000
Clink, D. S.....	Sec. 30, T'p 6, Range 4, W., River Boyne.	do.....	25	5,000

TO B A .

Size of Building.	Commenced operations in	Kind of Timber Cut.	Logs Cut at	Manufactured into
84 x 34	1879	Spruce.....	Winnipeg River.....	Lumber, shingles and lath.
20 x 60	1878	do .....	Catfish Creek.....	do and lath.
50 x 50	1876	do .....	Big Black Island.....	do
25 x 50	1879	do .....	Bad Throat River.....	do and shingles.
20 x 80	do	do .....	Whole River.....	do
25 x 50	1880	do .....	Moose Island, Lake Winnipeg..	do
.....	1881	do and pine.....	Cross Lake (Removed from Hawk Lake).....	do shingles and lath.
28 x 80	1880	do and tamarac....	Whitemouth.....	do
60 x 40	1879	do .....	Lake Manitoba.....	do shingles and lath.
25 x 30	1879	Poplar and oak.....	Assiniboine River.....	do
20 x 35	1874	do do .....	do .....	do and shingles.
25 x 30	1875	Spruce.....	Vicinity of Gladstone.....	do
20 x 30	1880	Oak.....	Sec. 33, T'p 14, Range 11, W ...	do
20 x 30	1879	Poplar.....	Little White Mud River.....	do
15 x 20	1879	do .....	Squirrel Creek.....	do
24 x 48	1879	Oak and poplar.....	Surrounding country.....	do and flour mills.
{ 20 x 16	1879	do do .....	do .....	do do
{ 30 x 28		do do .....	do .....	do
20 x 24	1878	do do .....	do .....	do
25 x 30	1880	do do .....	do .....	do and flour mills.
20 x 30	1876	Spruce and poplar.....	do .....	do do
.....	1880	do do .....	Township 7, Range 7, East.....	do
.....	1879	do do .....	do do .....	do
.....	1880	do and tamarac....	Township 7, Range 8, East.....	do (Portable).
30 x 20	1879	Spruce.....	Riding Mountains.....	do shingles and planing mill.
20 x 15	1878	Poplar.....	Little Saskatchewan.....	do and flour mill.
25 x 35	1880	Spruce.....	Riding Mountains.....	do shingles, planing and flour mill.
20 x 35	1880	do .....	do .....	do shingles and planing mill.
25 x 32	1878	do and poplar.....	do .....	do
20 x 35	1880	do .....	do .....	do shingles, flour and planing mill.
.....	1880	do .....	do .....	do planing and large flouring mill.
30 x 40	1880	do .....	do .....	do shingles.
20 x 30	1880	do .....	do .....	do
20 x 30	1880	do and tamarac....	Township 10, Range 16, West... 15	do and shingles.
30 x 40	1880	do do .....	do .....	do do
{ 12 x 18	1880	do and poplar.....	Cutting for settlers.....	do
{ 22 x 24		do .....	do .....	do
25 x 30	1881	do .....	Riding Mountains (Bird Tail Creek).....	do and shingles.
20 x 30	1880	do .....	Township 7, Range 15 & 16, W..	do and flour mills.
25 x 35	1880	Poplar.....	Turtle Mountains, Range 19, W.	do and shingles.
30 x 70	1872	Oak and pine.....	United States.....	do building material and planing mill.
30 x 35	1872	Oak.....	do .....	do lath and planing factory.
30 x 85	1872	Pine and oak.....	do (Mill renewed)....	do do
28 x 80	1880	Pine.....	Roseau River.....	do and lath.
20 x 35	1881	Spruce.....	Icelandic River, Lake Winnipeg	do
20 x 35	Reb'lt	Oak.....	United States.....	do
20 x 30	1880	do .....	do .....	do
20 x 35	1879	Poplar.....	Boyne River.....	do and flour mill attached

K E E

Name of Owner.	Where Situated.	Kind of Power.	H.P.	Capacity per 12 hours.
Keewatin Lumber & M'fg. Co.	Rat Portage, Winnipeg River.....	Water....	400	120,000
Macaulay & Co., W. J.....	do do .....	do .....	100	60,000
Fowler & Co.....	Rainy Lake, Rainy River.....	do .....	100	15,000
Manning, McDonald & Co.....	Eagle Lake, C.P.R.....	Steam....	.....	.....

NORTH-WEST

McKay (Stobart, Eden & Co)...	Prince Albert.....	Steam....	16	5,000
Moore & Macdonell.....	do .....	do .....	25	10,000
Hudson Bay Co.....	Edmonton.....	do .....	25	10,000
Morris, McLeod & Belcher.....	do 2 miles east.....	do .....	40	10,000
Government Mill.....	do 60 miles west.....	do .....	.....	.....

W A T I N .

Size of Building.	Commenced operations in	Kind of Timber Cut.	Logs Cut at	Manufactured into
47 x 143	1880	Red and white pine. ...	Lake of the Woods.. ..	Lumber, shingles and lath.
.....	Oct. 12			
.....	1881	do do .....	do do .....	do do do
30 x 100	.....	do do .....	Rainy Lake.....	do do do
.....	.....	do do .....	Eagle Lake.....	Cutting for contract, Sec. B.

T E R R I T O R Y .

.....	1881	Pine.....	Big Saskatchewan (Removed from Duck Lake)...	Lumber, shingles and flour mill (Portable.)
50 x 20	1875	Spruce.....	do north. ....	Lumber and shingles; flour mill.
.....	1880	do .....	do do .....	Lumber and shingles.
.....	1880	do .....	do do .....	do do lath and flour mill.
.....	.....	.....	.....	Idle.



## A.

STATEMENT of Sales made during the Year, commencing 1st July, 1880, and ending 30th June, 1881.

Locality.	Number of Lots Sold.	Amount Sold for.	Amount Received.
		\$ cts.	\$ cts.
Ottawa, City of.....	2½	453 66	453 66
Kingston do .....	12a. 1r. 10p.	5,540 60	5,540 60
Quebec do Old Military Asylum property.....	4a. 1r. 14p.	6,000 00	6,000 00
Sorel, Government cottage and farm .....	6a. 3r. 11p.	1,500 00	1,500 00
	116a. 0r. 0p.	4,000 00	4,000 00
Total.....	2½ lots and 139a. 1r. 35p.	17,494 26	17,494 26

WILLIAM MILLS,

*Accountant.*

DEPARTMENT OF THE INTERIOR,  
DOMINION LANDS BRANCH,  
OTTAWA, 1st December, 1881.

## B.

STATEMENT showing the several Localities on Account of which moneys have been received, 1st July, 1880, to 30th June, 1881.

Locality.	Amount.	Locality.	Amount.
	\$ cts.		\$ cts.
		Brought forward.....	20,700 04
Amherstburg .....	2,190 38	New Brunswick.....	77 68
Burlington Heights.....	136 38	Nova Scotia.....	0 25
Chambly .....	1,841 15	Ottawa, City of.....	7,115 93
Côteau-du-Lac.....	100 00	Oxford.....	2 00
Crosby, South.....	82 53	Prescott.....	499 85
Elmsley .....	13 79	Quebec.....	14,494 58
Fort Erie.....	241 80	Sarnia.....	40 00
Hochelaga.....	16 00	Sorel.....	6,525 91
Hamilton .....	1,524 99	St. John's, Que.....	316 60
Kingston, City of.....	11,471 54	Three Rivers.....	440 17
Kingston Mills.....	53 07	Toronto .....	480 76
Longueuil.....	355 00	Wolford .....	24 20
Montreal.....	418 00	Registration fees.....	68 30
Nepean.....	1,911 63		
Niagara .....	243 87		
Navy Island.....	100 00		
Carried forward.....	20,700 04		50,786 27

WILLIAM MILLS,  
*Accountant.*

DEPARTMENT OF THE INTERIOR,  
DOMINION LANDS BRANCH,  
OTTAWA, 1st December, 1881.

## C.

STATEMENT of Receipts on account of Ordnance and Admiralty Lands, for the Year commencing 1st July, 1880, to 30th June, 1881.

Date.	Receipts.	Registration Fees, &c.	Rent or Interest equivalent to Rent.	Principal.	Total Amount.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
1880.					
July 31	To Receipts for month.....		571 36	3,003 16	8,574 52
Aug. 31	do .....		213 77	470 90	684 67
Sept. 30	do .....		1,493 12	2,096 90	3,590 02
Oct. 31	do .....		1,952 70	1,492 13	3,444 83
Nov. 30	do .....		2,672 47	4,365 00	7,037 47
Dec. 31	do .....	28 30	481 20	1,799 48	2,308 98
1881.					
Jan. 31	do .....		731 12	959 50	1,690 62
Feb. 28	do .....		2,071 21	2,391 36	4,462 57
March 31	do .....		276 49	1,256 40	1,532 89
April 30	do .....		1,481 72	968 98	2,450 70
May 31	do .....		1,131 34	5,199 65	6,330 99
June 30	do .....	40 00	518 46	7,844 55	8,403 01
1880.					
Sept. 11	do (supplementary).....		275 00		275 00
		68 30	13,869 96	36,848 01	50,786 27

WILLIAM MILLS,

*Accountant.*

DEPARTMENT OF THE INTERIOR,  
DOMINION LANDS BRANCH,  
OTTAWA, 1st December, 1881

## D.

STATEMENT showing the Amounts due and remaining unpaid, 30th June, 1881, on account of Rent and Instalments of Purchase Money and Interest, and further sums required to be paid in order to complete purchase (with interest in addition to be calculated up to date of payment).

Locality.	Rent and Interest due and remaining unpaid, 30th June, 1881.	Amount of Instalments due and unpaid 30th June, 1881.	Additional amount required to be paid to complete purchase.	Total amount.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amherstburg .....	5,353 07	10,200 00	11,144 40	26,697 47
Chambly .....	1,678 48	4,869 41	4,490 00	11,037 89
Chatham, Que .....	402 00			402 00
Carillon .....	1 20			1 20
Crosby, South .....	118 31	216 50	240 80	575 61
Elmsley .....	9 70			9 70
Fort Erie .....	916 18	665 32	104 88	1,686 38
Gloucester .....	80 64	332 34		412 98
Grenville .....	18 80			18 80
Hochelaga .....	840 00			840 00
Kingston, City of .....	2,529 57	5,980 20	9,197 30	17,707 07
Kingston Mills .....	7 70	42 80	85 60	136 10
Longueuil .....	460 00			460 00
Marlborough .....	34 00			34 00
Nepean .....	18,485 53	1,291 46	451 41	20,228 40
Niagara .....	60 00			60 00
Navy Island .....	100 00			100 00
New Brunswick .....	556 95			556 95
Nova Scotia .....	100 00			100 00
Ottawa, City of .....	17,361 23	5,708 00	20 00	23,089 23
Oxford .....	1 80			1 80
Pittsburg .....	27 44	32 80		60 24
Prescott .....	137 26	422 30	921 20	1,480 76
Penetanguishene .....	45 84	63 90		169 74
Quebec .....	5,651 51	23,712 00		29,363 51
Montreal .....	418 00			418 00
St. John's, Que .....	1,964 16	8,084 00		10,048 16
Sorel .....	906 41			906 41
Point Lévis, Que .....	3 00			3 00
Three Rivers .....			746 06	746 06
Toronto .....	1,852 30	3,610 50	1,935 00	7,397 80
Wolford .....	1,821 80			1,821 80
Windsor .....	228 00	1,600 00		1,828 00
Total .....	62,170 88	66,831 53	29,336 65	158,339 06

WILLIAM MILLS,

Accountant.

DEPARTMENT OF THE INTERIOR,  
DOMINION LANDS BRANCH,  
OTTAWA, 1st December, 1881.

MEMORANDA.—In order to redeem the lots now under rent in the City of Ottawa, the aggregate sum required to be paid as Consideration Money would be \$69,172.12.  
W. M.

Letters patent and leases issued.....	70
Assignments registered .....	65
Letters received .....	605
Letters sent.....	732

DOMINION LANDS OFFICE,  
CURRENT SURVEYS BRANCH,  
OTTAWA, 31st December, 1881.

SIR,—I have the honor to report as follows on the operations of this branch, during the twelve months ending the 31st December, 1881.

The country surveyed extends from the boundary of Manitoba, westward, to the 106th degree of longitude from Greenwich, which is the Third Principal Meridian of the Dominion Lands Surveys, and from the International Boundary, northward, to Township 30.

Various additional surveys were also performed in different parts of Manitoba and the North-West Territories.

As usual, the main or governing lines have been established by surveyors under daily pay, while the subdivision of townships into sections has been performed by contract.

The amount of work done on township surveys proper includes 2,935 miles of block lines, 3,500 of township outlines and 16,865 of subdivision lines, at an aggregate cost of \$56,300, \$67,000 and \$134,200, respectively. The average cost per mile is \$19.20 for block lines, \$19.10 for township outlines, and \$3.00 for subdivision.

When the character of great accuracy of the block surveys is taken into consideration, it must be admitted that the rate of \$19.20 is very low. It speaks highly in favor of the gentlemen employed as block surveyors.

Next year, measures will be taken which will materially increase the efficiency of the surveying parties, and it is expected that the prices will be kept at the same figure for block lines and brought down to about \$15.00 for township outlines, notwithstanding the much greater distance of the surveys from the centres of supply and the increased cost of labor.

The number of townships subdivided was 397, corresponding to an area of 9,147,000 acres.

The prices paid for these surveys were fixed by public competition, in the spring of 1879. They are \$5.60 per mile in prairie, \$15.38 in woods, and \$9.10 for the intermediate class. The same prices were kept for 1880, the increased cost of the surveys being compensated by several minor allowances to the contractors in classifying their work.

The surveys have afforded valuable information on a country hitherto little known,—the vast plains of the Souris, south of the Qu'appelle River and the Missouri Coteau. Until lately, this country was considered as little better than a desert, being principally known by the reports of the International Boundary Commission; but, strange to say, the worthless land, which appears to be the northern termination of the arid plains in the United States, is found only close to the boundary line, while, a few miles to the north, good land is found everywhere.

The Missouri Coteau has always been supposed to be nothing but sand, gravel and stones; still, a half-breed settlement, established there last year, had magnificent crops. The country, however, is in general too hilly for profitable farming, but it is admirably adapted for grazing. It was, at one time, the favorite wintering ground of the buffalo. They found there rich grass and in the valleys good shelter from the cold winter winds.

The great disadvantage is the lack of wood of any description from Moose to Wood Mountain. Lignite is abundant at the latter place and on the Souris. It appears to be of the same kind as the one used on the Union Pacific Railway, and as it has been found serviceable there, we may hope that it will prove equally useful on our side of the line.

Two parties have been engaged on the survey of the highways of Manitoba, in accordance with the provisions of the Act 39 Victoria, chap. 20. Owing to various circumstances, but little progress was made in the location of the different roads.

Another party was employed in establishing the new boundary of Manitoba, in the vicinity of Fort Pelly.

Surveys have also been performed in the Bow River District.

Mr. W. F. King determined, at the beginning of the season, the latitudes of several points near the lines of the survey, in order to check their accuracy. On the 13th of June, he was appointed Inspector of surveys; he assumed the supervision of the surveys in the field in the beginning of September, and has, in that capacity, been of great service.

In August last, I proceeded to Fort Ellice, to attend to certain matters in connection with the surveys. While there, I entered into a contract with Messrs. Whiteford & Gladu, of Whiteford's Landing, Man., for wintering the surveyors' horses and storing their outfits. I made, also, several other arrangements, which will, I hope, prove useful in carrying on the surveys during the coming season.

An important change has been made in the system of Dominion Lands Surveys. The road allowance, which was formerly one chain and a half or ninety-nine feet wide, has been reduced to one chain, and, in each township, three of the roads running east and west, have been suppressed.

The saving of land thus effected within the fertile belt will amount nearly to 3,000,000 of acres, and, as the length of the lines to be surveyed in the interior of a township will only be forty-two miles instead of sixty, the cost of the survey will be reduced by at least 0.8 per acre, thus showing a probable saving in the survey of the Territories of \$2,400,000.

Many other advantages have been secured by the change adopted.

The width of the roadway to be constructed and maintained by settlers or municipal councils is lessened, and the number of miles of road is only three-fourths of what it was formerly.

The settlers in a township, who may occupy lands adjoining the section lines upon which the road allowance has been done away with, will only require one fence between the sections instead of two, thus saving eighteen miles of fencing in each township.

Part only of the wide road allowance being used, the remaining portions become receptacles for weeds and foster their propagation.

A new edition of the Manual of Dominion Lands Surveys has been published, in which are embodied all the above changes.

As in former years, many surveyors have been unable to complete their contracts. In this way, townships which were to be subdivided two years ago still remain unsurveyed. Some of these townships are in the middle of prosperous settlements and they cannot be opened for entry, thereby causing great inconvenience to the public.

In order to remedy this evil, a premium will be offered to surveyors completing their contract in time, so as to induce them not to undertake more than they can accomplish.

It is proposed, during the next season, to extend the block and township outlines surveys to the Rocky Mountains, along the line of the Canadian Pacific Railway, and to subdivide the tract where block lines have been established last season.

In addition to this, several minor surveys will be required.

Large settlements have grown up lately in remote parts of the Territories. The Department has been fully alive to the urgent necessity of a survey in many localities, and it would have been done before this time, had it not been for the necessity of sending all available surveyors to the country along the projected line of the Canadian Pacific Railway, after its immediate construction had been decided. Such surveys, however, cannot be delayed much longer. It is intended to send to Edmonton a force of surveyors, after the completion of their work along the railway line, to establish the block and township outlines during the winter, so that the subdivision may be effected in the spring of 1883. A town plot will also be surveyed at Battleford.

It is proposed to detach two block surveyors during the winter to produce the Principal Meridians in the Peace River District, so as to be ready to proceed with the survey of that section whenever the necessity occurs.

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A schedule is appended, giving the names, Province, &c., of Dominion Land Surveyors employed; also, a map showing the Dominion Lands Surveys west of Manitoba.

The reports so far received from the surveyors are transmitted herewith. They will be found to contain most interesting information.

I have the honor to be, Sir,

Your obedient servant,

E. DEVILLE,

*In charge of Current Surveys Branch.*

SCHEDULE showing Dominion Land Surveyors employed during the Year ending  
31st December, 1881.

Surveyor.	Province, &c.	Description of Survey.
Abrey, G. B. ....	Manitoulin Isl'd, O.	Townships 3 to 8, Ranges 33 and 34 W. of 1st P.M.
Aldous, Montague, D.T.S. ....	Charlottet'n, P.E.I.	Block outlines in the vicinity of Fort McLeod.
Armstrong, F. W. ....	Orillia, Ont. ....	Townships 13 and 14, Ranges 31 and 32; Township 23, Ranges 29 and 30; Township 24, Range 30 W. of 1st P.M. and Township outlines.
Ashe, W. A., D.T.S.	Quebec .....	Retrace survey of the International Boundary, near the Kennebec Road.
Beatty, W. & D. ...	Delta, Ont. ....	Townships 19 and 20, Ranges 26 and 33 W. of 1st Meridian.
Belanger, P. R. A. ...	L'Islet, Que. ....	Townships 9 and 10, Ranges 29 and 30, and Townships 9 to 12, Ranges 32 and 33 W. of 1st P.M.
Bray, Edgar .....	Oakville, Ont. ....	Seventh base line, from Range 13 W. of 2nd P.M. to the elbow of the Saskatchewan.
Breen, Thos. ....	L'Islet, Que. ....	Townships 7 to 10, Ranges 31 and 32 W. of 1st P.M.
Brabason, S. L. ....	Portage-du-Fort, Q.	Township 16, Ranges 1 to 10 W. of 2nd P.M.
Brodie Samuel .....	Toronto, Ont. ....	do 7, do 1 to 10 do
Burrows, J. J. ....	Ottawa do .....	do 24, do 2 to 10 do
Burnet, Peter .....	Orillia do .....	do 4, do 1 to 10 do
Burchill & Davis...	Merrickville, Ont..	do 15, do 1 to 10 do
Caddy, E. C. ....	Cobourg do .....	Townships 11 and 12, Ranges 29 and 30 W. of 1st P.M., and Township 12, Ranges 1 to 10 W. of 2nd P.M.
Carbert, J. A. ....	Orangeville do ..	Township 3, Ranges 1 to 10 W. of 2nd P.M.
Carre, Henry. ....	Carleton Place, O.	Township outlines, between the 6th base line and the 7th correction line, W. of 2nd P.M.
Clementi & Hewson	Peterborough, Ont.	Township 21, Ranges 13 to 22 W. of 2nd P.M.
Cotton, A. F. ....	Ottawa, Ont. ....	Township outlines, between the 4th and 5th base lines, W. of 2nd P.M.
Dawson, E. C. ....	New Glasgow, N.S.	Township 17, Ranges 1 to 10 W. of 2nd P.M.
Deane, Michael ...	Lindsay, Ont. ....	do 25, do 29 and 30 W. of 1st P.M.
Desjardins, C. ....	Kamouraska, Que.	In charge of the Manitoba Highways Survey during Col. A. G. Forrest's illness.
Doupe, Jos. ....	Winnipeg, Man. ...	Township 10, Range 17; Townships 11 and 12, Ranges 31 and 32; Township 13, Ranges 29, 30 and 33 W. of 1st P.M.
Drummond, Thos. .	Montreal, Que. ....	Third principal Meridian, from the tenth base line to the International boundary.
Evans & Bolger ...	Belleville, Ont. ....	Townships 7 and 8, Ranges 23 to 26, and Township 6, Range 27 W. of 1st P.M.
Fawcett, Thomas, D.T.S. ....	Uffington do .....	Township outlines, between the 2nd and 3rd base lines, W. of 2nd P.M.
Forrest, A. G. ....	Ottawa do .....	Manitoba Highways Survey.
Garden, G. F. ....	Toronto do .....	Township outlines, between the 6th and 7th base lines, W. of 2nd P.M.
Garon, L. J. ....	Rimouski, Que. ....	Township 10, Ranges 1 to 10 W. of 2nd P.M.
Gore, T. S. ....	Gore's Landing, O.	Township outlines, between the 1st and 2nd base lines, W. of 2nd P.M.
Hamel, Alfred .....	Quebec .....	Township 14, Ranges 1 to 10 W. of 2nd P.M.
Hart, Milner. ....	St Mary's Ont. ....	Township outlines, between the 3rd and 4th base lines, W. of 2nd P.M.
Hill, John .....	Rimouski, Que. ....	Township 22, Ranges 1 and 2, and Township 25, Ranges 5 to 10 W. of 2nd P.M.
Kains, Thos. ....	St. Thomas, Ont. ...	Township outlines, between the 5th and 6th base lines, W. of 2nd P.M.
Kerr, Hugh .....	Annapolis Co., N.S.	Townships 3 to 6, Ranges 31 and 32 W. of 2nd P.M.
Kennedy, Lachlan.	Toronto, Ont. ....	Township outlines, North of Fort McLeod.
Klotz, O. J., D.T.S.	Preston do .....	Third base line, and Meridians transverse thereto, between 2nd and 3rd P.M.
Lippé, A. W. ....	Montreal, Que. ....	Township 23, Ranges 13 to 22 W. of 2nd P.M.
Lucas, Sam. B. ....	Aylmer do .....	Settlement Survey at Edmonton.
Michaud, A. F. ....	Kamouraska, Que.	Township 13, Ranges 1 to 10 W. of 2nd P.M.
Miles, C. F. ....	Wingham, Ont. ...	Township outlines in Townships 19 to 22, Ranges 5 to 12 W. of 2nd P.M.
McAree, John .....	Toronto do ...	Township 11, Ranges 1 to 10 W. of 2nd P.M.



SCHEDULE showing Dominion Land Surveyors employed during the Year ending  
31st December, 1881—*Concluded.*

Surveyor.	Province, &c.	Description of Survey.
McArthur, Jas.....	Aylmer, Que. ....	Townships 3 and 4, Ranges 28 to 30, and Townships 1 and 2, Ranges 33 and 34 W. of 1st P.M.
McKenna, J. J.....	Dublin, Ont.....	Township 27, Ranges 3 to 10 W. of 2nd P.M.
McLatchie, John....	Winnipeg, Man. ...	First and second base lines, and Meridians transverse thereto, between the 2nd and 3rd P.M.
McMillan, Jas. A....	London, Ont. ....	Township 9, Ranges 1 to 10 W. of 2nd P.M.
McPhillips, R. C. ...	Winnipeg, Man. ...	do 19, do 3 to 10 do
Morris, John.....	Perth, Ont.....	Township 1, Ranges 13 and 14; Township 3, Range 17; Townships 3 and 4, Ranges 23 and 24; Township 6, Range 25, W. of 1st P.M.
Ogilvie, W., D.T.S	Ottawa, Ont. ....	Fourth principal Meridian, from the 11th base line to the International boundary.
O'Hanly, J. L. P....	do .....	Survey of the Manitoba boundary.
O'Keefe, D. C.....	Hamilton, Ont.....	Township 6, Ranges 1 to 10 W. of 2nd P.M., and Township 26, Ranges 29 and 30 W. of 1st P.M.
Pearce, Wm.....	Winnipeg, Man. ...	Fifth base line, and Meridians transverse thereto, between 2nd and 3rd P.M.; also township outlines in Townships 17 to 20, Ranges 21 to 24 W. of 2nd P.M.
Poudrier, L.....	Quebec .....	Township 2, Ranges 1 to 8 W. of 2nd P.M.
Ranboth, G. C.....	Aylmer, Que. ....	Township outlines in Townships 27 to 30, Ranges 5 to 12 W. of 2nd P.M.
Reid, J. L.....	P. Albert, N.W.T.	Township outlines in Townships 23 to 27, Ranges 5 to 12 W. of 2nd P.M.
Reiffenstein & Small	Ottawa, Ont. ....	Township 22, Range 26 W. of 1st P.M.; Township 28, Ranges 1 and 2, and Township 26, Ranges 5 to 10, W. of 2nd P.M.
Ryley, G. U.....	Collingwood, Ont.	Township outlines, between the 5th and 6th base lines, W. of 2nd P.M.
Sinclair & Francis	Strathclair, Man ...	Township 1, Ranges 1 to 10, and Township 2, Ranges 9 and 10 W. of 2nd P.M.
Sing, J. G.....	Meaford, Ont.....	Township outlines, between the 3rd and 4th base lines, W. of 2nd P.M.
Snow, J. A.....	Ottawa, Ont.....	Township 20, Ranges 22 and 23; Township 21, Ranges 24 and 25 W. of P.M.; Townships 25, 26 and 27 A, Ranges 13 to 17 W. of 2nd P.M.; also traverse of Bird's Tail Creek.
Stewart, John.....	do .....	Township 8, Ranges 1 to 10 W. of 2nd P.M.
Staunton & Jones .	.....	Townships 17 and 18, Ranges 31, 32 and 33; Townships 25 and 26, Ranges 27 and 28, and Township 14, Range 33, W. of 1st P.M.
Thompson, W. F., D.T.S.....	Cannington, Ont... ..	Sixth and eighth base lines, and Meridians transverse thereto, between 2nd and 3rd P.M.
Thomson, A. C....	Barrie do ...	Township outlines, between the 4th and 5th base lines, W. of 2nd P.M.
Traynor, Isaac.....	Dundalk do ...	Township 28, Ranges 3 to 10 W. of 2nd P.M.
Unwin, Chas.....	Toronto do ...	Examination of contract surveys.
Van Buskirk, Jas..	Dartmouth, N.S....	Survey of the highway between Westbourne and the boundary of Manitoba.
Wagner, Wm.....	Ossowa, Man. ....	Township 11, Ranges 25 to 28, and Township 25, Ranges 26 to 28 W. of 1st P.M.
Walsh, T. W.....	Simcoe, Ont.....	Township 20, Ranges 3 to 10 W. of 2nd P.M.
Warren, James....	Kincardine, Ont... ..	do 5, do 1 to 10 do
Webb, A. C.....	Brighton do ...	Fourth base line, and Meridians transverse thereto, from 2nd to 3rd P.M.
Wilson, R. A. ....	Winnipeg, Man. ...	Township 22, Ranges 3 to 10 W. of 2nd P.M.
Wilson, Hugh.....	Mount Forrest, Ont	do 21 do do
Wilkins, Fred. W., D.T.S.....	Belleville, Ont.....	do 5 to 8, Ranges 29 and 30 W. of 1st P.M.
Wolff, Chas. E.....	Ottawa do .....	Township outlines, between the 2nd and 3rd base lines, W. of 2nd P.M.

E. DEVILLE,

*In charge of Currant Surveys Branch.*

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 REPORT OF W. F. KING, INSPECTOR OF SURVEYS.
 

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I have the honor to submit the following general description of the country travelled over by me while engaged in establishing the standard astronomical stations.

It is my intention, in this report, to describe the country I have visited between Qu'Appelle and the 110th meridian during the summers of 1880 and 1881.

For simplicity of description, I have divided the country into three general divisions:—From Qu'Appelle and Touchwood Hills to the 106th meridian; from the 106th meridian to Swift Current Creek; and from Swift Current Creek to the 110th meridian.

To facilitate reference to the map, I append a schedule showing my routes in 1880 and 1881, with lettered reference to the text of my report.

## FROM QU'APPELLE AND TOUCHWOOD HILLS TO 106th MERIDIAN.

(a.) The good land which is passed over by the trail from Qu'Appelle to Touchwood Hills continues with slight change to Last Mountain Lake. This prairie is nearly level, with slight undulations.

As we go west from that trail, clumps of bush become less frequent, and about twenty miles west of Qu'Appelle, cease altogether. West of that there is no wood all the way to the Rocky Mountains, except in river valleys and ravines, and in places where the badness of the surrounding soil prevents prairie fires. There is some wood on Last Mountain and a considerable quantity in the valley of Last Mountain Lake, at the outlet; but elsewhere along the lake, there is not a stick.

The only exception to the fertility of the land east of the lake is near the northern end of it, where the southern end of the Alkaline plain is met with. This lies east of the large creek which flows into the head of the lake, and is six or eight miles wide, extending about two miles south from the northern end of the lake.

The northern part of the Last Mountain plain is perhaps better than the southern, the latter having more gravel.

(b.) West of Last Mountain Lake the country is equally good, though bare of trees; except a belt lying between the Qu'Appelle and the Little Arm River and along the Qu'Appelle of perhaps twenty miles in width, which is sandy and gravelly. No wood is found except in the ravines of the Qu'Appelle Valley, in the lower part of the valley of Little Arm River, and in the valley of one of its tributaries near the 106th meridian. Several prominent hills occur in this region, of which Buffalo Pound Hill is the highest, commanding an extensive view of the Coteau, the Qu'Appelle Valley, &c.

(c.) South of the Qu'Appelle River, the good land extends further west of Qu'Appelle than on the north side, up to the crossing of Moose Jaw Creek, near the confluence of Thunder Creek. The trail from this point west passes along the shallow valley of Thunder Creek. The soil is lighter than that east of Moose Jaw Creek and passes into sand-hills near the 106th meridian. On this trail the open plain begins about thirty miles west of Qu'Appelle. There is a small quantity of wood in the valleys of Pile of Bones Creek, Cottonwood Creek and Moose Jaw Creek. Small bush is found in the sand-hills on Thunder Creek.

The country on both sides of Moose Jaw Creek is very dry. A level plain extends from the Qu'Appelle to the foot of the Coteau. A peculiar haziness produced by the heat of the sun on the flat plain causes the Coteau to appear as if covered with thick bush. Closer inspection, however, shows it entirely bare of wood, except a few small bushes in the ravines.

## FROM 106TH MERIDIAN TO SWIFT CURRENT CREEK.

The Qu'Appelle River near the 106th meridian flows in a valley a mile or more in width, and 150 feet deep. The bottom of the valley is an alkaline flat through

which the river, here only ten feet wide, flows with a very tortuous course. There is no wood in the valley except on the banks of a small creek, ten miles east of the meridian. The ravines, however, opening into the valley contain wood, some of it of large size.

(d.) Just west of the 106th meridian and south of the Qu'Appelle River lie the Eyebrow Hills, a collection of small knolls, separated by deep ravines.

These ravines are narrow and precipitous, cutting deep into a white clay which supports abundance of cactus. There is a great deal of wood in these ravines, some of the trees being more than a foot in diameter. The old trail from Qu'Appelle to the Elbow, passing just south of these hills, runs thence north-westerly alongside the Qu'Appelle Valley, over a very sandy plain. Some distance further up it enters the valley and passes through the sand-hills, which, at the height of land between the Qu'Appelle and South Saskatchewan, fill the valley. These sand-hills continue to the Elbow, being especially prominent on the north side of the river, and are plainly visible from the outskirts of the Coteau on a bright day, as a golden streak along the horizon.

(e.) Going west along the trail which runs from Qu'Appelle to Cypress Hills, *vid* the northern end of Old Wives Lake, we cross Thunder Creek just west of the 106th meridian. This is a very small creek with good water, taking its rise in the Coteau to the south.

The Coteau is here about four miles to the south, and in the ravines on its face are seen some bushes, but no wood of any size. The trail gradually approaches it, and in about eighteen miles reaches it. The escarpment is not well defined here, but as we go west the country becomes very rough, with conical hills divided by deep lake hollows. After about seven miles of these rough, tumultuous hills we are over the summit, and the country falls to the west. We still cross many hills, but they are now smaller and lie more in definite ranges, with lake valleys and flats between.

Thirty-seven miles from Thunder Creek we reach the north end of Old Wives Lake which lies in a deep depression behind the Coteau, and is surrounded by a wide flat.

The soil of the plain east of the Coteau, after we leave the sand of Thunder Creek, soon becomes alkaline, and there are few ponds of fresh water. Patches of good soil, a black sandy loam, however occur.

In the Coteau the soil is very variable in character—from a rich black sand loam to almost pure sand and gravel. In the big hills of the Coteau the soil is gravelly and many boulders appear on the hill tops. A rich growth of grass is seen almost everywhere. The flat around the head of Old Wives Lake has a good sandy loam soil.

(f.) The country between this point and the Elbow, 47 miles north of it, may be thus described:—For several miles after leaving the sand-hills at the Elbow, the soil continues very sandy, but presently becomes better as we approach and cross some rolling hills lying north of the Coteau.

These hills crossed, we descend into an alkaline valley containing some small alkaline ponds. This valley, about half a mile wide and 50 feet deep, is bounded on the south by the Coteau.

Still travelling south we pass over ranges of hills running from south-east to north-west, until presently we get into the very high, tumbled hills characteristic of the Coteau. Two miles from the north end of Old Wives Lake we descend a steep escarpment to the flat surrounding the lake. The Coteau here is rougher and has scarcely as good soil as it has along the trail from Thunder Creek, previously described.

(g.) I have crossed the plain lying at the foot of the Coteau in still another direction, namely, due west from the Eyebrow Hills.

On this course we go over a nearly level plain, soil generally of fair quality, but showing signs of alkali as we approach the Coteau.

Crossing the outlying hills previously mentioned we fall into the alkaline valley which lies along the base of the Coteau. Crossing the valley we follow an old trail which runs along its southern side on a narrow flat lying between it and the Coteau Hills, until we strike the main trail from Prince Albert to Cypress Hills and the Red Deer Forks, which ascends the Coteau near the Saskatchewan River.

The alkaline valley, above spoken of, opens upon a great alkaline flat through which the Saskatchewan in a deep "cut-bank" valley is seen winding far away to the north until lost in the haze.

The northern edge of the Coteau is here called the Vermilion Hills. They are about two hundred feet above the flat, with a steep escarpment. In the ravines is an abundance of wood, some trees being nearly eighteen inches in diameter.

(h.) Following the Prince Albert and Red Deer Forks trail for eleven or twelve miles from the hill-top through the big hills, we strike the valley of Shellstone Creek. This creek lies behind the Coteau, between it and the rolling country west of it. Where the trail crosses it, at about five miles from the Saskatchewan River, it is nothing but a broad and shallow coulée, but two or three miles further north it lies in a narrow and precipitous gorge, half a mile wide at the top, descending by three benches to a depth of 300 feet, with an insignificant creek flowing at the bottom. This valley contains a large quantity of wood, some of it of large size.

The Coteau is not so rough and the soil is much better than in either of the other places where I have described it, and no sand appears.

Eight miles south-westerly by the trail from Shellstone Creek, over a rolling plain with generally good soil, containing some gravel, brings us to the forks of the trail. The southern branch runs to Reed Lake, where it joins the trail from Qu'Appelle to Cypress Hills, while the northern branch, which I followed, leads by way of the northern crossing of Swift Current Creek to the junction of the Red Deer River and South Saskatchewan (commonly called the Red Deer Forks.) Continuing westerly we pass over more rolling country, touching the edge of an alkaline plain which runs south-easterly to the plain east of Reed Lake, and presently get into a hilly country containing numerous lakes. Twenty-two miles from the forks of the trail we reach the northern crossing of Swift Current Creek, about fifteen miles above its confluence with the Saskatchewan.

(i.) The northern end of Old Wives Lake is broken into a number of alkaline ponds, separated by marshes. Among the small hills about the head of the lake are found fresh water pools. Going west from these we leave the valley of the lake and ascend rolling hills, nearly as high and rough as the Coteau, which continue for ten miles. The country then becomes more level, with sandy loam soil, and in five miles more we come upon an alkaline clay plain, apparently the same as that touched by the northern trail to Swift Current Creek. A shallow alkaline lake several miles long lies a short distance south of the trail. Having passed this we enter on another sandy loam plain. The soil improves greatly as we approach Reed Lake, twenty-eight miles from Old Wives Lake. Here the trail forks, the northerly branch going to the Red Deer Forks *via* the northern crossing of Swift Current Creek, while the southern trail being here joined by the southern branch of the trail from Prince Albert, goes south-westerly to Cypress Hills *via* the southern crossing of Swift Current Creek.

(g.) By the northern branch it is about fifteen miles to the creek over a very hilly country rising to the west, and very rough, with good soil, until the valley of the creek is reached. The immediate valley of the creek is by barometer 120 feet deep, but from the summit of the hills on each side, two or three miles back, it is much more. The creek flows with a very rapid current over a bed covered with boulders, winding about in a narrow flat. Where it touches the hill-side it is overhung by perpendicular clay cliffs, sometimes 50 feet high. In the banks are found selenite and nodules of iron ore in clay. In the ravines there is much wood, although all the large trees have been killed by fire. One stump was found 30 inches in diameter.

The course of the valley of Swift Current Creek is worthy of remark. Rising in the east end of Cypress Hills it flows to the north. When clear of the hills it turns to the north-east and flows in that direction about sixteen miles, when it turns abruptly to the north and cleaves its way through high hills. Afterwards turning to the west and again north, it passes this northern crossing and, continuing north, falls into the Saskatchewan.

(k.) Reed Lake is six or seven miles long and, perhaps, two wide, and has fresh water. High hills rise to the south. The trail to Cypress Hills runs along the shore for some miles. Leaving the lake the trail goes south-westerly over a small ridge of hills, with good soil, into the valley of Swift Current Creek, near the elbow above spoken of. Entering the valley the trail runs along it for sixteen miles before crossing the creek. The valley along here is not nearly so deep as it is at the northern crossing. The soil in the valley is an alkaline white clay, very dry, with very little vegetation.

#### SWIFT CURRENT CREEK TO THE 110TH MERIDIAN.

(l.) From the southern crossing of the creek the trail to Fort Walsh runs south-westerly along the base of high hills which are a northern extension of Cypress Hills. The soil is very sandy and dry. In about twenty-five miles sand-hills are seen north of the trail. These are the eastern extremity of the Great Sand Hills, which continue parallel with the northern base of Cypress Hills nearly to the 110th meridian. They are separated from Cypress Hills by a deep depression containing numerous lakes, usually alkaline. The trail runs along this depression, on the southern side of it. No sand-hills are encountered on the southern side of the depression, except a small group crossed by the trail forty-one miles from Swift Current Creek. For some distance east of these sand-hills the steep escarpment of Cypress Hills is seen from the trail, fifteen miles to the south.

The trail, as it approaches the hills, rises considerably, crossing several good-sized creeks which flow into the alkaline lakes south of the sand hills. The soil on the elevations between these creeks is a sandy loam, of better quality as we go west, while in the creek valleys it is a white, alkaline soil.

The creek valleys generally contain wood, this being the first wood seen on the trail from Qu'Appelle since passing the sand-hills of Thunder Creek, and the first wood on the trail from Prince Albert since the Vermilion Hills. The first creek containing wood is fifty-five miles from Swift Current Creek.

From this creek to Fort Walsh is a distance of sixty-four miles over a country increasing in roughness as we approach the hills. The Indian farm is passed thirty miles north-east of Fort Walsh. Fifteen miles before reaching the fort, we ascend the steep and stony escarpment of Cypress-Hills, and nine miles further descend into the Gap, or Six-Mile Cou lee, in which flows a creek which takes its rise to the north of the hills and runs through them. Fort Walsh lies in a similar gap. These valleys are five or six hundred feet deep and are separated by a high level plateau. The soil is good, but, on account of the great elevation, summer frosts are prevalent.

The crops were good at the Indian farm, but it may be remarked that the valley in which it lies is, according to aneroid barometer readings, less in elevation than any other of the creeks flowing out of the north side of Cypress Hills, excepting only the two creeks next east of it.

(m.) From the northern crossing of Swift Current Creek I travelled south-westerly across the country, without a trail, for thirty miles and struck the trail above described twenty-five miles east of the little sand-hills.

Leaving the hill-top west of Swift Current Creek I went south-westerly seven miles over high, rough hills, containing numerous lakes and having a very good soil. Emerging from the hills, I entered on a level and very sandy plain, broken only by a few isolated, abrupt, sandy ridges, and travelled direct for a large sand hill seen on the horizon.

Twenty-one miles from the creek I entered the sand-hills. Finding my progress barred by high hills of blown sand, 80 feet or more in height, I made a detour to the south and reached the main trail from Qu'Appelle to Cypress Hill, fifteen miles west of the southern crossing of Swift Current Creek.

The sandy plain above mentioned stretches an indefinite distance to the north-west, and is bounded on the south-east by the high hills running out from the east end of Cypress Hills.

(n.) From Cypress Hills to Red Deer Forks.

Leaving the Qu'Appelle trail at the Gap or Six-Mile Coulée, the Battleford trail runs north along the Gap for about three miles. After this it leaves the valley, and, passing over a north-eastern spur of the hills, crosses several small creeks flowing east into the wide depression south of the sand-hills, and then rapidly descends the hills, falling 850 feet in 20 miles.

Twenty-four miles from the Qu'Appelle trail we cross a small creek flowing north-west, apparently out of the depression, but of quite insufficient size to carry all the water flowing into the depression. This creek flows northerly in a wide alkaline valley into Many Island Lake; the trail also runs along the middle of this valley.

The soil is a sandy loam, with good pasture, until we enter this valley, in which there is much sage brush and cactus, with little grass.

Eleven miles from the crossing of the creek the trail leaves the valley. Shortly afterwards a few small sand-hills are encountered; after which comes a rolling and rising country. These hills run to the north-east and contain good pasture. There is very little water, however.

After many miles of undulating country we come to a level sandy plain; and eighty miles from the Qu'Appelle trail we strike large sand-hills, which continue about nine miles and then change to a sandy plain, the soil of which improves somewhat towards the Saskatchewan Valley, the edge of which is reached seven miles from the sand-hills.

The total distance from the Qu'Appelle trail to the crossing of the river is about 98 miles. No wood is seen all the way until the river is reached, and water is very scarce.

The Saskatchewan Valley is about 200 feet deep; the soil in it is very sandy, exhibiting some hills of blown sand. A narrow strip of bush fringes the river. The crossing is about a mile below the junction of the Red Deer River.

The valley of Red Deer River is also sandy. There is a large quantity of wood in the valley of the Red Deer.

The country north of the forks on the prairie level is much broken by coulees, and the soil is alkaline and very poor. This refers only to the vicinity of the valleys, as I was not more than a mile or two back from the edge of the valley; but I am informed that the same quality of soil extends for many miles north.

(o.) There is a very well beaten trail between the Red Deer Forks and the northern crossing of Swift Current Creek. I, however, did not follow this trail all the way, striking south of it at first. Going south-easterly out of the valley for eighteen miles, over an undulating plain with fair sandy loam soil, I then turned east and travelled on that course for forty-three miles, until I struck the trail above spoken of.

Near the point where I turned east the soil became somewhat sandy, and to the east sandier, until, about twenty miles from the turning point, sand-hills appeared about two miles south of my route. These sand hills ran due east, keeping at about the same distance for fourteen miles, after which they receded to the south-east, while the soil travelled over greatly improved.

Near the trail hills are encountered along which the trail runs in a south-easterly direction. The trail runs along the flat top of this elevation near its eastern edge, which descends to a deep coulée containing a small creek. The deep ravines opening into this coulée contain some small wood.

The trail presently crosses this creek and runs along a level plain on the east side of it.

Twenty-six miles from the point where I struck the trail, the trail crosses a prominent ridge. After this comes an undulating country for twenty-two miles, broken by one or two prominent ridges. After this eight or nine miles of very rough, hilly country with numerous lakes, brings us to the northern crossing of Swift Current Creek.

The crossing is 57 miles from the point where I struck the trail, and 119 from the crossing of the Saskatchewan. There is no wood between the forks and Swift Current Creek, except in the ravines opening into the big coulée. The country is very dry, except the last thirty miles.

The level plain on both sides of the big coulée has a clay soil, cut into deep ruts by the cart trail, and having deep frost cracks. The growth of grass is very rich, but there is very little water.

Crossing the ridge the undulating country to the east, as well as the hills bordering Swift Current Creek, has very rich soil, with abundance of lakes and ponds.

#### GENERAL REMARKS.

Coal is found in all the deep coulées in the Cypress Hills.

At the east end of Cypress Hills, it is found in the coulées opening into Swift Current Creek. None, however, is found in the creek where either of the trails crosses it.

In the Gap or Six-Mile Coulée, there is a seam of coal in the bank.

At the Red Deer Forks, drift coal is found on the sand-bars, having apparently drifted down the Red Deer River. East of Swift Current, I have seen none except in one place. In 1880 when travelling along the Qu'Appelle Valley among the sand-hills, near the height of land, I crossed a small creek flowing from the south from the Coteau. In this creek one of my men picked up a small piece of drift coal, which burned brightly in the fire, but I was unable to find more or determine where this came from. In 1881 I crossed the same creek on the prairie level near the Coteau; there being no sign of coal there, I conclude that this piece of coal came from the banks of the Qu'Appelle Valley and not from the Coteau.

Showing routes travelled in 1880 and 1881—

Miles.	ROUTE IN 1880.	Ref.
55	Qu'Appelle to foot of Last Mountain Lake.....	<i>a</i>
58	Foot of lake to 106th meridian, near Eyebrow Hills.....	<i>b</i>
38	Eyebrow Hills to Elbow of Saskatchewan.....	<i>d</i>
47	Elbow of Saskatchewan to Old Wives Lake .....	<i>f</i>
28	Old Wives Lake to Reed Lake.....	<i>i</i>
24	Reed Lake to southern crossing of Swift Current Creek....	<i>k</i>
119	Southern crossing of Swift Current Creek to Fort Walsh...	<i>l</i>

#### ROUTE IN 1881.

48	Qu'Appelle to Touchwood Hills.....	<i>a</i>
69	Touchwood Hills to head of Last Mountain Lake.....	<i>a</i>
68	Head of Last Mountain Lake to 106th meridian, near Eyebrow Hills .....	<i>b</i>
48	Eyebrow Hills to Vermilion Hills .....	<i>g</i>
42	Vermilion Hills to northern crossing of Swift Current . . .	<i>h</i>
30	Northern crossing of Swift Current, south-westerly across country to Qu'Appelle and Walsh Trail.....	<i>m</i>
104	Qu'Appelle and Walsh Trail to Fort Walsh.....	<i>l</i>
104	Fort Walsh to Red Deer Forks.....	<i>n</i>

Miles.		Ref.
118	Red Deer Forks to northern crossing of Swift Current.....	<i>o</i>
15	Northern crossing of Swift Current to Reed Lake.....	<i>j</i>
28	Reed Lake to Old Wives Lake.....	<i>i</i>
37	Old Wives Lake to Thunder Creek at 106th meridian.....	<i>e</i>
114	Thunder Creek to Qu'Appelle.....	<i>c</i>

STANDARD Survey Astronomical Stations.

When Observed.	Number of Station.	Place.	Latitude.	Probable Error of Latitude.	Longitude.
Aug. 1875	1	Near iron bar on 4th correction line 12 miles east of 1st meridian.....	49 53 06.40	.....	97 10 41.51
July 1876	2	On 102nd meridian near 5th base .....	50 22 21.85	0.38	102 00 00
Aug. and Sept. 1876	3	Battleford.....	52 42 38.69	0.21	108 16 59.02
Aug. 1877	4	On 106th meridian on Carlton Trail.....	52 34 32.69	0.26	106 00 00
Sept. and Oct. 1877	5	Fort Edmonton, on hill near fort.....	53 31 59.16	0.16	113 30 28.6
July 1878	6	On river bank near Fort Pitt.....	53 34 05.28	0.19	109 47 10
July 1879	7	North of Quill Lake .....	52 04 55.88	0.16	104 18 14.02
Aug. 1879	8	On 12th correction line near Carrot River.....	53 04 02.38	0.17	104 52 28.33
Aug. 1879	9	On 10th base near Eagle Hill Creek.....	52 11 07.45	0.17	107 24 06.24
Aug. and Sept. 1879	10	Near corner of 11th base and 110th meridian.....	52 32 15.46	0.21	109 58 39.45
Sept. 1879	11	On 14th base west of 110th meridian.....	53 35 58.30	0.19	111 34 58.53
May 1880	12	On 102nd meridian on Ellice and Touchwood Trail	50 42 29.74	0.09	101 59 56.77
June 1880	13	At Swan River Barracks.....	51 54 21.51	0.16	101 57 16.75
June 1880	14	Near Whitesand River north of Beaver Hills.....	51 38 40.70	0.26	103 07 57.58
July 1880	15	Near Fort Qu'Appelle, in the valley.....	50 46 15.51	0.08	103 48 02.69
Aug. 1880	16	At Willow Creek, near Fort Macleod.....	49 45 20.64	0.21	113 24 00.04
Sept. 1880	17	On 114th meridian, near Fort Calgary. ....	51 01 55.71	0.29	114 00 00
Oct. 1880	18	At Edmonton, in the valley.....	53 32 02.49	0.27	113 30 39.95
June 1881	19	Near Touchwood Hills Mission .....	51 18 31.27	0.25	104 15 55.17
July 1881	20	Qu'Appelle Valley near 106th meridian.....	50 52 59.58	0.23	105 59 21.55
July and Aug. 1881	21	Two miles north of Red Deer Forks.....	50 57 57.62	0.22	109 56 04.08

W. F. KING,

*Dominion Topographical Surveyor.*



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**EXTRACT FROM THE REPORT OF MR. MONTAGUE ALDOUS, D.T.S., ON THE SURVEY OF THE BLOCK OUTLINES IN THE BOW RIVER DISTRICT.**

In my surveying operations of this season, I have passed over and inspected almost every township lying between Morleyville and the International Boundary, a distance of 170 miles. I am firmly convinced of the great value of this portion of the N. W. Territory as a grazing ground. The richness of its grasses is undoubted, and I am of opinion that this small portion of the country is capable of supporting at the very least half a million head of stock.

I will now describe in detail the character of the country along my line of survey, commencing at the most northerly point. The intersection of the 7th base and 5th principal meridian westward from this point, across Range 1 is a dry rolling prairie, soil light and sandy, and in some places a large percentage of gravel, particularly on the western side of the range where the line passes over the point of a high hill known as "The Nose." Nose Creek is crossed in this Range, it is a small stream of good water and from 10 to 20 feet wide. The vegetation is good.

Continuing along the base line across Range 2, the country is of a similar character, soil generally light and gravelly. In the valley of Bow River, which we cross in this range, there are some fine flats which would, I think, make excellent farms. The country is very rough and broken by coulees which empty into Bow River.

After passing over a mile or two in Range 3—similar to that of Range 2—we enter upon a magnificent stretch of rich grazing land which continues across Ranges 3 and 4. The soil is a rich black sandy loam, supporting a rank vegetation. At the time of survey—July 27th—the grasses, which were mixed with pea-vine and vetches, were in most places knee deep. This stretch of country is well watered with numerous ponds, and in some places there is low scrub and a few scattered clumps of poplar.

On the west side of Range 4, Jumping Pond Creek is crossed. This is a beautiful clear mountain stream, about 1 chain wide and 1 foot deep. It has steep banks of grey shale, and in the valley a growth of poplar and balm of Gilead. Trout are very plentiful in this stream, numbers of which were caught by members of my party varying in weight from 1 to 3 pounds.

Going south on the meridian between Ranges 4 and 5, we run out of the prairie and get into a partially wooded country. For the first four miles we have groves of poplar and willow, with a few spruce at the crossing of Jumping Pond Creek. The remainder of the distance is more thickly wooded with spruce and the ground swampy. With the exception of the swampy portions the soil is excellent.

Going east across Range 4, between Townships 23 and 24, the country, as far as the Elbow River is partially wooded and swampy. At the crossing of the river there is a belt of about 20 chains of good spruce timber which appears to extend for some distance up the river. East of the river we get into low scrub and a rich loam soil which continues across the range. Elbow River is a clear, rapid, mountain stream, about two chains wide with a gravel bottom. Like all these streams it contains an abundance of trout.

Turning south on the meridian between Ranges 3 and 4, in Township 23, we pass over, for the first four miles, a country covered with willow scrub, with a few bluffs of dry poplar; for the remaining two miles we rise very rapidly one of the foot hills which borders the mountains, and is covered with a thick growth of poplar, willow, and some spruce. The soil throughout is very good.

Running east along the 6th correction line in Range 3, the ground falls rapidly, and is for the most part covered with scrub, and dead and fallen timber; the soil is light and sandy in the western half, but as we approach Fish Creek it improves. The grazing throughout is excellent. Fish Creek is a clear stream about one chain wide and one foot deep. Trout are not so plentiful here as in some of the other streams.

Along the meridian between Ranges 2 and 3, in Township 22, the soil is a rich dark sandy loam, and the vegetation throughout luxuriant; it is well watered by

several small creeks and ponds. About the centre of the township there are some groves of good poplar timber. The country here is hilly.

Continuing across Township 21, the country is much of the same character; there is less brush and scrub, and more ponds, surrounding some of which there are good hay meadows. The north fork of Sheep Creek crosses this township; it is a clear rapid stream, about 70 feet wide.

Along the 6th base line, across Ranges 1 and 2, is an open hilly country, the soil generally of an excellent quality and the vegetation good. The land is wet and springy—too much so for farming purposes. Several small rivulets rising in the hills and flowing into Sheep Creek are crossed in this distance.

For the first three miles on the meridian southward from the 6th base, between Ranges 2 and 3, we crossed a high hill—one of the spurs of the mountains—covered with poplar, willow, and some spruce; for the remainder of the distance the ground falls to the south fork of Sheep Creek, and is more open. The soil is a sandy loam. The south fork of Sheep Creek is a beautiful rapid stream about 100 feet wide, and contains trout in abundance.

Continuing southward across Township 19, we have a magnificent stretch of open rolling prairie, with luxuriant vegetation and a rich black loam soil. The head of Tongue Creek is crossed on the south side of this township; it is a small stream about four feet wide and one foot deep. It is not a mountain stream, and contains no trout.

Across Townships 17 and 18, and between Ranges 2 and 3, the country is open and very rough and hilly. The hill-tops are stony and gravelly, but in all the valleys which run among the hills the grazing is excellent. On the north of Township 18 we cross High River, and on the south side of Township 17 the south fork of the same stream. The north or main branch is a large, rapid stream, from two to four chains wide, flowing—at the point where our line crossed—through a rocky gorge, about 50 feet below the surrounding plain. The south fork is a small, rapid stream about half a chain wide. There is some poplar and cottonwood timber in both of these valleys, and a few miles above our line, on the north fork, there is some spruce. I consider the north fork of this river the best trout stream along the eastern slope of the mountains.

The country along the 5th Base Line across Ranges 1 and 2 is hilly and open; the hill-tops are gravelly, but in the valleys there is good soil and excellent pasturage.

Eastward from the 5th Principal Meridian along the 5th Base Line to meridian exterior, Ranges 24 and 25 west of the 4th Principal Meridian, a distance of over thirty miles, the country is all of a similar character; it is a dry, rolling plain. No water to be found at the time of survey—August 10th,—except in the Mosquito Creek and Little Bow River. For the first twelve miles east of the principal meridian the grazing is excellent; east of this, as we get further out on the plains, the vegetation becomes somewhat scant in places and parched for want of moisture. Mosquito Creek is a small, sluggish stream from four to six yards wide, flowing in a small valley about 20 feet below the prairie level. Little Bow River, where it is crossed by the 5th Base Line, is a very small stream—or more properly a chain of small lakes—flowing sluggishly through a valley about half a mile wide and about 80 feet deep. The water in both these streams is good.

Southward along the meridian exterior, between Ranges 24 and 25 and between the 4th and 5th Base Lines, the country is similar to that last described, dry, rolling plains, entirely without water, and the vegetation, though in many places abundant, dry and withered for want of moisture. The Little Bow River is again crossed on this line, between Townships 13 and 14, and is the only water which occurs in the 2 miles last described.

For the first ten miles along the 4th Base Line, running east from the 5th Principal Meridian to the meridian exterior between Ranges 24 and 25, we are in the Porcupine Hills. For this distance the country is very hilly, and—excepting on the extreme hill-tops—the soil is good and vegetation most luxuriant. Along the

principal meridian, and for a few miles east on the base line there are some very good groves of spruce and pine timber.

Further south in these hills the quantity of timber increases, but I am not prepared to say to what extent or what the quality, as I had no occasion to go over the ground. From the foot of the hills to Willow Creek, a distance of about four miles, the country is comparatively level, the soil somewhat gravelly and the grazing good.

After crossing Willow Creek—a clear mountain stream about a chain wide, with a rapid current—we enter upon a dry undulating plain which extends to the meridian exterior. On this plain the grazing is generally good, and there are a few ponds of surface water. The soil is a good sandy loam, but very dry and baked, the rain-fall being, I think, insufficient to admit of successful farming.

Southward from the 4th Base Line along meridian exterior, between Ranges 24 and 25, is a dry level plain which continues to the Old Man's River. The soil is a light sandy loam and the grazing is fair. The Old Man's River is a rapid stream from three to five chains wide; the valley is about 100 feet deep and half a-mile wide, and is wooded with poplar, cottonwood and willow. After crossing Old Man's River we pass over a dry level plain for about twelve miles to Belly River; the grazing here is good. One line crosses Belly River at a place known as "Slide Out." There are several farmers settled in the valley of the river at this point, who have a hundred acres or more fenced in and cultivated. Their crops, this season, have not been very good. The soil here is an alkaline clay, and I consider the locality ill-chosen for farming purposes. Belly River is somewhat similar to Old Man's River, and about the same size; the valley is also wooded with poplar and other soft woods.

Continuing southward we make two more crossings of Belly River. After crossing this river for the third time, and about three miles north of the 2nd Correction Line, we pass through the Blood Indian Agency. They are encamped in a large flat between Belly Butte and the river. The situation is picturesque, but the quality of the soil immediately surrounding them is decidedly inferior.

Belly Butte is a high hill, with cut clay banks facing the river, and on the south east side sloping down gradually to the prairie level. Near here, in the "forks" between the Kootanie and Belly Rivers, at a place known as "Stand Off," there are several farmers and ranchmen, who—unlike their neighbours at "Slide Out"—have this year had very good crops; but the soil here is much better, as is also the situation, for farming.

Southward from the 2nd Correction Line on to the St. Mary's River is a rolling plain with clay soil. The grazing is generally good. St. Mary's River is from three to four chains wide, with a very swift current; the valley is about 80 feet deep, and contains very little timber.

Across Townships 3 and 4 we have level prairie, soil generally good and good grazing.

In Township 2, after crossing the St. Mary's River for the third time, the country becomes more hilly, the soil is better and the grazing excellent; there are also numerous small lakes and ponds. Where this meridian connects with the International Boundary is on the top of a high stony ridge, I should think five or six hundred feet above the St. Marys River.

I will now describe the 24 mile block between the 2nd and 3rd Base Lines and west of meridian exterior, between Ranges 24 and 25, commencing at the intersection of that Meridian with the 3rd Base Line. Westward from this point across Ranges 25 and 26 to the crossing of Old Man River, is a dry undulating plain, the soil is light and sandy, and in places very gravelly, the grazing is fair.

After crossing Old Man's River and across Range 27, the soil is poor and gravelly and the vegetation rather scant. At Range 28 we commence to rise to the Porcupine Hills, and across that range the country is hilly and the soil generally gravelly and stony; in the valleys among the hills there is some good land and excellent grazing, but generally the soil is light and vegetation scant.

Southward from the 3rd base between Ranges 28 and 29, the ground falls rapidly for about four miles; for the next six miles to Old Man's River the country is flat; throughout this distance the soil is light and sandy with fair grazing.

One line crossed the Old Man's River and Pincher Creek, a short distance above where these streams "fork," and passing through a farm owned by Mr. Lee, the soil in the valley where he is settled, is of good quality, and he generally succeeds in raising good crops. When passing his place on September 10th I examined his crop of this year: the wheat was poor, oats fair, corn poor, turnips poor. He has a fine dairy in which was four or five hundred pounds of excellent butter; this he sells readily at 50 cents per pound. Pincher Creek is a clear rapid stream from 20 to 30 feet wide.

South of Pincher Creek to the 2nd correction line, and also across Township 6, the soil is generally poor, in some places gravelly and stony, and in others a stiff clay. The grazing throughout is good.

In Township 5 we get into a different class of country, the surface is more rolling and there are numerous small ponds. The soil is a rich black loam, and the vegetation luxuriant; this continues to the 2nd Base Line.

Eastward along the 2nd Base Line, across Range 28, the country is of the same rich character. Across Ranges 27 and 26 the soil, although not quite so heavy, is still good, and the grazing excellent. Across Range 25 the soil is light, with a large percentage of clay and gravel; the grazing is fair. In this distance we cross the Kootanie and Belly Rivers; they are very similar in size and general character; they are rapid streams from two to three chains wide, with some soft-wood timber in the valleys. This concludes the description of the country along the main lines of survey.

On the 29th of July I made a short exploratory trip from our line of survey west to Morleyville and up the Bow River to the forks of the Kanaskis River. Following the trail from the 7th base line across Ranges 5 and 6 to Morleyville, the country is hilly and partially wooded, the soil is fair and grazing good; from Morleyville, following the valley of the Bow River on the south side to the forks of the Kanaskis, the soil is light and gravelly, and the vegetation scant.

On the 7th September I left my party in charge of my assistant, and while they were producing the 2nd base line westward from the meridian exterior between Ranges 24 and 25, I made an exploratory survey from a point on the meridian four miles north of the boundary westward along the boundary to Kootanie Lakes, thence northward along the west side of the Kootanie River to the 2nd base line. From this exploration I am able to lay down, with comparative accuracy, the position of certain streams and other geographical features about which heretofore there has been much uncertainty, as well as to report upon the character of the soil and grasses in this extreme south-west corner of the North-West Territory. Following the line of my explorations, which is indicated on the map accompanying this report by a dotted red line, the soil is generally good and the grazing excellent. South of this line, at the head waters of Lees Creek, on the northern slope of Chief Mountain, and also at the head of Belly River, and on the foot-hills between Chief Mountain and Kootanie Lakes, there is some good timber. Much of it has been overrun by fires, but there still remains comparatively large tracts of good green spruce.

West of the Kootanie River, and north of the Kootanie Lakes to the 2nd Base Line there is some of the finest grazing lands to be found in this district, the country is rolling and well watered with ponds and streams, the soil is excellent and the vegetation most luxuriant, and I am of the opinion that the unsurveyed block lying south of the 2nd base line and west of the St. Mary's River to the base of the mountains, is one of the finest grazing tracts in the country.

Much of the country which I have described throughout this Report as dry, rolling plain and inferior in quality, both as regards soil and vegetation, is only so by comparison with the particularly fertile tracts more closely bordering the mountains. The grasses on these plains, though inferior in quantity and quality to the better watered sections nearer the mountains, is yet a chief factor in the success of that portion of the Dominion as a stock raising country. Owing to the great dryness of the plains (on which after the 1st of August water is rarely to be found), the grass by the 1st of September, through the effect of sun and wind, is naturally cured, and left standing, with all its juice retained, for winter use. While in this condition it is

unaffected by frost, and being rather scant its growth is not beaten down and rotted by the snow falls of winter, and in the early spring—which is the most trying time for stock—this grass is still as nutritious as in the month of September. Much of the rich country, where in the month of July the vegetation is knee deep, is in the winter season comparatively useless for grazing purposes. The soil being rich and the ground moist, the grass remains green till winter sets in; then—being green—it is killed by the frost, and the first snowfall beats it down, and while in this condition it rots and becomes useless as food. On the other hand the short grass on the plains is unaffected, the snow is melted and blown off into the ravines and hollows by the prevalent south-easterly winds called “Chinooks,” and the grass then left uncovered may be said to remain in nearly the same condition all the season round.

#### REPORT OF O. J. KLOTZ, D.T.S., ON THE SURVEY OF THIRD BASE LINE.

In compliance with instructions received, I have projected the third base westward from the second principal meridian, and also the meridians transverse thereto.

In the following Report I have described the ranges and townships, *seriatim*, in conformity with the progress of the work. I append some geological features of the district and a short *résumé* of the whole.

The land along the 3rd Base Line, from the 2nd Principal Meridian, through Ranges 1 and 2, is rolling prairie, of good arable soil, with some scattered poplar bluffs, numerous marshes, many of which furnish hay; and several good creeks, running in a southerly direction. On the ridges the soil is somewhat gravelly and strewn with some boulders.

With Range 3 we enter upon the outskirting ridges of Moose Mountain. These ridges are bare; except in the deep ravines wood (poplar and a little birch) is found. The land along the base line, over Ranges 3 and 4, is too broken and stony for cultivation, but for sheep would be excellent pasturage. The scattered bluffs, with the clear lakelets in the valleys, give this part a very picturesque appearance.

Following the meridian between Ranges 4 and 5, over Townships 8 and 7, a gently, undulating prairie is passed over, with a good, sandy loam and clay subsoil. Moose Mountain Creek and another one were crossed, both of good water, the former one is quite rapid and 50 links wide. Hay meadows were also numerous. The vicinity to Moose Mountain, where wood is abundant, makes these two townships very desirable for farming.

The same meridian, running north through Townships 9 and 10, passes through the west end of Moose Mountain and almost entirely through woods and brûlé. The timber in the woods is of rather inferior quality, of poplar, with a little birch, furnishing fuel and rails. Whereas on the prairie the water is generally good, it is the reverse in the woods, where marshes, ponds and lakes abound; in the larger ones of the last, there are good and large fish.

Returning to the 3rd Base Line from the 3rd Correction Line, we passed through the Indian reserve of Pheasant Rump and Ocean Man, and found the land therein beautiful, attested by the fine crops seen therein, which, however, should be many times greater for the number of lazy Indians here, who should cultivate the soil and thus sustain themselves.

With Range 5 westward on the base line, the great plains of the Souris are entered upon. Mile after mile of this almost level prairie are passed over, wholly destitute of wood. Instead of a scarcity of water, as anticipated, good water was abundant. The soil is good for agricultural purposes throughout Ranges 5, 6, 7 and 8.

Township 10, along the meridian, between Ranges 8 and 9, has boulders strewn and some gravelly ridges.

Gently rolling prairie of good soil continues along the base line through Ranges 9, 10, 11 and 12, still with abundance of good water in the marshes, and hay meadows from several to fifty acres in extent are met.

Following the meridian between Ranges 12 and 13, south from the 3rd Base over Townships 8 and 7, the country becomes drier, the vegetation not so luxuriant, the soil harder, with a whitish hard clay subsoil, water scarcer and the first cactus (*Opuntia Missouriensis*) met; these latter generally flourish where little else does.

The same meridian, north through Township 9, passes over good land, with no scarcity of water or hay land. In Township 10 adjoining the soil is somewhat lighter and drier.

Producing the 3rd Base westward over Range 13, we pass over fair land and water scarcer; through Range 14, the soil is rather of inferior quality compared with the fine Moose Mountain soil; the soil is generally lumpy and rough, more stones than desirable, and the marshes nearly all dry. Cacti covered many arid patches.

Over Range 15 the soil is found to be similar to that of the preceding range, together with a number of hay meadows.

Having for some weeks seen not a bush or tree, we were agreeably surprised one morning early in starting over Range 16, along the Base Line, to see woods ahead of us north and south of the line, but by the time I had gone to the tent for the telescope for a better view therewith, the surprise had changed to a partial disappointment—the woods to the north of the line had vanished. It was a mirage. During the whole day, which was excessively hot, clumps of trees appeared and disappeared above the horizon—and not inverted. In this range the land is very level, but rough and baked, and covered with short fine grass. One large grass marsh (in summer dry) of several thousand acres in extent was passed over. No water was met with in this range until we reached Maple Creek, which was not flowing, but only a succession of pools.

This creek we again crossed about a mile south of the base line on the meridian between Ranges 16 and 17, and there found on its banks a fringe of woods consisting of maple (box elder), ash, elm and cherry, with luxuriant vegetation of hops, equalling, if not excelling, cultivated ones in size and strength, also many other vines and trailing plants. Farther southward in this meridian several valleys were crossed, the water courses of which were however dry. Towards the southern part of Township 7 the height of land is reached, where one sees the Missouri Côteau to the south, so that a great part of the Souris Plains is not drained into the Souris but northward probably into the Moose Jaw and finally into the Qu'Appelle. The greater part of the soil is apparently light and very dry, like powder, making mound building very difficult. There are peculiar depressions on the surface varying in extent from twenty-five square feet upwards, the origin of which I am unable to explain. It appears as if these patches had bodily sunk down from six inches to a foot and more. They are always more or less arid, only cacti flourishing there. Producing the same meridian north through Townships 9 and 10, we passed over a very extensive marsh in Township 9 where Maple Creek takes its origin. The soil was generally dry, very lumpy and rough, indicative of inferior quality. Proceeding westward on the base line over Range 17 the prairie begins to get slightly undulating, but the character of the soil remaining dry and hard.

In Range 18 several ravines were crossed, the creeks in which were partly dried up. A few trees and some bush were seen in the ravines. The soil is of inferior quality compared with that around Moose Mountain. Through Range 19 the same characteristics of soil prevail as in the preceding range.

From Range 20 the Côteau is plainly visible. There the prairie becomes more undulating, badger holes more numerous, but still a scarcity of water, although in spring and early summer water must be abundant, as we found many depressions with green grass. The west limit of Range 20 brought us to the top of the Côteau and to the foot of the Dirt Hills, as shown on the present maps. The distinguishing name for these hills seems unwarranted, as they are no more prominent in the Côteau than scores of others. It was perplexing not to find the Souris River at the foot of the Côteau as shown on the map, nor any trace of it, where I had hoped to obtain a supply of wood and water.

Crossing over Townships 9 and 10 on the meridian between Ranges 20 and 21, a better quality of soil was found than we had encountered for some time; especially was this the case on the Côteau, where the grass was of a better quality, higher, and not in detached patches.

There is a little wood in a few gulleys in Township 9. A little north of Township 10 some specimens of fossil remains were found to which I refer hereafter.

Over Township 8, along the same meridian, the same good quality of soil prevails as in Township 9. With Township 7 the land becomes hilly, and continues so up to the 2nd Correction Line and beyond. These hills are generally conical in shape, varying in height from thirty to one hundred and fifty feet above the adjoining valley, in which there is usually a marsh or pond.

Continuing on the base line westward over Ranges 21, 22, 23 and 24, the land is hilly, the summits strewn with boulders, but the soil of a better quality than had been crossed in the six preceding ranges; yet it is too hilly and rolling for cultivation, but for grazing would be excellent.

Water here is abundant and good. I saw in the hills here so many "buffalo runs," that I doubted their origin, but upon closer examination was satisfied with such origin. What herds of buffalo roamed here not many years ago must have been enormous, which is also testified by their bleaching bones. In these hills they found splendid grass and water, more so than on the adjoining prairie, and naturally made it their resort. The "buffalo chips" were welcome to us for several days for cooking in the absence of wood, which we had hoped to find at the Souris. The third base line had now been produced one hundred and twenty miles without cutting a brush or tree thereon.

Following the meridian, between Ranges 24 and 25 north from the 3rd base, over Townships 9 and 10, the same characteristics as regards the hills and soil continues.

The northern boundary of Township 19 brings us to a ridge of hills more prominent than the rest, and having a north-easterly direction. These appear from their position, to be the Cactus Hills, as shown on the map; if so, their name must derive its origin from the absence of that plant. Although these hills were searched for miles, no wood was found on them—only a little brush. The cactus is not found on the Côteau, but on the level prairie adjoining, the soil on the former being apparently of too good a quality for its propagation.

The same meridian, extended south of the base line, through Townships 8 and 7, passes over hills, continuous hills, with marshes and ponds, and occasionally a small patch of rolling land.

The soil throughout is of good quality, and would be excellent for cultivation were it not for the hills.

The subsoil throughout the whole of Ranges 1 to 25, in Townships 7, 8, 9 and 10, is clay.

#### *Geological and other Notes.*

Setting out westward from Fort Ellice, which, from its physical position might be termed the Gibraltar of the North-West, one passes over a short distance of ground thickly strewn with granite, gneissoid and hornblende boulders; these, however, are only on the surface, as we found when the three large six feet deep holes were sunk for the reception of the granite standard section monuments. This peculiarity of boulders is universal.

Comparing the deep gorge of the Assiniboine at Fort Ellice with its course as we descend the stream, the explanation of the diminution of the heights of the banks is found from the fact that, after the waters which covered the vast interior of the continent began to recede, the land around Fort Ellice and northward towards its source emerged, with subsequently a river flowing between low banks. In process of time, the mouth of this river was gradually moved eastward by subsidence of the interior lake; this gave the river an increased angle of slope, a quicker flow and greater power of erosion, whereby it gradually wore down its channel to the requisite level.

The stony ridge between the Assiniboine River and the north side of Beaver Creek, at Fort Ellice, is followed by a sandy one extending westward for several miles; the level character of the latter, with its very uniform grass vegetation, though not so heavy as elsewhere, gives it a pleasant aspect. These sandy ridges are always found to be on a higher level than the adjoining country, and became in consequence beaches on the waters of the receding cretaceous sea, as well as obstacles for the wind, furthering thereby the accumulation of drift sand. No fossils are found in these sands, for even if on its old beach radiates and mollusks were scattered, yet the receding waters would leave them exposed to the atmosphere, where they would perish and decompose. Preservation can only take place under water, where the process of oxidation is arrested, or at least greatly retarded. Westward towards Wood Mountain no more such sandy ridges or plains are found, nor are any fixed rocks encountered, and but very few fossil remains, and these are of the cretaceous period. The bare ridges of high hills encircling Moose Mountain to the south have their summits covered with boulders. Comparing these with the innumerable peaks of hills in the Missouri Côteau which are similarly covered with boulders, it appears that these prominent points were the ones upon which icebergs stranded and deposited their load of broken rock; or where the glaciers that covered the greater part of the northern hemisphere, at one time, with their burden on their backs, after they began to recede and diminish through climatic influences, yet preserving their forward or southerly motion, would first deposit their debris on the most elevated points; those falling in valleys would be subject to longer disintegration by the action of water, and thus be partly transformed into earth and smaller stones.

Well-defined striæ were seen upon some granitic boulders; they were parallel, and in a north-easterly or south-westerly direction, yet, although this course was probably that of the glaciers, it is very improbable that the striæ were made when the boulder was in its present locality, but before it was transported by glaciers.

In one valley were found large blocks of cream-colored sandstone with delicate pink veins, granitic boulders, disintegrated selenite, and sharp angular limestone fragmentary rocks. In these latter were found, when broken, fine specimens of *Inoceramus* eight and one-half inches in length by five and a-half inches in width, with a well-preserved shell surrounding the matrix. A specimen of *Baculites Ovatus*, with its pearly shell, two inches in width and five in length (being broken it was probably of double this length or even more), was found in the same valley; as also one of the genus *Scaphites*—all of these mollusks belong to the cretaceous period.

Now, no fixed rock occurring here, their presence can only be explained by the transporting agency of glaciers from the north, which probably carried them hundreds of miles from their home, indicating that at one time there must have reigned a genial climate in high latitudes in which they could flourish. As yet too little is known of the geological features of the North-West Territories to attempt to localize these boulders.

The soil from Moose Mountain westward towards Wood Mountain gradually deteriorates in producing quality, reaching its lowest stage at the foot of the Missouri Côteau, where it is when wet peculiarly smeary clayey, and very parched and hard when dry. There seems to be an absence of silica in it. As soon as the Côteau is ascended, the soil is more porous and vegetation better, probably caused by the even disintegration of its soil-producing stones and boulders.

A peculiarity about the water in ponds, marshes, and lakes, is that in the last it is invariably alkaline, of a greenish tinge, with its shore covered with the efflorescent alkali; in one instance the men "snowballed" themselves with it; whereas, in marshes and ponds it is generally fresh, presumably caused either by absorption or precipitation of the alkali by the process of vegetation in the rank grasses traversing or surrounding them.

From the first day of May to the first of October there were fifty-five days on which rain fell in varying quantities. The first frost was experienced on the 5th of September, but in the middle of September we had very hot weather, which brought



forth the flying ants, a worse pest than mosquitoes and black flies combined, the only consolation being that they do not occur frequently and then only in swarms, so that they can to some extent be avoided. The climate throughout the season was salubrious and healthy.

In some places the ground is peculiarly and deeply furrowed, cutting it into irregular patches of several feet square. The half-breeds call these places "Têtes de femmes." It is something terrible to drive over them. Sun-cracks it is impossible for them to be, for the ground is better shielded from the rays of the sun than the ordinary prairie by the grass, which is always coarser and thicker and of a darker green than in general. The action of frost is the only tenable explanation, the non-universality of this peculiar formation depending on the permeability of the alluvium and imperviousness of the subsoil to retain the water, which upon freezing makes these upheavals.

Another class also furrowed, but not so deep, is the reverse regarding vegetation, being more arid.

One is apt to underrate lands in the North-West Territories from the fact that there are such vast tracts of superior soil; but when we compare these so called inferior lands with many farms in Ontario, that are considered good (of which there is proof), we will be better enabled to make a valid comparison than otherwise, and find that hundreds of farms are now tilled in Ontario, the soil of which, if transported to the North-West, would at present not be looked at by the new immigrant.

Looking at the whole district of nearly four thousand square miles from a politico-economical point of view, I can safely say that it contains not an acre of barren or waste land, and that it only requires the present progress of civilization and cultivation to bring it within the bounds that add wealth to a nation.

EXTRACT FROM THE REPORT OF WILLIAM OGILVIE, D.T.S., ON THE SURVEY OF  
THE FOURTH PRINCIPAL MERIDIAN.

Township 40.—Open prairie, surface undulating: some good meadows and fresh water ponds. Soil generally a gravelly loam which would make pretty fair farming land, being open, light and warm, and supports a good growth of grass.

Township 39.—The first three sections much the same as the last described. In sections 13 and 12 there is quite a large lake with slightly alkaline water, and some small poplar on the south side of it. The remainder of the township is pure sand with some small scrub cherry on it.

Township 38.—The first two sections very sandy, sometimes in drifted heaps. The rest of the township rolling prairie with many very fair meadows, and good grass. Soil, fair gravelly loam. Eye Hill Creek crossed the line in section 1 of this township; the water was very high in it when we crossed it, and its banks being flat here they were submerged and the stream looked more like a river than a creek, being here about two and a half chains wide, though where it was confined by sharp banks it was not more than that many rods wide. The water was about five feet deep; the bottom very soft and muddy.

Township 37.—Surface rolling (sometimes knolly.) Soil generally light and gravelly (sometimes sandy.) Some small meadows and swamps.

Township 36.—In section 36 in this township there is an extensive ridge running easterly and westerly. It rises about 200 feet above the plains. The soil is generally light, but the grass is good; there are many small meadows. The north half of the township is rolling; in the south half we enter an extensive ridge of sharp knolls.

Township 35.—The north half of this township is exceedingly rough; the surface being composed of sharp and sometimes very high knolls, in many cases boulder covered; the hollows are meadows or ponds. Section 13 is an extensive flat of poor soil and much alkaline water. The remainder of the township is poor soil, thin grass, and rough surface, with many alkaline ponds.

Township 34.—Surface exceedingly rough and in places very stony (granite boulders.) Soil poor; many ponds and meadows.

Township 33.—Surface rolling (sometimes knolly.) Soil generally gravelly loam (sometimes sandy.) Many alkaline ponds and meadows.

Township 32.—Surface rolling; many ridges of pure sand covered with scrub; very little of the soil any good; a few meadows.

Township 31.—Surface rolling, and poor gravelly soil; a few ponds and meadows.

Township 30.—Surface rolling. Soil generally light; in some flats comparatively good; many good meadows.

Township 29.—Surface and soil much the same as the last described.

Township 28.—Surface rolling and knolly. Soil generally gravelly loam (sometimes sandy.) Thin grass, and few meadows or ponds.

Township 27.—Surface rolling, a good deal of it composed of pure sand, sometimes in drifted heaps, with scrub on it; grass generally poor; a few meadows, and some large ponds.

Township 26.—Surface rolling. Soil generally very light and gravelly, with good grass on it. There are some flats of clay loam, but they are very stony; few meadows or ponds.

Township 25.—Generally similar to the last described.

Township 24.—Surface rolling, with some deep and rough ravines, which are very stony. Soil light and gravelly, with good grass. Some scrub and small poplar in the ravines.

Township 23.—Red Deer River is in sections 24 and 13 in this township; consequently its surface is much broken by ravines, the sides of which are covered with granite boulders, and much scrub in the bottoms. Red Deer River here is in a valley from 300 to 350 feet deep. The banks of the river are generally covered with poplar, small birch and cherry; there is very little of it, however, would be much use for anything but fuel. The waters of the river and its numerous shifting sand bars occupy a bed about fifteen chains wide; the streams of water, however, do not occupy more than from one-third to one-half of that width, with an average depth of about (2½) two and a-half feet. It would be impossible to give any definite idea of its width or depth for practical use, as it is continually changing its place, width and depth on its sandy bed. It might, with difficulty, be navigable for very light draught boats built specially (as they have been elsewhere) for the purpose. About five miles below where the meridian crosses it, it joins the South Saskatchewan River. While getting over Red Deer, one of our carts, which we attempted to take over in the usual way, was drifted out of its way into deep water, and was upset, dumping our iron boundary bars, which were in it, into the water. They fell into seven feet of water, and before we could recover them all they were so covered with sand that we had to leave eleven of them there; consequently I had not iron bars enough for every township corner (as required by the manual), for the rest of the line. The position of those subsequently planted will, of course, be found in the field notes.

Township 22.—In section 21 of this township we strike the South Saskatchewan. This stream averages twelve to fourteen chains wide along here, with a moderate current and mean depth of about 4 feet. The water of the stream here is of a beautiful clear sky blue. The valley is from 300 to 350 feet deep, and in some places the banks are precipitous; where so, they are composed of a soft friable sandstone, apparently of the Cretaceous formation. There is all through it, about seventy feet from the bottom, a seam of hard red-colored sandstone about four feet thick, which (economical considerations of cost of getting out excluded), would make a good building stone. There are also many thin seams of coalscattered through it, but they are of no practical value. As far as I saw this river here (about twenty miles), it would be easily navigable for boats such as navigate Red River. Owing to a reversed curve in the river this meridian crossed it three times. On both banks of this stream there are extensive tracts of pure drifting sand. Excepting at the forks there is no wood on it as far as seen.

Township 21.—The surface of this township is rolling, and the soil very poor. In the ranges east of the meridian there is an extensive tract of drifting sand-hills, with some patches of scrub cherry and rose trees. Between the line and the river the soil is a light sandy loam with some cactus on it. The river runs almost parallel with the line, and about one and a-half to two miles from it.

Township 20.—The north part of this township is much the same as Township 21; in the south part the soil is somewhat better, but still poor. Grass very poor and very little water.

Township 19.—Surface rolling, sometimes knolly and stony. Soil gravelly and light, poor grass and very little water.

Township 18.—Generally the same as Township 19.

Township 17.—The same as 18.

Township 16.—Surface rolling, sometimes hilly and stony. Soil a fair sandy loam. Grass fair; a few meadows and ponds.

Township 15.—Surface and soil much the same as in 16, but not so much water or meadow.

Township 14.—The surface of the northerly part of this township is rough and stony, the soil generally gravelly loam; grass good. In section 12 the line struck Island Lake, which is a little over four and a-half miles wide where the line crossed it (near the east end). It seemed to be about as wide here as at any other place. It is difficult to form even an approximate estimate of the length of it, on account of the numerous islands which are in it, which, to an observer on its shores, limits its apparent area to a very small part of its real area. Judging by views I got of it from distant heights, I would say it is not less than eight miles long. Its waters are slightly alkaline and appear to be shallow. It is the breeding ground of vast flocks of all sorts of wild fowl peculiar to the country. On the eastern side of this lake there are some ridges of sand-hills with little or no growth on them except some scrub cherry. On the north-west of it the surface is much broken by hills and ravines.

Township 13.—Island Lake occupies about one-half of this township. The southern half is composed of clay flats of sedimentary deposit, being washed down from the surrounding heights and deposited in the flats around the lake. Those flats would, if properly cultivated, make fair flats. They have a tendency, however, to bake and crack into hard lumps.

Township 12.—The surface and soil of this township is much the same as the last described. In it are some gravel knolls which rise to a height of fully 200 feet above the flats; they seem to be the result of denudation, as their top is about the same level and of the same character as the surrounding plains.

Township 11.—The surface is much broken by ravines. There are some patches of fair grass and soil, but very little water.

Township 10.—Surface broken by a few ravines, otherwise a generally upward slope to Cypress Hills. Soil a fair sandy loam, with good grass.

Township 9.—Surface much broken by ravines from Cypress Hills, the foot slopes of which we strike in section 13. The soil is a good clay loam, which would make excellent farms; grass very good.

Township 8.—The north half of this township is very rough, lying on the north slope of Cypress Hills; but the soil and grass are very fair. The south half may be called exceedingly rough, lying in the valley of Battle Creek. The line gains the crest of the hills about the middle of section 24, and almost immediately after descends into this creek valley, which is about 800 feet deep; its sides are very rough and clothed with timber comprising spruce, tamarac, some poplar and large quantities of pine, here called the cypress pine; it is very soft in the wood and thickly covered with limbs, consequently nearly useless for anything but fuel. Much of the spruce and tamarac would make (for that country) fair lumber. About three miles below the line, on Battle Creek, there is a small water-power saw-mill, which is capable of cutting about 2,000 feet per day; it supplies the lumber for the buildings in the vicinity. About eight miles down this creek from the line, and about six

miles east of it, is Fort Walsh, a place which has grown considerably during the past three years, when we consider its surroundings, and the fact that very little has been done in the agricultural line in the vicinity. On the sides of all the valleys in these hills, masses of a conglomerate nature occasionally crop out. It is composed of very coarse gravel and sand, the bond seems to be lime, and it requires considerable force to knock a pebble out of it.

Township 7.—This township lies altogether in the Cypress Hills; the surface is much broken by ravines, some of which are several hundred feet deep, and densely wooded. The soil is good black clay loam with some gravel in it, and supports a good growth of grass, but it is too high and bleak to be ever permanently successful as a farming country. It will, however, make a good grazing district, as there is everywhere excellent feed, while water is convenient in the ravines. The tops of the hills would make excellent summer pasturage, being comparatively free from flies, while the valleys would afford excellent shelter and feed in stormy wintry weather. The southern crest of the hills occurs in section 12. In section 1 there is a fine spring only a few feet from the line, the temperature of which must be nearly uniform throughout the year; its temperature was 42° Fahrenheit, which would indicate that the mean annual temperature of the place is about 40° Fahrenheit. I may remark, before leaving those hills, that an almost continuous snow storm from October 10th to the 20th, confined us to the valley of Battle Creek. Snow fell to the depth of fifteen inches, and seemed to have fallen deeper as we got farther south. The snow on the hills to the north of them, and about twenty miles south of them, was all gone on the 27th of October; that in Montana and some miles north of it, was not gone when we left Walsh (November 1st).

Township 6.—This township lies altogether on the downward slope of the hills, the surface is much broken by ravines and ridges, and is everywhere covered with gravel and small stones, but notwithstanding this the grass is good.

Township 5.—Surface and soil much the same as the last described. In section 24 the line struck Medicine Creek, about 16 feet wide and a small stream of water running in it.

Township 4.—Surface rolling, with some small ravines in it. Soil generally light and sandy, grass indifferent.

Township 3.—Surface rolling, soil light and sandy with much prickly cactus, grass very poor. In section 24 the line crossed Sage Creek, which was then dry.

Township 2.—Surface, soil and other characteristics the same as the last.

Township 1.—Same general characteristics as the last.

I left Walsh for Winnipeg on the 1st November, by the trail north of Cypress Hills and Old Wives Lakes to Qu'Appelle. For about 100 miles from Walsh along this trail the country is in every way fairly well fitted for settlement, the soil being generally a good sandy (sometimes clay) loam. There is no wood on it, but in the Cypress Hills, just south of it, there is for this country fair building timber, also large quantities of coal, notably in the valley of Swift Current Creek, in the east end of the hills. Along the valley of Swift Current Creek there is generally excellent soil, but no timber; that, however, could be floated down the creek from the hills.

There are many places on this creek, which, with the aid of a dam, would give a fair mill site for a local business. In the vicinity of Wild Rush Lake there is also some excellent soil. From there to Qu'Appelle the country has been described so often that it is needless for me to say anything more of it than that, in my opinion, some reports I have seen of it depreciate it too much.

EXTRACT FROM THE REPORT OF EDGAR BRAY, D.L.S., ON THE SURVEY OF THE  
7TH BASE LINE.

As the area embraced by this survey contains different varieties of land, a detailed statement of its character will be found most convenient.

Commencing at the line between Ranges 12 and 13 and thence westerly along the 7th Base Line, the country crosses Ranges 13, 14, 15, 16, is undulating and some

times even hilly, with marshes and ponds in the valleys, and although somewhat broken it is good land, and very suitable for farming and grazing purposes. With the exception of the westerly half of Range 16, these sections have plenty of bluffs of poplar on each to meet the immediate wants of settlers.

Along the line between Ranges 16 and 17, north of the 7th Base Line, in the first seven miles, the country is very rolling and otherwise broken by marshes, but retains the same general character as the land on the base line already described. The next five miles is in Touchwood Hills and is stony land, covered with woods of poplar and birch. Some of the timber in these hills is quite large and the woods appear to be large in area.

Between Ranges 16 and 17, south of the 7th Base Line Meridian, for the first six miles, runs over open rolling prairie, with a good soil, although somewhat broken by marshes, ponds, &c. Open prairie, very slightly rolling, with very superior soil is then entered which continues to and beyond the 6th Correction Line.

Returning to the 7th base, the line through Ranges 17, 18, 19 and 20 generally runs over good rolling land, in some places, only, broken by swamps. In Ranges 18 and 19, some bluffs of poplar can be found, but the most of these ranges are prairie.

Going north along the meridian between Ranges 20 and 21, the first two miles are hilly, with Last Mountain lying to the west, after which the line passes over an open rolling prairie, with good soil, which extends north of the 7th Correction Line. On the same meridian, south of the 7th Base, the line runs the whole twelve miles over a rolling country, mostly good land, thickly dotted with bluffs of poplar and willow.

The 7th Base Line, in crossing Range 21, passes over the southern slope of Last Mountain. This range is dotted, more or less thickly, with bluffs of poplar, and the surface is broken very much by hills and marshes. Across Ranges 22, 23 and 24 the line passes over a gently undulating open prairie with a good soil of sandy loam. Long Lake, a comparatively long sheet of water, is crossed in sections 2 and 3, in Range 24. The water of this lake is slightly saline, which probably has its origin in the salt lands at the northern extremity of the lake.

The meridian line between Ranges 24 and 25, both north and south of the 7th Base, passes over an open, slightly undulating prairie with a good soil. In section 31 and Township 25, this meridian crosses an arm of Long Lake.

Proceeding west across Ranges 25 to 29, both inclusive, the 7th Base Line the whole distance passes over open prairie, the surface of which is slightly undulating with long slopes, the whole area being high, dry land of good quality. A ravine, with a fine stream, supposed to be Little Arm River, is crossed by this line in section 2, Range 28, and another in section 3, Range 29, which appears to be a branch of Big Arm River. The land along the meridian line, both north and south of the 7th Base, has the same general character as the land along the base line just described.

Going west from the 3rd Principal Meridian the 7th Base Line, in Ranges 1 and 2, passes over good rolling prairie land. In Range 3, the land is sandy and is in some places blown in knolls. On the base line in Range 4, the land is fairly good, but south of this line, at a distance of about three miles, high sandy hills can be seen.

On the meridian between Ranges 4 and 5, north of the 7th Base, the country is an open, gently rolling prairie with good soil. On the same line going south of the 7th Base Line we cross Aiktow Creek in section 25, Township 24. The land in the vicinity of this creek is sandy; in fact there is more or less sandy land all through Township 24. Township 23 is stony, and is of less than the average quality.

The 7th Base Line runs into the valley in section 2 and crosses Aiktow Creek in section 3, and meets the south branch of the Saskatchewan River just west of the post between sections 3 and 4 in Range 5, west of the 3rd Principal Meridian.

That part of the country surveyed, lying between Ranges 13 to 21, both inclusive, offers many inducements to parties who wish to become settlers. There is plenty of timber within reasonable distance to meet all their immediate requirements, and a large supply can be procured in Touchwood Hills. Water is good and abundant, and (although to a small extent the land is marshy) the soil is of superior quality and

is suitable for either cultivation or stock-raising. On the other hand, the country between Range 22 and the Saskatchewan River is an open prairie, and so far as I noticed, it is entirely destitute of timber. The soil is good and the land high and dry, but as the grass is short it will be found to be better adapted for raising grain than for any other purpose.

Over the whole area embraced by this survey, stony ridges are occasionally found, but as they are small in extent they do not materially affect the general character of the land.

EXTRACT FROM THE REPORT OF JOHN McLATCHIE, D.L.S., ON THE SURVEY OF THE 1ST AND 2ND BASE LINES.

The area covered by this season's survey will contain about one-eighth first class, one-half second class, and three-eighths third class land. On the Missouri Coteau considerable good land is found in patches. A large area is found on the 2nd Base Line between Range 23 and the 3rd Principal Meridian.

A half-breed settlement has been formed during the past season in Township 5, Range 28 west. The soil is very rich, grain ripening well and producing an enormous yield, although sown on the first breaking. Vegetables also yielded well.

Generally speaking the Coteau is better suited for pasturage than for agricultural purposes. I was informed that the oxen belonging to the Mounted Police at Wood Mountain wintered in the Big Muddy valley for the past two winters, and were in good condition in the spring.

The principal grasses are the spear grass and the short buffalo grass, both being very nutritious.

All along the south or west side of the Big Muddy valley timber is found in the ravines. It consists of poplar, oak, ash, and elm, the ash and elm being of sufficient dimensions for building timber. Prairie fires, however, have destroyed a large amount of it, and it will only be a question of a few years until the timber supply at Wood Mountain will be exhausted.

Coal was seen cropping out in several places in the Big Muddy valley. It appears to be a recent formation of lignite. I procured several specimens, which were converted into dust on the way down.

I had to re-post meridian between Ranges 20 and 21, five miles north of the 2nd Base Line, a band of Indians from Moose Mountain Reserve having pulled up the posts. It would be well if the Indians were cautioned against removing the posts.

In travelling along the trail from Wood Mountain eastward hardly a post is visible. It appears that whenever the road runs within a quarter of a mile of a post it is pulled out. This, of course, is not all done by Indians. It is done by half breeds and others travelling along the trail.

The work was completed on the 12th of November only, having to chop the pits out to build the mounds on the last fifteen miles. A cold snap came in October, with a fall of six inches of snow; ice was formed two or three inches thick on the ponds, but it did not interfere with mounding, there being no frost in the ground before the snow came. The snow disappeared in a couple of weeks, followed with two or three weeks of real Indian summer.

On the 17th of November I left Wood Mountain, eight inches of snow having fallen from the time the work was completed. I reached Whiteford's on the 14th of December, and Winnipeg on the 19th, some delay being caused by the irregularity of the trains.

EXTRACT FROM THE REPORT OF W. T. THOMPSON, D.L.S., ON THE SURVEY OF THE 6TH AND 8TH BASE LINES.

Following the 6th Base westward from its intersection with the meridian between Ranges twelve and thirteen, in the Qu'Appelle valley, crossing the valley and passing through a small half breed settlement, the south bank is reached on section

thirty, range thirteen, and is here about 250 feet above the river; from thence westward across Ranges thirteen, fourteen, fifteen and part of sixteen, the line passes through country dotted with numerous bluffs of second growth poplar and willow; the west half of Range sixteen is open prairie.

Following the meridian between Ranges sixteen and seventeen, from the 6th base, the Qu'Appelle valley is crossed on sections twelve and thirteen, Township 21, the land on the north side and extending some distance beyond the 6th Correction Line is high, dry, open prairie; following this meridian south from the 6th Base, for the first four sections, open undulating prairie is passed over, rolling country with numerous bluffs of poplar and occasional ponds is then entered and continues to the 5th Correction Line. The soil thus far is of good quality, being a heavy clay loam with clay subsoil, and I may here state that this quality of soil continues as far west as Long Lake, in Range twenty-one.

Proceeding westward along the 6th Base, from Range sixteen, the land for five sections is open undulating prairie; rolling country with numerous bluffs of poplar is then entered and continues to the eastern limits of Range twenty; open prairie is then entered and extends some distance into Range twenty-one; the Qu'Appelle valley is crossed on sections thirty-five, thirty-four and part of thirty-three. The river is very crooked, about one chain wide and from five to six feet deep; the land immediately on the south side of the valley is very strong. The meridian between Ranges twenty and twenty-one, from the 6th Base to the 6th Correction Line, runs through undulating country dotted with bluffs of poplar, a few ponds are met with; to the south across Townships twenty and nineteen, this meridian passes over open prairie, crossing the Qu'Appelle valley on sections thirteen and twenty-four, and the Bone-pile Creek on sections one and twelve, Township twenty, the banks of each are about 150 feet high; across Township nineteen the prairie is quite level and the soil of excellent quality; a small creek with good water is crossed on section twelve, running west; the tract of country from Range twelve to Long Lake, in Range 21 and extending for a distance of at least fifteen miles on each side of the Qu'Appelle, will form an excellent agricultural district, the soil being a rich loam with clay subsoil; after crossing the marsh at the foot of Long or Last Mountain, in Range 21 on 6th Base, open rolling prairie is entered and continues beyond the 3rd Principal Meridian; the soil on the west side of the lake to Range 22 west is light and sandy, from thence westward, across Ranges 22, 23 and 24 it improves in quality and may be described as a light loam underlaid by clay and, in some places, by gravel. On section 36, Range 23, the Little Arm Creek, running northward to Long Lake, is crossed, and recrossed towards the south-west on sections 33 and 34, Range 24; its width at these points is about twenty-five links and depth from one to three feet; water, saline. The meridian between Ranges 24 and 25, across Townships 19 to 22 inclusive, passes over dry, undulating prairie; the soil is light and in places sandy. On section 12, Township 21, the Little Arm Creek is crossed. The south-east angle of Township 19 lies in the Qu'Appelle valley, near the foot of Buffalo Lake. Across Ranges 25 and 26 the 6th Base passes over dry, rolling prairie. On the west side of the latter range are the Lookout Hills, about eighty feet in height, and composed chiefly of sand and gravel. On sections 33, 34 and part of 35, Range 27, the Qu'Appelle valley is crossed about one mile above the head of Buffalo Lake. The banks are here about 180 feet high. After crossing the valley the land improves in quality, but is very dry; the soil is a clay loam with clay subsoil, and so continues for some distance beyond the 3rd Principal Meridian. The meridian between Ranges 28 and 29, across Townships 19 to 22 inclusive, passes over dry, undulating prairie; soil, clay loam with clay subsoil. On sections 24, 25 and 36, Township 21, and section 1, Township 22, the Qu'Appelle valley is crossed. The river here is but a few inches deep and about 10 feet wide; the water is saline.

The 8th Base, across Ranges 17 and 18, passes over a hilly country covered with poplar bluffs; numerous ponds are met with. Open, undulating prairie with a few ponds is then entered and continues to the eastern limit of Range 21. The soil, with few exceptions, is of good quality, being a strong clay loam with clay subsoil. The

meridian between Ranges 20 and 21, across Townships 27 to 30 inclusive, passes over open, undulating prairie. On sections 13 and 24, Township 29, a saline depression occurs and is crossed, containing a long slough extending to the south-west. With this exception, the soil is of good quality. Across Ranges 21 to 25 inclusive, the 8th Base passes over a level, open prairie. The saline depression previously named is crossed on Ranges 22 and 23, and is about eight miles in width. The soil over this tract is strongly impregnated with saline matter, but, with this exception, is of good quality and similar to that previously described. Near the west side of the depression, a creek, fifty links wide and two feet deep—water, saline—runs southward to Long Lake, about five miles distant. The meridian between Ranges 24 and 25, across Townships 27 to 30 inclusive, passes over open, undulating prairie. The soil is a light clay loam. On section 36, Range 26, the 8th Base crosses the south end of a long, narrow lake about thirty chains wide and extending several miles to the north-west, having banks about eighty feet high. On its west bank there is a small quantity of poplar. After crossing this lake the character of the country changes at once and becomes very knolly, with numerous basins or ponds. On the knolls the soil is chiefly sand and gravel, but in the bottoms it is of fair quality. This description of country extends to the eastern limit of Range 29, or 3rd Principal Meridian, and along that meridian from Township 27 to 30 inclusive.

For agricultural purposes the country passed over may be graded as follows:—  
First-class land, 50 per cent.; second-class, 30 per cent.; third-class, 20 per cent.

#### REPORT OF A. C. WEBB, D.L.S., ON THE SURVEY OF THE 4th BASE LINE.

Agreeable to instructions received bearing date the 19th day of April, 1881, I proceeded to Winnipeg and organized my party, and from thence to the intersection of the new 4th Base with the 2nd Principal Meridian, from the latter point I produced the 4th Base west.

The first six miles is rolling prairie, first-class land, excellent for farming or grazing purposes, soil a clay loam with some sand; frequent bluffs of poplar and scrub are met with along the first four miles. The next six miles across Range 2 is a little lower with more marshes and small ponds, but well adapted for grazing. Across Ranges 3 and 4 the land is high rolling prairie; soil a rich, sandy loam, well adapted for farming; a few small gravel ridges and occasional hay swamps or ponds.

On the meridian between Ranges 4 and 5, running south, Townships 12 and 11, the country is high rolling or hilly prairie, soil a good sandy loam. Township 11 runs into the northern part of Moose Mountain, the country here is more broken, considerable scrub and poplar and numerous small ponds and swamps. On the same meridian running north, Townships 13 and 14, the country for the first six miles is rolling, principally sandy and clay loam, fair farming land. The next six miles is of the same character, except that it is broken by ponds and bluffs of poplar and scrub.

On the 4th Base from Ranges 5 and 8 inclusive, the country is rolling prairie, soil a clay loam, good farming or grazing land, frequent small ponds or hay marshes.

On the meridian to the north Townships 13 and 14, Ranges 8 and 9, the soil is sandy and gravelly, and generally of a second-class quality, with frequent hay swamps and ponds. On the same meridian to the south, Townships 12 and 11, the land falls in a southerly direction to Moose Mountain Creek, which is reached in section 24, Township 11, Range 9, the land is hilly and rolling, with some low bottom lands, soil sandy loam with some gravel and stone, also numerous small ponds. On the continuation of the 4th Base, Ranges 9 to 12 inclusive, the first 12 miles is rolling or undulating prairie, soil sandy loam, fair for farming or grazing, with numerous small ponds and swamps. The next 12 miles is good grazing land, soil sandy loam, many small ponds and swamps.

Class 1 and 2.—On the meridian between Ranges 12 and 13, running south, Townships 12 and 11, the land is rolling or level prairie, soil sandy or clay loam, good farming land, occasional swamps with ponds. On the meridian to the north, the land



is of much the same character over Townships 13 and 14, being rolling or undulating prairie, fair for farming or grazing.

4th Base, across Ranges 13, 14, 15 and 16, is all rolling, undulating prairie; soil generally clay loam and well suited for farming purposes. Across Range 16 there is some excellent wheat land. On the meridian to the south, Ranges 16 and 18, Townships 12 and 11, the land is level or rolling prairie; a heavy clay soil; excellent farming or wheat land. In the southerly part of Township 11 is a large hay marsh, with deep water and occasional small lakes, extending south-easterly and north-westerly for many miles. On the same meridian to the north, through Townships 13 and 14, the land is good, dry, rolling prairie. Soil a heavy clay loam, and first-class wheat and farming land. "Pile of Bones" Creek intersects the northern part of Township 14.

4th Base, across Ranges 17, 18, 19 and 20. The land is rolling or undulating prairie; heavy clay soil of first-class quality, and all excellent wheat or farming land. On the meridian to the south, Ranges 20 and 21, for the first six miles, or Township 12, the same remarks will apply. In Township 11 the country becomes rolling, hilly and broken, being the north base of the Great Missouri Coteau; soil is heavy clay with gravel and stone, and the country much broken by deep ravines. On this same meridian, north of the 4th Base, across Townships 13 and 14, the soil is heavy clay, very hard, and well suited for wheat land.

The land along the 4th Base, from Ranges 21 to 24, inclusive, is level or undulating prairie; soil, a heavy clay or sandy loam, the eastern portion excellent farming land. The last six miles across Range 24 is not quite so good as it receives the washings from the Dirt Hill, of the Missouri Coteau, close to the south, and is partially covered with sage brush. On the meridian to the south, between Ranges 24 and 25, Townships 12 and 11, the country is rolling and hilly; soil, clay loam, with many gravel ridges and deep ravines and occasional ponds of fresh water. Nearly the whole of this meridian, from the 4th Base to the 3rd Correction Line, runs through the Dirt Hills of the Missouri Coteau, and consequently the land is very much broken. The land on the same meridian, north of the 4th Base, through Townships 13 and 14, is undulating and level prairie; soil, a clay loam with gravel ridges, fair farming land. In the northerly part of Township 14 there is excellent wheat land. The 4th Base intersects the easterly base of the Cactus Hills on the Great Missouri Coteau, near the west side of the 25th Range, and continues in the hills until it intersects the east shore of Old Wives Lake on section 32, Township 12, Range 28. Some of these hills are said to be 600 feet above the prairie level, and can be seen at a distance of from 40 to 50 miles. The soil is a clay and sandy loam, with stone and gravel in ridges, and much broken by ravines which contain ponds of fresh and also alkali water.

On the outline between Ranges 27 and 28, Township 12, the land is hilly prairie, clay and sandy loam soil, and fair farming land. On the north boundary of Township 11, Range 28, the land is hilly and rolling, good clay soil, with some gravel and stone. On the meridian exterior, between Ranges 28 and 29, Township 11, and also that part of Township 12 lying south of Old Wives Lake, the country is hilly and broken, soil mostly clay loam, with some sand, also gravel and stone in ridges, land fair for grazing. On the north boundary of Township 11, Ranges 29 and 30, approaching the 3rd Principal Meridian, the first four miles the country is hilly and rolling, soil clay and sandy loam. The remaining distance to the 3rd Principal Meridian, which is reached in section 35, Township 11, Range 30, the land is low, level prairie, with a sandy soil. On the outline between Ranges 27 and 28, Township 13, north of the 4th Base, the land is much broken by a succession of hills, with clay and sandy soil, gravel and stone in ridges, occasional swamps with water. The north boundary of Township 13, Range 28, is similar to the last described line. The east boundary of Township 14, Range 29 (north of Old Wives Lake), is rolling and hilly prairie, soil sandy loam, gravel in ridges, much broken by ravines and small ponds.

In conclusion I beg to say that much the larger portion of this Great Souris Plain blocked by me during the present season, is first-class land, and will, doubtless, yet prove as fine a wheat-producing section as any part of this continent.

EXTRACT FROM THE REPORT OF THOMAS DRUMMOND, D.L.S., ON HIS SURVEY OF THE  
THIRD PRINCIPAL MERIDIAN.

DESCRIPTION OF LAND, &C.

After chaining down to find the true intersection of the 3rd Principal Meridian and the 10th Base, I established this point and proceeded on with the survey.

South of the 10th Base I found a range of high hills running east and west and extending southward about 4 miles, through these hills the soil is somewhat gravelly but has a good clay bottom, it is ranked as second class. Upon leaving the hills in section 12, Township 36, we came to a level plain with a rich soil (1st class) extending from section 12, Township 36, to section 24, Township 34. From the last section to section 12, Township 33, the soil is second class and is similar in character to the first four sections in Township 36. At this point the soil again improves, and is first class as far as Section 1, Township 32. From section 1, Township 32, to section 1, Township 29, the soil is second and third class; in several places being very stony. Continuing southward the soil is first class for three sections. From section 24, Township 28, to section 13, Township 27, the soil is second class and from this point southward as far as Pelican Lake beginning in section 25, Township 18, the soil is first class. Southward from this lake as far as section 1, Township 17, the soil is almost pure sand, the poorest we have met during the survey. Southward from here through the Missouri Coteau to section 13, Township 14, near Old Wives Lake, the land is second class, and in the vicinity of the lake and for some distance south ranks as fourth class. After passing through a range of hills which I suppose to be a spur from the Coteau the soil is again good and continued so down to the International Boundary, being first and second class, principally first class.

Throughout the whole distance from north to south there is a good clay subsoil underlying the top soil.

WATER, WOOD, &C.

There are very few streams through this country, the line only crossing four of any size, i.e.: The Qu'Appelle, in section 24, Township 22; Thunder Creek, in section 25, Township 17; Little Muddy Creek, in section 1, Township 6; and another creek in section 1, Township 4. Of these the Qu'Appelle is alkaline. When we first crossed early in the season the water was not bad, but in the fall when returning the water was so brackish as to be unfit for use. The line crosses the stream a few miles east of the head waters, and it is quite small, only about 20 links wide, 3 links deep, with a sluggish current; the banks of the valley are about 100 feet high. The waters of Thunder Creek are pure and sweet, it is 50 links wide and about 3 deep, has a swift current, and low banks about 20 feet high. The waters of Little Muddy Creek are also alkaline, though not very bad. The line crosses this stream just at its head where it branches off into many small streams with deep gullies running into Wood Mountains; 15 miles north of the Qu'Appelle the line skirted the banks of a creek which I suppose to be the head of the Little Ann River.

The lakes we met were all alkaline, the principal ones being Old Wives Lake and Pelican Lake. We had very little trouble for want of water as we usually found surface water sufficient for our wants, and I think good water may be had almost any place by digging. Through Wood Mountains the country is well watered, there being many small streams and springs.

The want of timber is the great drawback to the settling of the country. Even where wood is found it is in small quantities, and is of little service except as fuel. Along the Qu'Appelle and Thunder Creek, the only places where wood is found, it is very scarce and small, and on Wood Mountains is only found in some of the ravines and gullies. Through Wood Mountains I found seams of coal. They were, however, very thin—not more than six or nine inches thick at the surface where exposed; but I understand thicker seams, up to three feet, are found. This coal I tried in the stove, and it burned very well. Seams and pockets of clay iron-stone are also found with the

beds of coal, and, if in sufficient quantities, will no doubt be very valuable. Samples of the coal I have already submitted to you; and I have analyzed two specimens (proximate analysis—fast coking), and also given you the analysis of several other specimens from the same section of country. I also analyzed a specimen of the clay iron-stone. These results are given below:—

Water.	Vol-combustible matter.	Fixed Carbon.	Ash.
15.50	33.74	47.00	3.76
17.53	34.61	40.24	7.62
16.69	36.87	41.18	5.26
19.33	33.07	39.96	7.64
14.80	34.76	47.20	3.24
12.26	37.60	46.98	3.16
18.61	37.73	38.95	4.71

The sample of iron contains about 41.86 per cent. of pure iron, a very rich percentage for such iron, and the percentage of other iron from same section of country varies from 39 to 43 per cent. Gypsum is found through Wood Mountains, and there is also said to be galena, though I observed none. The coal is found in a peculiar white clay, and as this same clay is found along the Qu'Appelle River, there is very likely coal there also; though I observed none. The clay iron-stone is, however, found here, and as there are indications of coal, the seams from Wood Mountain may extend this far.

The line meets the Coteau in section 12, Township 16; these hills extend southward to Old Wives Lake.

EXTRACT FROM THE REPORT OF A. F. COTTON, D. L. S., ON THE SURVEY OF THE TOWNSHIP OUTLINES BETWEEN THE 4TH AND THE 5TH BASE LINES.

The south half of the first block in Townships 13 and 14, Ranges 1, 2, 3, and 4, is gently rolling prairie, with numerous clumps of small poplar and dense willow; more especially along the Pipestone Creek, which runs through a valley measuring from one-quarter to one-half mile in width, and from 100 to 150 feet deep, across Township 14. The bush is of a larger growth on the south bank of the creek than elsewhere, being about five inches in diameter. The soil is a good, dark, sandy loam, with a clay subsoil. There is a range of gravel hills in Township 13, Ranges 2 and 3; there are numerous small marshes and ponds.

The south half of the 2nd Block, or Townships 13 and 14, Ranges 5, 6, 7, and 8, is rolling prairie; on the north part there are a few small ravines running into the valley of the Pipestone, which have a little poplar and scrub along their banks. The valley of the Pipestone grows gradually less until it is almost lost in Range 9. The soil is a good, dark, sandy loam, a little gravelly in a few places. Numerous marshes and ponds; the only one of any extent is in the north part of Township 13, Range 5, which contains about 1,500 acres. Townships 13, 14, 15, and 16, Range 13, are rolling prairie, broken in a few places by gravel hills and a dry creek, supposed to be Pile of Bones Creek. There is quite a large lake in the north-east part of Township 16, Range 13, with some fair-sized poplar on the east side of it. This lake is, I believe, the head waters of the "Moose Mountain" Creek.

The soil is a good sandy loam, with a clay subsoil. There are numerous small marshes and ponds.

All the water met with during the season was good and fresh, and free from alkali.

REPORT OF JAMES F. GARDEN, D.L.S., ON THE SURVEY OF THE TOWNSHIP OUTLINES  
BETWEEN THE 6TH AND 7TH BASE LINES.

In compliance with instructions contained in the Surveyor's Manual, I have the honor to submit the following report of the country passed over in the survey of the first block allotted to me to township outline, during the season of 1881, comprising Townships 21, 22, 23 and 24, in Ranges 13, 14, 15 and 16.

The southern portion of this block is broken across its whole breadth, through Township 21, in Ranges 13, 14, 15 and 16, by the Qu'Appelle River, which runs in a valley of 300 feet in depth, and from one to two miles in width, and having deep coulées running into it from the north and south. The south edge of the valley is generally at a distance of from one and one-half to two miles from the 6th Base Line, leaving that breadth of land to the south, in Township 21, in a good situation for farming purposes. This strip of land is quite thickly wooded with small poplars in clumps. There are numerous sloughs with willows, which can be easily drained northward into the Qu'Appelle. The soil is first-class clay loam, with some appearance of gravel on the ridges. The south slope of the Qu'Appelle valley is thickly covered with poplar, much of it reaching in size to 12 inches in diameter. The north side of the valley is but thinly wooded, although the coulées leading into the valley generally contain a good deal of poplar. The Qu'Appelle River through this block widens out in four places to an average breadth of one mile about, these wide places being known as "The Fishing Lakes." There are large quantities of whitefish, pike, and pickerel in them. The Qu'Appelle River proper is a stream of about one and a-half chains in width, three feet in depth and a current of about two miles per hour between the lakes.

A tributary of the Qu'Appelle River called "Jumping Creek" enters this block at the post on the 7th Base Line, between Ranges 15 and 16, and running in a south-easterly direction empties into the river in Township 21, Range 14. It has a breadth of from 10 to 15 feet, an average depth of two feet and with a sluggish current in its upper part. It passes through a valley of about half a mile in width, 50 to 60 feet deep in the north and about 200 feet deep where the line north of Township 21, Range 14, crosses it. It contains a good deal of large poplars suitable for building purposes.

The country adjoining the line between Ranges 13 and 14, north of the Qu'Appelle River, and through Townships 21 and 22, has numerous clumps and belts of small poplars scattered over its surface, which is rolling. There are numbers of small marshes and sloughs in which the water is good. The soil is principally a good loam with clay subsoil, containing in some places an admixture of sand and an appearance of gravel on the surface, but which is rarely found to extend beneath it.

Between Township 23, on the same line, the country is more open but little bush being found. The southern portion of Township 23, contains some exceeding good land. In the centre of this township the surface becomes quite hilly, the range extending both east and west entirely across the block. A number of sloughs and marshes are found among these hills. From this north between Township 24 to the 7th Base Line, the country is nearly all open, rolling prairie land, with some sloughs and willows. The soil is good clay loam, and can be ranked from the Qu'Appelle to the 7th Base as first-class agricultural lands.

On the line between Ranges 13 and 14 there are a number of clumps of small poplars through Townships 21 and 22 to where the line touches the valley of Jumping Creek, about the centre of that township. From this northward to the 7th Base the country is quite open, with numerous ponds and sloughs scattered over the surface, in all of which the water is of fair quality. In the centre of Township 23 the east and west range of hills is again crossed. In the southern portion of Township 24, where Jumping Creek is crossed, the land is hilly, particularly along the line between Townships 23 and 24, Range 14. These hills contain a good deal of sand, gravel and scattered field stone, and can only be considered third class land, but this poor soil does not extend over a large area. The remainder of the land in this part of the block is all first class, the wet land in the vicinity of Jumping Creek being susceptible of easy drainage.

The land for 2 or 3 miles to the east, and for a long distance to the west of the line, between Ranges 15 and 16 is open prairie throughout, except a small quantity of poplar in the neighbourhood of Jumping Creek, near the 7th Base Line. Between Township 21, up to the centre of 22, the land is inclined to be hilly, with a number of ponds and sloughs; from that northward to the centre of Township 23, it is gently rolling, with but few sloughs. On the 6th Correction Line across Range 16 the country is very dry and quite level, a stretch of hummocky prairie land being crossed by it. In the centre of Township 23 the range of hills extending easterly and westerly are again crossed. Near the south corner of Township 24 on this line the land is quite wet, numerous sloughs and ponds existing. Further north the country becomes drier, until near the 7th Base, where more marshy land is found. The soil in this part of the block is generally a black loam with clay subsoil, except in some parts of Range 16 where the hummocks are found, it being in those cases a stiff, hard clay. It can be ranked throughout as first-class land.

The 2nd block allotted to me comprises Townships 21, 22, 23 and 24, in Ranges 21, 22, 23, and 24 west of the 2nd Principal Meridian.

Long Lake passes through this block in a north-westerly and south-easterly direction, ending at the 6th Base Line in Range 21, and crossing the 7th Base in Range 24. It has a breadth of from half a mile to two miles, and is enclosed within steep banks of about 100 feet in height along the southern portion, but which gradually recede from the water towards the north, giving an easy and gradual descent to its shores in its more northerly parts. The water is quite saline in its character.

There is a large quantity of small poplar in Range 21, suitable for firewood and fencing. The land adjoining the line between Ranges 21 and 22 is high and rolling, and in the vicinity of the 6th Correction Line is quite hilly. There are numerous sloughs and marshes, but were nearly dried up when the survey was made, (September). This part of the country north of the correction line is much broken by ridges and small hills, with generally small poplars in clumps in the hollows. There is a small alkaline flat and pond at the correction line near the line between Ranges 21 and 22.

A conspicuous range of hills called the "Last Mountains" extends a short distance south of the 7th Base into Township 24, Range 21. The soil is generally a light loam, with clay subsoil, with some gravel and in a few instances with stone on the ridges.

That portion of the country to the east of "Long Lake" and to the west of Range 21, is principally open, rolling prairie, with but little permanent water. The soil is clay loam with gravel showing on the surface of the ridges. All of the land in this block lying to the east of Long Lake may be called throughout as first-class farming land.

That portion of Township 21, Range 22, lying to the south and west of the lake is, along the 6th Base, of a light sandy description, but nearer the lake is of a better quality, being a loam with clay subsoil.

Little Arm Creek crosses the 6th base line near the post between Ranges 22 and 23, and runs in a north-easterly direction to Long Lake. The water in this stream is good and fresh. A small quantity of poplar is found in the valley, otherwise the whole of this block lying to the south and west of the lake is entirely devoid of timber.

Little Arm Creek is a stream of about 15 feet wide, with a stony bottom, at the 6th Base Line, 18 inches deep, and with a dull current, running in a valley of from 60 to 80 feet in depth, and from a half to three-quarters of a mile in width.

**REPORT OF T. S. GORE, D.L.S., ON THE SURVEY OF THE TOWNSHIP OUTLINES BETWEEN THE 1ST AND 2ND BASES.**

I have the honor to submit the following report on my survey of township outlines between Townships 1 and 4 and Ranges 1 to 12, inclusive, west of the 2nd Principal Meridian.

The country within the limits of my survey is all an open, rolling, or undulating prairie, there being no woods or timber at all, except a large fringe along the Souris River. The land is good, and suitable for farming everywhere, except in some places near the river, where it is too stony to cultivate; this, however, would make good grazing land, as there is a rich growth of grass, as indeed exists nearly all over the whole of the townships I outlined.

The ponds and marshes are not nearly so numerous here as they are in many parts of the North-West; there are a good many near the 2nd Principal Meridian, but they become gradually fewer the farther you go west. I never had any difficulty in finding good water, even in the driest weather in summer.

The greatest drawback to this part of the country is the scarcity of wood. There are no trees at all along the Souris River or Long Creek west of Range 8. The abundance of coal which exists in the vicinity of La Roche Percée will compensate, to a great extent, for the absence of wood.

Township 1, Range 1—Is undulating prairie; the soil is of first-class quality throughout, being a rich clay loam.

Township 2, Range 1—Is good sandy loam, except within a mile or two of the river, where it becomes more sandy and stony. There is a good deal of timber along the banks of the river in this township suitable for firewood; it is elm, ash, leaved maple and poplar, but very little of it large enough for building purposes.

Township 1, Range 2—The north-easterly portion of this township is of the same description as in Range 1, but towards the south-west corner it becomes broken and stony.

Township 2, Range 2—Is black, gravelly soil, of fair quality. Along the banks of the river it is rather stony, and much broken by ravines.

Township 1, Ranges 3 and 4—The southerly part of these townships is fair land, sandy loam. The northern part is very much broken by ravines, and for about two miles south from the river is covered with granite and limestone boulders. The Souris is a fine, rapid stream here, from two to three chains wide. The valley is about three-quarters of a mile wide, and rises very abruptly about one hundred and fifty feet to the upland. There are very few trees along the river in Ranges 3 and 4.

Township 2, Ranges 3 and 4—Undulating prairie; fair land; a good many small marshes.

Townships 3 and 4, Range 1—Good black loam; numerous marshes along the east side.

Townships 3 and 4, Range 2—Is fair land; rolling prairie. Moose Mountain Creek runs through the middle of these townships, and is here a beautiful, clear, rapid stream, about 75 links wide. There is no timber on the creek, except a few trees near the mouth.

Townships 3 and 4, Range 3—Good land generally, with some gravelly hills; it is rather stony towards the south part of Township 3.

Townships 3 and 4, Ranges 4 and 5—Rolling prairie; second-class land; a good many stony and gravelly knolls.

Townships 3 and 4, Ranges 6, 7 and 8—Rolling prairie; hard, gravelly soil.

Township 1, Range 9—Rolling prairie; clay loam.

Township 2, Range 9—Very stony and broken by ravines running into the river.

Township 3, Range 9—Clay loam; very few marshes. The north branch of the Souris River runs across the south-west corner. It is very stony for a mile or two on each side of the river. This branch is what is known to the Indians and half-breeds as the Souris River. The one to the south shown on the maps as the river is called Long Creek, and is but a small creek, nearly dry in summer. The river between Ranges 8 and 12 averages about two chains wide, and from three to four feet deep. It is very sluggish and muddy and almost impassible with horses and carts, on account of the soft bottom. The high-water marks show that in the spring it floods the whole valley and must be about half a mile wide.

Township 4, Range 9—Clay loam; very hard and gravelly in places.

Townships 1 and 2, Range 10—Rolling prairie; clay loam; very stony for a mile on each side of the river.

Township 4, Range 10—Undulating prairie; clay loam; very few ponds or marshes in this township.

Township 1, Ranges 11 and 12—Long Creek runs across these two townships. On the south side of the creek it is dry, rolling prairie; rather light soil. On the north side the soil is a hard clay. In many places the ground is covered with circular knolls of hard, cracked clay, five or six feet in diameter, and about a foot high. It is almost impossible to dig into this clay with a spade.

Township 2, Ranges 11 and 12—Clay soil, hard and lumpy in a great many places.

Township 3, Ranges 11 and 12—Rolling prairie; clay loam; occasional ponds; stony towards the north-east corner of Range 11.

Township 4, Ranges 11 and 12—Rolling prairie; fair land; stony along the banks of the river.

EXTRACT FROM THE REPORT OF MILNER HART, D.L.S., ON THE SURVEY OF THE TOWNSHIP OUTLINES BETWEEN THE 3RD BASE AND THE 3RD CORRECTION LINE.

Townships 9 and 10, Range 1 W—The east half of these townships is rolling prairie; soil fair, sandy loam with clay subsoil in places; well watered. The west halves are broken up by marshes and small ponds, with poplar bluffs; soil, sandy.

Townships 9 and 10, Ranges 2, 3, 4 W—The southern section and a-half is heavily rolling land, mostly prairie. The remaining portion of these townships are woodland and are well timbered with poplar, balm of gilead and some white birch, ash, and ash-leaf maple, with a dense undergrowth of hazels. Lakes, ponds and swamps cover nearly one-third of their area. Water not generally good. The soil in the northern portion of these townships is light. The central and southern portions is of a better quality. The surface of the country cannot be called rough, but rather of a heavily rolling character. I think these townships will be hardly suitable for settlement, in consequence of their surface being broken up by water. The timber on them constitutes their chief value, as from this source the great treeless plain of the Souris to the south and west must draw its supply. Much of the timber is of good size and is well adapted for building purposes.

EXTRACT FROM THE REPORT OF THOS. KAINS, D.L.S., ON THE SURVEY OF TOWNSHIP OUTLINES BETWEEN THE 5TH AND 6TH BASE LINES.

DESCRIPTION OF THE COUNTRY.

Nearly the whole of Township 17, Range 2, consists of scattered bluffs of poplar, clumps of willow, grass swamps and patches of excellent prairie land. The southerly one-fifth is rolling prairie, while the northern boundary is very much broken by deep ravines running north into the valley of the Qu'Appelle. This river runs from west to east, nearly through the middle of Township 18, Range 2; and the south side of its two-and-one-half-miles-wide valley is heavily timbered with poplar and white birch. The northerly portion of this and Township 19<sup>a</sup>, and the country across Ranges 3 and 4 from the old 5th Correction Line south to Round Lake and the River Qu'Appelle, is undulating land, thickly dotted with clumps of willows and bluffs of small poplar, which, in the occasional deep ravines met with, is of fair size, quite large enough for the erection of log-houses and out-buildings.

Township 17, Ranges 5, 6, 7 and 8, is rolling prairie land of excellent quality, interspersed with ponds and grass swamps, while a few scattered poplar bluffs are met with in the north-east part of this township in Range 5. The summer trail to Fort Qu'Appelle traverses this region through Ranges 5 and 6, while the located line of that great trans-continental highway, the Canadian Pacific Railway, is laid down through Ranges 6, 7 and 8.

Townships 18 and 19a, Ranges 5, 6, 7 and 8. are more or less timbered. The country in the neighborhood of Weed Creek, across Township 18, is very heavily wooded with poplar, elm and balm of gilead; and several good mill sites were noticed along the course of the stream. In Range 5 these townships are broken by the tremendous Qu'Appelle valley, the south side of which, at this point, is in a high state of cultivation, rendered so by the industry of Indian settlers under the superintendence of Government instructors.

These townships are again visited by the River Qu'Appelle, in the valley of which the soil is found of quite as good a character, but the timber is not so dense or so heavy as that found in localities farther east. The remainder of this region consists of undulating country, thickly dotted with bluffs of small poplar and willow, and is considerably broken by numerous ponds and grass swamps. The timber met with here is generally rather small, but very suitable, however, for fence rails, fuel and small log buildings.

The country from the middle of Range 6 eastward to the outline between Ranges 2 and 3, and south from the Qu'Appelle River to the 5th Base, has this year been reserved for Indian purposes.

Townships 17 and 18, Ranges 5, 6, 7 and 8, are well watered, both by ponds and numerous water-courses, which eventually find their way into the valley of Weed Creek or the River Qu'Appelle, and will doubtless soon be thickly settled.

Township 17, Ranges 13, 14, 15 and 16 is a bare stretch of prairie, inclined to be rather hilly in parts, and considerably interspersed with grass swamps. The soil is a fair second-class land, and is of a better quality along the northern portions of the township than that found in the vicinity of the 5th Base, where gravel ridges and considerable stone are met with. A range of sand-hills traverses the country in the neighborhood of the meridian between Ranges 13 and 14, and extends in a north-westerly direction across Township 18.

Township 18, Ranges 14 and 15, is thickly dotted with poplar and willow bluffs, the timber of which is of considerable size in the south-west portion of Range 14. The belt of timber extends easterly into Range 13, crossing about one-quarter of the area of the range, the balance being excellent rolling prairie land.

Township 19, Ranges 13 and 14, is rolling prairie, inclined to be very hilly on the meridian between Ranges 13 and 14, and is thickly interspersed with hay swamps.

Township 20, Ranges 13 and 14, contains a strip of timber from one-half to two miles in width along its northern boundary, and scattered throughout the region are numerous ponds and grass swamps, in which large quantities of hay are secured every season by the settlers located in the vicinity of Fort Qu'Appelle.

The soil of these last two townships and ranges is well adapted for cultivation, and no doubt the land will be rapidly taken up as soon as subdivided. The located line of the Canada Pacific Railway crosses the northerly portion of Township 18, Range 13, and then for 8 miles west follows the 5th Correction Line, crossing it in places.

The main trail to Fort Qu'Appelle enters Township 19, Range 13, and runs north-westerly to the north-west angle of Township 20, Range 13.

**EXTRACT FROM THE REPORT OF C. F. MILES, D.L.S., ON THE SURVEY OF THE TOWNSHIP OUTLINES BETWEEN THE 5TH AND 6TH CORRECTION LINES.**

Ranges 1, 2 and 3, between the 5th and 6th Correction Lines, were reported on by me in my last year's returns. The soil on Range 4, in the same block, may be described as principally second-class, being generally light. Township 19 is mostly open prairie, with the exceptions of the south-east corner, which is dotted with bluffs of second growth poplar and willows. The soil on the east half is principally clay loam, whereas on the west half it consists of sandy loam and gravel. Township 20 is an open, rolling prairie with many ponds, the soil first and second class, the latter predominating. Township 21 is also rather wet, the soil principally second-class, with numerous bluffs of poplar and willow in the middle and the north-west section



of this township. Township 22 is also very wet, the soil principally second-class, and would be well adapted for grazing purposes; the east half is dotted with numerous bluffs of poplar and willow, the former mostly second growth, and the west half open, rolling and hilly prairie.

The next block in my survey, (24 miles square) and covered by Ranges 5, 6, 7 and 8, may be averaged as second-class. Township 22 in Ranges 5, 6, 7 and 8, and the northerly part of Township 21, in Range 6, are principally third class, the soil consisting of a light sand, interspersed with numerous gravelly knolls—this district constitutes part of the Pheasant Plains.

The land along the 6th Base Line, and up to the stream that crosses this line in section 1, Township 24, Range 7, is rather better, and may be specified as first and second-class. It is mostly open prairie, with some brule bluffs in the south part of Township 20, which have latterly grown up with a growth of poplar and dense willows. Going farther south toward the Qu'Appelle River, the land becomes still more light, being principally third-class, and dotted with numerous bluffs of second growth poplar, with willows.

The stream above mentioned, crossing Townships 23, 21, and 20, Range 7, and entering the Qu'Appelle River in Township 19, forms the easterly and north-easterly limit of a rise of ground generally termed the "Pheasant Hills." Along the 6th Base these "hills" rise very gradually for about five miles; beyond this numerous depressions occur, which have formed into ponds and lakes. These "hills" are thickly dotted with bluffs of principally second growth poplar and dense willows, with now and then some poplars of a larger size which had escaped recent fires, prairie and bluffs alternating in about equal proportions in these "hills." To the north they extend about one mile or two into Township 22, and to the south about half-way into Township 19. The soil in these "hills" varies somewhat—forty per cent. of which may be termed first-class, the remainder second and third-class. This block is drained by the stream above mentioned, the "Little Cut Arm" Creek and Coulée emptying into the Qu'Appelle River.

The next block outlined by me is covered by Ranges 9, 10, 11, and 12, and, with the exception of a small area in the north-east corner, it consists of the finest land that has come under my observation. This block is also well drained by "Pheasant Creek" and other coulées advantageously. This creek forms the west limit of the "Pheasant Hills," which, as in the case in the last block, are on the summits more or less thickly wooded, and cut up by numerous ponds and lakes. The soil here is principally first-class, consisting of a rich black sandy loam. The alternate woods and prairie extend about half-way south in Township 19, and northerly the greater part of Township 20, Range 9—the timber consisting principally of second growth poplar, though in some places where the bluffs have been protected by adjacent ponds from fires, the poplars reach up to 10 and 12 inches in diameter.

West of the "Pheasant Creek" the soil is generally a rich clay loam, extending north up to the southern portion of Township 22; it consists of a gently undulating and rolling prairie, being bounded on the north by the rise of the so-called "File Hills." These hills consist of a sandy loam, and are thickly dotted with bluffs of a small growth of poplar, with willows, growing denser and thicker as we proceed northerly up the rise, when, arriving at the last section (No. 31) in Township 22, Range 10, it is found to be thickly wooded by large-sized poplars and balm of Gilead, the largest being about 16 or 18 inches. Here the soil also becomes of a lighter and sandier nature. The only part of this block, as far as it has come under my own observation, that is inferior, is the north-east corner of Township 22, Range 10 and the north half of Township 22, Range 9, and should be classified as No. 3. The surface water generally met with on my survey has been found to be of a more or less alkaline nature; however, one or two springs found along the banks of the Qu'Appelle River were found to be pure and tasteless. The valley of the Qu'Appelle River, within the limits of my survey, varies from about three-quarters to a mile in width; this appeared to be generally more or less springy, but as there is plenty of all towards the river, they will, I have no doubt, ultimately be found to be available as

hay and pasture lands. These lands within the limits of my survey are comparatively easy of access, the Fort Ellice and Fort Edmonton main trail running diagonally through the same, as also another trail branching off from the last mentioned one, and leading to the Roman Catholic Mission on the Qu'Appelle River and to Fort Qu'Appelle, where, besides the Hudson Bay Company's store, there are two or three other well-stocked stores. Another trail from Fort Pelly to Fort Qu'Appelle also traverses the northerly portions of Ranges 10, 11, and 12 diagonally. Since the Canadian Pacific Railway has already been located to within thirteen miles (south) of Fort Qu'Appelle, all these fine lands, it is safe to say, will be eagerly taken up and settled upon within a comparatively short time. Perhaps it should be necessary to state that although no timber for fuel, fencing, or building purposes, is to be met with in some of those townships in the last block butting on the 6th base line; yet any quantity may be procured for those purposes in the "File" and "Pheasant" hills.

EXTRACTS FROM THE REPORT OF G. C. RAINBOTH, D.L.S., ON THE SURVEY OF THE TOWNSHIP OUTLINES BETWEEN THE 7TH AND 8TH CORRECTION LINES.

I crossed the Pelly and Qu'Appelle trail in Township 28, Range 4, and I struck the main White Sand River in Range 4; the state of the country here was extraordinary, the creeks and rivers were all overflowing and the flat country was almost impassible, the ground soaked through with water, and the carts sank through it half way to the axle-trees, making my progress very slow as we could only take half loads and then two horses to each cart. I crossed the White Sand River by means of a raft and the canvas boat you provided me with. I must here add that the boat was exceedingly useful, almost indispensable at this point, which appeared to be the best to cross the river. I triangulated it to get the exact width, and also took soundings at intervals from one shore to the other, and the result was that the width of the river here was ten chains and thirty-three links, and a depth in the middle of the channel of  $4\frac{1}{2}$  fathoms (27 feet), an average depth of nine feet the rest of the distance, the average taken from nine soundings, the current being at least  $1\frac{1}{2}$  miles per hour. You can form an idea how different this river is now and what it was last fall, when I crossed it on a pole 25 feet long, 40 miles below this.

REPORT OF G. U. RYLEY, D.L.S., TOWNSHIP OUTLINE WORK.

The following is a report descriptive of the country passed over during my survey of Township Outlines West of the 2nd Principal Meridian:—

Township 17, Range 1.—Is covered with second growth poplars and scrub from 2 to 8 in. diameter, interspersed with patches of prairie. The soil is a sandy loam, and rated second and third class. Land level.

Township 18, Range 1.—The Qu'Appelle River, having an average width of one chain and fifty links, situate in a valley of over one mile in width, runs easterly through the northerly part of this township. The banks of Qu'Appelle valley are about 300 feet high, the south one being covered with a thick growth of poplar, willow, balm of Gilead, birch and cherry from 2 to 12 inches in diameter. The north bank is only sparsely wooded. The bottom of the valley is half-a-mile in width, being open prairie; soil sandy loam. The balance of this township is covered with a dense growth of second growth poplar and willow, patches of prairie here and there intervening. The lands is in some parts rolling and is very much cut up by large ravines, through which small creeks, containing good water, flow into the Qu'Appelle River. The soil is a sandy loam.

Township 17, Range 4.—Is similarly wooded; the northern part being interspersed with tracts of prairie. The land is level and dotted with numerous sloughs. The soil is a sandy loam.

Township 17, Range 9.—The southerly two sections of this township are prairie, the balance prairie, interspersed with a great many islands of poplar from two to eight inches in diameter; a large coulée, through which a creek fifteen links in width

flows, runs through the north-westerly corner of this township; with this exception the land is level. The soil is a clay loam, and is rated first and second class. The Canadian Pacific Railway runs through the southerly part of this township.

Township 18, Range 9.—The Qu'Appelle River, lying in the flats of the Qu'Appelle Valley, runs through the centre of this township. The valley at this point, and in fact from Range 8 to Fort Qu'Appelle, a distance of nearly fifty miles, is more or less settled by half-breeds, and a few Canadians, who all agree that the quality of the soil in the valley, as well as in the plains above, is all that can be desired, and the splendid crops of oats, barley and wheat, together with a great variety of vegetables, verify their statements. Tourists and intending settlers would do well to visit the Roman Catholic Mission, situate in this lovely valley on the north shore of a beautiful lake, six miles east of Fort Qu'Appelle, and behold the grand display of vegetables and flowers growing there to perfection. The Governor General, in his recent tour, visited this little paradise and complimented the Father and Brothers on possessing such a pretty little place. The majority of this township is prairie, the wooded parts being ravines and scattering islands of poplar; the soil is clay loam, and is rated class one and two.

Township 17, Range 10.—The southerly part of this township is hilly and dotted with small islands of poplars; the balance is level and open prairie. The soil is mostly a clay loam; the southerly part is class two, the northerly part class one.

Township 18, Range 10.—This township is open prairie, with the exception of the coulées, which are filled with poplar. These coulées and the River Qu'Appelle cover the northerly part. The quality of the soil is excellent, being mostly class one. The land is rolling.

Township 17, Range 11.—A range of small hills occupies the southerly part of this township; they are partly covered with islands of small poplar. The northerly part is open prairie and is comparatively level. The soil is a clay loam.

Township 18, Range 11.—The north-easterly corner of this township is cut off by the Qu'Appelle Valley into which numerous coulées run, covered on their south banks by small poplar and cherry, from two to twelve inches in diameter; the north banks are almost bare of wood, and the same feature exists on the banks of the Qu'Appelle. About the point where the river crosses the 5th correction line, the Pheasant Creek flows into it from the north. Mr. Fisher, who lives there, states that some very fine building timber may be had along both banks of this creek. The great quantity of game at this place surpasses anything I have yet seen, and it might be called the hunter's paradise. Rolling land, open prairie. Soil, class one in the north and two in the south, the latter being clay loam mixed with gravel.

Township 17, Range 12.—The south part of this township is interspersed with islands of small poplar. The land is very hilly, being the north side of a range of hills running in a north-westerly direction. Several coulées take their rise in this township and enlarge as they near the Qu'Appelle. The land is heavy, rolling and undulating. The soil is a clay loam, mixed in some places with gravel, and is classified number two.

Township 18, Range 12.—This township is mostly open prairie. The coulées to the north are well wooded, containing poplar from two to twelve inches. The soil in the north part of this township is black clay loam, the balance being mixed with gravel is classified number two. The land is undulating.

Township 17, Range 17, is open prairie. The land, generally speaking, is rolling, but in some parts level. The soil is second and third-class, being clay and sandy loam mixed in some places with fine gravel.

Township 18, Range 17.—The north-east corner of this township is dotted with numerous poplar groves containing wood from two to twelve inches in diameter. The land is rolling and interspersed with a number of sloughs. The quality of the soil is class one and two.

Township 19, Range 17.—The south-west corner of this township is prairie; the balance is covered with poplar from two to twelve inches in diameter, interspersed

here and there with a slough and small patches of prairie. The soil is class one, being a black clay loam.

Township 20, Range 17.—This township is covered with small poplars with patches of prairie intervening, interspersed with sloughs. The soil is all class one. The land is slightly rolling.

Township 17, Range 18.—A low ridge of sand hills containing very little wood runs through this township in a north-westerly direction. The balance is open prairie. The soil is classed two and three. The land is rolling and very dry.

Township 17, Range 19.—Boggy Creek runs south-easterly through this township. The water is excellent and the soil being first class, makes it a very fine township for agriculturists, wood being in close proximity. The land is rolling and not cut up by sloughs.

The country which I have attempted to give a description of is destined to become one of the most populous districts in the north-west, owing to the land being all fit for cultivation and no lack of wood and water. Besides this, the Canadian Pacific Railway is permanently located through the above townships. Quite a number of settlers have squatted on unsubdivided land, running their own boundaries from the township outlines.

EXTRACT FROM THE REPORT OF J. G. SING, D.L.S., ON THE SURVEY OF THE TOWNSHIP  
OUTLINES BETWEEN THE 4th AND 5th BASE LINES.

Commencing at the 4th base, Township 12, Range 1, the land southerly along the 2nd principal meridian is rolling prairie; soil, of the best quality for four miles; we then meet with poplar woods and dense scrub which extends south as far as the south branch of Pipestone Creek. The land is then rolling prairie to the 3rd correction line, near where the 102nd meridian crosses the Pipestone. There is an excellent mill site, the banks of the creek being high, and considerable fall in the stream. In Townships 11 and 12, Range 1, there are several large bluffs of poplar; some of the timber is of good size, suitable for building and fencing. On the meridian exterior, between Ranges 1 and 2, Townships 11 and 12, the land is rolling prairie. The soil is generally first-class and well adapted for either farming or grazing purposes, being well watered by ponds and creeks. A fine creek flows south-east across Section 13 in Township 11; it is about two feet deep, water fresh and good. On the meridian exterior, between Ranges 2 and 3, Township 12, the land is rolling prairie, with occasional ponds of water, soil excellent.

Township 11 is considerably broken by ponds, lakes and marshes, and lies in the north slope of Moose Mountain, which is covered with bluffs of poplar, willow and dense scrub. The soil is of good quality; but as the surface is so broken, it is more suitable for grazing than farming purposes. On the meridian exterior, between Ranges 3 and 4, the land is similar to that along the meridian between Ranges 2 and 3. Commencing at the 2nd principal meridian, between Townships 11 and 12, is solid poplar woods; the timber is large and will answer well for building. This bush and scrub extend to the west three miles, as far north as we could see, and south to the Pipestone. The next fifteen miles is rolling prairie; soil, first class. The six miles across Range 4, between Townships 11 and 12, is very hilly and frequent ponds of water; bluffs of poplar north and south of the line.

Township 12, in Ranges 1, 2 and 3, cannot be surpassed for farming purposes, being well watered, convenient to wood, and the soil of the very best quality; a clay or sandy loam covered with rich black mould varying in depth from six inches to two feet.

Township 12, Range 4, is somewhat broken by ponds and hay marshes. Township 11, in the same range, is very broken by lakes, ponds and marshes, the surface being covered with thick bushes, bluffs of poplar and willow.

My next block consisted of Townships 9, 10, 11 and 12, Ranges 5, 6, 7 and 8. Townships 11 and 12, in Ranges 5 and 6, are somewhat broken by the north part of Moose Mountain; the soil is good, being a sandy loam; the surface is generally

covered with dense scrub and bluffs of poplar, lying between this part of the mountain and the southern part which extends north to Section 12.

Township 11, Range 5, is a rich grassy flat well adapted for grazing. All the land fit for cultivation in this portion of the mountain is enclosed in the Indian Reserve, containing seventy square miles, and includes part of Township 10, Range 5, nearly all of Township 10, Range 6, and part of Township 10, Range 7; also includes part of Township 9 in the same ranges. The remaining portion of the block is rolling prairie, except Townships 10 and 11, Range 8, along the correction line, which are broken by a range of high hills lying immediately west of the Moose Mountain Creek, which flows south-easterly through Township 10, Range 8, Township 9, Range 7. The current is slow and the banks generally are low. Township 11, Range 7, is crossed by a deep ravine which contains some poplar and willow sufficiently large for fencing; the western part of this township is quite stony. In the Moose Mountain I found plenty of limestone and large boulders, also gravel and good sand suitable for building.

I also surveyed the outlines of Townships 11 and 12 in Ranges 13 and 14. These four townships are almost a dead level, the surface only being broken by occasional ponds of water. The soil is of second class quality, a stiff gray clay, and very hard to penetrate. The ground is very rough in places, caused by these small round hummocks full of fine roots. We met with no wood after leaving the mountains, but all the country around the mountains will be supplied with wood from them. I would estimate there is at least three hundred square miles of solid woods on these hills. We were never without good water. I was informed at Brandon that a party of settlers were going to this section next summer.

EXTRACT FROM THE REPORT OF A. C. THOMSON, D.L.S., ON THE SURVEY OF THE TOWNSHIP OUTLINES BETWEEN THE 4TH AND 5TH BASE LINES.

My survey covered an area of over one thousand square miles, the greater part being a fine undulating or rolling prairie, well suited for settlement. I should say that about one-fifth of this is covered by bluffs of small poplar from 3 to 10 inches diameter, with willow under brush. There are numerous small marshes and ponds filled with good water fit for drinking, but which can be easily drained, as there is a decided fall from one towards the other, either towards the Qu'Appelle River or the Pipestone. The latter runs in a "coulée" of about half a mile wide and from 60 to 100 feet below the general level of the prairie. The stream itself is about 10 feet wide and 2 deep, with a swift current.

The soil in most parts being a good clay loam, with a covering of about a foot of black vegetable soil and a small quantity of surface stone, and in some places banks or ridges of gravel.

The whole of Townships 13, 14 and 15, Ranges 11 and 12, and Township 16, Range 12, is destitute of timber.

On the 4th Correction Line, Range 12, I crossed a stream of good clear water, about 10 feet wide and 2 feet deep, with a swift current towards the south-east, that I was told by some of my men is Moose Mountain Creek, and I have marked it as such on my map.

EXTRACT FROM THE REPORT OF CHAS. E. WOLFF, D.L.S., ON THE SURVEY OF THE TOWNSHIP OUTLINES BETWEEN THE 2ND AND 3RD BASE LINES.

The soil in Townships 6 and 7, Ranges 1, 2, 3 and 4—which is a rolling prairie—is of first-class quality, and for agricultural purposes is superior to any I have seen in Manitoba. It is a rich sand and clay loam with a gray colored clay subsoil. On the higher portions of these townships may be found a few surface boulders of a small size. Many creeks meander through these townships in a south-easterly and south-westerly direction, averaging ten feet wide, two feet deep, and a current of one to one and a-half miles per hour.

The only timber met with in these eight townships—and being but a small clump of poplar—was in sections 36 and 31, Township 7, Ranges 1 and 2. Settlers in these townships can easily procure wood and timber from the Moose Mountains, which are only a short distance north of said lands.

The north half of block No. 3, viz.: Townships 7 and 8, in Ranges 9, 10, 11 and 12 is a first to second-class soil. It is a good fertile sandy loam, with a clay subsoil. Rough Bark Creek meanders along the western portion of Townships 5 and 6, Range 12, on the banks of which is a narrow skirting of wood composed of poplar, ash and maple. The south half of block No 3, viz: Townships 5 and 6, Ranges 9, 10, 11 and 12 is a very good second-class soil, differing from the north half by its lesser depth of loam, and the subsoil of the higher portions being rather hard.

The south-west half of Township 5, Range 17, Township 5, Range 18, and the south-west half of Township 6, Range 18, are situate in the Missouri Côteau, the soil of which, in these townships, is rather poor—generally of a sandy and gravelly nature. The valleys are full of numerous small water ponds and lakes, the waters of which are more or less alkaline, with a fair percentage of really good water. The grasses of this section are abundant and rich, and would form admirable pasture lands. The north-east half of Township 5, Range 17, north-east half of Township 6, Range 18, and Townships 6, 7 and 8, Range 17, are of an averagely good second-class soil. The Souris River meanders south-easterly across Township 6, Range 18, and Townships 6 and 5, Range 17, the banks of which are in some places void of any kind of wood, and in other parts of said townships are lined by a close-growing but very light poplar and willow. A creek crosses the north half of Township 8, Ranges 17 and 18, in an easterly direction, the banks of which are thickly lined with ash and elm, averaging about eight inches in diameter; there is also a small quantity of maple and oak of about the same dimensions. There are also some gullies a short distance south of this creek, and running in an easterly direction, the bottoms of which are also well filled with timber of the same kind and dimensions.

This last-mentioned creek is called Mashed Spoon Creek, as I was informed by "Wasoup," a Stony Indian (from Oak Lake) whom I met close to its banks, and that it derived its name from the fact of an Indian having crushed, or "mashed," a spoon between two stones and then cast the particles into the creek as a charm.

The townships on which I was working this season, with the exception of the south-west half of Township 5, Range 17, Township 5, and the south-west half of Township 6, Range 18, were entirely in rolling and undulating prairie. The sloughs or shallow water ponds in my portion of the work take up but a very small percentage of the lands; and, with the exception of some of those in the Missouri Côteau, the water was good, clear and fresh.

#### REPORT OF THOMAS FAWCETT, D.T.S., ON THE SURVEY OF THE TOWNSHIP OUTLINES BETWEEN THE 2ND AND 3RD BASE LINES.

Townships 5 and 6, Ranges 1 to 4, may be described as rolling prairie with numerous ponds and grassy marshes, which decrease in number from the 2nd principal meridian westward.

Range 1 is traversed in a southeasterly direction by a beautiful stream of clear water, which I supposed to be the South Antler Creek. Ranges 1 and 2 are traversed in a southerly direction by Moose Mountain Creek—a stream which may be utilized for milling purposes, the current being rapid and the banks high, while the bed of the stream and the sides of the banks are more or less strewn with boulders, which, together with the gravelly soil found in the banks, would be valuable in the construction of dams.

Ranges 3 and 4 are traversed in a south-easterly direction by several ravines ranging from 20 to 60 feet in depth, and mostly strewn with boulders—principally granite and gneiss, with a few limestones. The soil is a dark clay loam, mixed in places with gravel and clay subsoil, and is well adapted for the growth of cereals.

Townships 5 and 6, Ranges 5 to 8, contain excellent soil, abundant water of good quality, and undulating surface, scattered ponds and hay marshes, and are suitable for agricultural purposes.

Townships 7 and 8, Ranges 5 to 8, contain a large percentage of good land. Ranges 5 and 6 are traversed south-easterly by the Moose Mountain Creek, which here appears to be a deep stream with a sluggish current and low banks, in places marshy. A broken range of hills commencing about the centre of Township 8, Range 5, is seen to extend in a north-westerly direction. The soil on the north side of the Moose Mountain Creek is a sandy loam with sandy subsoil in places; the surface soil, however, is first-class. West and south of the creek the soil is more of a clayey nature, and is more durable.

Townships 5 and 6, Range 13, are traversed by several deep ravines, extending easterly and in a south-east direction, at the bottom of which flow small streams. The land sloping towards these ravines is mostly covered with erratic blocks and boulders varying in size from a pebble to masses weighing several tons. Probably 50 per cent. of the land in these townships would only be suitable for pasture. The only timber met with during the season was found in these ravines.

In Townships 5 and 6, Range 14 and 15, the soil is better in quality, the surface is high and rolling, while boulders are only seen in some of the ravines. These townships I consider good arable land.

Township 5, Range 16.—The Souris River which crosses the south end of this township at the south-east corner expands into a lake upwards of a mile in length by half-a-mile in width. The greater portion of the surface soil appears to have been washed away at some period, leaving a hard sun-dried clayey surface scattered over with pebbles and boulders, which lie on the surface where the surface soil is gone, and are imbedded in the soil where it remains. The grasses which grow on this land, however, are very nutritious, and it seems to be a favorite rendezvous for buffalo.

The same remarks which apply to this township will also apply to Township 6, Range 16.

Township 7, Range 13, is traversed in a south-easterly direction by a deep ravine in which flows a sluggish stream of water. The banks of the ravine—and in places for quite a distance back—are very stony. The township is mostly high and dry; the soil, a heavy clay.

Township 8, Range 13, is high dry prairie, a gently undulating surface, clay soil mixed in some places with gravel.

In Township 7, Range 14, the soil is of better quality, being a dark clay loam. On the west side of the township several grassy ponds and sloughs are met with.

Township 8, Range 14, is traversed by a sluggish stream in a south-easterly direction, the same which passes through Township 7, Range 13. The land is mostly of good quality and well suited for farming. Near the south-east corner of the township a number of high hills are seen.

Township 7, Range 15, is mostly level, while crossing it diagonally from the north-west are several marshes which are caused by a lake situated at the corner of Townships 7 and 8, Ranges 15 and 16. The soil, however, is first-class, and is suitable for both agriculture and pasturage.

Township 8, Range 15, contains excellent loamy soil, a nicely rolling surface, while at the south-west corner about two sections will be cut off by the lake.

In Township 7, Range 16, the land is good on the east and partially on the north, while the west side, being similar in appearance to Townships 5 and 6 in this Range, is suitable only for pasture.

Township 8, Range 16, is crossed by a marsh extending from the lake at the south-east corner almost to the western boundary of the township. The land north of the marsh is of excellent quality, while the marsh itself will produce immense quantities of hay.

EXTRACT FROM THE REPORT OF LACHLAN KENNEDY, D.L.S., ON THE SURVEY OF THE TOWNSHIP OUTLINES IN THE BOW RIVER DISTRICT.

Of the fifteen townships outlined, at least one-half of the area comprised is adapted in every sense for cattle ranches; that is to say, along the valleys of the Bow and Elbow Rivers, Fish and Sheep Creeks.

These localities are, for the most part, well timbered; affording ample shelter, abundance of pure running water winding through the numerous ravines.

Township 24, Range 3, and south half in Range 2, comprising part of the Cochrane Ranche, between the Bow and Elbow Rivers, is well sheltered, especially in the vicinity of the Elbow, spruce and cottonwood growing plentifully in dimensions suitable for all ordinary building purposes.

In reference to this locality, we were aware of some "thoroughbred stock" being quartered here, in the south-west part of Township 24, Range 2, west. Also, of preparations being carried on, in view of the winter, by way of putting up hay at different points.

On the 2nd of September, we met 2,800 head of wild cattle, near Fort Calgary, on their way to this ranche, and on the 21st of the same month, we met some 1,800 head near the leaving of Willow Creek, a day's journey from Fort MacLeod, on their way north to the same ranche.

In all, over 6,000 head were reported as comprising the nucleus of the Cochrane Range for this season.

The valley of Fish Creek, passing through the southern part of Township 23, Ranges 3, 2 and 1, and the northern part of Township 22, Ranges 2 and 1, in places afford very fair grazing and shelter, together with timber of small but useful dimensions, spruce, cottonwood, white poplar and grey willow.

There are two or three squatters located in this valley, as also that of the Elbow River, with improvements and stock. Mr. Glenn's claim, which came more particularly under our observation, is situated at the intersection of the MacLeod trail with Fish Creek on the boundary between Townships 23 and 22, and deserves creditable mention. He has a good dwelling-house, barn and corral. That part of his claim, immediately adjoining the Creek, and upon which the said improvements are located, presented an excellent display of potatoes, cabbages, onions, turnips, &c., as well as barley, oats and wheat. A sample of the two latter are herewith submitted, and were gathered as I passed homeward on the 17th September. Owing to frosts prevailing every month, at least this season, wheat must prove uncertain as to its maturing. Mr. Glenn's stock, particularly his horses, appeared thrifty and in good condition. They graze for the most part in the northern portion of Township 22, Range 2, in the vicinity of Rush and Duck Lake, where there is a luxuriant growth of excellent grass.

East of Mr. Glenn's, and at the junction of Fish Creek with Bow River, is the Indian Department supply farm, in charge of Mr. J. J. McHugh. Here we saw a considerable extent of excellent land under crop, including barley, oats and turnips, all of which were looking extremely well.

Townships 21 and 22, Ranges 1 and 2, are for the most part very broken with numerous springs, marshes, and corresponding streamlets, winding their course eastward among the high rolling hills and uniting to form what is known as Pine Creek, which crosses the MacLeod trail, in the south-eastern part of Township 22, and so-called, I presume, from occasional clumps of spruce along its steep banks.

The Sheep Creek Valley comprises one of the most attractive locations for stock which came under our observation. It is well sheltered, having abundance of cottonwood in the vicinity of the water course, and a luxuriant growth of vegetation to the south and west, vetches or wild pea vine prevailing in such abundance as to prove a serious obstruction when one is walking through them. A sample of this vine is also submitted. The valley is not extensive, and is composed of Township 10, Ranges 1 and 2, and part of Township 19, Range 2.

Immediately to the south, in Township 19, in the Valley of Tongue Creek, which is contracted as it passes through Range 2, and gradually expands into a broad plain



eastward through Range 1. The southern part of this Township is dotted with large granite boulders, and the soil appears light and gravelly.

To the south of our work, at the 5th correction line, extends the valley of High River, which is extremely attractive, composed principally of broad bottom lands having rank vegetation and an abundant supply of timber, of dimensions suited for all the requirements of a ranche.

The valley was dotted with groups of cattle, reported as belonging to Emerson, Lynch and French, local ranche men. Should the winters prove favorable, stock-raising cannot but be a profitable investment. The principal drawback in the summer season arises from the innumerable quantity of flies, of which the mosquito forms the most formidable factor. All the time we sojourned in that district, until the latter part of August, we experienced great difficulty in preventing our horses from straying away, having to picket and hobble them continuously at night. They became very poor and continued so during the fly season, or until after the 1st of September.

The climate, during our sojourn at the foot of the mountains, in the months of July, August and September, was generally pleasant, though inclined to be cool, frost occurring every month and a fall of snow, which continued one day, about the 8th of September.

The rain fall appeared to be almost daily, judging from the thunder showers which were visible either to the north or south of us, descending from the mountains and following the water courses into the plains to the east. But, as they generally extended over a very narrow area, weeks might elapse before experiencing one, and I would infer from the one which came down suddenly upon us the 21st of July, about 2 p.m., near the head waters of Pine Creek, that they must occasionally prove very violent. In this instance hail, fully the size of walnuts or even larger, fell in such abundance as to remain on the ground for over twenty-four hours. It fairly cut down all vegetation, killing several prairie chickens and an eagle. And in our own case four of us came off all bruised, even to be black and blue for two weeks afterwards. The storm only extended about two miles in width, and for the most part the belt swept by it presented one bleak waste for the remainder of the season.

One month later, on the 21st August, we were caught on the outskirts of a similar storm, which passed to the north of us, while camped on the Elbow River, in the southwest part of Township 24, Range 2. At this time, although the vegetation was cut down to some extent, the storm did not leave so bleak a trace as the former. These storms must prove trying upon cattle, as our ponies, although not within the range of the severest part of the former, were, with difficulty, kept under control during its continuance.

The soil generally throughout this whole region is good, except in the immediate vicinity of the river beds, which in some instances prove gravelly, as is the case for the most part with the low flat at Fort Calgary, which arises from the washout at high water. The soil above high water is of the best quality, excepting some of the highest hills, which sometimes is light, and produces scanty vegetation.

As we approach the mountains the hills are covered more or less, in many instances, with groves of poplar of medium dimensions. These abound more particularly where the ground is moist and springy.

As regards the country extending from Belly River, near Fort MacLeod, to Bow River, at Fort Calgary, I do not think too much can be said in praise of its adaptability for stock-raising, or more particularly for cattle and horse ranching, provided the winters prove as favorable as they are represented to be. There is plenty of timber for fuel, building material and shelter. The country is thoroughly watered by limpid creeks, that flow from the hundreds of springs bursting from among the foot hills along the base of the Rocky Mountains, while the soil appears to be extremely rich and productive.

A region which for generations has supported immense herds, even millions, of buffalo, cannot but prove favorable for stock when once acclimated, provided they are permitted to roam over a sufficient area.

To afford some idea of the abundance of the buffalo, even within date of the Mounted Police into the country, we were informed that trains were compelled to halt until the bands divided and permitted their advance. On our way from St. Mary's River crossing, until we reached Fort Walsh, or rather until snow was encountered, we counted daily along the trail from 150 to 200 buffalo skulls, and infer that they abounded in equal numbers all over the plains. Between Fort Walsh and Old Wives Lakes we observed several small bands of buffalo moving northward. They have not been known in the country for three or four years.

At no distant day they are destined to become extinct, owing to the fact that they are shot solely for the hide. And on the American side of the line their speedy extermination is encouraged by the Government, as we learned from officers stationed throughout Montana. When the buffalo is extinct the "Indian Question" is counted by them as being settled. We were informed that robes, or rather hides, numbering 60,000, were secured in the Yellowstone Valley during the season of 1880-81.

From Fort Walsh to Qu'Appelle we were accompanied for the most part of the way by twenty-three Indians, principally young children and old infirm people. Some were blind, and all were being conveyed to their reservation at the latter place. Among the number were Tait and Humphrey, both intelligent and educated, the latter having acted as interpreter for the Government until he had lost his eyesight. Although comparatively blind, he could advise about every part of the trail as to where wood and water were to be met and the distance travelled, he having in his younger days, whilst in the employ of the Hudson's Bay Company, located this northern trail which it was our lot to follow. Indeed, we were the most readily persuaded to choose it from the fact in so doing we secured the guidance of these Indians. It would at times have proved difficult to follow the trail, particularly during the snow-storm which overtook us on the 9th of October, and remained on the ground until the 25th, as occasionally the country had been burned over, and, owing to the drift, all traces of the trail would fail us. Although this trail is somewhat longer than the southern one, this fault was more than atoned for by the fact that we had ample wood and water, with only one or two exceptions, when we carried wood for five days from Swift Current Creek.

#### REPORT OF EXPLORATION BY PROFESSOR JOHN MACOUN, M.A., F. L.S.

##### *Itinerary.*

Having received your instructions to examine the western slopes of the Duck and Porcupine Mountains, and to explore the Swan and Red Deer Rivers, which drain these elevations, I left Ottawa on 20th May, and Belleville on 24th, and proceeded to Sarnia, where I took passage on the steamer *Quebec* for Duluth.

Owing to fogs which caused us to run aground in the St. Mary's River, and caused our detention at Point aux Pins and other places, we did not reach Duluth until the morning of June 2nd, and Winnipeg the succeeding day.

I immediately set to work to learn the best and cheapest way to carry out your instructions. Should I proceed by way of Fort Pelly, I would have to purchase horses and carts, and when I reached there would still be on the threshold of my work, and no certainty of achieving success. I learned in conversation that a Mr. Pratt had a steam tug on Lake Manitoba, and to him I applied. He could carry me beyond the Narrows of Lake Manitoba but no farther. I now saw a gentleman named Dickson, who was going to take the census for the district, and made arrangements to meet him at the Narrows.

Leaving Winnipeg on the morning of the 8th by train, we reached Portage La Prairie that evening, and the next day walked across to Totogon, a distance of 22 miles, but the goods did not arrive until next day owing to the badness of the road.

As there was no word of the steamer, and I could not find sufficient dry ground to pitch a tent, I at once engaged a sail boat to take me down the lake. We embarked and started down the White Mud River and soon after reached the lake—

a wide bay of which we proceeded to cross. In the meantime a terrible thunder-storm arose, and it was only by the utmost exertions that we were enabled to make the land, and even then I had to force the owner to enter an opening in the gravel beach which surrounds the lake. He made the attempt, but with an unsteady hand, and we grounded and immediately the waves broke over us, but my men jumped out and by main strength forced her over the bar on top of the next wave and we were saved. My camp outfit was washed overboard and lost, but we were safe. Had I not compelled him to beach the boat we should have been swamped in five minutes and all lost, as the hurricane broke over us before we were well inside the bar and at once changed the direction of the wind off shore.

Next day, June 10th, we reached Manitoba House and found our boat so unseaworthy that Mr. Martineau, the Indian Agent, advised me to go no farther in it. Stormy weather continued for a number of days and I occupied myself exploring the country in the vicinity. The wind fell at dark on the 17th and we started for the Narrows, and reached there by midnight, where the boat with Dickson on board had arrived a few hours before.

Early in the morning we started, but owing to head winds and a succession of gales we did not reach Water Hen River until the morning of the 23rd. The greater part of the distance had to be made with the oar against a head sea—the men working in relays. Two days hard work brought us up Water Hen River, and here we camped while our boat was being refitted. I explored the country at this point and made large collections of birds and plants.

Our progress up Lake Winnipegosis was slow; yet we were on the alert from 3 a.m. to dark all the time. In passing through Botts Lakes we found it extremely difficult to get a spot dry enough on which to pitch our tents, and lying in the boat was out of the question owing to the flies. We entered Shoal River (that part of Swan River below the lake,) on July 6th, and reached Swan Lake House the next day. Here I expected to purchase a boat in which to ascend Red Deer River, but there was none to be had. We at once commenced to build one and completed it by July 12th. I tried to engage a half-breed or Indian to come with us up the river, but no one would venture owing to the fearful stories told about the wild rapids we should have to encounter.

On the afternoon of the 13th we dropped down the river, and as usual met head winds, which compelled us to row all the way to Red Deer River, which we entered and ascended a mile and a-half on the 16th.

I now paid off Laronde and was left alone with my outfit and two small boats. The river was a raging torrent and was far outside of its banks, and I saw that we had either to wait until it would subside or take our stuff up in two loads. The latter course we adopted, and by hard and continuous labor we reached Red Deer Lake and camped on its shore July 27th. We never had an accident, but had many hair-breadth escapes owing to the velocity of the water.

Next morning we started for the Porcupine Mountains, which lay almost due south from our camp, taking three days' provisions with us. Being without a guide, I took that upon myself and steered by compass, having a man to blaze the trees when in the forest. Our path was through marsh, muskeg and quaking bog, where the men often dropped through up to their armpits, and after this thick woods to the mountain tops. At this time the weather was extremely hot and frequent thunder storms took place, so that one time we would be drenched and at another roasted. After coasting along the lake and examining the land along the southern shore, we came to Red Deer River on August 5th, and found it entered the lake by a number of mouths.

From this time to August 16th we were battling with the current of Red Deer River or making excursions inwards from it. On this day we reached the first forks and entered the Etoimami River. We ascended this for three days and entered Little Swan River on the 19th. Six days more of incessant labor brought us to the first lake, and as our provisions were nearly exhausted we now worked from daylight to dark. The weather was rainy, and everything we had was soaked so that a buffalo robe we

had fell to pieces. I had expected to find a direct communication with Swan River but found none, so that on Saturday, August 27th, we camped at the head of navigation, with very little hopes of getting through to Livingstone with our boats, which were worn through in many places.

Early on Sunday morning Davie and I started, and after a day's careful examination we found a marshy lake which discharged its surplus waters to the south and received a few small rivulets from the north. Monday found us forcing our way up a small stream filled with brush; when we could proceed no farther for darkness we camped, and next morning left the creek and began to carry our stuff a mile and a half across the marshy lake. By three o'clock on Wednesday we had everything across and launched out on the lake in torrents of rain. What was our dismay when we reached the other side to find that the lake ended in a marsh filled with equisetum (horsetails). Determined not to be beaten we all jumped into the mud and water, which was breast deep, and forced the boat through. After nearly half a mile of this we reached a narrow part of the marsh, and pushing the reeds aside were delighted to see a narrow creek which in less than a quarter of a mile led us into a large lake which we crossed in torrents of rain and camped.

Next morning, Sept. 1st, we coasted along the lake and came to a fair sized creek which we entered, but in a short time it became so filled with willows and alders that we could scarce push the large boat through. The rain still fell and the bushes drenched us to the skin, but we persevered, and at 2 p. m. came suddenly on a bridge constructed by Indians; while the men were tearing away the bridge I climbed a tree and saw Swan River only a few hundred yards away. By 3 p. m. we had entered the river, and with a ringing cheer glided down the stream.

For over six weeks we had been battling with difficulties of every kind and had been drenched night and day for the last month as we had no dry clothing, having to be almost constantly in the water forcing the boat up the almost continuous rapids. All felt the change, and we breathed freely again, knowing that the worst was past. We had now been for nearly three weeks on short allowance of bread, which I supplemented by shooting wild fowl and catching fish.

The rains still continued, but we cared for nothing now and pushed on. The rains had raised the river and I steered boldly into the rapids, knowing that we were able for anything. When the river was too rough, the men took a line on shore and I ran the rough water alone, they pulling the rope when I called. On Sunday afternoon, September 4th, we reached Livingstone and, through the kindness of Sub-Inspector Griesbach obtained the shelter of a house for myself and men. When we reached there our clothing was wet, dirty and tattered, our food exhausted (not enough for supper), our tents and blankets rotting with the wet, and yet not one of us felt any ill effects from the exposure. Our only mishaps for the summer were my son being carried away in a rapid, but as he held a rope I soon hauled him in, and my nephew being upset from the canvas boat in Swan River, which he soon regained.

The next day I sent my son up Swan River with Dr. Orton, and instructed him to examine that part I was forced to leave. They spent eight days on the trip, and he brought back much information. In the meantime, myself and two men took three days' provisions and went 25 miles into the hills north of Livingstone. I also penetrated the hills about 25 miles due east of Livingstone, and on the 12th September and two following days entered the Duck Mountains, and crossed it to Shell River. My line was about half way between Livingstone and Fort Pelly.

On September 15th we crossed over from Livingstone to Fort Pelly, and the two following days were busy mending our boats for our trip down the river. Having got everything in order, we left Fort Pelly on Monday, September 19th, and the next day I had the misfortune to shoot away part of my thumb. Although the wound was severe I pushed on, steering with my left hand, and reached Côté's Reserve on Wednesday morning. After examining his farm, the Indian Farm, and penetrating Duck Mountain some distance, I considered my work for the season accomplished, and returned to the river.

We now hurried on, and reached Fort Ellice on September 30th. Selling one of my boats, and placing the other and a part of my outfit in store, I engaged a half-breed to carry my luggage and natural history specimens from Fort Ellice to Brandon. Next day we left Ellice, and reached Brandon on the 5th of October, having walked all the way. Next morning we left for Winnipeg, and after paying off my men and settling my business, I started for home, and reached Belleville on the 14th of October.

GENERAL REPORT OF THE COUNTRY EXAMINED.

*Lake Manitoba.*

Although my instructions did not require me to report on this Lake and Winnipegosis and the adjoining country, I think it proper to make a few remarks regarding that region.

From remarks made to me in Winnipeg, I was led to expect high water at Totogon, but the reality was much worse than I anticipated. When we reached there on the evening of the 10th June we had to wade up to our knees in mud and water to the hotel door. Two days after we left the water entered the bar-room, and for aught I know to the contrary it may be there yet.

At every point along the lake the water had risen at least three feet—possibly four, as accounts differed. All the meadows, which formerly produced so much hay, were under water ranging in depths from three feet to six inches. The water, however, had not reached the wood, and from this cause I was led to infer that the Lake was subject to periodic overflows such as at present.

As is well known, the lake is very shallow, and is subject to fierce gales; these winds, and doubtless the movement of ice, cause large quantities of limestone, gravel and granite boulders to be forced up along the shore. When the water is low, I am told that this barrier is of considerable height, and a wide beach extends out lake-wards. At this time the meadows within the barrier are quite dry, and many of them have been broken up and heavy crops of grain and potatoes raised on them. During the last two summers the water has been gradually rising, and is now in many places over the barrier, and all the meadows are covered with it.

These remarks apply to every part of the lake, and it can be easily seen that there is no way of escaping it. But this is not all, the forest bordering on these meadows is fast changing into a bog, as there is no drainage, and the country being almost a dead level the water lies where it falls. For the five days I remained at Manitoba House my feet were never dry, as I was walking constantly in water from 2 to 12 inches in depth.

Above the Narrows it is even worse than at Manitoba House, and it was with the utmost difficulty we could find a spot on which to pitch a tent. In conversation with the telegraph men, I learned that the whole country is afloat (to use their expression) between the Narrows and Duck Mountain. All the trouble on account of water is not caused by the lake, but by the rainfall of the last three years, which has been far above the average, and as the country is almost a dead level and covered with forest or tall grass and bushes, very little is evaporated and none runs off.

When the line of the Canadian Pacific Railway was located in the autumn of 1874 it is probable that the country was in a dry state, and reports made then were just as truthful as those made now. The fine meadows of that day are now marshes, and the muskegs are floating bogs. From all the information I could pick up I am led to believe that the very wet land lies on each side of the lake in a belt about 10 or 12 miles wide, and after that the country becomes more elevated and therefore drier.

The soil is everywhere rich, and the growth of all kinds of plants on the warm, moist earth was astonishing. Out of 492 species of plants observed along the lake and in the woods, less than a dozen did not grow in the County of Hastings. All of these exceptions were western species, and indicated a drier climate and soil than I found. In the woods the timber was generally balsam, poplar and aspen, but it was

seldom of large size. Oak groves near the shore and on ridges away from it were not infrequent, but the trees were not large. Ash and maple (negundo) were not uncommon, and north of the Narrows large elms were frequently seen on the islands and points.

All the gravel noticed was of white limestone, and this, with boulders, seemed to cover the bottom of the lake in many places. Out in the lake we would often pass great heaps of enormous boulders piled one on the other without either sand or earth between them, and around which gulls and terns were gyrating as we passed. These heaps were always in shallow places and showed their glacial origin by their position.

Rock *in situ* was only observed at one point on the lake, about  $1\frac{1}{2}$  miles north of the Narrows. The exposure is at the northern end of an island and is a creamy yellow limestone, with reddish veins running through it. A steep cliff, about 10 feet high is exposed, with the beds in horizontal layers where not broken up by frost.

From this island named by the Indians, Manitobah—meaning the Narrows of the Manitou—the lake takes its name.

#### *Water Hen River.*

This river connects Lakes Manitoba and Winnipegosis, and is rather peculiar in its character. It is divided into two reaches, the upper one flowing north-easterly into Water Hen Lake, when it at once turns southerly and flows into Lake Manitoba. The upper reach of the river flows between low marshy banks and has various channels separated by reedy marshes, where the grebe and other water fowl delight to breed. From the tree line on either side the distance across is often half a-mile, but a channel 100 yards wide is seldom seen. Where it enters Water Hen Lake the channels are so numerous and so intricate that it is difficult to select the right one.

The lower reach is altogether different in character, and, with the exception of one rapid of no great length, is easily ascended. No difficulty would be experienced in ascending the river, if the boulders were removed from the rapid mentioned. The total length of the river is about thirty miles, and in this distance we only used the line about one mile. For the whole distance the fall is only eighteen feet and yet there is a perceptible current all the way, except at "The Turn," which is at Water Hen Lake. Average breadth of river about 150 yards, and depth of water very great, as it was in flood when we passed up.

Along the lower part of the river the country is somewhat elevated, but the timber, as far as seen, is not large. Spruce was seen on the west side of the river, but its extent was not learned.

At the "Turn" is a large settlement of Indians, which seems to be well located as regards food, because here white fish can be caught in quantities every day in the year.

Countless numbers of grebe make their summer home in these marshes, and the Indians in spring reap a rich harvest from their eggs, of which they collect large quantities from the floating nests in the marshes. One old Indian, wiser than the rest, only partially robs the nests, and hence has fresh eggs during the greater part of the summer. On June 25th, he went round his nests and collected over a bushel of fresh eggs of the grebe, which gives name to Water Hen Lake and river.

A permanent rise of the water had taken place in the river the preceding summer, and when I was there it was still increasing, so that all the low land was then under water, and I could with difficulty walk through the woods near the marshes bordering the river. This rise proved that some cause, other than the blocking up of Fairford River, caused the overflow around Lake Manitoba.

#### *Lake Winnipegosis.*

Various settlements on the west shore of the lake were visited, and in every case alarm was expressed regarding the rise in the lake and the flooding of the low land. At Duck Bay we saw some at farming, and were informed that all kinds of garden vegetables, including corn and melons, came to maturity.

The general appearance of this lake is much finer than that of Manitoba, [as there is little or no marsh except at the southern end, or at the mouths of numerous small streams entering the lake. Numerous islands are a marked feature, and sandy beaches are much more common than on the other lake. Boulders, however, are still a characteristic, and the more so as they appear only along the margin of the lake, or forming the outer line of the various islands which were formerly shoals, but now, by ice action, changed to islands.

There is no doubt whatever but that all the elevated margins seen around all lakes throughout the country were produced by one cause—ice. Another feature of this ice action is that, while fully one-third of the prairie boulders are limestone, not one is seen along the shore of either of these lakes. The cause is quite evident: the action of the water grinds up the limestone into gravel, while the hard gneiss or granite remains intact. Nothing is more strongly marked than the absence of granitic sand on the shore of the lake, and pits sunk in various places showed that the subsoil is principally limestone gravel.

As we proceeded up the lake, the country constantly improved. The shore marshes became less and less, and finally disappeared. In their place beaches of white limestone gravel glittered in the sun, and fine forest came down to the beach. The timber increased in size, and at Pine River spruce of large size were abundant. Very fine forests was noticed at Duck Bay, but the oak had disappeared and balsam fir had taken its place. On the various islands were very large elms, and mountain ash over ten inches in diameter were frequently seen. Impassable thickets of wild hops, nettles, ostrich fern and cow parsnips were so plentiful on the islands and points that the observer was almost tempted to believe he was in the tropics, and not in latitude 53° north. On July 1st we stopped for dinner on Spirit Island, near Duck Bay, and I here found nettles and ostrich ferns over seven feet high, with all other plants correspondingly luxuriant.

The great drawback of the country is its slight elevation above the lake, which is seldom above six feet. Limestone soils prevail everywhere, and were the country more elevated or the soil drained the country would produce enormously, as the surface soil is deep and very rich.

As we went north from Duck Bay the richness and luxuriance of the vegetation increased, the land became higher, and the forest trees of a larger size. Birch Island, as seen from a distance, contains large quantities of spruce, and between it and the western shore numerous lovely islands, covered with fine elms and other trees, shut in the view. Passing within the islands, we found the main shore covered with thick fruit and abundance of spruce towering above the other trees.

Between Duck Bay and Swan Lake there is an Indian horse trail which passes through a fine country all the way, and which (my informant, who was brought up on Duck Bay, says) is the prevailing character of the whole country. At present the whole district, whether high or low, is sodden, but it is the excessive rains of the last two years which occasioned this. It would be altogether out of place to condemn this country because the located railway line near the lakes is at the present time under water. I am quite sure that further and more careful examinations will reveal large areas of good dry land in the very region which I am now tempted to condemn, and which in the near future will be spoken of in the highest terms.

Regarding the country lying between Lake Winnipegosis and Duck Mountain, G. C. Cunningham, C.E., who surveyed the country in the summer of 1874, says:—“The timber at the commencement of the survey at Mossy River (the discharge of Lake Dauphin) is chiefly grey poplar of sound quality and from ten to fifteen inches in diameter. The country here may be described as alternate strips of timber land and meadow, a proportion of about two to one. This character of country and timber gradually changes as we ascend towards Duck Mountain—the timber becomes larger and the ‘opens’ fewer. At about five miles from Mossy River we met with spruce and tamarac. As we continue the size and quantity of the timber increases. At thirty miles, many white spruce, thirty inches in diameter and of thoroughly sound quality, together with large tamarac and poplar, can be obtained. From here

on for fifty miles, where we turn the north-east corner of Duck Mountain, this heavy character of timber is maintained.

"On the banks of Mossy River there is a strong loamy clay, producing rich vegetation. Farther on we reach the meadows before alluded to, where there is a very luxuriant growth of long grass. In these meadows are to be found small lagoons of salt water, whilst sometimes, occasionally in close proximity to salt, there may be a spring of perfectly pure water. This salt water is not met with after the fifth mile. The swamps mentioned between the fifteenth and twenty-sixth miles would for some time be an obstacle to cultivation, though it is probable that the drainage caused by the construction of the railway would do much towards their improvement. After this is passed we enter on a better drained country, and the strength of the soil is evidenced by the luxuriant and varied undergrowth in the forest, together with the numerous kinds of grasses produced."

Many exposures of rock were noticed around Dawson's Bay, and most of the islands showed rock in horizontal layers. The land is much more elevated at the northern end, and hence is drier and much better suited for farming purposes.

#### *Shoal River.*

Shoal River, the discharge of Swan Lake, enters Dawson Bay, at the southern extremity, and this season discharged an immense volume of water into the lake. As its name implies, it is not usually very deep, and owing to multitudes of boulders being in its bed it is difficult to ascend in low water. The current is quite strong all the way up to Swan Lake, a distance of about six miles; general breadth of stream about 200 feet, with well defined banks, yet no place rising more than five feet above the water. Frequent examinations of the land on both sides of the river showed good soil everywhere, and comparatively dry ground.

For the greater part of the distance fine groves of young poplars grew on either side, tall and straight, with occasional clumps of spruce, tamarac and balsam between. Thickets of hazel, cherry and June cornis were so thick as to be almost impassable in places, while in others Diervilla, honeysuckles and raspberries blocked the way. Vegetation was very rank, and everything betokens rapid and continuous growth.

#### *Swan Lake.*

Swan Lake is about fourteen miles long by five miles in breadth, and is filled with beautiful islands covered with wood. It is quite shallow in many places, but contains great quantities of fish, though I was unable to learn whether whitefish were caught there or not. Jackfish, gold eyes and suckers were very plentiful in July. The beach at Swan Lake House is as usual composed of gravel; but there is a large percentage of other material besides limestone.

An examination of the land in the vicinity shows some wet ground, but the greater part is thickly covered with moss, and necessarily damp. Strange to say, white spruce grows on drier ground than poplar in this neighborhood, but this may be accounted for by better drainage. As usual the soil is very rich, and all is needed to make farming successful in drier seasons.

From Swan Lake House the Porcupine Mountains lie almost due west, and seem to rise at least 1,000 feet above the plain. Lying between the lake and the base of the hills is an expanse of forest possibly fifteen miles wide, which seems to be mixed poplar and spruce. The half-breeds say it is damp and moist, but do not call it muskeg. Many beaver are said to still inhabit this region, and, muskrat being scarce, I infer that it is a land of small brooks and poplar forest. This agrees with the statements of the half-breeds with whom I had conversations regarding the country. After five days careful examination of the soil east of Swan Lake, I conclude that the land here is well suited for cultivation. Any person passing in the winter, finding the woods principally spruce, would be led to call it wet, whereas no wet land was found where the spruce grew. This statement holds good in every part of the coun-



try. The wettest land is near the lake, and as you recede from it the soil becomes drier and better. The climate here seems like that of Thunder Bay as regards moisture, but the summer heat is very much greater. When this country is cleared of wood and the sun allowed to shine down on it, it will become drier and much warmer, and all kinds of grain and garden vegetables be a sure crop.

*Salt Deposits of Lakes Manitoba and Winnipegosis, and Red Deer River, below the lake.*

Frequent notices of the occurrence of salt on Lake Winnipegosis have appeared at various times, but the extent and value of the deposits are not generally known.

I. A report is current that salt was manufactured at Westbourne, on the White Mud River, last winter.

II. Large deposits are known to exist on the west side of Lake Manitoba, some distance north of the Narrows.

III. Salt springs occur on Water Hen River, about three miles from Lake Winnipegosis.

IV. Large springs occur at a point about seven miles from Water Hen River, on the north side of Lake Winnipegosis; also at Salt Point, where the lake turns north.

V. Salt springs on the west side of the lake have supplied salt to the Hudson Bay Company's posts for many years. Pits are just dug in the earth, and the brine that gathers in them is boiled down.

VI. At Pine River 40 bushels of salt were made last year by merely boiling down the brine.

VII. Duck Bay is also noted for its brine springs, which are said to be of considerable extent. These are situated between two rivers, which issue from Duck Mountain, and are only five miles off. About six miles south of Salt Springs, in the direction of Mossy River, are springs said to be as good as those where the salt is made.

VIII. In ascending Shoal River I saw two tracts where brine springs were flowing, but no attempt has been made to manufacture salt.

IX. Directly opposite Swan Lake House a river issues from Porcupine Mountain, and empties into Dawson Bay, east of the Red Deer River. This stream is named Salt River, and the point north of its mouth Salt Point. Here the Hudson Bay Company have manufactured salt for the last thirty years.

X. On Red Deer River, below the lake, I found numerous springs and small creeks of brine, and in two localities gathered up the pure crystalized salt where the water had evaporated and left it. The first exposure is over a mile from the mouth of the river, and the springs cover over an acre. The next is nearly a mile farther up on the same side (left bank). Here the line of springs extended across a point and discharged the brine both ways into the river. These springs were flanked with the usual white limestone containing fossils. And, what was equally strange, *Plantago Maritima*, an exclusively seaside plant, was found in large quantities at the springs. A few miles higher up the river I discovered another salt bed, which covered over 20 acres, and in the centre of which was a large brine spring, clear as crystal. The water from this spring formed a creek two feet wide and six inches deep, which, after flowing half a-mile, discharged into the river. There I obtained fine and pure salt from some pools which had dried up. Many other exposures, varying from 10 to 40 acres, were examined, and in every case the water of the spring was clear and very salt. Numerous fossils were picked up from amongst the decomposed limestone found around the springs.

The salt beds, so far as seen, have all the same character. Springs of clear water issue from the highest point and flow down a slight slope. These springs are all salt and the soil in the vicinity is saturated with it, as under the hot sun salt encrusts every pebble but in the morning this is all gone. Boulders of limestone and other rock are scattered about; around the springs are clay and pebbles, and often the ground seems heaved up by the pressure from beneath. In every case the ground

was altogether without vegetation of any kind for many yards away from the springs, and in some instances over 10 acres were seen without a blade of anything.

From what I have seen and been told, I am quite sure that salt deposits of great value extend from Red Deer River to the White Mud River, a distance in a north and south line of fully 250 miles. All the localities noted except one are on the south side of the lakes.

#### *Red Deer River Below the Lake.*

The northern end of Lake Winnipegosis is filled with lovely islands, which are margined with fine, drooping elms of a large size. The sail across Dawson Bay on a lovely day in July reveals more natural beauties than I ever before beheld on our inland waters. Green islands with white sand or gravel beaches, covered with drooping elms and other fine trees, the mainlands rising gradually up from the water covered with an unbroken forest of tall poplars intermixing with the gloomy spruce, deep bays backed with the distant forest, and high over all the steep escarpment of Porcupine Mountain, form a picture as seen from the lake which has few equals in any part of the world. Point Wilkins, a bold promontory pushing out into the bay, and rising almost perpendicularly to a height of 70 feet, is a prominent and beautiful object. Crossing a bay to the north of this, and rounding a low point, we enter the mouth of Red Deer River, and after ascending it a mile or more camp at a salt spring where the swift water commences.

For over four miles above this the river is one continuous rapid with frequent rocky points projecting into the stream, and against which the water rushes with great force. The banks in this part were often 30 feet high and clothed to the water's edge with wood. All the rock exposures were limestone, and the fossils of one were identical with those of another. The timber in this part of the river is very fine, scarcely a tree less than a foot being seen. It consists of poplar, spruce and balsam on the right bank; on the left it is a magnificent forest of very tall poplar averaging over a foot in diameter. A little distance from the river the trees are not so large, and black spruce swamps are not infrequent.

For the next two miles the river was wide and deep, with little current. The banks were lower, and no rocky points were encountered. After passing an island the river bent more to the north, and Pelican Rapids came in view. Down this incline the water rushed with great velocity, and it was with extreme difficulty we hauled the boat up. Above the Rapids the river still flowed with a steady current, and was so swollen that it came within three feet of the top of the bank. Less than four miles above the Rapids we reached the lake, and felt that our greatest difficulty was surmounted.

The river, being a lake discharge, had a fixed channel and high steep banks clothed to the water's edge with trees. These leaned at all angles towards the water, and we had to either go over them or cut them away to get the boat past. Often a false step would plunge a man out of his depth, where even close to the trees the water was twelve feet deep, so that it was with the utmost caution and extreme difficulty that we made progress at all. What it would take us half a day to ascend we would run back in six or eight minutes. As I mentioned in my itinerary, we had to make two trips on this part of the river to get up all our supplies.

The general breadth of the river was from 250 to 300 feet, and the distance from Lake Winnipegosis to Red Deer Lake about ten miles in a straight line. From an average of the bearings of the various reaches of the river, I found it ran slightly from the west of north. Very few of the bearings taken were over one-fourth of a mile, and the angle seldom very great.

We had the ill-luck to ascend both this and Shoal River when they were at their highest, and hence are able to state the large volume of water which these rivers alone discharge into Lake Winnipegosis. So that you may learn the immense quantity of water pouring into this lake, and thence by Water Hen River into Lake Manitoba, I append the following list of rivers:

Mossy River, discharging Lake Dauphin, 125 feet wide with a depth of from five to seven feet in the summer of 1874, when the water was low; Pine River and the two rivers discharging into Duck Bay; Shoal River, discharging Swan Lake, 200 feet wide, and at least ten feet deep last July; Salt River, emptying into the head of Dawson Bay, and over 200 feet wide, and draining all the eastern part of Porcupine Mountain; Red Deer River, at least 300 feet wide, and 12 feet deep in July last. Farther to the north, and draining the Basquia Hills, is another river at least 100 feet wide, and on the east side two others which drain a large area. All the rivers enumerated flow into Lake Winnipegosis, and its surplus waters are carried away by Water Hen River, which is 500 feet wide. This past summer the above river was unable to discharge the surplus water, and overflowed the country bordering on Water Hen Lake, and at the present writing the southern part of Lake Winnipegosis is encroaching on the surrounding country just as Lake Manitoba is doing.

This mighty flood is constantly pouring into Lake Manitoba, and owing to its peculiar position and form a very slight augmentation of its waters begins to tell on the surrounding country. From what I saw last summer, I can but conclude that Lake Manitoba will be higher next season than this, as the upper lake must fall first, and it cannot have lowered much, if any, since I saw it.

To discharge this accumulated mass of water, H. B. Smith, Civil Engineer, reports of the Fairford River, as it is now called: "Partridge Crop River is nine miles in length, flowing through a channel 500 feet wide, constantly broken by rapids and obstructed by boulders, the depth being only thirty inches on the crest of the rapids. As these soundings were taken when the water was high, according to the best information obtainable, about ten inches may be deducted for low water."

As this river is a lake discharge, every foot added to the depth on the crest of the rapids necessarily raises the lake one foot, and *vice versa*, every foot taken out of the river bed on the crest of the rapids will lower it just that much.

Owing to the great extent of marsh around Lake Manitoba and Water Hen Lake, I am quite sure that these floods have been always periodic, and are a consequence of a too abundant rainfall in the country lying to the west and north-west of these lakes. It is needless to say that such has been the case for the last three years, as all the gentlemen who have been surveying in the region adjoining are unanimous on that point.

#### *Red Deer Lake.*

The extreme length of the lake, in a straight line, is about ten miles, and is almost due east and west. On the south there are a few shallow bays, but on the north they are much deeper, and extend beyond the line of vision. Red Deer River enters the western end of the lake through a delta which it has formed of the material brought down by its waters. Close to the river this delta is elevated a few feet out of the water and is lined with willows, and higher up with elms; but a few rods from the stream it passes into marsh, and farther out into the lake itself, which extends as a deep bay on either hand. One branch of the river enters the southern bay, but the main stream passes down the centre, dividing into a number of small channels before it reaches the lake. No islands were seen in the lake, and, as gulls were very scarce, I suspect there are none.

In June the lake had been very high, as it had been far up in the woods, but had fallen about five feet when we were there and was still four feet above its usual stage. It seems to be subject to great storms from the north-west, as we found great heaps of gravel on the exposed points. Lobstick, Poplar and Boulder Points are the three prominences on the south side. As our boats were heavily loaded and not suited for lake navigation, we coasted along the southern shore and were enabled to see all that side of the lake. Few boulders were seen at the eastern end, but as we proceeded westward these increased to such an extent that at Boulder Point they were piled along the shore the height of ten feet. Many of them were of an enormous size and placed with great regularity one upon the other.

At the head of the southern bay a small river, about 20 yards wide, enters from the west. This stream receives the waters coming from the Porcupine Mountain at this point. The escarpment of the mountain seemed only a few miles off, but actual travel showed it to be about 15 miles distant, almost due south. Looking west from the eastern end of the lake the Basquia Hills seemed like a low, blue ridge in the distance, apparently 40 miles off, but no high land of any kind was seen to the north or north-west.

The character of the forest a little below the lake was slightly different from that lower down. On the left bank a continuous poplar forest of large, straight, close growing trees was continuous, but at the entrance to the lake gave place to trees of less size, which in the distance passed into a marshy tract. On the right bank the forest was nearly all spruce, balsam, and balsam poplar, and the trees grew so close that the sun's rays scarcely ever reached the ground and hence the whole surface was covered with a dense coating of moss that carpeted the whole surface. Two or three small streams entered the upper part of the river from this side, but none entered the lake, except a small brook above Poplar Point. The timber close to the shore of the lake was generally poplar of considerable size, but a short distance from the lake this gave place to marsh or swamp.

*Section of the Country between Red Deer Lake and Porcupine Mountain.*

On the 28th July, we took 3 days' provisions and started for the Porcupine Mountain, which seemed quite close. Our route, by compass, was almost due south, and the point aimed for was an exposure of white clay which is easily seen from Lake Winnipegosis. The Indian name for this point is the "Smoking Tent," and it is here that the horse trail from Livingstone leaves the mountain and descends to Poplar Point on the lake and terminates.

After leaving the lake we passed through a strip of poplar forest, about 200 yards wide. Beyond this was a marshy meadow which extends for a considerable distance to the right and left. Crossing this we entered a black spruce and tamarac swamp full of springs, and in less than half a mile came out on another marshy meadow, with numerous clumps of willows and shallow pools of brackish water scattered through it. About a quarter of a mile through willow brush brought us to a creek flowing to the east, which was about 12 feet wide. Its depth was from 4 to 8 feet, and by wading in and grasping the overhanging brush we were enabled to get across. This creek enters the river about a mile below the lake.

Half a mile through willows and small poplars, brought us to the borders of a real bog or muskeg, which extended for about four miles, and which shook as we passed across it like a quagmire. Small groves of tamarac were occasionally seen and passed through, but the greater part of it was either covered with grass or small birch. It was only with the greatest care we could cross some of the worst places, as the stratum of grass roots was so thin that we frequently fell in to our armpits, and great exertion was necessary to get out again. The water on the more southern part of the bog was much deeper than where we entered it, and the bottom harder. It was seldom below the knee, quite cold and very pure. No matter where we looked on either hand, nothing but bog was to be seen.

At the southern edge of the bog we entered a thicket of alders and tall reeds, so thick that we could not see a rod in advance, and it was only by sheer force we could make headway through the tangled mass and deep water. After floundering through this for a mile the water got shallower, and in another mile we left it and entered a beautiful forest of spruce which extended for another mile, when we reached a small creek flowing east. The spruce forest was very fine and contained a great quantity of fine timber.

The ground now began to rise perceptibly, and as we pushed our way through willow and alder thickets interspersed with ash (*Fraxinus veridis*), elm, maple (*Nequundo aceroides*), and balsam poplar, we knew that we approached the base of the hills although we could not see a rod on either hand. Crossing this we entered

on another spruce and balsam forest, which continued for some distance. This was followed by a mixed forest where many of the aspens were nearly two feet in diameter, and other trees in the same proportion. Less than a mile through these woods brought us to the brink of a small torrent, but now only a small brook flowing to the west.

On the other side of the brook the ground rose abruptly about forty feet and then a forest of scrub pine (*pinus banksiana*) and spruce extended for over half a mile while the ground rose rapidly. After this the forest was very heavy, consisting of poplar, aspen, birch, spruce and balsam; this extended to and beyond the summit, but owing to the thick undergrowth no distance could be seen on either side.

By climbing a tree close to our camp an extensive view of the country lying at the base of the mountain was obtained. It differed nothing in appearance from that we had crossed, so it may be inferred that extensive bog sand marshes extend far out from the base of the mountain in this quarter. The Indians and half-breeds at Swan Lake House maintained that the bogs were impassable, but we were determined to make a section of the country at this point, so that we could apply it to other parts we might explore. No arable land was seen except the strip along the lake and the forest between the lake and the base of the hills. Extensive groves of spruce extended on every side along the base and up the slopes, and from information gathered from half-breeds and others I am convinced that large quantities of spruce grow all around the base and up the slopes in the direction of Swan River. None of the spruce seen was over thirty inches in diameter, but it was tall and quite sound. Salt River, which drains the eastern side of the hills, will float down much of this spruce into the head of Dawson Bay, and much of the timber seen by me could be landed on the banks of Red Deer River below the lake.

Having travelled along the whole south shore of the lake, I can safely say that, with the exception of a few fine groves of spruce and poplar, there is no timber of any value near the lake except at the head of the bay south of the delta of Red Deer River. Very fine spruce appeared to extend for a long distance up this stream, and possibly to the mountain, as the land is always dry near a stream, and spruce in the north never grows on wet ground.

#### *Red Deer River.*

On the 5th August we crossed the south bay and entered the river through a narrow channel bordered with marsh which soon opened into the main river, which was about sixty yards wide, very deep, and flowing with a gentle current. After leaving the marsh, a narrow strip of willows in the centre of a mud bank appeared on either hand. These gradually widened, and, the centre becoming more elevated, elms took the place of willows, and dry, firm land was the result. After a couple of miles we found the land much higher and the timber getting heavier, many of the elms now being over two feet in diameter and forming fine shady groves. As point after point was passed the forest became more dense, and a heavy elm forest extended on either hand. This was quite narrow, however, for a few hundred yards on either hand revealed the marsh. This elm forest was much superior to that in the Assiniboine valley, and seemed to occupy the whole solid land of the delta. Spruce of a very large size were occasionally seen, but never in any quantity.

About six miles from the lake we passed the other branch, which turns off at right angles to the south. This stream is not so large as the other, but is evidently the old river bed, as it flowed through older land than the other. For some distance above and below this point the river had made great inroads on its banks this season, and, besides what trees it has carried away, great numbers are lying in the river tottering to their fall. As we ascended, the current slightly increased. The river was less crooked and flowed between two gently sloping banks about twenty feet high. The general breadth of the river is about 200 feet, but at the bends it is much less. By marks still on the trees it was seen that the floods of June had been three feet over the banks.

Shortly after we left this morning, (August 6th), the character of the river changed, the banks became higher and more stones were seen along the margin. The bars now were all fine sand or gravel, and in the course of three miles the men had to take to tracking, as the current became too strong for the oars. As we left the alluvium, the river made fewer abrupt turns and at every angle we encountered a short rapid. The spring floods on this part of the river are terrific, as the trees are all cut away for at least 30 feet above its present level and ice marks of old floods are 8 or 10 feet higher. Last spring at least 30 feet of water and ice ran down this stream, while at this date the river in front of our camp is about 130 feet wide and 3 to 4 deep. In flood at this point it would be about 100 yards, although its banks now are as above.

From a point near our camp, about 100 feet above the river, a very fine view of the Porcupine Mountains was obtained, and by climbing a tall tree an extensive tract of the country lying between the river and the base of the mountains was examined with a glass. Although we stood on the very brink of the river, the land fell away with a deep marsh and tamarac swamp which stretched far to the north. Beyond this for many miles the country was growing up with young poplars, but the remains of the former spruce forest could be seen, as scattered dead trees standing here and there over the surface. On the hills themselves a heavy growth of spruce and poplar was plainly visible. The timber of the river valley is almost all beautiful, tall aspen, with very white trunks, and along the river every thicket is rendered almost impassable by the stems of white hops which entwine every shrub and spread over all the bushes.

We were now at the commencement of the rapids, and our computed distance in a straight line was about 15 miles from the mouth of the river. From the appearance of the country, the height of the banks, and sandy character of the soil, it was evident we were about to pass from the low country to the second prairie steppe. Two days' hard work on the rapids lifted us from a point where the banks were 100 feet high to where they were only about 30. In those two days we passed a few exposures of sandstone, but there was no rock in the river bed except boulders, which were the cause of all the rapids, and which lay so thick at times that it was almost impossible to get the boat over them. In the two days the spring flood had diminished from 30 feet to eight, showing that it was the breaking up of the ice on the rapids which caused the destruction noticed.

On the 10th we made an excursion to the south for the purpose of examining the country and obtaining information regarding the soil. Along the river on both sides a lovely forest of poplar, which seemed interminable. Their white trunks shone in the sunlight, and as we passed under their leafy canopy we thought of them stretching right out to the mountain. The level of the surrounding country was over 30 feet above the river, and yet we had hardly travelled 200 yards when we came upon alders and willows, and in a very short space a tamarac swamp, which very soon became a genuine muskeg. This continued as far as we travelled, and at noon we halted and climbed the tallest tree we could find, but from its top nothing but swamp could be discovered. The hills were much further off here, but still spruce could be seen mixed with the poplar along their flanks.

Three days more were spent on the river, and still the rapid water continued, yet not so bad as farther down. No creek more than a yard across entered the river since we left its mouth except one we passed a few miles below our present camp. This creek was about ten feet wide, with a strong current, and evidently came from the hills. Lovely groves of poplar are still on either side of the river, and as we go to the south-west increase in size and height. The forest now has assumed the appearance of an Eastern one, as regards the size of the trees, but only poplar is seen except on the alluvial points, where elm, ash and maple are frequently seen.

Made another excursion on Sunday, Aug. 14, and found the poplar to extend at this time over half a mile; after this willows began to show themselves, and these soon merged into grass marshes, or, more properly, marshy meadows. As we proceeded these became wetter until at last we were constantly wading in nearly a foot

of water. This time the hills were not visible. The ground is extremely level everywhere, and all the marsh and meadow land must be ascribed to this cause. There is an abundant rain-fall and no drainage, a most luxuriant growth and little chance for vegetation to rot, and the result is peat bog or marsh. No other result could be expected; yet this region has a very rich soil and a very mild summer climate. Although I say the land at present, except along the river, is totally unfit for settlement, I do not wish to condemn the country except for the one cause—want of drainage. All the soil is good, and all that is needed is a gradual clearing and drying of the land, and there will be no richer region in the interior.

Another day and a half on the river brought us to the forks of the Red Deer and Etoimami Rivers, the former of which at this point comes from the north-west and contains about three-fourths of the water. About half a mile below the forks a belt of sandy country crosses the river and extends indefinitely on either hand. This tract was covered with Banksian pine, of some size, and underneath its shade were large quantities of blueberries. Two Indian families were living here and subsisted chiefly on fish caught in the river. We discovered a horse trail at this point, and learned that it followed up the Etoimami for some distance and then struck off for Livingstone and Fort Pelly. Besides this, there was a pond near the forks and the same trail crossed there and went to the Basquia Hills. Should any parties desire to penetrate the country after this it can be easily done with pack horses from Livingstone.

An observation from the top of a pine showed the Porcupine Mountain to be south of us and over 20 miles off. As our provisions were running low I determined to ascend the Etoimami and cross over from it the Swan River and down it to Livingstone. Placing the men on short allowance of flour, I found I could make our provisions hold out until September 1st, at which time I hoped by unremitting labor to reach that point. We had now been ascending rapid after rapid for nearly two weeks and had become so accustomed to the water that we took to the river as a matter of course, still it was rather dangerous work, as the boulders were large and the current very strong. Often the bow of the boat would be aground when there was four feet of rushing water under the stern. The worst rapids were always at the angles, and there too we had the most difficulty and danger.

#### *Etoimami River.*

The waters of the Red Deer River were not clear but slightly muddy, but as soon as we passed into the Etoimami they became beautifully clear and were quite transparent. Our first mile on this river was not assuring: one continuous rapid for over a mile, without any definite channel and the river, blocked with boulders where the water varied from four inches to four feet, was entered on and before we were through our boat leaked so much we had to unload and fill the leaks with oakum.

Two days and a half brought us to Little Swan River, the southerly branch of the Etoimami, and which we were glad to leave, as it was crooked, shallow and very difficult. Its breadth was about 60 feet, and was seldom over four feet deep, and at times so filled with boulders we had to make a channel. The timber in the river valley was of the usual character, but occasionally very fine spruce would show on both sides of the river.

#### *Little Swan River.*

Leaving the Etoimami we entered Little Swan River and were rejoiced to find it was quite deep, but only about 20 feet wide, and hence encumbered with trees, which caused us much delay during the next week.

On Sunday, 21st August, made an excursion due east about 7 miles to examine the country. The general level was found to be about 15 feet above the river, and for the whole distance there was no apparent change of level. All the country passed over was either poplar forest or willow bushes or marshy meadows, but none of it

was wet, and all had very rich soil. Some of the poplar groves were very fine and the trees large, but the greater part was second growth. From our usual observatory—a tree—no change of level or character of surface could be detected. This afternoon bad weather set in, which continued over 2 weeks, but owing to the scarcity of provisions we worked steadily on. Not a day elapsed but we had one or two thunder storms, which kept us constantly wet.

The character of the valley changed about 4 miles from the Etoimami, and fine groves of poplar with clumps of very large spruce, ranging from 20 to 36 inches, were frequently passed. As we proceeded up stream this changed, and the whole river valley for nearly 8 miles was filled with a most magnificent forest of spruce. Fine, tall, straight trees, all growing, and often 36 inches in diameter, were standing close together, and did they extend any distance from the stream would be invaluable. From my own cursory examination I was led to believe that this was the case, but later accounts show that the belt is less than half a mile wide for the most part.

Our patience and endurance were taxed to the utmost during the week we were on this river, for not an hour elapsed but three or four of us would have to take axes and cut away fallen trees or break down beaver dams. When not chopping, we were wading in water, often up to the shoulders, and either hauling or shoving the boat. The heavy rains had raised the water, but this, instead of being an injury, was an actual benefit, as we were enabled to take our boat up all the rapids without unloading it.

#### *Height of Land Lake.*

Before reaching the efflux of the river it widened considerably, and its bed for long distances was completely filled with a pavement of boulders of a large size. At its exit from the lake the river banks were on a level with the water, but to the east, south, and west of the lake were high grounds rising gradually up from the water's edge, looking like an amphitheatre with the lake for an arena. These hills were covered with a beautiful forest of both kinds of poplar, intermixed with a few trees of spruce and tamarac near the shore. I believed these slopes to be the Porcupine Hills.

When leaving the river we passed a long lagoon to our left, and for half a mile pushed our way through a thick growth of water-lilies and river-weed that almost stopped our course. The lake was found to be about three miles long by half a mile in breadth, and was more than half-choked with weeds, the bottom very muddy, and the water of inconsiderable depth. At its southern end it receives a creek about twenty-four feet wide, apparently of considerable depth, and very little current.

Both lake and creek were parts of the same valley, their general direction being 65° south of east by compass. The creek was about four miles and a half long, very deep, and also very crooked for the last half of its course, which seemed to be through old lake deposits. The current of the last half mile is pretty strong, and just before entering the marsh at its head there is a pavement of boulders right across the creek, which causes quite a little fall, and over which is the Indian trail leading to Lake Etoimami. Above this fall a creek comes in from the west, which is the discharge of Angling Lake, reported by the Indians to be five miles long, and to connect by a series of ponds and creeks with Lake Etoimami.

Leaving the creek we entered the marshy end of a lake, that together with the marsh was about two and a-half miles long, the water occupying about two-thirds of it. The whole lake was fringed with water-lilies and other water plants, and the bottom was so muddy that we could scarcely pole along it, rowing being out of the question. At the head of this lake we found a small creek, up which we took the boats for one day, but it being in places scarcely wide enough for the boat we left it, and hauled our boats across the valley to a marshy lake, about half a mile across, which we had previously discovered, discharged its waters to the north.

In crossing the height of land the valley bends more to the east, and is now 40° south of east by compass. The creek we had been following enters the hills on the



west side of the valley, while a small stream comes from the east and flows in the direction of Swan River. The valley between the two streams is a tamarac swamp, where there are multitudes of springs, all discharging to the south.

It was now apparent that a valley, which consisted either of water or marsh, and about half a mile wide, extended from the first lake we entered all the way to Swan River. On both sides of the valley the hills were, to a considerable height, clothed on every part with forests of poplar and a sprinkling of spruce. After launching our boats on the water flowing towards Swan River we crossed a weedy pond about one-third of a mile across, and forced our way through a reedy marsh at its eastern end, which shortly became a creek, and led us into a lake a mile and a half long and nearly half as much in breadth. The country is very beautiful on both sides of the lake, with rather more spruce in the forest and poplar much heavier. A creek about six feet wide, filled with willows, after a tortuous course of about four miles, discharged the waters of this lake into Swan River.

#### *Indian Roads.*

Before entering Swan River we came upon an Indian bridge across the creek, and later investigations showed that the trail which crossed at this point was the "main road" into the country. Starting at Livingston, about forty miles away, it came up the right bank of Swan River, keeping well away from the stream and nearly at the crest of its valley. After crossing the aforesaid bridge and creek, it continues on for half a mile and ascended out of the valley on to a prairie which extended parallel to the valley containing the lakes and creeks described above. Where it reaches the prairie are a couple of houses used as a winter trading post by the Hudson's Bay Company. Here the trail forks, and one branch crosses the Swan River and ascends into the Porcupine Hills, and continuing across them to the "Smoking Tent," south of Red Deer Lake, descends from the hills and terminates at Poplar Point on that lake. The other branch continues on across the prairie and sends off a branch to the west, which descends into our valley and crosses the creek which enters the first lake at the boulder pavement and passes on far to the west up Angling Lake, and so on to Lake Etoimami. The other part, continuing on, leads through forest and marsh to it, reaches Red Deer River, at the forks of it and the Etoimami; here it crosses the main stream and leads on to the Basquia Hills, terminating at the Indians' furthest hunting ground.

#### *Swan River.*

Where the trail spoken of above crosses Swan River a series of rapids commences which continues, according to Indian report, for a long distance. Less than a mile below this the character of the river was quite different, as it had descended into the valley which we had been following across the height of land. At the point where we entered the river its breadth was less than twenty feet, and its depth from three to five feet, with a swift current and banks of alluvium. Eight days later the water had fallen so much that the water on the rapids scarcely covered the stones which filled the bed of the stream. Five miles down stream brought us to another branch, fully as large as the one we were on, and discharging more water and having a swifter current, and at once the capacity of the river was nearly doubled, and a very respectable stream was the consequence. These two streams take their rise in the Porcupine Mountain, and from the position of the trail I am led to believe that the first stream drains the northern face of the hills, while the second stream drains the centre, and possibly rises in a large lake, four or five miles long, which is said to exist somewhere in the hills, and which is stocked with whitefish.

About 20 miles below where we entered the river we came upon a series of very bad rapids, which extended for a considerable distance. These took place where the river valley became very narrow, and were caused by innumerable boulders lying in the stream. The general character of the river, however, was that of a gentle stream

flowing through a level valley, and meandering from side to side, but occasionally gathering force enough for a short rapid, as we came close to the bank on either side of the valley. As we approached Livingstone the valley became much wider, and the river became so crooked that we often rowed a mile without making 100 yards. At Livingstone the river is still very crooked, and the valley of considerable width, but very soon this gives place to a series of rapids, which continue to within a few miles of Swan Lake. A delta about three miles long is formed at the head of Swan Lake by the detritus brought down by the river. About eight miles south-east of Livingstone is where the river becomes so rapid, and it is here that the Duck and Porcupine Ranges are connected by the almost detached mass of Thunder Hill, which rises like a mountain mass from the edge of the river valley.

#### *Porcupine Mountains.*

It is well known that the Pembina, Riding, Duck, Porcupine, Pas or Barfissa Mountains, are the face of the Second Prairie, and as we proceed to the north-west the escarpment gets higher until, in the Porcupine Mountains, it is not less than 1,000 feet above Lake Winnipegosis. Lying along the base of these ranges, is a series of marshes which, after we get north of the Assiniboine, attain such dimensions that they are a very serious obstruction to settlers trying to reach the high country near the Little Saskatchewan. In the lowest part of this marshy tract, we find Lakes Manitoba and Winnipegosis, and extending west from these a low, swampy region, almost level, which in some seasons may be described as fine meadow land, while in others marsh or muskegs is the usual appellation. This flat country receives the drainage of the hills, both as springs and brooks, but instead of conveying it to the lakes it is dispersed over the land, forming bogs, which are a terror to both Indian and half-breed. Such a country as I describe lies all along the base of the Riding Mountain, from the head of Lake Manitoba to some distance west of Lake Dauphin. Beyond this, a few streams descend from Duck Mountain and enter Lake Winnipegosis, in the vicinity of Duck Bay. As a consequence this region is drier and fine forest takes the place of meadow and marsh. The country west of Swan River and east of Salt River, is also dry and covered with forest, but to the west and north of this continuous marshes extend all round the Porcupine Mountains as far as my explorations extended. That this must be so is evident from the fact that no stream of any account enters Red Deer River from the Porcupine Mountains in any part of its course. A traverse made due north twenty-five miles from Livingstone showed that even on this side the hills were environed by marshes and tamarac swamps, and it was not before we crossed them that we entered the dry slopes of the hills.

On this journey I made the following notes: After crossing the river we kept up the trail for over two miles till we reached the crest of the river valley, when we struck off due north by the compass. This was our general direction for the trip. We found the country, after we left the trail, rather stony for over a mile, with generally a light, sandy loam soil. In the centre of this we crossed a tamarac swamp and marsh in which there was a beautiful spring creek with very deep water. The bay was covered with dwarf birch. Proceeding further the land rose, ridge over ridge, all quite dry and rolling, and at present all prairie, but covered in numerous places with willow bushes.

Six miles from Livingstone we came upon a large creek flowing rapidly from the north-east. Its waters were bright and clear, about two feet deep and 12 to 15 feet wide. The country north of this creek was covered with such rank vegetation that we had much difficulty in forcing our way through. Two miles from the creek we began to see hay marshes surrounded by willows, and after proceeding a couple of miles further these marshes became more frequent and occasionally passed into real muskegs, with peat moss, tamarac, and dwarf birch. As we neared the hills tamarac swamps took the place of marsh, and in all the hollows we found these and small spring brooks flowing through them towards the east. Nearly all the marshes passed were caused by beaver, as the old dams were still standing, though the beaver had disappeared for ever.

About 15 miles from Livingstone we reached continuous timber and penetrated it for nearly ten miles. Ascending a tree we were enabled to see the country for many miles, as we had attained the general level of the country. As far as the eye could reach in every direction no difference could be detected in the character of the forest. Where we stopped the timber was about one-third spruce, and this of the finest quality, few of the trees being under 20 inches and some going as high as 38 inches in diameter. All the land here was good, and it was noteworthy that ponds were almost altogether wanting in the country passed through, and taken as a whole much drier than south of Fort Pelly. Of the 25 miles seen, ten were covered with poplar and spruce, about three with marsh and swamp, and the remainder or twelve miles with brule or prairie, including the valley of Swan River. The above notes were written on the ground.

My own observations and all the knowledge I could pick up from other sources lead me to believe that valuable spruce and poplar forests are found around every point of the Porcupine Mountains. I know that the eastern and northern sides are a continuous spruce forest along the base and up the sides. At the southern end I penetrated the hills and found fine spruce in groves and of very considerable size, occupying the slopes of the hilly or undulating country where I was, and poplar groves crowning the summits. Dr. Bell's assistant reached the summit of the range at the head of Salt River, and reports spruce trees 42 inches in diameter. Dr. Smith, who explored here in 1879, says:—"Careful exploration of the country north of the reserve for 12 miles revealed a magnificent district; land excellent, and much large poplar, 24 to 30 inches in diameter. This was the character of all the region from the junction of the Thunder River with Woody River and far northward; while southward there was a stretch of rich but wet land extending to Swan River. Westward of the reserve the soil was excellent, and the country heavily wooded with very fine timber, poplar, spruce and tamarac. A very large proportion of the land was wet and much cut up by small streams which had their sources in the Porcupine Mountains." The country spoken of above was that to the north and north-east of Thunder Hill.

As the surface of the hills is undulating we may consider that it is generally dry. The usual character of the forest is poplar on the summits, spruce on the slopes, and tamarac in the springy and boggy parts. White spruce never grows on wet or marshy ground in the west, and wherever this spruce is found there is no swamp. This statement will apply to every locality in the North-West.

No bad soil was observed anywhere in the region examined, except the sand ridge, about a mile wide, which crossed the Red Deer River at the forks, where it is joined by the Etoimami. The whole region is characterized by a most exuberant vegetation and a soil which cannot be otherwise than prolific. In the marshes and bogs around the base of the hills were many local species, but these were all bog plants, and hence were not of the character to indicate climate from their occurrence. The forest species, including the shrubbery, were all identical with those of Ontario, and had it not been for the trees, we might have considered ourselves ten degrees farther south, and not in latitude 53°. Very hot days, with comparatively cool nights, were our summer experience, and it was only after we had reached the height of land after the middle of August that heavy rain interfered with our work. On the 2nd September the thermometer reached the freezing-point, and on the night of the 5th it went down to 25° and badly killed the potatoes in the vicinity.

#### *Swan Lake Valley.*

The land in the neighborhood of Livingstone has been so often condemned for its frosty climate that it is with some trepidation I approach it, as my examination of the region causes me to considerably modify the statements of Col. French and others who hastily decided, because the Police Farm was subject to frost, that therefore all the land in the neighborhood must likewise be frosty.

Swan River valley at this point is 250 below the level of the plateau, and the direction of the valley is from north-west to south-east; all summer thunder storms are followed by very strong north-west winds, as these always follow a barometrical depression, which invariably precedes a severe thunder storm. As the barometer rises the temperature falls, and not infrequently a cold rain accompanies it. Down this valley these gales blow with great force and of necessity lower the temperature very much, and often produce frost in it after their cessation, when no sign of it appears on the plateau. In this valley the Police Farm was located, and here too the frost played havoc with the crops. Soil, a rich but cold alluvium, late sowing, temperature cooled down at night, cooled by north-west winds has, as a result, late ripening. These all combined caused a failure of the crop. As long as the country remains covered with forests, and marshes abound, summer frosts will follow certain contingencies, but only at a few unimportant points will these frosts do permanent injury to crops.

Last July, while encamped at Swan Lake House, we had a very severe thunder storm, which was followed by one or two days of cold, boisterous, rainy weather, followed with a north-west wind. On the night of the 8th the thermometer fell almost to freezing at Swan Lake, while at Livingstone it froze the potato tops both in the river valley and on the plateau, but not so severely on the plateau; at Fort Pelly it was also severe, and at Côté's Reserve; yet in every case the crop recovered and showed no ill effects from it. Frosts will occur possibly every year, but no damage will be done to any grain which will be hard by August 18th, as I could find no record of a severe frost prior to that date. There is a lowering of the daily average temperature about this time, from which the atmosphere never recovers and against which settlers must guard by sowing their grain early in spring or in October.

Although the upper part of the valley and that part in the vicinity of Livingstone is more or less covered with boulders, there is abundance of rich land here, well suited for raising both grain and hay, and at a very trifling cost hay to support thousands of cattle could be cut. Below Thunder Hill the valley is much wider and the soil apparently less encumbered by boulders, as all explorers join in calling it a magnificent region. Mr. Dawson, speaking of this region in 1859, says: "About thirty miles above Swan Lake the prairie region fairly commences. There the river winds about in a fine valley, the banks of which rise to the height of eighty or 100 feet. Beyond these an apparently unbroken level extends on one side for a distance of fifteen to twenty miles, to the Porcupine Hills, and for an equal distance on the other to the high table-land called the Duck Mountain. From this south-westward Thunder Mountain the country is the finest I have ever seen in a state of nature. The prospect is bounded by the blue outline of the hills just named, while in the plain alternate wood and prairie present an appearance more pleasing than if either entirely prevailed. On the 10th June when we passed, the trees were in full foliage, and the prairie openings presented a vast expanse of green sward."

Grenville C. Cunningham, C.E., who located the Canadian Pacific Railway around Duck Mountain, thus speaks of Swan River valley:—"It is in the Swan River valley, however, that the richest and most extensive area of agricultural country is found. The valuable part of this valley—or rather basin—begins at the eastern slope of Thunder Hill and extends in a north-easterly direction to Swan Lake. It is bounded on the north and north west by the Swan Lake and Porcupine Mountain; on the west by Thunder Hill; on the south by Duck Mountain, and on the east by an elevated ridge which lies between it and Lake Winnipegosis. Its extent is about 60 miles in length by 20 miles in width. The soil is remarkably rich and productive. Throughout it consists of plains clothed with tall, succulent grasses, alternating with clumps and strips of timber, well grown and admirably adapted for building purposes. At the lower end, that is near Swan Lake, the timber is more varied than in any part of the country yet described. Here one may see spruce, tamarac, oak, elm, poplar, maple and birch, each species being represented by trees of very considerable growth. In the gardens attached to a few houses forming a little hamlet at the mouth of Swan River, I had ocular demonstration of the productive

power of the soil. This valley is looked upon by the natives as the garden of the district.

"First autumn frost noticed September 15th, when the thermometer registered two degrees of frost. In regard to early summer frosts, from which this district is supposed to suffer, the testimony of some half-breed settlers in the Swan River valley and on the shores of Lake Winnipegosis was to the effect that these early frosts are unknown, and that in every way the climate is well adapted for agricultural operations."

The section of the valley to which the foregoing extracts refer is that part below Thunder Hill. From Thunder Hill upwards the soil is not so good, as it is both stony and light in places; yet much good land was seen on both sides of the valley.

#### *Snake Creek and road to Fort Pelly.*

West of Snake Creek, the land rises into a series of plateaux that extend far to the west, and are the sources of the small streams flowing into Swan River on the one side, and the Assiniboine on the other. This elevated tract is cold and wet and covered with forest. All the depressions, as far as examined, were tamarac swamps; the slopes were covered with spruce, and the more elevated parts with poplar. Many fine groves of spruce were seen here, and large groves are reported as existing on the upper tributaries of the Assiniboine, in the vicinity of Lake Etoimami. Snake Creek is about 12 feet wide, and winds through a narrow but deep valley that connects the valleys of Swan and Assiniboine Rivers. Indeed it was currently reported at Fort Pelly, last September, that part of the Assiniboine water flowed into that creek last July during the excessively high water.

The boulders which are so numerous around Livingstone extend on the road to Pelly as far as the creek which discharges Angling Lake into Snake Creek. South of this creek the land becomes sandy, the face of the country much broken, and ponds are more frequent. Passing this, and when within two miles of Pelly, the face of the country alters—wide prairies take the place of broken hills, and the land improves in quality, though the sandy character of the soil continues below Fort Pelly.

#### *Duck Mountain.*

On September 12th we started for the Duck Mountains, and travelled due east from Livingstone, on the telegraph line, for about eight miles, when it turned more to the north and we entered the brush. Looking eastward from the barracks, the Duck Mountains seem to be a series of high hills, but when these are approached they dwindle away, and only appear as ridges.

For 15 miles after we left the trail our course led through brush and brulé, with occasional ponds and clumps of green woods on their margins. Small brooks flowing to Swan River were occasionally passed, but no stream of any size was seen.

All the soil was of the best quality, and well suited for farming. The land was gently undulating, but never broken. Ponds were not common, and marshy meadows and little prairies were rare. No spruce timber was seen, and from the highest tree, at our furthest, no change could be discovered in any direction.

About half way between Livingstone and Fort Pelly another excursion was made on an old road eastward to Shell River. On this line, likewise, all the land seen was of good quality; there was more running water, more good wood, and less brush and brulé. The creek which crosses the trail leading from Pelly to Swan River, flows out of Racing Lake; and this lake receives the surplus waters of Angling Lake, which is about 14 miles east of the trail. Both these lakes contain multitudes of fish, and are of considerable size. Crossing a ridge and going four miles east of the last lake, we reach White Water Lake, seven miles long by four in breadth. Lying five miles south of this lake is Island Lake, a fine sheet of water

containing numerous islands. On the islands and the shores adjoining this lake are fine groves of spruce, which are the only ones known to me in the region. The two latter lakes discharge their surplus water into Swan River by White Water Creek. About 14 miles east of White Water Lake is Shell River, here an inconsiderable stream. It will be seen by the above that the waters of the hills run into Snake Creek, Swan River and the Assiniboine, and yet in no part of the country crossed was the land unsuited for agriculture, or was there any appearance of it being too wet. There is much more water in the hills in the form of lakes than is generally suspected, and more thorough exploration towards the head of Shell River and Bird Tail Creek will reveal large areas of spruce and large poplar, as the fires cannot penetrate beyond the lakes.

After examining the land around Fort Pelly we descended the Assiniboine to Cote's Reserve, a few miles below the mouth of the White Sand River. At this point the Duck Mountains approach nearer to the river than anywhere else, and I here made another slight examination with the same result. Very rich soil everywhere, with the surface generally covered with brush or brulé. At this point the hills attained a greater altitude, with correspondingly deeper depressions between, but still nearly all could be cultivated.

In the immediate vicinity of Fort Pelly, on the left bank of the river, the land is light and sandy, but this only applies to that less than two miles from the river. Many ponds and marshes lie between the base of the hills and the top of the river bank between Pelly and Cote's Reserves. With the exception of the sand, very little, if any, of the soil is poor.

#### *Cote's Reserve and Indian Farm.*

While here I visited the Indian farm, superintended by Mr. Johnston, of Ottawa, and found it in a very efficient state. All his crops had yielded good returns, and his potatoes, then in the field, promises a very heavy yield. While I was at the farm he threshed out a little Fife wheat for me to take east as a sample of what could be done at Fort Pelly. This wheat was unsurpassed by any samples at the exhibition in Winnipeg last October. It is now in the hands of the Deputy Minister of Interior (Col. Dennis), who pronounces it superior to any other sample he has seen. There can be no doubt of the value of the whole of the Duck Mountains and all the region around Fort Pelly as a field for agriculture. The soil is almost all of a superior quality, much of it very rich. The climate, though more subject to summer frosts than the prairie country to the south, is all that could be desired. Wood is abundant, and hay lands are in sufficient quantity for all stock that can be raised.

Everything around the farm was in first-class order, and it was evident to all visitors that he thoroughly understood his work. Stables, root-house and cattle-sheds were models of neatness and utility. This year's crops were 2,000 bushels of turnips, 1,000 bushels of potatoes, 150 bushels of wheat, and over 1,000 bushels of barley and oats. All garden vegetables did well and required little care. Excellent butter is made by his daughter, who instructs the Indian women in many domestic duties.

I obtained a few notes regarding the weather which I append:—

In 1879, his first season, frost came on September 3rd; next year August 28th; and last season, September 7th. Potato leaves only slightly injured. Wheat sown on May 18th last year was reaped on September 1st. Barley requires almost three weeks less time than wheat.

Within the immediate valley of the Assiniboine and subject to summer floods are immense marshy meadows or bushy flats which would produce millions of tons of hay every year with a very trifling outlay. These marshes extend from Fort Pelly to far below the mouth of Shell River, but it is above this point where they are of most value. Owing to the land near the river margin being often a foot or two higher than these marshes, they retain their water in many cases for months after it had fallen within the banks. Last September I passed lakes many miles in length

that could have been drained by one day's labor, and this land would have produced from three to five tons to the acre. The tracts not covered with water later than early in July, were covered with grass often four feet high and as thick as it could stand. No finer tract for dairy farms could be found than the Assiniboine River valley from Fort Pelly to very near Fort Ellice.

In conclusion I may state I am quite sure that the whole of the forest country north-west from the Riding Mountains to Prince Albert has a rich, fertile soil and a climate very little inferior, as regards summer frosts, to that of the prairie, while it is much less exposed to the biting winds of winter. That there are marshy tracts and muskegs in various places is quite certain, but their extent cursory examinations cannot determine. I believe, however, that future examination will disclose more good, dry land than the most sanguine would dare to imagine. This much is certain, that aspen and white spruce will not grow in water, and these are the trees, especially the former, which are said to prevail. Wherever these trees are to be found, the ground is dry, and all accounts give aspen as the prevailing character of the forest vegetation. Beaver, not muskrat, is the leading fur of the country, and wherever beaver live there are flowing brooks and aspen. Muskrat means ponds and marshes, and these are a feature of a marshy country.

I took copious notes on the natural history of the country, and these I am putting in the form of a report for Mr. Selwyn, to be published with the Geological Report.

REPORT OF GEO. A. SIMPSON, D.L.S., OF THE INDIAN RESERVE SURVEY.

As much has been said and a great deal written about the soil of Manitoba and the North-West Territories, I determined, by obtaining specimens, to show as nearly as possible a true section of it to a depth of four feet, at intervals of twenty miles, from the Rocky Mountains to Winnipeg.

*Pit No. 1.*

This sample was taken four miles east of Lake St. Anne, and forty miles west of Edmonton. I found here:—Loam, 4 inches; clay, 44 inches. The country between sample one and two is covered with a dense growth of poplar of rather small size, interspersed here and there with groves of pine. There are also occasional patches of prairie, some of considerable extent. It is watered by the Sturgeon River and numerous small creeks running into it. With the exception of some small potato gardens owned by the Indians; none of this region has as yet been cultivated. Towards the eastern extremity of this part, or near sample No. 2, I would locate the southern limit of the true forest.

*Pit No. 2.*

Loam.....	12 inches.
Clay loam.....	12 do
Clay.....	24 do

I need not say that soil of this description is of first-class quality. No wheat has as yet been raised, but the oats and potatoes sown have yielded abundantly. Between samples two and three the country is pretty well settled. There is a large settlement at the Roman Catholic Mission of St. Albert, the home of Bishop Grandin, and from here to Edmonton the land is taken up. I am informed that the yield of grain in a good season is as follows:—

Wheat .....	40 bushels per acre.
Oats .....	100 do do
Barley .....	70 do do

*Pit No. 3.*

Loam.....	24 inches.
Sandy loam.....	18 do
Sand.....	6 do

In this vicinity the yield per acre is about the same as that mentioned in the preceding section, while root crops of all kinds grow to great perfection. I procured here a sample of the Saskatchewan coal, being mined by the Hudson's Bay Company, and I understand from one who had used it all winter in a self-feeding coal stove that it gave good satisfaction.

*Pit No. 4, twenty miles east of Edmonton, at Fort Saskatchewan.*

Loam.....	— inches.
Sand.....	— do

The pit was dug about three-fourths of a mile from the barracks of the North-West Mounted Police, on the south side of the river. There is here, as well as at Edmonton, a flourishing settlement; in fact, nearly all the land along the river, particularly on the north bank, is being cultivated. The country is also well watered and wooded.

*Pit No. 5.—Forty miles east of Edmonton.*

Loam.....	24 inches.
Sand (yellow).....	24 do

The country between samples four and five is rather low and wet, covered mostly with willow scrub and poplar. The soil, however, is very good, and vegetation luxuriant.

*Pit No. 6.—Sixty miles east of Edmonton.*

Loam.....	18 inches.
Sand.....	30 do

Between pits five and six the country is somewhat better than the preceding section; it is more open, while the surface is slightly undulating; it is drained by Beaver Creek. At Beaver Lakes, a short distance south of the trail, and in this section there is quite an extensive settlement.

*Pit No. 7.—Eighty miles from Edmonton.*

Loam.....	16 inches.
Sand.....	32 do

From Pit No. 6 the country is still more open than any of the preceding sections. The woods here begin to thin out and form into bluffs, and the surface of the country exhibits a higher, drier and more rolling appearance.

*Pit No. 8.—One hundred miles from Edmonton.*

Loam.....	12 inches.
Clay.....	36 do

This section is similar to the former; it is, perhaps, more rolling or might be called hilly. It is drained by numerous small creeks running into a chain of lakes which traverse the section in a north-east direction.

*Pit No. 9.—One hundred and twenty miles from Edmonton.*

Loam.....	15 inches.
Sand.....	33 do



No particular change to notice in the appearance of the country. It is drained by the Vermilion River, a stream about six feet deep and thirty feet wide, which rises in the chain of lakes mentioned in section 8, flows eastward through this section, then turns north and empties into the Saskatchewan.

*Pit No. 10.—One hundred and forty miles from Edmonton.*

Loam .....	6 inches.
Sand.....	42 do

The country between samples nine and ten is principally high, dry, rolling prairie, and as is the case with this kind of country generally, is cut up with ravines and valleys, having creeks and hay marshes at their bottoms, with now and then a lake, while here and there bluffs of poplar appear. The soil, as may be seen from the sample, is of an inferior quality.

*Pit No. 11.—One hundred and sixty miles from Edmonton and one hundred and ten miles west of Battleford.*

Loam.....	6 inches.
Sand.....	42 do

*Pit No. 12.—One hundred and eighty miles from Edmonton, ninety miles west of Battleford.*

Loam.....	6 inches.
Sand.....	42 do

A prairie country.

*Pit No. 13.—Seventy miles west of Battleford.*

We find here the same exhibit.

Loam.....	6 inches.
Sand.....	42 do

A continuation of the prairie country. Near the eastern end, at the Willow Hills, poplar appears in groves.

*Pit No. 14.—Fifty miles from Battleford.*

The soil, for the whole four feet, is a yellowish-colored sand, darker towards the surface. I divided it into two parts of twenty-four inches each. The country between samples 13 and 14 is nearly the same as section 7, with the exception of the soil which, as plainly appears, is not so good. It is covered with numerous groves of poplar.

*Pit No. 15.—Twenty-five miles from Battleford.*

Loam.....	12 inches.
Sand.....	36 do

*Pit No. 16.—At Battleford, near Government House.*

Loam.....	7 inches.
Sand..	41 do

*Pit No. 17.*

At Battleford, on the north side of the Saskatchewan River, opposite the Police Barracks, and about two miles from the river bank, we have here:—

Loam.....	inches.
A darkish-colored sand verging on a loam.....	10 do

and 30 inches of a friable clay mixed with minute particles of gravel, but not enough to make it a marl. Close to the river the soil is a light sand, which grows richer as you go north, and at two miles we find the above sample; after this, as far as may be seen, it remains the same. The surface is covered with a good growth of grass and scattered bluffs of poplar.

*Pit No. 18.—Twenty miles east of Battleford.*

Loam.....	8 inches.
Clay (dark).....	20 do
Clay (whitish).....	20 do

The country between Battleford and this point is rolling and mostly timbered. The soil in the immediate vicinity of Battleford is rather light.

*Pit No. 19.—Forty miles from Battleford.*

Loam.....	18 inches.
Sand.....	30 do

Rolling prairie. Plains. Plenty of small lakes.. No streams.

*Pit No. 20.—Sixty miles east of Battleford.*

Sandy loam...	18 inches.
Sand.....	30 do

No change to note. Timber to north, in Eagle Hills, distant from two to eight miles.

*Pit No. 21.—Eighty miles east of Battleford, twelve miles east of Eagle Creek, forty-eight miles west of Carlton.*

Loam.....	12 inches.
Sandy loam.....	18 do
Sand.....	18 do

The plain still continues with timber on the bank.

Eagle Creek, a living stream, is in time of low water about a foot and a-half deep, and twenty feet wide, it flows between banks which are from 100 to 150 feet in height, and which might be utilized to hold water all the year.

*Pit No. 22.—Twenty miles west of Carlton.*

Loam.....	13 inches.
Gravel.....	14 do
Clay.....	21 do

This pit was dug about four hundred yards from the Saskatchewan River. The country towards the south is a level plain. Timber along the river bank.

*Pit No. 23.—Eight miles from Carlton.*

Loam.....	18 inches.
Clay.....	30 do

To within four miles of this pit the country is prairie; from that point which is called the "Stony Indian Knoll," poplar again appears in bluffs. In a dry season water in this section would be scarce.

*Pit No. 24.—Twelve miles from Carlton House.*

Loam.....	13 inches.
Sand.....	35 do

From last pit the country is rolling ; one small stream six miles west of Carlton and between Carlton and Duck Lake numerous small lakes. Plenty of poplar, small, in groves.

Carlton House, a chief trading-post of the Hudson Bay Company, under charge of the Hon. Laurence Clark, Chief Factor, is the main distributing post for the Northern or English River District. Goods and supplies are brought here by steamers plying on the Saskatchewan, as well as by carts from the plains.

The goods for the north are transhipped by carts to the head of Green Lake, a distance of 133 miles ; from this depot they are taken in boats to the Company's post at Isle la Crosse, under the charge of Ewing McDonald, Esq., Chief Factor, for distribution throughout the district.

No samples of soil were taken from Carleton House north. The map which accompanies this report will show the character of the soil as nearly as may be ascertained from observation.

The southern limit of the forest may be marked at about fifty-eight miles north of Carlton House, at Big River, which drains Stinking Lake. The soil up to this point and for about twenty-five miles farther north, is a sandy loam of good quality ; we then enter the Jack Pine country with thick bush and poor sandy soil, which continues to the head of Green Lake.

The soil along the Beaver River is equal to any in the North-West Territories, with plenty of good timber.

Returning to Duck Lake where the sample was taken, we find a flourishing settlement, a first-class general store, the property of Messrs. Stobart, Eden & Co., of London, England, and a fine Roman Catholic Church, under the charge of Father Andre.

*Pit No. 25.—Thirty-two miles east of Carlton, twenty miles from Duck Lake on the Fisher Ferry Trail.*

Loam .....	8 inches.
Clay (dark).....	24 do
Clay (light).....	16 do

All very tough.

This pit was dug at the commencement of the Berry Hills. The land from last sample to within three miles of the Saskatchewan same as sample 24 ; from there to river, sandy ; from river to sample 25, soil good ; water in many places alkali ; plenty of timber, but small.

*Pit No. 26.—Fifty-two miles east of Carlton.*

Loam.....	10 inches.
Clay loam (dark).....	12 do
Clay loam (light).....	8 do
Gravel.....	4 do
Marl.....	14 do

Two and one-half miles from sample 25, enter plain which is in places low and wet, the high land being of excellent quality, and the marshes producing good hay ; width of plain about seven and one-half miles.

At forty-two miles from Carlton, (or ten miles west of sample 26) ascend Lizard Hills, which are well wooded, but surface water scarce. Sample 26 was taken at Crooked Lake, and is a fair specimen of the soil in the hills ; in the lower levels loam will be found deeper. The water in Crooked Lake is good, but in many of the small lakes alkali.

*Pit No. 27.—Seventy-two miles from Carlton.*

Two strata.

Loam.....	12 inches.
Marl.....	36 do

From last pit cross deep ravine and enter plain seven miles wide, land low, soil good; at fifty-nine miles ascend Rainy Hills, which are wooded and well watered.

This sample was taken on the "Keespetenow," a prominent hill on the southern boundary of the range.

*Pit No. 28.—Ninety-two miles from Carlton, seventy from Touchwood Hills Post.*

Loam.....	9 inches.
Gravel.....	3 do
Clay (with small gravel).....	36 do

The country from sample 27 is, for the first nine miles (*i.e.* as far as Humboldt) void of timber; from here to Pit 28, timber small; considerable low marshy ground; water good; cross Wolverine Creek six miles east of Humboldt.

*Pit No. 29.—Fifty miles west of Touchwood Hills on "Big Salt Plain."*

Loam.....	12 inches.
Clay.....	20 do
Coarse sand.....	16 do

From last sample, timber continues for about ten miles.

The alkaline plain commences twenty-five miles east of Humboldt and is about thirty-five miles in width. The water is alkaline; no timber.

*Pit No. 30.—Thirty miles west of Touchwood and about five miles west of Timber on the Plains.*

Loam.....	6 inches.
Sand.....	42 do

*Pit No. 31.—Ten miles west of Touchwood Hills Post.*

Loam.....	12 inches.
Clay.....	36 do

From edge of plain (about fifteen miles distant), the country is rolling, plenty of timber, numerous small lakes; and, as will be seen from the sample, good soil.

*Pit No. 32.—Ten miles east of Touchwood.*

Loam.....	10 inches.
Clay loam.....	8 do
Clay.....	30 do

*Pit No. 33.—Thirty miles east of Touchwood.*

Loam.....	12 inches.
Clay.....	36 do

*Pit No. 34.—Fifty miles east of Touchwood Hills Post.*

Loam.....	12 inches.
Stiff clay and sharp sand mixed.....	36 do

This sample was taken about five miles from the eastern side of Touchwood Hills. The soil, timber and water from sample 31 to 34 is described under the former section.

There is quite an extensive settlement in the vicinity of Touchwood Hills Post.

*Pit No. 35.—Seventy miles east of Touchwood, and eighty miles west of Fort Ellice, on Pheasant Plain.*

Loam.....	12 inches.
Clay.....	36 do

The plain is about \_\_\_\_\_ miles wide and is rolling prairie. At present there are several small streams running through it, but in a dry season water would be scarce.

*Pit No. 36.—Sixty miles west of Fort Ellice and about three miles east of Little Cut Arm Creek.*

Loam and black sand .....	24 inches.
Light sand .....	24 do

Little Cut Arm Creek is, I believe, a living stream. No timber along its banks, which are low.

*Pit No. 37.—Forty miles west of Ellice.*

Loam.....	12 inches.
Clay loam.....	12 do
Clay.....	24 do

From sample 36 we have two small plains with groves of poplar between them. There are two or three small streams which would probably be dry in a dry season.

*Pit No. 38.—Twenty miles west of Ellice.*

Sand.....	30 inches.
Clay.....	18 do

From last pit to within about two miles of this, the soil is good; but from here, (Wolverine Hills) it becomes sandy and continues poor to the Qu'Appelle River at Fort Ellice.

*Pit No. 39.—At Fort Ellice, east side of Assiniboin River.*

Sandy loam.....	12 inches.
Sand.....	6 do

*Pit No. 40.—Twenty miles east of Ellice.*

Loam.....	18 inches.
Clay.....	30 do

At five miles from Ellice, cross Snake Creek, country for a short distance to east, stony. At twelve miles cross Bird Tail Creek, we have here the flourishing town of Birtle, with its mills, stores, two hotels, land office, &c. At eight miles from Birtle, cross Arrow Creek, land excellent, water good, plenty of timber for fencing purposes.

Lumber at Birtle to be had for from \$20 to \$25 per M.

*Pit No. 41.—Forty miles east of Ellice, eight miles east of Shoal Lake.*

Clay loam.....	18 inches.
Clay and coarse sand (mixed).....	18 do
Clay.....	12 do

Large and prosperous settlement at Shoal Lake; good fishery: plenty of timber and good water. Since last sample, country rolling, soil excellent.

*Pit No. 42.—Sixty miles east of Ellice.*

Clay loam.....	12 inches.
Clay.....	36 do

From Pit No. 41 timber along the trail scarce; water good; country rolling and settlement increasing as you go east; crops this year excellent; farmers doing well and are satisfied.

*Pit No. 43.—Eighty miles east of Ellice.*

Loam.....	12 inches.
Clay.....	36 do

With about four inches of gravel near top of clay.

*Pit No. 44.—100 miles east of Ellice.*

Loam.....	18 inches.
Clay and sand (mixed).....	30 do

*Pit No. 45.—120 miles east of Ellice, 100 miles west of Winnipeg.*

Loam.....	12 inches.
Sandy loam.....	24 do
Clay.....	12 do

*Pit No. 46.—Eighty miles west of Winnipeg.*

Loam.....	24 inches.
Clay.....	24 do

*Pit No. 47.—Sixty miles west of Winnipeg.—At Portage la Prairie.*

Loam.....	24 inches.
Clay.....	24 do

*Pit No. 48.—Forty miles west of Winnipeg.*

Loam . . . . .	12 inches
Gravel . . . . .	12 do
Sand . . . . .	24 do

*Pit No. 49.—Twenty miles west of Winnipeg.*

Loam . . . . .	12 inches.
Gravel and sand.....	6 do
Clay.....	30 do

*Pit No. 50.—At Winnipeg.*

Loam.....	22 inches.
Clay.....	26 do

I have not considered it necessary to describe the country east of Pit No. 42. It is well settled and the samples speak for themselves. Farming land is selling at from five to twenty-five dollars per acre.

Samples of soil taken on a line from the elbow of the south Saskatchewan to the forks of the river (the juncture of the north and south branches of the Saskatchewan):

*Pit No. 1.*

Loam.....	4 inches
Sandy loam.....	12 do
Sand . . . . .	32 do

This sample was taken five miles below the Elbow and represents the country in that vicinity. Immediately south of this we meet a range of sand-hills running east and west—did not cross them.

*Pit No. 2.—Was dug about ten miles from Elbow on the Carlton Trail.*

Loam.....	8 inches.
Marl (clay, sand and small stones, clay predominating)	40 do

Shortly after leaving the river the sandy soil disappears; and therefore I took sample No. 3, which will, I think, represent the country about four miles east of the river at the Elbow.

*Pit No. 3.—Twenty miles from the Elbow.*

Loam.....	10 inches.
Clay loam.....	12 do
Clay.....	26 do

*Pit No. 4.—Forty miles from the Elbow.*

Clay loam.....	13 inches.
Marl.....	35 do

The country from the Elbow is rolling prairie, at thirty-six miles cross a creek thirty feet wide, a foot and one-half deep, flowing westerly between banks about sixty feet high to the Saskatchewan. Timber in the valley.

*Pit No. 5.—Sixty miles from the Elbow.*

Sandy loam (good quality).....	24 inches.
Clay.....	24 do

More water in this than on the previous sections, and timber west of the trail.

*Pit No. 6.—Eighty miles from the Elbow.*

Loam.....	12 inches.
Sand.....	12 do
Clay.....	24 do

From last pit the country is more rolling, water in the valley, and at seventy-three miles, or seven miles south of this sample, poplar appears in groves.

*Pit No. 7.*

One hundred miles from Elbow.

Loam.....	15 inches.
Sand.....	20 do
Clay.....	13 do

At eighty-two and one-half miles cross Canada Pacific Telegraph line, near 10th Base line. I have no change to note in the country.

*Pit No. 8.*

One hundred and twenty miles from Elbow; seven miles from Batosh's Ferry.

Sandy loam.....	18 inches.
Sand.....	30 do

As we approach the river the soil becomes lighter and of a sandy nature. I think a strip of about two and a-half or three miles wide from the ferry to the Elbow might be thus described.

*Pit No. 9.*

One hundred and forty miles from the Elbow; eight miles east of Duck Lake.

Dark sand.....	24 inches.
Light sand.....	24 do

Of course such soil as this is of but little value. The sand-hills commence about five miles east of Duck Lake and continue to the swampy ground, which is about two miles from sample 10, making the distance across these hills eighteen miles.

*Pit No. 10.*

One hundred and sixty miles from Elbow ; thirteen miles from Prince Albert.

This sample was taken on what is called the " Ridge," being an elevated plateau with a rolling surface. The soil was found to be—

Loam.....	18 inches.
Sand.....	30 do

*Pit No. 11.*

One hundred and eighty-five miles from Elbow ; twelve miles east of Prince Albert.

Loam.....	12 inches.
Clay loam.....	12 do
Clay.....	24 do

The soil from sample 10 to Prince Albert may be considered same as sample 10, and from there to the forks of the river same as sample No. 11.

Timber for building purposes is, in the immediate vicinity, scarce. There is plenty of water of good quality.

I enclose a very interesting letter from C. Muir, Esq., of Prince Albert, to whom I wrote for information regarding the settlement, its prosperity, &c.

PRINCE ALBERT, N.W.T., 30th December, 1881.

MY DEAR SIMPSON,—Your letter of the 7th ultimo reached me too late to reply to it by the return mail, and I trust that the information now given may not be too late for your Report. The population of this district is variously estimated. Some believe it to be fully 4,000 souls, which number I think is over the mark ; but immigration is more and more attracted to the Prince Albert Settlement, as its resources become more widely known. Four years ago the yearly addition to the population might be counted by tens ; it is now counted by hundreds, and in a year or two more will doubtless be swelled to thousands ; for the district of Lorne, of which Prince Albert Settlement proper is the nucleus, and the rapidly growing town of Prince Albert the capital, comprises some of the richest areas of prairie and woodland in the Territories. Prince Albert was founded some fifteen years ago by a Missionary of the Presbyterian Church, the late Mr. Nesbitt, who established a church and school, and broke and enclosed a farm, around which is now quickly extending a substantial and prosperous town. Milling facilities, which were greatly needed, were supplied in 1874 by Capt. Moore, to whose enterprize Prince Albert is much indebted. Other mills followed, with so speedy an increase of population and industries that last summer nearly sixty thousand dollars were invested in buildings alone. Many places depend upon railway enterprize, either for their origin or advancement. But Prince Albert is a natural centre of trade and industry, and, though 500 miles north-west of Winnipeg, without railways or telegraphs, or adventitious aids of any kind, is growing fast, and bids fair to be a distributing centre, or, in other words, a large city. It may be described as occupying at once the "middle distance" of the Fertile Belt and of a great continental river—the Saskatchewan, outrivaling, as regards the extent and value of the country it drains, the St. Lawrence itself. To the south, and east and west, lie the immense arable prairies of the peninsula of the Saskatchewan ; to the north-west the Shell River country, a magnificent farming region as yet entirely unoccupied ; and of equal, if not greater, importance, to the north and north east the true forests of the country which skirt the shores of lakes vaster than Erie or Ontario, and, divided by occasional marshes, stretch in broken yet gigantic masses to Hudson's Bay. Prince Albert will be the point of departure from the great Wheat Belt for tide water ; for, though five hundred miles north-west of Winnipeg, it is yet nearer Churchill than that city, and Churchill is the true harbor of Hudson's Bay. The largest ocean vessels can sail directly into the Churchill river, which, by a narrow



entrance, encloses as commodious and as safe a harbor as St. John's. No lightering is required, and this significant fact will, when impending developments have taken place, very speedily extinguish York Factory, Port Nelson and all other rivals on the Western Main as points of shipment for the grain of the Saskatchewan. One or more comparatively short lines of rail will yet carry the largest proportion of the wheat of the Fertile Belt from Prince Albert to Churchill, where the cars will be unloaded directly into the ocean steamers. The remainder may go by way of Winnipeg and the Pacific Rail, or the Great Lakes, for presumably Churchill is a summer port only, though this is by no means certain. But when the reader considers that Prince Albert is as near Liverpool as the City of Toronto; that it is the "middle distance" of one of the largest rivers in America; that it is situate just where the prairie ends, and the true forest begins, he will readily understand that conditions so grouped must be of enormous importance in the future, that the triumph of economic law will be a mere question of time, and that the cereals of this country will and must find their way to England by the shortest, and therefore by the cheapest route.

Return freights will be had in goods and immigrants from Europe, and in lumber manufactured at various points along the line, which will run through a valuable timber country almost its entire length. At present the settlement of Prince Albert is supplied with lumber sawn by mills in the town from timber cut along the river, and at Sturgeon Lake some 20 miles north, whence the logs are floated down to the mills. The settlement proper comprises that part of the peninsula formed by the north and south branches of the Saskatchewan, which lies betwixt two deep belts of fir fifty miles apart and which trend across the peninsula from river to river, and in the opinion of the settlers form an impassable barrier to the grasshopper. The predatory grasshopper has never done any injury throughout the immense area inclosed by these two belts of evergreen timber and the two rivers; though since the culture of cereals began in the settlement six crops have at various times been partially or totally destroyed in Manitoba, and even at Edmonton, further up the Saskatchewan. This is a very important fact in the history of Prince Albert, in the opinion of men who have witnessed with their own eyes the frequent ravages of the insect in Manitoba, and their deplorable consequences. As the locusts have devastated, almost at stated intervals, both our own and the American North-West, so will they visit and destroy again; and the fact is worth consideration, that in the very centre of the fertile belt there exists a vast area of fertile land, which for special reasons enjoys special immunity from attack. Many here are of opinion that the two belts of timber referred to should be reserved by Government and preserved as a permanent barrier against the worst, and indeed almost the only, enemy of the farmer in the North-west. The boundaries of Prince Albert settlement as thus defined enclose something like a million acres of exceedingly fertile land. The soil is mainly argillaceous, with a superficial deposit of vegetable mould varying in depth from twelve inches to four feet. The clay is whitish when dry, and is made into excellent bricks at Prince Albert. The vegetable deposit is more or less mixed with sand, and is very porous, clean and easily worked. The glairy and almost impassable mud of Manitoba is unknown here, and excepting the sloughs, which here and there traverse the highways, one can travel dry-shod immediately after the snow has melted on the ground. The country, too, is hilly, and therefore somewhat picturesque, though the hills are all cultivable, and not a stone is to be seen anywhere away from the banks of the river where the boulders are found from which our lime is burnt. Outcrops of limestone are spoken of, however, which may yet supply the district with building materials of the best quality. The prairie has an added charm in the beautiful groves of aspen which extend here and there through the valleys and over the hills, and in the abundance of small but refreshing ponds, or lakelets, one of which is almost certain to be found in every settler's "park." But the great features of Prince Albert settlement are its two noble rivers, the North and South Saskatchewan, here only 18 miles apart. These magnificent streams, which rise in the Rocky Mountains and are fed by melting snows and glaciers, in that great range, after a career of 500 miles unite about 35 miles below Prince Albert between

mountainous and precipitous banks, with upper levels of interminable and almost impassable morass. Thence the river carries its intermingled floods five hundred miles further, widening in its lower reaches into vast wildernesses of almost unexplored lake, a sea rather than a river, and after the terrific riot over Grand Rapids drops smoothly into the great Lake Winnipeg, as long though not as wide as Lake Superior, and connected by Nelson River with Hudson's Bay. In winter the water of both branches of the Saskatchewan is as clear as crystal, but as soon as spring opens it becomes highly colored with alluvium washed from its banks. Both rivers rise with the increasing heat of summer, there being three marked freshets—in spring, in June, and in August. This is owing, of course, to their sources lying in the multitudinous snows and glaciers of the mountains, and consequently they differ greatly from rivers which have their origin in the prairie, and depend upon seasonable rains for their summer supply. The Saskatchewan differs in other respects from what may be called local and inland streams. It is "continental" in its mighty resources and natural importance. There are but four rivers in North America east of the Rocky Mountains which may be justly called continental, and the Saskatchewan is one of the four. It is important, therefore, that such a river should receive attention at the hands of Parliament. Millions of money have been spent on the improvement of the St. Lawrence, and millions more are required to make it what it may yet be and ought to be—a highway for ocean-going vessels to the head of Lake Superior, for the St. Lawrence flows in the right direction for trade. But so does the Saskatchewan. It also flows eastward, and its natural resources and productions, coal and cereals, which cannot endure a costly transport, will be carried cheaply by its current, as on the Danube, in flat-boats, which any farmer can build, whilst the manufactures of the east, which can stand heavier charges, must be carried against it. But though millions have been and are still required for the improvement of the St. Lawrence, millions are not required for the Saskatchewan. Twenty thousand pounds properly expended upon the river would greatly facilitate transport and get rid of the worst obstructions to navigation. An expenditure of thrice this sum would make a river 1,500 miles long, navigable from its discharge almost to its fountains.

It is difficult to estimate the yield of wheat in Prince Albert settlement without getting at the threshers' returns, which are not yet obtainable; but a comparison of the milling interest of to-day in Prince Albert with that of four years ago will give a better idea of the growth of the settlement than any other statement that could at present be given. Four years ago a single run of stones, running only by day, ground all the wheat of the settlement in three months. This year two steam flour mills with two runs of stones each are in full work night and day, and will run without intermission for many months to come. Oats and barley are the other grains cultivated here, and both yield largely. A serious difficulty is encountered in the growing of oats, owing to the fact that barley is a "weed" in the North West. It yields "volunteer crops," as they are called, every where, and is almost as difficult to eradicate as the thistle of the Eastern Provinces. The settlement being isolated, the seed has been interchanged, and the consequence is that "oats" generally contains as much barley as oats. But of course summer following, and the introduction of fresh seed, with the advent of railways, will yet get rid of this difficulty, which is not discredit-able to the soil, but is due altogether to thoughtlessness and the irrepressible energies of the "King o' Grain." It is needless to say that roots and vegetables generally mature and ripen perfectly in our climate. I have eaten excellent tomatoes grown and fully ripened in this latitude, and with care and attention they will yet be as common as they ought to be. Mandan corn—the parent, or aboriginal, corn—ripens, but the tender and improved eastern varieties do not. The wild plum and grape are not, to my knowledge, found on the Saskatchewan, though I have no doubt both would thrive if transplanted, but all other wild fruits usually found in the Eastern Provinces grow abundantly, and are superior to their congeners there. The low-bush cranberry certainly is, as it is full to bursting of a mild sub-acid juice, which is often made into a very palatable beer in the settlement.

The winter climate is certainly much more agreeable than that of Manitoba. It is not windy in winter, and there is an entire absence of "blizzards." This is my fifth winter here, and I have not seen one yet. The snow is never deep, and the "falls" are not frequent, the winter weather being generally brilliantly clear and exhilarating. These general observations will give the reader some idea of the country which awaits him should he choose to emigrate, for there is a practically unlimited choice of land. Of the extensive region briefly described, not a fiftieth part is under cultivation, and the emigrant will have no difficulty in selecting land in almost any direction. He will find timber and lumber in abundance almost at his very door; a great river which cuts through some of the most extensive coal seams on the continent; good markets for all the grain that can be raised (the current price for wheat being to-day \$1.50 per bushel), a settlement as near Liverpool as the city of Toronto, by a route, the development of which is the question of but a few years; a rising town with steam grist-mills and saw-mills, tradesmen of all kinds, doctors, lawyers, numerous stores, schools, churches of all the leading denominations, a college of the Church of England (free from tests), with a resident bishop and a full set of dignitaries. If the presence of all these established interests on the remote Saskatchewan (and my statements are perfectly trustworthy and not fanciful pictures at all of what Prince Albert might be if things were as they ought to be) do not infuse confidence into the reader, then nothing that I can say will do so, and he must decide for himself. That there are drawbacks it is needless to mention. The principal handicap is the want of means, which prevents many settlers from supplying themselves with machinery which, owing to the absence as yet of railway or steam-boat facilities, has to be brought several hundred miles in carts, and, like other supplies, is very costly. This is a grievance which it is to be hoped and doubtless will soon be remedied. Frost sometimes attacks the grain, as, for example, last year, when our wheat suffered severely. But this was owing to an unusually late spring. The frost came a little earlier than usual, but the seeding was nearly a month later than usual, and but for this untoward circumstance but little damage would have been done. This year, owing to bad and frozen seed, the returns are not as large as usual, but the quality of the grain is excellent, exceeding, as it generally does, that of Manitoba, for it is now a well ascertained fact that the quality of wheat varies inversely as to the distance from the northern limit of its growth. But frost need not deter the immigrant from coming here. This is indisputably a wheat-growing country, and an occasional frost is what has visited every new settlement in every Province of the Dominion. I have seen a much severer nip in times past in Manitoba than I have seen here, and June frosts, which do so much damage in Ontario, are unknown. This is a very important fact and should be borne in mind when frosts are spoken of in this country. The frosts of Manitoba and the North-West, when they happen at all, occur in the latter part of August when, about the 24th of the month, a "break," more or less decided, generally takes place in the weather. I have been fourteen years in Red River, and the Territories and this is my experience. There is a marked and sudden decline in the temperature. The nights become chilly and repressive, and frost is generally "feared" at this time, though it does not generally come. Early sowing, therefore, is important, and an early variety of wheat, which, it is not unlikely, will be developed in the country itself. But though an early variety of wheat is important, diligence on the part of the farmer is more important still. When a frost does occur it is our best farmers who suffer least, and sometimes not at all.

Nor need the intending immigrant confide his destinies to Prince Albert alone. There are outlying districts quite as worthy of his notice, as far as land is concerned. The Carrot River country, twenty miles south of the South Branch, has a soil equal to our own. Some thirty families are already settled there, most of whom harvested excellent crops this year. It is distant from the Great River and lumber is not convenient, and it labours at present under the disadvantage of being forty miles from mills, stores, schools and other town appliances. But these deficiencies enterprise will soon make good, and the advent of railways will equalize, in a great measure, the

other. The Carrot River district will then take high rank as a settlement, for it contains land of the richest quality in almost unlimited quantity, and is less broken by ponds than Prince Albert settlement, a feature which may appear to some to be a real advantage.

To revert to Prince Albert: The affairs of the settlement are prospering. In other and even more important respects the place is highly recommendable. It is very healthy and very peaceable. A small detachment of the Mounted Police act as bailiffs and conservators of the peace, and two mounted and one infantry company of militia (well armed and mounted but not as yet uniformed) are a sufficient protection otherwise, for the Indians are quiet and generally contented and are rapidly settling down and prospering under the firm but kind management of the Indian Agent, Mr. Rae.

Meanwhile movements are on foot of great importance to Prince Albert. The enterprising firm of McArthur Brothers, of Winnipeg, intend putting two large steamers on the Saskatchewan next summer for freight and passenger traffic, and other necessary projects are stirring. The press and other appliances of a good newspaper are on the way, telegraphic connection is promised by the Governor-General to the people here next summer, and a railway outlet will speedily follow.

There will thus soon be concentrated at Prince Albert all the appliances and forces of modern civilization where, but a few years ago, the Indian and the bison were monarchs of the scene.

Yours faithfully,

C. MAIR.

Geo. A. SIMPSON, Esq.,  
Indian Department, Ottawa.

Mr. Mair has been a resident of Prince Albert for several years and has also travelled over a large portion of the North West Territories. He is, therefore, able to speak with authority.

Recapitulation and comparison. Dividing the samples into three classes we have:

Loam with clay subsoil—30 samples, or.....	49.2 per cent.
Loam 16 to 30 inches deep, sand subsoil—11 samples, or... 18	“
Loam over thin layer of gravel with clay subsoil—2 samples	3.3 “
Total .....	70.5

All the above are first-class soils for agricultural purposes.

Second class—good grazing ground:

Loam 6 to 16 inches in thickness, sand subsoil—13 samples, or.....	21.3 per cent.
Loam over gravel or sand—2 samples, or.....	3.3 “
Total .....	24.6 “
Third class, or sand—4 samples, or.....	4.9 “

The soil of Prince Edward County—one of the best counties in Ontario—is reported by the Agricultural Commission to be as follows:—

Heavy clay .....	18½ per cent.
Clay loam.....	22 “ “
Sandy .....	10 “ “
Sand.....	5½ “ “
Gravelly.....	34 “ “
Black loam.....	13 “ “

About 42½ per cent. of the land is said to be first class for agricultural purposes; 36½ per cent., second class, and the remainder, or 21 per cent., third class.

EXTRACT FROM THE REPORT OF J. L. P. O'HANLY, D.L.S., ON THE SURVEY OF THE  
BOUNDARY OF MANITOBA.

LINE BETWEEN RANGES 29 AND 30 WEST, TOWNSHIP 29.

*Sections 1 and 6.*—The line for the south quarter section “ runs ” through a second growth of poplars, and small wet marshes covered with grass; the next 23c is through a *brulé* covered with poplar and willow underbrush, at 68c the line penetrates the primeval forest with a large undergrowth of spruce and poplar. The surface is slightly undulating and in many places wet. The soil is clay and of good quality wherever the ground is dry.

*Sections 7 and 12.*—The surface is nearly level, imperceptibly ascending towards the north for the whole length of the south quarter-sections; the ground is covered with a dense growth of poplar and spruce of a good size, the latter in many instances exceeding two feet diameter. The ground is wet with some marshes or grassy ponds. The soil is a strong blue clay. The north quarter-sections are rolling ridges—alternating with narrow marshes or wet meadows. Poplar, spruce, and white birch with dense underbrush are the prevailing timber; clay soil.

*Sections 13 and 18.*—The whole surface is gradually ascending towards the north; dry ridges alternate with small wet marshes or meadows. No less than nine of these were crossed. The timber consists of poplar, spruce, and white birch of good size, with tamarac towards the north end. In some places the spruce predominates, forming small groves, but most generally the poplar with scattering spruce; tamarac is generally met with on the margin of the marshes and wet ground. The poplars generally, when of full growth, vary from 15 inches to 20 inches diameter, and about 60 feet high. Soil clay.

*Sections 19 and 24.*—The ground gradually ascending towards the north; the timber consists of poplar, spruce and tamarac, with thick brakes of underbrush; the spruce is small at the south end of the section, and large towards the north. There are several groves of tamarac of about 12 inches average diameter. This section is pretty wet; the line crossed eight ponds, marshes and swamps, some of considerable extent, in which tamarac abounded. Clay soil.

*Sections 25 and 30.*—Gradually ascending towards the north. The south quarter-sections are in many places wet and boggy, the north dry, with large spruce and poplar and good land.

*Sections 31 and 36.*—These sections occupy the abrupt steep sides and narrow gorge of Little Boggy Creek. The surface is much broken; the creek is about 15 feet wide and 3 feet deep, with a swift current; the timber in the bottom of the ravine is mostly spruce; on the slope on the south side, mixed wood; and on the north, poplar, with thick underbrush. The storm of the 31st July made great havoc here, uprooting the poplars or breaking their trunks as if they were pipe-stems. The whole surface was strewn with the *debris*.

TOWNSHIP 30.

*Sections 1 and 6.*—The ground is perceptibly rising towards the north, the surface irregular, the drainage good, and the ground drier than heretofore, and the soil a good clay and clay loam. Poplar and spruce abound in great quantity and of good quality, and the underbrush is very dense. There are some meadows and marshes; large spruce and tamarac toward the north end.

*Sections 7 and 12.*—These sections contain a good deal of large spruce and poplar. The surface is undulating, in some places broken with several small, deep ponds; the brushwood is very thick; soil clay, well watered.

*Sections 13 and 18.*—The surface is rolling, and in some places broken and precipitous, ravines alternating with narrow flats or deep ponds. Large poplar, spruce, white birch and balsam abound; clay soil, well watered.

*Sections 19 and 24.*—The surface rolling, in many places abrupt and broken. The timber is large and abundant, consisting of poplar, spruce, white birch and bal-

am. There are several small, deep ponds. The soil is clay, the drainage good, and the sections well watered.

*Sections 25 and 30.*—The surface is irregular, with clay soil. Poplar abounds throughout, with some large spruce scattered through it, and dense underbrush. The land is good, well watered, and with good drainage; gradually ascending towards the north.

*Sections 31 and 36.*—Surface rolling; clay soil. The timber consists of poplar, spruce, and balsam; some large spruce towards north end of section. The section is well watered.

## TOWNSHIP 31.

*Sections 13 and 18.*—These quarter-sections are well watered with some marshes or ponds. The soil is a deep, blue clay, surface slightly rolling. Large spruce, poplar, balsam and white birch. This seems to be the summit of Duck Mountain plateau.

*Sections 19 and 24.*—The south quarter-sections good and level, with small timber generally and grassy flats; the north quarter-sections contain several ponds and marshes, with the surface broken, covered with spruce and poplar from small to average. They are well watered.

*Sections 25 and 30.*—Large scattering spruce, much thick underbrush, some grassy flats generally wet. *Brulé* commences at 50c. Good clay soil.

*Sections 31 and 36.*—The south quarter-sections, good level land, clay loam, much brushwood. These sections seem to occupy the height of land between the waters of the Assiniboine and Swan Rivers. From the north end of the section the drainage is to Swan River:

## TOWNSHIP 32.

*Sections 1 and 6.*—Surface rolling and gradually descending northward, mostly *brulé*; a large, deep, wet marsh at the north end of sections.

*Sections 7 and 12.*—These sections are mostly comprised in a lake and deep wet marsh. The lake is mostly surrounded by *brulé*. It discharges its waters by a large creek to Swan River. The banks are low and marshy. Its waters are very slightly alkaline. Indeed all the waters of Duck Mountain have a slight taint of alkali.

*Sections 13 and 18.*—These sections consist mostly of lake and deep wet marsh.

*Sections 19 and 24.*—The south quarter-sections are in deep wet marsh; having crossed the marsh there is a gentle ascent to the end of the section, when the general elevation is reached. The timber is mostly poplar. The soil is clay.

*Sections 25 and 30.*—Slightly descending to the north, tall poplar, clay soil, good land, much underbush, some scattering good-sized spruce.

*Sections 31 and 36.*—Rolling surface, much fallen timber, several small ponds or marshes. Good clay soil. Poplar, spruce, and tamarac.

## TOWNSHIP 33.

*Sections 1 and 6.*—Sections well watered by outlet of lake in preceding sections, clay bank, creek 40 feet wide, with an average depth of 2 feet at that season. Several small grassy ponds and marshes, a good deal of *brulé*, good land; soil, clay loam

*Sections 7 and 12.*—Surface level and flat, clay loam, good land, some small meadows. Timber mostly poplar with alders in the flats.

*Sections 13 and 18.*—Rolling surface, gradually descending to the north, clay soil, good land, some *brulé*. Timber chiefly poplar.

*Sections 19 and 24.*—A lake and surrounding marshes occupy the south quarter sections. The surface of the north quarter-section is rolling, well watered and descending to the north, chiefly poplar with much underbush.

*Sections 25 and 30.*—Poplar, white birch and scattering spruce, surface gently descending to the north, excellent clay soil, well watered.

*Sections 31 and 36.*—Good land, small poplar, white birch and spruce. The north end consists of a *brulé* overgrown with alders and meadow; surface nearly level, water scarce.

## TOWNSHIP 34.

*Section 1 and 6.*—*Brulé* overgrown with alders and small poplars, good clay loam, nearly level, with a slight descent to the north, water scarce.

*Sections 7 and 12.*—*Brulé*, good clay soil, a small tamarac swamp and some meadows, a slight descent to the north, water scarce.

*Sections 13 and 18.*—The south quarter-sections are in *brulé*, a wet marsh and tamarac swamp. The dry land good and level. The north quarter-sections are in prairie with scattering clumps of willows and some poplars. Soil light and sandy.

*Sections 19 and 24.*—Slightly rolling prairie descending to the valley of Swan River. Soil light and sandy.

*Sections 25 and 30.*—The line follows the valley of large creek, outlet of lake previously referred to, and frequently crosses it. Thick brushwood of willows with spruce and poplar.

*Sections 31 and 36.*—Line for the south quarter section in valley of creek, and mostly for the north quarter-section in valley of Swan River. The jog crosses Swan River. The river is about 200 feet wide and of various depths. In low water it is in many places fordable. The current is very swift, and difficult to navigate against the stream. Its valley is narrow, averaging about half a mile.

## TOWNSHIP 35.

*Sections 1 and 6.*—Good level prairie, scattering clumps of willow, soil sandy loam.

*Sections 7 and 12.*—Rolling prairie, slightly ascending to the north, covered with clumps of willow, some tamarac to the left of the line near the north end, sandy soil.

*Sections 13 and 18.*—The south quarter-section in prairie and brushwood, the north quarter-section rapidly ascending the irregular side of Thunder Hill. Precipitous clay banks.

*Sections 19 and 24.*—Ascending the steep acclivity of Thunder Hill. The summit is reached about the middle of the section. Great piles of fallen timber strewn over the whole surface, on the summit in tiers, and very difficult to scale; clay soil.

*Sections 25 and 30.*—The line passes along the eastern brow of Thunder Hill, very broken surface covered with heaps of slash in several tiers and very difficult to penetrate. Descending rapidly to the north, small poplar and scattering spruce.

*Sections 31 and 36.*—The beginning of these sections gains the foot of Thunder Hill, then crosses a deep wet marsh. The north quarter section is in a *brulé* nearly level with a good clay soil, some small poplar and willow clumps.

## TOWNSHIP 36.

*Sections 1 and 6.*—*Brulé*—some scattering small poplar—good land—clay soil—level.

*Sections 7 and 12.*—Mostly *brulé*—some spruce and tamarac in the wet low ground—slightly rolling—good land—well watered.

*Sections 13 and 18.*—Level surface—large poplar with some spruce and tamarac—good clay loam.

*Sections 19 and 24.*—Much swamp with willows and tamarac and some spruce—soil a rich clay loam.

*Sections 25 and 30.*—The surface low and level, covered with poplar and spruce, and interspersed with small ponds—soil, good clay loam—sections well watered.

*Sections 31 and 36.*—Level, with wet reaches covered with willows—good clay soil—good poplar on the dry ground.

## DESCRIPTION OF TOWNSHIPS.

## RANGE XXIX WEST.

*Township No. 5.*—Open prairie. Two creeks traverse the township, affording an abundance of good water. The soil is a clay loam, from 4 to 6 inches in depth, with clay subsoil. Small willow bush is the only timber. This township is not a good one agriculturally, as it is much broken by marshes, and the soil is shallow.

*Township No. 6.*—Open prairie. Two creeks traverse those parts of the township between sections 33 and 2, and 19 and 5, respectively, and contain good water. There is but little timber, and there are occasional marshes and stony places.

*Township No. 7.*—Open prairie. Two creeks traverse the township from north to south. The soil is a clay loam about 6 inches deep generally, although in some sections it is much deeper; clay subsoil. This township is better adapted for stock-raising than farming.

*Township No. 8.*—Open prairie. No timber. Two creeks traverse the township from north to south. The soil is a clay loam, with clay subsoil; stony in some places, and occasional marshes occur. The water is everywhere good, and the pasturage excellent; would be better for stock-raising than for agriculture.

*Township No. 9.*—Rolling prairie. The soil is sandy and gravelly on the hills, blacker and more friable in the valleys. There are a few small groups of poplar along the Pipestone Creek. Abundance of hay and fresh water.

*Township No. 10.*—Undulating prairie, dotted with small bunches of poplar and shrubbery, and traversed by the Pipestone Creek. The soil is generally a sandy loam, without stones. A trail running east and west crosses the township, which would be of great service to settlers.

*Township No. 23.*—The central and southern portions are comparatively dry, but well watered by two creeks. These creeks both have excellent mill-sites with sufficient water power. The fall is estimated at about 150 feet in the mile on both creeks, and the current is nearly 3 miles an hour. The land is somewhat wet, but hay grows luxuriously. The soil is a black loam.

*Township No. 25.*—The Assiniboine River runs through this township. There is a luxuriant growth of timber, very little, however, being sufficiently large for manufacturing purposes. The soil is sandy and wet.

## RANGE XXX WEST.

*Township No. 5.*—Open prairie, traversed by a creek with good water power. The soil is generally a clay loam, varying in depth from six to ten inches: excellent pasturage and abundance of good water; well adapted for stock-raising; very little timber.

*Township No. 6.*—Open prairie, crossed by a creek. There is abundance of good water and excellent pasturage; well suited for stock-raising.

*Township No. 7.*—Rolling prairie, with occasional small groups of trees, generally poplars of 1 inch diameter. Two creeks traverse the township in a south-easterly direction: one of these, in section 12, expands into a small lake. The soil is a clay loam. This township is well adapted for stock-raising.

*Township No. 8.*—Rolling prairie, with small marshes in the hollows. A creek traverses the township, expanding into occasional small lakes of about 15 acres. The soil is clay loam, with clay subsoil; excellent pasturage and plenty of good water. The land is rather stony in some places.

*Township No. 9.*—Open prairie. The soil is generally sandy and gravelly. Besides the hay marshes, there are two streams crossing the township from north to south, and a third crossing section 36, affording abundance of good water. There is little or no timber.

*Township No. 10.*—Open prairie; abundance of hay and water, but very little wood. The soil is sandy. A trail leading to Moose and Wood Mountains crosses the Township.



*Township No. 23.*—This township is, throughout, alternately willow, swamp and pond holes. The north-easterly portion contains a few sections in good condition. The soil is everywhere excellent.

*Township No. 25.*—Thickly covered with brush. The land is wet and springy, and unfit for cultivation. The soil is heavy sand.

RANGE XXXI WEST.

*Township No. 3.*—The dry soil in this township is of excellent quality, being a rich black sandy loam; but the greater number of the sections are occupied by small lakes and swamps. There is no timber, merely a light scattering of brush. The township is considered well adapted for grazing.

*Township No. 4.*—Its general character is the same as Township No. 3—well adapted for grazing. Soil very rich.

*Township No. 5.*—Undulating prairie. The soil is very rich, and, with a little drainage, the land would be valuable. The centre is swampy, and to the east there are a few small lakes.

*Township No. 6.*—Covered with willow brush, small lakes and swamps. Some parts of the township are well drained by creeks, and the soil is very rich. Indications of iron were found by the surveyor.

*Township No. 11.*—Rolling prairie, with numerous hay marshes. Soil is a clay loam, stony in places. No wood on this township, but it can be obtained from the township adjoining on the north. Suitable for settlement.

*Township No. 13.*—Undulating prairie. The soil is a black friable loam. A ridge of heavy timber runs diagonally through the township, broken in places by open pond holes. The timber is suitable for building, fencing and other purposes.

*Township No. 14.*—Rolling prairie, dotted with clumps of poplar. The creeks traversing it afford abundance of good water. The soil is a black loam, with blue-black clay subsoil.

RANGE XXXII WEST.

*Township No. 3.*—Good water-power at two places. The land is undulating, broken by numerous small lakes. The dry land is very rich and would make good farming land. There is abundance of hay and fresh water.

*Township No. 4.*—Low, and broken by small lakes, sloughs and swamps; a few scattered poplar and willow, no size. The soil is very rich, and drainage could easily be effected.

*Township No. 5.*—The land where dry is very rich, but throughout the township it is much broken by small lakes and ponds. These could be easily drained; abundance of hay and good water.

*Township No. 6.*—A good deal of swamp in this township, but where dry the soil is excellent; abundance of hay; well adapted for grazing.

*Township No. 11.*—Gently rolling prairie. The north-east part is rather marshy. There are many marshes in the township, some of them being watercourses; soil is a rich black clay loam. No timber. A branch of the Pipestone Creek flows north-easterly through the north-west quarter of the township, and sometimes overflows.

*Township No. 13.*—This township is broken by the valley of the Pipestone, the banks of which are 150 feet high, very steep. The land to the north-east of the valley is slightly rolling; the soil is dark in color, but shallow. To the south-west the soil is a black friable loam. The northerly and easterly portion is covered with clumps of poplar. The south-east corner contains a thick bunch of timber, varying in size.

*Township No. 14.*—Rolling prairie, rather broken by sloughs and small lakes. The soil is a black friable loam; a ridge of heavy timber runs through the township, broken by frequent pond holes and sloughs. Plenty of capital hay marshes.

## RANGE XXXIII WEST.

*Township No. 3.*—This township is level and dry, but the soil is sandy and inferior; a creek runs across the township from north-west to south-east.

*Township No. 4.*—Slightly rolling; sandy soil; a few marshes and ponds; in some places very stony and soil inferior. No timber nearer than the Souris Valley; a creek intersects this township near its south-western angle.

*Township No. 5.*—Rolling prairie; soil is a sandy loam; numerous ponds; no timber; a creek runs through the western part of this township.

*Township No. 6.*—Rolling prairie; soil is a sandy loam; throughout it is marshy; no timber; a creek crosses the township from north to south-west.

*Township No. 7.*—Rolling prairie; soil inferior; a few ponds; little or no timber.

*Township No. 8.*—Rolling prairie; soil is sandy with gravel ridges, and occasionally very stony; very inferior; many small ponds; no timber; a stream traverses the township in a southerly direction.

*Township No. 9.*—Rolling prairie, much broken by marshes; the hills are gravelly, the valleys are generally a sandy loam; abundance of hay and water; crossed by the trail to Moose and Wood Mountains.

## RANGE XXXIV WEST.

*Township No. 3.*—Level and dry, but the soil is sandy and inferior.

*Township No. 4.*—Rolling prairie; soil is sandy and inferior; many parts are stony; a few ponds and marshes; no timber; two small creeks join in this township, traversing it in a southerly direction.

*Township No. 5.*—Rolling prairie; soil, sandy and inferior; no timber; numerous ponds.

*Township No. 6.*—Inferior soil; numerous ponds; no timber.

*Township No. 7.*—Inferior soil; numerous ponds; no timber.

*Township No. 8.*—Soil is sandy, with gravel ridges, and very stony in places; numerous small ponds; no timber.

*Township No. 9.*—This township contains only twelve sections; it is undulating prairie, broken by hay marshes and ponds; the soil is sandy; abundance of water and timber can be procured from Moose Mountain.

## RANGE I, WEST OF SECOND PRINCIPAL MERIDIAN.

*Township No. 1.*—Undulating prairie, broken by occasional ravines; the soil is generally good, although stony in places; the water is abundant and good.

*Township No. 4.*—Open prairie, with clay soil; broken by gravel knolls and a number of sloughs and pond holes.

*Township No. 5.*—Prairie sufficiently undulating for drainage; capital soil and abundance of good water from Moose Mountain Creek, which runs through the township.

*Township No. 8.*—Rolling prairie, covered with spear grass; the soil is a sandy loam; there are a few bluffs of willows and small poplars, and occasional creeks and ponds.

*Township No. 11.*—Rolling prairie of dark clay loam; there is a good deal of marsh land, which could be easily drained; sufficient timber for the requirements of settlers; well adapted for cattle-raising.

*Township No. 15.*—Rolling prairie; patches of scrub, willow and young poplar; a good deal of swamp; the soil is a sandy loam; it is considered well adapted for settlement.

*Township No. 17.*—Good farming land; easily cleared; superior soil.

## RANGE II, WEST OF SECOND PRINCIPAL MERIDIAN.

*Township No. 1.*—Rolling and undulating prairie; excellent agricultural land soil is a rich black mould, very deep and without stones, there is a lake in sections 4, 5 and 7, containing good water.

*Township No. 4.*—Rolling prairie, with clay soil; the western half is much broken by ravines and gullies running from two small creeks.

*Township No. 5.*—Prairie sufficiently undulating for drainage; capital soil, and abundance of good water from a stream running through the township.

*Township No. 8.*—Rolling prairie, covered with spear grass; the soil is a sandy loam; there are a few bluffs of willows and small poplars, some small creeks of fresh water and a few ponds.

*Township No. 11.*—Prairie dotted with clumps of small-sized poplars and willows; the soil is a rich dark clay loam, but owing to the number of hay marshes, the township is better adapted to stock-raising than to general farming.

*Township No. 15.*—One-half of this township is covered with scrub, willow and scattered poplar, the latter only fit for firewood; the soil throughout is first-class.

*Township No. 17.* Splendid farming land; abundance of hay and water; soil is a black loam, very rich and deep.

## RANGE III, WEST OF SECOND PRINCIPAL MERIDIAN.

*Township No. 1.*—This township is traversed and much broken by the Souris River and the numerous creeks, gulches and ravines running into it. These are fringed with ash, elm, maple and willows. Many parts of the township are densely covered with hops and other creepers and shrubs. The south-west corner is fair agricultural land.

*Township No. 4.*—Prairie; clay soil, broken by gravel knolls and sloughs.

*Township No. 5.*—Prairie; the soil is a clay loam; there are a number of small grassy ponds scattered about the township.

*Township No. 8.*—Level prairie, with the exception of the north half of the northern tier of sections which take in part of Moose Mountain. Two creeks run south from the mountain. The township is dry and free from ponds. The soil is a sandy loam.

*Township No. 11.*—Prairie dotted with clumps of poplar and willow, and broken by ponds and marshes. The dry sections are well adapted to tillage. Some of the timber is twelve inches in diameter; abundance of water.

*Township No. 15.*—The soil is excellent, but there are a number of marshes. The Pipestone Creek runs through the south-west portion of the township.

*Township No. 22.*—The soil is excellent, being a rich clay loam. There are a number of marshes and ponds.

*Township No. 21.*—Building stone along the banks of the Little Cut Arm Creek. Rolling prairie; soil is black loam. Poplar bush in the north-west of the township. The Prince Albert trail crosses westward.

*Township No. 27.*—Level prairie, slightly undulating. There are a number of marshes covered with grass, and two creeks, one to the north and the other to the south of the township. The soil is a dark, rich clay loam, with clay subsoil. There are some poplar groves and a good deal of scrub brush on the eastern side.

## RANGE IV, WEST OF SECOND PRINCIPAL MERIDIAN.

*Township No. 1.*—The north half of this township is much broken by large ravines running easterly into the Souris River, and is thickly strewn with boulders and stones. The south half is fair agricultural land.

*Township No. 4.*—Prairie; clay soil, broken by gravel knolls.

*Township No. 5.*—Undulating prairie. The soil is inferior and stony in places; no timber.

*Township No. 8.*—Level prairie, with the exception of the north half of the northern tier of sections which take in part of Moose Mountain. The soil generally is a sandy loam. Two creeks run south from the mountain.

*Township No. 11.*—Broken by ridges and marshes. The dry land is excellent, the soil a rich, dark loam. Well adapted for cattle-raising. The timber is of medium size.

*Township No. 15.*—The Pipestone Creek flows through this township, and on either side in many places there are fine hay marshes. The soil throughout is excellent. There are two good-sized lakes of fresh water.

*Township No. 21.*—Rolling prairie, easily drained. Soil is a rich black mould with clay subsoil. Timber in the south half. The Little Cut Arm Creek crosses the township.

*Township No. 22.*—Rolling prairie, watered by a stream running through the centre northwards. The soil is a light sandy loam.

*Township No. 27.*—Level prairie. The soil is a sandy loam of fair quality. The White Sand River runs through the township in a northerly direction; numerous marshes; a good deal of thick willow and scrub. The trail from Qu'Appelle to Fort Pelly runs diagonally through from south-east to north-west.

#### RANGE V, WEST OF SECOND PRINCIPAL MERIDIAN.

*Township No. 1.*—The south half of this township is good agricultural land. The north half is stony, but contains excellent pasturage.

*Township No. 4.*—Undulating prairie. Clay soil, broken by gravel knolls and sloughs.

*Township No. 5.*—Good land, but rather stony. Hilly and broken in the centre.

*Township No. 8.*—Prairie, level with the exception of a ridge of sand-hills extending from east to west across the centre of the township. The soil is a sandy loam. Moose Mountain Creek runs from east to west across the southern end.

*Township No. 11.*—Good land for mixed farming and grazing. Marshy in some places. The water is fresh and hay abundant. The soil is a dark clay loam. Timber is of medium size.

*Township No. 15.*—Nearly covered with poplar and willow. The Pipestone Creek flows through the township in a south-easterly direction, and contains fresh water. The soil is everywhere very good; in some places a sandy loam, in others, a clay loam.

*Township No. 21.*—Undulating prairie. Rich black loam soil, and excellent meadows and grazing land. The township is crossed by the Little Cut Arm Creek.

*Township No. 22.*—Undulating prairie, without any running stream. Soil is a sandy loam.

*Township No. 27.*—Level prairie, with good soil. Thickly dotted with clumps of timber and broken by marshes. Abundance of good water and hay.

#### RANGE VI, WEST OF SECOND PRINCIPAL MERIDIAN.

*Township No. 1.* The south half of this township is fine rolling prairie, and excellent for agricultural purposes.

*Township No. 4.*—Prairie. Clay soil, broken by gravel knolls.

*Township No. 5.*—Prairie. The south part is well adapted for farming, but towards the north the lands become undulating, and good only for grazing.

*Township No. 8.*—Prairie; level, with the exception of a ridge of sand-hills, which crosses the north-east corner of the township. The soil is a sandy loam. Moose Mountain Creek runs diagonally through from the north-west to the south-east.

*Township No. 15.*—Covered with islands of poplar, willow and scrub, interspersed with balm of Gilead and hazel. The soil throughout is good, especially near by the Pipestone Creek.

*Township No. 17.*—Rolling prairie. The few swamps can be easily drained. Soil is very rich and friable.

*Township No. 20.*—Very wet. Numerous sloughs. Wood only useful for firewood.

*Township No. 21.*—Good meadows and grazing lands, and rich black soil, but broken by numerous sloughs and marshes. Little Cut Arm Creek crosses the township.

*Township No. 22.*—Prairie. Light soil. Watered by several small creeks.

*Township No. 27.*—Level prairie, dotted with poplar bluffs, and broken by marshes. A branch of the White Sand River flows through the southerly portion of the township. The soil is sandy loam, and well adapted for tillage. Sufficient timber for the requirements of settlers.

RANGE VII, WEST OF SECOND PRINCIPAL MERIDIAN.

*Township No. 1.*—Undulating prairie with good soil. The Souris River runs through its north end, and a creek, having a branch, through the east side. The banks of these are rocky with veins of lignite and fringed with wood.

*Township No. 4.*—Prairie; clay soil, broken by stony knolls.

*Township No. 5.*—Prairie with good soil, but broken in the northern part by a large marsh and ponds.

*Township No. 8.*—Level prairie. The soil is a sandy loam. It is dry and free from ponds.

*Township No. 15.*—Thickly covered with islands of poplar and willow. The soil is a rich clay loam. The water in the few swamps is fresh and good. There are two small lakes. This township is well adapted for settlement.

*Township No. 17.*—Rolling prairie. The soil is excellent. Well adapted for agriculture.

*Township No. 20.*—Wet. Numerous sloughs. Sufficient wood for fuel.

*Township No. 21.*—On the east slope of Pheasant Hills. The north-east portion of the township is mostly prairie with rich soil; the remainder is covered with woods and sloughs. Pearl River flows through. The plateau between the river and Surprise Lake is described as excellent farming land.

*Township No. 22.*—The greater portion of this township is rolling prairie, well watered by the Little Cut Arm and other small creeks. The soil is light and gravelly.

*Township No. 27.*—Thickly covered with white and black poplar and Balm of Gilead and thick willows. Some of the trees are sixteen inches in diameter. The White Sand River runs through. There are a great many small marshes.

RANGE VIII, WEST OF SECOND PRINCIPAL MERIDIAN.

*Township No. 1.*—Rolling prairie with good average soil. The Souris River runs through from south to north. Its banks are lined with brush and clumps of elm, poplar, and ash. Hops and plum trees abound in great luxuriance. Lignite is found along the sides of ravines.

*Township No. 4.*—Prairie, with good soil. A little stony in places.

*Township No. 8.*—East half is rolling, the remainder level prairie, covered with spear grass. The soil is sandy loam with white clay subsoil. There is a small lake of good water on parts of sections 11, 12, 13 and 14.

*Township No. 15.*—Rolling prairie, diversified by a number of small lakes and ponds, containing good water. Well adapted for grazing.

*Township No. 17.*—Very level prairie. Well adapted for farming. Rich, deep soil; easily drained.

*Township No. 20.*—Rolling prairie covered with underbrush. Numerous sloughs. Sufficient wood for fuel.

*Township No. 21.*—On the top, west and north slopes of Pheasant Hills. Good land but much broken by swales, ponds and sloughs. Well wooded with poplar. The soil is a rich, deep, black loam.

*Township No. 22.*—Rolling prairie watered by the Little Cut Arm and several other small creeks. The soil is of excellent quality, being a rich clay loam of considerable depth.

RANGE IX, WEST OF SECOND PRINCIPAL MERIDIAN.

*Township No. 1.*—Rolling prairie. The soil is clay loam, with gravelly subsoil. There are a few meadows; fine farming land.

*Township No. 2.*—The south-west quarter is good rolling prairie, with fair soil; the remainder is stony, but would make capital pasturage. The Souris River runs through the north-east quarter.

*Township No. 4.*—Rolling prairie; fair agricultural land; a little stony in places.

*Township No. 8.*—Rolling prairie. The soil is sandy loam, with a white clay subsoil. There are a few ponds containing good water.

*Township No. 15.*—Well adapted to agricultural purposes. Rolling prairie, with very few swamps. There are a few sandy ridges, but, generally, the soil is excellent. A few clumps of poplar and willow in the north-east of the township.

*Township No. 17.*—Very rolling prairie; good soil; easily drained.

*Township No. 21.*—Very good land. Soil is black loam from one to two feet deep; well watered by Pheasant Creek. Little or no timber of any value, but sufficient for requirements of settlers. Strong water power in two or three places.

*Township No. 22.*—Principally rolling prairie. The soil is a rich clay loam, watered by Pheasant Creek, which runs through the township in a south-easterly direction.

RANGE X, WEST OF SECOND PRINCIPAL MERIDIAN.

*Township No. 1.*—Rolling prairie. The soil is of fair average quality. Many large hay meadows.

*Township No. 2.*—Undulating prairie; good soil. The north-east quarter is stony, but would make good pasturage.

*Township No. 4.*—Rolling prairie, broken by gravel knolls.

*Township No. 8.*—Level prairie covered with spear grass. The soil is a sandy loam, with a white clay subsoil; a few ponds.

*Township No. 15.*—Well suited for agricultural purposes. The soil is excellent, and there is plenty of timber for the requirements of settlers.

*Township No. 17.*—First-class soil; well adapted in every respect for farming.

*Township No. 21.*—Well drained and rich soil; abundance of water and hay. Pheasant River and its branch flow through the township. There is a lake in section 19. Good building stone. The north-west corner is covered with poplar.

*Township No. 22.*—Nearly half the township is rolling prairie. The soil is admirably adapted for agriculture. There are numerous small ponds connected by streams.

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PART II

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GEOLOGICAL AND NATURAL HISTORY SURVEY

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OTTAWA, February, 1882.

To the Right Honorable

Sir JOHN A. MACDONALD, P.C., K.C.B.,  
Minister of the Interior.

SIR,—The following summary Report of the operations of the Geological Corps during the past season (1881) is herewith respectfully submitted.

The detailed Report for 1879-80, a volume of 550 pages, 8vo., with maps and illustrations, will be issued immediately.

I have the honor to be, Sir,

Your obedient servant,

ALFRED R. C. SELWYN,

*Director.*

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## GEOLOGICAL AND NATURAL HISTORY SURVEY.

## MUSEUM.

The most important event in connection with this branch of the Department during the year, has been the removal from Montreal to Ottawa of the Geological Museum, and headquarters of the Survey, in accordance with the provisions of the Act, 40 Vict., Cap. 9, Sec. 7.

This work has necessarily occupied the greater part of the time and attention of the Director, and the Museum staff, during the entire year. Most of the specimens are now unpacked and arranged in the cases, and the new Museum rooms have been open to visitors since the 1st December. A very large amount of work, however, in numbering, labelling and cataloguing the specimens remains to be accomplished.

The total cost of the removal up to 31st December, has been \$10,012.57, without taking into account the salaries of those members of the corps, the most of whose time during the year has been devoted to this work. To meet this expenditure a supplementary vote of \$5,000 was granted, and the balance has been defrayed out of the general appropriation for the Survey.

The total number and weight of packages forwarded from Montreal between the months of November, 1880, and May, 1881, was 1,729 boxes, 101 barrels, 162 miscellaneous packages—gross weight, 282,585 lbs. in 1,992 packages. These comprised minerals, rocks, fossils, natural history specimens, books, office furniture and museum cases, &c. This work was conducted by Messrs. Weston, Willimott and White, assisted by Messrs. Broadbent, Curry, Holmes, Ward, and White, jun.

The services of Mr. Broadbent have been retained to assist in the work of unpacking and re-arranging the specimens.

A very large collection of the manufactures of the Pacific Coast Indians, including implements of the chase, weapons, domestic utensils, clothing, ornaments, &c., has been placed in the Museum, and are now on view. This interesting and valuable collection has been acquired by the Indian Branch of the Department, through the exertion of, Dr. Powell, in British Columbia, at a cost of \$1,232.54, and it would be very desirable to obtain an equally complete collection of the manufactures of the tribes east of the Rocky Mountains and around Hudson's Bay. Such collections will eventually constitute the only historical record of the habits, manners, and customs of the early inhabitants of the Dominion, and should therefore be well represented in the National Museum.

The time when it will be no longer possible to accomplish this is at hand, and suggests the necessity of prompt action in the matter, unless Canada is to be forever dependent upon the museums of the United States for information relating to the life history of her own aboriginal races.

During several years past considerable collections in recent natural history have been made by various members of the geological corps. These have been noticed in the annual reports, but there being no space available for their exhibition, they have, to a large extent, been placed in the custody of the McGill College and the Natural History Society of Montreal, with the understanding that if at any time required for the National Museum they would be transferred. In the Ottawa Museum one small room has now been set apart for recent natural history objects, and a section of the palaeontological room for the exhibition of a very fine collection of shells loaned to the Museum. There are already specimens on hand, or that could be purchased at a small expense, more than enough to occupy a much larger space than is at present available, and consequently if the recent natural history branch of the survey is to be carried out, additional accommodation for work-rooms and exhibition space is now

required. This could be effected at a comparatively small cost (\$8,000) by extending the two Museum galleries at right angles to the present building, one side resting on the wall already built, and the other on columns and arches; no basement or ground floor would be required, and a very small outlay for foundations. Two large Museum rooms with necessary work-rooms could in this way be provided, giving an internal space of 80 feet long and 29 feet wide on each floor, equal to 4,640 square feet.

#### SURVEY.

The field work of the geological corps during the past season has extended from the Rocky Mountains to the Atlantic coast of Nova Scotia. The working parties have been distributed as follows:—

North-West Territories.

Basins of Hudson's Bay and Lake Superior.

Quebec.

New Brunswick.

Nova Scotia, including Cape Breton Island.

#### NORTH-WEST TERRITORIES.

In the North-West Territories, Dr. G. M. Dawson, assisted by Mr. R. G. McConnell, examined a region extending from the 49th parallel to the Bow River, and from the Rocky Mountains eastward to the 111th meridian. The result of the work is summarized by Dr. Dawson as follows:—

“This region has long been known to contain coal and lignite, and the exploration has been conducted with special reference to these. The chief economic result of the survey has been to prove the great extent and importance of the western coal fields. It has been found that both coal and lignite occur at several different horizons in the Cretaceous system, and many localities yield fuel of excellent quality.

Several facts of importance and interest, from a scientific point of view, have been ascertained, and a large collection of fossils has been secured. Canoe surveys have been made of the Bow, Belly and St. Mary Rivers, and extended running, and odometer surveys in all parts of the area above defined. Notes on the general economic features of the country were made during the summer, and meteorological observations recorded regularly. These latter will be continued by Mr. McConnell, who remains at Calgary during the winter, and will thus be in a position to secure important collections of plants, birds and other animals in the early spring before he can resume field operations. It is proposed to devote another season to work in the same region before the detailed report and map are prepared.

Dr. Dawson left Montreal for the season's work on the 10th May, and returned on the 15th November. Cost of exploration \$3,560.00.

A considerable amount, \$1,131.00 of this expenditure, was incurred in the purchase of horses, waggons and other equipments which are now available for further work in the spring.

#### Basin of HUDSON'S BAY AND LAKE SUPERIOR.

Dr. Bell was requested to continue his exploration in the Lake Superior region, that portion being specially indicated which has hitherto been but little, or not at all examined, lying east and south-east of Michipicoten, and in which there is reason to anticipate the discovery of valuable mineral deposits, that the construction of the Canadian Pacific Railway might render of immediate economic value.

With this object in view, Michipicoten was selected by Dr. Bell as the starting point. Dr. Bell left Montreal on the 18th June, and Sault St. Marie on the 14th July for Michipicoten, arriving there on the 15th July.

The Michipicoten River was ascended to the height of land, and a number of rivers and lakes lying between latitudes 48° and 49°50' north, and longitudes 82°30'

and 85° west, chiefly at the sources of the Moose and Albany Rivers, were surveyed and explored, occupying till the 13th September, when the party returned to the mouth of the Michipicoten River and proceeded by steamer to Sault Ste. Marie, arriving there on the 14th September.

On the 16th September, Dr. Bell sent his assistant with equipment and canoes to Prince Arthur's Landing, instructing him to engage men and "proceed inland immediately," Dr. Bell returning to Collingwood to obtain provisions, &c. Subsequently Dr. Bell reports that, "besides examining the line of the railway from Fort William to Selkirk, a careful exploration was made of the Wabigoon and part of the Eagle Rivers, of Lake Wabigoon, and the chain of lakes leading from it to Eagle and Vermilion Lakes, the chain of lakes thence by way of Bell Lake to Whitefish Bay, including the shores of this bay; Shoal Lake, and of those portions of Lake of the Woods not previously examined. A good collection of the rocks of the Lake of the Woods region was secured."

The above work occupied from the 19th September to the first week in November, and Winnipeg was reached on the 7th of November. Dr. Bell remained in Manitoba till the 28th November, occupied "in collecting information as to building stones, lime, brick, clays, sand, 'mineral soap,' salt, the water supply, &c."

A detailed report will be prepared as usual for publication in the annual Report of the Survey.

The cost of this exploration was \$2,734.18, and occupied from the 18th June to the 3rd December.

It having been considered desirable that Mr. Cochrane should remain in the country during the winter, arrangements for doing so were made towards the close of the season of 1880; and the Hudson's Bay Company kindly provided him with comfortable winter quarters at their post on Reindeer Lake. The greater part of the winter was spent in preparing maps of his previous season's explorations, as well as collecting and arranging such other information relating to that region, as was possible.

Owing to the ice on Reindeer Lake being unusually late in breaking up, much time was lost in the spring, and it was not till the 12th July that the explorations were begun. After many careful enquiries from the Indians, and from much information obtained from officers of the H. B. Co., it was decided to explore that portion of the country between Du Brochet Post on Reindeer Lake, and Fort Chipewyan, on Lake Athabasca, and to return from there to Winnipeg *via* the Athabasca and Churchill Rivers, and the numerous lakes through which these rivers pass, to Frog Portage, and thence to Lake Winnipeg by Cumberland House on the Lower Saskatchewan.

Considerable difficulty was experienced in securing the services of interpreters, guides and men for the rivers and lakes on the proposed route, as it is now seldom or never used.

The distance between the two extreme points, by the route followed, was found to be 625 miles, of which a continuous track survey was made.

On this route the somewhat remarkable feature of a lake forming a watershed is presented in the large lake known by the Indians as Hatchet Lake, but which is marked on all maps as Woollaston Lake. This lake discharges by two outlets of nearly equal volume, the one on the east side being an affluent of Hudson's Bay, and the other on the west side, of the Mackenzie River, passing through Athabasca Lake.

A track-survey of about 800 miles was made between Fort Chipewyan and Cumberland House, by Ile à la Crosse and Frog Portage. The detailed report of this exploration, extending over two seasons, will be prepared for publication in the annual Survey Report.

Mr. Cochrane returned to Winnipeg on the 20th November, and leaving there on the 28th, reached Ottawa on the 3rd of December. The cost of this exploration has been \$1,226.94 for two seasons.

#### QUEBEC.

Mr. Arthur Webster has continued the work of exploration and survey on the south side of the St. Lawrence, in the region bordering the States of Vermont, New

Hampshire and Maine, with a view to connect the work of the geologists in these States, and the limits of the several formations as defined by them, with our own. He has also paid considerable attention to the question of the probable extent and location of the auriferous deposits in this region. The country is for the most part densely wooded and sparsely settled, and in consequence, close and accurate geological examination is a very tedious and difficult undertaking. Mr. Webster's work extended from the 5th May to the 6th November, and cost \$1,051.87.

Mr. H. G. Vennor resigned his connection with the survey on the 30th April, 1881. During the seasons of 1877—1880, inclusive, Mr. Vennor was surveying and exploring in the Ottawa and Grenville phosphate region and in the counties of Argenteuil, Montcalm, Joliette and Berthier. Of the work of these four seasons no detailed report or map has yet been furnished to the Director. It has, however, been promised and the map, shewing the result of these four seasons' work, should be especially valuable.

Mr. Vennor's last report, embracing the work of 1875 and 1876, was published in the annual Report of the Survey for 1876-77.

#### NEW BRUNSWICK.

In New Brunswick, explorations and surveys have been carried on during the year by Mr. Ells, over a large extent of country in the eastern and northern portion of the Province, and have also extended to the southern shores of the peninsula of Gaspé, where surveys were made of the coast from Metapedia to Little Pabos, and of the Rivers Cascapedia, Nouvelle, Bonaventure, Scaumenac, and Little Cascapedia, to a distance of about twenty miles from the sea.

In the counties of Northumberland, Kent, Westmoreland and Albert, geological examinations and topographical surveys were made to locate the outcrops of the coal seams in these counties, and to ascertain their probable economic value, and at the same time to connect the surveys in New Brunswick with those already made in Cumberland county, Nova Scotia. The work in the field occupied from the 25th April to the 12th November. Cost, \$1,062.92.

In York county, on the north-east side of the River St. John, and extending into Carleton county, an area of about 7,000 square miles, was surveyed and examined by Mr. Wallace Broad. This work will afford the necessary data for the completion of the fourth quarter-sheet of the geological and topographical survey of southern New Brunswick. Mr. Broad spent two weeks in the Crown Lands Office, Fredericton, making tracings of such plans as were connected with his work, or would afford additional information for the construction of the map. The field work commenced on the 25th April and terminated on the 12th November. Cost, \$626.44.

#### NOVA SCOTIA.

Mr. Hugh Fletcher has continued the work in Cape Breton, and reports as follows:—

“Early in the season a few days were spent in defining the limits of the carboniferous and older formations in the neighborhood of Whycocomagh and the head of Lake Ainslie. Attention was then directed to the reported coal oil regions around this lake. No oil has yet been struck, and the money spent seems to have been thrown away. It is supposed that operations were commenced because of the finding of drops of petroleum which oozed from the dark, bituminous sandstone and shale on the lake shore.

The explorations were first carried on at the west side of the lake, where several stationary engines and derricks now lie idle and rusting; then bore holes were made on the east side, and also at McRae's bridge near Baddeck.

The sensational reports which have appeared in the Cape Breton and Boston newspapers, of the wonderful flow of petroleum from the wells, were altogether without foundation.

The very interesting region of the Mabou, Chimney Corner, and Broad Cove coal mines was next examined, together with the country underlaid by the lower carboniferous, gypsum, and limestone strata, the gneisses and felsites of Cape Mabou, and the traps and diorites of the Broad Cove Intervale (Strathlorne), which appear to be the same as those of south-west Margaree and Cheticamp, and to belong to the base of the carboniferous system. The coal measures occupy small basins on the sea coast. In many places the seams of coal are in juxtaposition with large beds of gypsum, and all the measures hold crystals and veins of selenite. Fossiliferous black shales abound about Mabou and Broad Cove. A little coal has been extracted at Mabou. A great deal of money has been spent in developing the mines at Chimney Corner and Broad Cove.

The latter is by far the most important field, but the absence of suitable harbors retards the progress of coal mining on the northern shores of Cape Breton. An expensive wharf was built at Chimney Corner, and a breakwater at the mouth of Broad Cove River, but both are now out of repair. It is proposed to remove the bar at the mouth of Isaac Pond, and surveys have been made for this purpose. The water inside is deep, and a breakwater here would, it is thought, be less liable to be destroyed. The distance to Broad Cove mines is only one and a-half miles.

It has been necessary to make surveys of all the roads, brooks and lakes in the country, the only existing map being the admiralty chart of the coast on a scale of four and three-quarter miles to one inch. There are not even Crown land maps of the settlements in northern Cape Breton, and outside these is a *terra incognita*, but in which, valuable veins of gold and silver have a reported existence.

The great unknown land may be said to be north of a line drawn from Margaree Harbor to the North River of St. Ann's, but within it, on the coast, are the thriving settlements of Cheticamp, Pleasant Bay, Bay St. Lawrence, Aspey Bay, Mills' Harbor, and Ingonish. Much of the interior is occupied by large barrens, over which roam herds of cariboo. On a small barren not far from Big Intervale Margaree, about 150 cariboo were counted one day towards the end of October. Moose, at one time also numerous, are now scarce. Along the shores of this northern region, and running into the bays and glens, is a narrow Carboniferous belt, through which the older gneissic and felsitic rocks of the interior come bluffly to the shore in capes and headlands.

The settlements are all on the Carboniferous belt. Inland there are pre-Cambrian rocks, similar to those described in previous reports, as forming hills around Bras d'Or Lakes and elsewhere in Cape Breton. To these belong the Middle River gold bearing rocks, from which probably the gold was derived, mentioned by Mr. Campbell as being found in the Cheticamp and other neighboring rivers.

Galena occurs in many places in the Carboniferous limestone, and at South-West Margaree and Pleasant Bay it has been worked. Copper pyrites is found among the traps of Cheticamp, and in a diorite at Cape Rouge. Also in the rocks of St. Ann's Bay and the North River where a small vein has been worked which holds galena, zinc blende and copper ore. The copper mine at Coxheath has been sold to a United States Company, and now yields a large quantity of promising ore.

In October and November, some time was spent in a re-examination of the country around the head of Loch Lomond, where the Hon. E. T. Moseley, of Sydney, is now actively working some very important deposits of manganese ore. A large quantity has already been raised, and this mine promises to be of great value, some of the ore being valued at \$100 per ton.

The northern part of Cape Breton Island is deserving of more careful exploration than it has as yet received. The difficulties of such an exploration have been much exaggerated. There are very few of the rivers and brooks that could not be ascended by wading during the low water of summer. In the lower part of their courses they cut deeply into the rocks, but the necessity of first surveying them to map the country, left little time for a careful examination of the geology. It was found impossible to finish the survey last summer, owing partly to the wet season, and an early fall of snow, 5th October, which, although it disappeared from the lowlands,

lay on the hills, and made the water of the large streams too cold to wade in. A few brooks remain to be traversed in Victoria county, between Ingonish and St. Ann's, and the Baddeck River has yet to be surveyed."

On the 5th November, Mr. W. Fletcher, B.A., assistant attached to the party was unfortunately drowned when crossing the North East Margaree River.

Last spring an arrangement was made with the Hon. S. H. Holmes, Attorney-General and Premier of Nova Scotia, by which the Provincial Government consented to share in equal proportion with the Geological Survey, the cost of a thorough topographical survey of the Nova Scotia gold fields. In accordance with this arrangement, the survey was commenced in June last, under the superintendence of Mr. Wm. Bell Dawson.

The district covered by the season's work extends eastward from Halifax Harbor to Lake Porter. It comprises an area of about two hundred square miles and includes the Lawrencetown, Montagu and Waverley gold fields with the intervening country. The survey is an instrumental one, made chiefly with theodolite and micrometer telescope, and embraces all the topographical details of importance, as well as the position of all "leads," shafts and workings. The information obtained is sufficient to enable large scale plans of these gold fields to be prepared, in addition to the general geological and topographical map to be published, on such scale as may be considered desirable. There is at present no map on which the position of leads can be marked or their probable course ascertained with any approximation to accuracy, and it is, therefore thought, that the survey, if carried out, will prove of much value to the gold mining interests of Nova Scotia, as it will afford a basis for mining operations not previously obtainable.

The cost of the survey to 31st December has been \$1,500.

The liberal and enlightened action of the Nova Scotia Government in co-operating with the Dominion Geological Survey on the terms above stated, may be recommended for the favorable consideration of the other Provincial Governments who desire to expedite the geological survey of their respective territories, and thus more speedily acquire an accurate knowledge of the extent and value of their mineral resources and the aid which accurate maps would afford in the development of them.

#### PALÆONTOLOGY AND NATURAL HISTORY.

Up to the 1st of May most of the time of the Palæontologist and of Messrs. Foord and Weston has been spent in attending to the packing, not only of the extensive collections of fossils in the museum and store rooms, but also of office furniture and effects for removal to Ottawa. Before leaving Montreal the remarkable series of fossil fishes, collected by Mr. A. H. Foord, in 1880, from the Devonian rocks of Escuminac Bay, P.Q., was carefully studied, and a preliminary description of each of the species published in the *Canadian Naturalist and Geologist*. A more condensed description of the same specimens has also been published in the June number of the *American Journal of Science*, and has been reprinted verbatim in the August number of the *Annals and Magazine of Natural History*, London, (England). Fuller diagnoses of the species proposed in these papers, accompanied with illustrations, are in preparation for a forthcoming report. Since the removal to Ottawa most of the fossils intended for exhibition in the cases, have been selected, classified and re-arranged in the new Museum. The nomenclature of each of the species exhibited so far, has been verified and revised. Those fossils which have been collected recently, and which require to be reported upon, have been unpacked and arranged in cabinets in the palæontologist's room. The fossils from the Cambro-Silurian deposits of the valley of the Red River, Manitoba, collected by Dr. R. Bell in 1880, have been critically examined and identified and a list of the species is published as an appendix to Dr. Bell's report.

During the past summer a new locality for fossil fishes has been discovered by Mr. R. W. Eells in Devonian limestone and breccias at Campbellton, N.B. These deposits have since been systematically explored by Mr. Foord. A provisional



description of the fauna, as exemplified by the collection made from them by Mr. Foord, which consists of more than 200 specimens, has been published in the *Canadian Naturalist and Geologist* in advance of the publication, with illustrations, in the survey reports.

Mr. Foord has also made large collections of fossil fishes and plants from Escuminac Bay, P.Q.; of shells and corals from the Silurian rocks of the Nouvelle River, P.Q., and Cape Bon Ami, N.B.; of fish remains from the Mabou coal mines, Cape Breton, and of fish spines from the Gaspé sandstones of Gaspé Bay.

A small but interesting series of reptilian and fish remains from the tertiary deposits of Manitoba has recently been received from Professor John Macoun; and some rare fossils from the Trenton and Utica formations of the immediate neighborhood of Ottawa, which were not previously represented in the collection, have been presented to the Museum by Messrs. W. R. Billings, F. R. Latchford, H. M. Ami and J. W. H. Watts.

The number of specimens of fossils added to the collection during the past year is between 1,100 and 1,200, and of these about one-half have either been identified, or otherwise reported upon, and the rest have been subjected to a preliminary examination and partial study.

#### THE LABORATORY.

Consequent upon the removal of the Survey to Ottawa, and pending the fitting up of the new laboratory, the work in this branch was necessarily for a time suspended, and unfortunately after the fitting up had been completed, towards the end of August, the progress of the work has been very seriously retarded and interrupted, owing to the difficulty experienced in obtaining the requisite, steady, and sufficient supply of gas, and it is feared that this will continue unless the laboratory is supplied by a special pipe direct from the city gas works, involving a considerable expenditure.

A few analysis of technical importance have, however, been carried out, and several examinations of interesting minerals have been made. Much time has also been occupied in giving information, either personally or by letter, about minerals brought or sent for identification.

#### THE LIBRARY.

Owing to the packing up and removal of the library, and the illness and retirement of the Librarian, no exact record of the number of publications distributed, or of volumes received, is available. Amongst these, however, may be mentioned an almost complete set of the Proceedings of the Royal Geographical Society; a large number of the publications, maps and reports of the Geological Survey of the United Kingdom; and 11 volumes, 4to, of the Philosophical Transactions of the Royal Society of London. Many other valuable publications have been received in exchange for the reports of the Survey, the distribution of which has been not less than in former years.

In September, Mr. A. B. Perry, Graduate of Kingston Military College, was temporarily appointed for three months as Acting Librarian, and during that time he arranged, labelled and numbered nearly all the books in the library, and made very considerable progress in the preparation of the catalogue.

The removal to Ottawa has necessitated the purchase of the books which, though the property of the late Sir W. E. Logan, have always formed part of the Survey library. Most of these are current publications, the earlier volumes of which were subscribed for by Sir W. E. Logan, while of late years the subscriptions have been paid from the Survey funds, thus making one portion of the series the property of the Survey, and the other the property of the Logan estate. Under these circumstances, and considering the difficulty of replacing these volumes, it has been deemed advisable to purchase them from the administrator of the estate.

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The total number of volumes thus purchased is 715, and 41 maps in portfolios.

The surveying, mathematical, and optical instruments in use by the Survey, but the property of the Logan estate, have also been purchased. The total amount to be paid for these properties being—books, \$1,500; instruments, \$3,000. The valuation placed on them is very considerably less than was paid for them by Sir W. E. Logan. And as they were purchased for, and have always been used in the public service, the compensation to the estate was deemed a fair and equitable adjustment of the matter.

#### VISITORS.

Owing to work still in progress, the Museum has not yet been announced as open to the public. It has, however, been visited by 236 persons during the month of December, a larger number than at any previous similar period of its history, and a gratifying assurance that, when arranged and formally opened, it will be a popular institution.

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PART III

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NORTH-WEST MOUNTED POLICE FORCE.

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## PART III.

OFFICE OF THE COMMISSIONER,  
NORTH-WEST MOUNTED POLICE,  
1st February, 1882.

The Right Honorable  
The Minister of the Interior,  
Ottawa,

SIR,—In submitting my annual Report, I shall first call attention to the surrender of Sitting Bull and the refugee Sioux.

It is, I think, a matter of the utmost congratulation that the Dominion Government has thus peacefully effected the surrender of a warlike and powerful nation of Indians, whose presence in our country has necessarily been a source of continued and perpetual anxiety. In connection with this surrender I trust the Government has every reason to be gratified with the manner in which its policy has been carried into effect by the force under my command.

It will be remembered that in 1877, soon after the Custer fight, Sitting Bull and his followers, numbering some 150 lodges, crossed the boundary line to seek shelter in British possessions. It was astounding with what rapidity the news of Sitting Bull's safe arrival in Canada was transmitted to other branches of Sioux who had, up to that time, remained in the United States. This news quickly had the effect of rendering our country attractive to the remainder of the hostile Indians who had taken part in the Custer fight, their numbers being augmented by large bands of Indians of the same tribes who previously had been located in American reservations—in other words, a general stampede took place, and in an extremely short time Canada became the home of every Sioux Indian who considered himself antagonistic to the American Government. In all, they numbered some 700 lodges; these lodges being crowded, it may safely be estimated that they contained eight souls to a lodge; thus suddenly we had our Indian population increased in a very undesirable manner by some five thousand six hundred souls. In addition to Sitting Bull, we had such celebrated chiefs as "Spotted Eagle," "Broad Trail," "Bear's Head," "The Flying Bird," "The Iron Dog," "Little Knife," and many others.

At that time the savage warfare that these Sioux Indians had engaged in against the United States was fresh in the public mind, as were also the many Indian outrages committed against American settlers; the press teemed with graphic descriptions as to the doings of the savages, whose presence caused such consternation among settlers and intending immigrants. Their power and warlike disposition was quoted again and again. Recollections of the Minnesota massacre were publicly revived, and large numbers of United States troops were hurried forward and posted along the Western Frontier. It was not then to be wondered at, that when the Sioux crossed over into Canadian territory, universal uneasiness prevailed.

Not only were the fears of our actual and intending settlers aroused, but our own Indians and Half-breeds looked with marked, and not unnatural, disfavor upon the presence of so powerful and savage a nation (for such it really was) in their midst. We were assured on all sides that nothing short of an Indian war would be on our hands; to add to this, serious international complications at times seemed inclined to present themselves. Both the American and Canadian press kept pointing out the possibility of such a state of affairs coming about.

The press of Manitoba even urging that a regiment of mounted troops, in addition to the police, should be sent to the North-West to avoid international complications and the interruption of trade.

From the above it will be seen the position in which the Police Force was placed. From 1877 up to the past year we maintained a supervision and control of the Sioux.

It would need more time than I have at my command and force my report to assume too voluminous an aspect were I to give even a short summary of the perpetual state of watchfulness and anxiety we were kept in during these years, to say nothing of the hard service we were constantly being called upon to perform. Every movement of the Sioux was carefully noted and reported upon. The severity of the north-west winter was never allowed to interfere in the slightest degree with the police duty considered necessary to perform.

Already many reports, official and semi-official, have been forwarded through various channels on what was considered the vexed "Sioux question."

At one time many people were of opinion that "Sitting Bull" and his band of immediate followers would never be induced to surrender to the United States, the impression being that these undesirable settlers were permanently located in our territories. You are aware that ever since the receipt of the message and instructions contained in your telegram of the 28th October, 1880, I have been of opinion that eventually a surrender could be brought about. In last year's Report I wrote, "I trust that at no very distant date 'Sitting Bull' and his followers will have quietly surrendered to the United States authorities." Time has proved the correctness of my surmise. Since the writing of the Report from which the above is an extract, I have kept you fully informed of the negotiations carried on with the Sioux, as well as the difficulties to be overcome, the intricate and delicate manner with which we had to deal with even the smallest details relating to their ultimate surrender. You are, therefore, conversant with the many complications that have arisen, all of which delayed materially the surrender so much desired, and, I am happy to say, eventually effected. You are also aware of the questionable and discreditable influence that was brought to bear by small traders and others in anticipation of inducing the Sioux to remain in Canada.

Of "Sitting Bull's" visit to Qu'Appelle, I have already informed you; on his return to Wood Mountain, he vainly strove to bring forward some pretext by which he and his followers might remain on Canadian soil. Finally recognizing that nothing beyond right of asylum would be afforded him, this once mighty chief left our Wood Mountain Post for the purpose of surrendering to the United States authorities at Fort Buford, U.S.

Almost immediately after Sitting Bull's departure from Wood Mountain, I reached that place; on arrival I instructed Inspector Macdonell to proceed to Fort Buford, notify the American authorities, and telegraph you on Sitting Bull's surrender. As I have previously reported, this officer carried out my instructions most satisfactorily.

The final surrender was made at Fort Buford, U.S., on the 21st July last, in presence of Inspector Macdonell.

Before leaving this subject I cannot refrain from again placing on record my appreciation of the services rendered by Superintendent Crozier, who was in command at Wood Mountain during the past winter. I also wish to bring to the favorable notice of the Dominion Government the loyal and good service rendered by Mr. Legarée, trader, who at all times used his personal influence with the Sioux in a manner calculated to further the policy of the Government, his disinterested and honorable course being decidedly marked, more particularly when compared with that of other traders and individuals. At the final surrender of the Sioux, Mr. Legarée must have been put to considerable personal expense, judging from the amount of food and other aid supplied by him.

#### *Tour of His Excellency the Governor-General through the North-West Territories.*

By a letter from F. White, Esq., Comptroller, North-West Mounted Police, I was informed that His Excellency the Governor-General had decided to visit the North-West. I also learned that an escort of the North-West Mounted Police Force would be required to accompany His Excellency, together with a certain number of additional men to act as teamsters, &c.

I at once communicated with the Comptroller on the subject, pointing out the various details that required consideration and action. Similar letters were written to Superintendents Herchmer and Crozier. The officers commanding at Battleford and Fort Macleod were informed as regards the supply of forage, &c., required, and the points at which such supplies should be delivered along the road.

The escort and additional men required were furnished from headquarters. Their equipment was made as complete as possible, and the necessary stores they required were carefully selected.

On the 14th July the escort, under the command of Sergt.-Major Lake, left Fort Walsh for Qu'Appelle; it had been arranged that Supt. Herchmer should meet them at that place.

The following is a copy of the "Marching Out Stato:"—

Marching Out State of Escort for His Excellency the Governor General.

FORT WALSH, 14th July, 1881.

	Staff Sergeants.	Sergeants.	Corporals.	Constables.	Total.	Horses.	Waggons.	Remarks.
Escort .....	1	*	3	15	19	31	3	*One Sergeant for escort duty has already left for Qu'Appelle <i>via</i> Wood Mountain.
Attached.....	2			1	3			As artificers and teamsters.
Total .....	3		3	16	22	31	3	

The distance from Fort Walsh to Fort Ellice, the point at which the escort was ordered to meet His Excellency, is some 443 miles. This being the case, I started the escort at an early date in order that the horses might have sufficient time to recuperate after their long journey before proceeding with His Excellency.

As soon as possible after the arrival of the remounts sent to Fort Walsh, I forwarded a relay to Battleford to be in readiness at that point to supply a change of horses. These were augmented by the horses available at Battleford.

It was calculated that the horses furnished the escort and the remounts purchased at Winnipeg would be sufficient to transport His Excellency and party to Battleford, which they successfully did.

I should have stated that I also communicated with the Comptroller as to the amount of transport at my command, and in this manner we were enabled to arrive at a satisfactory conclusion as to the additional quantity required.

In reply to my communication to Superintendent Crozier, I learned that the contractors at Fort Macleod had failed to deliver in accordance with the terms of their contract, the required amount of oats; also, that the supply of oats obtainable from outside sources was very limited. I therefore decided to transport the oats from Fort Walsh to Fort Macleod, and thence to Fort Calgary; also, to send a sufficient quantity along the trail it was supposed His Excellency and party would take. In securing the necessary transport I experienced no little difficulty.

Having decided to furnish a second relay of horses at Fort Calgary, and having instructions from you to meet His Excellency at or near that place, I considered it

advisable that this relay should accompany me from Fort Walsh; the strength of the relay to be increased as far as possible at Fort Macleod.

On the 15th August, accompanied by my Adjutant, Superintendent Cotton, I left Fort Walsh with a small party of non-commissioned officers and men and twenty-six horses for Fort Macleod, where we arrived on the 19th. I was here apprised that Superintendent Crozier had sent, as ordered, 3,600 pounds of oats on to Fort Calgary. With much difficulty I managed to arrange for transport to convey a further supply to that place. I also sent two constables in charge of some carts containing oats, which I had hoped would meet His Excellency and the escort at the crossing of the Red Deer River.

On the 22nd of August Superintendent Cotton and myself left Fort Macleod for Fort Calgary accompanied by the relay of horses. While in camp for the night (22nd August) a messenger from Fort Macleod overtook me with a mail by which I learned that His Excellency was expected to arrive at Calgary on the 7th September. We reached Calgary on the 24th August.

During my stay at Fort Macleod Mr. Norman Macleod, the Indian Agent at that place, informed me that he had received instructions from the Assistant Indian Commissioner to take such steps as he deemed necessary to afford His Excellency an opportunity to visit Morleyville. As Mr. Macleod was unable to leave Fort Macleod, he requested me to take the matter in hand. I accordingly left Fort Calgary, on the 25th August, for Morleyville, where I arrived on the 26th. Unfortunately it afterwards transpired that time prevented His Excellency paying the proposed visit to Morleyville.

The Rev. J. Macdougall and his brother, Mr. David Macdougall, rendered every possible assistance in making the necessary arrangements.

We returned to Calgary on the 27th August, and on the 1st September I received a mail containing a letter informing me that the programme of His Excellency's tour, as originally laid down, had been changed. The proposed return to Winnipeg by boat down the Bow River and transport across the prairie was to be abandoned. His Excellency and party were now to proceed from Fort Calgary to Fort Macleod, and thence to Winnipeg by way of Fort Shaw and Helena, Montana, U.S.

Owing to this change I wrote, on the 3rd September, to the officer commanding at Fort Walsh, instructing him to send 17 non-commissioned officers and men to Fort Macleod, to afford a suitable reception to His Excellency at that place.

On the 6th September I selected and laid out a camp for His Excellency and escort.

A few days after I received a letter from Superintendent Herchmor informing me of the Governor-General's arrival at the Blackfoot Crossing. The Indian who carried the letter had delayed on the road, consequently it was almost dark when he reached Calgary. However, I decided to proceed at once to the Crossing of the Bow River with a supply of oats and relay of horses to be in readiness to ferry across the following morning. At daybreak on the 11th September we crossed and proceeded in the direction of Blackfoot Crossing. About 23 miles from Calgary we found His Excellency and party encamped. The warm welcome given us by His Excellency will not soon be forgotten. The relay of horses and supply of oats which we had brought were most acceptable.

We remained in camp until the following morning, when we started for Calgary where we arrived at 1 p.m. The escort and transport safely forded the Bow River, under the direction of Superintendent Cotton, at a point which had with no little difficulty been previously selected by that officer and myself.

The camp was formed on the site which I had previously chosen, and with which His Excellency was pleased to express his approval.

During the Governor-General's stay at Calgary he visited the residence of every settler in the vicinity, showing a deep interest in their welfare and success, and also informing himself thoroughly on all points that related to the natural resources of that portion of the country.



Wishing to be at Fort Macleod, to make suitable arrangements for the reception and residence of His Excellency, I left Calgary on the 14th September, accompanied by my adjutant. We reached Fort Macleod on the following day, and I proceeded at once to make such arrangements as I thought advisable.

His Excellency left Calgary on the 15th September for Fort Macleod, visiting *en route* the Indian Department farm at Fish Creek. He arrived at Fort Macleod on the morning of the 17th, being met a few miles out by Superintendent Cotton and myself. On his arrival a salute of nineteen guns was fired by our demi-field battery.

The further reception of the vice-Regal party and of their stay at that place is described in Superintendent Herchmer's report.

After consulting with Lieutenant-Colonel De Winton, R.A., I decided to leave Fort Macleod on the 20th September, and proceed with all possible speed to Fort Shaw, Montana, U.S., in order to notify the American authorities of His Excellency's contemplated visit. This I did, reaching Fort Shaw on the 22nd (the distance is 200 miles from Fort Macleod.) On arrival at this fort I was heartily welcomed by the officer commanding the U. S. troops, Colonel Kent, 3rd U. S. Infantry. I informed this officer of the route to be taken by His Excellency. The information I imparted was received by Colonel Kent and officers under his command with marked feelings of pleasure.

On the following day I, accompanied by Col. Kent, left Fort Shaw in order to meet His Excellency and party, which we did on the 25th September at the Black-foot Agency, Montana. Having presented Col. Kent to His Excellency, I returned to Fort Macleod.

His Excellency, *en route* from Fort Macleod to Fort Shaw, visited the police and Indian farms.

I might mention that at Fort Macleod I decided to relieve Superintendent Herchmer of the command of the escort, in order that he might return to Battleford before the winter season set in. The command was taken by Superintendent Crozier, in whose report will be found an account of His Excellency's visit to Fort Shaw.

While at Fort Macleod I had the honor of receiving the following letter from Lt.-Col. De Winton, R.A., written by direction of His Excellency the Governor-General:—

FORT MACLEOD, 18th September, 1881.

SIR,—I am commanded by His Excellency the Governor General to desire you to express to Superintendent Herchmer, his entire satisfaction with the admirable manner that officer has performed his duty while in command of the force of Mounted Police which has escorted His Excellency from Winnipeg to Fort Macleod. I am further to request you to convey to the non-commissioned officers and men who formed the escort, His Excellency's thanks for the services rendered by them while on the march, and the pleasure it has afforded him to witness the discipline and efficiency of the corps.

I have the honor to be, Sir,

Your obedient servant,

(Signed,) F. DEWINTON, Lt.-Col.,

*Milit. Secy.*

Chief Commissioner IRVINE,  
North-West Mounted Police.

In closing my report on the tour of His Excellency the Governor-General, I might be allowed to allude to the great benefit which his visit has conferred on the country.

The interest shown by His Excellency in everything concerning the prosperity and welfare of the settlers, has left a lasting impression on them. He at all times took every opportunity of visiting their homes and conversing with them on their personal welfare and their plans for the future. He gleaned from all the information that could be obtained in reference to their opinions as to the prospects and natural resources of the country. The personal interest shown by His Excellency in the settlers will, I am aware, ever be remembered with feelings of loyalty and pride.

Among the Indians, too, His Excellency's visit has been productive of much good. As the direct representative of Her Majesty the Queen (the "Great Mother"), His Excellency's presence in their midst, and the trouble and care taken to enquire into their wants, has had the effect of strongly impressing the Indians with the kindly devotion of the "Great Mother" towards her red subjects.

The various presents which His Excellency distributed among the chiefs will never be forgotten; and, like his visit, always alluded to hereafter in a grateful and favorable manner.

The numerous and exceptionally great kindnesses extended by His Excellency to the Police Force shall ever be proudly fostered by the corps. No words of mine can adequately express the earnest and heart felt appreciation that prevails throughout all ranks.

His Excellency's tour through the North-West Territory may be followed by a perusal of the reports from Inspector Neale, Superintendents Herchmer and Crozier,—marked appendix E.

The following statements show :—

1st. The distribution of officers, non-commissioned officers and men, from latest returns.

2nd. Distribution state of horses.

3rd. Return of men discharged and engaged during the year.

DISTRIBUTION state of the Force from latest returns.

Division.	Name of Station.	Staff Officer.	Superintendent.	Inspectors.	Staff Sergeants.	Sergeants.	Corporals.	Constables.	Total.	Strength of Division.	Remarks.
A	Fort Walsh.....	.....	1	1	.....	3	1	22	28	.....	Attached to "A." Includes Supt. Walsh.
B	do .....	.....	.....	.....	.....	.....	.....	13	13	41	
B	Qu'Appelle.....	.....	1	1	3	4	1	37	47	.....	} Inspector French. Bow River.
B	Shoal Lake.....	.....	.....	.....	.....	1	.....	3	4	.....	
B	Swan River.....	.....	.....	1	.....	.....	.....	2	3	54	} Inspector French. Bow River.
C	Fort Macleod.....	.....	1	{ 1	2	3	2	25	34	.....	
C	Blackfoot Crossing.....	.....	.....	1	.....	1	1	12	15	.....	
C	Calgary.....	.....	.....	.....	.....	1	1	6	8	.....	
C	Macleod (Farm).....	.....	.....	1	.....	.....	.....	4	5	.....	
C	Blood Indian Reserve.....	.....	.....	.....	.....	.....	1	1	2	64	
D	Battleford.....	1	1	1	1	2	5	32	43	.....	
D	Saskatchewan.....	.....	.....	1	.....	2	.....	9	12	.....	
D	Prince Albert.....	.....	.....	.....	.....	1	.....	1	2	57	
E	Fort Walsh.....	.....	.....	1	.....	2	2	29	34	.....	Attached to "E."
F	do .....	2	.....	.....	5	2	1	12	22	56	
F	Wood Mountain.....	.....	.....	1	2	1	1	15	20	20	
		3	4	11	13	23	16	223	293	293	

## RECAPITULATION.

Staff Officers.....	3
Superintendents.....	4
*Inspectors.....	11
Staff Sergeants.....	13
Sergeants.....	23
Corporals.....	16
Constables.....	223
	293

\*Not including Inspector Neale.

## DISTRIBUTION of the Horses of the Force from the latest returns.

Division.	Name of Station.	Horses.	Brood Mares.	Colts.	Missing.	Total.	Remarks.
A	Fort Walsh.....	47				47	*Colts— 1 Five-year-old.*
B	Qu'Appelle and Out-station..	46				46	18 Four-year-olds. 14 Three-year-olds.
C	Fort Macleod do	52	32	*84	†12	180	20 Two-year-olds. 12 Yearlings.
D	Battleford do	84		2		86	19 Sucklings.
E	Fort Walsh do	40				40	84
F	Wood Mountain.....	29				29	
	Total .....	308	32	86	12	428	†Some of these horses have since been recovered.

Number of remounts received during 1881.....	135
Colts taken on strength do .....	5
Total .....	140

Deaths reported at headquarters.....	58
Cast and sold or transferred to Indian Department.....	24
Total .....	82

RETURN showing the Number of Men Discharged during the Year 1881, also the Number of Re-engaged Men and Recruits.

From what cause.	No.	Remarks.
Expiration of term of service.....	60	
Specially permitted to be discharged.....	9	
Invalided—unfit for service.....	15	
Deserted.....	16	
Dismissed.....	3	
Deaths.....	0	
<b>Total discharged.....</b>	<b>103</b>	
Time expired men re engaged.....	20	
Recruits.....	101	
<b>Total engaged and recruited.....</b>	<b>121</b>	

#### STRENGTH OF FORCE.

In my annual Report of last year I pointed out the urgent necessity of increasing the strength of the force by 200 men. I have now to repeat my previous recommendations, in addition to which I shall also endeavour to bring to your notice any further facts that I consider of sufficient importance to warrant the increase I have mentioned. In the first place I make the following extract from my last year's Report:—

Extract from Commissioner's Report for 1880:

#### *Strength of the Force.*

"I do not consider that the present strength of the force is strong enough to meet the requirements that the country demands of it. I previously brought this to the notice of the Government while in temporary command as Assistant Commissioner.

"I recommend that the strength of the force be increased by two hundred men.

"Since the disappearance of buffalo the Indian situation has assumed quite a different aspect.

"As long as the buffalo lasted the Indian was self-supporting, independent and contented. Now, however, he is in a very different position, his only means of support is virtually gone, and he has to depend on the Government for assistance, being forced, in so doing, to remain about the Police Posts, Indian Agencies or other settlements.

"True, a very limited number of buffalo are still to be found south of the international boundary line, and this has been the means of keeping large numbers of Indians, for a great portion of their time, at all events, out of the North-West Territory.

"This cannot continue much longer, the Indians that do hunt for a living only manage to eke out a most miserable existence. Ere long they will be unable even to do this, and will then return to this country. Thus the Indian population will, to all intents and purposes, be increased. This population, too, will, irrespective of the aid received from Government, be a starving one, a dangerous class requiring power, as well as care, in handling.

"Another potent reason that has further impressed me with the conviction that an increase of the force is necessary, is the advancement of civilization now being made.

"Our satisfactory relations with the Indians in the past is most certainly a matter of the utmost congratulation, and will, I trust, be the means of furthering the chances of lasting and permanent peace. Nevertheless, it must not be lost sight of, that all the intricacies and dangers of the Indian question are not over.

"The experience of our neighbors to the south of the international boundary line cannot be without its lesson to us. In their case the military had no trouble with the Indians until settlers appeared on the scene.

"These settlers, unaccustomed to the Indian manner and habits, do not make due allowances and exhibit that tact and patience necessary to successfully deal with Indians, and which is showed them by an organized force kept under control.

"As an instance of this, during the past summer a settler, within a few yards of Fort Walsh, became annoyed at a Cree Indian he found leaning on his garden fence, and struck the Indian in the face with his fist. This so enraged the Indians of the tribe the assaulted man belonged to, that notwithstanding the fact that a fine was inflicted on the settler, they proceeded in a body to his garden, which they commenced at once to destroy, and, but for the timely arrival of the police, I am of opinion that much more serious consequences would have followed. Had this happened, it is hard to tell where it would have ended."

I may here be permitted to say that I consider my premises of last year were correct ones. The Indian situation has already materially changed, the buffalo have virtually disappeared, and civilization has advanced. This advancement under previously existing conditions was not incorrectly considered rapid. Now, however, these very conditions themselves have undergone so thorough and essential a change—owing to the construction of the Canada Pacific Railway—that one is forced to look upon past changes as gradual compared to what is now about to follow. When the advancement of civilization is gradual the Indians almost imperceptibly became accustomed to and acquainted with the white settlers, and on the other hand, the settlers to the Indians.

This, however, cannot now continue. It may most safely be presumed that settlers will come in thousands over a line of railway constructed through a new western country of unquestionably great resources. Among these thousands will be a certain proportion of rough classes of men, requiring a strong force of police to ensure the law of the country being carried into effect.

Settlers near Indian reservations must be protected from Indian depredations of all kinds; while, on the other hand, Indians must also be protected from any unfair or dishonorable dealings being practiced towards them by renegade white men. It is presumable too, that the amount of public property which will come under the direct and general supervision of the Police force will be largely increased. Railway interests must also be protected.

The southern portion of the North-West Territories has proved itself, in all respects, suitable for cattle-raising; the cattle interest has become important, and the amount of capital invested is already large, and continues to increase.

It must also be borne in mind that the whole Blackfoot nation have now returned to Canadian territory, and that they can no longer be regarded as a fluctuating population, but rather as permanent residents in our country.

The Blackfoot nation are composed of the Blackfeet, Bloods and Piegans, notably wild and warlike, three numerically strong and savage tribes, forming the most powerful Indian nation in the North-West Territory. It is more particularly with these tribes that the utmost care and delicate handling is demanded in their management.

Since the signing of Treaty 7 in 1877, the Blackfeet, Bloods and Piegans have never even temporarily assembled in Canadian territory up to their full strength. In 1877 it must be remembered that large quantities of buffalo were to be found in the country, the Indians were then self-supporting, in fact, almost rich, and certainly contented. Thus, notwithstanding the fact of these three tribes being nothing less than savages, they were not dangerous; now matters have completely changed, the savage nature alone remaining and being purely dependent on the Government for a living, the yoke of dependence weighs somewhat heavily upon them. It is true that

the policy of settling the Indians on reserves and instructing them in agricultural pursuits has been adopted, small bands have from time to time straggled in, found homes upon the reserves and adopted the new mode of life, but the majority are fresh from south of the international boundary line, where they have been employed in hunting buffalo.

It must be remembered that these Indians have led a lawless and roving life, that they have been accustomed from infancy to regard other men's cattle and horses as fair plunder, and that the habits of a lifetime are not easy to unlearn.

It is not natural to suppose that they will at once settle down to a quiet humdrum life, and devote themselves heart and soul to farming. Discontent may, in fact more than probably will, break out and the spirit of unrest show itself, particularly among the young men, which, if not suppressed in time, will result in periodical raids on the cattle and horses of settlers. This would, in a short time, lead to acts of retaliation, and a serious outbreak follow as a natural consequence.

The number of Indians in the North-West Territories, all under the jurisdiction of the police may be taken as 27,000. The area of territory is some 375,000 square miles, almost equal to the area of France and Germany combined, or nearly twice that of Spain and Portugal.

*Distribution of the Force, including Headquarters and other Stations.*

The distribution of the force cannot well be satisfactorily laid down until the exact location of the Canada Pacific Railway is known. In any case there is an immediate necessity for having a strong force in the Macleod district, which includes Fort Calgary.

In the meantime the following will give a fairly approximate idea as to what I consider a judicious distribution, viz. :—

	N.C.O. and Men.
Qu Appelle.....	50
Battleford.....	50
Edmonton.....	25
Blackfoot Country.....	200
Headquarters.....	175
	500

It will be observed that this distribution is based upon the assumption that my recommendation, as regards the increase of the force, will be acted on.

I make no mention of Wood Mountain; for this section of the country I propose utilizing the fifty men shown as being stationed at "Qu'Appelle." I understand the Canada Pacific Railway will run south of our present post known as "Qu'Appelle"; the chances are, therefore, I will hereafter have to recommend that the location of this post be moved south—were this done we would then have control of the section of country in which Wood Mountain post now stands.

The location of the present post at Battleford may not require to be changed for some time at all events.

Edmonton would be an outpost from Calgary.

Our present post in the Edmonton district is Fort Saskatchewan, which is situated some eighteen miles east of Edmonton proper. It is, I think, actually necessary that our post be moved to Edmonton.

Superintendent Herchmer, in his report to me, says: "There is no doubt that our detachment should be at Edmonton instead of Fort Saskatchewan, every day shows me more clearly the mistake; the work of that detachment is at Edmonton—as I stated before new barrack and other accommodation will have to be built before long.

"I would suggest that an entirely new post be built at Edmonton; this could be done under contract very reasonably now, and as soon as the new buildings were habitable, sell the present Fort Saskatchewan as it stands; there is no doubt that the material could all be disposed of to advantage."

I have already recommended that Fort Macleod be rebuilt. My annual Report of last year shows that this cannot be done on the island where the post now stands. The new post would not even require to be in the same vicinity.

The location of our post at Calgary will not require to be changed.

#### SELECTION OF FUTURE HEADQUARTERS OF THE FORCE.

In my annual Report of last year I pointed out that the following points should not be lost sight of in making a selection, viz. :—

"1st. That it is essential the headquarters be in a section of country likely to prove successful from an agricultural point of view.

"2nd. That there be a plentiful supply of building timber, fire wood and good water.

"3rd. That the point selected be a central one, where information from other portions of the North-West Territory can be readily imparted to the commanding officer; where reinforcements could, at short notice, be forwarded to other posts where the various Indian tribes could best be controlled from; and lastly, where the presence of the police would further the advancement of civilization, and at the same time materially aid the Indian Department in the successful adoption and carrying out of the policy of the Government."

#### ADVISABILITY OF ABANDONING FORT WALSH.

There is, to my mind, no possible doubt but that the present headquarters, Fort Walsh, is altogether unsuitable, and I would respectfully urge upon the Government the necessity of abandoning this post with as little delay as possible.

In making this recommendation I am in a great measure prompted by the knowledge of the fact that the Indian Department do not consider that the farming operations at Maple Creek have been successful in the past, and that they are still less likely to prove so in the future.

I am also of opinion, so I understand is the Indian Commissioner, that all the Indian Reservations (excepting those in the Macleod district) should be established further north. If, then, Maple Creek Farm is to be abandoned and no other reservations located in the vicinity of Cypress Hills, I consider that retaining Fort Walsh as a Police Post, will act in a manner calculated to become detrimental to the policy of the Government, inasmuch as retaining this post offers an inducement to the Indians of the north to abandon their reservations and move towards Fort Walsh, knowing that a Police Post is maintained and an Indian Agent stationed there.

Starving Indians coming in must, of course, receive aid from the Government. For this aid no return is given in the shape of labor, thus the Indian is in no way made self-supporting, in other words, is fed at the expense of the country without his having to work, in fact encouraged in laziness. The Assiniboine and Cree Indians whom I may class as belonging to Cypress Hills, are all most anxious to settle on reservations, and naturally wish to remain about the vicinity of these hills. They are no judges of the fertility of the soil, and will remain as long as it continues to be a Police and Indian Department Post.

It has been proved beyond a doubt that the Cypress Hills are not suited for agricultural purposes. The police force has been stationed here for six years, and yet there is not a *bond fide* settler within one hundred miles of Fort Walsh. In addition to the Police Force an Indian Department has been in existence for two and a-half years, a large amount of money has been expended, in return for which there is little or nothing to show, our money is merely aiding to build up the town of Benton, U.S. I wish it, however, to be clearly understood that I am well aware that

in the past, more particularly while the Sioux were in our country, the location of Fort Walsh was not an unfavourable one, and was beneficial as far as successfully ruling the Indians is concerned. In fact I think the maintenance of this post up to the present was imperative. Now, however, the conditions have changed—the Sioux have surrendered to the United States authorities; the Blackfeet, Assiniboines and the majority of the Crees have, to a great extent, been forced to abandon their nomadic mode of life and accept the alternative of settling upon reservations. The object to be attained, then, appears to me the advisability of moving the Indians northward with as little delay as possible; this I have endeavored to show is impracticable while retaining Fort Walsh as a Government post. I trust, therefore, the post will be abandoned in the coming spring; if then my recommendation is acted upon it would, I think, be advisable to take advantage of every opportunity that offers in order to make known the intention of the Government to the Indians, informing them at the same time that we, finding this portion of the country unsuited for agriculture, have determined to go north. Further, that we expect them to accompany us and settle upon the reservations allotted to them; also that such change is made purely in the interests of the Indians themselves.

Should this move be made, it must not be wondered at if a certain class of Americans in our Territory, and others in Montana, who can doubtless influence the press, bring forward arguments accusing us of neglecting the frontier and pointing out the feasibility of Indian raids, &c.; the motive of such arguments can only be prompted by the wish to retain an expenditure of Canadian money in Montana, U.S., for in reality, as far as the movements of our Indians are concerned, the actual settlers of Montana would be benefitted by Indian reservations being established further north.

RECOMMENDATIONS AS TO EXTRADITABLE LAW WHICH MIGHT WITH ADVANTAGE BE ESTABLISHED BY THE AMERICAN AND CANADIAN GOVERNMENTS.

I have already called attention to the advisability of some arrangement being arrived at between the Dominion and American Government, by which such offences as "horse stealing" committed along the frontier might with advantage be made extraditable.

Once more I venture to urge upon the Government the importance of immediate action being taken in this matter, and to again point out the unquestionable benefits that both Governments would thus derive.

You are aware the press of Montana has again and again published articles, denouncing in the strongest possible terms anything in the shape of depredations said to have been committed by our Indians south of the international boundary line. Such articles were no doubt fair expressions of the natural sentiment entertained by the settlers of Montana, U.S.

The other side of the question, however, as viewed from a Canadian aspect, presents a very different story.

I have already forwarded to you a very large number of affidavits duly sworn before magistrates at Forts Walsh and Macleod, also at Wood Mountain and Qu'Appelle.

These affidavits furnish substantial and undeniable evidence, all of which goes to prove conclusively the many depredations committed on British soil by United States Indians. Of the two cases, American and Canadian, ours is much the harder. In the first place the depredations on our side of the line have been quite as numerous as those said to have been committed in the United States. These depredations in almost all cases take the shape of horse stealing. A large proportion of the horses stolen by our Indians in United States territory have been eventually recovered by the police and returned to their legitimate owners. While horses stolen by American Indians are, almost without exception, never returned. Again, by the provision of the Act 32-33 Vic., cap. 21, sec. 13, several of our Indians have been prosecuted and punished for having feloniously brought stolen property into Canadian



territory, which has certainly tended to prevent such depredations being carried on, while no such guarantee is given by United States laws.

In all cases we have invariably afforded the United States authorities every possible aid in the recovery of property stolen in their country whether by their own or our Indians. For instance, the following is a copy of a letter from the Sheriff of Benton, Montana, U.S., to the officer commanding at Fort Macleod:—

BLACKFOOT AGENCY,

PIEGAN P.O., 21st October, 1881.

DEAR SIR,—The bearer, Mr. Harrison, a settler of the Yellowstone Valley, had in the neighborhood of fifty horses stolen by Blood Indians belonging to the Blood Reservation, on the Belly River, about two weeks ago. Mr. Harrison and a party of twelve followed the trail of the stolen animals and found about half of the stolen stock, which the Indians either lost or dropped on the way. They also found one young mare which the Indians had killed with a butcher knife, and also several head of cattle which the war party had killed for meat.

The Harrison party were obliged to abandon the trail of the stolen animals near the Judith River, in consequence of the recent snow, and came to Benton for assistance. I accompanied Mr. Harrison to the place; struck the trail of the stolen animals at the Knees; followed it to Kipp's Post; found one horse there belonging to another party; followed the trail from Kipp up to the Marias, to within five miles of the Willow Rounds, where a portion of this war party turned north with a large number of horses.

It being a stormy day our party was not prepared to follow north; went up the Marias to Abbott's place; found one horse which was sold to an old Blood woman, and learned that a portion of the war party had left there the day before with a number of horses, going north. At the Blood Agency also learned that a portion of the party had left for this Agency (South Piegan). We followed here and found five horses, three of which are Harrisons, these being the only ones he has recovered since crossing the Missouri. I have arrested one Blood Indian here named the "Bad Bull," a relation of the "Bull Goes Round" and "Three Bears." This young man I intend taking to Benton and holding him for a reasonable time or until such time as the horses stolen from the whites this fall are returned. It was late when I reached here or else I might have got three other warriors who were camped within three miles of here, and who, after learning of my arrival, stole some Piegan horses and left for the north during the night.

With the assistance of Mr. Warner and Dr. Hill, I have been able to secure the services of "White Calf," "Fast Buffalo Horses," "Big Plume" and other influential men of the Piegan Tribe, to accompany Mr. Harrison to Blood Agency, and assist in the recovery of the stolen stock, and also to see if the thieves cannot be brought to justice. The Piegans are so situated between the settlements of the south and the thieving Indians of the north that they are forced to ally themselves with the whites against the northern tribes. Should they adopt a different course it will only subject them to the vengeance of the outraged settlers of Montana who may trail stolen horses into their camp, taken there *en route* to the north by Blood and other northern Indians.

So for the sake of peace and good feeling between the settlers and the Piegans, I trust that some measures will be taken to recover the stolen animals and turn them over to Mr. Harrison and the Indians so that they may be brought here and turned over to their owners.

Should this missive prove futile serious consequences are liable to follow, as the people of Montana have tired of being harassed by the marauding hordes of the north, and will wreak vengeance upon all war parties caught this side of the lines, and not knowing Blood from Piegan, are liable to strike many innocent men by mistaking Piegans for Bloods.

I enclose you the names of the three Bloods who left here, two of them are brothers-in-law of "White Calf," Piegan Chief: Skumesk-can-tories (One helps to eat), Ots-gnis-to-pisto (Blue Owl) or (One who packs the eagle tail), Nan-pis-see-se-

man (Old man sides around in the dance). These names will assist you in finding the thieves, and hope that quick measures will be adopted.

Yours truly,

(Signed) JOHN HEALY,

*Sheriff.*

To the Commanding Officer,  
Fort Macleod. N.W.T., or any Officer having authority.

The prompt and efficient action taken on the strength of the information contained in the above letter will be seen from the report made me by Superintendent Crozier, who writes as follows :—

“I have the honor to enclose you a copy of a letter received from Mr. Healy, sheriff of Chotiau County, M.T., referring to horses having been stolen from the Yellowstone country. The letter was brought by a Mr. Harrison, the owner of the horses stolen.

“Immediately upon his arrival, I sent a party to the Blood Reserve, recovered sixteen head of horses and two colts, and arrested eight Indians who had been implicated in stealing the property in Montana and bringing it into this territory.

“On the return of this party from the Blood Reserve, I sent another one to the mouth of the Little Bow River; they succeeded in capturing another Indian and recovering two more head of horses.

“Another horse I procured from the vicinity of Lee’s Ranch, making 19 in all and two colts recovered up to date; there are more horses that I hope to get in a few days.

“The Indians were tried and found guilty of having brought horses into Canada that had been feloniously stolen in the United States, under the Act 32, 33 Vic., cap. 21, sec. 112.

“The Court, however, taking into consideration that the Indians had not heretofore been punished under this Act, and that what they had done was not considered by them an offence in this country, deferred sentence. and, after a caution, allowed them their liberty.

“If the Legislature of Montana could be induced to pass a law similar to the one referred to, not only would the bringing to justice of horse-thieves on both sides of the line be greatly facilitated, but the existence of such a law in both countries would doubtless have the effect of putting an end to horse-stealing to a very great extent.

“I would suggest that immediate steps be taken by our Government to bring to the notice of the proper authorities in Montana the existence of this law in Canada, and the advisability of the Legislature of that Territory enacting a reciprocal measure.

“Considering the tone of Mr. Healy’s letter, and in view of the possibility of the Americans claiming damages for alleged depredations committed by Canadian Indians on American territory, I would bring to your notice the fact that during the past summer there has scarcely been a ranchman or horse owner in this section of the country who has not lost horses by means of white thieves or half-breeds from the American side.

“In addition, as you are aware, a large and valuable herd of horses was stolen from the Police Farm by American horse thieves, and were only recovered after a great deal of trouble and considerable expense, in United States territory.

“The Indians here also say that they have lost a large number of horses by thieves across the line.

“I am now gathering, from time to time, more particular information in regard to number and value of horses stolen as above, which I will forward you when procured.

"I would also refer you to my correspondence of last autumn from Wood Mountain, regarding stealing of horses in that vicinity by parties from the other side of the line, but more especially to the stealing of the animals and murder of the Canadian half breed, "Tempt Convert," also to the killing of several Canadian Indians at La Roche Percée, and of those near the hill known as 'The old man on his back,' the particulars of which latter case you are no doubt fully cognizant."

I need hardly add that I agree most fully with what Superintendent Crozier writes.

In order to afford further proof of the trouble taken by the Police in the recovery of stolen property, south of the line, I might mention that, in June last, the officer commanding at Fort Macleod reported to me, that several Montana ranchmen arrived at that place in search of horses, alleged to have been stolen in the United States by Blood Indians. In order to recover, as far as possible, the stolen property, an officer and party were sent to the "Blood" reservations. The account of the duty performed is shown in the following extract of a letter from Inspector Dickens, who commanded the party. From this it will be observed, that a portion of the stolen property was recovered, but not without trouble and personal risk :

"I have the honor to report, that, in obedience to your orders, I proceeded on the first instant, to the Blood Reservation to search for horses stolen from American citizens on the other side of the line. I was accompanied by Sergeant Spicer, Constable Callaghan and the American citizens. On arriving at the reservation, I had an interview with 'Red Crow,' the chief, and explained to him that it would be better for his young men to give up the horses, so as to avoid further trouble, and he said he would do his best to have the horses returned; but he did not appear to have much control over the Indians, who were very loth to give up the stolen horses. Eventually, I recovered fourteen horses, which were identified by the Americans, and placed them in a corral. While we were waiting near the Agency for another horse which an Indian had promised to bring in, a minor chief, "Many Spotted Horses" appeared and commenced a violent speech, calling upon the Indians not to give up the horses, and abused the party generally. I refused to talk with him and he eventually retired. I went over to Rev. Mr. Trivett's house for a few minutes, and on returning, was told that an Indian who goes by the name of "Joe Healy" had said that one of the Americans had stolen all "Bull Back Fats" horses last winter and had set the camp on foot. This the American denied, but the Indians became violent and began to use threatening language. The Americans went up to the corral and "White Cap" who had just come in, collected a body of Indians who commenced howling and yelling and started off to seize the Americans. It was impossible at the time to get a word in, so I started in front of the Indians towards the corral, and shouted to the party to mount their horses and to be ready to start in order to avoid disturbance. I mounted my horse and placed myself in the road between the party and the Indians who began to hesitate. Sergeant Spicer, who was behind the crowd, called out that he wished to speak to them, and they turned back. The Sergeant began to parley with them for a few minutes, and seeing the party all mounted, I rode back and met the Sergeant coming out of the crowd of Indians who became quieter, but who were still very sulky. No more horses being forthcoming, we collected the band and rode out of the camp. I thought it best to get both men and horses as far away from the reservation as possible that night; and after supping at Fred Wachter's ranch, we started for Fort McLeod, and although I heard a report that a war party had gone down the Kootenay River to intercept our passage, we forded the river safely and reached Fort Macleod without being molested.

"I took care when I first went into the camp to explain to the Indians from whom I took horses, that if they had any claim on the horses or any cause of complaint, they could come into the Fort and lay their case before you.

"I was well satisfied with Sergeant Spicer who showed both coolness and tact."

#### MEDICAL EXAMINATION OF RECRUITS.

I have merely to repeat my remarks made last year on the subject of medical examination, the importance of which cannot be over-estimated. I would further call

attention to that portion of the attached report from Surgeon Kennedy, which bears on medical examinations and the manner in which they should be conducted.

#### ACCEPTANCE OF RECRUITS.

In addition to my last report as to the class of recruits desirable I would recommend that the minimum age be fixed at 21 years, except under exceptional circumstances. Experience has shown that undeveloped boys are unable to withstand the hardships which the members of a force like the police are called upon to perform.

For ordinary and routine duty about a Post a boy of 18 years may answer fairly well; but for winter trips, or, in fact, any laborious duty, more seasoned men must be selected. Thus, as Surgeon Kennedy remarks in his report, the greater proportion of the hard work devolves upon a few.

I would call special attention to Surgeon Kennedy's second report on this subject. I quite agree with him in saying: "If it is found necessary to send out boys in a winter party the chances are that their names will adorn the sick list for a long time after their return."

#### CLOTHING AND KIT.

I have very lately forwarded to the Department a detailed report on the subject of clothing and kit. It is, therefore, unnecessary that I should again deal with the subject at length. Suffice it to say that the scale of clothing and kit which you have seen fit to approve of is ample for the requirements of the force.

By this scale the wants of the non-commissioned officers and men are fully provided for. I am happy also to be able to report that the clothing supplied last year is of superior quality and well calculated to meet the wants of the force.

As regards the advisability of the force being armed with repeating rifles, the following extract is taken from my report of last year:—

"There is now in use in the force the Snider carbine and the Winchester rifle. On the organization of the force, the Snider carbine was the only rifle issued; since then, however, one hundred Winchester rifles, improved pattern, have been purchased, with which "A" and "R" divisions are now armed.

"The Snider carbine has stood, so far as durability goes, the rough work which it has been put to during the last seven years very well. In this length of service it is not to be wondered at that many have become damaged, and some unserviceable. The Snider carbine is now considered in many respects an obsolete military arm, and is somewhat unsuited to the wants of a force in this country where a large portion of the Indian population is armed with an accurate shooting weapon. Still, however, bearing in mind the expense that a change of arms would necessitate, I think the Snider carbine may be utilized by us for some further time, at all events. The amount of Snider ammunition on hand is large.

"The Winchester rifle, which is a repeating one, and capable of receiving eight cartridges in the magazine, has many good points, and is a favorite arm with the western prairie men. I do not, however, consider it a good military weapon. The system of rifling is good, but the rifle is altogether too weak in construction to meet the rough handling that at times it is impossible to prevent its receiving. As an example of its weakness: Some time ago a man on sentry at night slipped and fell; in doing so the barrel of his rifle was broken at the joint where it is secured into the breech apparatus. Other similar instances have occurred. The back sight on the Winchester rifle is badly attached to the barrel. The sight slides readily from one side to the other, which, of course, interferes with accurate shooting. The rifles of this pattern that we have now in our possession, I propose arming the force along the frontier with. By so doing all these rifles will remain in one district, and the ammunition in the various stores will be of the same description."

"In making the above remarks about the Winchester rifle it must not be fancied that I object to it as a military arm because it is a repeating one. On the contrary,

I do not for a moment lose sight of the fact that it may now be accepted as a foregone conclusion that ere long repeating rifles will take the place of those at present in more general use throughout the armies of the world. But I am unaware, so far, of a really good military weapon on the repeating principle having been invented. This want—for such it is—however, will doubtless soon be overcome, let us hope, before our Snider carbines become unserviceable.

Since writing the above I have made an inspection of the Snider rifles now in the Southern Division. I find our Snider carbines are in even worse condition than I previously contemplated. An extremely large proportion have become “honey-combed.” This arm is, as I have already reported, properly speaking, an obsolete one. Taking all things into consideration, I recommend that the whole force be armed with Winchester repeating rifles of a pattern, taking the same ammunition as those already in use, which are the 1876 model.

I have no doubt whatever but that a Winchester rifle can be obtained without the defects existing in those previously issued to the force. I would, however, impress upon the Department the importance of having a careful inspection made by a thoroughly competent person of whatever rifles we may hereafter purchase. I might also mention that having the force armed with repeating rifles will not be without a good moral effect upon the Indian mind.

The superiority of the rifles they now carry over the Snider carbine is well understood.

You are aware that our Snider carbines have been in use since 1873; they have stood an immense deal of wear and tear. It is now time they should be discarded. In case of my recommendations being favorably received, I would suggest that all Snider carbines be carefully cleaned and returned into store at the different posts together with the amount of ammunition now on hand. These arms would then be available should it hereafter be found necessary to arm an auxiliary force.

I might add that, being situated as we now are, with two different patterns of arms (Snider and Winchester), the ammunition of which is not interchangeable, is most objectionable and might possibly be attended with serious consequences.

#### SADDLERY.

I would most earnestly recommend that a uniform pattern of saddle be adopted throughout the force. The following is an extract from my last year's annual report bearing on the question of a suitable saddle for the force:

#### “Saddlery.

“The question of the most desirable saddle for the force forms a subject of much importance. The ‘Californian saddle’ appears to be preferred by the majority of the men in the southern divisions.

“As the old ‘universal saddles’ issued to the force on its organization are fast becoming unserviceable, it will be necessary to purchase new ones. I have myself ridden thousands of miles in the California and English saddles.

“Taking all things into consideration, I think the choice lays in favor of the English high cantle dragoon saddle as being the most suitable and serviceable for the North-West Mounted Police, but I would recommend the following modifications:—

“1st. The saddle might be somewhat reduced in weight.

“2nd. That the ‘cantle’ be cut down two inches, as it is in the way of a man mounting; it is also unnecessary in our case, as we carry no valises.

“3rd. That the crupper and breast plate be done away with and two three-inch web girths be substituted for the leather ones.

“4th. That the stirrups be of wood instead of iron.

“5th. That a light close felt numnah accompany each saddle.

“The large wooden stirrup, such as used on the California saddle, is very much preferable for prairie work, to the iron (English) pattern.

"In winter the iron stirrup is so cold that it becomes unbearable. In summer, to a man whose boots become slippery from constantly walking on the prairie grass, the iron stirrup is a source of annoyance and discomfort, owing to the difficulty experienced in keeping the stirrup.

"I have already informed the Department that I considered the 'Whitman' bit more suitable for the force than the English cavalry bit. The latter is too heavy for prairie work. The 'Whitman' bit is a pleasant one for a horse, does not irritate or chafe the mouth, answers also as a strong curb bit suspended by a swivel snap which hooks to any bridle or halter, is a powerful bit, giving the rider perfect control of his horse.

I recommend the English cavalry head collar, which, with proper care, would last for years; a five ring halter to be exclusively used in the stables, and the English cavalry head collar for outdoor service.

"With the 'Whitman' bit, bithead would not be required."

I recommend that a pattern saddle, such as described above, be ordered without delay through some reliable English firm.

The pattern saddle, so supplied, I would put to a thorough test with a view of ascertaining its fitness for our work. If calculated to meet the requirements of our service, an order for 400 saddles should be given with as little delay as possible. As the question of procuring a really serviceable saddle is a matter of paramount importance, I make this recommendation in view of preventing the possibility of errors in judgment occurring.

It is essentially important that the weight of the saddle and the appointments be reduced to a minimum consistent with efficiency. It was with this fact in view that I based the modification contained in my report of last year,—such as doing away with the crupper and breast plate.

Valises in our case have invariably proved a serious drawback, in fact a decided disadvantage calculated to handicap the usefulness of our horses, of which, from the nature of the service we are at all times called upon to perform, so much is expected.

The following extract, from the pen of an experienced Imperial officer, goes to prove that similar arguments to those I have thus hastily brought forward met with favor by competent judges throughout the Imperial service:

"The cardinal principle in cavalry equipment is that 'dead weight means weakness,' and not a single superfluous ounce can be retained without impairing the efficiency of the horse. For this reason the horse's load should be reduced to its lowest terms; only the barest necessities should be retained, and these should be carefully and thoughtfully devised to insure their being as light as they can be made. All authorities agree in ostracising the valise and relegating it to the regimental transport carts. Side-bags or wallets will suffice to carry all that the soldier requires from day to day; picketing gear must be carried, nose-bags also, corn sacks, blanket and great coat; but the same principle should strictly apply to their dimensions and weight. If cavalry be overloaded they will be found no more useful than a traction engine in a ploughed field. They will certainly be unable to accomplish even such simple feats as galloping fast for half a mile, or marching at a slow pace for several days, and the exigencies of active service seldom made greater demands upon them than these."

#### OFFICERS' SADDLERY.

Since the formation of the force no regulation officers' pattern saddle has ever been supplied the officers. This want has been much felt; it is of unquestionable importance, and bears directly on the efficiency of the force. It is essential that the officers' saddles be of uniform pattern, that the officers may present a respectable appearance on mounted parades. I recommend that twenty-five officers' saddles be ordered at once of the same pattern as used in Imperial cavalry regiments.

## BIT AND HEAD COLLARS.

I find that the Whitman bit is in every way suited to our work. I, therefore, recommend that they be supplied at once throughout the force. Those bits might, with advantage, be made of bright, incorruptible metal (the appearance of which is much the same as steel) that is, with very little trouble, kept clean.

I also recommend that head collars of the English cavalry pattern be supplied.

It must be remembered, too, that a large portion of the carbine buckets attached to the saddles will be required to be adapted to receive the Winchester rifle.

## DRILL AND INSTRUCTIONS.

Notwithstanding the exceptionally larger amount of police duty the force has this year been called upon to perform, the greatest possible attention has been paid to drill and instruction.

Spring drill was performed at every post. This included squad, marching and arm drill, as well as troop movements as laid down in the "Regulations for the Instruction, Formation and Movements of Cavalry."

Rifle and pistol practice was also carried out to as great an extent as possible.

It was found unpractical to put the non-commissioned officers and men through the annual course of musketry as early in the season as I should have wished. The reasons for which were:—

1st. The pressing demands for the service of the police during the spring and summer.

2nd. At headquarters I wished the recruits to have as much drill as possible before sending them to target practice.

From reports I am in receipt of, I am inclined to believe that target practice has ere this been completed at all the forts. As regards musketry instruction, the men at all forts are drilled at position drill and instructed in the theory and practice of musketry. An allowance of 120 rounds per annum is made to each man for rifle practice. I recommend that the same amount of revolver ammunition be allowed for pistol practice.

It is almost superfluous to point out how urgent it is that the non-commissioned officers and men of a force liable at any moment to be placed on active service in the field, should be thoroughly familiar with and expert in the use of weapons with which they are armed.

Riding drill, including instruction in the various branches of equitation, has been conducted on as extensive a scale as possible.

At headquarters a certain number of men from each division have constantly been instructed in driving "four in hand."

## ARTILLERY BRANCH.

The Artillery Branch of the Force consists of two 9 pr. M. L. R. guns, four 7 pr. Mountain guns (bronze), and two small mortars (Royal).

The mountain guns are at Fort Walsh, the 9 prs. and mortars at Fort Macleod.

The supply of ammunition and general artillery stores on hand is sufficient to meet our wants.

The carriages and limbers for the 7 pr. guns are fast becoming unserviceable. These carriages were constructed at Fort Walsh some years ago under the direction of Inspector Neale. Considering the material at that officer's command the carriages and limbers have proved most successful. I would, however, recommend that new ones be purchased of the pattern lately approved by the Imperial authorities. A few signal rockets might with advantage be supplied us.

Standing gun drill was carried on at Forts Macleod and Walsh. The men were also instructed in the use and application of artillery projectiles and stores. Field movements, to a limited extent, were also done.

## RECREATION ROOMS AND LIBRARIES.

On the subject of recreation rooms and libraries, I may once more be permitted to quote from the Imperial Regulations. The object is "to encourage the soldiers to employ their leisure hours in a manner that shall combine amusement with the attainment of useful knowledge, and teach them the value of sober, regular and moral habits."

The value and desirability of having good recreation rooms and libraries throughout the force is simply inestimable. I am pleased to be able to report that I have established a very fair recreation room at headquarters. This room has proved a great boon to all ranks.

The various books and periodicals purchased by the Department from the fine fund have been most fully appreciated. In the construction of any new post, I would impress upon you the importance of providing a good recreation room and library at each.

## ON THE ADVISABILITY OF ERECTING A GAOL IN THE NORTH-WEST TERRITORIES.

I would call attention to a previous recommendation of mine as regards the advisability of erecting a gaol at some central point in the Territories.

## CUSTOMS DUTIES.

Customs duties collected at Fort Walsh by the Mounted Police for the year ending 31st December, 1881 :—

Total value of goods imported in bond through the United States (exclusive of goods for the North-West Mounted Police) .....	\$14,298 22
Total value of goods on which duty has been collected.	46,528 00
Total amount of duty collected.....	6,869 84
Total value of exports.....	nil.

The falling off in duty collected at this port is due to the fact that Messrs. I. G. Baker & Co. have ceased to do a retail business here; also, that most of the goods hitherto imported from Montana, United States, for the use of the Mounted Police—such as oats, &c.—have this year been bonded through the United States from the eastern Provinces.

## FORT MACLEOD.

The return of collections at Fort Macleod has not been received, but the amounts will be much larger than those at Fort Walsh.

## CRIMINAL AND OTHER CASES TRIED.

The Statement annexed, marked Appendix D., shows the criminal and other cases tried at Forts Walsh and Saskatchewan, as well as those tried at Battleford and Wood Mountain. I regret I have not so far received the returns from Qu'Appelle and Fort Macleod.

## WORK PERFORMED FOR THE INDIAN DEPARTMENT.

The work performed for the Indian Department during the last year has been considerable. We at all times endeavored to aid them in every possible way, and have, I trust, been successful. We have also afforded them all the assistance possible in their transport. Early in the spring a large number of Crees and Assiniboines were transported with Police wagons from Fort Walsh to their reservations at Maple Creek. Supplies were on several occasions conveyed by us to starving Indians returning from United States Territory to Canada.



The treaty money for Fort Walsh and Macleod districts was conveyed by our men from Qu'Appelle to Fort Walsh (333 miles), and the amount for Fort Macleod forwarded to that point (175 miles.) At both places it was handed over to the Indian Department officials. The Cree and the Saulteaux Indians at Maple Creek reservation were paid by Superintendent Cotton. This payment, owing to the presence of many Indians from the Northern reservations, was difficult to make, but was, however, most satisfactorily performed. Mr. T. Page Wadsworth, Inspector of Indian Agencies, afterwards informed me how fully he appreciated the valuable services rendered by Superintendent Cotton. At the further payments subsequently made at Maple Creek to the Assiniboine Indians, a party of our non-commissioned officers and men assisted the Indian Department. Similar service was also rendered at the payments made at Fort Walsh.

Considerable difficulty was experienced in inducing the Indians at Fort Walsh to accept their treaty money. A very discreditable half-breed element influenced the Indians to make exorbitant demands, and otherwise conduct themselves in a disorderly manner. Much excitement prevailed, and at times serious trouble seemed impending. My own services, as well as those of the officers, non-commissioned officers and men under my command, were constantly required, and I have no hesitation in saying that our services were of value to the Indian Department, inasmuch as they tended naturally to bring about a satisfactory conclusion of the payment, and at the same time maintain order and quietude.

In July the money for annual payments in the northern district was conveyed by the force from Qu'Appelle to Battleford. The amount allotted for payment of Indians in the vicinity of Battleford was delivered to the Indian Agent there, while that for the Edmonton district was transported by steamer, in charge of one of our non-commissioned officers. The payments at Fort Pitt, Green Lake and Pound-makers' Reserve were made by our men. They also rendered assistance at the payments made at Duck Lake, Carlton, Fort Lacorne and the other reserves on the North and South Saskatchewan, as well as at the reserves of the following Indians: "Musquitoes," "Strike-him-on-the-back," "Red Pheasant" and "Moosomins."

The same service was rendered the Department at Qu'Appelle by "B" Division. In the Edmonton district, Inspector Gagnon, aided by one non-commissioned officer and two men, paid the Indian annuities at Victoria, Whitefish Lake and Lake la Biche.

In the Fort Macleod district, the annual payments at the reservations of Blackfeet, Bloods and Piegans were, in some cases, made by our officers and men, in others we rendered the Indian Department every assistance in our power.

#### POLICE DUTY PERFORMED.

The police duty performed during the past year has been very great. Without access to the official documents at headquarters (Fort Walsh) it is impossible for me to give more than a slight summary of the work that has been done. By the attached return of cases tried you will see that many arrests have been made for various crimes. Active steps have been taken for the suppression of the illicit liquor traffic. The return of cases tried does not in any way fairly represent the amount of actual police work done.

In August last a very large number of Crees assembled at Fort Walsh to receive their annual treaty money. A short time after one lodge of Blackfeet arrived. It appears that a story was prevalent among the Crees that one of the Blackfeet Indians had stolen Cree horses south of the line. The movements of the Blackfeet were quietly but incessantly watched by the Crees.

About the 11th August, a Cree chief came to the Fort and reported to me that his warriors were pursuing a "Blackfoot" Indian who had ridden out in the vicinity of their camp. The Cree chief also stated that unless I went myself and afforded protection to the "Blackfoot" the Crees would murder him. I at once made enquiry as to the truthfulness of this chief's statement, and finding it to be substantially

correct, I immediately took with me a small party consisting of Superintendent Cotton, two constables and an interpreter, and proceeded with all speed towards the scene of the disturbance. Shortly after leaving the Fort I encountered large numbers of very excited Cree Indians mounted and armed. I asked these Indians why they had turned out in this manner, and they replied that they were hunting for a "Blackfoot" whom they intended to kill. I told them that the police would allow no man to be killed in the Territory, and at the same time I reminded them of how our men had saved a Cree Indian from a band of infuriated Sioux at Wood Mountain. I ordered them back to their camp, and told them that I would arrest and punish any of them who harmed the "Blackfoot." Some of the Crees were thus induced to disperse, but far the larger number continued riding about, shouting and firing off their rifles and otherwise conducting themselves in a very excited way. After some little trouble we succeeded in finding the "Blackfoot" the Crees were in search of, and returned with him safely to the Fort, he being apparently well satisfied at being delivered from his infuriated enemies.

I relate this as one of the many instances in which the timely interference of the police has prevented bloodshed and serious trouble arising between different Indian tribes.

The following is also an instance in which the preventive power and good offices of the police have served to settle altercations:

At the end of June last Crowfoot, the Chief of the Blackfoot nation, accompanied by his whole camp, arrived at Fort Walsh on his way to the "Blackfoot" reservation at the "Blackfoot" crossing. They remained encamped in Cypres Hills for a few days, to allow their horses to recruit after their long journey from south of the line, provisions being issued out to them by the Indian Department. During their stay many altercations and quarrels arose between them and the Crees. They accused each other of having stolen horses in United States territory. I managed, however, with no little difficulty and much anxiety, to prevent any serious trouble arising.

At Fort Macleod as well, the police duty has been severe. Many arrests were made for horse stealing, smuggling, illicit liquor traffic, killing cattle, &c.

Early in the summer, a representation having been made to the officer commanding at that place to the effect that cattle belonging to the settlers had been killed about Pincher Creek, a party of police, numbering twenty in all, were sent out. This party was absent for six days, during which time rides of from thirty to fifty miles per day were made, extending over the country from south of the Indian farms to Porcupine Hills. Two Indians were arrested on the charge of killing cattle. They were committed and tried before the stipendiary magistrate and sentenced respectively to nine and twelve months with hard labor.

On the 21st August last, during my stay at Fort Calgary, a white man, who had lately been in the employ of Cochrane's Ranche Company, laid information against two Indians for having presented their rifles at him and driven him back to the post, whilst endeavoring to recover a horse that he maintained had been stolen from him. I despatched a party of police in pursuit of the Indians, both of whom were captured. On the following day I enquired into the case, committed them for trial, and sent them to Fort Macleod under escort. One was convicted and punished before the stipendiary magistrate and the other one released.

In September last I received, at Fort Calgary, a communication from the Rev. J. Macdougall, of Morleyville, informing me that a large band of horses had been stolen, presumably by Indians, from that place. I ascertained on investigation that the horses had been driven towards Fort Macleod. I therefore wrote the officer commanding there on the subject, informing him of the theft and, directing that a sharp look-out be kept, with a view of apprehending the thieves. It afterwards transpired that before my messenger could reach Fort Macleod, some of the thieves had been captured. It appears that the suspicions of the sentry at Fort Macleod, during the night, were aroused by an unusual noise in the distance. An alarm was given at once, and a party despatched in pursuit; twenty-three horses, which were being driven south, were recovered, and three Indians arrested, two of them, "Jingling

Bell" and "Marrow Bones," being well-known bad characters. The Indians were armed and offered resistance. They were committed for trial and convicted.

**ARREST AND TRIAL OF THE INDIAN CHARGED WITH THE MURDER OF CONSTABLE GRABURN.**

On the 25th May last, I addressed a confidential letter to you containing information to the effect that prior to my departure from Fort Macleod during the above mentioned month, I was informed by our Blackfoot Interpreter, that he had reason to believe that the Indian suspected of having murdered Constable Graburn, at Fort Walsh in November, 1879, was in the Blackfoot Camp at the mouth of the little Bow River. The whereabouts of this Indian came to my knowledge, as I was on the eve of departure for Fort Walsh. Before starting for that place, I gave such instructions to the officer commanding at Fort Macleod as I considered warrantable, with a view of effecting a speedy capture, very shortly after my departure for Fort Walsh the officer commanding at Fort Macleod was informed that "Star Child," the Indian in question, had reached the Blood reservation, some 18 miles from Fort Macleod. On this information being received a party consisting of Corporals Patterson and Wilson, two constables and guide, and Interpreter Potts, was sent to the reservation with the necessary instructions to arrest "Star Child" and bring him into Fort Macleod. The arrest was accordingly made and the prisoner lodged in our Guard Room at that place. "Star Child" was immediately afterwards committed for trial.

The manner in which the arrest was effected reflects much credit on the tact and unquestionable firmness displayed by the non-commissioned officers and constables detailed for this duty. "Star Child," who was fully armed, endeavored to make some resistance, and in so doing received the sympathy of other Indians, who, had they dared, would doubtless have aided him in his attempts. This is not the first occasion upon which I have been called upon to express my appreciation of the good service rendered by Corporal Patterson (now a sergeant in "C" Division).

On the 18th October last "Star Child" was tried, with the intervention of a jury of six, before Lieutenant-Colonel Macleod, C.M.G., S.M., and Superintendent Crozier, J.P., a verdict of "not guilty" being returned.

The jury, it appears, were out for nearly twenty-four hours, and in returning their verdict stated that they had been unable to satisfy their minds upon some doubtful points.

"Star Child," as a matter of course, received a fair and impartial trial, such as is afforded to the humblest of Her Majesty's subjects in every portion of the realm. If "Star Child" is really the Indian who shot Graburn, it is to be regretted that his guilt was not brought home to him. I can, however, fearlessly add that every portion of the evidence procurable was most carefully traced, framed by the police, and produced at the trial.

A survey of the scene of the murder was prepared by Superintendent Cotton and Staff Sergeant Norman, a sketch of which was produced at the trial.

The following is a short summary of arrests made at and near Battleford, which take from a report furnished by Inspector Antrobus:

On the 5th February, a party under Sergeant-Major Belcher was sent to Moosomin's Reserve to arrest an Indian charged with having drawn a knife on the Indian Farm Instructor. The Indian resisted, a prompt arrest was however made, an attempt at rescue by other Indians was unsuccessful. Inspector Antrobus reports highly of the manner in which Sergeant-Major Belcher and party performed their duty. The Indian prisoner was brought into Battleford, tried by Stipendiary Magistrate Richardson and sentenced to two months' imprisonment with hard labor.

On the 9th February, a warrant was received for the arrest of an Indian at Frog Lake on a charge of having attempted to kill his wife. Inspector Antrobus proceeded to Frog Lake and arrested the prisoner, an old offender. This Indian, owing to the absence of the Stipendiary Magistrate, was not tried until the 9th April, when he was bound over to keep the peace for one year.

On the 22nd February an Indian named Jean Marier, formerly of Cypress Hills, was arrested on the charge of having stabbed his wife. The evidence against him not being sufficiently strong to convict, he was discharged. On the 26th February a party was despatched to Turtle Lake to execute a warrant issued by W. J. Scott, Esq., J.P., against a half-breed living at that place. The prisoner was brought in and tried by Mr. Scott, who dismissed the case, there being no evidence. On the 27th April two young Indians were arrested, charged with shooting with intent to commit murder. A simple assault only was proved. On the 6th August a man charged with having sold liquor on an Indian Reservation was arrested by Inspector Antrobus. This man was tried by the resident Stipendiary Magistrate, and fined fifty dollars. A further account of police duty performed will be seen by reference to an extract of Inspector Dickens' letter, appended to the recommendations for extraditable laws between the Canadian and American Governments.

To any one unacquainted with the nature of police work, not even an approximate idea can be arrived at of the exceptionally hard service performed. The greater part of the country we travel over is without wood: thus, in summer and winter alike, we at all times carry our provisions, forage and fuel. Since the organization of the Force, neither the severity of the long North-West winter, nor the state of the rivers, &c., has ever been allowed to interfere with the performance of police duty.

At no point, at any season, was the presence of the police ever demanded that they were not forthcoming. The Indians and half-breeds bearing testimony to this, have again and again expressed their surprise at the perseverance and resources of the Police Force.

From previous communications forwarded by me, you will have learnt that during the present winter considerable trouble was experienced on the Blackfoot Reservation, at the Blackfoot Crossing. Having reason to believe that the results might, quite possibly, have been attended with serious consequences, I ordered a detachment of thirty non-commissioned officers and men from Fort Walsh to Fort Macleod, in order to reinforce our strength at the last-named post. This reinforcement reached Fort Macleod in as prompt a manner as could possibly have been desired. The effect of this upon the Indian mind has, beyond all doubt, had a salutary effect.

I submit the correspondence on this subject, which I have marked Appendix F.

I regret extremely that I am not as yet in possession of returns of cases tried at Fort Macleod and Qu'Appelle.

The want of these returns withholds much valuable and interesting information, as well as a record of a very large portion of the police and other work performed; particularly is this the case as regards Fort Macleod. From despatches I have forwarded from time to time you are aware of the exceptionally good service rendered by Superintendent Crozier, whose name I now wish to bring to your favorable notice.

Before closing my Report I wish to mention the universal support and hearty co-operation I have received from the officers, non-commissioned officers and men of the force. This support has, almost without exception, been invariably extended to me since my appointment as Commissioner.

I gladly accept this opportunity of thus placing on record my appreciation of their services.

My thanks are also due to Superintendent McIllree for the most satisfactory manner in which he has commanded at headquarters during my absence.

Of my Adjutant, Superintendent Cotton, I cannot report too highly; this officer has afforded me exceptionally able support and has rendered most valuable assistance.

I enclose herewith reports from Assistant Surgeons Miller (Appendix A) and Kennedy (Appendix B and C).

I have the honor to be, Sir,

Your obedient servant,

A. G. IRVINE,

*Commissioner.*

## APPENDIX A.

### REPORT OF SURGEON MILLER.

BATTLEFORD, NORTH-WEST TERRITORY,  
1st January, 1882.

SIR,—In accordance with instructions, I have the honor to forward for your information the following general report for the past year.

During the month of April and later, measles prevailed to a great extent in this neighbourhood, both amongst the Indians and the inhabitants of the village.

In spite of precautions the affection visited the children in the married quarters at the barracks, but being of a mild form the result was not serious. One man had the disease and I was obliged to keep him in barracks at the risk of others, as at this post there is still no hospital, only a dispensary, as hitherto good fortune favored us, and no other adult suffered; but when the men grumbled about having the measles represented by one of their number sleeping with them in the same room, it excited no wonder, and I could put the patient nowhere else.

The weather was too cold to admit of putting the sufferer in a tent. Inspector Frechette had the misfortune to sprain his ankle severely in the month of May, but was progressing favorably on leaving this station for Cypress Hills.

On the arrival of Superintendent Herchmer on the twenty-ninth of August, with escort, it was necessary to take only two men and one non-commissioned officer off duty.

The men recovered quickly from the effects of the trip, but Corporal Brooks is not yet fit for duty, though much improved.

I held an inspection of the men at Qu'Appelle on the fifth of November, and also examined the fifteen recruits brought up by Inspector French. The result of examination was left in hands of Inspector Steele to be forwarded to you.

The station at Qu'Appelle is supplied with a hospital and a good assortment of medicine; under the able management of Hospital Sergeant Holmes, the health of the men is well looked after.

An examination of the quarters there presents the anomaly of the men being much better housed than the officer in charge.

For the rest, the general health of the men has been excellent, the present quarters for both officers and men, as well as the horses, being superior to anything that has before existed in Battleford.

The medical supplies take a long time in reaching some of our posts, the last resting-place up to date of those for Fort Saskatchewan being Fort Pitt.

I have the honor to be, Sir,

Very respectfully yours,

ROBERT MILLER, M.D.,

*Surgeon N. W. M. P.*

Lieut.-Col. IRVINE,

Commissioner North-West Mounted Police,

Fort Walsh, Cypress Hills, North-West Territory.

## APPENDIX B.

### REPORT OF SURGEON KENNEDY,

Fort Walsh, January, 1882.

SIR,—I have the honor to submit for your information the following medical report of Fort Walsh for the year 1881.

A review of the year is, on the whole, very satisfactory. It is true that during the first three or four months the percentage of sick was very large, the daily reports averaging for a long time fully twenty-five. Many of these, however, were chronic cases, which were invalided as soon as navigation opened. During the summer the health of the men was very good, and during the fall and early winter it remained so, notwithstanding the prevalence of malarial disorders. I think I may safely say that since the 1st of May last, the health of the men at this post has been better than it ever was before. Several causes have conspired to produce this happy result. They have been better housed; for the unwholesome hut rooms alluded to in my last report have been very little used, the large majority of the men having been moved into better and more commodious quarters. They have been better fed, too, a daily ration of vegetables having been issued. This has been of great service, not only by making the men very healthy, but also more contented. Another, and perhaps the most important factor of all, is the large amount of prairie work performed during the past summer and autumn. Very heavy escort duty devolving on the force, the men were kept constantly moving about on trips, and it is a well-known and noteworthy fact that a man is never, or very rarely, sick while on a trip.

There are several points in the medical history of the past year that are worthy of more than a passing notice, and to these I would now beg to direct your attention.

The first is the prevalence of malarial disorders which the experience of years has proved to be endemic to this place. A reference to the annexed statement will show that there are thirteen cases recorded. Of these, four only were allowed to run their course, the remaining nine being arrested in one stage or another of their development. In one of the four cases, a fatal issue was for a long time feared, but happily avoided. Full notes of all these cases are preserved in the hospital records, and will no doubt be useful in future years. One feature worthy of remark is the unusually late on-coming of the fever this year, one case having developed on the 20th of December. The cause of this is to be found in the continuance of fair, mild weather up to the end of December. Before leaving the subject, I may say that the experience of 1881 has amply confirmed the impressions of former years. These may be briefly stated thus:—

1. That the fever is essentially malarial, therefore endemic;
2. That nothing can be done at present to prevent the disease—it will always make Fort Walsh, to a certain extent, an unhealthy place to live in.
3. That the utmost attention will always have to be paid to sanitary and hygienic laws, and that this will do much towards keeping the enemy at a distance.
4. That when attacked, the early and liberal use of quinine will, in the majority of cases, effect a speedy cure.

Another subject which calls for your attention is the large number of men—thirteen—discharged as invalids during the past year. Of these thirteen, one was enlisted in 1873, nine in 1880, and three in 1881. Of the nine enlisted in 1880, at least five should never have been taken on, for they were utterly unfit for the force in every way, and three of them had diseases which should have prevented their being passed by the examining surgeon. One man was driven to the hospital on his

arrival here, and never left it until he was driven away again to Benton. The three men who were enlisted last spring were also utterly unfit for the force and should not have passed the medical examination.

Do not these facts point to the conclusion that sufficient care is not exercised in the collection of recruits? A system of recruiting or medical examination, or both, which necessitates the discharge of these men as invalids almost immediately after their enlistment, cannot be said to be perfect, and as the obtaining of good men is such an important point in the well-being of the force, I venture to offer a few suggestions, which, if acted on, will be instrumental for good in the future.

In the first place, then, the medical examination should be stricter than it has been. The facts above given afford sufficient evidence that it has not been strict enough. Again, no one under twenty-one years of age, unless of very exceptional constitution and physique, should be enlisted. I gave expression to this opinion in last year's report, and one more year's experience has only confirmed the justice of my view. Boys do very well for ordinary barrack routine, but are of very little use when real service has to be performed. This is readily seen in the selection of parties for winter trips—only the old, seasoned men are taken, and, as a consequence the greater proportion of the hard work devolves on a few. If it is found necessary to send out boys in a winter party, the chances are that their names will adorn the sick list for a long time after their return. I have seen so much of the evil effects of enlisting recruits who are too young for the service, that I feel assured that I am not exceeding my duty in directing your attention strongly to this point.

Another subject on which the medical examiners should receive instructions is, the eyes and sight of recruits. Candidates whose sight is not of the best, or whose eyes show the slightest sign of weakness, should be rejected at once. For the glare of the sun on the prairie in summer, and on the snow in winter, and in some parts of the Territories the almost constant high winds which prevail, are very trying to weak eyes, and are apt to induce a chronic *optthalmia* with thickening of the lids, leading to impaired vision and other more serious results.

The new hospital building which was erected last fall, supplies a "want long felt." It is cheerful, airy and commodious, and has already added greatly to the success of our treatment of the sick. If it were a little better fitted up and furnished with regulation hospital cots, there would be little left to be desired.

The guard room, to which allusion has been made in former reports, still remains, and is a constant source of complaint. I have no doubt that, as well as being unfit for constant habitation by prisoners, it greatly swells the sick list among our own men, for a large proportion of those who report themselves sick, do so immediately on coming "off guard." It should be replaced by a more suitable building at the earliest opportunity.

I would recommend that palliasses be supplied to the men as part of their bedding. Each constable now has a buffalo robe and two pairs of blankets. The robe is spread on boards supported by trestles. A man, in winter, generally lies on this and uses the blankets as a covering. This makes a very hard and uncomfortable bed, and during the cold weather it is anything but warm. A very small outlay would furnish all the men with palliasses and would ensure warmth in the winter and comfort all the year around.

A feature in the medical history of the past year, and one that is very much to be regretted is the introduction of *syphilis* among the men. This has already played great havoc, and still more serious consequences are to be feared if some means be not devised to prevent the spread of the disease. It was brought over from the other side of the line by the Cree and Assiniboine camps on their return here a year ago last fall. In the present state of the Indians it is practically impossible to define the limits of the disease and effect a quarantine, but if new cases occur as frequently as they have been doing of late, some such decisive action *must* be taken. At the best, however, it is a subject surrounded with difficulties.

In November, I visited Fort Macleod, and made an inspection of the Hospital there. A full report for the year will be forwarded after the arrival of the next mail.

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The returns from Wood Mountain have not been received yet either, so that I will report on that post at the same time as I do for Macleod.

A glance at annexed statement will show that a large number of cases have been treated during the year; many of these occurred on the reservation, but the majority were furnished by the various nomadic bands which from time to time made this place their headquarters. Up to the 1st of October, I visited the reserve on Maple Creek monthly, but it having been abandoned since then, these visits of course have become unnecessary. During the summer an epidemic of whooping-cough visited the different camps, and in spite of treatment carried off a large number of children.

The faith of the Indians in the "White man's medicine" is becoming greater every year, as every year I am more and more often called on to attend to their ailments. Camps at a distance too, on the plains often send to me for simple remedies, of which they know the nature and uses and the good affect of which they have before experienced. In surgery they are still tenacious of their own practices, and rightly so too, for many of them understand the subject pretty well and not unfrequently obtain results which would be creditable even to our own conversation surgery.

The usual number of small-pox reports have been circulated from time to time, but all on examination turned out to be groundless. Latterly, however, there seems reason to believe that we may be visited by this scourge. It has been prevalent in Minnesota and Dakota and has spread to Montana, directly south of us. I have accordingly written for some fresh *vaccine virus*, and on its arrival will vaccinate all the Indians in this district on whom the operation has not heretofore been performed.

I have the honor to be, Sir, your obedient servant,

GEO. A. KENNEDY,

*Surgeon.*

Lieut.-Col. Irvine, Commissioner N.W.M.P., Ottawa.



## DISEASES Treated at Fort Walsh during the Year 1881.

Class.	Disease.	No. of Cases.	Average Duration.	Remarks.
General Diseases .....	Debility .....	15	16 $\frac{1}{2}$	One invalided. do
	Rheumatism .....	27	6 $\frac{1}{2}$	
	Diphtheria .....	2	22 $\frac{1}{2}$	Invalided.
	Malarial fever .....	13	10 $\frac{1}{2}$	
	Sun stroke .....	1	3	
Nervous System .....	Neuralgia .....	8	2 $\frac{3}{4}$	
	Cephalalgia .....	18	2 $\frac{1}{2}$	
	Lumbago .....	9	9 $\frac{1}{2}$	
	Otalgia .....	1	2	
	Cerebral meningitis .....	1	23	
Respiratory System .....	Coughs and colds .....	99	3 $\frac{3}{4}$	Invalided. do
	Sore throat .....	43	2 $\frac{1}{2}$	
	Phthisis .....	1	89	
	Pleurisy .....	1	83	
Digestive System .....	Diarrhœa .....	18	1 $\frac{1}{2}$	
	Colic .....	10	1	
	Nausea .....	8	1 $\frac{1}{2}$	
	Biliousness .....	10	3 $\frac{1}{2}$	
	Constipation .....	9	1 $\frac{3}{4}$	
	Hæmorrhoids .....	1	1	
	Cutaneous System .....	Boils .....	2	
Psoriasis .....		1	13	
Acne .....		5	2 $\frac{3}{4}$	
Pruritis .....		2	15 $\frac{1}{2}$	
Erythema .....		1	1	
Abcess .....		1	66	
Glandular System .....		Swollen glands .....	7	16 $\frac{1}{2}$
	Orchitis .....	9	14 $\frac{1}{2}$	
	Mumps .....	4	4	
	Lymphangitis .....	1	4	
Special Sense .....	Ophthalmia .....	14	9 $\frac{1}{2}$	One invalided.
	Snow blindness .....	1	7	
Genito-Urinary System, including venereal dis- eases .....	Inflammation of bladder .....	2	24 $\frac{1}{2}$	Invalided.
	Uinary calculus .....	1	3	
	Gonorrhœa .....	17	13 $\frac{1}{2}$	Invalided.
	Gleet .....	3	6 $\frac{1}{2}$	
	Stricture .....	1	136	
	Chancroid .....	2	8	Three invalided.
	Syphilis .....	11	21 $\frac{1}{2}$	
	Phymosis .....	1	3	
Surgery .....	Contused wound .....	2	16 $\frac{1}{2}$	Invalided.
	Ulcers .....	1	136	
	Sprains .....	13	10 $\frac{1}{2}$	One invalided.
	Contusions .....	11	2 $\frac{1}{2}$	
	Dislocation .....	1	42	
	Hernia .....	1	9	
	Minor surgery .....	9	4 $\frac{1}{2}$	
	Total number of cases .....	419		

DISEASES treated among the Indians at Fort Walsh during the Year 1881.

Disease.	No. of Cases.	Remarks.
Coughs and Colds.....	81	
Phthisis.....	11	
Pneumonia .....	3	
Scrofula .....	12	
Rheumatism .....	11	
Diarrhoea .....	18	
Dysentery .....	3	
Indigestion.....	3	
Gonorrhoea.....	11	
Neuralgia.....	4	
Phymosis .....	3	
Sprains.....	3	
Constipation.....	17	
Valvular Disease of the Heart .....	5	
Stricture.....	1	
Syphilis .....	9	
Ophthalmia .....	68	
Odontalgia .....	2	
Cephalalgia.....	26	
Frost bite.....	4	
Pleurisy .....	1	
Bronchitis.....	2	
Abcess in Lung .....	1	Died. Cree (Oct. 20).
Anemia.....	2	
Caries .....	1	Died. Assiniboine boy.
Inflammation of the Bladder.....	2	
Retention of Urine .....	1	
Chills and Fever.....	5	
Swollen Glands.....	1	
Colic .....	4	
Abcess in tympanum.....	1	
Debility.....	4	
Ulcers.....	2	
Whooping Cough.....	100	No accurate means of ascertaining how many of these proved fatal.
Croup .....	15	
Tumor .....	1	
Vaccinia .....	3	
Bubo .....	1	
Epistaxis .....	1	
Otalgia .....	1	
Fracture of the Femur .....	1	
Dysmenorrhoea .....	1	
Epididymitis .....	1	
Total number of cases.....	447	

GEO. A. KENNEDY,  
*Surgeon N. W. M. P.*

## APPENDIX C.

## REPORT OF SURGEON KENNEDY:

*Forts Macleod and Wood Mountain.*

FORT WALSH, 1st February, 1882.

SIR,—I have the honor to submit the following reports of Forts Macleod and Wood Mountain Hospitals, for the year 1881:—

*Fort MacLeod.*

I visited this post in November, and made an inspection of the hospital, which, in the absence of a surgeon, has been under the care of Staff Sergeant Warren. Everything was found to be in order, and the administration for the year leaves no ground for complaint. The climate of that part of the Territory being a particularly salubrious one, it is not surprising that the general health has been excellent.

One man was discharged as an invalid, his disease being *mercurial poisoning*, produced by having injudiciously used an ointment given him by a comrade. I regret that, owing to a delay in the forwarding of necessary information, I am unable to enclose a tabulated statement of the diseases treated during the year.

*Wood Mountain.*

The general health of the men at this post has been very good. During a large part of the year thirty men were stationed here; lately the strength has been reduced to twenty. Annexed statement shows a total of only sixty-four cases, a small percentage, January was the most unhealthy month, as, indeed, it seems to be all over this southern portion of the Territories. I have found it so, almost without exception, for the last four years. It is accounted for, I think, by the meteorological observations, which generally show January to be a month of unsettled weather, great variations in temperature and frequent storms.

It is worthy of remark that during two months, August and November, the sick list at this post was a blank. This fact, taken in connection with the small percentage of sick for the year and the favorable reports of former years, speaks volumes for the climate and general healthiness of the Wood Mountain district.

The case of gun-shot wound was accidental. The ball entered below the back of the knee, traversed the muscles of the calf and made its exit about five inches below the point of entrance. The wound healed kindly.

A considerable number of diseases of different kinds occurring among the Indians, received appropriate treatment. The following case may serve as an example of the important duties performed by hospital stewards at outposts:—

“Cree Indian, brought in during the month of October, suffering from gun-shot wound of thigh inflicted over two weeks previously. The ball in its passage inflicted *compound comminuted fracture of the femur*. On first examination, pieces of dead bone were removed from the wound, from which there was an abundant flow of foul-smelling pus. In the majority of cases of this description amputation is necessary. The limb was placed in proper position and the wound dressed. The case has since been carefully and assiduously attended to every day, and now the man is making a good recovery and will have a useful leg.”

Staff Sergeant Ferland has been in charge of Wood Mountain Hospital during the greater part of the past year.

I have the honor to be, Sir, your obedient servant,

GEO. A. KENNEDY,

*Surgeon.*

out-Col. Irvine, Commissioner N.W.M.P., Ottawa.

## DISEASES treated at Wood Mountain during the Year 1881.

Class.	Disease.	No. of Cases.	Average Duration.	Remarks.
General Diseases.. .....	Ague .....	2	3½	
	General debility .....	2	2	
	Pain in side (Rheumatism) .....	1	2	
	Rheumatism .....	1	5	
Nervous System.....	Headache (Cephalalgia).....	11	2½	
	Odontalgia .....	2	2½	
	Neuralgia.....	1	1	
Respiratory System.....	Congestion of the lungs .....	1	5	
	Cold .....	7	1	
	Sore throat .....	3	7	
Digestive System.....	Indigestion .....	2	2	
	Colic .....	6	2	
	Constipation .....	2	1	
	Gastralgia.....	1	3	
	Diarrhoea .....	1	5	
	Piles .....	1	19	
Contanous System. ....	Urticaria .....	1	11	
Venereal . ....	Gonorrhoea .....	5	17½	
	Epididymitis .....	3	47½	
Surgery .....	Bruise .....	2	6½	
	Sprain .....	2	24½	
	Strained back .....	1	1	
	Incised wound.....	2	11	
	Kick from a horse.....	2	3½	
	Frost bite .....	1	23	
	Gun-shot wound .....	1	34	
		Total number of cases.....	64	

GEO. A. KENNEDY,  
*Surgeon.*

APPENDIX D.

CRIMINAL and other Cases tried at Fort Walsh, Wood Mountain, Battleford and Saskatchewan, for the Year ending 31st December, 1881.

Date of Arrest or Commitment.	Name of Prosecutor.	Name of Defendant.	Nature of Offence.	Date of Conviction or Acquittal.	Amount of Fine or Punishment.	Remarks.	Place where Tried.	By whom Tried.
1881.				1881.				
Jan. 28	Catherine Mayette.....	Léon Mayette.....	Assault.....	Jan. 28	Fined \$2 .....	Fine paid.....	Fort Walsh....	Lt.-Col. A. G. Irvine, S. M.
Feb. 2	Louis Royal.....	Joe Biguet.....	do .....	Feb. 2	Fined \$1 .....	do .....	do .....	do .....
do 12	The Queen .....	Little Fisher (Cree Indian).	Horse stealing.....	May 14	Five years' imprisonment in Manitoba Penitentiary with hard labor.	Sent to penitentiary.	do .....	Lt.-Col. J. F. Macleod, S. M., and Lt.-Col. A. G. Irvine, S. M.
do 26	N. Mayette.....	L. Leveille.....	Assault .....	Feb. 26	Fined \$1 .....	Fine paid.....	do .....	Lt.-Col. A. G. Irvine, S. M.
April 12	A. Boucher.....	O. Stephens.....	Abusive language.....	April 12	Fined \$3 .....	do .....	do .....	do .....
do 18	J. Tait.....	T. Spence.....	Threatening and abusive language.	.....	Warrant issued (1)	Defendant left the country (1).	do .....	do .....
May 14	The Queen.....	R. M. Morton.....	Horse stealing.....	May 14	Twelve months' imprisonment each with hard labor.	Imprisoned .....	do .....	Lt.-Col. A. G. Irvine, S. M., and Lt.-Col. J. F. Macleod, S.M.
do 14	do .....	G. J. Convery.....	do .....	do	Ten months' imprisonment each with hard labor.	do .....	do .....	do .....
do 14	do .....	W. A. Cooper.....	do .....	do	do .....	do .....	do .....	do .....
do 14	do .....	D. H. Thompson.....	do .....	do	do .....	do .....	do .....	do .....
do 14	do .....	Geo. Scott.....	do .....	do	do .....	do .....	do .....	do .....
do 14	do .....	Geo. B. Mills.....	Stealing articles the property of the Government.	do	Three months' imprisonment each with hard labor.	do .....	do .....	do .....
do 14	do .....	P. H. Wilbur.....	do .....	do	do .....	do .....	do .....	do .....
do 14	do .....	M. McDonald.....	do .....	do	do .....	do .....	do .....	do .....
do 14	J. J. English.....	E. Allen.....	Entering house and taking away property.	do	Fined \$17 .....	Fine paid.....	do .....	do .....
Aug. 5	The Queen .....	W. J. Casey.....	Gambling.....	Aug. 6	Fined \$100 .....	Fine paid; half fine paid informer.	do .....	Lt.-Col. A. G. Irvine, S. M.
do 5	do .....	Thos. Wilton.....	do .....	do 6	do .....	do .....	do .....	do .....
do 5	do .....	Robt. Everson.....	do .....	do 6	do .....	do .....	do .....	do .....
do 5	do .....	Paul Leveille.....	do .....	do 6	Fined \$40 .....	do .....	do .....	do .....
do 5	do .....	Ben Butler.....	do .....	do 6	Fined \$80 .....	do .....	do .....	do .....

APPENDIX D.—Criminal Cases tried before Officers of the Force at Fort Walsh, &c.—Continued.

Date of Arrest or Committal.	Name of Prosecutor.	Name of Defendant.	Nature of Offence.	Date of Conviction or Acquittal.	Amount of Fine or Punishment.	Remarks.	Place where Tried.	By whom Tried.
Aug. 5	The Queen.....	Jas. Sanderson..	Gambling.....	Aug. 6	Discharged.....	No evidence to convict.	Fort Walsh....	Lt.-Col. A. G. Irvine, S.M.
do 5	do.....	L. Cobell.....	do.....	do 6	Fined \$60.....	Fine paid; half fine paid informer.	do.....	do
Oct. 26	do.....	Jas. Sanderson...	do.....	Oct. 16	Fined \$25.....	do	do.....	Inspector McIlreath, J.P.
do 26	do.....	Geo. Cook.....	do.....	do 16	do.....	do	do.....	do
do 26	do.....	Thos. Wilton.....	do.....	do 16	Fined \$60.....	do	do.....	do
do 26	do.....	Ben Butler.....	do.....	do 16	Acquitted.....	Insufficient evidence.	do.....	do
do 26	do.....	Paul Leveille.....	do.....	do 16	do.....	do	do.....	do
do 26	do.....	W. R. Johnston...	do.....	do 16	do.....	do	do.....	do
do 26	do.....	H. Jordan.....	do.....	do 26	Acquitted.....	do	do.....	do
do 26	do.....	P. Danbar.....	do.....	do 26	Fined \$25.....	Fine paid; half fine paid informer.	do.....	do
do 26	do.....	L. Cobell.....	do.....	do 26	do.....	do	do.....	do
do 26	do.....	E. Rauch.....	do.....	do 26	do.....	do	do.....	do
do 26	do.....	W. J. Casey.....	do.....	do 26	Acquitted.....	Insufficient evidence.	do.....	do
do 26	do.....	R. Everson.....	do.....	do 26	Fined \$50.....	Fine paid; half fine paid informer.	do.....	do
do 26	do.....	M. Fitzpatrick..	Keeping a gambling house.	do 26	do.....	do	do.....	do
do 26	do.....	L. Haggi.....	Gambling.....	do 26	Acquitted.....	Insufficient evidence.	do.....	do
do 31	do.....	R. Macleod.....	do.....	do 31	Fined \$50.....	Fine not paid; imprisoned for fourteen days.	do.....	do
Dec. 30	do.....	Wm. Allen.....	Creating a disturbance while under the influence of drink.	Dec. 21	.....	Warrant issued; defendant left the country.	do.....	do
do 30	do.....	W. J. Casey.....	Illegal possession of intoxicating liquor.	do 20	Acquitted.....	No evidence to convict.	do.....	do
do 20	do.....	Jean Claustre....	Selling intoxicating liquor.	do 20	do.....	do	do.....	do

do	do	(Gustave Schultz Bringing stolen property into Canada.	.....	.....	Committed for trial before Stipendiary Magistrate 14th Dec. 1881. Fine paid .....	do	.....	do	.....	Note—The Stipendiary Magistrate has been notified. L. N. F. Crozier, J.P. Hardisty, Gagnon and Verey, J.P. Lt.-Col. Richardson, S.M. Inspector Gagnon.
Mar. 16	do	B. Beaupre.....	Assaulting a Sioux Indian.	Mar. 15	Fined \$10.....	Wood Mountain.	.....	do	.....	
Jan. 4	do	Whiteford .....	Cattle stealing.....	Jan. 4	Dismissed.....	Saskatchewan	.....	do	.....	
do 8	do	Newton .....	do	July 22	Acquitted.....	Edmonton.....	.....	do	.....	
do 12	do	Apitoneiskapoo.....	do	.....	.....	.....	.....	do	.....	
Feb. 24	do	Macheesis .....	Larceny.....	July 22	One month's imprisonment.	Saskatchewan	.....	do	.....	
do 25	do	do	do	do 22	do	do	.....	do	.....	
do 25	do	Four Souls.....	do	do 22	do	do	.....	do	.....	
Mar. 12	McHugh.....	Paul.....	Dangerous lunatic.....	Mch. 12	Dismissed.....	Edmonton.....	.....	do	.....	
Sept. 2	The Queen.....	J. Brown.....	Selling intoxicants to Indians.	Sept. 2	do	Edmonton.....	.....	do	.....	
do 2	do	do	do	.....	Fined \$50.....	do	.....	do	.....	
do 3	do	Caroline Gouin.....	Larceny.....	.....	.....	Lt.-Col. Richardson, S.M.	.....	do	.....	
do 3	McDougall.....	Lahtoope.....	Obtaining money under false pretences.	.....	.....	do	.....	do	.....	
Oct. 1	The Queen.....	Napisis .....	Larceny.....	Dec. 14	Six months' imprisonment.	Saskatchewan	.....	do	.....	
Nov. 24	do	Caroline Gouin.....	Giving intoxicants to Indians.	Nov. 24	Fined \$50.....	do	.....	do	.....	
Dec. 24	McLeod.....	Galbraith.....	Wages and improper dismissal.	Dec. 24	Dismissed.....	Edmonton.....	.....	do	.....	

APPENDIX D.—Criminal cases tried before Officers of the Force at Fort Walsh, &c.—Concluded.

Name.	Crime.	Date of Arrest.	Date of Commitment.	Date of Conviction or Trial.	Plaintiff or Prosecutor.	Sentence.	By whom Awarded.	Remarks.
J. R. Matheson.	Action for debt.	1880.	1880.	1881.			H. Richardson	Writ of attachment.
Ka-kah-wask.	Stealing horse (McKay)	Nov. 25...	Nov. 25...	Jan. 16...	James Bird..... Regina.....	\$161 damages..... 5 years, Manitoba Penitentiary....	do	Tried at Prince Albert.
do	do (Kee-way-win)	do 25...	do 25...	do 15...	do .....	do	do	do
do	Stealing money.	do 25...	do 25...	do 15...	do .....	Sentence deferred.	do	do
do		1881.	1881.					
John Rae.	Liquor without permit.	Jan. 13...	Jan. 17...	do 17...	J. Hines.....	Fined \$50.....	do	Half paid in-
do	Giving liquor to Indians.	do 13...	do 17...	do 17...	Supt. Herchmer.	Fined \$100 and costs.....	do	former.
J. Hines.	Liquor in possession.	Feb. 14...	do 17...	do 17...	J. Rae.....	Dismissed.....	do	Half paid prose-
do	Selling liquor.	do 14...	do 17...	do 17...	do .....	Fined \$50.....	do	cutor.
R. Isbister.	Conniving at giving liquor to Indians.	do 13...	do 17...	do 17...	Supt. Herchmer.	Admonished.....	do	Half paid in-
N. Delorme.	Illegally acquiring Indian cattle	do 17...	do 18...	do 18...	J. Rae.....	Fined \$100 and costs.....	do	former.
Attim-missis-sequina.	Drawing knife with intent to wound	do 5...	Feb. 5...	Feb. 5...	D. L. Clink....	Two months' hard labor.....	do	
I. Ah-pu-coo-ca-w.	Threatening to kill with chisel	do 16...	do 16...	April 9...	Margaret.....	Bound over in two sureties to keep the peace.....	do	
Jean Marie.	Striking his wife with a knife	do 22...	.....	Mar. 4...	Insp. Antrobous.	Case dismissed.....	W. J. Scott,	
John Pruden.	Beating his wife.	Mar. 1...	.....	do 3...	do	do	do	
John Thomas.	Shooting with intent to kill.	April 27...	.....	May 3...	John Brunett...	Guilty of assault; not sentenced....	J. P.	
Thomas A. Becket.	do	do 27...	.....	do 3...	do	do	H. Richardson	





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**APPENDIX E.**

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**REPORTS OF INSPECTOR NEALE AND SUPERINTENDENTS HERCHMER  
AND CROZIER, RESPECTING ESCORT DUTY.**

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**INSPECTOR NEALE'S REPORT.**

OTTAWA, 1st September, 1881.

SIR,—I have the honor to submit the following Report of duties performed by me, in connection with the trip of His Excellency the Governor-General through the North-West Territories.

Acting under your instructions, I left Ottawa for Winnipeg, on the 25th June last, and, shortly after my arrival at that place, purchased 34 horses. Horses being scarce in Winnipeg, I had some difficulty in procuring the class of animals required, but eventually succeeded in obtaining the number mentioned.

Having no men with me, I, with your sanction, hired several men for teamsters, &c., and had the horses driven, in double and single teams, daily.

I remained in Winnipeg until the 28th July, when, the horses being in good condition and fairly broken in, I marched for Portage la Prairie, taking 34 horses, 1 spring waggon, 3 Van Sladen waggons and 3 buckboards.

I arrived at that place on the evening of the 31st July, and had hardly got the camp arranged when a most terrific thunder and rain storm came up, accompanied by a very high wind. Tents, waggon-covers and bedding were carried away in a few moments, and, the storm continuing, I deemed it better to stable the horses, which, fortunately, I had not turned out.

Next morning, having recovered most of our camp equipment, I moved out about four miles to a good camping ground, where I remained, exercising the horses and drilling the men at tent pitching, &c.

While here I received three ambulances from St. Paul, for the use of His Excellency and party.

On the 3rd August, I received a telegram from Mr. Assistant Indian Commissioner Galt, requesting me, if possible, to return to Winnipeg.

Not being able to communicate with you, owing to there being no telegraphic communication between St. Paul and Winnipeg, and having a good man for "head teamster," L. Daniel's, I thought I had better accede to Mr. Galt's request, and leaving the camp in Daniel's charge, left for Winnipeg by train.

On the 4th August, after a consultation with Colonel De Winton and Mr. Galt, it was decided to increase the transport by two waggons and five horses.

They were collected at once, and shipping them, together with several horses and articles for the Indian Department (which Mr. Galt had requested me to take charge of), I returned on 5th August to my camp at Portage la Prairie, by rail.

On arriving, I found that, during my absence, one of the four horse teams while out at exercise, had been charged by a vicious cow, and had bolted in consequence. The driver was somewhat knocked about, one horse slightly gored in the chest by the cow, and the front gearing of the waggon slightly damaged, but as none of the injuries were serious, I was enabled to march on the morning of the 7th towards the end of the C. P. Railway where you had ordered me to await His Excellency, unless previously relieved by Superintendent Herchmer,

About 2 p.m. this day, I was met by Superintendent Herchmer, who had with him several N. C. officers and men to act as orderlies and teamsters, and we proceeded together to "McKinnon's," where we camped for the night.

At daylight next morning we moved on to a spot selected by Superintendent Herchmer, a short distance beyond the end of the C. P. Railway.

Here, after assisting Superintendent Herchmer to arrange the camp, &c., ready for His Excellency, I handed over the horses and stores in my possession.

I then accompanied the ambulances, baggage waggons, &c., commanded by Superintendent Herchmer, and on His Excellency's arrival at the end of the line, assisted Superintendent Herchmer in loading up baggage, &c., and on the departure of the vice-Regal party for camp, returned to Winnipeg and thence to Ottawa.

I annex hereto a state of the transport handed over by me to Supt. Herchmer. Mr. Reynolds, Agent for N. W. Mounted Police in Winnipeg, and Capt. T. Howard, very kindly gave me great assistance in collecting and shipping horses and stores; and Mr. Assistant Indian Commissioner Galt was always ready to advise me on matters connected with the important duty with which I had the honor to be entrusted.

I have the honor to be, Sir,

Your obedient servant,

PERCY R. NEALE,

*Inspector, N. W. M. P.*

*North-West Mounted Police.*

Transport handed over to Supt. Herchmer, at end of Western Extension, C.P.R., for conveyance of His Excellency the Governor-General and party, August 8th, 1881.

Horses.....	39
Ambulances .....	3
Buckboards.....	3
Waggons, spring .....	2
do "Van Sladen," .....	4

PERCY R. NEALE,

*Inspector, N. W. M. Police.*

SUPERINTENDENT HERCHEMER'S REPORT.

FORT MACLEOD, 23rd September, 1881.

SIR,—I have the honor to inform you that on the 13th July last I left Battleford for Qu'Appelle, for the purpose of meeting the escort sent from headquarters to escort His Excellency the Governor-General through the North-West Territories.

From Battleford I took with me one non-commissioned officer, seven men and fourteen horses. I arrived at Carlton on the 15th July. On arrival there I found that all the oats from that place had been shipped to Battleford. I then arranged that 4,000 pounds should be sent back from Battleford to Carlton for the use of the escort.

At Carlton I met Constable Sutherland in charge of a small party, consisting of two men and four horses. This party brought the annuity money from Qu'Appelle to Carlton. As Constable Sutherland's horses were unfit for further service, I was forced to supply him with horses from the number I brought from Battleford in order to enable him and his party to return to Qu'Appelle.

I arrived at Qu'Appelle on the 21st of July. I at once arranged to have oats sent from our own stores there to Touchwood Hills and Humboldt.

On the 24th July, Sergeant Bliss arrived at Qu'Appelle with a communication from Sergeant-Major Lake, the non-commissioned officer in charge of the Governor-General's escort, sent from headquarters, informing me that when some 100 miles north of Fort Walsh his horses had stampeded, and further that fourteen had not been recovered, that he and the escort were pushing in slowly towards Qu'Appelle. As I was also informed that their supply of rations had run short, I immediately sent out a four-horse team to meet them with the amount of rations required.

On the 26th of July Sergeant-Major Lake and escort arrived with fifteen horses less than the total number with which they left headquarters; one horse had been sent back lame, from the Indian farm at Maple Creek, and fourteen lost during stampede; these were principally saddle horses. All these horses have since been recovered.

On the 27th I completed the arrangements by which the men and horses of the Governor-General's escort were enabled to proceed to Fort Ellice. To carry out the arrangements I was forced to employ many team horses for saddle purposes. The majority of the horses in the north are, properly speaking, only suitable to go in harness. The horses employed were taken from the various divisions as follows:—

A Division.....	8 Horses
B do .....	16 do
D do .....	12 do
E do .....	14 do
Total.....	50

On the 30th July Constable Johnston, of F Division, was seriously injured by a horse falling on him. I was obliged to leave Johnston at Qu'Appelle, where he still remains.

On the 31st July I started for Fort Ellice with 4 sergeants, 4 corporals, 32 men and 50 horses. The transport consisted of five heavy and one light waggons.

I did not leave Qu'Appelle at an earlier date as the horses from the south required rest, and my instructions were to be at Fort Ellice on the 30th August.

On the 1st August, when about 50 miles from Qu'Appelle, a special messenger met me with instructions from the Department to the effect that I was to proceed to Portage la Prairie and take over transport from Inspector Neale at that place on the 5th of August. From previous instructions contained in a telegram from the Department, a copy of which was forwarded me from headquarters, I was to have been at Fort Ellice on the 3rd of August in readiness to meet His Excellency, who was expected to arrive by steamer from Portage la Prairie on or about the 7th of August.

I arrived at Ellice at noon on the 3rd August, and at once arranged for oats to be sent between Ellice and Qu'Appelle, also instructed Sergeant-Major Lake to move out a few miles and camp with the escort; this was with a view of securing good pasturage for the horses, there being no feed about Fort Ellice.

At four p.m. the same day (3rd) I started with 14 men and 11 horses for Portage la Prairie; on the 6th I arrived at McKinnon's, about 30 miles west of the Portage; and there left seven men and five horses. On Sunday the seventh (7th) I started for the Portage. When about 8 miles from that place I met Inspector Neale coming out with the horses and transport for His Excellency. He had with him nine (9) hired men, employed with the condition that they should proceed to Fort Ellice, or further if required.

Inspector Neale also had two recruits with him, these two men were employed as teamsters.

The number of horses in Inspector Neale's charge was 39, and 12 waggons.

Two of the horses were almost useless, one having been gored by an ox, and the other having thrown out a bad curb.

On meeting Inspector Neale I turned back and proceeded to McKinnon's, where we camped for the night.

On the 8th August I marched to and camped at a place about five miles beyond the railway terminus, took over transport and stores in connection therewith, also men and horses Inspector Neale had brought with him.

At 2.30 p.m. on the same day, I, with the whole of the transport, was at the railway terminus in readiness for His Excellency and party.

The train arrived at 5 p.m., and I reported myself to His Excellency for duty; Mr. Galt, Assistant Indian Commissioner, who accompanied the party from Winnipeg, handed over to me 4 horses, 2 waggons and 2 sets of double harness, which he had found it necessary to purchase for additional baggage His Excellency's party had. Mr. Galt asked me to take charge of 4 horses, 2 waggons and 2 sets double harness, the property of the Indian Department; these waggons were loaded with presents for the Indians.

On His Excellency's arrival I pointed out to Col. DeWinton, R.A., the transport at my command, and under the directions of that officer the waggons were packed; the party then proceeded to the camp I had selected, as I have stated about five miles west of the terminus; on the 10th of August we reached Rapid City, at which place I had to leave a platform spring waggon, it having completely gone to pieces. I have already reported to Ottawa as to the unserviceable character of these waggons. I was here forced to purchase two other waggons, one in place of the unserviceable platform waggon and one to replace an Indian Department waggon which was in a very shaky condition and not fit to go any farther—it was in a bad state when I borrowed it.

On the 12th August, we camped three miles east of Fort Ellice.

I went on to Fort Ellice myself in order to be ready to receive His Excellency at the river, on the following morning, with the mounted escort.

I found Sergeant-Major Lake had come into Fort Ellice, as instructed by me, and was encamped near the Fort. His horses were in excellent condition.

He reported to me that the horse "Custer" had died on the night of the 3rd of August, from an attack of dysentery.

On the 13th of August, with an escort of twenty mounted men, I met His Excellency at the river and escorted him to the Hudson Bay Post.

The appearance of the escort and the general bearing of the men was most creditable and called forth universal admiration.

After unloading His Excellency's baggage, one of the four-in-hand teams, driven by a hired man named Henry Carr, ran away, the waggon was upset and slightly broken, but easily repaired; Carr had his collar-bone broken; I left him in comfortable quarters and arranged that he be sent to Winnipeg by steamer as soon as he was in a fit state to travel. I might mention that on arrival at Fort Ellice, I found that two of the buckboards were broken, in one case two wheels had completely fallen to pieces; and in the other one, with the sound wheels managed to rig up one buckboard, having to leave the other at Fort Ellice.

On the afternoon of the 13th August, His Excellency held an Indian Council at Fort Ellice.

About 3 p.m. on the 14th August we started for Qu'Appelle, which place we reached on the evening of the 17th.

Between Ellice and Qu'Appelle I was obliged to leave three horses on the road, all of which were too weak from diarrhæa to proceed any further. I arranged with half-breeds to bring them in, one to Ellice and two to Qu'Appelle.

On arrival at Qu'Appelle, His Excellency was received by a guard of honor under Inspector Steele; the appearance of this guard was most creditable.

On the 18th His Excellency held a council with the Indians, when a guard of honor was in attendance under Inspector Steele. I was myself busily engaged all day in re-arranging transport. I discharged the hired men, and instructed Inspector Steele to send them as soon as possible to Fort Ellice, and from there by steamer to Winnipeg.

In discharging these men a very considerable saving was effected, they being replaced as far as necessary by our own men.

I was obliged to leave at Qu'Appelle another platform spring waggon, also the buckboard purchased at Winnipeg—both had become unserviceable.

During his stay at Qu'Appelle, His Excellency decided to change his route, and, instead of going down to Bow River from Calgary to the Elbow of the Saskatchewan, it was arranged that he should proceed overland from Calgary to Fort Macleod, and thence to Helena via Fort Shaw, U.S. A notification of the change I sent you by special messenger to Fort Walsh.

On the 19th we started for Carlton with 46 men and 84 horses; of these 84, 36 were remounts and 46 horses belonging to the various divisions.

On this day (the 19th), Constable Lemay, of "D" division, lost the first joint of the third finger of the right hand by having had it jammed by a rope. The amputation was skilfully made by Dr. Sewell, who was one of His Excellency's party.

On the morning of the 25th we reached the south branch of the Saskatchewan and effected a most successful crossing; 80 horses and 19 waggons were crossed in five hours with one scow; the men worked admirably, their handiness and cheerfulness under most trying circumstances, the wind being very high, were most favorably commented on.

Between Qu'Appelle and South Branch I left four horses, two dropping dead—of these two, one was the property of the Indian Department.

Carlton was reached at 5 p.m. the same evening. His Excellency and party camped in the Hudson Bay Post.

On the morning of the 26th His Excellency held an Indian council at Carlton. It was then determined that His Excellency and party should visit Prince Albert, travelling by the steamer *Northcote*. I, with the escort and transport, proceeding overland to Battleford, this arrangement was carried out.

I left Carlton at 1 p.m. on the 26th and reached Battleford at 8 a.m. on the 29th.

At Carlton I was obliged to leave one horse, a remount.

Between Battleford and Carlton I left three horses, having instructed half-breeds to bring them into Battleford.

During the day of the 29th, I was engaged re-arranging horses and transport.

On the 30th, at 6.30 a.m., His Excellency and party arrived by steamer *Lily* from Prince Albert.

I received him with the escort and transport at the Landing, and escorted him to the residence of His Honor the Lieutenant-Governor.

In the afternoon of the 30th His Excellency held a Council with the Indians, a guard of honor under Inspector Antrobus being in attendance.

This guard also presented an appearance that did credit to the force.

On the 31st His Excellency visited our barracks and quarters, and expressed himself very much pleased with the result of his inspection.

At Battleford I was obliged to purchase a buckboard to replace the one brought from Qu'Appelle which had become unserviceable.

On the 1st September we left Battleford *en route* for Calgary with 45 men and 82 horses, of these horses 19 were remounts, handed over to me by Inspector Neale, 25 were remounts sent by you from headquarters, and 38 horses of various divisions.

I should have stated that I had previously instructed Inspector Antrobus by telegraph to send oats on to Red Deer River. On the 4th, a few miles west of Sound- ing Lake, I overtook the man who had started eight days previously with the oats, and at serious inconvenience had to pack them on my transport; this increased my loads by somewhat over 3,000 pounds; shortly after taking on these oats a waggon axle broke, thus reducing my number of waggons by one, which of course made my loads somewhat heavier than I had anticipated.

On the morning of the 7th we came upon a small herd of buffalo near Red Deer River. Three buffalo were killed by the party; the meat thus supplied was most acceptable, as we had been somewhat longer on the road than was calculated on, the distance travelled being greater than expected—there being no road, we did not therefore steer as direct a course as if we had gone a well marked and direct trail. I may add that the guide originally intended to have taken us to a crossing of the Red Deer

River, immediately south of the Hand Hills. When about 20 miles from the Hand Hills the guide assured me that we should encounter serious difficulty in getting our waggons down to the river, and also stated that he could take us to a crossing still further south, which had a better approach. This being the case I decided to accept the latter course; we reached the river (Red Deer) at 1 p.m., and found a good crossing.

At Red Deer River the guide, John Longmoore, informed me that he could take us no further, as he was unacquainted with the country beyond. I therefore utilized the services of "Pound Maker," a Cree Indian chief from Battleford, who had accompanied the Indian Commissioner.

From this crossing Longmoore returned to Battleford with instructions to pick up and take back to Battleford five horses and the waggon (axle broken), which I had been forced to leave on the road.

At Red Deer River it was decided to go to Calgary via the Blackfoot Crossing, instead of going direct, as had previously been settled upon.

Between Battleford and Red Deer River, there is plenty of water; the only wood is at Sounding Lake, which is about half way.

This change of programme I willingly agreed to, knowing that a trail could be followed from that place to Calgary. I knew also that at the Blackfoot Crossing I could replenish my stock of provisions, which were running very short.

On the 8th we left Red Deer River; soon after starting a cold and very severe rain storm set in; after travelling some 8 miles, we camped at the first water. Had I not camped at this point, I should have had to make too long a drive without watering the horses. The rain continued for twelve hours, the weather remaining cold; this proved most trying on the horses.

We reached the Blackfoot Crossing on the evening of the 9th, the distance from Battleford by the road we travelled being some 260 miles.

Between the Red Deer River and Blackfoot Crossing I left two horses; from the last-named place I sent out Indians to bring the horses into the crossing.

On arrival at Blackfoot Crossing I learned that oats had been sent by you to meet us at the Red Deer River. I have previously stated that in crossing that river we took a southerly course; it was owing to this that we did not meet the oats you had judiciously forwarded; this missing the oats proved a great drawback, as we were short of forage.

I think it a matter of regret that in altering the route for His Excellency the Governor-General, it was not definitely settled which crossing of the Red Deer River was to be taken. The people from the North appear to favor a crossing, the one I took, while those from the South prefer another.

Finding no oats at the Blackfoot Crossing I despatched a messenger to you at Fort Calgary, requesting that oats and a relay of horses be sent to meet us.

On the 10th His Excellency held a council at the crossing with the Blackfoot Indians, the chief of the nation, Crowfoot, being present.

At this council His Excellency was received by a guard of honor under my command. Notwithstanding the necessarily extremely short notice I received as to this guard being required, the men turned out in a manner that would have done credit to any troops stationed in permanent stations. His Excellency and party were loud in their expressions of admiration at the men's appearance.

I mention this incident as I consider it goes far to prove the efficiency of a force which, notwithstanding the fact that they had travelled over 850 miles of prairie, were thus enabled to supply a guard of honor at a few minutes notice fit to appear on a general inspection.

At 4 p.m. we started from the Blackfoot Crossing for Calgary.

On the 11th, about 3 p.m., some 25 miles from Calgary, you, accompanied by Superintendent Cotton, Adjutant of the force, arrived at our camp and were heartily welcomed. You brought a relay of horses and a good supply of oats.

At 1.30 p.m. on the following day we reached Calgary, made a successful ford at a point immediately in rear of Police Post, which ford you had previously formed and marked out.

After fording the Bow River we drove to the camp which you had laid out. The selection of the camping place was in every respect most judicious, and every possible preparation for our comfort had been made. The site was most picturesque, and all were delighted with our location.

The 13th and 14th we remained in camp at Calgary, our rest being a particularly pleasant one. His Excellency and party had excellent fishing and some shooting.

On the 14th, you, accompanied by Supt. Cotton, started for Fort Macleod to make arrangements for the reception of His Excellency.

On the 15th I started for Fort Macleod with ninety-nine horses; at Calgary I left seven horses of these one belonged to the Indian Department, and one I, with your authority, transferred to that Department.

On the 16th we camped at the leavings of Willow Creek, twenty-five miles from Fort Macleod; we there met a party with oats and sixteen horses, which you had sent out from Fort Macleod.

On the morning of the 17th we broke camp early and left for Fort Macleod; about seven or eight miles from that place we were met by yourself and Supt. Cotton.

Soon after you joined us His Excellency was met by a party of settlers and others who had ridden out from Fort Macleod, also a large body of mounted Indians.

On reaching Willow Creek, about three miles from Fort Macleod, His Excellency was received by a salute fired from the two 9-pounder muzzle-loading rifle guns in possession of the force. These guns were placed in an appropriate position on a high ridge commanding Willow Creek. From the crossing of the Old Man's River to the Fort the road was lined at intervals by a party of mounted men under command of Supt. Crozier.

At the main gate of the Fort His Excellency was received by a guard of honor under Inspector Dickens. The general appearance of this guard of honor was everything that could be desired.

On the morning of the 19th I handed over command of the escort to Supt. Crozier, in accordance with your instructions. I had previously applied to be relieved from escort duty, in order that I might return to Battleford and reach that post before the winter set.

On the afternoon of this day His Excellency held a council with the Indians and was received by a guard of honor under my command. I am pleased to be able to add that our percentage of loss in horses was small, taking into consideration the length of the trip, the loads carried and the pace travelled, bearing in mind also that the majority of the horses employed were remounts, supplied this year, these remounts having gone through very trying ordeals before reaching the Territories. (To employ a remount at hard work immediately after its arrival in the country is unfair; in our own case, however, circumstances demanded it of us.)

The old police horses, too, had, in nearly every case, been working hard up to the last moment.

The ambulances and waggons purchased in Winnipeg were excellent, as also was the harness supplied.

I cannot close this report without drawing your attention to the great assistance rendered me by the untiring efforts of Sergeant-Major Lake. Of this non-commissioned officer's conduct I cannot speak in too high terms, nor can I overrate the cheerful manner in which the whole escort, non-commissioned officers and men, performed their several duties, some of which were particularly arduous ones—duties, it must be remembered, which did not cease when camp was pitched each evening. Day and night the horses received the greatest care. Speaking generally, we had, owing to large amount of transport, two horses to a man.

I believe it to be unprecedented that not a horse was incapacitated from work by sore back or shoulders. I attribute this entirely to the great care and attention exercised by Staff Sergeant and Saddler Major Horner.



From His Excellency the Governor-General, his staff and the gentlemen accompanying him, I and my command received the greatest kindness, consideration and assistance.

I have the honor to be, Sir,

Your obedient servant,

W. H. HERCHMER,

*Superintendent N.W.M.P.*

SUPERINTENDENT CROZIER'S REPORT.

FORT MACLEOD, 7th October, 1881.

SIR,—According to your instructions I have the honor to inform you that having relieved Superintendent Herchmer at this post from, and having taken over command of the escort to His Excellency the Governor-General, I proceeded on the 20th ult., with His Excellency and suite, to Pincher Creek. Owing to the inclemency of the weather, His Excellency abandoned the idea of proceeding to and spending a day at Kootenai Lake. The 21st was, therefore, spent in camp at the above mentioned place.

On the morning of the 22nd, His Excellency, suite and escort left Pincher Creek, proceeding across country, *vid* the Indian Supply Farm, in a south-westerly direction, crossing the Kootenai, Belly and St. Mary's Rivers to the Fort Shaw road. We proceeded along this road from day to day until our arrival at the Blackfoot Agency, M.T., where we met you. At this point also we were joined by a detachment of American troops, who accompanied us as far as Birch Creek, twelve miles from the Agency. It had been the intention of the officer commanding to escort His Excellency from this point to Fort Shaw with a mounted detachment of ten men, in addition to the escort of North-West Mounted Police I was commanding. Owing to the Americans having lost their horses from the encampment at Birch Creek, this design could not be carried out.

Col. Kent, the officer in command of the American post at Fort Shaw, who met His Excellency at the Blackfoot Agency, accompanied him from that point to Fort Shaw.

His Excellency, suite, and escort arrived at Fort Shaw on the afternoon of Wednesday, the 28th, about four o'clock.

His Excellency was received at Fort Shaw by a salute of seventeen guns and a guard of honor, composed of the entire garrison, and the band playing "God save the Queen."

On the morning of the 29th, at nine o'clock, His Excellency left Fort Shaw for Helena, whence we proceeded to the terminus of the Utah & Northern Railroad, now within twenty hours staging of Helena, where he would take the train and proceed *via* Ogden & Union Pacific Railroad to the east.

His Excellency was escorted about two miles on the road towards Helena, by the escort of the North-West Mounted Police which I commanded; from that point a lieutenant of the 3rd Infantry, United States army, and a detachment of American troops driving the ambulances containing His Excellency, suite, and luggage, accompanied His Excellency.

This detachment would accompany His Excellency to Helena, and from there, I am informed, would proceed to the terminus of the railroad.

Prior to His Excellency taking his departure from Fort Shaw, he commanded to be ordered a parade of the escort of North-West Mounted Police, whom he addressed in the most flattering terms.

To quote some of his own words, he said: "You have been subjected to the most severe criticism during the long march on which you have accompanied me, for I have on my personal staff experienced officers of the three branches of the

"service—cavalry, artillery, and infantry—and they one and all have expressed themselves astonished and delighted at the manner in which you have performed your arduous duties and at your great efficiency."

From His Excellency's remarks, he fully appreciated the many different kinds of services performed by the police of the North-West.

"Your work," said he, "is not only that of military men, but you are called upon to perform the important and responsible duties which devolve upon you in your civil capacities, your officers in their capacity of magistrates, and other duties they are called upon to perform, even that of diplomacy."

After having accompanied His Excellency about two miles on the road as aforesaid, he desired the escort to be halted, and that each man should file up to the carriage, in order that he might say a parting word and shake hands with them all.

After the departure of His Excellency, the escort remained two days at Fort Shaw in order to recruit the horses.

On the morning of the 30th I left Fort Shaw for this post, and arrived here to-day about eleven o'clock.

I was obliged to lay over at the Agency owing to a snow storm which we encountered at Birch Creek, which lasted until after we had arrived on this side of Milk River ridge, in fact for the greater part of the trip it was snowing continually and very cold, as a consequence making the road very heavy, the snow in some places being six and eight inches deep, and requiring great care in the management of the horses; notwithstanding, I am happy to report to you that the escort arrived at Fort Macleod in the most satisfactory condition.

The first day from Shaw one horse was attacked by dysentery, and had to be left a few miles from Buck's, which by this time, no doubt, Mr. Buck has in charge, as he sent for it the following morning. Two other horses I considered it prudent to leave at the Blackfoot Agency, as, owing to the inclemency of the weather and their condition, I feared they would perish if left on the road.

The manner in which the duty was performed by the escort from the date of the departure from this post until to-day was eminently satisfactory, as is abundantly evident from His Excellency's remarks on his departure from Fort Shaw.

I have the honor to be, Sir,

Your obedient servant,

L. N. F. CROZIER,

*Superintendent.*

The following is a memorandum of distances travelled by the escort of North-West Mounted Police accompanying His Excellency the Governor-General through the North-West Territories:—

1881.	Miles.
Aug. 8. End of C. P. R. R. to camp at lake, one-half day...	5
do 9. To Big Mud Creek .....	32
do 10. Rapid City.....	25
do 11. Shoal Lake .....	38
do 12. Birtle.....	25
do 13. Ellice, one-half day.....	4
do 14. Camp, one-half day.....	6
do 15. do .....	45
do 16. Qu'Appelle River.....	40
do 17. Qu'Appelle.....	34
do 18. Halt.....	...
do 19. To Camp.....	38
do 20. Edge of Salt Plain....	33
do 21. Halt.....	...

1881.		Miles.
Aug.	22. To Camp.....	38
do	23. do .....	34
do	24. Gabrielle's Ferry .....	36
do	25. Carlton, one-half day.....	20
do	26. On Steamer.....	} 92
do	27. do .....	
do	28. do .....	
do	29. do Arrived Battleford.....	
do	30. Battleford.....	...
do	31. do .....	...
Sept.	1. To Camp.....	33
do	2. do .....	36
do	3. Sounding Lake.....	37
do	4. Camp .....	23
do	5. do .....	35
do	6. do .....	30
do	7. do .....	23
do	8. do one-half day.....	10
do	9. Blackfoot Crossing.....	34
do	10. Camp, one-half day .....	14
do	11. do .....	18
do	12. Calgary.....	28
do	13. Halt.....	...
do	14. do .....	...
do	15. To High River .....	37
do	16. Willow Creek.....	40
do	17. Macleod.....	25
do	18. do .....	...
do	19. do .....	...
do	20. Colonel Macleod's house.....	40
do	21. Halt.....	...
do	22. To Camp.....	28
do	23. do .....	28
do	24. Cutface Bank.....	38
do	25. Birch Creek.....	31
do	26. Teton River.....	68
do	27. Fort Shaw.....	28
Total.....		1,229

Thirty-five days' travel; average per diem, 35 4-35.

In addition to this the escort travelled in the first place from Fort Walsh to Fort Ellice, a distance of 443 miles; then again from Fort Shaw to Fort Macleod, and from Fort Macleod to Fort Walsh, a distance of 400 miles, making an aggregate total of 2,072 miles.

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**APPENDIX F.**

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**CORRESPONDENCE RESPECTING DIFFICULTIES AT BLACKFOOT CROSSING BETWEEN INDIANS AND A WHITE MAN.**

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FORT MACLEOD, 5th January, 1882.

SIR,—I have the honor to enclose you a despatch from Inspector Dickens, commanding at the Blackfoot Crossing, also a copy of an investigation held before Mr. Dickens as to the difficulty which led to his making the arrest of a Blackfoot Indian, and statement of facts by Sergeant Howe. The detachment of an officer and fifteen men at the Blackfoot Crossing, is as many men as I could possibly spare from this post. I am now leaving myself with twenty men to make further enquiry into the difficulty reported by Mr. Dickens and take whatever action my judgment may prompt.

Mr. Dickens' despatch and other documents referred to will give you a very good idea of the conduct of the Indians as well as the inadequacy of the force in this section.

Unless the force in this district is largely increased, I cannot answer for the consequences.

It seems to me that under the circumstances, Mr. Dickens acted discreetly; at the same time, it appears plain that he had not force to carry out his original intention.

I have the honor to be, Sir,

Your obedient servant,

L. N. F. CROZIER,

*Superintendent.*

The Commissioner N.W.M.P., or Deputy Minister of Interior.

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3rd January, 1882.

SIR,—I beg to report that yesterday at about 3 p.m. Charles Daly reported that an Indian named "Bull Elk," a minor chief, had fired at him. I went over and arrested the man, and brought him over to the post. A crowd of Indians followed, all very excited. While I was enquiring into the case, a large body of Indians gathered from various quarters and gradually hemmed in the men who were placed outside to keep them back, and others surrounded the stables, and were posted along the roads. We were at once cut off from water and from the store house, the number of Indians increasing as they began to arrive from the camps. I sent for Crowfoot. He arrived with the other chiefs; he said that he knew "Bull Elk" was innocent, that some of the white men had treated the Indians like dogs. He begged that "Bull Elk" might not be sent into Macleod. After a long talk it was evident that the Indians were determined to prevent the prisoner being taken out. It was impossible to get a horse saddled to make a road through the throng. Crowfoot said that he would hold himself responsible for the appearance of the prisoner, if the stipendiary magistrate or some magistrate came to try the case. As it was utterly impossible to get the prisoner to Macleod owing to the roads being completely blockaded, I told Crowfoot

that I would let him take charge of the prisoner if he promised to produce him when required. This he said he would do, and I let him take the prisoner. Gladston said he never saw Indians in such a state before.

I send Sergeant Howe with this, he can give you full particulars. I beg to point out that there was no time to put the house in a state of defence or to make any preparations whatever.

If my conduct in the matter is considered blameable, I respectfully beg for full enquiry.

I am, Sir, your obedient servant,

FRANCIS J. DICKENS,

*Inspector, N. W. M. P.*

*Enquiry into the case of Charles Daly vs. "Bull Elk."*

Charles Daly stated as follows:—Between two and three o'clock this afternoon (the 2nd Jan.), I was at the slaughter pen, I was watching the beef. This man, the prisoner, "Bull Elk," stole a beef head; I told him the head was not sold, that he was to leave it there; he ordered his squaw to cut one horn off, and cut a hole through the hide so as to pack it; I took the head from the squaw and throw it on the pile; the prisoner grabbed the head, packed it 5 or 7 yards; I told him to bring it back, but he would not do so; I caught him by the shoulder and took the head from him, I threw it on the pile and he came up to fight me; I told him to keep away as I did not want to fight with him; he kept coming and the people shoved him off. Four or five minutes afterwards, a man named Charles Lefrance came down and told me the Indian was going to kill me; I went over and spoke to Dr. Lauder and told him what this man had done and what he had said; I was coming back to hang up some hides with William Barton when the prisoner fired at me; I was walking between the two houses; the ball passed on my right and entered a log; I saw the prisoner with the gun; I went and got my rifle and reported to the police.

Examined by the prisoner:—I did not see you give Barton any money.

C. F. DALY.

William Barton stated:—The first I knew of the case was that Daly came and asked me if I had sold the head, and I said no; I had sold it to a squaw, but had taken it back as part of the neck had been stolen off the animal; I told Daly and an Indian not to sell the head; I went off and came back again; "Bull Elk" handed me a \$1; he had a paunch, lights and a heart laid out on one side; I took the lights and heart away and left the paunch; I did not see the prisoner when he fired, but the ball struck pretty close to me; when the ball passed me Daly was right with me; I heard that the prisoner had gone for his gun, and the moment the shot was fired I ran to the house for my gun.

Cross-examined by the prisoner:—The dollar I received was not for the head.

W. T. BARTON.

Charles Lefrance stated:—I was coming from the timber on the south side of the slough, on the north side of the river; I saw "Bull Elk" coming up with his two wives on the north side of the slough; one of his squaws left him and came where I was; she pulled out a knife and told me that a white man was going to die, at least that is what I understood her to say; she made signs as of scalping; then she said her husband was going down to shoot that man. I went to Daly and asked him what the matter was with "Bull Elk"; he told me there was some little trouble about the head; I told him

to go to the house, as he was coming down to shoot him from the corral; I went to the house to tell Dr. Lauder about it; I came from the mess-house, and when back to the ration-house, where Wm. Scott was standing, I saw "Bull Elk" coming down; I told Scott we had better look out; we started from the north side of the ration-house to go to the south side, when the ball struck about 10 feet from the ration-house and entered a log; I turned round and saw a second shot fired by "Bull Elk;" I went back to the mess-house again and loaded my rifle; he was firing, as far as I could judge, at Daly and Bill Barton; the prisoner was about 150 yards from the ration-house; I went out towards the beef corral again, and I saw a young Indian trying to take "Bull Elk" away.

CHARLES <sup>his</sup>  
+ LEFRANCE.  
<sub>mark</sub>

William Scott stated:—Dr. Lauder and Lefrance and I were walking between the ration-house and Barton's house; I heard one shot, and could hear the bullet whistle quite plain; I looked up and saw prisoner standing about 200 yards from us; I saw him raise his rifle and fire again; I went back to the house and got a rifle ready; I could not exactly say at whom he was firing; Daly and Barton were working at the hides.

W. SCOTT.

Sergeant Howe produced a flint-lock gun, primed and loaded, barrel foul with powder; a revolver pouch also found, but no pistol in it, a belt with pistol ammunition was also found.

"Bull Elk" having been warned that anything he said would be used against him, said:—I fired two shots, but did not fire at the men; I fired as I was going away. He did not load the gun for anybody; the boys must have loaded the gun before he started. I call as a witness "Dog Child."

"Dog Child" stated:—At noon I was told by Barton to come out and help to kill cattle; "Bull Elk" told me he wanted to buy a calf in a dead cow, but afterwards he told me she had no calf, and handed me a dollar, and told me he was taking the head. I told him to cut the head close; the dollar he gave me I handed to Barton; I went out and came back; Barton told me to look at the head as there was a piece of the neck left on it; Barton then said the head was not to be sold; I told "Bull Elk" the reason; I told him to cut it close, he talked to his woman about it; I told Barton to give "Bull Elk" his money back; I saw Barton pull the dollar out and give it back; I gave him another head, but somebody packed it off, but brought it back again; "Bull Elk" gave Barton another dollar, but I do not know what for; I heard him tell Daly that he was going to take that head; he saw Daly pointing to him to take some other head.

Some of the Indian chiefs wished to give evidence as to the affair.

"Heavy Shield," head chief, said that he and "Running Rabbit," minor chief, were standing between "Bull Elk" and the log said to have been hit. Barton and Daly were walking straight away, and no bullet came anywhere near them. He did not fire at any one.

FORT MACLEOD, 4th January, 1882.

SIR,—On the afternoon of the 2nd January, I was ordered by Inspector Dickens to take two constables and arrest a Blackfoot minor chief named "Bull Elk," as Chas. Daly, a man who was butchering on the Reserve, had laid a charge against him for attempting to shoot him. I took two constables, and accompanying Inspector Dickens to the reserve, I saw "Bull Elk" running across the prairie; we immediately started after him; I ran after him myself; he ran up a hill about forty feet high; he carried a gun which he brought to the ready position; I kept on advancing towards him, when

"Eagle shoe" ran up to me and said, "Stop, he will shoot you." I still kept on walking and beckoned him to come down. "Eagle Shoe" then said, "Wait and I will go up to him"; he did so, and after some coaxing, came down, I told him to come along. Constable Wilson took one arm and I took the other; we walked him on about 20 paces, when about thirty young Indians came running up from the camp and formed half circle around us, calling out to the prisoner and to one another, "Come, what are you afraid of, they are only four policemen." We managed by considerable exertion to get him through the mob, but when we got on the ice, part of the Bow River which we had to cross, the mob increased here—old squaws with axes and knives, and young Indians with carbines; an Indian caught me by the right arm, another came behind me and tripped me up; the constable on the left was treated in the same manner; as soon as I fell an old squaw ran at me and snatched the prisoner's gun out of my hand before I could recover myself. I still held on to the prisoner with my left hand, while Inspector Dickens kept the Indians back in rear with his revolver; I could hear the young Indians loading their carbines, one of them discharged his carbine, and I heard the bullet whistle over my head. I then fired my revolver three times in the air, as I thought we had better get some assistance, this being a pre-arranged signal for the men at our quarters, to double down; our strength all told was thirteen in number; we managed to get the prisoner up to our quarters, all right. Inspector Dickens held an examination, and decided that the prisoner should be sent to Macleod for trial. The Indians, however, determined that he should not go. "Crowfoot," head chief of the Blackfoot nation, came over to beg him off, but when he saw we were determined to send him to Macleod, they immediately sent over to the different camps for their warriors, which mustered 700 well armed men, all provided with the improved Winchester, and plenty of ammunition, they offered great insults to our sentries, one of which was over the horses in the stable and one over the store room. They tried every way possible to make our men fire. "A Blood Indian" who was in the camp at the time, told our interpreter that they tried to excite us to fire on them, and if we had commenced, they would have annihilated us, they had us completely in their power, they had about a hundred warriors over our store-room, and as many more over the horses, they had us shut off from water by a line of sentries, and fires all around the house, "our quarters." We saw that it was no use for our small detachment to attempt to get the prisoner to Fort Macleod, so Inspector Dickens told "Crowfoot" that if he would go bail for the prisoner's appearance every day he might take him with him. Crowfoot then went to the door with the prisoner and told them all that he had got the prisoner off—such discharge of firearms and such yelling was never heard. Inspector Dickens sent me to Fort Macleod, to report the whole matter to Supt. Crozier.

I have the honor to be, Sir, your obedient servant,

JOSEPH HOWE, *Sergt. N.W.M.P.*

FORT MACLEOD, 19th January, 1882.

SIR,—I have the honor to inform you that, as reported in my despatch of the 5th inst., I proceeded to the Blackfoot Crossing.

I arrived at that place on the evening of the 6th, having travelled day and night.

On the following morning I proceeded with the interpreter to that part of the camp in which the prisoner "Bull Elk" was, and brought him from the camp to the quarters occupied by the police, where I at once, as a magistrate, commenced the preliminary examination of witnesses as to the matter of the shooting by the prisoner reported in my former despatch.

I found sufficient evidence to warrant me in committing the prisoner for trial, and upon the evening of the second day left the Blackfoot Crossing with the prisoner and escort for this place, and arrived here on the evening of the 9th inst.

As you will observe by the despatch of Mr. Dickens, already forwarded, the Indians had been greatly excited.

Upon my arrival at the Blackfoot Crossing, Mr. Dickens reported to me that the Indians were then quiet; "but," said he, "they are only waiting for an attempt to be made to take the prisoner from them and they will certainly resist."

I, therefore, concluded to place the building in a state of defence, as I had determined to arrest the offender, and, having done so, to hold him, even if it were necessary to resort to extreme measures.

By eleven o'clock on the morning after my arrival the place was so defended that it would have scarcely been possible for any number of Indians to take it, and, besides, I had in the same buildings protected the horses and the supplies of the police and Indian Department, and had arranged to procure a supply of water for both men and horses within the same building.

Before leaving Fort Macleod I left orders for all available horses to be sent from the farm, to have the guns in readiness, and upon the receipt of word to that effect from me, to proceed forthwith to the crossing. Mr. Dickens' despatch forwarded states that he had allowed the prisoner his liberty upon Crowfoot saying he would be responsible that he would be forthcoming when required.

On the adjournment at the conclusion of the first day of the preliminary examination, Crowfoot again asked that the prisoner be allowed to accompany him to his lodge. This request I positively refused to accede to. After some considerable time, seeing I was determined not to give in, Crowfoot and his people dispersed.

I held the prisoner in custody at the crossing for one night and a day, and upon the evening of the 8th inst., left with him under escort for Fort Macleod.

The prisoner was tried before the Stipendiary Magistrate and is now undergoing imprisonment for his offence in the guard-room here. He is a minor chief of the Blackfeet.

The immediate cause of the difficulty seems to have been owing to an altercation between the prisoner and a white man employed on the reserve by the beef contractors.

The manner in which I fortified the houses occupied by the police was to erect bastions on the north-west and south-east ends of the building, or diagonal corners, and to line these works with sacks of flour and oats, to loop-hole the walls of the entire buildings and line them also with tiers of sacks of flour and oats and open means of communication inside by cutting man-holes.

The only weak points in case of an attack would have been in the cover which would have been afforded to an attacking party by the river bank, and an old cellar which could not have been constructed in a better manner than it is for a party attacking as an earthwork the police buildings. An old corral, not far from the south-east end of the fort which could have been used as a cover I had partially destroyed, that it would not have been as effective as such if so used.

I enclose you herewith a diagram of the police quarters, after being placed in a state of defence, and the surroundings.

I had no trouble after my arrival with the Indians. They were evidently greatly impressed with the preparations I had made. Crowfoot asked if I intended to fight.

I replied, "Certainly not, unless you commence."

I explained to him, as has often been done before, that we had come into the country to maintain law and order, that if a man broke the law he must be arrested and punished. I asked him then if he, as a chief of the Blackfoot nation, intended to assist me in doing my duty, or if he intended to encourage the people to resist. I further said: "If I find sufficient evidence against the prisoner to warrant me in so doing I intend to take the prisoner to Fort Macleod, and when I announce my intention of so doing I expect you to make a speech to your people, saying I have done right." Crowfoot did not answer, beyond making excuses for the manner in which his people had acted a few days before. However, at the conclusion of the examination of witnesses, I told them all that the prisoner was going to be taken to Fort Macleod. Crowfoot did



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speak to them in his usual vigorous manner, endorsing perfectly what I had done, and had decided upon doing.

He and the other Indians by this time saw that I was determined to carry out any line of action that I saw fit to commence.

I had certainly fully determined to resort to extreme measures, if any attempt was made to prevent my carrying out the law in the regular manner.

The reinforcements that had arrived from Fort Macleod in so short a time had astonished and awed them ; for these reasons, the chiefs and people were willing to listen to reason, and did so.

It is under circumstances of strong feeling and excitement, such as characterized their actions when Mr. Dickens made the arrest of minor chief " Bull Elk," that the Indians are to be dreaded. So long as they are in a calm, sober state of mind they appreciate and know full well that the power of the Government is too great for them to defy.

But for many reasons an enforcement of the law may be distasteful to them, as in the instance of the arrest of this prisoner, and under a high state of excitement, or with their superstitious feeling in some way wounded, they are entirely reckless of consequences and as wild as madmen.

To enforce the law among people liable to be swayed by such feelings, it is necessary that there should be a large force to do it with.

I have the honor to be, Sir,

Your obedient servant,

L. N. F. CROZIER.

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DOMINION LANDS REGULATIONS.

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### DOMINION LANDS REGULATIONS.

The following regulations for the sale and settlement of Dominion Lands in the Province of Manitoba and the North-West Territories, shall, on and after the first day of January, 1882, be substituted for the regulations now in force, bearing date the twenty-fifth day of May, 1881 :—

1. The surveyed lands in Manitoba and the North-West Territories shall, for the purposes of these regulations, be classified as follows :
  - Class A.—Lands within twenty-four miles of the main line or any branch line of the Canadian Pacific Railway, on either side thereof.
  - Class B.—Lands within twelve miles, on either side, of any projected line of railway (other than the Canadian Pacific Railway) approved by Order in Council published in the *Canada Gazette*.
  - Class C.—Lands south of the main line of the Canadian Pacific Railway not included in Class A or B.
  - Class D.—Lands other than those in Classes A, B and C.
2. The even-numbered sections in all the foregoing classes are to be held exclusively for homesteads and pre-emptions.
  - a. Except in Class D, where they may be affected by colonization agreements as hereinafter provided ;
  - b. Except where it may be necessary, out of them, to provide wood lots for settlers ;
  - c. Except in cases where the Minister of the Interior, under provisions of the Dominion Lands Acts, may deem it expedient to withdraw certain lands, and sell them at public auction or otherwise deal with them as the Governor in Council may direct.
3. The odd-numbered sections in Class A are reserved for the Canadian Pacific Railway Company.
4. The odd-numbered sections in Classes B and C shall be for sale at \$2.50 per acre, payable at time of sale :
  - a. Except where they have been or may be dealt with otherwise by the Governor in Council.
5. The odd-numbered sections in Class D shall be for sale at \$2 per acre, payable at time of sale :
  - a. Except where they have been or may be dealt with otherwise by the Governor in Council ;
  - b. Except lands affected by colonization agreements, as hereinafter provided.
6. Persons who, subsequent to survey, but before the issue of the Order in Council of 9th October, 1879, excluding odd-numbered sections from homestead entry, took possession of land in odd-numbered sections by residing on and cultivating the same, shall, if continuing so to occupy them, be permitted to obtain homestead and pre-emption entries as if they were on even-numbered sections.

#### PRE-EMPTIONS.

7. The prices for pre-emption lots shall be as follows :

For lands in Classes A, B and C, \$2.50 per acre.

For lands in Class D, \$2.00 per acre.

Payment shall be made in one sum at the end of three years from the date of entry, or at such earlier date as a settler may, under the provisions of the Dominion Lands Acts, obtain a patent for the homestead to which such pre-emption lot belongs,

## COLONIZATION.

*Plan No. One.*

8. Agreements may be entered into with any company or person (hereinafter called the party) to colonize and settle tracts of land on the following conditions:
- a. The party applying must satisfy the Government of its good faith and ability to fulfil the stipulations contained in these regulations.
  - b. The tract of land granted to any party shall be in Class D.
  9. The odd-numbered sections within such tract may be sold to the party at \$2 per acre, payable, one-fifth in cash at the time of entering into the contract, and the balance in four equal annual instalments from and after that time. The party shall also pay to the Government five cents per acre for the survey of the land purchased by it, the same to be payable in four equal annual instalments at the same times as the instalments of the purchase money. Interest at the rate of six per cent. per annum shall be charged on all past due instalments.
    - a. The party shall, within five years from the date of the contract, colonize its tract.
    - b. Such colonization shall consist in placing two settlers on homesteads on each even-numbered section, and also two settlers on each odd-numbered section.
    - c. The party may be secured for advances made to settlers on homesteads according to the provisions of the 10th section of the Act 44 Victoria, Cap. 16— (the Act passed in 1881 to amend the Dominion Lands Acts).
    - d. The homestead of 160 acres shall be the property of the settler, and he shall have the right to purchase the pre-emption lot belonging to his homestead at \$2 per acre, payable in one sum at the end of three years from the date of entry, or at such earlier date as he may, under the provisions of the Dominion Lands Acts, obtain a patent for his homestead.
    - e. When the settler on a homestead does not take entry for the pre-emption lot to which he has a right, the party may within three months after the settler's right has elapsed, purchase the same at \$2 per acre, payable in cash at the time of purchase.
  10. In consideration of having colonized its tract of land in the manner set forth in sub-section *b* of the last preceding clause, the party shall be allowed a rebate of one-half the original purchase-money of the odd-numbered sections in its tract.
    - a. During each of the five years covered by the contract an enumeration shall be made of the settlers placed by the party in its tract, in accordance with sub-section *b* of clause 9 of these regulations, and for each *bona fide* settler so found therein a rebate of one hundred and twenty dollars shall be credited to the party; but the sums so credited shall not, in the aggregate, at any time exceed one hundred and twenty dollars for each *bona fide* settler found within the tract, in accordance with the said sub-section, at the time of the latest enumeration.
    - b. On the expiration of the five years, an enumeration shall be made of the *bona fide* settlers on the tract, and if they are found to be as many in number and placed in the manner stipulated for in sub-section *b* of clause 9 of these regulations, a further and final rebate of forty dollars per settler shall be credited to the party, which sum, when added to those previously credited, will amount to one half of the purchase money of the odd-numbered sections and reduce the price thereof to one dollar per acre. But if it should be found that the full number of settlers required by these regulations are not on the tract, or are not placed in conformity with sub-section *b* of clause 9 of these regulations, then for each settler fewer than the required number, or not placed in conformity with the said sub-section, the party shall forfeit one hundred and sixty dollars of rebate.
    - c. If at any time during the existence of the contract the party shall have failed to perform any of the conditions thereof, the Governor in Council may

cancel the sale of the land purchased by it, and deal with the party as may seem meet under the circumstances.

- d. To be entitled to rebate, the party shall furnish to the Minister of the Interior evidence that will satisfy him that the tract has been colonized and settled in accordance with sub-section *b* of clause 9 of these regulations.

*Plan Number Two.*

11. To encourage settlement by capitalists who may desire to cultivate larger farms than can be purchased where the regulations provide that two settlers shall be placed on each section, agreements may be entered into with any company or person (hereinafter called the party) to colonize and settle tracts of land on the following conditions:

- a. The party applying must satisfy the Government of its good faith and ability to fulfil the stipulations contained in these regulations,
  - b. The tract of land granted to any party shall be in class D.
  - c. All the land within the tract may be sold to the party at two dollars per acre, payable in cash, at the time of entering into the contract. The party shall at the same time, pay to the Government five cents per acre for the survey of the land purchased by it.
  - d. The party shall, within five years from the date of the contract, colonize the township or townships comprised within its tract.
  - e. Such colonization shall consist in placing one hundred and twenty-eight *bona fide* settlers within each township.
12. In consideration of having colonized its tract of land in the manner set forth in sub-section *e* of the last preceding clause, the party shall be allowed a rebate of one-half of the original purchase money of its tract.
- a. During each of the five years covered by the contract, an enumeration shall be made of the settlers placed by the party in its tract, in accordance with sub-section *e* of clause 11 of these regulations, and for each *bona fide* settler so found therein a rebate of one hundred and twenty dollars shall be repaid to the party; but the sums so repaid shall not, in the aggregate, at any time exceed one hundred and twenty dollars for each *bona fide* settler found within the tract, in accordance with the said sub-section at the time of the latest enumeration.
  - b. On the expiration of the five years, an enumeration shall be made of the *bona fide* settlers placed by the party in its tract, and if they are found to be as many in number and placed in the manner stipulated for in subsection *e* of clause 11 of these regulations, a further and final rebate of forty dollars per settler shall be repaid, which sum, when added to those previously repaid to the party, will amount to one-half the purchase money of its tract and reduce the price thereof to one dollar per acre. But if it should be found that the full number of settlers required by these regulations are not on the tract, or are not placed in conformity with the said sub-section, then, for each settler fewer than the required number or not settled in conformity with the said sub-section, the party shall forfeit one hundred and sixty dollars of rebate.
  - c. To be entitled to rebate, the party shall furnish to the Minister of the Interior evidence that will satisfy him that the tract has been colonized and settled in accordance with sub-section *e* of clause 11 of these regulations.

*Official Notice.*

13. The Government shall give notice in the *Canada Gazette* of all agreements entered into for the colonization and settlement of tracts of land under the foregoing plans, in order that the public may respect the rights of the purchasers.

## TIMBER FOR SETTLERS.

14. The Minister of the Interior may direct the reservation of any odd or even-numbered section having timber upon it, to provide wood for homestead settlers on sections without it; and each such settler may, where the opportunity for so doing exists, purchase a wood lot, not exceeding 20 acres, at the price of \$5 per acre in cash.

15. The Minister of the Interior may grant, under the provisions of the Dominion Lands Acts, licenses to cut timber on lands within surveyed townships. The lands covered by such licenses are hereby withdrawn from homestead and pre-emption entry and from sale.

## PASTURAGE LANDS.

16. Under the authority of the Act 44 Vic., Cap. 16, leases of tracts for grazing purposes may be granted on the following conditions.

- a. Such leases to be for a period of not exceeding twenty-one years, and no single lease shall cover a greater area than 100,000 acres.
- b. In surveyed territory the land embraced by the lease shall be described in townships and sections. In unsurveyed territory the party to whom a lease may be promised shall, before the issue of the lease, cause a survey of the tract to be made, at his own expense, by a Dominion Lands Surveyor, under instructions from the Surveyor-General; and the plan and field notes of such survey shall be deposited on record in the Department of the Interior.
- c. The lessee shall pay an annual rental at the rate of \$10 for every 1,000 acres embraced by his lease, and shall, within three years from the granting of the lease, place on the tract one head of cattle for every ten acres of land embraced by the lease, and shall during its term maintain cattle thereon in at least that proportion.
- d. After placing the prescribed number of cattle upon the tract leased, the lessee may purchase land within his leasehold for a home farm and corral, paying therefor \$2.00 per acre in cash.
- e. Failure to fulfil any of the conditions of his lease shall subject the lessee to forfeiture thereof.

17. When two or more parties apply for a grazing lease of the same land, tenders shall be invited, and the lease shall be granted to the party offering the highest premium therefor in addition to the rental. The said premium to be paid before the issue of the lease.

## GENERAL PROVISIONS.

18. Payments for land may be in cash, scrip, or police or military bounty warrants.

19. These regulations shall not apply to lands valuable for town plots, or to coal or other mineral lands, or to stone or marble quarries, or to lands having water power thereon; or to sections 11 and 29 in each Township, which are School Lands, or sections 8 and 26, which belong to the Hudson's Bay Company.

By order,

LINDSAY RUSSELL,

*Surveyor-General.*

Department of the Interior,  
Ottawa, 23rd December, 1881.

## LAND BOARD.

*Copy of a Report of a Committee of the Honorable the Privy Council, approved by His Excellency the Governor General in Council, on the 31st October, 1881.*

The Committee of Council have had under consideration a memorandum dated 29th October, 1881, hereto annexed, from the Minister of the Interior, in which he submits certain remarks and recommendations relative to the Dominion Lands Branch of his Department, with the view of securing increased efficiency in the administration of the affairs of that Branch, and they respectfully advise that the several recommendations of the Minister of the Interior be approved and carried into effect.

Certified.            J. O. COTÉ, *Clerk P. C.*

DEPARTMENT OF THE INTERIOR, CANADA,  
OTTAWA, 29th October, 1881.

### MEMORANDUM.

The undersigned has the honor to submit to Council the following remarks and recommendations relative to the Dominion Lands Branch of his Department.

When the Department was organized a little more than eight years ago the development of the North-West could hardly be said to have begun. Beyond that which existed at the time the country was acquired, settlement had but commenced, even within the Province of Manitoba, and the land business was in its infancy. For these reasons and also because of the tentative nature of the system and regulations adopted, it was thought expedient to carry on the Dominion Lands correspondence, and many of its transactions in detail through the head office here. This was rendered practicable by the comparatively limited number of those transactions, and by the fact that the only delay to which applicants were subject in having their claims to land disposed of, or their disputes respecting title thereto adjusted, was usually that involved in the transmission of papers to and from Ottawa and Winnipeg. The impetus of late given to settlement by the progress of construction of the Canadian Pacific Railway, and by the better and more widely spread knowledge of the agricultural and other resources of the lands in the North-West which has been disseminated, has so increased the volume of business connected with the administration of those lands, as to render it absolutely necessary, in the opinion of the undersigned, to make provision for the more speedy disposal of the claims and disputes alluded to by having them, as far as practicable, finally dealt with at Winnipeg.

This object, in the opinion of the undersigned, would best be effected in the manner hereinafter suggested, that is to say;—

COMMISSIONER.—1. By the appointment of an officer to be styled the Commissioner of Dominion Lands whose duties shall be—

(a) To have, under instructions from the Minister of the Interior, general charge and supervision of the land granting, timber, and mining business of his Department in Manitoba and the North-West Territories;

(b) To suspend, at his discretion, any Dominion Lands officer in Manitoba or the North-West Territories, except the Inspector of Agencies hereinafter referred to, and to appoint temporary substitutes, who shall continue to perform the duties of the suspended officers until the decision of the Minister of the Interior has been rendered in the premises;



(c) To perform such other duties as may from time to time be imposed upon him by Order in Council.

The salary of such Commissioner of Dominion Lands to be \$5,000 (five thousand dollars) per annum.

**INSPECTOR.**—2. By the appointment of an officer to be styled the Inspector of Dominion Lands Agencies, whose duties shall be, under instructions from the Minister of the Interior—

(a) To inspect and report upon all Land Agencies in Manitoba and the North-West Territories.

(b) To inspect and report upon all matters relating to Timber Agencies, Limits and Permits in Manitoba and the North-West Territories, and the collection of rents, royalties and other dues from timber, mining, pasturage and other lands.

(c) To report, from time to time, through the Commissioner of Dominion Lands to the Deputy of the Minister of the Interior, upon all subjects within the scope of his duties.

(d) To report without instructions when any matter comes under his observation which is in his judgment of sufficient importance.

(e) To perform such other duties as may from time to time be imposed upon him by Order in Council.

The salary of such Inspector of Dominion Lands Agencies to be three thousand two hundred dollars (\$3,200) per annum, and his headquarters to be at Winnipeg, or wherever otherwise ordered by the Minister of the Interior.

**LAND BOARD.**—3. By the establishment of a Dominion Lands Board, to investigate and settle all disputed questions arising out of the duties imposed upon the Commissioner of Dominion Lands and the Inspector of Dominion Lands Agencies and all matters connected with the administration of the Dominion Lands system in Manitoba and the North-West Territories.

(a) The Board for the present to consist of the said Commissioner and Inspector, who shall have equal authority as such members.

(b) The decision of the Board, as a general rule, to be held as final, subject, of course, to the jurisdiction of the legal tribunals.

(c) In case of difference of opinion between the members of the Board, the subject to be referred to the Minister of the Interior for decision.

(d) The Board to report, from time to time, any suggestions for the improvement of the system of administration, or any other matter within the purview of their duties which, in the public interest, they may deem expedient.

(e) The duties of the Commissioner and the Inspector as members of the Board to be held to be a portion of their ordinary duties.

(f) All documents, decisions and reports of the Board to be signed by both the members, and all correspondence connected therewith to be conducted either by them or by some person on behalf of both. The decisions of the Board to be carried into effect by the proper Departmental officers on being communicated to them by the Board.

(g) Neither the Commissioner nor the Inspector shall, directly or indirectly, while in office, purchase lands, public or private, except on application to and with the consent of the Minister of the Interior.

Respectfully submitted,

JOHN A. MACDONALD,

*Minister of the Interior.*

**RETURN**

(19)

To an ORDER of the HOUSE OF COMMONS, dated 14th March, 1881 :--For a Copy of Statement of Receipts and Expenditures of the Great Western Railway Company in respect of Port Stanley Harbour for the past year; also, copies of all Correspondence relative to the loss of the Tug-boat "Hall," in Port Stanley Harbour in November last.

By Command,

J. A. MOUSSEAU,

Department of the Secretary of State,  
11th February, 1882.*Secretary of State.*

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*[In accordance with the recommendation of the Joint Committee on Printing,  
the above Return is not printed.]*

ARTICLES

OF

AGREEMENT, ADVERTISEMENTS, &c.,

FOR

TENDERS TO COMPLETE

WORKS ON SECTION 27,

WELLAND CANAL.

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PRINTED BY ORDER OF PARLIAMENT.

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OTTAWA:

PRINTED BY MACLEAN, ROGER & CO., WELLINGTON STREET.

1882.



## ARTICLES

(20)

Of Agreement entered into between H. J. Beemer and Her Majesty Queen Victoria, represented by the Minister of Railways and Canals, to complete section No. 27 of the Welland Canal.

### SPECIFICATION OF THE WORK REMAINING TO BE DONE ON SECTION No. 27 OF THE ENLARGEMENT.

#### RE-LETTING CONTRACT.

This section is about 5,600 feet in length, and embraces the satisfactory completion of the unfinished parts of the enlargement of the Canal within the boundaries of the Town of Welland; the construction of an aqueduct through and over the Chippawa River; taking down the greater part of the old lift-lock, or that now in use, between the river and the Canal; removing the abutments of the old or present road bridge which connects the east and west parts of the Town of Welland on line of Main Street; the completion of the new lock and entrances to it; the protection or fenders to the new bridge on line of Division Street, and such other works as are herein described or may be required, and which the contractor may be called upon to execute in connection with the carrying out of the contemplated improvements.

The channel way is to be enlarged to a width of one hundred feet at bottom, when sunk to an uniform depth of 2 feet 9 inches, below the top of the mitre sill of the old lock at Port Colborne; and the foundations of all permanent structures, such as the Aqueduct, its wing walls, or such continuation of the latter as may be directed, abutments or piers at entrance of channel leading to the new lock, or at places where walls are required on the main line of Canal, must all be placed sufficiently low for a depth of 15 feet in the reach at assumed low water level of Lake Erie.

The approaches at both ends of the Aqueduct as well as those above and below the new lock, and also the width of the water-way on the main line of the Canal, where required, must be increased to such dimensions as may be directed when the works are in progress.

The new Aqueduct will be placed on the west or up stream side of the present structure, and at a distance of from 75 to 80 feet from it. The southern connecting wall between the old and new Aqueducts and a small part of the south-east end of the retaining wall have been constructed, as may be seen on an examination.

The channel way to the south and north of the Aqueduct has been, for the most part, already widened on the west side, and the position of the respective structures made to correspond generally with the lines shown in red on the general plan exhibited.

The Department of Railways and Canals, however, reserves to itself the right of changing the whole or any part of the line to such an extent as will admit of widening the channel further on either one side or the other, or of increasing the width on both sides as may be subsequently determined; also of altering the position of any or all of the incomplete structures 100 feet or more, either to the right or left, or of placing any one or all of them 500 feet or more either upward or downward from the place indicated on the general plan exhibited, or in such other position as may be considered most advantageous for the purpose contemplated.

These changes, it is to be clearly and distinctly understood, may be made either before the operations are commenced or during their progress, without giving cause for any increase or diminution in the prices tendered for the respective items of work.

The principal part of the excavation remaining to be done for the widening and deepening of the channel will be clay, but part of it, especially the north end of the section, is of a hard nature, consisting of indurated clay, gravel and stone firmly cemented together.

All the side slopes in cuttings, as well as those of the banks, are to be made two horizontal to one vertical, except where they are to be faced with stone or are connected with walls of masonry, when for such a distance as may be required, they may be made one-half horizontal to one vertical, or to any other angle between the least and greatest of these two slopes that may be directed.

The material excavated on the north side of the Chippawa River for the widening and deepening of the Canal, the foundation for the north end of the Aqueduct and approaches to it, as well as the approach to the lock, whether over the water surface or under it, with the exception of what is required for embankment on the south or on the north sides of the river, must be hauled, transported and disposed of at such places on either the east or west banks of the Canal as may be directed within a distance of two miles along the Canal, either to the south or to the north of where the material has been removed.

Parties who tender for the work are expected to examine carefully the spoil ground above mentioned, in order to ascertain what has to be done, as the contractor must find, at his own cost and expense, the means of transporting, handling, elevating and depositing the material at the place or places directed, and at such a distance back from the eastern or western water line of the Canal, and in the manner described for the spoil banks at other places.

It is, however, to be distinctly understood that the arrangements for disposing of the material excavated must be such as not, in any way or shape, to interfere with the free and uninterrupted towage of vessels.

In widening and deepening that part of the channel between the south end of the Aqueduct and the south end of the section, the material still remaining to be removed, as well as that from the southern part of the site of the Aqueduct, may be partly spoiled in the old, original canal, which is to be filled up to the level of the adjoining ground, and the balance of the excavation must be spoiled at such places within the distance mentioned and in the manner stated for the excavation north of the Aqueduct.

*Towing Path.*—The works throughout must be carried on in such a manner that the present towing path shall not be in any way interrupted, or any part of it interfered with during the season of navigation, unless a new and convenient trackway be formed at that place, or other approved arrangements be made by the contractor, at his own cost and expense, to enable the towing service along that part of the canal to be satisfactorily performed. It is to be continuous, on both sides of the canal, except opposite the entrance to the lock, and on the east side at both ends of the new Aqueduct; where formed in cutting and at places unconnected with structures, its front edge will be 99 feet from the centre line at 24½ feet above the bottom of the canal, or 22 feet over the present mitre sill of the old lock at Port Colborne. It will, for the most part, be made 15 feet wide on top, and have an inclination of about 12 inches outward to a ditch in the rear or at the top of the slope of the adjoining bank.

The ditch to be at least 3½ feet wide on top and at the bottom to have such an inclination as will carry the surface water freely to off-take drains formed at such places as circumstances may require.

It will be observed from the nature of the work that all that portion of it under the water surface, connected with the enlargement and deepening of the prism, can be done by machinery during the summer months, provided proper precautions are taken to guard against interfering with the navigation. Contractors will, therefore, be expected and required to provide the necessary equipment for that purpose, and be fully prepared to excavate, haul, transport and elevate the material in such a manner as will enable it to be expeditiously removed and deposited at the places

above mentioned, unless they are able to show to the full satisfaction of the Department of Railways and Canals that they are in a position to execute the work in some other way, in a more expeditious manner, within the time agreed upon for its completion.

If any of the adjoining proprietors are desirous of having their land raised, to an extent that it would render it an object for spoil ground, the contractor, on receiving the sanction of the Department of Railways and Canals, may use part of the excavated material for that purpose.

*Spoil Banks*—are in no case to be formed on ground where the surface inclines towards the canal, unless level benches are first cut for a foundation for a bank. The new material deposited must be kept back at least 10 feet from the top of the bank slope, and must not be raised more than 10 feet above the level of the towing path, within a distance of 85 feet from the surface water line of the canal, on that side on which the spoil bank is formed. Beyond the distance stated, the height may be increased, after suitable drains and other provisions have been made to carry the surface water to the back ditches, provided that the nature of the bank and material on which it is placed warrants the adoption of this course.

The spoil banks, as nearly as circumstances will admit, must be made of an uniform height, and invariably have a declivity outward of at least one in twenty, and throughout be of a regular width.

*Back Ditches*—to carry off the surface water, and such other natural drainage as it may be necessary to provide for, are to be formed at the places and of the dimensions required; care being taken that the old ditches are not interfered with, or the drainage in any way interrupted before the new ditches are fully available. For any damages that may arise from this cause, whether the result of inattention or otherwise, on the part of the contractor, he will be held strictly and legally liable to the owners of the adjoining property.

To form an outlet for the new ditches, or present water courses, other than those specially referred to, wells are to be sunk in connection with them, from which off-take drains or culverts are to be made with such inclinations as will discharge the water freely into the canal, 2 feet or more below the assumed level of Lake Erie.

These wells will be from 2 to 3 feet square, and the culverts from them are to be from 15 to 24 inches square. They are to be built of rubble masonry laid in cement mortar; but the bottoms of both wells and culverts are to be of flat stones, of a size to reach across the respective openings, and to pass at least 6 inches under the walls on both sides; the covering of the culverts must also be of flat stones, of a length which will bear at least 6 inches on the side walls. The wells and channels from them may, however, be formed from timber and plank, and a bridge be made over the outlet, if so directed. In either case, the excavation and work connected with the water courses must be done by the contractor at the rates stated in the tender.

When conducting the works connected with the widening and deepening of the channel, as well as in placing the material in the spoil banks, the contractor must be guided strictly by the lines marked out by the officer in charge.

He must also take great care not to cut into the inside slopes, nor do anything at all likely to have a tendency to impair the stability of the banks.

The bottom of the present channel, when deepened, as well as that of the new work, must be made as level and uniform as possible, so as to insure throughout the full width and depth contemplated.

Over water surface the slopes must be trimmed to the angles before mentioned, and be made to correspond with the lines marked out on the ground, and agreeably to the instructions of the officer in charge.

*Embankments*.—When the ground on which a bank adjoining the canal or any permanent structure is to be formed is below the water level, the surface must invariably be removed for such a depth as may be required by the nature of the material and circumstances. In all such cases the entire space to be occupied by the bank must be cleared of all sods, turf, muck, loose stones, logs, roots, slabs, sawdust and all kinds of rubbish or objectionable matter; loose earth, or such as will admit of

water percolating through it, must also be removed for such a depth as the officer in charge may consider necessary to enable a proper connection with the bottom to be formed.

The seats of all banks must be made nearly level; but, where the surface of the ground is such that there is a solid bank between the place of deposit and the channel, part of the seat may have an inclination outward, provided there is within a distance of 100 feet a bank sufficiently solid to prevent the lower part of the embankment or spoil from moving. This must be observed on all parts of the section, but more especially when forming banks at both ends of the new Aqueduct and other places in that vicinity, as well as those connected with the new lock, or at any place where a bank has to be formed over sloping ground; otherwise the seat must invariably be either cut down so as to give a level bearing or be made into benches, each of which must of itself present a horizontal surface of sufficient width to admit of a suitable connection being made, and so as to guard against any tendency to slide.

For preparing the seats of banks the material removed will be measured in the "solid," and the quantity paid for at the same rate as for earth excavation on that part of the section on which the work is done; this rate should be clearly understood to include the cost of handling all kinds of material necessary to effect the object, and the removal of the same to such places within the limits of the section or elsewhere as may be directed.

When forming banks, raising or widening others, or forming embankments adjoining the Aqueduct or lock, or *wheresoever a water-tight bank is required, the material must be hauled on to the respective banks in carts or waggons and laid on in layers not exceeding one foot in depth at a time, and if the work is done at a dry season of the year water must be thrown over each layer to assist in consolidating the material.*

*Puddle Beds*,—where necessary to be made in any of the banks, must be carried up at the same time the banks are formed. They must consist of the best description of material for that purpose that can be obtained in the vicinity, laid on in layers not exceeding 8 inches in thickness, each of which must be watered, properly cut transversely and longitudinally, well trodden and pounded, and everything done that may be required to form them into puddle walls impervious to water.

The excavation for the widening of the prism of the canal for a distance of about 1,500 feet at the north end of the section has been done, except for 500 feet where there is a mean width of 30 feet with a depth of 22 feet still to be taken out, besides bottoming for a distance of 1,500 feet for a width of from 5 to 50 feet, and a depth of from 2 to 4 feet.

From the south end of the section to the new bridge at Division Street, the widening has been, for the most part, done, but there remains in the bottom a piece of about 400 feet in length, 45 feet in width and about 5 feet in depth; besides a number of detached small patches a little above bottom, as well as immediately south of the bridge and in the channel between the piers of it. Between the old and new bridges there is an old culvert across the line of the present canal, which must be removed, without any interference with the water level, and the bottom at that place sunk sufficiently low to give the full depth of the channel; but before this can be effected the west end of the culvert must be securely closed to guard against water escaping from the canal when the top covering is taken off. To enable this to be done, such a space as may be necessary in the rear of the west side of the west bank must be sunk down as low as the bottom of the culvert and the interior properly blocked up before the space is again filled in. This work must be done, and that portion of the culvert through the old canal removed by the 1st day of May, 1882. All that part of the present west bank and within the line of the new channel must be removed when the works connected with the new Aqueduct are sufficiently advanced to warrant that course. The contractor must remove these bars and patches, remove the old culvert, as well as widen out and deepen the channel wherever required, within the limits of the section, with the full and distinct understanding that the work is in every case to be paid for at the respective rates stated in the tender submitted.



*Aqueduct over the Chippawa River.*

This structure is to be of dressed grey limestone masonry, laid throughout in hydraulic cement mortar, of approved quality, and will be formed with six archways, any three of which will, collectively, be of sufficient sectional area to allow the water of the Chippawa River to pass freely; all of them are to be arranged and made of a depth suited to the enlarged scale of navigation as herein described.

It is to be placed in the bed of the river from 75 to 80 feet to the westward of the present aqueduct, and be in other respects so situated that the face of its north abutment shall be four feet to the north of that of the present one, and the range of the south sides of the second pier from the north side, in both the old and the new structures, shall correspond.

From the face of the north abutment to that on the south side, the distance will be 277 feet at the springing line of the arches, and the breadth at the soffit of the arches 112 feet; springing line to be 3 feet over the top of the upper offset in foundation; rise of arches 7 feet, and top of coping of side or parapet walls  $28\frac{3}{4}$  feet over the centre part of the intrados.

As the water of the river must pass at the time the works are in progress, it is intended to build the principal part of the new structure in two divisions. This has to be done in order that the coffer dams necessary to enable the work to be laid dry shall, at the time when in use, occupy only a part of the river channel.

The dams must, of course, be arranged in such a manner as to occupy the least possible space consistent with their efficiency, and with a view to their expeditious removal when no longer required.

The centre line of the new Aqueduct will be parallel to that of the existing one, but 171 feet further to the west, and will in other respects be situated as previously stated, unless for some special reason its position has to be changed to another fixed point within the limits first mentioned.

*Excavation.*—The site of the new structure, or as much of it as can be properly done by dredging, may in the first instance be sunk to the depth of 41 feet below the top of the coping of the present Aqueduct, or to about 23 feet below the medium water level.

The seats for the different piers, after the pit has been laid dry, are to be excavated 4.73 feet lower, or to a depth of 45.73 feet below the point above mentioned (coping of present Aqueduct), and the seats of the abutments, or that part of them next the water ways, are to be sunk to 44.23 feet below the bench mark above referred to.

The space between the two structures is to be dredged to the depth of 37 feet below the same point, or to the level of the floor of the present archways, and for a distance of 65 feet above, or on the west side of the new work the bottom is to be dredged to the level of 39 feet or more, if required, below the same fixed point, that is to say, the top of the coping on the south-west side immediately over the abutment of the present Aqueduct.

In order to give as much space as possible for the flow of the river at the time when the works are in progress, the channel above and adjoining the new structure is to be widened out and made of such a depth as may be considered necessary by the Department of Railways and Canals.

The material removed by dredging for the foundation of the Aqueduct, the deepening and widening of the channel to the extent above described, or for such other extent as may be required, must be taken up the Chippawa River by the contractor and deposited on ground acquired, at his own cost and expense, at such place or places on the banks as may be approved of by an officer entrusted with that duty.

It will not, however, under any circumstances, be allowed to be deposited in the river, and the place selected on the banks for placing it must be sufficiently solid to carry the additional weight without any risk of sliding or settlement, or in any way having a tendency to diminish the width or depth of the river at or near the place where the spoil bank is formed.

The contractor's arrangements must be such that the material, after it has been taken to the place where it is to be spoiled, can be lifted and thrown back or be otherwise placed at such a distance back from the water line as to leave no doubt whatever but that the river, for its full width and depth, shall continue to be free and uninterrupted.

The material excavated from the pit (below the level of 41 feet under the top of the coping of the present aqueduct) after the pit shall have been laid dry, must, of course, be taken out chiefly over the sides of the coffer dams; the cost of which, together with that of finding the necessary spoil ground on which to place it, must be embraced in the price tendered for that item of work.

Parties tendering for the execution and completion of the works are requested to examine the dams in the vicinity of the aqueduct, as the greater part, if not the whole of them, must be removed before the construction of suitable coffer dams can be commenced. Attention is specially invited to this fact, as contractors are expected to base their calculations on removing the whole of the wreck of the present dams, at the same time bearing in mind that the piles which are driven below the bottom line are not to be pulled or drawn out, but must be sawn or cut off at a height corresponding to either the bottom or top line (as may be subsequently determined) of the lower stratum of concrete in the foundation. To enable this to be done on that part of the dam parallel with the stream, as well as that part next the old aqueduct, the clay must be taken out first and transported to such a place as may be approved for spoil ground for material removed from the foundation for the structure. The whole to be removed under similar conditions as subsequently provided for in this specification for the removal of the new coffer dams. The piles, timber and irons taken out of the old dams to be the property of the contractors. For clearing out and removing the clay between the ranges of piles, cutting off the piles and doing all the work necessary to enable new coffer dams to be formed, the contractor must state a bulk sum in the tender submitted.

*Coffer Dams.*—May be constructed by means of two ranges or more of square piles, closely and carefully driven, with a space between them of suitable width for puddled clay. The piles should be of white oak not less than 13 inches square, sawn or dressed parallel throughout the entire length, driven close together, from 8 to 10 feet below bottom, by a suitable ram, between horizontal ranges of guide or wale pieces fastened with heavy screw bolts to gauge piles driven not more than 10 feet apart in line of dam. The wale pieces in the puddle chamber should be removed before the puddle opposite them is put in place. The inside ranges of sheeting piles, where the space admits, must, of course, be supported by means of buttresses or counterforts formed of piles driven close at right angles to the dam, or they may be of strong skeleton framework, the intermediate spaces in either case being strengthened by means of raking and horizontal braces. That part of it ranging with the stream should be further secured by means of heavy cables, or otherwise connected with the north bank of the river, but either at such a height as to be over spring freshet line or made in such a way that the connection could be readily discontinued when necessary. The variation between high and low water is fully 6 feet.

It might, however, be still better, before unwatering the space to be occupied by the structure, to strengthen the sides and ends of the dams by means of continuous ranges of horizontal trusses, resting, where required, on vertical posts—the whole forming a platform of framework that could be used when handling the necessary materials, and through the openings between the different ranges of transverse and longitudinal timbers the excavation from the bottom could be taken up and material for the foundation and stones for the masonry could be lowered into place.

The inner and outer rows of piles could, at ordinary water surface, be connected with cross timbers, and at places lower down by means of screw bolts formed of bars of wrought iron  $3\frac{1}{2}$  inches wide by  $\frac{3}{4}$  of an inch thick, forged in such a manner that the part at the ends, which passes through the piles, will be made round and of a like sectional area as the flat bar; but before one of the ends in each case is interfered with a piece of boiler plate 12 x 15 inches should be shrunk on to the middle of the

bar: both of which (bar and boiler plate) when in the work should have a vertical position, but at right angles to each other. These tie bolts to have nuts, iron plates and large wooden washers, and should be put in at short distances apart, horizontally, and at different heights, from 9 feet below the water surface upward, as the driving of the second course of sheeting piles progresses.

The side of the dam ranging with the stream should be slightly circular in plan, with the convex side next the channel, and the adjoining sheeting piles should, if possible, have a full bearing on each other.

It is believed, from the nature of the material which forms the bottom, that the greater portion of the piles required for a dam of the class above referred to could be driven without being shod with iron, and that one top band will be sufficient for every ten or twelve piles.

The material used for the puddle should be such as to settle down generally in a solid mass, and that when in place and beaten down carefully in thin layers it will form, as a whole, a wall sufficiently compact to prevent water passing through it.

The dams are to be built in three different sections, and in such a manner as to embrace separate portions of the work, unless the contractor is permitted by the Department of Railways and Canals to combine the 2nd and 3rd sections in one.

*First Section.*—To embrace the space to be occupied by the three southern archways, piers, &c., of the aqueduct, also the wing and connecting walls at the south end, together with all the walls that may be required to be built in continuation of the main structure, where water from the canal as well as from the river will have to be fully guarded against.

*Second Section.*—To include the space to be occupied by the three northern archways, together with the abutment and piers connected with them, and must be constructed so as to connect with the ends of the third pier in such a manner as will admit of removing the first section of the coffer dam and allowing the river water to pass freely through the three southern archways. It also embraces whatever provision may be necessary to enable the wings to be built and a connection formed with the old lock walls and the cribwork on the north-west side of the new structure.

*Third Section.*—To enclose the space to be occupied by the north connecting wall between the old and new aqueducts, where water from the canal as well as from the river will have to be guarded against, as well as in the first section.

The construction of the second section of the coffer dam is not to be commenced until the works of the southern arches are sufficiently advanced to admit of the dams connected with the first section being fully removed, and the water turned through the three southern arches, and full provision made for connecting the dams and masonry on the end of the third pier in a suitable and satisfactory manner as herein contemplated.

Arrangements are to be made in the ends or faces of the *third* or *centre pier* of the structure and walls over it for checks or otherwise, in order that the second section of the dam can be properly joined to it.

This latter section may be made to embrace the construction of a dam such as will admit of building a transverse or connecting wall between the old and new structures; otherwise a separate dam may be formed to enable that part of the work to be done as provided for above, and termed the *third section*.

It may here be stated that as the dams are solely for the purpose of enabling the foundations to be prepared, and the permanent parts of the work to be carried out, they may be constructed in accordance with the general description above given; otherwise they may be formed by means of crib work for the inside range of the water tight compartment, and square piles driven close for the outside, where the available space will admit of the adoption of that mode of constructing a dam.

In the event of this course being adopted, the side of the cribs next the puddle chamber should be sheeted with two tiers or courses of boards put on so as to break joints, which should invariably be well driven into the bottom and secured to the side of the cribs with the assistance of a diver.

The space between the cribs and outer sheeting piles should be, of course, filled with the best description of material that can be obtained mixed with gravel and otherwise prepared for forming a puddle wall, which, when properly beaten down would prevent water passing through it.

There would also require to be tie rods between the outer range of piles and the cribs, similar to those referred to, in case the dams be formed chiefly of piles.

The alternate compartments of the cribs might only be filled with stone, as a large portion of the necessary weight could be placed on top, and for which purpose large flat stones, required for other parts of the works, might be temporarily used.

In short, the dams necessary for enabling the works to be unwatered may be constructed in either of these ways, or in such other way that they will occupy the least space consistent with the probability of their success, and that they are formed in sections corresponding in extent with those previously mentioned, and that the respective parts in each case are such as will be likely to effect the object herein contemplated in their construction.

Contractors when tendering for this important part of the undertaking are expected to state a bulk sum for which they would be willing to construct and maintain each of the three different sections of the dam.

The bulk sum tendered for unwatering each of these three different sections of the foundation for the Aqueduct must embrace the construction of all necessary coffer dams, the unwatering of that portion of the work, the maintenance of the respective dams, filling up the different spaces within the dams with water and again laying them dry as often as may be found necessary—and keeping the whole or any part of the sections dry as long as may be required by the Department of Railways and Canals for the setting of the mortar or any other purpose connected with the permanent works that may, in the opinion of the officer in charge, be considered necessary.

Contractors should bear in mind when tendering, that although the works connected with the formation of the dams are to be carried on under the direction of the officers entrusted with the general superintendence of the works, and who will point out the limits within which the dams are to be formed; still the contractor is to be held strictly and legally responsible for their construction, suitableness, stability and maintenance, and for the unwatering of the enclosed space at the time agreed upon, and as often afterwards as it may from any cause be filled either in part or as a whole, and for keeping it unwatered for the full length of time required to execute and complete the permanent works contemplated.

The different amounts tendered for coffer dams and unwatering the works must also embrace the full and complete removal of the respective sections of the dams. This, it is to be clearly understood, is to be done in such a way that the puddle walls must invariably be taken out first; and, as the piles cannot be allowed to be pulled or drawn out, they must be cut off about the top line of the pitched stone invert of the water ways of the new Aqueduct.

The timber work must in all cases be removed as rapidly as it is loosened, and every precaution taken that may be required to guard fully against obstructing the water ways of either the old or new structures.

This, the contractor should clearly and distinctly understand, must be done at the time and in the manner he is called upon to do so; whether it be during the winter season, by the employment of divers, or at any other season of the year, or in any other way whatsoever that the Department of Railways and Canals may consider necessary to effect the object.

In case it is found necessary to form a water-tight bulkhead across the trunk of the new Aqueduct (at the time the first division of the structure is in progress, or after it has been carried up to the line of high water), either for the purpose of excluding or retaining the water, or to serve both purposes when required, the contractor will be expected to state the bulk sum for which he would construct such a dam or bulkhead, and remove it when no longer required—the difference of level between the crown of the arches and high water in the river being about 11½ feet,

and between the same point and low water  $5\frac{1}{2}$  feet—the bulkhead will answer for medium water at about  $8\frac{1}{2}$  feet over the crown of the arches.

When a section of the pit has been unwatered, the bottom is to be sunk to the depth required for a stratum of concrete which is to form a bearing surface for the masonry of the abutments and piers, as well as for the pitched stone work under the water ways of the structure.

The bottom, under the respective abutments, for a distance of 13 feet parallel to the centre line of the Canal and for the whole width to be occupied by the Aqueduct and its connecting walls, except that part of the south-east retaining wall already built, is to be sunk uniformly to a level surface at  $44\frac{23}{100}$  feet below the coping of the present Aqueduct. On this a stratum of concrete  $2\frac{1}{2}$  feet in depth is to be placed to form a seat for the masonry.

The bottom for each of the piers to be excavated to the full depth of  $45\frac{73}{100}$  feet below the same fixed point on the coping of the present Aqueduct, or  $2\frac{1}{2}$  feet below the general bottom, for a width of  $15\frac{1}{2}$  feet measured along the centre line; except at the third pier from the north abutment, for which the width to be excavated to the depth above stated will be  $17\frac{1}{2}$  feet.

The intervening spaces or those under the archways are to be kept  $2\frac{1}{2}$  feet higher, or made to an uniform level surface at  $43\frac{23}{100}$  feet below the same point on the present Aqueduct coping.

At these different levels, and for the extent stated at the respective places—that is, the distance on the centre line and width of the structure, its off-sets, cut-waters, etc.—the bottom must be trimmed off to a smooth and uniform surface, and the sides of the cut for the deeper parts made straight and plumb.

The material excavated must in all cases be taken out of the pit, hauled, transported and disposed of on ground provided by the contractor beyond the line of high water of the river:

If the bottom material continues to be of a like class as indicated by the borings the abutments and piers of the structure will be placed on a stratum of concrete, and the space under the different arches be of pitched stone laid in cement mortar upon a stratum of concrete. The concrete to be made with hydraulic cement in the manner subsequently described, laid on in layers not exceeding ten inches in depth, each of which must be well rammed or beaten down. The cut formed for it under the piers and abutments must be entirely filled, and care taken that it is of the full depth— $2\frac{1}{2}$  feet—and that the top is brought to a fair level surface for the masonry.

In every case where concrete is used to form a bearing surface, it must be allowed to remain a few days exposed to the action of the atmosphere before it is covered with masonry.

Under the different water ways the layer of concrete is to be 9 inches deep in the centre, increasing toward the sides to about 33 inches, leaving a regular curved surface or invert 2 feet lower in the middle than at the sides. On this a pitched covering of gray limestone 21 inches in depth, in regular courses of from 5 to 12 inches in thickness, is to be laid in full floating beds of hydraulic cement mortar before the centres of the arches are placed. The mortar is to be made in the manner and in the proportions subsequently described.

All the stones used for this purpose must be of the full depth (21 inches), and be picked, scabbed or otherwise dressed on all their four sides and ends, so that when in place the joints shall in no case exceed  $\frac{5}{8}$ ths (five-eighths) of an inch. The upper surface of each invert must present a moderately fair surface throughout, and the sides of it are to be of a like height as the top of the upper off-set on the lower part of the masonry of the piers and abutments.

On the upper and lower sides of the Aqueduct a trench is to be excavated across the river, outside the line of the respective cut-waters, and sunk fully one foot below the bottom of the layer of concrete which form the seat of the piers. It is to be  $2\frac{1}{2}$  feet in width, and in it a wall of concrete is to be carried up to a height corresponding with the surface line of the invert. This wall may be extended from time to

time as the dams will permit, but every stretch of it between any two of the piers must be carried up to its full height within three days after it is commenced.

In order to protect the north-west bank of the river when the current is thrown on that side by the cofferdams, a range of sheeting piles, if directed, is to be driven close, on such a line as will be likely to effect that object in the most efficient manner, and be continued until it intersects the western side of the east wall of the old lock. To enable this to be accomplished the bank will be cut down to low water line, and gauge piles driven about 10 feet apart, to which guide waling pieces are to be bolted on both sides, to ensure, as far as practicable, that the intermediate piles are driven truly.

The whole of them are to be 12 inches square, and of sufficient length when driven to stand at least 2 feet over high water mark. When they have answered the purpose contemplated part of them may be cut off to serve as bearing piles and part as sheet piling for the wing walls.

If found necessary, a series of detached piles, or a continuous range of piles are further to be driven in front of the oblique wall connecting the abutments at the south end of the aqueducts; the piles already driven there, and such others as may be directed to be driven, are to be secured by a strap of wrought iron by means of bolts that have been built into the masonry for that purpose.

In the event of the bottom material turning out different from what is indicated by the borings, it may be found necessary to drive foundation piles, and otherwise form a suitable bearing surface for the structure in the following manner:—

*Bearing Piles*,—if necessary for the foundation, must be of white oak timber, not less than 10 inches diameter at the small end, and of such length as may be required by the circumstances. They are to be driven in straight rows over the area to be occupied by the abutments, piers, etc., by a ram weighing not less than 2,000 pounds, falling through a space of at least 20 feet, until the pile does not drive more than an inch at a blow.

They are to be about three feet apart from centre to centre, both cross and longitudinally of the piers and abutments, or such other distance apart as may be subsequently determined.

After they are driven to the full depth required, their tops are to be accurately levelled, to receive sills or grillage timbers of white oak 12 inches square. The cross and longitudinal sills must be checked into each other where required, and are to be secured to the heads of the piles by means of white oak treenails; their upper surface must be dubbed straight and level to receive the planking, and the spaces between them as well as between the piles must be filled with concrete.

The floor under the piers and abutments will be of 4-inch oak plank secured by 1½-inch oak treenails, and must bear uniformly upon the sills, and a bed of fresh made cement mortar placed on the concrete.

A course of sheet piles 6 inches thick and 9 feet long will be placed along both sides of each pier, and one along the front and sides of the abutments. They are all to be connected with a range of sheet piles of like dimensions, carried along each side of the Aqueduct immediately on the upper and lower sides of the starlings.

The sheet piles must be well jointed and have their outer edges chamfered. When in place their tops are to be fastened to the sills with 9-inch spikes; those across the water ways are to be spiked to sill timbers placed there and secured to piles driven for that purpose.

*Masonry*.—The stone of which the Aqueduct is to be built must be of the best class of approved, sound and durable gray limestone, free from seams, dries, shakes, sand holes and all other defects, and generally of the dimensions herein stated. The face stones must be of uniform texture and color, laid in regular courses on their natural beds. In the retaining or side walls of the structure, the courses may vary from 15 to 30 inches in height, but the thickest courses above the crown of the arches must invariably be placed lowest, thence diminish upward in regular succession to the course under the coping. The face work of the abutments, piers, the inside face of the retaining walls, and their principal adjoining

wings, are all to be of boucharded work, and dressed throughout in such a manner that, when laid, neither the horizontal nor the vertical joints will at any place exceed three-sixteenths of an inch.

As previously intimated, there are to be six arches, each 40 feet span and 7 feet rise. It may now be stated that the two at the south end and the two northern ones are to be circular segments made to a radius of  $32\frac{1}{8}$  feet; about four-fifths of each of the other two arches are to be made to a like radius, but the other one-fifth of them, which adjoins the centre or third pier from the south end, is to be made to a radius of  $11\frac{1}{4}$  feet, and the springing line in both these cases will be 3 feet lower than that of the other arches, or that of the opposite sides of the same arches of which they form a part.

It being thus contemplated to build the new structure at two different times, and in such a manner as to be in two divisions—that is to say, to execute the works connected with the three southern arches independently of the three at the north end of the structure. This unavoidable course renders necessary the adoption of certain precautionary measures, intended to meet the thrust of the third or northern end of the first division.

With a view, in part, of effecting this object, the centre pier of the structure, or the third pier from the north and south ends, is to be two feet wider than any of the others, and part of the two adjoining arches are to be made in some respects elliptical. In addition to which, the second and third piers and arches from the south end of the structure are to be connected together by tie rods in the following manner:—

Six tie rods are to be let in, between the two lower courses of footings, to the masonry, of a length to reach from the south side of the second pier to the north side of the third, or what may be called the abutment pier, and the north part of the first division.

These rods are to be arranged in such a manner that three of them will come directly under and within the line of the retaining wall on each side, one being under the centre line of the wall, one two feet from the line of the outer face, and another within two feet of the inner line. They are to be of wrought iron  $2\frac{1}{2}$  inches round or square, or of round iron 3 inches diameter, as may be subsequently decided. They may be in two lengths, coupled in an approved manner, by means of a suitable connecting bolt passing through a double eye formed in the end of one half, and a single eye made on the other half of the bar.

The outer ends of each bar to be upset, one end slotted for a key, and the other end screwed to receive a nut and washer. The joints, keys, thread and nuts must in all cases be fully equal to the strength of the bar.

On the upper side of the first course of masonry over the arches there are to be bars of like dimensions directly over those first mentioned, let in their full depth into the stone. They are to be welded so as to be in one piece, and have eyes formed in them to receive the ends of vertical bars, and are to be made to receive a key at one end, and be screwed for a nut at the other. The nuts, keys and welds must in every case have a strength equal to the full section of the bar.

There are also to be vertical bars passing down through the second and third piers, and through eyes made for that purpose in both the upper and lower horizontal bars. The lower end of each of these vertical bars is to be screwed into a cast iron plate bedded in the concrete on which the stone work rests, and after passing through the upper bar they are to be screwed down tight before the masonry above them is laid.

If the vertical bars are not placed before the masonry is carried up, the holes made for them in the stones must be loosely filled with wooden plugs to guard against their being obstructed by mortar, etc.

Those stones at the springing of the fourth arch which can be laid before the first section of the cofferdam is removed, are to be fastened by straps and dowels in such a manner as to secure them, with a view of getting as much weight as possible on the third pier before the centres are struck or slackened.

The stones forming the lower part of the masonry are to be of large dimensions ; those for the footings of both the abutments and piers must be in courses 18 inches in height, and generally from 16 to 20 square feet in area of bed, and in no case less than 12 feet area of bed.

They must invariably be of the full height, and be picked, scabbled or otherwise dressed into regular blocks before being brought on to the work, and such as will lay throughout to horizontal joints not exceeding five-eighths of an inch, and vertical joints of not more than one inch and a quarter.

This, it is to be distinctly understood, applies to the whole of the two footing courses of each of the abutments, and to the three footing courses of each of the piers. The full width of the latter (the piers) must, in all cases, be made up of not more than two and three stones alternately.

For the third pier from the south end, the footing courses must be 20 inches in height and of still larger dimensions than those above mentioned, as the first or lowest course has a width of  $13\frac{1}{2}$  feet which must in like manner be made up with two and three stones alternately.

The second course of this pier, which, for a time will form an abutment, must be secured to the lower one by vertical bolts or joggles, and the stones be connected with each other by means of dowels of  $1\frac{3}{4}$  inch iron  $\frac{1}{4}$  inches long, let in horizontally.

The third or upper course of the footings of this (the third) pier must be made up of two stones in width, which will be the springing course for the arches on each side, and must therefore be formed into a skew-back ; all the stones of which are also to be dowelled to each other, and secured to the course beneath with bolts or double joggles in like manner as the second course is to the first one.

All the other piers above the footings must be made up of two stones in width and 16 inches in height, arranged so as to form a bond of at least one foot on alternate sides as well as lengthwise of the pier.

The face of the stones must be dressed to a batter of one in twelve, and have their backs scabbled so that the joints between the two ranges of stone shall not exceed one inch.

The upper course in each of the piers is to be formed into a skew-back for the springing of the arches—the nose or thin part of all these stones must be at least four inches thick, increasing at the required angle.

The width of the pier must be made up of two stones, each  $3\frac{1}{2}$  feet wide. Their backs must be scabbled, picked or otherwise dressed so that the vertical joint between them shall not exceed one inch, and the course immediately below them must be so arranged that the skew-back will form a bond of at least 12 inches both longitudinally and transversely of the piers.

It is to be observed that the face of the upper footing course of the abutments and piers, on the side adjoining the arch, must in all cases be bevelled so as to overhang about 3 inches, and thus form an abutment for the pitched stone invert to be built for the bottom of the water-way.

The arches must be formed in regular unbroken courses of stone the full depth, laid throughout in full mortar beds, to joints not exceeding three sixteenths ( $\frac{3}{16}$ ) of an inch.

The voussoirs or arch stones must have three feet six inches ( $3\frac{1}{2}$  feet) depth of bed at the springing line, gradually diminishing toward the crown or key-stone of the arch, where they are to be not less than two feet eight inches ( $2\frac{2}{3}$  feet) in depth of bed.

The whole of them must be headers, that is to say, they must in all cases be of the full depth stated, and when prepared the stone in every range or course must have a mean thickness of not less than 14 inches, nor more than 21 inches. Their beds must be dressed perfectly smooth and straight, and increase truly from the intrados according to the radius of curvature previously stated, namely  $32\frac{1}{16}$  feet ; except the elliptical portions of the third and fourth arches from the south end, which are to have a radius of  $11\frac{1}{4}$  feet. For the depth of  $2\frac{1}{2}$  feet at the crown, gradually increasing to  $3\frac{1}{4}$  feet at the springing line, measured from the soffit, their beds must



invariably be kept full, without depressions, "wants" or other defects, so that when prepared they will present a fair and even bearing surface throughout. They must be in length of not less than  $2\frac{1}{2}$  feet. At the ends, the arrises must be kept good and the end joints kept full for at least three-fourths of the depth of the stone.

The extrados or backs of the arch stones are to be roughly hammer dressed to the proper dimensions they should have when in the place they are to occupy.

The intrados or lower side of the arch must be dressed and boucharded, and the beds of the vousoirs, across the whole length of the arch, are to be chamfered to the breadth and depth of 1 inch.

The heads of the ring stones are to be dressed, and project  $1\frac{1}{2}$  inches beyond the general line of wall. They are to be jointed to such lines as will admit of forming suitable connections between them and the face stones of the spandrel walls, and at the joints they are to be chamfered as stated for the beds of the vousoirs.

The stones in all the different ranges or courses must invariably break joint over and with each other at least 12 inches, and when being laid they must be driven up by means of a heavy wooden maul to the joints above stated,  $\frac{3}{8}$  of an inch.

All the end joints must be carefully and fully grouted as the works proceed, and every precaution adopted to make all the joints between the stones in the arches, as a whole, as well as all the works connected with them, sufficiently tight to effectually prevent the escape of water from the canal and guard against it entering from the river.

The starlings or cut-waters at both ends of the piers are to have a projection of  $2\frac{1}{2}$  feet; they are to be of a curved, pointed shape from the top of the upper offset to the springing line of the arches, thence their projection and width will gradually diminish until they wholly terminate at a point about  $4\frac{1}{2}$  feet higher. Part of each end of the abutment piers is, however, to be carried up to at least medium high water to form a bearing for the cofferdams.

The arches are to be formed and properly framed centres of sound, moderately well seasoned, suitable timber, and be of approved construction, securely and satisfactorily braced and fitted up. They must be supported on slack blocks such as will admit of their being gradually lowered at least 6 inches.

Contractors are requested to bear in mind that centres and covering will be required for at least three of the arches at one time, and that the cost of all materials and workmanship connected with their construction, fitting up and removal, and of fitting up such of them as may be again required, or others in their stead, must be embraced in the bulk sum tendered for centres—the material in them after use to remain the property of the contractor.

*Cut Stone.*—The sides of the abutments, the wing walls on the west side, and walls connecting the present Aqueduct with the new structure, are all to be of cut stones with a "rock face," having a chiselled draft of  $1\frac{1}{2}$  inches wide around their arrises. They are to be dressed and laid to a batter of one in twelve, or such other batter as may be required, and are to be straight or curved as the position of the wall in which they are to be placed renders necessary.

When dressing the stones, their arrises must be kept good, their upper and lower beds made parallel, and the end joints in all cases kept full for at least two-thirds the depth of the beds.

The back parts of the stones must be hammered or picked off to such lines that the backing stones, when laid, may form with them joints not exceeding  $1\frac{1}{2}$  inches in width.

They are to consist of headers and stretchers, the latter to be at least 3 feet long in line of wall and not less than 2 and 3 feet depth of bed in the alternate courses. In each course there must be headers of at least 2 feet length of face and  $4\frac{1}{2}$  feet depth of bed, placed not more than 11 feet from centre to centre.

The headers in each course are to be arranged, as nearly as possible, midway between those in the course immediately below.

The faces of the abutments are to be boucharded, and must be carried up with a header and stretcher alternately.

No two vertical joints in adjoining courses are to be nearer to each other than 12 inches, and care must be taken that the bond in rear of the face stone is properly formed throughout.

When the face stones are over 24 inches in height, the depth of bed of the stretchers in alternate courses must be at least  $1\frac{1}{2}$  times their height, and the headers  $2\frac{1}{2}$  times their height, and in all cases the tail of a header must have a width  $\frac{2}{3}$  the length of its face.

The north connecting wall is to be 10 feet thick or more at bottom, with counterforts  $2\frac{1}{2} \times 5$  feet and 10 feet apart; it is to be carried up plumb in the rear to within 5 feet of the top, where a frost batter will be commenced, and terminate at the top of the coping, which is to be  $3\frac{1}{2}$  feet wide. At the ends it is to be bonded into the abutment walls of the present aqueduct, the toothing checks for which are to be included in the price for masonry. The south connecting wall is to be completed as shown on plan.

If directed, two checks, each 12 inches wide and 12 inches deep, are to be formed in the face of the south connecting wall.

The wing walls on the west side are each to terminate in a pier at its outer end. The coping upon them is to be  $3\frac{1}{2}$  feet wide, from which a frost batter is to increase downward at the rate of 4 inches each foot for the first 5 feet; thence the back is to be plumb. The thickness of the wall at the bottom will, however, depend on the height at which a proper foundation can be obtained.

For those parts of the wall above referred to, namely, the abutments, the wing walls on the west side and walls connecting the old and new structures, the backing must consist of large, well shaped stones, not less than 9 inches in thickness and 3 square feet area of bed, laid level in full mortar beds, and properly bonded throughout the wall. When the depth of the face stone equals or exceeds 18 inches, two thicknesses of backing may be used, provided their joint depth does not exceed that of the face work.

The beds and joints, when necessary, must be scabbled or picked to admit of laying the stones close, and to insure an uniform and equal bearing on the course below and for the course above; no pinning will be permitted. The backing stones must, in all cases, be laid on their broadest beds, and the stone against a face header must occasionally extend to the rear line of the wall.

The rear sides of the abutments are to form horizontal, elliptical arches, which, at the sides, will correspond with the inner line of a continuation of the retaining walls.

The stones of these arches must be of large dimensions, roughly dressed or scabbled, so as to radiate fairly to the curve; this arched form to be continued up to within 4 feet of the crown of the arches of the water ways; and care must be taken that the hearting of the walls up to that height shall consist of large sized stones, well jointed and bedded throughout.

*Retaining Walls.*—The side or retaining walls of the structure are to be  $13\frac{1}{4}$  feet in width at the bottom line of the canal, and their outer faces, as well as those of the spandrel walls under them, are to be of cut stone "rock work," dressed with a chiselled draft,  $1\frac{1}{2}$  inch wide around the arrises.

The face work of the spandrel walls is to be properly fitted, by checking or otherwise, to the heads of the ring stones; all other parts of these walls up to the crown of the arches are to be of "block masonry," prepared and laid as herein subsequently described.

The inner faces of the retaining walls for a stretch of about 427 feet on the east side, and 462 feet on the west side, are to be of cut stone neatly boucharded on the face, the stones for both outer and inner faces of which must be dressed so as to lay to  $\frac{3}{8}$  of an inch mortar joints and to a batter of one in twenty-four. They are to consist of headers and stretchers, the latter to be two feet six inches ( $2\frac{1}{2}$  feet) and three feet six inches ( $3\frac{1}{2}$  feet) depth of bed in alternate courses. In every course there must be headers not less than 2 feet long in line of wall and 5 feet depth of bed.

The stretchers are not to be less than three (3) feet length of face, and the headers are not to be more than 6 feet apart in any one course; if a stretcher is  $5\frac{1}{2}$  feet in length, which is the longest that will be allowed, there must be a header placed at both ends of it.

All the face stones must be neatly dressed to the batter; those for the inside face are to be carefully boucharded, and the arrises of those for both the outer and inner faces kept good.

To avoid future misunderstanding, contractors are requested to bear in mind when tendering that the beds of all the face stones must be dressed parallel, straight, fair and smooth, and that a stone with depressions in the bed of it three-eighths of an inch deep, which in the aggregate exceed one-tenth part of the superficial area of the bed of the stone, will not be allowed in the work. Further, that none of the face stones for the retaining wall will be accepted in which there are depressions in the beds of them one-fourth of an inch deep, with 6 inches of the face, if such depressions in the aggregate exceed an area of 9 square inches.

It should also be clearly and distinctly understood that both the headers and stretchers must have their ends joints kept full and straight—without depressions or “wants”—for at least three-fourths ( $\frac{3}{4}$ ) the depth of the bed of the stone, and that the tail of a header must in all cases have a width of at least three-fourths ( $\frac{3}{4}$ ) the length of its face, and the balance of it must invariably be picked or dressed down at right angles to the bed.

The back parts of all face stones, whether headers or stretchers, must be picked or otherwise dressed off to a line parallel with the face, so that the backing stones, when laid, may form with them joints not exceeding 1 inch in width.

No two vertical joints in adjoining courses of face stones are to be nearer each other than 12 inches, and care must be taken that at least three-fourths of the whole backing has also 12 inches bond, and the other fourth not less than 9 inches bond.

The courses on the outer and inner faces of the retaining walls must be of the same height for the entire length of the structure, and if they are over 26 inches in height the beds of the stretchers must be of greater width than that above stated.

The course under the coping must be from 16 to 18 inches in height, and on the outer sides of the structure have a projection of 8 inches, the lower part of which is to be slightly bevelled off as indicated on plan.

*Backing Stones.*—For the retaining walls must throughout be picked or otherwise prepared in such a manner that, when laid, they will form what may be termed “block masonry;” all the stones of which must be dressed into blocks of a regular shape, and each made of a suitable thickness, before they are taken to the place, or, at all events, before they are allowed to be brought on the work. None of the stones to have less than 3 feet area of bed, and they should, for the most part, be of the same thickness as the face work; but occasionally two thicknesses may be used, provided their joint depth does not exceed that of the face.

They must, in all cases, be prepared, arranged and laid in such a manner that the horizontal joints shall not exceed five-eighths ( $\frac{5}{8}$ ) of an inch, and the vertical joints in no case be more than one inch and a quarter ( $1\frac{1}{4}$ ); no pinning, levelling up with spalls or otherwise will in any case be permitted.

*Coping Stones.*—For the retaining walls the coping stones must be at least eighteen (18) inches in height of course, and not less than 4 feet long in line of wall. One-third the length of each wall must be made up of stones of such dimensions that two of them will make up the entire width of the top of it, and project eight inches on the outer or face side, and the other two-thirds to be made up of stones of such sizes that three of them will make up the full width, and project eight inches on the outer side; that is to say, that four feet in length of each wall must be made up of two stones in width, and eight feet in length be made up of three stones in width, alternately, for the entire length of the respective walls.

The lower bed and joints of each stone must be kept full, the upper bed and inner face to be neatly dressed and boucharded, and the inner top arris rounded off to a radius of three inches. The whole to be dressed in such a manner that,

when laid, the horizontal and vertical joints shall not exceed three-sixteenths ( $\frac{3}{16}$ ) of an inch.

A dowell 4 inches long of  $1\frac{1}{2}$  inch iron must be inserted in every joint, 15 inches back from the inner face, and 7 inches below the top line.

After the coping has been laid a hole is to be drilled through the middle of each of the inside pieces nine inches or more into the course underneath, and 20 inches back from the face, into which a bolt of  $1\frac{1}{2}$  inch iron 18 inches long is to be dropped or driven when hot, and the space over and around it filled with melted sulphur mixed with sand.

The coping stones for the connecting walls and the west wings are to be  $3\frac{1}{2}$  feet wide on top.

It is to be specially borne in mind that before striking the centres of the first division of the structure, but especially those of the third arch, the masonry over the third abutment pier must be carried up as high as circumstances will warrant, particularly those portions of it immediately under the retaining walls, and that every precaution must be adopted to secure the walls at these places, and at the same time have them carried to the height of medium high water at the centre line of the pier, or where the second section of the coffer dam is to connect with them.

The back of the voussoirs between the inside lines of the retaining walls must be scabbled off where necessary, to form fair bearings for the intermediate parts of the spandrel walls, where concrete is not used to bring up the spaces between the arches to the proper height.

On the top of the third pier the masonry must be carried up to within a few inches of the crown of the arches, and the space on the south side filled in with concrete; loose backing must then be piled up to such a height as may be directed. This backing is to be used in the walls after the fourth, fifth and sixth arches have been laid.

The spaces between the arches and the walls carried up on the abutments and piers must be raised to such a height as may be directed, with concrete, and the whole flushed up to a moderately smooth surface with cement mortar of such a depth and in such a manner as may be required.

*Concrete*—when used in the foundations or elsewhere, must consist of an approved class of stone broken to cubes of  $1\frac{1}{4}$  inches, thoroughly mixed with fresh ground hydraulic cement and clean sharp sand, in such proportions as the materials and works may render necessary. The cement and sand must be reduced to a thin paste before the stones are put into it, and when the whole has been thoroughly incorporated it is to be taken to the place where it is to be used, and spread in layers of from 8 to 12 inches in depth and be well beaten down with suitable rammers.

*Mortar*.—The whole masonry of the aqueduct and other structures to be herein described must be laid in mortar made of the best hydraulic cement, mixed with clean, large grained, sharp sand, generally in the proportion of two of sand to one of cement, or such other proportions as may be directed.

The cement must be of approved quality, fresh from the manufactory, and until used must be protected from the influences of the weather in suitable buildings provided by the contractor. Mortar to be made only in such quantities as required for immediate use, and it must be prepared under the direction and to the satisfaction of the officer in charge.

Grout shall be made either by adding a sufficient quantity of water to well tempered, rich mortar or by using about one and a half ( $1\frac{1}{2}$ ) of clean, sharp sand to one of cement, and adding as much water as may be required to make the whole run freely when properly mixed.

The sand intended to be used for mortar or otherwise, if it is considered necessary by the officer in charge, must be washed.

When the works are in progress the walls must be kept free from all improper materials, and both the face stone and backing must be well washed if clay or other soil adheres to them, and in warm weather the beds and joints of the stones must be moistened with water before they are laid.

In case the walls or any portion of them is allowed to remain in an unfinished state over winter, the contractor must cover them in such a manner as will thoroughly protect them from the action of frost.

*Order of Building.*—The arches must be carried up in such a manner that up to the time of closing them the weight on both sides of the centres, for the entire width of the Aqueduct, must be as nearly as possible equally distributed. The centres are not to be struck or lowered until those parts of the retaining walls within the lines of the first section of the coffer dams or first division, and afterwards that part within the range of the second division, have been at the proper time in both cases raised to the height of at least medium high water, or such other height as may be directed.

The outer and inner faces of these walls must, during the progress of the works, be kept at an uniform height, and building operations to be conducted in such a manner as not to have more than two unfinished courses at one time, within the range of the different sections, and so that one wall shall not be raised more than one course higher than the other.

The stones must in all cases be prepared for the respective places they are to occupy in the work before they are brought on to the walls or any part of the works. They must invariably be laid in full beds of mortar and be driven to their proper bearing by means of a heavy rammer or maul; all the vertical joints of one course must be satisfactorily grouted up before another course is commenced.

Suitable derricks or other approved machinery for handling or laying the stones must be provided by the contractor, and every precaution adopted to guard against disturbing any of them after they have been laid.

The embankment on the south side of the structure, as well as that on the north-west side of it, may have to be protected with crib-work or rip-rap as circumstances may require.

In the event of cribwork being used, it may be built of cedar, ash, tamarac, hemlock or elm timber, if straight and of good quality, free from sap-wood, unsound knots or other defects. The sides and ends, 11 x 11 inches, must be double dovetailed into each other at the angles, and the cross ties will be 10 x 11 inches, dovetailed into the sides; bottoms, 9 x 10 inches, will be placed six inches apart; the whole secured by vertical binders, and the work throughout done and sunk with stone ballast, the usual way for works of that class, and, if used, will be paid for at the respective rates in the tender.

The range of fender piles is to be continued across the river five feet apart at such a distance above the coffer-dams for the new Aqueduct as will be most likely to protect the works from drift-wood and ice during spring freshets.

The "two ply" boom, partly made, must be completed and placed above the piles for that purpose, and the contractor must remove all flood wood at that place from the river, as well as break up the ice and keep the channel clear during the progress of the works at the bulk sum stated in the tender. Until the works are sufficiently advanced to allow the new lock to be brought into use, the contractor will be required to move and replace that part of the boom across the river to admit of vessels entering or leaving the old lock at any time it may be necessary for the purpose of continuing the line of navigation at that place between the Chippewa River and the canal.

Along the outer part of the coping of the retaining wall on either the east or west side of the Aqueduct, as may be directed, there is to be a plain but substantial wrought iron railing about 3 feet 8 inches high; the posts of which are to be of iron 2 inches in diameter, placed 18 inches apart from centre to centre. Every fifth post is to be of iron 2 inches square, with a strut on the inside of a like scantling, welded and riveted to the top of the post.

The foot of all the posts, and also that of the struts, are to be let 9 inches into the coping stone underneath, and their tops are to be riveted into a cap piece 3 inches wide and one inch and a quarter ( $1\frac{1}{4}$ "') thick, on the top of which a flat bar two inches and a-half ( $2\frac{1}{2}$ "') wide by five-eighths of an inch ( $\frac{5}{8}$ "') thick to be riveted.

The work to be done throughout in a manner similar to that of the railing on the east side of the present Aqueduct.

On top of the retaining wall coping, on the same side of the structure as that on which the railing is placed, a track-way is to be formed of 4-inch white oak plank 9 feet long, under which are to be strips of oak scantling 3 inches wide and one inch and a-half thick, one strip at each end and another in the centre, all of which, but not directly opposite to each other, are at every 10 feet to be left 3 inches apart to allow surface water to escape. On each end of the plank an oak cap piece 6 by 9 inches (6" x 9") in lengths of at least 20 feet is to be secured with one and three-eighths of an inch ( $1\frac{3}{8}$ ") bolts placed 7 feet apart. The bolts are to pass 8 inches into the coping underneath, and are to have a nut and screw at the upper end; the nut to be countersunk into the caps, and each scarf is to be fastened with two 7-inch pressed spikes.

The bolts for the track-way and the posts of the railing are to be secured with lead, run in around them and well driven down; or they are to be fastened with sulphur and sand as may be directed at the time.

The north-east wing wall of the new Aqueduct will connect with the east side wall of the present lock; and such arrangements are to be made that part of this wall will, if possible, form one side of the dividing wall between the old and new structures, otherwise that the division walls shall be built of part of the stone from the old lock, as may be subsequently determined.

The division walls between the old and new structures and their connection with the wing walls at the south-east end of the Aqueduct are to be of a heavy class of coursed rubble masonry, that is to say, roughly dressed stone in courses laid either dry or in cement mortar; or parts of the walls may be laid dry and other parts in mortar, as may be directed as the works proceed.

The extension of the wing walls on the west side of both north and south ends of the new structures are to be of rubble masonry, formed of a large class of sound and durable stones, properly bonded over and with each other; part of these walls to be laid in mortar and part laid dry, if so directed.

The walls at the south end are to be built to such lines as will form a suitable connection between the wing wall, the slope and inner face of the bank. Those at the north end are to be made to correspond with the line of the retaining walls, and in both cases the faces of the stones are to be hammered or scabbled to such batters as may be required to adapt them to the position they are to occupy in the work.

At the new bridge crossing of the Canal, in continuation of Division street, in the Town of Welland—

*Fenders*—are to be constructed on the land sides of both the water ways, extending for some distance above and below the bridge, as represented on the general plan for that structure. They are to be formed by means of piles, caps, anchor timbers and wale pieces, all of white oak timber. The piles to be not less than 11 inches in diameter at the small end, driven from 6 to 10 feet into the bottom, three in a group at about 12 feet from centre to centre, and one at the middle of each anchor timber, when they exceed 25 feet in length. The caps are to be formed of two pieces, each 6 x 10 inches, arranged about 8 inches apart, and checked obliquely to receive a dovetail formed on the head of the piles, to each of which they will be secured with wrought iron screw bolts  $\frac{7}{8}$ ths of an inch diameter, having upset heads and cast iron bevel washers let flush into the outside cap pieces.

Immediately under the caps the anchor timbers will connect, with a dovetail, the outer piles, and be further secured by a through screw bolt of seven-eighths ( $\frac{7}{8}$ ) of an inch diameter; they will bear on the inside pile of the group and the ends extend to the outside of the front cap pieces, and under them a waling timber of white oak 8 x 10 inches is to be fastened to the same or inside piles, with a screw bolt of one and one-eighth ( $1\frac{1}{8}$ ) inch round iron, having upset heads and washers, sunk flush as described for the cap pieces. Where the waling pieces are scarfed they must be secured to the outer piles by screw bolts  $\frac{7}{8}$  of an inch diameter, with nuts, heads, etc., as described for the others. At seven (7) feet below the top of the cap

pieces, another range of waling 8 x 10 inches is to be put on and fastened throughout with bolts, in like manner as with the upper tier.

The outer ends of the anchor timbers must be let into the banks for such a distance as may be required, and be secured to mud sills or cross timbers.

The fender piles are driven in position on the east side of the canal.

On the west side of the new bridge a road is to be formed across the canal property, made up with material from the excavation, and covered for a depth of 12 inches with an improved class of broken stone, the first six inches in depth to consist of stone broken in cubes of about four inches, and the upper six inches must be broken to such dimensions that every piece in its greatest length could pass through a ring two inches in diameter. The macadamizing to be properly shouldered up and side ditches formed on one or both sides, of such dimensions, and with such bottom inclination as may be required for efficient drainage.

The present swing bridge is to remain undisturbed until the new structure is in full working order, when if so directed the whole of the old bridge is to be removed and everything done to clear out the channel to the required capacity.

Contractors are therefore reminded that the work will have to be done at a time when the water in the Canal is at its usual height, that is to say, both the masonry of the abutments and the fender cribs will have to be taken out by means of a dredge or other machinery, and are therefore to be tendered for by the cubic yard. The rate or price to include the full removal of all mason work of the abutments, the fender cribs, their filling, etc., hauling and depositing the same at such places, within a distance of one thousand feet or more, as may be pointed out; or placing them on spoil ground provided by and at the expense of the contractor.

The removal of the swing or movable part of the structure, together with the rollers, segments, and all the wrought and cast iron connected with it; the waling and all such timbers as do not come under the first head (or rate per cubic yard), are to be embraced in the bulk sum tendered for the removal of the swing bridge, etc. All of which are to remain the property of the Department of Railways and Canals, and must be hauled and deposited on canal property at such places as may be pointed out within a distance of two miles either south or north of where they are now situated.

The lock has been completed with the exception of the coping on the north-west side, which it is thought can be obtained from the old lock, except those pieces at the hollow quoins and recesses.

For removing such of the coping stones on either side of the old lock as are suitable and permitted to be laid as coping on the new lock, the contractor will be allowed for the quantity thus used at the rate of \$3.25 per cubic yard, which rate is to include hauling, mortar, laying, and such backing up as required on the rear side.

The coping at the hollow and recess quoins must be  $6\frac{1}{2}$  feet square on top.

The lower beds and joints of each stone must be kept full; the upper beds and faces neatly dressed, and the inner top arris rounded to a radius of 3 inches. If directed, a dowel 4 inches long of  $1\frac{1}{2}$ -inch iron is to be inserted in every joint 15 inches back from the face and 6 inches from the top.

For furnishing, dressing, providing mortar and laying complete the hollow quoin and recess quoin coping the contractor will be allowed \$15.50 per cubic yard.

The extension of the wing walls of the upper wing of the lock is to be completed of a like class of work as they have so far been built, and what has still to be done will be measured and estimated as random coursed work.

From the tail of the lock to the river, the channel is to be made thirty feet wide at bottom, when sunk to the depth of one foot below the mitre sill of the lock.

All the excavation taken from the channel below the lock must be hauled, transported and placed in spoil on ground, provided by and at the expense of the contractor, as mentioned for the material taken from the foundation of the Aqueduct.

In completing that part of the channel below the rock and cleaning out the river above the Aqueduct, it is quite probable that sunken logs, timber and some

standing piles, the cost of the removal of which, contractors should bear in mind, must be embraced in the rate per cubic yard for the excavation or dredging.

The seats for all banks must also be prepared by mucking and removing unsuitable material, as previously described, and the rate tendered for excavation must cover the cost of making up banks in rear of lock walls, and at any other place where they are required within the limits of the section.

The north-west wall, and a large part of the lower and upper ends of the south-east wall, of the old lock must be taken down and removed to at least twenty-one feet below the level of the coping of the Aqueduct, or to the floor of the lock, if so directed.

All the stones thus removed that may be found suitable for the retaining walls other than the coping above mentioned, must be placed in such positions that they can be advantageously used for that purpose.

The defective portions of the stones and waste to be spoiled either beyond the limits of the section, on ground provided by the contractor, or at such place as fully satisfies the officer in charge that they will not interfere with any of the contemplated improvements.

The contractor to state in the tender the rate per cubic yard at which he will be willing to remove the whole of the old lock, or any part of it he may be called upon to take down, at any time during the progress of the works on the section.

He will also be expected to state in the tender a bulk sum for which he will be willing to form a dam above the old lock and another below it. The upper dam to be built in such a manner as will be certain to meet the requirements when the water of the main Canal is at its highest level—the lower dam to be so constructed and of such a height as will admit of laying the bottom of the lock dry.

In this bulk sum must also be included all the pumping necessary for unwatering the space between the dams down to the floor of the lock, if required, and the removal of the dams when directed.

The stones taken out of the old lock which may be considered fit for use and allowed in the retaining walls will be charged to the contractor at the rate of \$2.75 per cubic yard.

Contractors are expected to state a price in their tender for which they would be willing to protect the entrance channel from the Canal to the lock, in each of the following ways, viz:—

1. By a wall of random coursed masonry, that is to say, that both beds of the face stones are to be level, but continuous courses will not be required. The walls to be  $2\frac{1}{2}$  feet wide on top, and have a batter of *one-sixth to one* on the front side, and on the rear side increase at the rate of *one-fourth to one* for the first four feet from the top, thence downward they are to be plumb.

The walls must be built of an approved class of sound, durable, flat and well shaped stones, not less than 6 inches thick and two feet in length, with at least three feet area of bed, laid so as to form proper bond over and with each other in both front and rear. The faces of the stones must be hammered or scabbled to lines corresponding to the position they are to occupy in the work, and in every fifteen inches in height of wall there must be headers of at least 3 feet depth of bed, placed not more than 7 feet apart.

The coping stones must be  $2\frac{1}{2}$  feet wide, not less than 3 feet long, and at least 9 inches thick.

In rear of each wall, from a line of 15 feet below the top, a space 15 inches in width is to be made up with small stones or quarry waste, well rammed.

The retaining wall between the Aqueduct and the lock to be of a similar class of work.

2. Making the inclination of the bank one-half horizontal to one vertical, and facing it with pitched stone 3 feet in depth at bottom and  $2\frac{1}{2}$  at top. The stones to be laid at right angles to the face, in regular courses 6 inches or more in thickness; one-third of the superficial area to be of stones the full depth of bed above stated, the other two-thirds may be made up of two stones.



The rear part of the first or lowest course to be let into the bottom, and the top course throughout to be  $2\frac{1}{2}$  feet in width and 9 inches thick, made with a rounded edge if so directed. Between the bank and the wall there is to be 12 inches in width of quarry refuse, gravel, or small stones.

The stones must in all cases bond properly and over and with each other, and the whole to be executed in a satisfactory and workmanlike manner.

It is to be distinctly understood that the tender for either the vertical wall or inclined protection wall may be accepted as a whole or in part, without giving cause for any increase or diminution of the prices tendered for the respective items of work that may be performed.

It is also to be clearly and distinctly understood that all the excavation, dredging, or work remaining to be done on this section for the completion of the deepening and enlarging of the Canal, for the foundation of the Aqueduct, increasing the width of the channel of the Chippewa River, and forming entrances to the lift lock etc., will be measured, computed and paid for in the "solid." For this purpose, before the works are commenced, levels will be taken of all those parts of the ground to be removed over the water surface, and accurate soundings made—with reference to fixed and permanent bench marks—at short distances apart along the whole length and breadth of that part of the present Canal within the boundaries of the section; also of that part of the Chippewa River where the Aqueduct and other works are to be placed, and where the river is to be widened. From what has been already stated it will be seen that the present dams at the Aqueduct are an exception to the above, as their removal is to be tendered for in a bulk sum.

Contractors intending to tender for this work are requested to bear in mind that none of the material excavated for the enlargement or deepening of the Canal will be allowed to pass down through what is called Aqueduct lock; nor will any of the material excavated from the bed of the river, the foundation of the Aqueduct, the widening or deepening of the river channel, forming an entrance to the lift lock, or for any other purpose, whatsoever, be allowed to be taken up through that lock.

In all matters connected with the prosecution of the works, the transportation and delivery of all materials of any kind required for them, or in the arrangements for carrying on the operations of deepening the channel, or of the disposal of the excavated or dredged material, or in proceeding with any part of the operations connected with the work, the contractor must be governed by the Canal regulations, and the interpretation put upon them by the officer entrusted with that duty; he must further use every precaution to guard against interrupting, impeding, or in any way interfering with the navigation, as he will be held strictly and legally liable for all damage, loss or detention that any vessel, when passing through the Canal, may sustain from any of his acts; whether such result from a desire to prosecute the works, inattention, or any other cause.

The different works herein described or enumerated are to be proceeded with at the time and in the order required by the Department of Railways and Canals, and must be executed agreeably to the plan contemplated in this specification, although all that may be required to complete the design may not have been particularly described.

*Detailed Plans.*—The plans exhibited are only intended to show the contemplated arrangements and general mode of construction; but detailed drawings, arranged, modified and adapted to the circumstances and the locality, and for all such parts of the structures as may be considered necessary for the full understanding of the design, will be furnished as the works proceed.

If any alterations be rendered necessary by any cause, or for the benefit of the works, the contractor, if directed, must carry them out in like manner as if they formed a part of the original design, and at a rate or price fixed, by an authorized officer for the additional or reduced expense that may be caused by the alterations.

*Materials, Service Ground, Etc.*—The Contractor must provide, at his own cost and expense, all the service ground that may be required for the placing or

preparing of materials, or for the erection of sheds, storehouses or any other buildings, or for temporary roads, or for any other purpose whatsoever.

He must also provide and deliver, at his own cost, all necessary materials, furnish all plant, tools, vessels, machinery, equipment, labor, and everything necessary for the satisfactory execution and completion of the different works contemplated in the foregoing specification.

All materials must be of the best class of their respective kinds; and the prices tendered for the several items of work must cover the entire cost of their purchase, delivery, workmanship, and every contingency connected with the due prosecution of the work as herein described, and the instructions of the officer in charge.

Parties tendering are requested to bear in mind that the former contractors for this section provided and prepared certain materials for the works, part of which have been delivered on the section and its vicinity, and part are still at the quarries and places subsequently mentioned. On these, together with the purchase of certain plant and equipment, there has been advanced or will be paid by the Department of Railways and Canals, the sum of \$119,363.64. This amount will, therefore, be deducted from the progress estimates as well as in the final settlement with the contractor who undertakes the full completion of the works.

On Section No. 27 and its vicinity, at Welland, there are available for the works the following mentioned kinds and quantities of materials, plant, etc:—

Pier stone, in piles, cut.....	486 c. yds.
Skew-backs.....	66 do
Sheeting for arches, in piles, cut.....	1,726 do
Ashlar for inner face of retaining walls, in piles, cut.....	1,530 do
Ashlar rock face for outside of retaining walls, in piles, cut.....	872 do
Stone for oblique wall do .....	189 do
Invert stone, scattered and in piles, dressed.....	723 do
Stone for hearting and backing, and surplus lock stone, scattered and in piles, dressed .....	310 do
Rough stone, scattered.....	1,140 do
Stone broken for concrete, in pile.....	540 do
do for macadamizing.....	360 do
Pine timber piled on west side of canal south of Main Street.....	2,334 c. feet.
Oak timber on north side of old lock.....	1,517 do
Pine plank and scantling for sheet piles south of Main street.....	25,496 feet B. M.
Timber and plank, framed, for centres south of Main street.....	62,220 do
Timber and plank, unframed, for centres.....	93,299 do
Wrought iron bolts for centres north side of old lock.....	6,900 lbs.
Oak wale pieces for swing bridge north side of old lock.....	468 l. feet.
Sand delivered....	2,145 c. yds.
Wrought iron provided for tie bars, dowels, joggles, etc., north of old lock.....	22,000 lbs.
One derrick in stone pile east side of Canal at Division Street.	
do do west side of Canal north of Main Street.	
Two derricks do west side of Canal between old and new locks.	
One do on west side of Canal in basin between new lock and Canal.	
Railway Track from Welland Railway to Canal at Division Street, including gates across Track, Sidings, etc.	

STONE ON BANK OF OLD CANAL NORTH OF GUARD LOCK, NEAR THOROLD.

Pier stone, chiefly in piles, cut.....	5 c. yds.
Skew-back, do .....	1 do
Sheeting for arches.....	17 do
Ashlar, rock face, for outside of retaining walls, cut.....	10 do

## AT QUEENSTON QUARRIES.

*Stone piled alongside of railway track and scattered on the ground in the vicinity of the Quarries.*

Pier stone, chiefly in piles, cut.....	439 c. yds.
Skew-back do do .....	199 do
Sheeting for arches, chiefly in piles, cut.....	585 do
Ashlar for inner face of retaining walls, chiefly in piles, cut.....	151 do
Ashlar, rock face, for outer side retaining walls, chiefly in piles, cut	135 do
Coping for retaining walls, chiefly in piles, cut .....	66 do
Stone for oblique wall, do do .....	151 do
Stone for hearting and backing, scattered and scabbled.....	357 do
Stone broken for concrete, in piles.....	919 do
Rough stone scattered on ground around quarries suitable for hearting, backing or otherwise may be used.	
Two derricks, single.....	} at stone piles alongside of railway track.
One do (boom hoister)	

## AT BEAMSVILLE QUARRIES AND SIDING.

*Stone piled at Beamsville Quarry Siding and scattered on ground at and in quarries.*

Pier stone.....	chiefly in piles cut	21 c. yds.
Skew-backs.....	do do	28 do
Sheeting for arches .....	do do	318 do
Ashlar for inner face of retaining walls .....	do do	182 do
Ashlar, rock face, for outer side retaining walls...	do do	440 do
Invert stone.....	dressed	1 do
Stone for hearting and backing.....	do do	281 do
Rough stone scattered in and around quarries suitable for hearting, backing or otherwise may be used.		
One derrick, single... ..	} at quarry siding.	
do (boom hoister)		

For all the materials, etc., above enumerated as on Section No. 27 and its vicinity at Welland; at Queenston and Beamsville quarries; at Beamsville quarry siding and north of the guard lock on the old canal, near Thorold—that is to say, for the cut stone, dressed stone, rough stone, broken stone, oak and pine timber, wrought iron, centreing, derricks, etc., the contractor to whom the completion of the Aqueduct and other works on Section No. 27 may be awarded will be charged the bulk sum of \$119,336.64, to be deducted from time to time as the works progress, otherwise the materials and plant enumerated shall be clearly and distinctly understood to be a payment equal in amount to the sum of \$119,336.64, as above stated.

Parties intending to tender for the execution and completion of the works are specially invited to make a careful examination of the materials for themselves, especially of the cut stones, inasmuch as there is a large number of them that must be rejointed, many of them reduced in height, and others faced anew, rendered necessary chiefly as a result of bad piling and careless handling.

The necessity of a thorough examination of the materials now on hand for the works is imperative, from the fact that the workmanship of all parts of the Aqueduct must be of the best description, fully up to the class described in the foregoing specification, in the carrying out of which no modification in any way whatever will be made.

There are fully 340 cubic yards of straight cut stone more than required to fill out the respective courses adopted for the masonry by the former contractors. These stones, it is believed, may in many cases be advantageously made into circular stones for the wings of the structure.

Fully 600 cubic yards more of the cut stones will have to be rejointed, reduced in height or faced anew, according to circumstances, making at least 940 cubic yards of the cut stone that must be more or less altered or cut over again before they can be permitted to be used in the work.

It is, therefore, important that a contractor should bear these facts in mind when preparing a tender for the work; so that if it is awarded to him the recutting, rejointing or whatever is necessary to be done to any of the stones, already provided, to make them suitable for some part of the work, may be fully embraced in the bulk sum stated in the tender for that purpose.

Tenders will not be considered unless made strictly in accordance with the printed forms, and, in the case of firms, except there are attached the actual signatures, the nature of the occupation, and place of residence of each member of the same.

For the fulfilment of the contract satisfactory security will be required, by deposit of money, to the amount of *five per cent.* on the bulk sum of the contract.

Ninety per cent. only of the progress estimates will be paid until the completion of the work.

The works are to be commenced immediately after the person whose "tender" has been accepted shall have entered into contract, and must be proceeded with in such a manner as to fully satisfy the Department of Railways and Canals that the whole of the works described in the foregoing specification and embraced in the contract can be fully completed on or before the 20th day of May, 1884.

JOHN PAGE, Chief Engineer of Canada.

OTTAWA, 12th September, 1881.

THIS INDENTURE made the third day of November, one thousand eight hundred and eighty-one, between HORACE JANSON BEEMER, of the City of Montreal, in the Province of Quebec, Contractor, hereafter called "the Contractor," of the first part, and Her Majesty Queen VICTORIA, represented herein by the Minister of Railways and Canals of Canada, of the second part, WITNESSETH, that in consideration of the covenants and agreements on the part of Her Majesty hereinafter contained, the Contractor covenants and agrees with Her Majesty as follows:

1. In this contract the word "work" or "works" shall, unless the context require a different meaning, mean the whole of the work and materials, matters and things required to be done, furnished and performed by the contractor under this contract. The word "engineer" shall mean the Chief Engineer for the time being having control over the work, and shall extend to and include any of his assistants acting under his instructions, and all instructions or directions, or certificates given, or decisions made by any one acting for the Chief Engineer, shall be subject to his approval, and may be cancelled, altered, modified and changed, as to him may seem fit.

2. All covenants and agreements herein contained shall be binding on and extend to the executors and administrators of the contractor, and shall extend to and be binding upon the successors of Her Majesty, and wherever in this contract Her Majesty is referred to, such reference shall include her successors, and wherever the contractor is referred to, such reference shall include his executors and administrators.

3. That the contractor will, at his own expense, provide all and every kind of labor, machinery and other plant, materials, articles, and things whatsoever necessary for the due execution and completion of all and every the works set out or referred to in the specifications hereunto annexed, and set out or referred to in the plans and drawings prepared and to be prepared for the purposes of the work, and will execute and fully complete the respective portion of such works, and deliver the same complete to Her Majesty at the times following, namely:

The whole of the works described in the foregoing specification and embraced in this contract on or before the twentieth day of May, in the year of Our Lord one thousand eight hundred and eighty-four. The said works to be constructed of the best materials of their several kinds, and finished in the best and most workmanlike manner, in the manner required by and in strict conformity with the said specifications and the drawings relating thereto, and the working or detail drawings which may from time to time be furnished (which said specifications and drawings are hereby declared to be part of this contract) and to the complete satisfaction of the Chief Engineer for the time being having control over the work.

4. That the several parts of this contract shall be taken together, to explain each other, and to make the whole consistent; and if it be found that anything has been omitted or mis-stated, which is necessary for the proper performance and completion of any part of the work contemplated, the contractor will at his own expense, execute the same as though it had been properly described, and the decision of the Engineer shall be final as to any such error or omission, and the correction of any such error or omission shall not be deemed to be an addition to or deviation from the works hereby contracted for.

5. The Engineer shall be at liberty at any time, either before the commencement or during the construction of the works or any portion thereof, to order any extra work to be done, and to make any changes which he may deem expedient in the dimensions, character, nature, location, or position of the works, or any part or parts thereof, or in any other thing connected with the works, whether, or not, such changes increase or diminish the work to be done, or the cost of doing the same, and the contractor shall immediately comply with all written requisitions of the Engineer in that behalf, but the contractors shall not make any change in or addition to, or omission, or deviation from the works, and shall not be entitled to any payment for any change, addition, deviation, or any extra work, unless such change, addition, omission, deviation, or extra work shall have been first directed in writing by the Engineer, and notified to the contractor in writing, nor unless the price to be paid for any addition or extra work shall have been previously fixed by the Engineer in writing, and the decision of the Engineer as to whether any such change or deviation increases or diminishes the cost of the work, and as to the amount to be paid or deducted as the case may be in respect thereof, shall be final, and the obtaining of his decision in writing as to such amount shall be a condition precedent to the right of the contractor to be paid therefor. If any such change or alteration constitutes, in the opinion of the said Engineer, a deduction from the works, his decision as to the amount to be deducted on account thereof shall be final and binding.

6. That all the clauses of this contract shall apply to any changes, additions, deviations, or extra work, in like manner, and to the same extent as to the works contracted for, and no changes, additions, deviations, or extra work shall annul or invalidate this contract.

7. That if any change or deviation in or omission from the works be made by which the amount of work to be done shall be decreased, no compensation shall be claimable by the contractor for any loss of anticipated profits in respect thereof.

8. That the Engineer shall be the sole judge of work and material in respect of both quantity and quality, and his decision on all questions in dispute with regard to work or material, or as to the meaning or intention of this contract and the plans, specifications and drawings shall be final, and no works or extra or additional works or changes shall be deemed to have been executed, nor shall the contractor be entitled to payment for the same, unless the same shall have been executed to the satisfaction of the Engineer, as evidenced by his certificate in writing, which certificate shall be a condition precedent to the right of the contractor to be paid therefor.

9. It is hereby distinctly understood and agreed, that the respective portions of the works set out or referred to in the list or Schedule of Prices to be paid for the different kinds of work, include not merely the particular kind of work or materials mentioned in said list or Schedule, but also all and every kind of work, labor, tools

and plant, materials, articles, and things whatsoever necessary for the full execution and completing ready for use of the respective portions of the works to the satisfaction of the Engineer. And in case of dispute as to what work, labor, materials, tools, and plant are or are not so included, the decision of the Engineer shall be final and conclusive.

10. A competent foreman is to be kept on the ground by the contractor during all the working hours, to receive the orders of the Engineer, and should the person so appointed be deemed by the Engineer incompetent, or conduct himself improperly, he may be discharged by the Engineer, and another shall at once be appointed in his stead; such foreman shall be considered as the lawful representative of the contractor, and shall have full power to carry out all requisitions and instructions of the said Engineer.

11. In case any material, or other things in the opinion of the Engineer not in accordance with the said several parts of this contract, or not sufficiently sound or otherwise unsuitable for the respective works, be used for or brought to the intended works, or any part thereof, or in case any work be improperly executed, the Engineer may require the contractor to remove the same, and to provide proper material or other things, or properly re-execute the work, as the case may be, and thereupon the contractor shall and will immediately comply with the said requisition, and if twenty-four hours shall elapse and such requisition shall not have been complied with, the Engineer may cause such material, or other things, or such work, to be removed, and in any such case the contractor shall pay to Her Majesty all such damages and expense as shall be incurred in the removal of such material, materials, or other things, or of such work, or Her Majesty may, in her discretion, retain and deduct such damages and expenses from any amounts payable to the contractor.

12. All machinery and other plant, materials and things whatsoever, provided by the contractor for the works hereby contracted for, and not rejected under the provisions of the last preceding clause, shall from the time of their being so provided become, and, until the final completion of the said works, shall be the property of Her Majesty for the purposes of the said works, and the same shall on no account be taken away, or used or disposed of except for the purposes of the said work, without the consent in writing of the Engineer, and Her Majesty shall not be answerable for any loss or damage whatsoever which may happen to such machinery or other plant, material or things, provided always that upon the completion of the works and upon payment by the contractor of all such moneys, if any, as shall be due from him to Her Majesty such, of the said machinery and other plant, material and things as shall not have been used and converted in the works, and shall remain undisposed of shall, upon demand, be delivered up to the contractor.

13. If the Engineer shall at any time consider the number of the workmen, horses, or quantity of machinery or other plant, or the quantity of proper materials, respectively employed or provided by the contractor on or for the said works, to be insufficient for the advancement thereof towards completion within the limited times, or that the works are, or some part thereof is, not being carried on with due diligence, then in every such case the said Engineer may, by written notice to the contractor, require him to employ or provide such additional workmen, horses, machinery, or other plant, or materials, as the Engineer may think necessary, and in case the contractor shall not thereupon within three days, or such other longer period as may be fixed by any such notice, in all respects comply therewith, then the Engineer may, either on behalf of Her Majesty, or if he see fit, may as the agent of and on account of the contractor, but in either case at the expense of the contractor, provide and employ such additional workmen, horses, machinery and other plant, or any thereof, or such additional materials respectively as he may think proper, and may pay such additional workmen such wages, and for such additional horses, machinery or other plant, and materials respectively, such prices as he may think proper, and all such wages and prices respectively, shall thereupon at once be repaid by the contractor, or the same may be retained and deducted out of any moneys at any time payable to the

contractor; and Her Majesty may use, in the execution or advancement of the said works not only the horses, machinery, and other plant, and materials so in any case provided by any one on her behalf, but also all such as may have been or may be provided by or on behalf of the said contractor.

14. In case the contractor shall make default or delay in diligently continuing to execute or advance the works to the satisfaction of the Engineer, and such default or delay shall continue for six days after notice in writing shall have been given by the Engineer to the contractor requiring him to put an end to such default or delay, or in case the contractor shall become insolvent, or make an assignment for the benefit of creditors, or neglect either personally or by a skilful and competent agent to superintend the works, then in any of such cases Her Majesty may take the work out of the contractor's hands and employ such means as she may see fit to complete the work, and in such cases the contractor shall have no claim for any further payment in respect of the works performed, but shall nevertheless remain liable for all loss and damage which may be suffered by Her Majesty by reason of the non-completion by the contractor of the works; and all materials and things whatsoever, and all horses, machinery and other plant provided by him for the purposes of the works, shall remain and be considered as the property of Her Majesty for the purposes and according to the provisions and conditions contained in the twelfth clause hereof.

15. The contractor shall be at the risk of, and shall bear, all loss or damage whatsoever, from whatsoever cause arising, which may occur to the works, or any of them, until the same be fully and finally completed and delivered up to and accepted by the said Minister for the time being; and if any such loss or damage occur before such final completion, delivery and acceptance, the contractor shall immediately at his own expense repair, restore and re-execute the work so damaged, so that the whole works, or the respective parts thereof, may be completed within the time hereby limited.

16. The contractor shall not have or make any claim or demand, or bring any action or suit or petition against Her Majesty for any damage which he may sustain by reason of any delay in the progress of the work, arising from the acts of any of Her Majesty's agents, and it is agreed that in the event of any such delay the contractor shall have such further time for the completion of the works as may be fixed in that behalf by the Minister for the time being.

17. The contractor doth hereby specially and unconditionally bind himself not to make any assignment of this contract, or any sub-contract for the execution of any of the works hereby contracted for; and in the event of any assignment or sub-contract being made by him, he, the said contractor hereby agrees and consents to forfeit all rights to the sum of thirty-eight thousand dollars deposited by him to the credit of the Receiver General of Canada, as security for the due performance of the works hereby contracted for; and also to forfeit all sums of money which may have then become due to him for the works already performed by him or for percentage retained under the contract; And Her Majesty, represented as aforesaid, may take the work out of the contractors' hands, and employ such means as she may see fit to complete the same; and in such case the contractor shall have no claim for any further payment in respect of the works performed, but shall nevertheless remain liable for all loss and damage which may be suffered by Her Majesty by reason of the non-completion by the contractor of the works; and all materials and things whatsoever, and all horses, machinery, and other plant provided by him for the purposes of the works, shall remain and be considered as the property of Her Majesty for the purposes and according to the provisions and conditions contained in the twelfth clause hereof:

18. Time shall be deemed to be of the essence of this contract.

19. This contract is hereby, pursuant to the provisions of the 8th section of the Statute 41st Victoria (1878) Chapter 5, made subject to the express condition, that no member of the House of Commons of Canada shall be admitted to any share or part of such contract, or to any benefit to arise therefrom.

20. The contractor shall be responsible for all damages claimable by any person or corporation whatsoever in respect of any injury to persons or to lands, buildings, ships or other property, or in respect of any infringement of any right whatsoever, occasioned by the performance of the said works, or by any neglect or misfeasance or non-misfeasance on his part, and shall and will at his own expense, make such temporary provisions as may be necessary for the protection of persons, or of lands, buildings, ships or other property, or for the uninterrupted enjoyment of all rights of persons or corporations, in and during the performance of the said works.

21. If the contractor fails at any time in paying the salaries or wages of any person employed by him upon or in respect of the said works or any of them, and any part of such salary be one month in arrear, or if there be due to any such person one month's wages or salary, the engineer may notify the contractor to pay such salary or wages, and if two days elapse and the same be not paid in full up to the date of payment or to such other date as may be in accordance with the terms of employment of such person, then Her Majesty may pay to such person salary or wages from any date to any date and to any amount which may be payable, and may charge the same to the contractor, and the contractor covenants with Her Majesty to repay at once any and every sum so paid.

22. The contractor will protect, and will not remove or destroy, or permit to be removed or destroyed, the stakes, buoys and other marks placed on or about the said works by the engineers of the works, and shall furnish the necessary assistance to correct or replace any stake or mark which through any cause may have been removed or destroyed.

23. Any notice or other communication mentioned in this contract to be notified or given to the contractor shall be deemed to be well and sufficiently notified or given, if the same be left at the contractor's office or mailed in any post office, to the contractor or foreman, addressed to the address mentioned in this contract, or to the contractor's last known place of business.

24. And Her Majesty, in consideration of the premises, hereby covenants with the contractor, that he will be paid for in respect of the works hereby contracted for, and in the manner set out in the next clause hereof the several prices or sums following, viz:

**NOTE.**—For the description of the Tender of H. J. Beemer and those of the other five Tenderers, with their several lists of prices in detail,—see the fly sheet statement marked T contained in the annexed document No. 20a.

25. Cash payments equal to about 90 per cent. of the value of the work done, approximately made up from returns of progress measurements and computed at the prices agreed upon or determined under the provisions of this contract, will be made to the contractor monthly on the written certificate of the Engineer that the work for, or on account of, which the certificate is granted has been duly executed to his satisfaction and stating the value of such work computed as above mentioned—and upon approval of such certificate by the Minister for the time being and the said certificate and such approval thereof shall be a condition precedent to the right of the contractor to be paid the said 90 per cent. or any part thereof. The remaining 10 per cent. shall be retained till the final completion of the whole work to the satisfaction of the Chief Engineer for the time being, having control over the work, and within two months after such completion the remaining 10 per cent. will be paid. And it is hereby declared that the written certificate of the said Engineer certifying to the final completion of said works to his satisfaction shall be a condition precedent to the right of the contractor to be paid or receive the said remaining 10 per cent. or any part thereof.

26. It is intended that every allowance to which the contractor is fairly entitled will be embraced in the Engineer's monthly certificates; but should the contractor at any time have claims of any description which he considers are not included in the



progress certificates, it will be necessary for him to make and repeat such claims in writing to the Engineer within fourteen days after the date of each and every certificate in which he alleges such claims to have been omitted.

27. The contractor in presenting claims of the kind referred to in the last clause must accompany them with satisfactory evidence of their accuracy and the reason why he thinks they should be allowed. Unless such claims are thus made during the progress of the work, within fourteen days, as in the preceding clause, and repeated in writing, every month, until finally adjusted or rejected, it must be clearly understood that they shall be forever shut out, and the contractor shall have no claim on Her Majesty in respect thereof.

28. The progress measurements and progress certificates shall not in any respect be taken as an acceptance of the work or release of the contractor from responsibility in respect thereof, but he shall at the conclusion of the works deliver over the same in good order, according to the true intent and meaning of this contract.

29. Her Majesty shall have the right to suspend operations from time to time at any particular point or points, or upon the whole of the works, and in the event of such right being exercised so as to cause any delay to the contractor, then an extension of time equal to such delay or detention, to be fixed by the Minister as above provided for, shall be allowed him to complete the contract, but no such delay shall vitiate or avoid this contract or any part thereof or the obligation hereby imposed or any concurrent or other bond or security for the performance of this contract, nor shall the contractor be entitled to any claim for damages by reason of any such suspension of operations. And at any time after operations have been suspended either in whole or part—such operations may be again resumed and again suspended and resumed as Her Majesty may think proper. And upon the contractor receiving written notice on behalf of Her Majesty that the suspended operations are to be resumed, the contractor shall at once resume the operations and diligently carry on the same.

30. Should the amount now voted by Parliament and applicable towards payment for the works hereby contracted for be at any time expended previous to the completion of the work, the Minister for the time being, may give the contractor written notice to that effect. And upon receiving such notice the contractor may, if he thinks fit, stop the work—but in any case shall not be entitled to any payment for work done beyond the amount voted and applicable as aforesaid—unless and until the necessary funds shall have been voted by Parliament in that behalf. And in no event shall the contractor have or make any claim on Her Majesty for any damages or compensation by reason of the said suspension of payment, or by reason of any delay or loss caused by the stoppage of work.

31. The contractor shall not permit, allow, or encourage the sale of any spirituous liquors on or near the works.

32. No work whatever shall at any time or place be carried on during Sunday, and the contractor shall take all necessary steps for preventing any foreman or agent or men from working or employing others on that day.

33. It is hereby agreed that all matters of difference arising between the parties hereto upon any matter connected with or arising out of this contract, the decision whereof is not hereby especially given to the Engineer—shall be referred to the award and arbitration of the Chief Engineer for the time being, having control over the works, and the award of such Engineer shall be final and conclusive; and it is hereby declared that such award shall be a condition precedent to the right of the contractor to receive or be paid any sum or sums on account or by reason of such matters in difference.

34. It is distinctly declared that no implied contract of any kind whatsoever, by or on behalf of Her Majesty, shall arise or be implied from anything in this contract contained, or from any position or situation of the parties at any time, being clearly understood and agreed that the express contracts, covenants and agreements herein contained and made by Her Majesty, are and shall be the only contracts, covenants and agreements upon which any rights against her are to be founded.

35. That the contractor hereby further covenants and agrees to take all the materials mentioned and enumerated at pages 27 and 28 of the specification marked "R," hereunto annexed, which said materials have been provided, prepared and delivered, part of them on the section and its vicinity by the former contractors and part still remains at the quarries and places mentioned in the said specification.

That the said materials are accepted and taken by the said contractor, at his own risk, in the state and condition in which the same may now be, and the contractor shall pay therefor to Her Majesty, her successors and assigns, the sum of one hundred and nineteen thousand three hundred and sixty-three dollars and sixty-four cents (\$119,363.64), such sum to be deducted from time to time out of the several monthly estimates as the works progress.

36. And whereas it is the intention of Her Majesty's Government to place this contract upon the table of the House of Commons of Canada at the next ensuing Session of Parliament, it is hereby agreed that in case the same be disapproved of by a resolution of the House, this contract and everything therein contained shall, from and after the communication of such resolution to the contractor, cease and determine as to all future works thereunder, but the provisions hereof shall govern the rights of the parties with respect to what may, up to that time, have been done hereunder, and in no event shall the contractor have or make any claim on Her Majesty for any damage or compensation by reason of such determination of this contract, or for any loss sustained by him by reason of the stoppage of the work, on account of expenses incurred in preparing for the same or otherwise, or for loss of anticipated profits

IN WITNESS whereof, the contractor hath hereto set his hand and seal and these presents have been signed and sealed by the said Minister and countersigned by the Secretary of the Department of Railways and Canals of Canada on behalf of Her Majesty.

Signed, sealed and delivered by the  
contractor in the presence of  
A. P. BRADLEY. }

H. J. BEEMER.

Signed, sealed and delivered by the  
Minister and Secretary of Railways  
and Canals in the presence of  
A. P. BRADLEY. }

CHARLES TUPPER.

F. BRAUN, Secretary.

## RETURN

(20a)

To an ADDRESS of the HOUSE OF COMMONS, dated 20th February, 1882:—  
 For Copies of all Advertisements for Tenders for the Works on Section 27 of the Welland Canal, or for Copies of Circulars issued to any parties asking for Tenders for such work, with the Names of all parties to whom such Circulars or Letters were sent; also for Copies of Orders in Council relating to the issuance of such Circulars or Letters, and the awarding of said Contract; also Copies of all Correspondence with the Department relating to the same; also Copies of all Orders in Council, Reports, Correspondence and Documents relating to the relieving of Messrs. Hunter, Murray & Co. from their Contract in connection with the Welland Canal, with a detailed Statement of Accounts as between them and the Government in respect to the Contract and the settlement thereof; and Copies of Valuations of the Material on hand, and a Statement of the Price at which the same was taken over by the Government on the settlement with Messrs. Hunter, Murray & Co.

By Command,

J. A. MOUSSEAU,

Department of the Secretary of State,  
 11th March, 1882.

Secretary of State.

## Re CONTRACTS 27.—HUNTER, MURRAY &amp; CLEVELAND.

1880.			
Jan. 26—29..	From Jno. Page.....	86,778	Transmits a letter from W. G. Thompson with his own report relative to the unsatisfactory condition of work connected with construction of the new aqueduct, etc., sec. 27, and recommends that the attention of contractors be drawn to this fact, etc., etc.
do 30. ....	To Hunter, Murray & Cleveland.	52,753	Asking if they intend to finish their contract for works on canal by 1st June, 1881, the specified time (86,778.)
Feb. 12—14..	From do ...	86,937	Relative to the unsatisfactory condition of the work on section 27, as reported in No. 86,778, they disclaim any responsibility and refer to the causes of delays and stoppages.
April 12—14	do do ...	87,530	Referring to delays which have occurred on work on new aqueduct, section 27, suggest that the Engineering Department furnish them with plans, etc., of coffer dams to permit laying dry the Welland River, in this branch of their work they have met with difficulties.

CONTRACTS 27—*Continued.*

1880.				
April 15.....	To do ...	53,225	Acknowledging 87,530 asking Department to furnish plans, etc., for coffer-dams, to lay dry the bottom of the canal, considered.	
May 4—10...	From J. Page, C.E.....	87,801	Reports on No. 87,530, and advises that Messrs. Hunter, Murray & Cleveland be informed that their proposition cannot be entertained, and that they be requested to submit a scheme for the immediate resumption of the works in a manner agreeable to the terms of the contract.	
do 13.....	To Hunter, Murray & Cleveland.	53,466	Refers to 87,530 and informs them that their proposition cannot be entertained, and requests them to submit a scheme for the immediate resumption of the works, in a manner agreeable to the terms of their contract, 87,530—87,801.	
June 31—2...	From do ...	88,025	In view of the delays and difficulties with which they have had to contend in the attempt to carry out the contract for the Welland River aqueduct, ask favorable consideration in their progress estimate of all the circumstances.	
do 3—4....	do do ...	88,060	Referring to their contract for Welland River aqueduct, wish to assure the Minister that they are ready and willing to employ the most experienced and skilful workmen in the country.	
do 11—12..	From J. Page.....	88,116	Reports on 88,025 and 88,060, <i>re</i> Hunter, Murray & Cleveland's failure, Welland River aqueduct—encloses resident engineer's report—advises that said contractors be informed that Department is unwilling to relieve of any of the responsibility embodied in contract, etc.	
do 12.....	To Hunter, Murray & Cleveland.	53,666	That it is not expedient to relieve you from constructing aqueduct through Chippewa River. There is no objection to dam being constructed on side indicated by contract, or, on same site as dam put in by you, which has failed. Removal of ruins from old dam and construction of new must be done according to contract 88,116.	
July 19—20.	From do ...	88,620	In reply to 53,666, make further suggestions and hope that in consideration of the facts set forth by them, the Department will be induced to take a more favorable view of their propositions.	
do 26—27.	From J. Page.....	88,676	States that 88,620, from Hunter, Murray & Cleveland, referring to aqueduct for carrying Welland Canal over Chippewa River, was forwarded to Mr. Thompson, Resident Engineer, whose report is enclosed, recommends that contractors be informed that the Department sees no reason to interfere in any way with conditions of contract. Also encloses draft of letter to be sent to Hunter, Murray & Cleveland.	
do 27.....	To Hunter, Murray & Cleveland.	54,049	That after considering the various statements in 88,620, and from certain facts connected with works in question, there is no reason to alter letter of 12th June, as to interfere with conditions of contract. (88,676.)	
Sept. 24—2..	From do ...	89,007	Acknowledging 54,149, and make further representations and suggestions in reference to their contract, sec. 27.	
do 2—4...	From J. Page.....	89,036	Reports on 89,007, making suggestions <i>re</i> their contract for aqueduct over Chippewa River. They to be informed that Department sees no reason to alter their decision conveyed. (53,666-54,049.)	

## CONTRACTS 27—Continued.

1880.					
Sept. 3.....	To	Hunter, Murray & Cleveland.	54,253	Acknowledging 89,007, and regrets that the efforts to form a coffer-dam have been so unsuccessful. Is fully aware of the necessity of forming a strong and well secured dam; states Minister cannot consent that dam in first place should embrace any more of river than is necessary for construction of three southern arches. (89,007.)	
do 4—13.	From	do	89,100	Acknowledging 54,253, with reference to their contract for aqueduct. Again ask that an inspector may be appointed, and that they may be authorized to provide bearing piles before excavation is completed.	
do 15.....	To	do	54,323	Inviting attention to official letters dealing conclusively with matters brought under their notice, and that being seven months since collapse of dam, a more sufficient way of showing this their intention should be adopted than by writing indefinite letters.	
Oct. 18—19.	From	do	89,497	Desire to give up contract on sec. 27; consent of sureties enclosed.	
do 19—22.	do	do	89,518	Encloses application signed by all the members of the firm asking to give up contract for sec. 27; consent of sureties enclosed.	
do 22—22.	From	J. Page.....	89,525	Acknowledges receipt of 54,560, accompanied by another letter from Hunter, Murray & Cleveland, concerning relinquishing of their contract on sec. 27, and says immediate instructions should be given to some person to make arrangements for works that have been done, and re-let those that are required for completion of undertaking.	
do 22.....	To	do	54,567	Requests a statement of measures for best completion of sec. 27, from which Hunter, Murray & Cleveland desire to be relieved. (89,525.)	
do 23—25.	From	do	89,552	Says in reply to 54,567, the best way is to invite "tenders" by "circular" for completion of aqueduct over Chippewa River, and address such to contractors of means and reliability.	
do 26.....	To	Report to Council.....	54,595	Recommending that H. M. & C. be permitted to relinquish this contract for sec. 27, that tenders be invited by circular letter to contractors selected by the Chief Engineer of Canals. (89,552.)	
do 27—28.	From	Order in Council....	89,575	Authorizing H. M. & C. to relinquish their contract for sec. 27, and that tenders be invited by circular letters to contractors experienced, &c., selected by Chief Engineer of Canals.	
do 28.....	To	J. Page.....	54,613	That an account passed accepting relinquishment of H. M. & C.'s contract. That according to said order he is to examine the work in question, and determine what is best to do, seeing that they are resumed early, and obtaining such information as will enable an equitable settlement with contractors. (89,575.)	
Nov. 12.....	To	Hunter, Murray & Cleveland.	54,713	That under account of 27th ult., they are permitted to relinquish their contract for sec 27. (89,575)	
Mar. 1—1....	From	do	90,724	Telegram:—Have met Mr. Page at Welland, who is reading over his letter of instructions. Is of opinion that he requires discretionary powers to enable him to effect a settlement of our matter; he would therefore be obliged by your telegraphing him such authority as will permit him to exercise his judgment in affecting a settlement in the premises.	

## CONTRACTS 27—Continued.

1880.				
Mar. 2.....	To Hunter, Murray, & Cleveland.		55,300	Telegram:—Will you accept Mr. Page's decision of discretionary powers to settle with you, as stated in your yesterday's telegram are given.
do 3—3.....	From do do		90,726	Telegram:—In answer to your telegram of yesterday, we understood from Mr. Page that he was not possessed of sufficient authority to look into our matter with a view to effect a settlement; we asked that sufficient powers be granted him to do so. If our request is not in accord with the views of the Minister we will not urge it.
do 3—5.....	do do		90,740	Statement of account for works performed, etc., on contract 27.
do 3—5.....	do do		90,769	Telegram:—In further reply to your telegram of 2nd inst., we will accept the decision of Mr. Page if discretionary powers to settle with us are given him.
do 10.....	To do do		55,350	Acknowledging 90,769.
do 10.....	To Jno. Page .....		55,351	Referring 90,769.
do 10... ..	To Hunter, Murray & Cleveland.		55,359	Telegram:—Your telegram of 8th inst. received, stating that you will accept the decision of Mr. Page if discretionary powers to settle with you are given him. I have therefore to inform you that as soon as the necessary documents are prepared, they will be forwarded for the signature of respective members of your firm.
do 12.....	To Report to Council .....		55,374	Recommending that under authority of Public Works Act, Mr. Page be sole arbitrator for determining amount to be paid Hunter, Murray & Cleveland, contractors, and that authority be given for preparation of documents necessary to such reference.
do 16—17..	From Hunter, Murray & Cleveland.		90,868	Are desirous of effecting a settlement of their contract sec. 27, so they will abide by Mr. Page's decision if discretionary powers are given him.
do 23—31..	From Order in Council ...		91,012	Constituting Mr. Page sole arbitrator for determining the amount to be paid Hunter, Murray & Cleveland to relinquish their contract, sec. 27.
Aug. 3—4...	do J. Page.....		92,218	Encloses his award in the valuation and arbitration, sec. 27, Hunter, Murray & Cleveland, amounting to \$61,313.12, and memo. <i>re</i> list of materials and plant referred to as awarded.
do 3—4...	To do .....		92,226	Accounts amounting to \$28.00 for expenses of arbitration " <i>re</i> Hunter & Co."
do 10—15.	From Order in Council ...		92,321	To pay Hunter & Co. \$61,313.12, in full settlement of all claims from their contract and to pay \$28.00 costs of arbitration.
do 24—24.	do Minister of Finance		92,418	Enclosing an instrument to be signed by Hunter & Co., discharging the Government from all claims under their contract.
do 25—25.	do Hunter & Co. ....		92,428	That the 5 per cent. deposit held by Government as security for contract, secs. 27 and 35, may be enclosed to Imperial Bank, Toronto.
do 25.....	To J. M. Courtney .....		56,346	That the 5 per cent. security (\$60,000) deposited in 1877 by Hunter & Co. be returned to Department.

## CONTRACTS—Continued.

1880.			
Oct. 1—3....	From Bannerman & Co...	92,712	Telegram:—We asked permission to bid on aqueduct, Welland Canal, from Mr. Page. We were refused permission by Resident Engineer to see plans or get specifications and form of tender without Page's consent. We can comply with any terms as to security the Department may ask, and consider ourselves as competent to do the work as other firms that are tendering. Please inform us why we are excluded. Answer.
do 1—3....	do T. Wells to Sir J. Macdonald.	92,725	Telegram:—Bannerman & Co.. of which firm I am a member, who completed sec. 33, expected to be asked to tender for the canal aqueduct now being let. May they not tender? It is reported contractors who are asked to tender are pooling it.
do 3 .....	To W. G. Thompson .....	56,578	Telegram:—Inform Mr Page that Sir J. A. Macdonald, on application of Bannerman & Co. for leave to tender for aqueduct, thinks they should be allowed to do so.
do 3—4....	From do .....	92,727	Telegram:—Yours received. Will hand it to Mr. Page on his arrival here.
do 5—5.	From John Page.....	92,745	Telegraph message sent through Thompson, received at 8 o'clock last night. Circular letters were prepared and sent agreeably to terms of Minute of Council on subject. Time expired Tuesday for receiving tenders. See circular letters.
do 11—14.	do do .....	92,809	Names of contractors circular letters were sent to, asking them to tender for reletting of section 27, with copy of such letters and specifications.
do 15—15.	do do .....	92,815	List of tenders for sec. 27 recommending that H. J. Beemer, \$759,170, be accepted.
do 4—17.	From H. J. Beemer.....	92,816	Tender for works on sec. 27, No. 1, \$759,170.
do 3—17.	From A. Manning... ..	92,817	do do No. 2, \$787,414.
do 2—17.	From R. L. Gisborne & Co.....	92,818	do do No. 3, \$853,093.
do 3—17.	From M. A. Cleveland... ..	92,819	do do No. 4, \$890,427.
do 4—17.	From O. H. Rayner & Co .....	92,820	do do No. 5, \$956,992.
do 3—17.	From G. Peterson & Co.. ..	92,821	do do No. 6, \$966,591.
do 11—17.	From Tenders.....	92,822	List of tenders for works on sec. 27; also cheques.
do 17.....	From John Page.....	92,823	Extension of tenders for work on sec. 27.
do 18.....	To report to Council.....	56,645	To accept tender of H. Beemer amounting to \$759,170 for completion of works on sec. 27. Contract to be subject to approval of Parliament
do 19.....	To H. J. Beemer.....	56,648	Telegram:—Deputy would like to see you as soon as convenient.
do 19—21	From Order in Council... ..	72,864	Awarding contract for completion of sec. 27 to H. J. Beemer.
do 27—28.	From H. J. Beemer.....	92,919	Telegram:—Will go up to Ottawa to-night with deposit. Please have contract ready to sign to-morrow as I wish to commence work immediately.
do 28—28.	do do .....	92,945	Enclosing deposit receipt for \$38,000 as 5 per cent. security in connection with his contract for sec. 27.

CONTRACTS 27—*Concluded.*

1880.			
Oct. 31—2...	From Minister of Justice.	92,978	Recommending Order in Council of 19th October be amended " <i>Re</i> H. J. Beemer's contract" making it binding until disapproval by Parliament.
Nov. 2.....	To Governor General in Council .....	56,752	Order in Council of 19th October " <i>Re</i> H. J. Beemer's contract" be amended regarding approval of Parliament.
do 4—7..	From Order in Council...	93,019	Amending Order in Council 92,864 " <i>Re</i> H. J. Beemer's contract."
do 8.....	To H. J. Beemer.....	56,776	Agreement for completion of sec. 27.
do 11—12.	From do .....	93,093	Drafts of agreements " <i>Re</i> 5 per cent. security on contract for sec. 27."
do 15.....	To do .....	56,826	Security agreement for \$38,000 for contract sec. 27.

From the within letter it will be seen that the progress of matters connected with the construction of the new Aqueduct through the Welland River still continues unsatisfactory. The time when in terms of the contract it should be completed is 1st June, 1881, but at the present time comparatively little has been done, except providing materials.

It is therefore imperative that the contractors should be officially notified by the Department of this very unsatisfactory condition of matter and at the same time be requested to state what are their intentions in the premises.

J. PAGE.

28th January, 1880.

WELLAND, January 26th, 1880.

SIR,—I regret to have to report that Mr. John Hunter's absence, caused by illness, continues, and that no material progress is being made on Section 27 of the Welland Canal.

No attempt is being made to get a second pump in working order in the Aqueduct foundation pit, and the failure of the present pump would in all probability result in the pit filling.

The extensive repairs necessary on the north and west sides of the coffer-dam, are not being attempted, but temporary repairs which fail daily and are again repeated, are being made daily at considerable cost.

Mr. T. Hunter was here, part of last week, but the condition of matters is practically the same as when I last wrote, nor do I know of anything being done with a view to improving affairs. Looking upon the Aqueduct as the key to Welland Canal enlargement, I consider that I should be neglecting my duty, if I failed to inform you that the present condition of matters on section No. 27 is most unsatisfactory.

I have the honor to be, Sir, your obedient servant,

W. G. THOMPSON.

JOHN PAGE, Esq., Chief Engineer of Canals, Ottawa.

OTTAWA, January 30th, 1880.

SIRS,—By direction of the Minister of Railways and Canals, I have to inform you that this Department has been notified through its Engineers of the unsatisfactory condition of the works comprised in your contract for section 27 of the Welland Canal. In view of the necessity for the completion of such works by the 1st June,



1880, the date specified in your contract, I am to request that you will inform the Department whether you propose adopting such measure as may give assurance of your ability and intention to complete the works within the time named.

I am, Sirs, your obedient servant,

F. BRAUN, Secretary.

Messrs. HUNTER, MURRAY & CLEVELAND.

St. CATHARINES, 12th February, 1880.

SIR,—We have the honor to acknowledge the receipt of your communication, No. 52,753, under date of the 30th ult., and in answer thereto we beg leave to say if the work on section 27 of the Welland Canal enlargement is not as far advanced as the lapse of time would warrant, we must certainly disclaim any responsibility therefor; it will an once be apparent that it would operate very seriously against our own interests to prolong the work in course of construction; on the contrary, we have prosecuted the work as fast as it could be done, when the delays and stoppages to which we were compelled to submit (at the instance of the engineer in charge) are considered.

According to the terms of our contracts, we were to have performed the dredging for the the first and second sections of the coffer-dams in the autumn of 1877, and although we made the necessary arrangements, by providing the machinery, &c., at a very large expense, and repeatedly applied to the engineer in charge for permission to commence work in the foundation we were, nevertheless, not permitted to commence till the end of May following, thus causing delay of the work for upwards of six months, through which we sustained heavy pecuniary loss

In the season of 1878, we put the coffer-dams in place, unwatered the pit and prosecuted the excavation during the autumn of that year and the winter of 1879 until we were ordered by the engineer in charge, on the 10th of April, 1879, to fill the dam with water, which effectually stopped the work on the foundation, by which we sustained serious loss, the amount of which we cannot as yet accurately compute. We were not permitted to unwater the foundation again until the latter part of October of that year, since when we have worked on the preparation of the foundation when it was possible to do so, with all the force and appliances that could be used and when permitted by the engineer in charge. At present we are refused permission to proceed with the excavation of that portion of the foundation nearest the present canal embankment.

In putting in place the retaining wall which was considered necessary to prevent the sliding of the embankment, and emptying the water of the Welland Canal into the Welland River (endangering the present aqueduct structure and stopping navigation for an indefinite period), we had to overcome difficulties not usual to works of this class, and in doing so were obliged to use a large amount of timber and other material for which we have received no estimate.

With regard to the general condition of the work on this section, we have to inform you that portions of the work are now finished; the ordinary excavation is as far advanced as the engineer would permit, the lock more than half built and the stone cut for the balance, large quantities of stone quarried and cut for the aqueduct, and a portion of it delivered on the ground, and the whole in as advanced a condition as it is possible to be when the causes of delay to which we have been subject are taken into account.

There is in the prosecution of this work a very important fact to which we wish to draw your attention. According to the terms of our contract, we were obliged to construct certain coffer-dams for the purpose of unwatering the foundation for the masonry of the Aqueduct. In building those dams the location was selected for us by the engineer in charge, and we find (as in the present instance) that the soft and yielding nature of the river bed makes but a very imperfect foundation. We find in some portions of the foundation of the dam the pressure of the puddle wall between

the piles which compose the dam, is so great that it presses up the earth on the inside of the foundation pit; and while we hold ourselves responsible to construct the dams in a substantial and efficient manner, we must claim the protection of the Department against loss sustained by reason of the exceptionally peculiar nature or quality of the soil in the river bed, upon which these dams have been erected.

While we fully recognize the right of the engineer in charge to control the construction of the work in accordance with the terms of the specifications, we most decidedly object to his continual interference and dictation as to the mode of carrying on the work, and we would here draw your attention to the fact that the progress estimates on this section are largely in arrears.

With regard to this contract to be finished by the 1st of June, 1881, we will do all that can be done to accomplish that end, we will use our very best efforts with the assistance of the most modern and improved machinery to complete the work at the earliest possible date, should, however delays occur, they must be attributable to conditions imposed by the engineer in charge or such other circumstances as are beyond control.

We have the honor to be, Sir, your obedient servants,

HUNTER, MURRAY & CLEVELAND.

F. BRAUN, Esq., Secretary Department Railways and Canals, Ottawa.

St. CATHARINES, 12th April, 1880.

SIR,—We have the honor herewith to submit for your favorable consideration the following proposition, which we trust will fairly and equitably remove the delays which have heretofore attended the prosecution of the work on the new Aqueduct, on section 27 of the Welland Canal enlargement.

The construction and maintenance of sufficient coffer-dams to permit laying dry the bottom of the Welland River, is the only difficulty to be overcome to permit the prosecution of the work with the utmost despatch.

In prosecuting this branch of the work (coffer-dams), we have encountered obstacles and delays mainly noted in our letter to the Department under date 12th February last (to which we would now refer), which justify us in making the following proposition.

We would suggest that the Honorable the Minister of Railways and Canals do authorize the Engineering Department to prepare plans and specifications for the construction of the necessary dams, and that the same be furnished at the earliest possible date, and according to which we will construct the dams and furnish the materials required, and be paid for them according to the schedule prices specified in the contract and applicable to such materials as are required for the same.

What labor and materials we have furnished in the construction of the dams now built, we are justly entitled to be paid for.

Should our suggestion be favorably considered we would in consequence have no claim for bulk sums in building coffer dams or unwatering the foundation of the Aqueduct.

The only item in the prosecution of this branch of the work which would not have a fixed price would be the pumping, the price for which we would allow the Department to fix.

We have the honor to be, Sir, your obedient servants,

HUNTER, MURRAY & CLEVELAND.

F. BRAUN, Esq., Secretary Department Railways and Canals, Ottawa,

P.S.—We would thank you to lay this communication before the Minister at as early a date as possible.

H., M. & C.

Ottawa, April 15th, 1880.

SIR,—I have to acknowledge the receipt of your letter of the 12th inst., asking that this Department furnish the plans and specifications for the coffer-dams necessary for the work of laying dry the bottom of the Welland River, and to inform you that the matter will be considered.

I am, Sir, your obedient servant,

F. BRAUN, Secretary

Messrs. HUNTER, MURRAY & CLEVELAND, Contractors,  
St. Catharines, Ont.

Ottawa, 4th May, 1880.

SIR.—I have carefully read over the accompanying letter from Messrs. Hunter, Murray and Cleveland, No. 87,530, acknowledging that the failure of the coffer-dam built by them at the Aqueduct has delayed the works, and in reality asking that they may be relieved of the responsibility of carrying out that important part of the contract.

That this may be done in the least obtrusive way, they suggest that authority be given to the Engineering Department to “prepare plans and specifications for the construction of the necessary dams” \* \* \* \* “at the earliest possible date, and according to which they, the contractors, will construct the dams and furnish the material required, and be paid for them according to the schedule prices, &c.” \* \* \* \* “and that the Department fix a price for pumping.”

On this being done they are willing to waive all claims for the contract, bulk sums for making coffer-dams and unwatering the foundations of the aqueduct. All this, in the abstract, seems to amount to a certain conviction on the part of these gentlemen, that they have undertaken to do something which they are unable to carry out, and that they are now desirous of stepping aside and allowing their responsibilities, relative to dams in the future, to devolve upon others whose advice they, the contractors, have hitherto ignored and might fairly do so, by the terms of the contract for all parts of the undertaking, except those directly connected with the permanent structure.

It is a well-known fact, as admitted by the contractors, that the coffer-dam put in by them has failed to effect the contemplated object. See my (printed) report dated 16th February, 1880, pages 55, 56 and the last paragraph of page 70 on this subject; also letter 86,778, with memo. on back of it, as well as letter 86,927 with remarks on it, and Mr. Thompson's report of the 16th February hereunto appended, in reply to certain representations made by the contractors in letter No. 86,937.

The contractors being entirely responsible for the construction of the coffer-dams and the unwatering of the works, and having made them in their own way, uncontrolled by any one, and although not absolutely declining to hear advice, they seldom, if ever, acted on any advice given in relation to the dams.

To relieve them of their liabilities for the future means, at the same time, the assumption of those of the past, a proposition that cannot reasonably be entertained, besides it would be a direct violation of the contract, and be, in a measure, offering a premium unmerited in every sense of the word.

I, therefore, advise that Messrs. Hunter, Murray and Cleveland, be informed that the proposition made in their letter of the 12th ultimo, cannot be entertained, and that they be requested to submit a scheme for the immediate resumption of the works in a manner agreeable to the tenor of the contract; otherwise, this Department will be under the necessity of adopting such a course as warranted by the circumstances.

I have the honor to be, Sir, Your obedient servant,

JOHN PAGE, Chief Engineer, Canada.

Approved, C. T., May 12th, 1880.

WELLAND, 16th February, 1880.

SIR,—I beg to acknowledge the receipt, by this morning's mail, of your letter of the 14th instant, enclosing copy of a letter, dated February 12th, 1880, signed Hunter, Murray & Cleveland, in reply to a letter from the Secretary of the Department of Railways and Canals, relative to section 27 of the Welland Canal Enlargement.

As directed, I proceed at once to report on the various statements made in the letter, and in doing so will quote my letters to you during the progress of the works.

I will pass over for the present, the first clause in the letter, which disclaims any responsibility for the works not being further advanced, and attributes to stoppages caused by the engineer in charge.

In the second clause, the writer says: "According to the terms of our contract we were to have performed the dredging for the 1st and 2nd sections of the coffer-dam in the autumn of 1877, and although we made the necessary arrangements by providing the machinery, &c., at a very large expense, and repeatedly applied to the engineer in charge for the permission to commence work in the foundations, we were, nevertheless, not permitted to commence till the end of May following, thus causing a delay of work for upwards of six months, through which we sustained heavy pecuniary loss." The above clause conveys the idea, that for upwards of six months prior to the end of May, 1878, the contractors were prepared to proceed with the dredging of the site of the aqueduct, but were prevented doing so by the engineer in charge.

The contract for section 27 was signed September 26th, 1877, and shortly before the close of navigation, a dredge, a tug, and some dumping scows belonging to the contractors, were brought from Toronto to Welland, and placed in the Chippewa River to be ready for work next season, but no derrick was provided for handling the material to be excavated, and the dredge and scows consequently were unemployed.

A contract was entered into with the firm of Beatty & Sons, of Welland, to construct a derrick and put it in position on the bank of the Chippewa River, above Welland, where it was to be ready for work in the spring of 1878.

Arrangements were also made for the use of certain low land on the north side of the Chippewa river, where material excavated from the aqueduct foundation pit and widening the river, was to be spoiled.

The derrick above mentioned was erected by the time specified in 1878, but a continuance of water in the Chippewa River prevented its being in working order as early as was expected.

In the spring of 1878, the contractors informed me that their arrangements for dredging were completed.

I was unable to attend to the matter at once, but the different lines were laid out, with the least possible delay.

But when the contractors were informed, May 9th, that they could proceed with the dredging they discovered that the dredge which had been brought upon the ground was not suitable for the work to be done, and it was removed, and another one purchased, and through this delay of the contractors, dredging operations were still further delayed until the last day of May.

I am at a loss to know what the "heavy pecuniary loss" was, that is mentioned at the end of the clause under consideration, unless it was consequent on bringing an unsuitable dredge upon the work, and having to remove it and purchase another.

The third clause in the letter passes rapidly over the period from the date when dredging was commenced on the last day of May, 1878, to the 10th of April, 1879, when I directed the contractors to fill the Aqueduct coffer dam, my authority for doing so being found in clause 1, page 9, of the specification.

I would gladly pass as rapidly over the period from May 30th, 1878, to April 10th, 1879, as the writer of the letter has done, but it was during that interval that errors of judgment in the construction of the coffer-dam were made by the contractors, and want of experience shown which has led to the series of mishaps that followed, and now delay the work.

Early in July, 1878 the contractors began the formation of the coffer dam by driving two rows of 12 by 12 piles from fifteen to eighteen feet apart, the piles being white pine, and many of them elm culls.

At this stage of the work I pointed out to the contractors the desirability of having a diving suit upon the work, to admit of the ground being cleared of logs and other impediments to driving the piles closely together, and also to admit of the walings being thoroughly adjusted.

The contractors promised to provide the diving suit as I reported to you at the time, but it was not got, the services of a naked diver being employed.

The consequence was that obstructions were not thoroughly removed, and the piles were not driven as closely together as they should have been, as the contractors now find to their loss.

To tie the two rows of piles together the contractors used  $1\frac{1}{2}$  in. round iron rods, placed about ten feet apart, and the walings (of which there were two), were pine 12 by 12 inches square with cast iron washers 6 in. by 1 in.

As these works were in progress, I frequently called the contractors' attention to what I considered the want of proper care in forming the coffer-dams, and the insufficiency of the materials.

I advised oak walings, heavier washers, and stronger tie rods, and that the puddle, when put in between the rows of piles, should be well worked down with poles, but as I stated when reporting these matters to you in a letter dated October 2nd, 1878: "By clause 2, page 9, of the specification, the contractor is responsible for the construction, suitability, stability and maintenance of the coffer-dam."

"I have therefore considered that in advising additional precautions, I was going to the extent of my authority, as by calling for their adoption, I might to a certain extent be giving the contractors ground for claiming, in case of a failure, that they had been relieved of their responsibility."

The above measures for making a reliable coffer-dam were not adopted, the contractors considering my suggestions, and I may say yours (for the same suggestions were made by you to Mr. John Hunter in my presence), unnecessary.

On September 20th, 1878, the last pile for the first section of the coffer-dam was driven, and between that date and the end of the month the time was occupied in getting in the tie rods, and fitting the spans between the piles with planks, boards and wedges.

On October the 1st, 1878, the pumps were started, and continued running with some interruptions until the 8th, when the dam showed signs of weakness, with a head of water against it of four feet ten inches (4 ft. 10 in.).

The coffer-dam was being strengthened by putting in additional walings, rods and braces when, on the night of October 10th, one of the walings on the west side broke, throwing the strain suddenly on the  $1\frac{1}{2}$  in. rod next the break.

The rod parted, and the adjoining rods went in succession, until a length of about one hundred and thirty feet (130 ft.) of cofferdam was torn asunder, and the summer's labor and a season lost.

The day following the break the contractors determined to build anew the west side of the coffer dam, outside the part that had failed, and this work was proceeded with as soon as the necessary materials were obtained.

The first walings of the new portion of the dam were put in position October 21st, and the work proceeded as reported in my letters of October 24th, November 18th and 30th.

On the 19th of October, 1878, Mr. John Hunter was obliged to leave the work through sickness, and was absent until the end of November.

By the end of December the rebuilt portion of the coffer-dam was said to be completed, and the north and east sides had been strengthened by additional bolts, braces and timber ties across the tops.

The pumps were again started but did not lower the water rapidly, the puddle lately put in, freezing and lifting from the unfrozen clay.

On the 10th of December, the water in the coffer dam had been lowered nine feet, and the following day the river rose two feet, the water coming in under the frozen clay faster than the pumps could discharge it.

The pumps were continued working, and men employed digging out frozen clay, and replacing it, until December 9th, when no headway being made the contractors stopped pumping and the water soon rose in the coffer-dam to the same height as in the river.

At this stage of the work, the contractors commenced to drive stay piles inside the coffer dam to assist in strengthening the north side, but to do this, a pile driver, that could be worked on the dam, had to be built.

Shortly after work was commenced with this pile driver, one of the guys gave way, allowing the pile driver to fall and be shattered, and sending the hammer into twenty feet of water, where several days were spent in searching for it, a new one having to be got at last.

During the time when the stay piles were being driven, men were constantly employed in removing frozen puddle from the coffer dam, and endeavoring to substitute good puddle.

Driving stay piles was discontinued January 18th, 1879, and by January 27th, additional tie rods and some braces were in position when the pumps were started.

The water was drawn down rapidly until the evening of January 30th, when only four feet of water remained in the coffer-dam.

The pumps were stopped for repairs, and the following day the river began to rise, developing leaks in the dam which continued increasing until February 2nd, when the coffer-dam was again full or nearly so.

On the 6th of February, the pumps were started again; on the 10th February, 1879, the first section of the aqueduct coffer-dam was unwatered for the first time.

The contractors at once commenced putting a plank road into the aqueduct foundation pit, and a start at the excavation was about made, when a rise in the river again filled the coffer-dam on the 9th of March.

On the 17th of March, the pumps were again started, and on the 20th of the month, the water was lowered sufficiently to admit the roads being got into shape again for continuing the excavation.

From the 20th to the 29th of March, 1879, a small force was employed at intervals, excavating in the aqueduct pit, and on March 30th the water again came in and stopped the work for two days.

The pit was then unwatered again, and remained unwatered until April 10th, when the water was let in by my directions to guard against a threatened break in the canal bank, as I telegraphed to you the same day.

It will therefore, be seen, that up to April 10th, 1879, the work done in the foundation pit was small in consequence of the repeated failures of the coffer-dam due to imperfect construction, and for which the contractors are responsible.

The letter goes on to say: "We were not permitted to unwater the foundation again until the latter part of October of that year (1879), since when we have worked in the preparation of the foundation when it was possible to do so, with all the force and appliances that could be used, and when permitted by the Engineer in charge. At present we are refused to proceed with the excavation of that portion of the foundation nearest the present canal embankment." It was not until the 20th of October, 1879, that the south oblique wall, connecting the present and contemplated Aqueduct was sufficiently advanced, and the mortar set, to make it desirable for the weight of the canal bank to be borne by it, and I therefore required the water to be left in the coffer-dam until that date, as the removal of the water would have withdrawn the support from one side of the pit in which the oblique wall was built, and have thrown the weight of the canal bank upon a green wall.

It is true that I have not permitted the contractors to remove all the material directly in front of the oblique wall at present for this reason:

The oblique wall is built as you are aware, on a bed of concrete 2½ feet in thickness, and in consequence of the oak sheet piles which were driven in front of it, not

being as close together as is desirable to protect the foundation from scour, it will be necessary to drive some more piles to cover the open joints.

To do this work satisfactorily, the aqueduct foundation pit must be free from water, and since the coffer dam was last unwatered there has been no reasonable prospect of its remaining dry for any given length of time. Since the breaking of the piles at the North West angle of the coffer-dam, and failure of the pumps, which I telegraphed you on the 23rd December, 1879, the coffer-dam has been failing daily, as my letters of December 25th, 1879, and January 6th, 16th and 26th, 1880, have informed you.

Mr. John Hunter's services have practically been lost to the work through sickness; Mr. Cleveland has had his hands full on section 35, which, under his able management is progressing most satisfactorily, and Capt. Murray has been occupied with matters of finance and general business matters of the firm, such, I understand, being the arrangement among the partners.

In Mr. John Hunter's absence the person representing the contractors is Mr. Hunter's son, an energetic young man, who, I believe, has the interest of the firm thoroughly at heart, but who has not the experience required by one in charge of such a piece of work as this.

Under those circumstances, I determined that the foundations of the oblique wall should not be exposed, until more favorable circumstances gave a better prospect of having the work done as was necessary.

At the present time a considerable length of the coffer-dam on the west side is nearly four feet below high water mark, and a night's rain might raise the river to such a height as to cause a rush of water into the foundation pit, and were the foundation of the oblique wall exposed by the removal of it the day before, the undermining of the wall and the destruction of the canal bank might follow.

On the second sheet of the letter, the writer says: "In putting in place the retaining wall which was considered necessary to prevent the slipping of the embankment, &c., &c."

This clause does not show an intimate knowledge of the work contracted to be done on section 27, or the manner of payment provided for.

The 10th clause on page 7 of the specifications reads: "The first section of the dam may be made to include the space for the oblique line of wall between the south-west abutment of the present structure and that of the new one, otherwise a separate dam may be put in." Showing that this wall was part of the original design, not an after thought, as implied.

As regards payment, item No. 36 in the form of tender is a bulk sum for the first section of the aqueduct coffer-dam, and item No. 38½ is a bulk sum for the coffer-dam for building the south oblique wall, should that mode of procedure be adopted.

The contractors elected to build the south oblique wall in the coffer-dam for the first section of the aqueduct, they failed in doing so, and it became necessary to build the coffer-dam (item No. 38½) for which I have returned the full amount in the contract.

The clause in the letter which refers to the progress made on other parts of the section, does not require comment, the facts being generally as stated, with the exception that I have no recollection of any detention due to the engineer in charge in prosecuting the excavation.

The next clause, which occupies the upper part of page 3, is based on a state of affairs which does not exist. I have no hesitation in saying that the bottom of the aqueduct foundation pit is not rising, as the levels which are being continually taken prove beyond all doubt.

I have made inquiry with a view to learning where the idea of the bottom rising originated, and the explanation is so simple as I fear to provoke a smile, which I have no desire to do when discussing a matter so serious (from any point of view) as the present condition of the Aqueduct coffer-dams. Before the collapse of the pump at the north-west angle of the coffer-dam, mentioned in my telegram of 23rd December, 1879, and letter of 25th December, 1879, the pump house and the frame carrying the pump occupied a certain relative position as regards level. When the piles of the

dam broke in two, under the pump house, the pump house settled down on one side, as can be seen by the most casual observer, and changed the relative level of the pump house and pump frame.

This difference of level was pointed out yesterday by the man who originated or adopted the rising bottom idea, as evidence of the bottom coming up, and no other clue to the idea can be found. The contractors, when dredging for the site of the Aqueduct, had the best opportunities of knowing the character of the material on which they had to form their dam, and if the bottom was as soft as stated in the letter (and I am happy to say it is not), it was the contractor's duty to make a suitable dam, *vide* clause 2, page 9, to the specifications.

The next clause in the letter is a protest against "the continual interference and dictation as to the mode of carrying on the work" by the engineer in charge, and a statement to the effect "that the progress estimates on this section are largely in arrears."

In reply to the first of these statements, I would say that I am only aware of two occasions when the contractors complained of my "dictating" as to when and where they should work, although the contract gives me that authority. The first of these is mentioned in my letter to you, dated 4th November, 1879. The lock walls of the Welland lock were being carried up without the puddle bank being formed in rear of them.

I had frequently called the contractor's attention to the necessity of filling in behind the walls, stating as my reasons for wishing to have it done that the lateness of the season might any day bring frost which would injure the unprotected walls, and prevent puddle being properly made, in which event the water would find its way behind the lock walls and cause heavy expenses hereafter, and, on the other hand, a severe rain would certainly cause the clay bank to fall and possibly damage the lock wall, for which the contractors have been paid.

Promises to do this work, as required, were made but not carried out, and as a last resource, I obliged one gang of masons to stop building October 29th, 1879, and their laborers were then employed in puddling behind the lock walls.

The second instance where interference was spoken of, is in the case mentioned in the letter where I required the contractors to discontinue for the present removing clay from in front of the south oblique wall, for the reasons already given, and turn their attention to the coffer-dam, which was going to pieces.

In both of these cases, I acted under the authority given in the contract to the engineer in charge of the works, and required the contractors to protect Government property, for which the contractors had already been paid. With reference to the progress estimates, for section 27 being "largely in arrears," I beg to say, that the amounts as returned in the progress estimates for section 27, up to January 31st, 1880, are all that the contractors are entitled to. The contractors informed me that they considered they were under estimated in the matter of stone for the Aqueduct and lock, returned under the head of materials delivered.

The chief complaint is in connection with stone delivered at a siding near the Beamsville quarry, where the contractors had not obtained a lease of ground, or transferred it to the Department of Railways and Canals, as far as I was aware from any official source, and, under these circumstances, my instructions did not admit of my estimating these materials.

I had the quantities of stone at the Beamsville siding measured, and detained the progress estimates for Messrs. Hunter, Murray & Cleveland to the last, but hearing no more about the lease, the progress estimates were dispatched without the stone at the siding being included.

At Queenston and Beamsville quarries there are larger quantities of rough stone than I have returned for the contractors, but it appears they are too rough to be worked to advantage.

I have made allowances to the contractors on this rough stone, particularly at Queenston, as the contractors informed me they purposed working it up for backing when the season of cheaper labor made it profitable to do so.



I referred to this matter in my letter to you, dated 4th August, 1879. When I reduced the quantity of rough stone, estimated to 1,000 cubic yards, and stated that unless the contractors began to work it up I should have to reduce it still more.

I allowed the rough stone at Queenston quarry to remain at the above figure until the end of December, 1879, when instead of turning the stonecutters to work upon it, the contractors discontinued stone cutting.

In my letter to you, dated 6th January, 1880, I wrote: "On the 18th December, 1879, stonecutting was discontinued at Queenston quarry, and as a large quantity of stone, suitable for backing for the Aqueduct, has not been worked up, I have reduced that item in materials delivered to what appears a fair allowance. The contractors will probably complain of this reduction, but if it is not found profitable to work up this stone at the present season, it is not likely to be so when stonecutters have a greater choice of work in the summer."

From the fact that the contractors have within the last week commenced to quarry for a few stones at Queenston, required to complete a course on the G. T. R. Bridge piers at Port Colborne, it would seem that in allowing them 300 cubic yards of rough stone I had been too liberal.

It may be well to mention here that the contractors are not as careful with materials delivered, and upon which advances are made by the Government as they should be, to which I referred in my letter to you, dated 4th August, 1879, and as then stated, unless more care is taken it will be my duty to lessen the amount of these allowances.

With reference to the last clause of the letter. I must remark, that "the most modern and improved machinery," which the contractors speak of employing will be of no avail, unless men of experience in such works, as are contracted for on section 27, are employed by the contractors to carry on the works, and that such has not been the case, the copper dam testifies.

I believe it is a principal of common law, that one cannot claim prospective damages, and on this principle, I must protest against the concluding remarks in the letter which are as follows:—"Should, however, delays occur they must be attributed to conditions imposed by the engineer in charge, &c., &c."

February 19th, 1880, last night the water in the Chippawa River three feet ten inches below freshet level, the coffer dam leaked to such an extent as to put twelve feet of water in the pit this morning, and at a point in the dam, mentioned in the earlier part of this letter, the water passed over the top of the dam.

A heavy leak also occurred at the point where the coffer-dam joins the present Aqueduct, and had the clay been removed from in front of the oblique wall, where the contractors complain of my preventing them working, the very difficulty which I guarded against would probably have occurred.

I will now return to the first clause in the letter not yet commented upon where the writer disclaims any responsibility for the delays that have occurred.

When the coffer-dam failed on the night of October 10th, 1878, with a head of only 4ft. 10 in. of water against it, will the contractors say that they were not responsible for it?

Had the coffer-dam been reliable at that date the writer would have found it in good shape, and the unprofitable expenditure recorded above would have been saved, and repairs avoided in the winter season when frost made them almost impossible.

Had the coffer-dam not failed October 10th, 1878, the lapse of time by consolidating the puddle would have added to its strength, instead of its being a wreck as it is to-day (January 20th, 1880) with the water standing in it at within a few inches of the same level as the water in the Chippawa River.

If I had exercised the control given to the engineer by the contract to such an extent as to justify the complaint of "continued interference and dictation as to the mode of carrying on the work" apart from the coffer-dam, a sufficient reason for doing so would be found in the want of judgment and experience exhibited by the contractors in the execution of the coffer-dam work which was entirely under their control.

There is a stoppage on the work to-day, caused as already stated by the water coming over the top of the puddle and streaming through the dam in every direction when the river was three feet ten inches below freshet level.

Do the contractors, I would ask, "disclaim any responsibility therefor," or is it "attributable to the engineer in charge."

I do not hesitate to say that unless more comprehensive measures are taken by the contractors than have been inaugurated since the letter to which this letter is a reply was written, the difficulties in connection with the Aqueduct coffer-dam will increase rather than diminish, and the date for the completion of the work be indefinitely prolonged.

I have the honor to be, Sir, your obedient servant,

W. G. THOMPSON.

JOHN PAGE, Esq., Chief Engineer, Canada,  
Department of Railways and Canals, Ottawa.

OTTAWA, 13th May, 1880.

SIR,—With reference to your letter of the 12th ultimo, in which you submit for the consideration of this Department a certain proposition for the construction of the dams necessary for the prosecution of the works under your contract for section No. 37 of the Welland Canal, I am directed to say that the matter has been duly considered, and that your proposal cannot be entertained.

I have now to request you to submit a practical scheme for the immediate resumption of the work now in abeyance, in a manner agreeable to the tenor of your contract. Failing the submission of such a scheme on or before the first day of June next, the Department will adopt such a course as circumstances may warrant.

I am, Sir, your obedient servant,

F. BRAUN, Secretary.

MESSRS. HUNTER, MURRAY & CLEVELAND, Contractors.

ST. CATHERINES, May 31st, 1880.

SIR,—In accordance with the requisition in your letter of the 13th inst., we beg to submit the following in order to meet the unforeseen difficulties which have arisen in the attempt to carry out the contract plans and specifications for the Welland River Aqueduct.

We feel justified in asserting that the difficulties which have arisen have been unforeseen because the conditions of the new structure require a greater width of excavation in the bed of the river than that in which experience was had in the construction of the present Aqueduct, and because the mode of construction is different.

The location has compelled the placing of the coffer-dams so close to the proposed structure as to destroy their stability, by the moving in of the ground on which they stood after the counterpoise afforded by the river water and bed on had been removed.

That the true nature of this foundation was not suspected by the Government Engineer is evident from the fact that we were compelled to suspend our works to replace the water within our coffer-dams to prevent a great disaster to the canal bank by order of the Engineer before we had commenced work near the said banks, and when after the connecting wall was built to secure the most exposed section of the canal bank, and we were allowed to remove the water, the canal bank west of said wall began moving as stated by Mr. Thompson in his report.

We are also warranted in assuming that a firm bottom was counted upon from the fact that crib-work is proposed in the specification for the inside line of the coffer-dams.

The present dams have failed because the ground on which they were seated was not firm enough to remain in its place when the counterpoise of the water and of some ten feet of earth under it was removed so near to the base of the dams.

We are therefore convinced that new dams entirely outside of the old ones and far enough from the excavation limits not to be exposed to the fate of their predecessors must be constructed of the largest and strongest piles which can reasonably be obtained and driven. To diminish the weight on bottom we think they should be as narrow as ten feet outside to outside, and depend for stability upon the length and strength of pile rather than upon width of base, and also upon shoring between opposite sides of dam to the fullest extent practicable consistent with the efficient prosecution of the work.

We are aware that the space for an outer line of dam on the east or north sides is limited, but we think it will prove sufficient, in view of the very great protection which the old dams will afford against inward movement of the new.

The piles we propose to use would be hewed oak, 45 feet in length, 14 inches in depth, driven close and so as to stand 6 feet above water, and to go 12 feet below bottom of excavation, and secured against spreading in the most efficient manner.

In view of the unexpected delays and difficulties we have encountered in our efforts to carry out the plans and instructions of the engineers of the Department, and in view of the increased expense involved in the excavation of the plans now proposed to overcome those difficulties, we shall expect a favorable consideration of all the circumstances of this particular work in our progress estimates.

We have the honor to be, Sir,

Your very obedient servants,

HUNTER, MURRAY & CLEVELAND.

The Honorable Minister of Railways and Canals.

OTTAWA, June 3rd, 1880.

SIR,—Referring to our communication of the 31st ult., we beg to say that it has been represented to us that the hindrance and delays in the completion of our contract for the Aqueduct are attributable in a large degree to the employment of unskilled persons and insufficient means to unwater the foundations. Without admitting the correctness of that statement, we beg to assure the Minister that we are ready and willing to employ the most experienced and skilful workmen that can be found in the country.

We have already secured the professional advice and assistance of the most experienced hydraulic engineer in the country, outside of the Department, and the plan proposed in our letter is in accordance with that advice.

We have the honor to be, Sir, your most obedient servants,

HUNTER, MURRAY & CLEVELAND.

F. BRAUN, Esq., Secretary, Department Railways and Canals, Ottawa.

OTTAWA, 11th June, 1880.

SIR,—I have carefully read over letters, Nos. 88,025 and 88,060, from Messrs. Hunter, Murray and Cleveland, Contractors, relative to matters connected with their works at the proposed new Aqueduct through Chippewa River, at Welland.

Shortly after receiving them they were sent to the resident officer at Welland for his report, which is herewith appended, and will be found to give a fair representation of the various matters to which the contractors have seen fit to draw attention, when replying to the letter of the 13th ultimo from the Department, requesting them "to submit a practical scheme for the immediate resumption of the work" (at the Aqueduct) "now in abeyance, in a manner agreeable to the tenor of the contract, &c."

After giving a number of introductory statements—the value of which can be best tested by previous reports, but more especially by the contract and documents on which it is based—the contractors point out that they did not find the dams low enough, and show that this is the reason of their failure, to which it might fairly have been added that their construction was otherwise defective. They then suggest that a new dam should be built outside of the present one, and that “to diminish the weight on bottom” they state it “should be as narrow as ten feet outside to outside, and depend for a stability upon the length and strength of pile rather than upon width of base, and also upon shoring between opposite sides of dam, to the fullest extent practicable, consistent with the efficient prosecution of the work,”

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“The piles” they “propose to use would be hewed oak, 45 feet in length, 14 inches depth, driven close and so as to stand 6 feet above water, and to go 12 feet below the bottom of excavation and secured against spreading in the most efficient manner.”

The scheme mentioned for constructing a new dam, if properly carried out, would no doubt be successful; in fact it is foreshadowed in the specification on which the contract is based, but with this difference that it should occupy the site of the dam that has failed.

To form another dam outside of the ruins of the old one, or that part of the river to the north of it that would have to remain in position during the progress of the first division of the works, would, to a certainty, lead to the flooding of a large extent of country above Welland, and endanger not only the dam itself but the stability of the present aqueduct.

It is a well known fact that the new Aqueduct has to be built through the Chippawa River, and that during its construction provision has to be made for passing the heaviest snow and rain floods that occur in that locality. This matter received full consideration when preparing the plans and specifications for the work, which previous and subsequent knowledge of the fluctuations of the river leads me to the conclusion that the sites and order of building the dams, stated in the documents connected with the contract should be strictly adhered to; any deviation from which, it is to be feared, would involve results the responsibility of which I am not prepared to assume, nor am I prepared to recommend that they should be permitted to be assumed by any one else.

I therefore advise that the contractors be at once informed that the Department is unwilling to relieve them of any of the responsibilities embodied in the contract. At the same time it may be said that a dam constructed as indicated in their letter of the 31st ultimo, if carried out properly, would be likely to serve the purpose; but that portion of any dam in the middle of the river and parallel to the stream must be constructed on the site and at the place indicated in the contract, or on the site of the dam that has failed.

I have the honor, to be, Sir, Your obedient servant.

JOHN PAGE, Chief Engineer.

The Secretary of Railways and Canals.

WELLAND, June 5th, 1880.

SIR,—I beg to acknowledge the receipt on Saturday, the 5th inst., of the letter of the contractors for Section No. 27, Welland Canal enlargement, dated St. Catharines, May 31st, 1880, relative to the failure of the Aqueduct coffer-dam. As directed, I proceed at once to report upon it.

The general purport of the letter is that the contractors have attempted to build a coffer-dam for the Welland Aqueduct, that they have failed in doing so in consequence of unforeseen difficulties, that the fault is not theirs, that they should be permitted to make another attempt on a plan which is an improvement on the one which has failed, and that they should receive additional compensation for the second effort.

The letter under consideration is divided into ten clauses, and I propose to deal with it in that order.

In the first clause the letter speaks of "unforeseen" difficulties in attempting to carry out the contract, etc., and in the second clause the use of the word "unforeseen," is sought to be justified on the ground that "the conditions of the new structure require a greater depth of excavation in the bed of the river than that in which experience was had in the construction of the present aqueduct, and because the mode of construction is different." Had no aqueduct therefore been successfully built at Welland some twenty-five or thirty years ago, the writer of the letter would have been without his argument in support of "unforeseen" difficulties.

The third clause states that the location of the new Aqueduct compelled the placing of the coffer-dams so close to the proposed structure as to destroy their stability by the moving of the ground on which they stood, after the counterpoise afforded by the river water and bed had been removed.

This statement is readily met by the fact, that on the west side of the first section of the proposed Aqueduct, the contractors were not limited for space, but instead of keeping well away from the site of the Aqueduct, thereby getting into shoal water, and giving a form to the coffer-dam which was suggested to them by many parties, they came as close to the proposed structure as they could do, with any show of reason, for the purpose of reducing the area of the space to be enclosed, and consequently lessening the quantity of water to be pumped out of the coffer-dam. It is, therefore, reasonable to infer that had they been equally unrestricted on the other sides of the coffer-dam, the same false ideas of economy would have prevailed. The location argument and the removal of counterpoise is particularly unfortunate for the contractors' from the fact that the first and great failure of the coffer-dam occurred on the west side, where, as already stated, there was abundance of room for any description of coffer-dam.

On this side, on the night of 10th October, 1878, the coffer-dam burst, and became a total wreck for 130 feet in length, where the water had only been lowered four feet ten inches, and not a particle of material had been removed from inside the dam since the piles were driven. When it is taken into consideration that the coffer-dam was to stand against a head of water varying from 26 feet at low water to 32 feet at high water, the fact of its going to pieces for 130 feet in length when not one-fifth of the head was upon it which it would have to stand at low water, seems to call for some other reason than the one advanced in clause 3 of the contractors' letter.

In the 4th clause the letter says: "That the true nature of this foundation was not suspected by the Government engineers is evident from the fact that we were compelled, &c., &c., to fill the coffer-dam with water to prevent the canal bank giving way before we had commenced work near the said bank.

The reply to this clause is, that before the design of the proposed aqueduct was prepared, careful boreings were taken on the site and neighborhood of the proposed Aqueduct, which boreings are referred to in clause 5, page 11, of the specification, and a further indication of the character of the bottom is given in clause 4, page 7, of the specification, where it is stated that it is believed from the nature of the material which forms the bottom, that the greater portion of the piles required for a dam of the class above referred to can be driven without being shod with iron, and that one top band will be sufficient for every ten or twelve piles, thereby indicating precisely such a bottom as has been found.

The facts as regards the pile driving are, that the piles were not shod with iron, but that instead of a top band serving for ten or twelve piles, it did not for some time serve for ten or twelve blows; whether in consequence of the bottom being hard or of the bands being made of cheap iron, I will leave the contractors to state.

As to the canal bank moving before the contractors had commenced work near the said banks, Mr. John Hunter is aware that such is not the case, as the toe of the canal bank, on the side next the river, had been dredged away to a considerable extent before a pile was driven for the coffer-dam, and the movement on the bank did not occur until the coffer-dam had been pumped out. The movement of the

portion of the bank cut off by the connecting wall continued after the connecting wall was built, when the water was withdrawn from the coffer-dam, as any bank would move which had not a sufficient slope.

My reason for mentioning the movement of the bank in the report quoted in the contractors' letter was that the necessity for my acting under the authority given me in clause 172, page 9, of the specification, and requiring the coffer-dam to be filled with water when I did, had been spoken of, and I was desirous of putting on record a fact which, under other circumstances, might have escaped notice.

The fifth clause, which argues that the mention of cribwork as a possible means of forming the inside portion of a coffer-dam is an evidence of the character of the bottom being unknown, appears hardly necessary to be met after what has already been said on that point were it not for the manifest unfairness of such an argument being advanced by any one who was in the least familiar with the locality, or who had studied the specification as the contractors should do.

The reference to cribwork was supposed to apply to the west side of coffer-dam, where abundance of room and comparatively shoal water made such a style of coffer-dam feasible.

The 6th clause says "the present dams have failed because the ground on which they were seated was not firm enough to remain in its place when the counterpoise of the water and of some ten feet of earth under it was removed so near to the base of the dams.

After the coffer-dams had been unwatered, the contractors sunk a pump pit so close to the side of the piles, and in consequence of the piles not being long enough, so near to the point of the piles, that the piles, having practically nothing to support their points naturally came in.

To attribute this to want of experience in building coffer-dams is the least objectionable manner in which I can express it.

On the other portions of the coffer-dams, the points of the shut piles remain where they were driven, except what slight movement has been consequent on their tops being forced in (as represented by photographs already forwarded) for want of any sufficient attempt to keep them out.

In other respects the reply to clause 3rd applies here also.

The 7th, 8th and 9th clauses propose that new dams should be constructed entirely outside the present ones, that they should be constructed of the longest and strongest piles that can reasonably be obtained and driven, that they should depend more upon length and strength of pile, rather than upon width of base, and also upon showing between opposite sides of dam to the fullest extent practicable, &c., &c., and that the old dams will afford very great protection to the inward movement of the new; that the piles should be hewn oak, 45 feet in length and 14 inches deep, driven close, and to stand 6 feet above water (what stage is not mentioned), and to 12 feet below bottom of excavation, and be secured against spreading in the most efficient manner.

In the last clause on the sixth page of the specification for section No. 27, Welland Canal, as form of coffer-dam is outlined and piles "at least 13 inches square" are recommended.

The contractors brought upon the ground celled timber 12 by 12 for piles, some of which were driven, but eventually some better pine timber 12 by 12 was obtained, they now recommend the strongest oak timber 14 inches deep, which comes nearer the "at least 13 inches square" piles recommended by the specification.

The same clause in the specification also recommends a puddle space at least 6 feet wide; the contractors built some portions about 6 feet wide, which have stood fairly, other portions built wider have failed, and they now recommend a puddle space of 7 feet 8 inches, which again comes near to the recommendation. The same clause in the specification also recommends that the sides of the coffer-dam should be mutually supported by "skeleton framework, &c., &c." The contractors were frequently recommended to adopt this method, but did not; they now, however, in clause 7, recommend that that course should be adopted to the fullest extent.

The specification also recommended, clause 1, page 7, that the inner and outer rows of piles should be connected at water level with cross timbers, and lower down that iron rods  $3\frac{1}{2}$  inches wide and  $\frac{3}{4}$  of an inch thick should be used with an arrangement for stopping the run of water along the rods.

Instead of this the contractors dispensed with the cross timbers at low water level; they used  $1\frac{1}{2}$  inch round iron cut down at the thread to less than an inch, and placed ten feet apart, and they dispensed entirely with the arrangement for checking the run of water along the rods. In the 9th clause of the letter they now propose that the rows of piles should be secured against spreading in the most efficient manner, which brings us back to the specification. I believe I have made it plain that what the contractors now propose to do is what was recommended in the specification, and if any statements as to what they did do are disputed, it matters little, as the contractors confess a failure. They propose a plan of operations as an improvement on what they have attempted and failed in, and that plan was identical with what they were recommenced to do, but departed from.

This matter of false economy I frequently brought before the contractors' notice, and referred to it in a letter to you, dated October 2nd, 1878, where I said: "by clause 2, page 9 of the specification, the contractor is responsible for the construction, suitability, stability and maintenance of the coffer dam."

"I have therefore considered that in advising additional precautions I was going to the extent of my authority, as by calling for their adoption I might, to a certain extent, be giving the contractors grounds for claiming, in case of a failure, that they had been relieved of their responsibility."

It will be seen from the few preceding words, that I was fully aware as to where the responsibility of the construction of the coffer-dams rested, and with that knowledge that I was careful to conform myself to suggestions, and not *instructions*, the contractors using that word in the last clause in their letter.

Had my suggestions, which were recommendations mentioned in the specification, been carried out, the contractors would not now be bringing forward the same ideas as an original proposal for overcoming difficulties created by themselves.

But concluding this letter, I would say that the contractors' proposal to work to the recommendation of the specifications as regards a coffer-dam would be a move in the right direction, were the site of the coffer-dams unencumbered, but to build such a coffer-dam outside the present wreck, to depend on that wreck for support, to have to cut away that wrecked support to make a connection between the masonry and the proposed new coffer-dam with other not unforeseen difficulties is, to me conclusive evidence.

Either the contractors do not yet realize the nature of the work, which on September 26th, 1877, they contracted to complete by the 1st day of June, 1881, or their letter has been written by some one unacquainted with the circumstances of this work.

From a knowledge of this work, the river and general surroundings of this work acquired, during seven years, close attention to the matter. I do not hesitate to say, that building another coffer-dam outside the present one, as advised in the letter under consideration is, in my opinion, open to the gravest objections.

The latter part of the last clause, which appears to be the pith of the contractors' letter, is a matter of law, I presume, and therefore not intended for me to report upon.

I have the honor to be, Sir, your most obedient servant,

W. G. THOMPSON.

JOHN PAGE, Chief Engineer of Canals, Ottawa.

OTTAWA, 12th June, 1880.

GENTLEMEN,—I beg to acknowledge receipt of your letter of the 31st ultimo, in reply to one from this Department dated 13th May, also a further explanation from you dated the 3rd inst.

In reply to these communications, I am directed to inform you that this Department does not consider it expedient that you should be relieved from the responsibilities you entered into in the contract for the construction of the aqueduct through the Chippewa River at Welland. There appears, however, to be no objection to a dam of the dimensions, made with piles of the length and size, stated in your letter, provided that the part of it in the middle of the river and parallel to the stream be constructed on the site and plan indicated in the contract, or on the same site as that of the dam put in by you which has failed. At the same time it is to be distinctly understood that the removal of the ruins of the old dam and the construction of the new one on the site of it must be done subject to the conditions of the contract entered into by you as aforesaid.

I am, Gentlemen, your obedient servant,

F. BRAUN, Secretary.

Messrs. HUNTER, MURRAY & CLEVELAND, Contractors, St. Catharines.

ST. CATHARINES, July 19th, 1880.

SIR,—We have the honor to acknowledge the receipt of your letter No. 53,666, under date 12th ult., and in reply would respectfully state that in asking the Government engineers to propose another plan of coffer-dam in lieu of that already built by us according to the plan described in specifications and under their supervision, which has failed from causes we have already stated, we did not consider we were asking to be relieved from the responsibility of our contract. We claim to have built these coffer-dams on the site marked out by your engineers, and with a length of pile and width of puddle approved by the Chief Engineer, and that during their construction no protests or complaints of any kind were addressed by us either verbally or in writing as to the insufficiency in length or strength of pile or quality or quantity of puddle, and that the direction of the Chief Engineer to drive clusters of piles inside of foundation and place oblique braces from same to north coffer-dam before unwatering foundation was faithfully carried out. From the nature of the bottom it is probable that bearing piles may be required instead of the concrete proposed; in any case, we think it would be prudent to have them on hand as soon as the pit can be bottomed, and would be glad to have the order to procure the same as soon as possible.

In the location of the new Aqueduct where it has been placed, in the silence of the specifications as to quick sand or a probable sliding foundation, in the provision of crib work as a substitute for piling, and the length of pile considered sufficient in the sliding of the canal bank, notwithstanding that we were not permitted to excavate by dredging within fifty feet of the point named in specifications, viz,—eleven and one-half feet beyond the face of the abutment work, there is evidence that the destruction of the dams caused by the necessary unwatering excavations and flooding was as unforeseen by the Government Engineer as it was unsuspected by us when tendering for the work, or when constructing the dams. We do not feel that we are responsible for the instability of the bed of the Welland River; we were not warned of its probable character in the specifications, the borings were not exhibited at the lettings, and the only reference to them in the specifications is favorable to the supposition of a sound bottom. We believe it would be safe to place the north side of new dam outside the line of old one, as is consented to for east and west sides, the water-way between north-west angle of dam as built, and the nearest shore at wing-wall of new lock is forty feet narrower than between north face of dam and new crib work. The dam on north side is so close to pier foundation as to give no support to piles from that part of the ground they are driven into, which is 12 feet or more above level of pier pit foundations. The excavation of pier pit will lay bare the inside piles in the position ordered for six feet or more below river bed.

In view of the time already lost, we would respectfully suggest the propriety of at once advancing the north face of dam to include the fourth arch and pier, but



would propose to construct the first three, as provided for by specifications, before excavating for the fourth. Our experience of the Welland River is, that the remaining water-way would prove sufficient; moreover, the character of the ground is such that it is doubtful whether the construction of this fourth arch can be effected in one season as expected by specification—and the risk of a spring freshet, with the dams in for first two sections, may have in any case to be encountered.

Our plan for the proposed new coffer-dams having been approved of, we would be glad to have an inspector placed over the work to see to its proper execution.

Hoping that the consideration of the fact herein set forth will induce you to take a more favorable view of our proposition than is set forth in your letter of the 12th instant.

We have the honor to be, Sir, your obedient servants,

HUNTER, MURRAY & CLEVELAND.

F. BRAUN, Secretary, Department of Railways and Canals, Ottawa.

OTTAWA, 26th July, 1880.

SIR,—On receiving letter No 86,620 on matters connected with the Aqueduct for carrying the Welland Canal over the Chippewa River, although it contains little else than a repetition of former incorrect assertions, a copy of it was nevertheless forwarded to Mr. Thompson, Resident Officer, for report.

The remarks of that gentleman are herewith enclosed, which, taken in connection with his report of the 5th June, appended to one from me, dated 11th June, 1880, together with previous documents, all lead to the impression that however it might please the contractors to get up a discussion on the subject, there is reason to believe that it would in reality be wasting time as well as that of the Department to gratify them in that respect at present.

I therefore advise that Messrs. Hunter, Murray and Cleveland be informed that the Department sees no reason to alter in any way the letter addressed to them on 12th June last, nor to interfere in any way with the conditions of the contract entered into for the construction of the Aqueduct.

I have the honor to be, Sir, your obedient servant,

J. PAGE, Chief Engineer.

Documents Nos. 86,776, 86,927, 86,937, 87,530 and 87,801 inclosed.

J. PAGE.

The Secretary of Railways and Canals.

WELLAND, 23rd July, 1880.

SIR,—I received, this afternoon, a copy of the letter of the contractors for section 27, Welland Canal, dated 19th July, 1880, on the subject of the Aqueduct coffer-dams.

As directed, I proceeded to report on the letter referred to, which appears in a great measure to be a repetition of a former letter of theirs on the same subject, dated 31st May, 1880, on which I reported under date of 5th June, 1880.

The contractors say, on the first page of the letter, that during the attempted construction of the coffer-dam: "No protests or complaints of any kind were addressed to us, either verbally or in writing, as to the insufficiency of length or strength of pile, or quality or quantity of puddle, and that the direction of the Chief Engineer to drive clusters of piles inside of foundation, and place oblique braces from same to north coffer-dam before unwatering foundation, was faithfully carried out."

The first portion of the above statement was made in the contractors' letter of 31st May, 1880, and replied to in my letter of 5th June, 1880.

The last portion of the statement, which refers to the Chief Engineer's direction as to clusters of piles being "faithfully carried out," is incorrect, inasmuch as I was

present when the Chief Engineer advised that oblique braces to the north side of the coffer-dam should be placed with the lower ends of the braces as low down as possible, and that, notwithstanding my repeated reminders to the contractors, they were not put nearly as low as they might have been, as the accompanying photograph shows.

A photograph sent with my letter of 4th March, 1880, also shows that the buttress piles broke in two where the lower ends of the braces thrust against them, which could not have been the case had the braces been placed lower down as advised.

The contractors, in their letter of 31st May, 1880, advanced certain arguments in favor of their theory that the nature of the bottom was unknown, which theory, I believe, was disproved in my report of 5th June, 1880.

In the letter now under consideration, the contractors return to the same theory, with the same or similar arguments, and I presume it is unnecessary for me to quote from my former letter on the subject.

The contractors also repeat their proposal to form a new coffer-dam outside the north side of the wrecked one, "as is consented to for east and west sides."

I am not aware of any consent being given to form another dam outside the present one on the east side; indeed, a moment's consideration shows that it would be impracticable, as the present coffer-dam joins the present Aqueduct so near the south archway that another dam in front of it would terminate in the south archway, which idea is preposterous.

It is true, as the contractors state, that the most contracted part of the channel is at the north-west corner of the dam, where the second attempt at forming a coffer-dam was made, outside the first attempt, and narrowed the channel to the extent of the area occupied by the second dam. It must, however, be remembered that since the waterway was narrowed as just stated, we have had no ice worth mentioning, with high water, or very serious consequences might have resulted, and to propose building a third coffer-dam still further into the river and diminishing the waterway still more seems unreasonable.

The contractors also say that "the dam on the north side is so close to pier foundation as to give no support to piles, &c., &c."

In the contractors' letter to the Department, dated May 31st, 1880, they propose to form a new coffer-dam by driving oak piles 45 feet long and 14 inches deep, so as to stand six feet above water, and to go 12 feet below bottom of excavation and ice, in what may be termed a supplementary letter, dated June 3rd, 1880, the contractors inform the Department that the plan which they propose is in accordance with the advice of the most experienced hydraulic engineers, outside the Department, in the country.

It would appear, therefore, that the contractors have abandoned the advice of the above mentioned experienced hydraulic engineers, and are not now prepared to carry out their recommendations as expressed in their letters to the Department dated May 31st and June 3rd.

That such really is the case is proved by the fact, already reported, that since the contractors commenced work upon the third attempt at a coffer-dam they have been driving pine piles 12 by 12, and only 30 feet long, instead of oak piles 45 feet long and 14 inches deep, as recommended above.

With reference to the contractors' proposal to proceed at once to form the north side of the coffer-dam, so as to include the fourth pier and arch, I would say that a proposal to change the design laid down in the contract comes with rather bad taste from the parties who are now making slow progress in a third attempt to form a coffer-dam in which to build the first section of the Aqueduct.

In the last clause but one of the letter under consideration, the contractors say: "Our plan for the proposed new coffer-dam having been approved of, we would be glad to have an Inspector placed over this work, to see to its proper execution."

The above paragraph, which speaks of the contractors' plan (so-called) being approved of, is not in accord with other portions of the letter, and the appointment of an Inspector to see to the proper execution of the coffer-dams, implies either that the contractors have not confidence in their own ability to carry out their work, or

that they are endeavoring to shift the responsibility for the efficiency of the coffer dams from the quarter where the contract distinctly provides that it shall rest.

I have the honor to be, Sir, your obedient servant,

W. G. THOMPSON.

JOHN PAGE, Esq., Chief Engineer of Canals, Ottawa.

OTTAWA, 27th July, 1880.

GENTLEMEN,—Your letter of the 19th instant was duly received, and in reply I am directed to inform you that after considering the various statements made in it and in your previous letters on the same subject, and, at the same time, keeping in view the facts that the nature of the material forming the river bed at the site of the Aqueduct does not in any way differ from what it was fully ascertained to be before the works were commenced, and that no alteration of the depth, extent or character of the foundation has been made, or is calculated to be made, this Department sees no reason to alter in any way the letter addressed to you on the 12th June last, or to interfere with any of the conditions of the contract entered into for the construction of the Aqueduct.

I have the honor to be, Gentlemen, your obedient servant,

A. P. BRADLEY, Acting Secretary.

MESSRS. HUNTER, MURRAY & CLEVELAND, St. Catharines, Ont.

#### RAILWAYS AND CANALS.

St. CATHARINES, 24th August, 1880.

SIR,—We have the honor to acknowledge the receipt of your letter of the 27th ultimo, and are glad to find that no exceptions are taken to any other statements in our letter of the 19th July, but that relating to the nature of the material in the foundations of the Aqueduct. If this "does not differ in any way from what it was fully ascertained to be, before the works were commenced," the logical inference is that the sliding of the canal bank was anticipated, though unfortunately for us, not provided for, because in April, 1879, we were ordered to flood our excavation pit in order to save the canal bank, and we were not permitted to unwater the pit and resume excavation until October, thus losing the whole of the masonry season of 1879. By the specification we were to have the masonry of the four southern arches carried up to medium high water in that year (1879). As there is no certainty that any masonry can be laid before the close of the season this year, we think we were justified in proposing that the order of construction laid down in the specification should be modified so as to reduce the risks due to a treacherous foundation, and shorten the time required to construct the work.

We have, therefore, proposed that the first section of the coffer-dam should embrace four arches instead of three; that one dam instead of two should be used, but that the three southern arches should be constructed before the fourth is commenced, as provided for by the specification. We do not propose to block the water-way of the Welland River to any greater extent than the specification does. The only difference is that the specification assumes that the second or additional dam for the fourth arch can be put in and removed in the interval between the freshet seasons—that is, "after the spring freshet has passed off" and before another can arrive—but by far the heaviest freshet we have known was that which took place in September, 1878, just before we closed our dam for the first time. From the developments of the foundation, we believe that it is impossible to guarantee the completion of the second section before a freshet may have to be dealt with; and also that there will be less risk in getting in these four arches with one dam than with two, because the south abutment and the three southern arches can be got in without coming in dangerous proximity to the northern line of dam; and this work completed will materially aid in securing that portion of the dam while putting in the fourth arch.

We are strongly impressed with the necessity of this mode of prosecuting the work, and, finding ourselves at issue with the engineer upon this point, we respectfully ask that the question be referred to competent and disinterested parties as umpires—since the whole responsibility of the successful completion of what has now proved a hazardous undertaking is sought to be placed upon us and our sureties. The new lock is completed, except the gates, and any contingencies of a narrow waterway can be met by widening where proposed by the specification. The river is now passed through a section with 87 feet width of water surface, and an average depth of 12½ feet, and as great a width and a greater depth can be given everywhere after the dam for second section is in, our new dam being higher and stronger than the present one, which has been standing two years and has not been overflowed by any rise of the river.

In making this reasonable request we take the liberty of calling attention to the fact that we have successfully constructed over a million dollars worth of work which will compare favorably with the many excellent works upon the Welland Canal; and in order to show that we are not responsible for the backward condition of the Aqueduct we beg leave to refer to the history of this work.

Our contract was signed in September, 1877, and we were expected to get in "the coffer-dam for the main parts of the first section" during the winter and spring following. We placed a dredge on the ground in the fall of 1877 with a view to prosecute the excavation as soon as permitted. In consequence of the lock for the Welland River not being wide enough to pass the derrick, we were obliged to construct a new one and put it in place on the bank of the river. This was done during the winter of 1878, and we were ready to commence dredging for the foundation for the Aqueduct about the first of March of the same year, but we were, nevertheless, not permitted, by the Engineer in charge, to commence this dredging until the end of May following.

The specification provided that the site for south abutment should be dredged, but before the dredge was near this point we were, in September, stopped by the Engineer for fear of the effect on canal bank.

Before commencing the coffer-dams we took the advice of the Chief Engineer as to the lengths of the pile and width of puddle, the only points on which the specification was silent, and followed the same.

The dam for first section was completed in October, 1878, and pumping then commenced. When the water had been lowered about seven feet, a break occurred in the west line of the dam, which was repaired by putting a new line of dam outside of the old one, further removed from the excavation, and the removal of the weight of puddle to a greater distance from the site of the pit, enabled us to unwater the latter in November, 1878.

Though troubled with occasional leaks at tie rods, requiring overhauling of the puddle, the dam stood firm and upright during the winter of 1878-79, and excavation was carried on over the dredged area to reach the bottom level as specified. The excavation showed a tendency in the bottom to rise, and more than once we were obliged to lift, lower, and relay the ramps or roadways out of the pit, which had been forced upwards by surrounding pressure. In the south-east corner of the pit no work was done, or permitted by the Engineer to be done, for fear of what actually occurred in the middle of April, 1879, when about two-thirds of the dredged area had been bottomed, namely, a movement of the canal bank, which caused the Engineer to order us to cut our dam and flood the pit. Piles were ordered to be driven near centre of canal bank from south-west wing wall of present Aqueduct parallel with the water line of canal. This made matters worse by splitting off the bank and forcing it downward to the Welland River, and was discontinued by the Chief Engineer.

The specification permitted us to include the oblique connecting wall between old and new Aqueducts within our coffer-dam for the first section, and this had been done after consultation with the Chief Engineer. It was now admitted that the attempt to include this connecting wall had proved impracticable, and it was

arranged that a separate dam for this should be made, but with extra precaution required by the movement of the canal bank. The getting in of this connecting wall (which was now required to be a retaining one) absorbed the whole season of 1879—as it was found necessary in order to hold up the Canal bank as well as to get in the wall,—to drive piles both in front and rear of the line of wall and shore between them.

The specification having permitted us to include the space for the line of wall—in our dam for the first section—and having done so, after consultation with the Chief Engineer, we certainly do not expect to be saddled with the consequences of the movement of the canal bank to the possibility of which we find no reference in said specification. We feel that an injustice has been done us in the fact, that no allowance has been made in our progress estimates for the extra work connected with the getting in of this oblique wall as above stated.

The cost of the separate dam has been enhanced, by the fact that it could, in the first place, have been built at the west end on dry land, which was excavated below water-level, when the larger dam was adopted, and here, therefore, a coffer-dam was required; but it is now evident in any case that the extra work required to sustain the canal bank could not have been avoided had a separate dam been built for this oblique wall in the first place.

The canal bank having been secured in October, 1879, we were permitted to unwater the Aqueduct pit, and in November excavation was resumed. The water was kept out until March, but the dams showed the effects of the long flooding on the new bottom as well as of the yielding character generally of their sites, and as it was evident they could not be maintained in the position and on the plan assented to, no further work was permitted. As it was costing us \$25 per day for pumping, this was stopped, and the pit allowed to fill up.

The masonry season of 1879 was entirely lost by the necessary flooding of the Aqueduct pit by order of the Government Engineers—and this in consequence of circumstances for which we were in no way responsible, when it became evident that the coffer-dam, the details of which had been arranged by the Chief Engineer, and which had been constructed without protest under the windows of the office of the Resident Engineer, was not reliable, we were called upon in January last to state the course we intended to pursue, in order to secure the completion of the work within the time specified, notwithstanding the Aqueduct proper had been suspended by order of the Government Engineers, as shown for the whole of the masonry season of 1879.

Having tried a dam with length of pile and width of puddle, approved by the Chief Engineer, which had proved insufficient on a movable bottom, we proposed on the 12th April last, to build another upon any plan the Government Engineer would furnish. This was refused on the 13th May, and we were required to submit plans for approval before the 1st June, or take the consequences, and as we found that we were to be held responsible for the engineering as well as the construction of the coffer-dam, we found it necessary, in view of the alarming developments of the sub-soil, to call in the best engineering assistance we could obtain. The result was the proposal in our letter of the 31st May last which has been accepted, save as to the position of the north line of the dam, close to the canal bank and the old aqueduct, no doubt from motives of economy. As this location has produced the sliding of the canal bank and of our first coffer-dams, and has caused increased expense and loss of time in getting in the oblique wall, we fear a greater increase of cost and loss of time in getting in the deeper foundations of the new Aqueduct, unless the new coffer-dams are placed as far as possible from the borders of the excavation. And it is because we are at issue with your Engineer upon this point, that in view of his magnitude of the interests involved to the Department, to the country which is waiting for the completion of this work—and to ourselves—we appeal from his decision.

We have the honor to be, Sir, your obedient servants,

HUNTER, MURRAY and CLEVELAND.

F. BRAUN, Secretary, Railways and Canals, Ottawa.

OTTAWA, 2nd September, 1880.

SIR,—As requested by the Hon. Mr. Langevin, I have carefully read over the accompanying letter dated 24th August, from Messrs. Hunter, Murray & Cleveland, contractors for the Aqueduct proposed to be built over the Chippewa River at Welland.

In reference to which it may be stated that the matters treated on in it have, for the most part, been dealt with in previous reports on letters sent in by the contractors; except that they now suggest that the first section of the Aqueduct should embrace four of the water ways or arches, instead of three as provided by the contract.

To allow this to be done might satisfy the contractors that they had, at last, succeeded in getting a change made upon which a claim might in some way be bolstered up, but it would not do away with the necessity of removing the wreck of the first dam before the foundation was put in, as what remained of it, now occupies the place where the south water-way and arch has to be formed. Besides, it would contract the service channel on the north side of the river during the whole time that the southern part of the structure was in progress, and to an extent that, in case of freshets, would not only lead to the flooding of a large tract of valuable land above Welland, but in all probability result in the destruction of the dam itself, besides endangering the stability of the present Aqueduct.

The responsibility of such a course, if fully known and considered, it appears to me the Department would decidedly object to allow any one to assume under any pretence or guarantee whatever.

It will be seen in the letter mentioned above, also in one from the contractors dated the 19th July, that it is stated they (the contractors) built the dam "with a length of pile and width of puddle approved by the Chief Engineer." I hesitate to characterize this statement as it deserves to be, and will only say it is the converse of true, and that the parties know or ought to have known that to be the case when it was written.

The contractors being held in every way responsible for the coffer-dams, naturally expected to have, and took, their own way of making them, and although the acting contractor did not object to listen to advice, he seldom, if ever, acted on any advice given.

It may further be remarked that it is stated in the specification that the piles of which the dams are formed "cannot be allowed to be pulled or drawn out, they must be cut off about the top line of the pitched stone invert of the water-ways." This doubtless shows that the piles were intended to be driven to a greater depth than the foundation of the permanent works; a matter which to most contractors would be self evident.

There are no objections to the contractors forming a dam in the manner stated in their letter of the 31st May last, *i.e.* "of hewed oak piles 45 feet in length, 14 inches in depth, driven close and so as to stand 6 feet above water, and to go 12 feet below bottom of excavation, and secured against spreading in the most efficient manner," provided that it does not encroach further on the water space of the river than stated in the contract.

It is, however, proper to remark that few or no such piles have been driven as yet, and so far as I could see on my last visit the greater number of piles delivered were from 13 to 13 inches diameter at the small end, squared for a few feet, or probably half their length.

The contractors are, however, presumed to have the privilege of making the dam in their own way so long as they confine it to the limits defined in the agreement.

There is no wish or desire to make any change in the extent, the depth or in the position of the structure, or to make any alterations whatever in the contract or documents on which it is based.

I therefore fail to see any reason or cause whatever for transferring to any irresponsible person or persons the determining of the course to be pursued, in a matter that the Department is able and fully competent to deal with and for which it is reasonably held responsible.

It seems that no good purpose would be served by going further into the matter at this time. I therefore conclude by suggesting that the contractor be informed that their recent letter (24th August) has been fully considered, and that the Department sees no reason to alter, in any way, the decision previously arrived at and conveyed to them in official letter No. 53,656, dated 12th June, and No. 54,049, dated 27th July, 1880.

I have the honor to be, Sir, your obedient servant,

JOHN PAGE, C.E.C.

The Secretary of Railways and Canals.

OTTAWA, 3rd September, 1880.

GENTLEMEN,—I have the honor to acknowledge the receipt of your letter of the 24th ultimo, on matters relating to the construction of the Aqueduct, under contract, to carry the line of the enlarged Welland Canal over the Chippewa River at the Town of Welland.

The representations and statements it contains, together with other information in the Department on the subject, having been examined and fully considered, I am directed by the Hon. the Minister to inform you that he regrets to learn that your efforts to form a coffer-dam for the purpose of enabling the site for the structure to be unwatered have been so unsuccessful.

He is fully aware of the necessity of forming a strong and well secured dam, and on consulting with the Chief Engineer, that gentleman states that a dam made with oak piles of the length and size stated in your letter of the 31st May last, would answer a good purpose if the piles were straight and made square of the full size throughout their entire length, driven close in position, and the two side ranges of piles well secured to each other a sufficient depth under the water surface as well as over it, and the whole braced, anchored and otherwise secured in the strongest possible manner.

The Minister, nevertheless, cannot consent that the dam in the first instance should embrace any more of the river than is necessary to allow space for the construction of the three southern arches and piles. In short, the line of the dam for the first section of the work must, as far as possible, correspond with that stated in the contract; and that no proposition or suggestion to the contrary can be entertained.

I am further directed to inform you that the Minister cannot consent to the business of this Department being referred to any third party.

I am also requested to state for your information that no proposition, having either directly or indirectly for its object any deviation from the contract entered into by you, can be entertained.

I have the honor to be, gentlemen, your obedient servant,

F. BRAUN, Secretary.

Messrs. HUNTER, MURRAY & CLEVELAND, Contractors, Welland, Ont.

N.B.—A duplicate of this letter has been sent to your address at St. Catharines.

F. B.

ST. CATHARINES, 11th September, 1880.

SIR,—We have the honor to acknowledge the receipt of your letter of the 3rd instant.

We admit the power of the Government under the contract to force us to build two coffer-dams where one would, we are convinced, better secure the object desired—the earliest date completion of the Aqueduct.

We have already built dams with piles of the length approved by the Chief Engineer, which length has proved insufficient. They have given way, as did the canal bank, from causes not anticipated by any one. In rebuilding with increased length and strength of pile we think it but reasonable that the Department should

put an inspector over the work, in order that they may be satisfied that future failures (if any) are not due to defective work upon our part, but to the holding ground of the piles.

As it may be found impracticable to get in the concrete foundation proposed, and since the specification provides for the alteration of bearing piles, it would be a source of greatly increased expense to us, as well as cause much loss of time if these are ordered only after the concrete has proved impracticable. We, therefore, repeat our request that we be authorized to provide bearing piles before the excavation is completed.

We have the honor to be, Sir, your obedient servants,

HUNTER, MURRAY & CLEVELAND.

F. BRAUN, Esq., Secretary Railways and Canals, Ottawa.

OTTAWA, 15th September, 1880.

GENTLEMEN,—Your letter of the 11th inst. relative to the Aqueduct at Welland has been received, repeating statements and suggestions made in your previous communication on the subject.

In reply I am directed to invite your special attention to recent official letters addressed to you which will be found to deal conclusively with the various matters which have been brought under notice, some of which you still appear desirous of keeping before this Department. I am also requested to inform you that it being now fully seven months since the collapse of the structure you saw fit to form for a coffer-dam, it is considered that a more efficient way of showing your intention should now be adopted than that of writing indefinite letters.

I am, gentlemen, your obedient servant,

F. BRAUN, Secretary.

MESSRS. HUNTER, MURRAY & CLEVELAND, Welland, Ont.

ST. CATHARINES, 18th October, 1880.

SIR,—We have the honor to state that, in view of the unforeseen difficulties attending the building of the coffer-dam for the foundations of the Aqueduct on section 27 of the Welland Canal enlargement, and the difference of opinion existing between the Government and ourselves in regard to responsibility for delay in prosecuting the work, we propose to relinquish our contract to the Government and abandon all claims, trusting that the Government will return to us our securities deposited for said section and pay us for all work done, material delivered and cost of preparation for doing said work; the quantity and value to be determined by the Chief Engineer of Canals.

Trusting that in considering the amount we are to receive you will remember the difficulties encountered by us in the prosecution of the work, as well as the large expenditure we have made, amounting to \$85,000 more than the estimates we have received, which sum has been faithfully expended in carrying on the work, for labor performed, material delivered, and preparation for doing the work in quarries and elsewhere, and that you will see the justice of paying us such an amount as will compensate us for the large outlay we have made.

We have the honor to be, Sir, your obedient servants,

HUNTER, MURRAY & CLEVELAND.

Hon. Sir CHARLES TUPPER, Minister of Railways and Canals, &c., Ottawa.

We, the undersigned, sureties for Messrs. Hunter, Murray & Cleveland for the performance of their contract with the Government of the Dominion of Canada, for the construction of the Aqueduct on section 27 of the Welland Canal enlargement, do hereby concur in the foregoing letter

JOHN W. COY,  
T. HEALEY.



ST. CATHARINES, Oct. 19th, 1880.

SIR,—We have the honor to state that, in view of the unforeseen difficulties attending the building of coffer dams for the foundations of the Aqueduct on Section 27 of the Welland Canal enlargement, and the differences of opinion existing between the Government and ourselves in regard to responsibility for delay in prosecuting the work, we propose to relinquish our contract to the Government and all claims; trusting that the Government will return to us our securities deposited for said section, and pay us for all work done, material delivered and cost of preparation for doing said work; the quantity and value to be determined by the Chief Engineer of Canals.

Trusting that in considering the amount we are to receive, you will remember the difficulties encountered by us in the prosecution of the work, as well as the large expenditure we have made amounting to \$85,000 more than the estimates we have received, which sum has been faithfully expended in carrying on the work, for labor performed, material delivered, and preparation for doing the work in quarries and elsewhere, and that you will see the justice of paying us such an amount as will compensate us for the large outlay we have made.

We have the honor to be Sir, your obedient servants,

JOHN HUNTER,  
JAS. MURRAY,  
M. A. CLEVELAND.

Hon. Sir CHARLES TUPPER, K.C.B., Minister of Railways and Canals, Ottawa.

We the undersigned securities for Messrs. Hunter, Murray & Cleveland for the performance of their contract with the Government of the Dominion of Canada, for construction of the Aqueduct on section 27 of the Welland Canal enlargement, do hereby concur in the forgoing letter.

JOHN W. COY.  
T. HEALEY.

OTTAWA, 22nd October, 1880.

SIR,—I have the honor to acknowledge the receipt of your letter, No. 54,560, accompanied by one from Messrs. Hunter, Murray & Cleveland, stating "that in view of the unforeseen difficulties attending the building of coffer-dams for the foundations of the Aqueduct on Section No. 27 of the Welland Canal enlargement, and the difference of opinion existing between the Government and ourselves in regard to responsibility for delay in prosecuting the work, we propose to relinquish our contract to the Government and abandon all claims," stating at the same time that they trust the five per cent. security will be returned to them, and that their outlay will be fully considered in any settlement that may be made with them, etc.

Having on several occasions within the past eight months reported on nearly all matters bearing directly on the construction of the Aqueduct, it is believed unnecessary to occupy time in repeating facts already in the possession of the Department.

It is, however, believed proper to state that there has not been anything deserving the name of "unforeseen difficulties attending the building of the coffer-dams" unless it may be to those, unacquainted with such matters, who have not given the subject full consideration in advance, nor endeavored to get correct information in relation to it before deciding what should be done and how to do it.

The difference of opinion stated to exist between the Government and the contractors as to the responsibility for delay, no doubt results from the fact that the time stipulated for the completion of the structure has nearly elapsed, whilst there is little or nothing done except providing part of the materials.

The construction of the coffer-dams and the unwatering of the foundations for the new structure could not be done by the most experienced contractor, under the best management, for less than double the amount stated in the contract for that purpose.

This being the case the conclusion now arrived at by the contractors is not more to be wondered at than the collapse of the dams they unfortunately, for all parties, attempted to form.

It appears to me that the only certain way of getting the Aqueduct built now, is to place the works in the hands of experienced energetic contractors at rates that will enable them to form proper dams and otherwise conduct the undertaking advantageously and in the manner contemplated.

I therefore advise that the offer of Messrs. Hunter, Murray & Cleveland, to relinquish their contract, be accepted.

The Government is, doubtless, best able to determine the manner or basis on which this should be done, but whatever the decision in that respect may be, it is desirable that it should be arrived at as early as possible. This is important as it will no doubt require considerable time to arrange matters with the outgoing contractors as well as to put things in shape to enable the work to be re-let. For, although no alterations whatever are required in any part, or in any of the features of the original design, still a pretty good idea must be given, not only of what remains to be done, but of what has been done, before the work can be intelligently taken hold of by a new contractor.

It may further be stated that, before a new coffer-dam can be built, the wreck of the greater part of the old one must be removed, and that all the materials provided for the works must be remeasured, which, owing to the position of the stone and mode adopted of piling them, will be a tedious and expensive undertaking. These facts, it will be seen, point to the desirability of immediate action in the matter with a view to instructions being given to the person the Department may see proper to intrust with the duty of arranging for the works that have been done, as well as to take such steps as may be necessary for reletting those that are required for the completion of the undertaking.

I have the honor to be, Sir, your obedient servant,

JOHN PAGE, Chief Engineer Canals.

The Secretary of Railways and Canals.

OTTAWA, October 22nd, 1880.

Sir,—With reference to the report made by you this day upon the application of Messrs. Hunter, Murray & Cleveland, to be relieved of their contract for section No. 27 of the Welland Canal, I am directed to request you to state the measures, the adoption of which would in your judgment, promptly, economically, and efficiently secure the completion of the works embraced in this contract.

I am, Sir, your obedient servant,

F. BRAUN, Secretary.

JOHN PAGE, Esq., Chief Engineer of Govt. Canals.

OTTAWA, 23rd October, 1880.

Sir,—Your letter No. 54,567 has been received requesting an opinion as to the best course to adopt to secure the prompt, economical and efficient completion of the Aqueduct over the Chippewa River at the Town of Welland.

It may be stated at the outset that the case in point shows that none of the objects now aimed at have been effected by awarding the works to the lowest tender; although at the time, the prospects appeared favorable for accomplishing all these objects.

To give an unexceptionable reply to your enquiry seems to me barely possible, as the result of any course recommended depends greatly upon actions beyond one's control; nevertheless it is believed that by drawing attention, first, to what in many cases has been found not to effect the contemplated objects, may in some measure clear the way and assist in arriving at a solution of the question.

It is well known that, when tenders are invited for the execution of public works of any kind, offers are made frequently by persons whose only object seems to be to

secure the acceptance of their tender for the purpose of disposing of their interest to some one else at a profit. Offers are also made by persons well-known to be incompetent to conduct, in any way, such undertakings; and by others whose resources are inadequate to provide even a small share of the necessary equipment to commence the operations.

There are also other kinds and classes of tenderers whose aims, schemes and objects are represented to be such that even those previously mentioned would suffer by comparison with them.

If this representation of matter is correct it will be evident that experienced contractors, who know the proper value of work and can foresee the difficulties connected with it, are placed at a disadvantage, their tenders for the most part ranking in the higher order, such as cannot be reached in the way in which contracts are awarded.

It therefore appears to me quite evident that if, in this case, the usual course of receiving tenders is adhered to, the probability of getting the right men for the expeditious and satisfactory execution of the works would be exceedingly doubtful.

In regard to the question of proceeding with the works immediately under the Department, I venture to say that this is a case in which an experiment of that kind is the least likely, of any course that could be tried, to result in a satisfactory way; whilst no one could possibly form any idea of the time it would take, or what would be the probable cost of completing the undertaking under such an arrangement.

The best, if not the only way, in my opinion, at all likely to be successful would be to invite "Tenders" for the execution and completion of the works by "circular" letters addressed to such experienced, competent contractors, possessing means, and of such standing that they could be relied upon to carry out what they undertake.

I have the honor to be, Sir, your obedient servant,

JOHN PAGE, Chief Engineer Canals.

The Secretary of Railways and Canals.

(Memorandum.)

OTTAWA, October 26th, 1880.

The undersigned has the honor to represent, that in September, 1879, a contract was entered into with Messrs. Hunter, Cleveland & Murray for the execution of the works embraced in Section No. 27 of the Welland Canal, such contract to be fulfilled by the 1st June, 1881.

That the said contract comprises the construction of an Aqueduct for the purpose of carrying the canal over Chippewa River—the works necessary for which the contractors have so far failed to find means of executing.

Representing themselves to be experiencing difficulties at this point, the contractors have now applied for permission to relinquish their contract to the Government.

That upon this application the Chief Engineer has reported to the effect, that little has been done on this work except providing part of the materials, and that no unforeseen difficulties of any extent have been experienced; further, the construction of the coffer-dams required, and that the unwatering of the foundation of the new structure could not be done by the most experienced contractor, under the best management, for less than double the amount set down for the purpose in the present contract, he also gives it as his opinion that the only way to secure the execution of the works is to place them in the hands of experienced energetic contractors at such rates as will enable them to form proper dams. His report further points out, that if the usual course of receiving and accepting tenders, is followed in the present case, the Government may not obtain the services of a contractor of competence and adequate resources, while it would be impossible to estimate the time which might be occupied in the undertaking or its costs.

Under the circumstances, and upon the advice of the Chief Engineer, the undersigned recommends that the present contractors be permitted to relinquish their contract upon terms to be hereafter arranged; and that authority be given to invite

tenders for the execution and completion of the works, by circular letters, addressed to such experienced, competent contractors, possessing means and of such standing that they could be relied upon to carry out what they undertake, the selection of the parties to whom such circulars be addressed being left to the Chief Engineer of Canals; it being however, provided that any contract for said work must be made subject to the approval of Parliament.

Respectfully submitted,

CHARLES TUPPER,  
Minister of Railways and Canals.

*Copy of a Report of a Committee of the Honorable the Privy Council, approved by His Excellency the Governor General in Council, on the 27th October, 1880.*

On a Memorandum, dated 26th October, from the Honorable the Minister of Railways and Canals, representing that in September, 1877, a contract was entered into with Messrs. Hunter, Cleveland & Murray, for the execution of the works embraced in Section No. 27 of the Welland Canal, such contract to be fulfilled by the 1st June, 1881.

That the said contract comprises the construction of an Aqueduct for the purpose of carrying the canal over the Chippewa River, the works necessary for which the contractors have so far failed to find means of executing.

That the contractors representing themselves to be experiencing difficulties at this point, have now applied for permission to relinquish their contract to the Government.

That upon this application the Chief Engineer has reported to the effect that little has been done on this work except providing part of the materials, and that unforeseen difficulties of any extent have been experienced, further that the construction of the coffer-dams required, and the unwatering of the foundations of the new structure could not be done by the most experienced contractor, under the best management, for less than double the amount set down for the purpose in the present contract, he also gives it as his opinion that the only way to secure the execution of the works is to place them in the hands of experienced energetic contractors at such rates as will enable them to form proper dams.

That his Report further points out that if the usual course of receiving and accepting tenders is followed in the present case the Government may not obtain the services of a contractor of competence and adequate resources, while it would be impossible to estimate the time which might be occupied in the undertaking or its cost.

The Minister, under the circumstances, and upon the advice of the Chief Engineer, recommends that the present contractors be permitted to relinquish their contract upon terms to be hereafter arranged; and that authority be given to invite tenders, for the execution and completion of the works, by "Circular" letters, addressed to such experienced, competent contractors, possessing means and of such standing that they could be relied upon to carry out what they undertake; the selection of the parties to whom such circulars be addressed being left to the Chief Engineer of Canals, it being however provided that any contract for said work must be made subject to the approval of Parliament.

The Committee submit the foregoing recommendation for Your Excellency's approval.

Certified, J. O. COTÉ, C.P.C.

OTTAWA, 28th October, 1880.

SIR,—From the unsatisfactory rate of progress made with the works on Section No. 27 of the Welland Canal enlargement, under the contract entered into with Messrs. Hunter, Murray & Cleveland, and these gentlemen expressing their inability to proceed without assistance, not warranted by the agreement, and offering to

surrender the contract, I am directed to inform you that an Order of the Hon. the Privy Council has been passed (copy enclosed) accepting the relinquishment of the contract.

It will be observed that the Minute of Council authorizes you to take the necessary steps to have such arrangements made that all the works on that part of the Canal, especially the Aqueduct over the Chippewa River at the Town of Welland, can be carried on in a prompt, economical and efficient manner.

With a view to effecting these objects you will please to proceed at once to the place, and when there make such examinations as will enable you to determine what is best to be done, and then take the necessary action for the early resumption of the works as well as to obtain such information as will enable an equitable settlement to be made with the late contractors.

I am, Sir, your obedient servant,  
F. BRAUN, Secretary.

OTTAWA, 12th November, 1880.

SIRS,—I am directed to inform you that under the authority of an Order in Council, passed on the 27th ultimo, you have been permitted to relinquish your contract for the works embraced in Section No. 27 on the Welland Canal, upon terms to be hereafter arranged.

I am, Sirs, your obedient servant,  
F. BRAUN, Secretary.

MESSRS. HUNTER, MURRAY & CLEVELAND,  
St. Catharines, Ont.

(Telegram.)

WELLAND, 1st March, 1881.

To Hon. Sir C. TUPPER:

Have met Mr. Page at Welland Works. In reading over his letter of instructions. Is of opinion that he requires discretionary powers to enable him to effect a settlement of our matter. We would, therefore, be obliged by your telegraphing him such authority as will permit him to exercise his judgment in effecting a settlement in the premises.

HUNTER, MURRAY & CLEVELAND.

OTTAWA, 2nd March, 1880.

HUNTER, MURRAY & CLEVELAND, Welland.

Will you accept Mr. Page's decision if discretionary powers to settle with you as stated in your yesterday's telegram are given him.

F. BRAUN, Secretary.

(Telegram.)

ST. CATHARINES, March 3rd, 1881.

F. BRAUN, Esq., Secretary.

In answer to your telegram of yesterday we understood from Mr. Page that he was not possessed of sufficient authority to look into our matters with a view to effect a settlement. We asked that sufficient power be granted him to do so. If our request is not in accord with the views of the Minister we will not urge it.

HUNTER, MURRAY & CLEVELAND.

ST. CATHARINES, March 3rd, 1881.

SIR,—We have the honor herewith to hand you statement of our account for work performed, materials delivered, &c., &c., on account of our contract for section 27 of the Welland Canal enlargement.

We have the honor to be, Sir, your obedient servants,  
HUNTER, MURRAY & CLEVELAND.

F. BRAUN, Esq., Secretary Railways and Canals, Ottawa.

ST. CATHARINES, March 8th, 1881.

To F. BRAUN.

In further replying to your telegram of the second instant, we will accept the decision of Mr. Page if discretionary powers to settle with us are given him.

HUNTER, MURRAY & CLEVELAND.

OTTAWA, March 10th, 1881.

SIRS,—I have to acknowledge the receipt of your telegram of the 8th instant, stating that you will submit to Mr. Page's decision in regard to your claim if he be invested with discretionary powers in dealing with it.

I am, Sirs, your obedient servant,

F. BRAUN, Secretary.

HUNTER, MURRAY & CLEVELAND, Contractors, St. Catharines.

OTTAWA, 10th March, 1881.

SIR,—I am directed to refer to you, for report, the enclosed telegram from Messrs. Hunter, Murray & Cleveland, wherein they state that, if you are given discretionary powers to deal with their claim, they will submit to your decision regarding it.

I am, Sir, your obedient servant,

F. BRAUN, Secretary.

JOHN PAGE, Esq., Engineer-in-Chief Dominion Canals, Ottawa.

OTTAWA, 11th March, 1881.

Your telegram of eighth instant received, stating that you will accept the decision of Mr. Page, if discretionary powers to settle with you are given him. I have therefore to inform you that as soon as the necessary documents have been prepared they will be forwarded for the signature of the respective members of your firm.

F. BRAUN.

HUNTER, MURRAY & CLEVELAND, St. Catharines, Ont.

OTTAWA, 12th March, 1881.

(Memorandum.)

The undersigned has the honor to represent that by an Order in Council dated the 27th October, 1880, and for the reasons therein stated, authority was given for permitting Messrs. Hunter, Murray & Cleveland to relinquish, upon terms to be thereafter arranged, the contract held by them for the works embraced in section 27 of the Welland Canal enlargement.

That the contractors have, by a telegram dated the 8th instant, expressed their willingness to accept the decision of Mr. Page, the Chief Engineer of Canals, with a view to arriving at a settlement for the work done by them.

The undersigned accordingly recommends that under the authority of the Public Works Act, 31 Vic., chap. 12, Mr. Page be constituted sole arbitrator for the determination of the amount to be paid to the contractors, and that authority be given for the preparation and execution of the documents necessary to such reference.

Respectfully submitted,

J. H. POPE, Acting Minister of Railways and Canals.

ST. CATHARINES, 16th March, 1881.

SIR,—We are desirous of effecting a settlement of our contract No. 27 of the Welland Canal enlargement, at the earliest date possible.

Therefore if the Government will grant discretionary powers to Mr. John Page to settle with us we will abide by his decision, and any papers required by the Government to give effect to this proposition, will be signed by us when required so to do.

We are your obedient servants,

HUNTER, MURRAY & CLEVELAND.

Hon. J. H. POPE, Acting Minister Railways and Canals, Ottawa.

*COPY of a Report of a Committee of the Honorable the Privy Council, approved by His Excellency the Governor General in Council on the 23rd March, 1881.*

On a Memorandum dated 12th March, 1881, from the hon. the acting Minister of Railways and Canals, representing that by an Order in Council dated the 27th October, 1880, and for the reasons therein stated, authority was given for permitting Messrs. Hunter, Murray & Cleveland to relinquish, upon terms to be thereafter arranged, the contract held by them for the works embraced in section No. 27 of the Welland Canal enlargement.

That the contractors have by a telegram dated the 8th instant, expressed their willingness to accept the decision of Mr. Page, the Chief Engineer of Canals, with a view to arriving at a settlement for the work done by them.

The Minister accordingly recommends that under the authority of the Public Works Act, 31 Vic., chap. 12, Mr. Page be constituted sole arbitrator for the determination of the amount to be paid to the contractors, and that authority be given for the preparation and execution of the documents necessary to such reference. The Committee submit the above recommendation for Your Excellency's approval.

Certified.

J. O. COTE, Clerk P.C.

The Hon. the Minister of Railways and Canals.

WELLAND, 3rd August, 1881.

SIR,—I beg to forward herewith my award in the valuation and arbitration *in re* section No. 27, Welland Canal, Department of Railways and Canals, and Messrs. Hunter, Murray & Cleveland the late contractors.

To get matters into shape has been attended with a good deal of difficulty. I had to hear evidence from time to time for about fifteen days, and the examination of documents with a view to arrive at a conclusion occupied what was equal at least to as many days more, making in all about thirty days.

This service was unavoidably spread over a considerable length of time, and had chiefly to be done during late and early hours to prevent direct interference with my regular duties and those of a departmental nature.

I have the honor to be, Sir, your obedient servant,

JOHN PAGE.

## Expenses connected with Arbitration :—

Paid out by W. G. Thompson per account.....	\$13 00
Richard Miller, Esq., Barrister, account for drawing up blank award.....	15 00
Total.....	<u>\$28 00</u>

J. PAGE.

*To all to whom these presents shall come.*

I John Page, of the city of Ottawa, the County of Carleton and Province of Ontario, Esquire, the Chief Engineer of Canals of the Dominion of Canada--SEND-GREETING :

Whereas by an instrument in writing under the hand of the Honorable John Henry Pope, the acting Minister of Railways and Canals for the Dominion of Canada, acting on behalf of Her Majesty Queen Victoria as such Minister, and under the seal of the Department of Railways and Canals of Canada bearing date the twenty-fifth day of March, A.D. 1881, after reciting whereas John Hunter, James Murray and Merritt Andrew Cleveland, all three of the City of St. Catharines, in the County of Lincoln and Province of Ontario, carrying on together the business of contractors as partners under the name, style and firm of Hunter, Murray & Cleveland, had entered into a contract with Her Majesty Queen Victoria, represented by the then Minister of Public Works, on the twenty-sixth day of September, in the year of Our Lord one thousand eight hundred and seventy-seven, for all the work required to be done on and embraced in section number seventy-seven of the enlargement of that certain public work known as the Welland Canal, in the said Province of Ontario, such contract to be fulfilled by the first day of June, A.D. 1881; and further reciting that whereas the said contractors having represented themselves to be experiencing difficulties in executing the works contracted for by them and having applied for permission to relinquish their contract to the Government, and the Chief Engineer of Canals having reported to the effect that little had been done on the said work except providing part of the materials, and that no unforeseen difficulties of any extent had been experienced, and further, that the construction of the coffer-dams required and the unwatering of the foundation of the new structure could not be done by the most experienced contractors under the best management for less than double the amount set down for the purpose in the said contract of the said Hunter, Murray & Cleveland. The said contractors were permitted by an Order of His Excellency the Governor General in Council, bearing date the 27th day of October, A.D. 1880, to relinquish, upon terms thereafter arranged, the contract held by them for the works embraced in said section 27 of the Welland Canal enlargement; and also reciting that the said contractors having on the 8th day of March, A.D. 1881, expressed their willingness to accept the decision of me the said John Page, such engineer as aforesaid, with a view to arrive at a settlement for the work done by them; and another Order in Council was passed on the 23rd day of March, A.D. 1881, authorizing that under the authority of the Act of the Parliament of Canada, intituled "An Act respecting the Public Works of Canada (31st Victoria, chap. 12)." I, the said John Page, Chief Engineer of Canals of Canada, should be constituted sole arbitrator for determination of the amount to be paid to the said contractors; it is witnessed that the Honorable John Henry Pope, the acting Minister of Railways and Canals of the Dominion of Canada, acting on behalf of Her Majesty Queen Victoria, as such Minister thereby referred to, the sole valuation, arbitration and award of me the said John Page all claims made, stated or alleged by the said "Hunter, Murray and Cleveland," against Her Majesty the Queen, for matters arising out of the therein mentioned contract and all matters arising thereunder and in respect of such claims, whether made on the part of the claimants or of Her Majesty, and the said Acting Minister of



Railways and Canals under the authority aforesaid did thereby appoint me the said John Page to be the said sole arbitrator, and did thereby agree that the valuation, arbitration and award of me the said John Page should be accepted as final, conclusive and without appeal.

And whereas the said John Hunter, James Murray and Merritt Andrew Cleveland, by an instrument in writing bearing date the 30th day of March, A.D. 1881, under their respective hands and seals assented to the reference of their claim arising out of their contract with Her Majesty the Queen, for the works embraced in section 27 of the Welland Canal enlargement aforesaid or connected therewith as stated in the instrument hereinbefore in part recited, to the sole valuation, arbitration and award of me the said John Page, Chief Engineer as aforesaid, and accepted the appointment of me the said John Page as sole arbitrator on the part of Her Majesty the Queen, and did also thereby jointly and severally appoint me the said John Page sole arbitrator on their part and did further promise and bind themselves to accept the decision, valuation, arbitration and award of me the said sole arbitrator as final, conclusive and without appeal, and to abide by the same.

Now know ye that I the said John Page having taken upon myself the burden of the said arbitration, and having heard and duly considered all the allegations and evidence of the respective parties of and concerning the said claims and matters in question so referred to me as aforesaid, and duly examined the papers, accounts and documents connected with the same, do make and publish this my award in writing of and concerning the said claims and matters in question so referred as aforesaid, and I do hereby award, order and determine that there is due from Her said Majesty the Queen to the said Hunter, Murray & Cleveland in respect of the matter so referred to me as aforesaid for all work done by them upon said section or under said contract, and for all materials supplied by them for use on said section, whether the same be already used in and upon the said section or not, and whether the same be now upon or near said section or at the quarries of said Hunter, Murray & Cleveland at Queenston and Beamsville, and at what is known as the "Beamsville Quarry Siding." Also, the stone at or near the Guard Lock at Thorold, and for certain derricks of the said Hunter, Murray & Cleveland, sold by them to Her said Majesty the Queen, represented by the said Minister of Railways and Canals, which materials and derricks are enumerated or referred to in the list hereto annexed, and in full satisfaction of all claims made, stated or alleged by the said Hunter, Murray & Cleveland against Her Majesty the Queen for matters arising out of the above mentioned contract, and all matters arising thereunder, and in respect of such claims the sum of sixty-one thousand three hundred and thirteen dollars and twelve cents—which sum I direct shall be paid to them on demand—and I do further order, determine and award that the said materials and derricks so by the said Hunter, Murray & Cleveland provided for and in connection with the work embraced in said contract shall forthwith, upon payment to them of the sum hereby awarded and ordered to be paid to them, become the property of Her said Majesty the Queen. And I further, order, determine and award that Her said Majesty the Queen do pay all the costs of the said submission, arbitration, reference and award.

In witness whereof, I, the said John Page, have hereunto set my hand and seal, in duplicate, this third day of August, in the year of Our Lord one thousand eight hundred and eighty-one.

Signed, sealed and delivered in the  
presence of  
W. G. THOMPSON. }

JOHN PAGE.

*LIST OF MATERIALS and plant, referred to in the foregoing award, which become the property of the Government*

All the stone delivered for the works on Section No. 27, whether cut, prepared, dressed or rough, or broken for concrete or road metal, whether situate on said

section or in the vicinity of the same; also all stone at or in the quarries leased by Messrs. Hunter, Murray & Cleveland, at Queenston and Beamsville, and what is known as the Beamsville Quarry siding; also stone near the Guard Lock on the old Canal at Thorold; all the sand delivered on Section No. 27 at Welland; also the pine timber piled on that part of the section on the west side of the canal south of Main street and the oak timber piled, and wrought iron and bolts stored on the north side of the old lock at Welland.

Derricks at Welland :—

One on the east side of the Canal in the stone pile at Division street. One on the west side of the canal in the stone pile south of Division street. One in the stone pile on the west side of the canal north of Main street, near site of old mill. One on the west side of the canal between the old and new locks. One on west side of the canal in the basin between the new lock and canal.

The Railway track from the Welland Railway to Canal at Division street in the Town of Welland, including gate across track, sidings, &c.

Derricks at Queenston Quarry :—

One derrick (boom hoister), two derricks (single), at stone piles alongside Rail way track.

Beamsville, Quarry siding :—

One single derrick, one derrick (boom hoister), at Siding.

(Signed) JOHN PAGE.

Witness:

W. G. THOMPSON.

August 3rd, 1881.

*Copy of a Report of a Committee of the Honorable the Privy Council approved by the Honorable the Deputy of His Excellency the Governor General in Council on the 10th August, 1881.*

On the recommendation of the Honorable the Minister of Railways and Canals, and for reasons stated in his memorandum dated 4th August, 1881, the Committee advise that authority be given for the payment of the sum of sixty-one thousand three hundred and thirteen dollars and twelve cents (\$61,313.12) in full settlement of all claims of Messrs. Hunter, Murray & Cleveland, arising out of their contract for Section 27 of the Welland Canal enlargement, said sum being the amount awarded by Mr. Page, Chief Engineer, who was appointed sole Arbitrator under Act 31 Victoria, chapter 12. The Committee further advise on the same recommendation that authority be given for the payment of the sum of twenty-eight dollars (\$28) the costs of the Arbitration as certified to by Mr. Page.

Certified, J. O. COTE, Clerk, P.C.

The Honorable the Minister of Railways and Canals.

OTTAWA, 24th August, 1881.

MY DEAR MR. POPE,—This, I think, the discharge from Hunter, Murray & Cleveland, should be signed by each member of the firm, yet if you are anxious to close the matter to-day, I have no doubt that Mr. Murray's signature in the name of the firm as well as in his own name will be a sufficient protection for the payment of the money if Mr. Murray undertakes to get the individual signature of his partners when he reaches home.

Yours truly,  
Z. A. LASH, D.M.J.

The Hon. J. H. Pope.

OTTAWA, 24th August, 1881.

SIR,—As requested in your communication of the 18th inst., I have prepared and now enclose an instrument to be signed by Messrs. Hunter, Murray & Cleveland discharging the Government from all claims under their contract in conveying to Her Majesty the articles mentioned in the schedule to Mr. Page's award. I telegraphed to the Sheriffs and Clerks of the County Court at St. Catharines and Welland to ascertain if there were any executions or chattle mortgages or bills of sale recorded against the firm. Replies have been received, stating that there were no executions, mortgages or bills of sale. The enclosed instrument should be signed by each member of the firm. The schedule should also be signed. Upon its being so executed there would appear to be no objection to the payment of the money.  
Papers returned.

I am, Sir, your obedient servant,  
Z. A. LASH, D.M.J.

Seals should be attached before execution. Z. A. L.

OTTAWA, 25th August, 1881.

SIR,—You would oblige us by enclosing to the Imperial Bank, Toronto, for us the 5 per cent. deposit held by you as security for the performance of work on Sections 27 and 35 of the Welland Canal enlargement, amounting to \$60,000.

Yours truly,

HUNTER, MURRAY & CLEVELAND.

Hon. J. H. Pope, Acting Minister of Railway and Canals.

OTTAWA, 25th August, 1881.

SIR,—On the recommendation of the Chief Engineer of Canals, I am directed by the Hon. the Minister to request that the five per cent. security, \$60,000, deposited with the Receiver General on the 18th September, 1877, by Messrs. Hunter, Murray & Cleveland, by way of a deposit receipt of the Imperial Bank of Canada, dated 15th September, 1877, No. 2267, in connection with their contracts for Sections Nos. 27 and 35 of the Welland Canal enlargement, be returned to this Department.

I am, Sir, your obedient servant,

T. TRUDEAU.

J. M. Courtney, Esq., Deputy of the Minister of Finance.

ST. CATHARINES, Oct. 1st, 1881.

We have asked permission to bid on Aqueduct Welland Canal from Mr. Page; we were refused permission by resident Engineer to see plans or get specification and form of tender without Page's consent; we can comply with any terms as to security, the Department may ask and consider ourselves as competent to do the work as other firms that are tendering. Please inform us why we are excluded. Answer.

BANNERMAN & CO.

Hon. J. H. POPE, Minister of Railways and Canals.

INGERSOLL, Oct. 1st, 1881.

Bannerman & Co., of which firm I am a member who completed section thirty-three Welland Canal expected to be asked to tender for the Canal Aqueduct now being let. May they not tender? It is reported contractors who are asked to tender are pooling it.

THOS. WELLS.

To Right Hon. Sir JOHN A. MACDONALD.

(Telegram—Rush).

OTTAWA, October 3rd, 1881.

Inform Mr. Page that Sir John A. Macdonald on an application of **Bannerman & Co.** for leave to tender for Aqueduct thinks they should be allowed to do so.

F. BRAUN.

W. G. THOMPSON, Welland.

*By Telegraph from Welland, Ont., to F. Braun, Secretary Department Canals.*

OTTAWA, 3rd Oct., 1881.

Yours received, will hand it to Mr. Page on his arrival here.

W. G. THOMPSON.

WELLAND, Oct. 5, 1881.

Message sent through Thompson received at eight o'clock last night circular letters were prepared and sent agreeably to tenor of Minute of Council on subject; time expired Tuesday for receiving tenders; see circular letter.

JOHN PAGE.

F. BRAUN, Secretary Railways and Canals.

OTTAWA, 11th October, 1881.

SIR.—The papers necessary of Section No. 27 of the Welland Canal enlargement having been prepared and printed, circular letters were addressed to ten different contractors inviting them to tender for the completion of the works, as provided for in a minute of the Privy Council made at the time the original contractors were released.

A copy of each of these documents is now herewith enclosed for present and future reference, viz:—

1st Copy of general specifications describing the nature and the extent of the works and manner in which they are expected to be executed.

2nd A form of tender intended to embrace all the different items of work to be done.

3rd A copy of the printed circular letter addressed to each of the following named contractors, viz:—

Robert L. Gibson,	Esq.,	Contractor,	Grimsby, Ont.
Alexander Manning,	do	do	Toronto, Ont.
Alex. S. Brown,	do	do	Belleville, Ont.
Merrit A. Cleveland,	do	do	Port Colborne, Ont.
James Worthington,	do	do	Brockville, Ont.
H. J. Beemer,	do	do	Montreal, Que.
Messrs. Smith & McGaw,	do	do	Port Hope and Ottawa, Ont.
Messrs. Belden & Co.,	do	do	Syracuse, N. Y.
Chas. Raynor & Co.,	do	do	do
G. Peterson, Esq.,	do	do	Lockport, N. Y.

It will be seen from the copy of notice addressed to the different parties that the time for receiving tenders expired on Tuesday the 4th instant. I therefore beg to hand you herewith the approximate quantities of the various items of work (marked on the margin of a blank form) so that the tenders, when opened, can be calculated, and the respective amounts carried out in the usual way.

I have the honor to be, Sir, your obedient servant,

JOHN PAGE, C.E.C.

OTTAWA, 20th September, 1881.

It has been decided to invite you to "tender" for the completion of Section No. 27 of the Welland Canal enlargement, which embraces the construction of an Aqueduct and certain other works described in the accompanying specification sent for your information.

Plans of the work to be done can be seen, and a form of tender procured, at the Resident Engineer's Office, Welland, on your presenting this notice personally, on or after Tuesday, the 20th September, instant.

Sealed tenders, made out according to the printed forms thus obtained, and addressed to the Secretary of the Department of Railways and Canals, at Ottawa, will be received until the arrival of the mails on Tuesday, the 4th October next.

You are requested to bear in mind that tenders will not be considered unless made strictly in accordance with the printed forms, and, in the case of firms, except there are attached the actual signatures, the nature of the occupation and residence of each member of the same; and, further, an accepted bank cheque for the sum of \$3,000 must accompany the tender, which sum shall be forfeited if the party tendering declines entering into contract for the works, at the rates and on the terms stated in the offer submitted. The cheques thus sent in will be returned to the respective parties whose tenders are not accepted.

For the due fulfillment of the contract satisfactory security will be required by the deposit of money to the amount of *five per cent.* on the bulk sum of the contract, of which the sum sent in with the tender will be considered a part.

Ninety per cent. only of the progress estimates will be paid until the completion of the work.

This Department does not, however, bind itself to accept the lowest or any tender.

By authority,

JOHN PAGE, Chief Engineer of Canals.

#### SPECIFICATION OF THE WORK REMAINING TO BE DONE ON SECTION No. 27 OF THE ENLARGEMENT OF THE WELLAND CANAL.

##### RE-LETTING CONTRACT.

This section is about 5,600 feet in length, and embraces the satisfactory completion of the unfinished parts of the enlargement of the Canal within the boundaries of the Town of Welland; the construction of an aqueduct through and over the Chippawa River; taking down the greater part of the old lift-lock, or that now in use, between the river and the Canal; removing the abutments of the old or present road bridge which connects the east and west parts of the Town of Welland on line of Main Street; the completion of the new lock and entrances to it; the protection or fenders to the new bridge on line of Division Street, and such other works as are herein described or may be required, and which the contractor may be called upon to execute in connection with the carrying out of the contemplated improvements.

The channel way is to be enlarged to a width of one hundred feet at bottom, when sunk to an uniform depth of 2 feet 9 inches, below the top of the mitre sill of the old lock at Port Colborne; and the foundations of all permanent structures, such as the Aqueduct, its wing walls, or such continuation of the latter as may be directed, abutments or piers at entrance of channel leading to the new lock, or at places where walls are required on the main line of Canal, must all be placed sufficiently low for a depth of 15 feet in the reach at assumed low water level of Lake Erie.

The approaches at both ends of the Aqueduct as well as those above and below the new lock, and also the width of the water-way on the main line of the Canal, where required, must be increased to such dimensions as may be directed when the works are in progress.

The new Aqueduct will be placed on the west or up stream side of the present structure, and at a distance of from 75 to 80 feet from it. The southern connecting wall between the old and new Aqueducts and a small part of the south-east end of the retaining wall have been constructed, as may be seen on an examination.

The channel way to the south and north of the Aqueduct has been, for the most part, already widened on the west side, and the position of the respective structures made to correspond generally with the lines shown in red on the general plan exhibited.

The Department of Railways and Canals, however, reserves to itself the right of changing the whole or any part of the line to such an extent as will admit of widening the channel further on either one side or the other, or of increasing the width on both sides as may be subsequently determined; also of altering the position of any or all of the incomplete structures 100 feet or more, either to the right or left, or of placing any one or all of them 500 feet or more either upward or downward from the place indicated on the general plan exhibited, or in such other position as may be considered most advantageous for the purpose contemplated.

These changes, it is to be clearly and distinctly understood, may be made either before the operations are commenced or during their progress, without giving cause for any increase or diminution in the prices tendered for the respective items of work.

The principal part of the excavation remaining to be done for the widening and deepening of the channel will be clay, but part of it, especially the north end of the section, is of a hard nature, consisting of indurated clay, gravel and stone firmly cemented together.

All the side slopes in cuttings, as well as those of the banks, are to be made two horizontal to one vertical, except where they are to be faced with stone or are connected with walls of masonry, when for such a distance as may be required, they may be made one-half horizontal to one vertical, or to any other angle between the least and greatest of these two slopes that may be directed.

The material excavated on the north side of the Chippawa River for the widening and deepening of the Canal, the foundation for the north end of the Aqueduct and approaches to it, as well as the approach to the lock, whether over the water surface or under it, with the exception of what is required for embankment on the south or on the north sides of the river, must be hauled, transported and disposed of at such places on either the east or west bank of the Canal as may be directed within a distance of two miles along the Canal, either to the south or to the north of where the material has been removed.

Parties who tender for the work are expected to examine carefully the spoil ground above mentioned, in order to ascertain what has to be done, as the contractor must find, at his own cost and expense, the means of transporting, handling, elevating and depositing the material at the place or places directed, and at such a distance back from the eastern or western water line of the Canal, and in the manner described for the spoil banks at other places.

It is, however, to be distinctly understood that the arrangements for disposing of the material excavated must be such as not, in any way or shape, to interfere with the free and uninterrupted towage of vessels.

In widening and deepening that part of the channel between the south end of the Aqueduct and the south end of the section, the material still remaining to be removed, as well as that from the southern part of the site of the Aqueduct, may be partly spoiled in the old, original canal, which is to be filled up to the level of the adjoining ground, and the balance of the excavation must be spoiled at such places within the distance mentioned and in the manner stated for the excavation north of the Aqueduct.

*Towing Path.*—The works throughout must be carried on in such a manner that the present towing path shall not be in any way interrupted, or any part of it interfered with during the season of navigation, unless a new and convenient trackway be formed at that place, or other approved arrangements be made by the contractor, at his own cost and expense, to enable the towing service along that part of the canal to be satisfactorily performed. It is to be continuous, on both sides of the canal,

except opposite the entrance to the lock, and on the east side at both ends of the new Aqueduct; where formed in cutting and at places unconnected with structures, its front edge will be 99 feet from the centre line at 24½ feet above the bottom of the canal, or 22 feet over the present mitre sill of the old lock at Port Colborne. It will, for the most part, be made 15 feet wide on top, and have an inclination of about 12 inches outward to a ditch in the rear or at the toe of the slope of the adjoining bank.

The ditch to be at least 3½ feet wide on top and at the bottom to have such an inclination as will carry the surface water freely to off-take drains formed at such places as circumstances may require.

It will be observed from the nature of the work that all that portion of it under the water surface, connected with the enlargement and deepening of the prism, can be done by machinery during the summer months, provided proper precautions are taken to guard against interfering with the navigation. Contractors will, therefore, be expected and required to provide the necessary equipment for that purpose, and be fully prepared to excavate, haul, transport and elevate the material in such a manner as will enable it to be expeditiously removed and deposited at the places above mentioned, unless they are able to show to the full satisfaction of the Department of Railways and Canals that they are in a position to execute the work in some other way, in a more expeditious manner, within the time agreed upon for its completion.

If any of the adjoining proprietors are desirous of having their land raised, to an extent that it would render it an object for spoil ground, the contractor, on receiving the sanction of the Department of Railways and Canals, may use part of the excavated material for that purpose.

*Spoil Banks*—are in no case to be formed on ground where the surface inclines towards the canal, unless level benches are first cut for a foundation for the bank. The new material deposited must be kept back at least 10 feet from the top of the bank slope, and must not be raised more than 10 feet above the level of the towing path, within a distance of 85 feet from the surface water line of the canal, on that side on which the spoil bank is formed. Beyond the distance stated, the height may be increased, after suitable drains and other provisions have been made to carry the surface water to the back ditches, provided that the nature of the bank and material on which it is placed warrants the adoption of this course.

The spoil banks, as nearly as circumstances will admit, must be made of an uniform height, and invariably have a declivity outward of at least one in twenty, and throughout be of a regular width.

*Back Ditches*—to carry off the surface water, and such other natural drainage as it may be necessary to provide for, are to be formed at the places and of the dimensions required; care being taken that the old ditches are not interfered with, or the drainage in any way interrupted before the new ditches are fully available. For any damages that may arise from this cause, whether the result of inattention or otherwise, on the part of the contractor, he will be held strictly and legally liable to the owners of the adjoining property.

To form an outlet for the new ditches, or present water courses, other than those specially referred to, wells are to be sunk in connection with them, from which off-take drains or culverts are to be made with such inclinations as will discharge the water freely into the canal, 2 feet or more below the assumed level of Lake Erie.

These wells will be from 2 to 3 feet square, and the culverts from them are to be from 15 to 24 inches square. They are to be built of rubble masonry laid in cement mortar; but the bottoms of both wells and culverts are to be of flat stones, of a size to reach across the respective openings, and to pass at least 6 inches under the walls on both sides; the covering of the culverts must also be of flat stones, of a length which will bear at least 6 inches on the side walls. The wells and channels from them may, however, be formed of timber and plank, and a bridge be made over the outlet, if so directed. In either case, the excavation and work connected with the water courses must be done by the contractor at the rates stated in the tender.

When conducting the works connected with the widening and deepening of the channel, as well as in placing the material in the spoil banks, the contractor must be guided strictly by the lines marked out by the officer in charge.

He must also take great care not to cut into the inside slopes, nor do anything at all likely to have a tendency to impair the stability of the banks.

The bottom of the present channel, when deepened, as well as that of the new work, must be made as level and uniform as possible, so as to insure throughout the full width and depth contemplated.

Over water surface the slopes must be trimmed to the angles before mentioned, and be made to correspond with the lines marked out on the ground, and agreeably to the instructions of the officer in charge.

*Embankments.*—When the ground on which a bank adjoining the canal or any permanent structure is to be formed is below the water level, the surface must invariably be removed for such a depth as may be required by the nature of the material and circumstances. In all such cases the entire space to be occupied by the bank must be cleared of all sods, turf, muck, loose stones, logs, roots, slabs, sawdust and all kinds of rubbish or objectionable matter; loose earth, or such as will admit of water percolating through it, must also be removed for such a depth as the officer in charge may consider necessary to enable a proper connection with the bottom to be formed.

The seats of all banks must be made nearly level; but, where the surface of the ground is such that there is a solid bank between the place of deposit and the channel, part of the seat may have an inclination outward, provided there is within a distance of 100 feet a bank sufficiently solid to prevent the lower part of the embankment or spoil from moving. This must be observed on all parts of the section, but more especially when forming banks at both ends of the new Aqueduct and other places in that vicinity, as well as those connected with the new lock, or at any place where a bank has to be formed over sloping ground; otherwise the seat must invariably be either cut down so as to give a level bearing or be made into benches, each of which must of itself present a horizontal surface of sufficient width to admit of a suitable connection being made, and so as to guard against any tendency to slide.

For preparing the seats of banks the material removed will be measured in the "solid," and the quantity paid for at the same rate as for earth excavation on that part of the section on which the work is done; this rate should be clearly understood to include the cost of handling all kinds of material necessary to effect the object, and the removal of the same to such places within the limits of the section or elsewhere as may be directed.

When forming banks, raising or widening others, or forming embankments adjoining the Aqueduct or lock, or *wheresoever a water-tight bank is required, the material must be hauled on to the respective banks in carts or waggons and laid on in layers not exceeding one foot in depth at a time*, and if the work is done at a dry season of the year water must be thrown over each layer to assist in consolidating the material.

*Puddle Beds.*—where necessary to be made in any of the banks, must be carried up at the same time the banks are formed. They must consist of the best description of material for that purpose that can be obtained in the vicinity, laid on in layers not exceeding 8 inches in thickness, each of which must be watered, properly cut transversely and longitudinally, well trodden and pounded, and everything done that may be required to form them into puddle walls impervious to water.

The excavation for the widening of the prism of the canal for a distance of about 1,500 feet at the north end of the section has been done, except for 500 feet where there is a mean width of 30 feet with a depth of 22 feet still to be taken out, besides bottoming for a distance of 1,500 feet for a width of from 5 to 50 feet, and a depth of from 2 to 4 feet.

From the south end of the section to the new bridge at Division Street, the widening has been, for the most part, done, but there remains in the bottom a piece of about 400 feet in length, 45 feet in width and about 5 feet in depth; besides a number of detached small patches a little above bottom, as well as immediately south



of the bridge and in the channel between the piers of it. Between the old and new bridges there is an old culvert across the line of the present canal, which must be removed, without any interference with the water level, and the bottom at that place sunk sufficiently low to give the full depth of the channel; but before this can be effected the west end of the culvert must be securely closed to guard against water escaping from the canal when the top covering is taken off. To enable this to be done, such a space as may be necessary in the rear of the west side of the west bank must be sunk down as low as the bottom of the culvert and the interior properly blocked up before the space is again filled in. This work must be done, and that portion of the culvert through the old canal removed by the 1st day of May, 1882. All that part of the present west bank and within the line of the new channel must be removed when the works connected with the new Aqueduct are sufficiently advanced to warrant that course. The contractor must remove these bars and patches, remove the old culvert, as well as widen out and deepen the channel wherever required, within the limits of the section, with the full and distinct understanding that the work is in every case to be paid for at the respective rates stated in the tender submitted.

*Aqueduct over the Chippawa River.*

This structure is to be of dressed grey limestone masonry, laid throughout in hydraulic cement mortar, of approved quality, and will be formed with six archways, any three of which will, collectively, be of sufficient sectional area to allow the water of the Chippawa River to pass freely; all of them are to be arranged and made of a depth suited to the enlarged scale of navigation as herein described.

It is to be placed in the bed of the river from 75 to 80 feet to the westward of the present aqueduct, and be in other respects so situated that the face of its north abutment shall be four feet to the north of that of the present one, and the range of the south sides of the second pier from the north side, in both the old and the new structures, shall correspond.

From the face of the north abutment to that on the south side, the distance will be 277 feet at the springing line of the arches, and the breadth at the soffit of the arches 112 feet; springing line to be 3 feet over the top of the upper offset in foundation; rise of arches 7 feet, and top of coping of side or parapet walls  $28\frac{1}{2}$  feet over the centre part of the intrados.

As the water of the river must pass at the time the works are in progress, it is intended to build the principal part of the new structure in two divisions. This has to be done in order that the coffer dams necessary to enable the work to be laid dry shall, at the time when in use, occupy only a part of the river channel.

The dams must, of course, be arranged in such a manner as to occupy the least possible space consistent with their efficiency, and with a view to their expeditious removal when no longer required.

The centre line of the new Aqueduct will be parallel to that of the existing one, but 171 feet further to the west, and will in other respects be situated as previously stated, unless for some special reason its position has to be changed to another fixed point within the limits first mentioned.

*Excavation.*—The site of the new structure, or as much of it as can be properly done by dredging, may in the first instance be sunk to the depth of 41 feet below the top of the coping of the present Aqueduct, or to about 23 feet below the medium water level.

The seats for the different piers, after the pit has been laid dry, are to be excavated 4.73 feet lower, or to a depth of 45.73 feet below the point above mentioned (coping of present Aqueduct), and the seats of the abutments, or that part of them next the water ways, are to be sunk to 44.23 feet below the bench mark above referred to.

The space between the two structures is to be dredged to the depth of 37 feet below the same point, or to the level of the floor of the present archways, and for a distance of 65 feet above, or on the west side of the new work the bottom is to be dredged to the level of 39 feet or more, if required, below the same fixed point, that,

is to say, the top of the coping on the south-west side immediately over the abutment of the present Aqueduct.

In order to give as much space as possible for the flow of the river at the time when the works are in progress, the channel above and adjoining the new structure is to be widened out and made of such a depth as may be considered necessary by the Department of Railways and Canals.

The material removed by dredging for the foundation of the Aqueduct, the deepening and widening of the channel to the extent above described, or for such other extent as may be required, must be taken up the Chippawa River by the contractor and deposited on ground acquired, at his own cost and expense, at such place or places on the banks as may be approved of by an officer entrusted with that duty.

It will not, however, under any circumstances, be allowed to be deposited in the river, and the place selected on the banks for placing it must be sufficiently solid to carry the additional weight without any risk of sliding or settlement, or in any way having a tendency to diminish the width or depth of the river at or near the place where the spoil bank is formed.

The contractor's arrangements must be such that the material, after it has been taken to the place where it is to be spoiled, can be lifted and thrown back or be otherwise placed at such a distance back from the water line as to leave no doubt whatever but that the river, for its full width and depth, shall continue to be free and uninterrupted.

The material excavated from the pit (below the level of 41 feet under the top of the coping of the present aqueduct) after the pit shall have been laid dry, must, of course, be taken out chiefly over the sides of the coffer dams; the cost of which, together with that of finding the necessary spoil ground on which to place it, must be embraced in the price tendered for that item of work.

Parties tendering for the execution and completion of the works are requested to examine the dams in the vicinity of the aqueduct, as the greater part, if not the whole of them, must be removed before the construction of suitable coffer dams can be commenced. Attention is specially invited to this fact, as contractors are expected to base their calculations on removing the whole of the wreck of the present dams, at the same time bearing in mind that the piles which are driven below the bottom line are not to be pulled or drawn out, but must be sawn or cut off at a height corresponding to either the bottom or top line (as may be subsequently determined) of the lower stratum of concrete in the foundation. To enable this to be done on that part of the dam parallel with the stream, as well as that part next the old aqueduct, the clay must be taken out first and transported to such a place as may be approved for spoil ground for material removed from the foundation for the structure. The whole to be removed under similar conditions as subsequently provided for in this specification for the removal of the new coffer dams. The piles, timber and irons taken out of the old dams to be the property of the contractors. For clearing out and removing the clay between the ranges of piles, cutting off the piles and doing all the work necessary to enable new coffer dams to be formed, the contractor must state a bulk sum in the tender submitted.

*Coffer Dams.*—May be constructed by means of two ranges or more of square piles, closely and carefully driven, with a space between them of suitable width for puddled clay. The piles should be of white oak not less than 13 inches square, sawn or dressed parallel throughout the entire length, driven close together, from 8 to 10 feet below bottom, by a suitable ram, between horizontal ranges of guide or wale pieces fastened with heavy screw bolts to gauge piles driven not more than 10 feet apart in line of dam. The wale pieces in the puddle chamber should be removed before the puddle opposite them is put in place. The inside ranges of sheeting piles, where the space admits, must, of course, be supported by means of buttresses or counterforts formed of piles driven close at right angles to the dam, or they may be of strong skeleton framework, the intermediate spaces in either case being strengthened by means of raking and horizontal braces. That part of it ranging with the stream

should be further secured by means of heavy cables, or otherwise connected with the north bank of the river, but either at such a height as to be over spring freshet line or made in such a way that the connection could be readily discontinued when necessary. The variation between high and low water is fully 6 feet.

It might, however, be still better, before unwatering the space to be occupied by the structure, to strengthen the sides and ends of the dams by means of continuous ranges of horizontal trusses, resting, where required, on vertical posts—the whole forming a platform of framework that could be used when handling the necessary materials, and through the openings between the different ranges of transverse and longitudinal timbers the excavation from the bottom could be taken up and material for the foundation and stones for the masonry could be lowered into place.

The inner and outer rows of piles could, at ordinary water surface, be connected with cross timbers, and at places lower down by means of screw bolts formed of bars of wrought iron  $3\frac{1}{2}$  inches wide by  $\frac{3}{4}$  of an inch thick, forged in such a manner that the part at the ends, which passes through the piles, will be made round and of a like sectional area as the flat bar; but before one of the ends in each case is interfered with a piece of boiler plate 12 x 15 inches should be shrunk on to the middle of the bar: both of which (bar and boiler plate) when in the work should have a vertical position, but at right angles to each other. These tie bolts to have nuts, iron plates and large wooden washers, and should be put in at short distances apart, horizontally, and at different heights, from 9 feet below the water surface upward, as the driving of the second course of sheeting piles progresses.

The side of the dam ranging with the stream should be slightly circular in plan, with the convex side next the channel, and the adjoining sheeting piles should, if possible, have a full bearing on each other.

It is believed, from the nature of the material which forms the bottom, that the greater portion of the piles required for a dam of the class above referred to could be driven without being shod with iron, and that one top band will be sufficient for every ten or twelve piles.

The material used for the puddle should be such as to settle down generally in a solid mass, and that when in place and beaten down carefully in thin layers it will form, as a whole, a wall sufficiently compact to prevent water passing through it.

The dams are to be built in three different sections, and in such a manner as to embrace separate portions of the work, unless the contractor is permitted by the Department of Railways and Canals to combine the 2nd and 3rd sections in one.

*First Section.*—To embrace the space to be occupied by the three southern archways, piers, &c., of the aqueduct, also the wing and connecting walls at the south end, together with all the walls that may be required to be built in continuation of the main structure, where water from the canal as well as from the river will have to be fully guarded against.

*Second Section.*—To include the space to be occupied by the three northern archways, together with the abutment and piers connected with them, and must be constructed so as to connect with the ends of the third pier in such a manner as will admit of removing the first section of the coffer dam and allowing the river water to pass freely through the three southern archways. It also embraces whatever provision may be necessary to enable the wings to be built and a connection formed with the old lock walls and the cribwork on the north-west side of the new structure.

*Third Section.*—To enclose the space to be occupied by the north connecting wall between the old and new aqueducts, where water from the canal as well as from the river will have to be guarded against, as well as in the first section.

The construction of the second section of the coffer dam is not to be commenced until the works of the southern arches are sufficiently advanced to admit of the dams connected with the first section being fully removed, and the water turned through the three southern arches, and full provision made for connecting the dams and masonry on the end of the third pier in a suitable and satisfactory manner as herein contemplated.

Arrangements are to be made in the ends or faces of the *third* or *centre pier* of the structure and walls over it for checks or otherwise, in order that the second section of the dam can be properly joined to it.

This latter section may be made to embrace the construction of a dam such as will admit of building a transverse or connecting wall between the old and new structures; otherwise a separate dam may be formed to enable that part of the work to be done as provided for above, and termed the *third section*.

It may here be stated that as the dams are solely for the purpose of enabling the foundations to be prepared, and the permanent parts of the work to be carried out, they may be constructed in accordance with the general description above given; otherwise they may be formed by means of crib work for the inside range of the water tight compartment, and square piles driven close for the outside, where the available space will admit of the adoption of that mode of constructing a dam.

In the event of this course being adopted, the side of the cribs next the puddle chamber should be sheeted with two tiers or courses of boards put on so as to break joints, which should invariably be well driven into the bottom and secured to the side of the cribs with the assistance of a diver.

The space between the cribs and outer sheeting piles should be, of course, filled with the best description of material that can be obtained mixed with gravel and otherwise prepared for forming a puddle wall, which, when properly beaten down would prevent water passing through it.

There would also require to be tie rods between the outer range of piles and the cribs, similar to those referred to, in case the dams be formed chiefly of piles.

The alternate compartments of the cribs might only be filled with stone, as a large portion of the necessary weight could be placed on top, and for which purpose large flat stones, required for other parts of the works, might be temporarily used.

In short, the dams necessary for enabling the works to be unwatered may be constructed in either of these ways, or in such other way that they will occupy the least space consistent with the probability of their success, and that they are formed in sections corresponding in extent with those previously mentioned, and that the respective parts in each case are such as will be likely to effect the object herein contemplated in their construction.

Contractors when tendering for this important part of the undertaking are expected to state a bulk sum for which they would be willing to construct and maintain each of the three different sections of the dam.

The bulk sum tendered for unwatering each of these three different sections of the foundation for the Aqueduct must embrace the construction of all necessary coffer dams, the unwatering of that portion of the work, the maintenance of the respective dams, filling up the different spaces within the dams with water and again laying them dry as often as may be found necessary—and keeping the whole or any part of the sections dry as long as may be required by the Department of Railways and Canals for the setting of the mortar or any other purpose connected with the permanent works that may, in the opinion of the officer in charge, be considered necessary.

Contractors should bear in mind when tendering, that although the works connected with the formation of the dams are to be carried on under the direction of the officers entrusted with the general superintendence of the works, and who will point out the limits within which the dams are to be formed; still the contractor is to be held strictly and legally responsible for their construction, suitability, stability and maintenance, and for the unwatering of the enclosed space at the time agreed upon, and as often afterwards as it may from any cause be filled either in part or as a whole, and for keeping it unwatered for the full length of time required to execute and complete the permanent works contemplated.

The different amounts tendered for coffer dams and unwatering the works must also embrace the full and complete removal of the respective sections of the dams. This, it is to be clearly understood, is to be done in such a way that the puddle walls must invariably be taken out first; and, as the piles cannot be allowed to be pulled

or drawn out, they must be cut off about the top line of the pitched stone invert of the water ways of the new Aqueduct.

The timber work must in all cases be removed as rapidly as it is loosened, and every precaution taken that may be required to guard fully against obstructing the water ways of either the old or new structures.

This, the contractor should clearly and distinctly understand, must be done at the time and in the manner he is called upon to do so; whether it be during the winter season, by the employment of divers, or at any other season of the year, or in any other way whatsoever that the Department of Railways and Canals may consider necessary to effect the object.

In case it is found necessary to form a water-tight bulkhead across the trunk of the new Aqueduct (at the time the first division of the structure is in progress, or after it has been carried up to the line of high water), either for the purpose of excluding or retaining the water, or to serve both purposes when required, the contractor will be expected to state the bulk sum for which he would construct such a dam or bulkhead, and remove it when no longer required—the difference of level between the crown of the arches and high water in the river being about  $11\frac{1}{2}$  feet, and between the same point and low water  $5\frac{1}{2}$  feet—the bulkhead will answer for medium water at about  $8\frac{1}{2}$  feet over the crown of the arches.

When a section of the pit has been unwatered, the bottom is to be sunk to the depth required for a stratum of concrete which is to form a bearing surface for the masonry of the abutments and piers, as well as for the pitched stone work under the water ways of the structure.

The bottom, under the respective abutments, for a distance of 13 feet parallel to the centre line of the Canal and for the whole width to be occupied by the Aqueduct and its connecting walls, except that part of the south-east retaining wall already built, is to be sunk uniformly to a level surface at  $44\frac{23}{100}$  feet below the coping of the present Aqueduct. On this a stratum of concrete  $2\frac{1}{2}$  feet in depth is to be placed to form a seat for the masonry.

The bottom for each of the piers to be excavated to the full depth of  $45\frac{73}{100}$  feet below the same fixed point on the coping of the present Aqueduct, or  $2\frac{1}{2}$  feet below the general bottom, for a width of  $15\frac{1}{2}$  feet measured along the centre line; except at the third pier from the north abutment, for which the width to be excavated to the depth above stated will be  $17\frac{1}{2}$  feet.

The intervening spaces or those under the archways are to be kept  $2\frac{1}{2}$  feet higher, or made to an uniform level surface at  $43\frac{23}{100}$  feet below the same point on the present Aqueduct coping.

At these different levels, and for the extent stated at the respective places—that is, the distance on the centre line and width of the structure, its off-sets, cut-waters, etc.—the bottom must be trimmed off to a smooth and uniform surface, and the sides of the cut for the deeper parts made straight and plumb.

The material excavated must in all cases be taken out of the pit, hauled, transported and disposed of on ground provided by the contractor beyond the line of high water of the river:

If the bottom material continues to be of a like class as indicated by the borings the abutments and piers of the structure will be placed on a stratum of concrete, and, the space under the different arches be of pitched stone laid in cement mortar upon a stratum of concrete. The concrete to be made with hydraulic cement in the manner subsequently described, laid on in layers not exceeding ten inches in depth, each of which must be well rammed or beaten down. The cut formed for it under the piers and abutments must be entirely filled, and care taken that it is of the full depth— $2\frac{1}{2}$  feet—and that the top is brought to a fair level surface for the masonry.

In every case where concrete is used to form a bearing surface, it must be allowed to remain a few days exposed to the action of the atmosphere before it is covered with masonry.

Under the different water ways the layer of concrete is to be 9 inches deep in the centre, increasing toward the sides to about 33 inches, leaving a regular curved

surface or invert 2 feet lower in the middle than at the sides. On this a pitched covering of gray limestone 21 inches in depth, in regular courses of from 5 to 12 inches in thickness, is to be laid in full floating beds of hydraulic cement mortar before the centres of the arches are placed. The mortar is to be made in the manner and in the proportions subsequently described.

All the stones used for this purpose must be of the full depth (21 inches), and be picked, scabbed or otherwise dressed on all their four sides and ends, so that when in place the joints shall in no case exceed  $\frac{5}{8}$ ths (five-eighths) of an inch. The upper surface of each invert must present a moderately fair surface throughout, and the sides of it are to be of a like height as the top of the upper off-set on the lower part of the masonry of the piers and abutments.

On the upper and lower sides of the Aqueduct a trench is to be excavated across the river, outside the line of the respective cut-waters, and sunk fully one foot below the bottom of the layer of concrete which form the seat of the piers. It is to be  $2\frac{1}{2}$  feet in width, and in it a wall of concrete is to be carried up to a height corresponding with the surface line of the invert. This wall may be extended from time to time as the dams will permit, but every stretch of it between any two of the piers must be carried up to its full height within three days after it is commenced.

In order to protect the north west bank of the river when the current is thrown on that side by the cofferdams, a range of sheeting piles, if directed, is to be driven close, on such a line as will be likely to effect that object in the most efficient manner, and be continued until it intersects the western side of the east wall of the old lock. To enable this to be accomplished the bank will be cut down to low water line, and gauge piles driven about 10 feet apart, to which guide waling pieces are to be bolted on both sides, to ensure, as far as practicable, that the intermediate piles are driven truly.

The whole of them are to be 12 inches square, and of sufficient length when driven to stand at least 2 feet over high water mark. When they have answered the purpose contemplated part of them may be cut off to serve as bearing piles and part as sheet piling for the wing walls.

If found necessary, a series of detached piles, or a continuous range of piles are further to be driven in front of the oblique wall connecting the abutments at the south end of the aqueducts; the piles already driven there, and such others as may be directed to be driven, are to be secured by a strap of wrought iron by means of bolts that have been built into the masonry for that purpose.

In the event of the bottom material turning out different from what is indicated by the borings, it may be found necessary to drive foundation piles, and otherwise form a suitable bearing surface for the structure in the following manner:—

*Bearing Piles*,—if necessary for the foundation, must be of white oak timber, not less than 10 inches diameter at the small end, and of such length as may be required by the circumstances. They are to be driven in straight rows over the area to be occupied by the abutments, piers, etc., by a ram weighing not less than 2,000 pounds, falling through a space of at least 30 feet, until the pile does not drive more than an inch at a blow.

They are to be about three feet apart from centre to centre, both cross and longitudinally of the piers and abutments, or such other distance apart as may be subsequently determined.

After they are driven to the full depth required, their tops are to be accurately levelled, to receive sills or grillage timbers of white oak 12 inches square. The cross and longitudinal sills must be checked into each other where required, and are to be secured to the heads of the piles by means of white oak treenails; their upper surface must be dubbed straight and level to receive the planking, and the spaces between them as well as between the piles must be filled with concrete.

The floor under the piers and abutments will be of 4 inch oak plank secured by  $1\frac{1}{2}$ -inch oak treenails, and must bear uniformly upon the sills, and a bed of fresh made cement mortar placed on the concrete.

A course of sheet piles 6 inches thick and 9 feet long will be placed along both sides of each pier, and one along the front and sides of the abutments. They are all to be connected with a range of sheet piles of like dimensions, carried along each side of the Aqueduct immediately on the upper and lower sides of the starlings.

The sheet piles must be well jointed and have their outer edges chamfered. When in place their tops are to be fastened to the sills with 9 inch spikes; those across the water ways are to be spiked to sill timbers placed there and secured to piles driven for that purpose.

*Masonry.*—The stone of which the Aqueduct is to be built must be of the best class of approved, sound and durable gray limestone, free from seams, drys, shakes, sand holes and all other defects, and generally of the dimensions herein stated. The face stones must be of uniform texture and color, laid in regular courses on their natural beds. In the retaining or side walls of the structure, the courses may vary from 15 to 30 inches in height, but the thickest courses above the crown of the arches must invariably be placed lowest, thence diminish upward in regular succession to the course under the coping. The face work of the abutments, piers, the inside face of the retaining walls, and their principal adjoining wings, are all to be of boucharded work, and dressed throughout in such a manner that, when laid, neither the horizontal nor the vertical joints will at any place exceed three-sixteenths of an inch.

As previously intimated, there are to be six arches, each 40 feet span and 7 feet rise. It may now be stated that the two at the south end and the two northern ones are to be circular segments made to a radius of  $32\frac{1}{2}$  feet; about four-fifths of each of the other two arches are to be made to a like radius, but the other one-fifth of them, which adjoins the centre or third pier from the south end, is to be made to a radius of  $11\frac{1}{2}$  feet, and the springing line in both these cases will be 3 feet lower than that of the other arches, or that of the opposite sides of the same arches of which they form a part.

It being thus contemplated to build the new structure at two different times, and in such a manner as to be in two divisions—that is to say, to execute the works connected with the three southern arches independently of the three at the north end of the structure. This unavoidable course renders necessary the adoption of certain precautionary measures, intended to meet the thrust of the third or northern arch of the first division.

With a view, in part, of effecting this object, the centre pier of the structure, or the third pier from the north and south ends, is to be two feet wider than any of the others, and part of the two adjoining arches are to be made in some respects elliptical. In addition to which, the second and third piers and arches from the south end of the structure are to be connected together by tie rods in the following manner:—

Six tie rods are to be let in, between the two lower courses of footings, to the masonry, of a length to reach from the south side of the second pier to the north side of the third, or what may be called the abutment pier, and the north part of the first division.

These rods are to be arranged in such a manner that three of them will come directly under and within the line of the retaining wall on each side, one being under the centre line of the wall, one two feet from the line of the outer face, and another within two feet of the inner line. They are to be of wrought iron  $2\frac{1}{2}$  inches round or square, or of round iron 3 inches diameter, as may be subsequently decided. They may be in two lengths, coupled in an approved manner, by means of a suitable connecting bolt passing through a double eye formed in the end of one half, and a single eye made on the other half of the bar.

The outer ends of each bar to be upset, one end slotted for a key, and the other end screwed to receive a nut and washer. The joints, keys, thread and nuts must in all cases be fully equal to the strength of the bar.

On the upper side of the first course of masonry over the arches there are to be bars of like dimensions directly over those first mentioned, let in their full depth

into the stone. They are to be welded so as to be in one piece, and have eyes formed in them to receive the ends of vertical bars, and are to be made to receive a key at one end, and be screwed for a nut at the other. The nuts, keys and welds must in every case have a strength equal to the full section of the bar.

There are also to be vertical bars passing down through the second and third piers, and through eyes made for that purpose in both the upper and lower horizontal bars. The lower end of each of these vertical bars is to be screwed into a cast iron plate bedded in the concrete on which the stone work rests, and after passing through the upper bar they are to be screwed down tight before the masonry above them is laid.

If the vertical bars are not placed before the masonry is carried up, the holes made for them in the stones must be loosely filled with wooden plugs to guard against their being obstructed by mortar, etc.

Those stones at the springing of the fourth arch which can be laid before the first section of the cofferdam is removed, are to be fastened by straps and dowels in such a manner as to secure them, with a view of getting as much weight as possible on the third pier before the centres are struck or slackened.

The stones forming the lower part of the masonry are to be of large dimensions; those for the footings of both the abutments and piers must be in courses 18 inches in height, and generally from 16 to 20 square feet area of bed, and in no case less than 12 feet area of bed.

They must invariably be of the full height, and be picked, scabbled or otherwise dressed into regular blocks before being brought on to the work, and such as will lay throughout to horizontal joints not exceeding five-eighths of an inch, and vertical joints of not more than one inch and a quarter.

This, it is to be distinctly understood, applies to the whole of the two footing courses of each of the abutments, and to the three footing courses of each of the piers. The full width of the latter (the piers) must, in all cases, be made up of not more than two and three stones alternately.

For the third pier from the south end, the footing courses must be 20 inches in height and of still larger dimensions than those above mentioned, as the first or lowest course has a width of  $13\frac{1}{2}$  feet which must in like manner be made up with two and three stones alternately.

The second course of this pier, which, for a time will form an abutment, must be secured to the lower one by vertical bolts or joggles, and the stones be connected with each other by means of dowels of  $1\frac{1}{2}$  inch iron  $\frac{1}{4}$  inches long, let in horizontally.

The third or upper course of the footings of this (the third) pier must be made up of two stones in width, which will be the springing course for the arches on each side, and must therefore be formed into a skew-back; all the stones of which are also to be dowelled to each other, and secured to the course beneath with bolts or double joggles in like manner as the second course is to the first one.

All the other piers above the footings must be made up of two stones in width and 16 inches in height, arranged so as to form a bond of at least one foot on alternate sides as well as lengthwise of the pier.

The face of the stones must be dressed to a batter of one in twelve, and have their backs scabbled so that the joints between the two ranges of stone shall not exceed one inch.

The upper course in each of the piers is to be formed into a skew-back for the springing of the arches—the nose or thin part of all these stones must be at least four inches thick, increasing at the required angle.

The width of the pier must be made up of two stones, each  $3\frac{1}{2}$  feet wide. Their backs must be scabbled, picked or otherwise dressed so that the vertical joint between them shall not exceed one inch, and the course immediately below them must be so arranged that the skew-back will form a bond of at least 12 inches both longitudinally and transversely of the piers.

It is to be observed that the face of the upper footing course of the abutments and piers, on the side adjoining the arch, must in all cases be bevelled so as to over-



hang about 3 inches, and thus form an abutment for the pitched stone invert to be built for the bottom of the water-way.

The arches must be formed in regular unbroken courses of stone the full depth, laid throughout in full mortar beds, to joints not exceeding three sixteenths ( $\frac{3}{16}$ ) of an inch.

The voussoirs or arch stones must have three feet six inches ( $3\frac{1}{2}$  feet) depth of bed at the springing line, gradually diminishing toward the crown or key-stone of the arch, where they are to be not less than two feet eight inches ( $2\frac{2}{3}$  feet) in depth of bed.

The whole of them must be headers, that is to say, they must in all cases be of the full depth stated, and when prepared the stone in every range or course must have a mean thickness of not less than 14 inches, nor more than 21 inches. Their beds must be dressed perfectly smooth and straight, and increase truly from the intrados according to the radius of curvature previously stated, namely  $32\frac{1}{16}$  feet; except the elliptical portions of the third and fourth arches from the south end, which are to have a radius of  $11\frac{1}{4}$  feet. For the depth of  $2\frac{1}{2}$  feet at the crown, gradually increasing to  $3\frac{1}{4}$  feet at the springing line, measured from the soffit, their beds must invariably be kept full, without depressions, "wants" or other defects, so that when prepared they will present a fair and even bearing surface throughout. They must be in length of not less than  $2\frac{1}{2}$  feet. At the ends, the arrises must be kept good and the end joints kept full for at least three-fourths of the depth of the stone.

The extrados or backs of the arch stones are to be roughly hammer dressed to the proper dimensions they should have when in the place they are to occupy.

The intrados or lower side of the arch must be dressed and boucharded, and the beds of the voussoirs, across the whole length of the arch, are to be chamfered to the breadth and depth of 1 inch.

The heads of the ring stones are to be dressed, and project  $1\frac{1}{2}$  inches beyond the general line of wall. They are to be jointed to such lines as will admit of forming suitable connections between them and the face stones of the spandrel walls, and at the joints they are to be chamfered as stated for the beds of the voussoirs.

The stones in all the different ranges or courses must invariably break joint over and with each other at least 12 inches, and when being laid they must be driven up by means of a heavy wooden maul to the joints above stated,  $\frac{3}{16}$  of an inch.

All the end joints must be carefully and fully grouted as the works proceed, and every precaution adopted to make all the joints between the stones in the arches, as a whole, as well as all the works connected with them, sufficiently tight to effectually prevent the escape of water from the canal and guard against it entering from the river.

The starlings or cut-waters at both ends of the piers are to have a projection of  $3\frac{1}{3}$  feet; they are to be of a curved, pointed shape from the top of the upper offset to the springing line of the arches, thence their projection and width will gradually diminish until they wholly terminate at a point about  $4\frac{1}{3}$  feet higher. Part of each end of the abutment piers is, however, to be carried up to at least medium high water to form a bearing for the cofferdams.

The arches are to be formed and properly framed centres of sound, moderately well seasoned, suitable timber, and be of approved construction, securely and satisfactorily braced and fitted up. They must be supported on slack blocks such as will admit of their being gradually lowered at least 6 inches.

Contractors are requested to bear in mind that centres and covering will be required for at least three of the arches at one time, and that the cost of all materials and workmanship connected with their construction, fitting up and removal, and of fitting up such of them as may be again required, or of others in their stead, must be embraced in the bulk sum tendered for centres—the material in them after use to remain the property of the contractor.

*Out Stone.*—The sides of the abutments, the wing walls on the west side, and walls connecting the present Aqueduct with the new structure, are all to be of cut stones with a "rock face," having a chiselled draft of  $1\frac{1}{2}$  inches wide around their

arrises. They are to be dressed and laid to a batter of one in twelve, or such other batter as may be required, and are to be straight or curved as the position of the wall in which they are to be placed renders necessary.

When dressing the stones, their arrises must be kept good, their upper and lower beds made parallel, and the end joints in all cases kept full for at least two-thirds the depth of the beds.

The back parts of the stones must be hammered or picked off to such lines that the backing stones, when laid, may form with them joints not exceeding  $1\frac{1}{2}$  inches in width.

They are to consist of headers and stretchers, the latter to be at least 3 feet long in line of wall and not less than 2 and 3 feet depth of bed in the alternate courses. In each course there must be headers of at least 2 feet length of face and  $4\frac{1}{2}$  feet depth of bed, placed not more than 11 feet from centre to centre.

The headers in each course are to be arranged, as nearly as possible, midway between those in the course immediately below.

The faces of the abutments are to be boucharded, and must be carried up with a header and stretcher alternately.

No two vertical joints in adjoining courses are to be nearer to each other than 12 inches, and care must be taken that the bond in rear of the face stone is properly formed throughout.

When the face stones are over 24 inches in height, the depth of bed of the stretchers in alternate courses must be at least  $1\frac{1}{2}$  times their height, and the headers  $2\frac{1}{2}$  times their height, and in all cases the tail of a header must have a width  $\frac{2}{3}$  the length of its face.

The north connecting wall is to be 10 feet thick or more at bottom, with counterforts  $2\frac{1}{2} \times 5$  feet and 10 feet apart; it is to be carried up plumb in the rear to within 5 feet of the top, where a frost batter will be commenced, and terminate at the top of the coping, which is to be  $3\frac{1}{2}$  feet wide. At the ends it is to be bonded into the abutment walls of the present aqueduct, the toothing checks for which are to be included in the price for masonry. The south connecting wall is to be completed as shown on plan.

If directed, two checks, each 12 inches wide and 12 inches deep, are to be formed in the face of the south connecting wall.

The wing walls on the west side are each to terminate in a pier at its outer end. The coping upon them is to be  $3\frac{1}{2}$  feet wide, from which a frost batter is to increase downward at the rate of 4 inches each foot for the first 5 feet; thence the back is to be plumb. The thickness of the wall at the bottom will, however, depend on the height at which a proper foundation can be obtained.

For those parts of the wall above referred to, namely, the abutments, the wing walls on the west side and walls connecting the old and new structures, the backing must consist of large, well shaped stones, not less than 9 inches in thickness and 3 square feet area of bed, laid level in full mortar beds, and properly bonded throughout the wall. When the depth of the face stone equals or exceeds 18 inches, two thicknesses of backing may be used, provided their joint depth does not exceed that of the face work.

The beds and joints, when necessary, must be scabbled or picked to admit of laying the stones close, and to insure an uniform and equal bearing on the course below and for the course above; no pinning will be permitted. The backing stones must, in all cases, be laid on their broadest beds, and the stone against a face header must occasionally extend to the rear line of the wall.

The rear sides of the abutments are to form horizontal, elliptical arches, which, at the sides, will correspond with the inner line of a continuation of the retaining walls.

The stones of these arches must be of large dimensions, roughly dressed or scabbled, so as to radiate fairly to the curve; this arched form to be continued up to within 4 feet of the crown of the arches of the water ways; and care must be taken that the hearting of the walls up to that height shall consist of large sized stones, well jointed and bedded throughout.

*Retaining Walls.*—The side or retaining walls of the structure are to be  $13\frac{1}{2}$  feet in width at the bottom line of the canal, and their outer faces, as well as those of the spandrel walls under them, are to be of cut stone "rock work," dressed with a chiselled draft,  $1\frac{1}{2}$  inch wide around the arrises.

The face work of the spandrel walls is to be properly fitted, by checking or otherwise, to the heads of the ring stones; all other parts of these walls up to the crown of the arches are to be of "block masonry," prepared and laid as herein subsequently described.

The inner faces of the retaining walls for a stretch of about 427 feet on the east side, and 462 feet on the west side, are to be of cut stone neatly boucharded on the face, the stones for both outer and inner faces of which must be dressed so as to lay to  $\frac{3}{16}$  of an inch mortar joints and to a batter of one in twenty-four. They are to consist of headers and stretchers, the latter to be two feet six inches ( $2\frac{1}{2}$  feet) and three feet six inches ( $3\frac{1}{2}$  feet) depth of bed in alternate courses. In every course there must be headers not less than 2 feet long in line of wall and 5 feet depth of bed.

The stretchers are not to be less than three (3) feet length of face, and the headers are not to be more than 6 feet apart in any one course; if a stretcher is  $5\frac{1}{2}$  feet in length, which is the longest that will be allowed, there must be a header placed at both ends of it.

All the face stones must be neatly dressed to the batter; those for the inside face are to be carefully boucharded, and the arrises of those for both the outer and inner faces kept good.

To avoid future misunderstanding, contractors are requested to bear in mind when tendering that the beds of all the face stones must be dressed parallel, straight, fair and smooth, and that a stone with depressions in the bed of it three-eighths of an inch deep, which in the aggregate exceed one-tenth part of the superficial area of the bed of the stone, will not be allowed in the work. Further, that none of the face stones for the retaining wall will be accepted in which there are depressions in the beds of them one-fourth of an inch deep, with 6 inches of the face, if such depressions in the aggregate exceed an area of 9 square inches.

It should also be clearly and distinctly understood that both the headers and stretchers must have their end joints kept full and straight—without depressions or "wants"—for at least three-fourths ( $\frac{3}{4}$ ) the depth of the bed of the stone, and that the tail of a header must in all cases have a width of at least three-fourths ( $\frac{3}{4}$ ) the length of its face, and the balance of it must invariably be picked or dressed down at right angles to the bed.

The back parts of all face stones, whether headers or stretchers, must be picked or otherwise dressed off to a line parallel with the face, so that the backing stones, when laid, may form with them joints not exceeding 1 inch in width.

No two vertical joints in adjoining courses of face stones are to be nearer each other than 12 inches, and care must be taken that at least three-fourths of the whole backing has also 12 inches bond, and the other fourth not less than 9 inches bond.

The courses on the outer and inner faces of the retaining walls must be of the same height for the entire length of the structure, and if they are over 26 inches in height the beds of the stretchers must be of greater width than that above stated.

The course under the coping must be from 16 to 18 inches in height, and on the outer sides of the structure have a projection of 8 inches, the lower part of which is to be slightly bevelled off as indicated on plan.

*Backing Stones.*—For the retaining walls must throughout be picked or otherwise prepared in such a manner that, when laid, they will form what may be termed "block masonry;" all the stones of which must be dressed into blocks of a regular shape, and each made of a suitable thickness, before they are taken to the place, or, at all events, before they are allowed to be brought on the work. None of the stones to have less than 3 feet area of bed, and they should, for the most part, be of the same thickness as the face work; but occasionally two thicknesses may be used, provided their joint depth does not exceed that of the face.

They must, in all cases, be prepared, arranged and laid in such a manner that the horizontal joints shall not exceed five-eighths ( $\frac{5}{8}$ ) of an inch, and the vertical joints in no case be more than one inch and a quarter ( $1\frac{1}{4}$ ); no pinning, levelling up with spalls or otherwise will in any case be permitted.

*Coping Stones.*—For the retaining walls the coping stones must be at least eighteen (18) inches in height of course, and not less than 4 feet long in line of wall. One-third the length of each wall must be made up of stones of such dimensions that two of them will make up the entire width of the top of it, and project eight inches on the outer or face side, and the other two-thirds to be made up of stones of such sizes that three of them will make up the full width, and project eight inches on the outer side; that is to say, that four feet in length of each wall must be made up of two stones in width, and eight feet in length be made up of three stones in width, alternately, for the entire length of the respective walls.

The lower bed and joints of each stone must be kept full, the upper bed and inner face to be neatly dressed and boucharded, and the inner top arris rounded off to a radius of three inches. The whole to be dressed in such a manner that, when laid, the horizontal and vertical joints shall not exceed three-sixteenths ( $\frac{3}{16}$ ) of an inch.

A dowell 4 inches long of  $1\frac{1}{2}$  inch iron must be inserted in every joint, 15 inches back from the inner face, and 7 inches below the top line.

After the coping has been laid a hole is to be drilled through the middle of each of the inside pieces nine inches or more into the course underneath, and 20 inches back from the face, into which a bolt of  $1\frac{1}{2}$  inch iron 18 inches long is to be dropped or driven when hot, and the space over and around it filled with melted sulphur mixed with sand.

The coping stones for the connecting walls and the west wings are to be  $3\frac{1}{2}$  feet wide on top.

It is to be specially borne in mind that before striking the centres of the first division of the structure, but especially those of the third arch, the masonry over the third abutment pier must be carried up as high as circumstances will warrant, particularly those portions of it immediately under the retaining walls, and that every precaution must be adopted to secure the walls at these places, and at the same time have them carried to the height of medium high water at the centre line of the pier, or where the second section of the coffer dam is to connect with them.

The back of the voussoirs between the inside lines of the retaining walls must be scabbled off where necessary, to form fair bearings for the intermediate parts of the spandrel walls, where concrete is not used to bring up the spaces between the arches to the proper height.

On the top of the third pier the masonry must be carried up to within a few inches of the crown of the arches, and the space on the south side filled in with concrete; loose backing must then be piled up to such a height as may be directed. This backing is to be used in the walls after the fourth, fifth and sixth arches have been laid.

The spaces between the arches and the walls carried up on the abutments and piers must be raised to such a height as may be directed, with concrete, and the whole flushed up to a moderately smooth surface with cement mortar of such a depth and in such a manner as may be required.

*Concrete*—when used in the foundations or elsewhere, must consist of an approved class of stone broken to cubes of  $1\frac{1}{4}$  inches, thoroughly mixed with fresh ground hydraulic cement and clean sharp sand, in such proportions as the materials and works may render necessary. The cement and sand must be reduced to a thin paste before the stones are put into it, and when the whole has been thoroughly incorporated it is to be taken to the place where it is to be used, and spread in layers of from 8 to 12 inches in depth and be well beaten down with suitable rammers.

*Mortar.*—The whole masonry of the aqueduct and other structures to be herein described must be laid in mortar made of the best hydraulic cement, mixed with

clean, large grained, sharp sand, generally in the proportion of two of sand to one of cement, or such other proportions as may be directed.

The cement must be of approved quality, fresh from the manufactory, and until used must be protected from the influences of the weather in suitable buildings provided by the contractor. Mortar to be made only in such quantities as required for immediate use, and it must be prepared under the direction and to the satisfaction of the officer in charge.

Grout shall be made either by adding a sufficient quantity of water to well tempered; rich mortar or by using about one and a half ( $1\frac{1}{2}$ ) of clean, sharp sand to one of cement, and adding as much water as may be required to make the whole run freely when properly mixed.

The sand intended to be used for mortar or otherwise, if it is considered necessary by the officer in charge, must be washed.

When the works are in progress the walls must be kept free from all improper materials, and both the face stone and backing must be well washed if clay or other soil adheres to them, and in warm weather the beds and joints of the stones must be moistened with water before they are laid.

In case the walls or any portion of them is allowed to remain in an unfinished state over winter, the contractor must cover them in such a manner as will thoroughly protect them from the action of frost.

*Order of Building.*—The arches must be carried up in such a manner that up to the time of closing them the weight on both sides of the centres, for the entire width of the Aqueduct, must be as nearly as possible equally distributed. The centres are not to be struck or lowered until those parts of the retaining walls within the lines of the first section of the coffer dams or first division, and afterwards that part within the range of the second division, have been at the proper time in both cases raised to the height of at least medium high water, or such other height as may be directed.

The outer and inner faces of these walls must, during the progress of the works, be kept at an uniform height, and building operations to be conducted in such a manner as not to have more than two unfinished courses at one time, within the range of the different sections, and so that one wall shall not be raised more than one course higher than the other.

The stones must in all cases be prepared for the respective places they are to occupy in the work before they are brought on to the walls or any part of the works. They must invariably be laid in full beds of mortar and be driven to their proper bearing by means of a heavy rammer, or maul; all the vertical joints of one course must be satisfactorily grouted up before another course is commenced.

Suitable derricks or other approved machinery for handling and laying the stones must be provided by the contractor, and every precaution adopted to guard against disturbing any of them after they have been laid.

The embankment on the south side of the structure, as well as that on the north-west side of it, may have to be protected with crib-work or rip-rap as circumstances may require.

In the event of cribwork being used, it may be built of cedar, ash, tamarac, hemlock or elm timber, if straight and of good quality, free from sap-wood, unsound knots or other defects. The sides and ends, 11 x 11 inches, must be double dovetailed into each other at the angles, and the cross ties will be 10 x 11 inches, dovetailed into the sides; bottoms, 9 x 10 inches, will be placed six inches apart; the whole secured by vertical binders, and the work throughout done and sunk with stone ballast, the usual way for works of that class, and, if used, will be paid for at the respective rates in the tender.

The range of fender piles is to be continued across the river five feet apart at such a distance above the coffer-dams for the new Aqueduct as will be most likely to protect the works from drift-wood and ice during spring freshets.

The "two ply" boom, partly made, must be completed and placed above the piles for that purpose, and the contractor must remove all flood wood at that place from the river, as well as break up the ice and keep the channel clear during the

progress of the works at the bulk sum stated in the tender. Until the works are sufficiently advanced to allow the new lock to be brought into use, the contractor will be required to move and replace that part of the boom across the river to admit of vessels entering or leaving the old lock at any time it may be necessary for the purpose of continuing the line of navigation at that place between the Chippewa River and the canal.

Along the outer part of the coping of the retaining wall on either the east or west side of the Aqueduct, as may be directed, there is to be a plain but substantial wrought iron railing about 3 feet 8 inches high; the posts of which are to be of iron 2 inches in diameter, placed 18 inches apart from centre to centre. Every fifth post is to be of iron 2 inches square, with a strut on the inside of a like scantling, welded and riveted to the top of the post.

The foot of all the posts, and also that of the struts, are to be let 9 inches into the coping stone underneath, and their tops are to be riveted into a cap piece 3 inches wide and one inch and a quarter ( $1\frac{1}{4}$ " ) thick, on the top of which a flat bar two inches and a-half ( $2\frac{1}{2}$ " ) wide by five-eighths of an inch ( $\frac{5}{8}$ " ) thick is to be riveted.

The work to be done throughout in a manner similar to that of the railing on the east side of the present Aqueduct.

On top of the retaining wall coping, on the same side of the structure as that on which the railing is placed, a track-way is to be formed of 4-inch white oak plank 9 feet long, under which are to be strips of oak scantling 3 inches wide and one inch and a-half thick, one strip at each end and another in the centre, all of which, but not directly opposite to each other, are at every 10 feet to be left 3 inches apart to allow surface water to escape. On each end of the plank an oak cap piece 6 by 9 inches ( $6'' \times 9''$ ) in lengths of at least 20 feet is to be secured with one and three-eighths of an inch ( $1\frac{3}{8}$ " ) bolts placed 7 feet apart. The bolts are to pass 8 inches into the coping underneath, and are to have a nut and screw at the upper end; the nut to be countersunk into the caps, and each scarf is to be fastened with two 7-inch pressed spikes.

The bolts for the track-way and the posts of the railing are to be secured with lead, run in around them and well driven down; or they are to be fastened with sulphur and sand as may be directed at the time.

The north-east wing wall of the new Aqueduct will connect with the east side wall of the present lock; and such arrangements are to be made that part of this wall will, if possible, form one side of the dividing wall between the old and new structures, otherwise that the division walls shall be built of part of the stone from the old lock, as may be subsequently determined.

The division walls between the old and new structures and their connection with the wing walls at the south-east end of the Aqueduct are to be of a heavy class of coursed rubble masonry, that is to say, roughly dressed stone in courses laid either dry or in cement mortar; or parts of the walls may be laid dry and other parts in mortar, as may be directed as the works proceed.

The extension of the wing walls on the west side of both north and south ends of the new structures are to be of rubble masonry, formed of a large class of sound and durable stones, properly bonded over and with each other; part of these walls to be laid in mortar and part laid dry, if so directed.

The walls at the south end are to be built to such lines as will form a suitable connection between the wing wall, the slope and inner face of the bank. Those at the north end are to be made to correspond with the line of the retaining walls, and in both cases the faces of the stones are to be hammered or scabbled to such batters as may be required to adapt them to the position they are to occupy in the work.

At the new bridge crossing of the Canal, in continuation of Division street, in the Town of Welland—

*Fenders*—are to be constructed on the land sides of both the water ways, extending for some distance above and below the bridge, as represented on the general plan for that structure. They are to be formed by means of piles, caps, anchor timbers and wale pieces, all of white oak timber. The piles to be

not less than 11 inches in diameter at the small end, driven from 6 to 10 feet into the bottom, three in a group at about 12 feet from centre to centre, and one at the middle of each anchor timber, when they exceed 25 feet in length. The caps are to be formed of two pieces, each 6 x 10 inches, arranged about 8 inches apart, and checked obliquely to receive a dovetail formed on the head of the piles, to each of which they will be secured with wrought iron screw bolts  $\frac{7}{8}$ ths of an inch diameter, having upset heads and cast iron bevel washers let flush into the outside cap pieces.

Immediately under the caps the anchor timbers will connect, with a dovetail, the outer piles, and be further secured by a through screw bolt of seven-eighths ( $\frac{7}{8}$ ) of an inch diameter; they will bear on the inside pile of the group and the ends extend to the outside of the front cap pieces, and under them a waling timber of white oak 8 x 10 inches is to be fastened to the same or inside piles, with a screw bolt of one and one-eighth ( $1\frac{1}{8}$ ) inch round iron, having upset heads and washers, sunk flush as described for the cap pieces. Where the wall pieces are scarfed they must be secured to the outer piles with screw bolts  $\frac{7}{8}$  of an inch diameter, with nuts, heads, etc., as described for the others. At seven (7) feet below the top of the cap pieces, another range of waling 8 x 10 inches is to be put on and fastened throughout with bolts, in like manner as with the upper tier.

The outer ends of the anchor timbers must be let into the banks for such a distance as may be required, and be secured to mud sills or cross timbers.

The fender piles are driven in position on the east side of the canal.

On the west side of the new bridge a road is to be formed across the canal property, made up with material from the excavation, and covered for a depth of 12 inches with an approved class of broken stone, the first six inches in depth to consist of stone broken to cubes of about four inches, and the upper six inches must be broken to such dimensions that every piece in its greatest length could pass through a ring two inches in diameter. The macadamizing to be properly shouldered up and side ditches formed on one or both sides, of such dimensions, and with such bottom inclination as may be required for efficient drainage.

The present swing bridge is to remain undisturbed until the new structure is in full working order, when if so directed the whole of the old bridge is to be removed and everything done to clear out the channel to the required capacity.

Contractors are therefore reminded that the work will have to be done at a time when the water in the Canal is at its usual height, that is to say, both the masonry of the abutments and the fender cribs will have to be taken out by means of a dredge or other machinery, and are therefore to be tendered for by the cubic yard. The rate or price to include the full removal of all mason work of the abutments, the fender cribs, their filling, etc., hauling and depositing the same at such places, within a distance of one thousand feet or more, as may be pointed out; or placing them on spoil ground provided by and at the expense of the contractor.

The removal of the swing or movable part of the structure, together with the rollers, segments, and all the wrought and cast iron connected with it; the waling and all such timbers as do not come under the first head (or rate per cubic yard), are to be embraced in the bulk sum tendered for the removal of the swing bridge, etc. All of which are to remain the property of the Department of Railways and Canals, and must be hauled and deposited on canal property at such places as may be pointed out within a distance of two miles either south or north of where they are now situated.

The lock has been completed with the exception of the coping on the north-west side, which it is thought can be obtained from the old lock, except those pieces at the hollow quoins and recesses.

For removing such of the coping stones on either side of the old lock as are suitable and permitted to be laid as coping on the new lock, the contractor will be allowed for the quantity thus used at the rate of \$3.25 per cubic yard, which rate is to include hauling, mortar, laying, and such backing up as required on the rear side.

The coping at the hollow and recess quoins must be  $6\frac{1}{2}$  feet square on top.

The lower beds and joints of each stone must be kept full; the upper beds and faces neatly dressed, and the inner top arris rounded to a radius of 3 inches. If directed, a dowel 4 inches long of  $1\frac{1}{2}$ -inch iron is to be inserted in every joint 15 inches back from the face and 6 inches from the top.

For furnishing, dressing, providing mortar and laying complete the hollow quoin and recess quoin coping the contractor will be allowed \$15.50 per cubic yard.

The extension of the wing walls of the upper wing of the lock is to be completed of a like class of work as they have so far been built, and what has still to be done will be measured and estimated as random coursed work.

From the tail of the lock to the river, the channel is to be made thirty feet wide at bottom, when sunk to the depth of one foot below the mitre sill of the lock.

All the excavation taken from the channel below the lock must be hauled, transported and placed in spoil on ground, provided by and at the expense of the contractor, as mentioned for the material taken from the foundation of the Aqueduct.

In completing that part of the channel below the rock and cleaning out the river above the Aqueduct, it is quite probable that sunken logs, timber and some standing piles, the cost of the removal of which, contractors should bear in mind, must be embraced in the rate per cubic yard for the excavation or dredging.

The seats for all banks must also be prepared by mucking and removing unsuitable material, as previously described, and the rate tendered for excavation must cover the cost of making up banks in rear of lock walls, and at any other place where they are required within the limits of the section.

The north-west wall, and a large part of the lower and upper ends of the south-east wall, of the old lock must be taken down and removed to at least twenty-one feet below the level of the coping of the Aqueduct, or to the floor of the lock, if so directed.

All the stones thus removed that may be found suitable for the retaining walls other than the coping above mentioned, must be placed in such positions that they can be advantageously used for that purpose.

The defective portions of the stones and waste to be spoiled either beyond the limits of the section, on ground provided by the contractor, or at such place as fully satisfies the officer in charge that they will not interfere with any of the contemplated improvements.

The contractor to state in the tender the rate per cubic yard at which he will be willing to remove the whole of the old lock, or any part of it he may be called upon to take down, at any time during the progress of the works on the section.

He will also be expected to state in the tender a bulk sum for which he will be willing to form a dam above the old lock and another below it. The upper dam to be built in such a manner as will be certain to meet the requirements when the water of the main Canal is at its highest level—the lower dam to be so constructed and of such a height as will admit of laying the bottom of the lock dry.

In this bulk sum must also be included all the pumping necessary for unwatering the space between the dams down to the floor of the lock, if required, and the removal of the dams when directed.

The stones taken out of the old lock which may be considered fit for use and allowed in the retaining walls will be charged to the contractor at the rate of \$2.75 per cubic yard.

Contractors are expected to state a price in their tender for which they would be willing to protect the entrance channel from the Canal to the lock, in each of the following ways, viz:—

1. By a wall of random coursed masonry, that is to say, that both beds of the face stones are to be level, but continuous courses will not be required. The walls to be  $2\frac{1}{2}$  feet wide on top, and have a batter of *one-sixth to one* on the front side, and on the rear side increase at the rate of *one-fourth to one* for the first four feet from the top, thence downward they are to be plumb.

The walls must be built of an approved class of sound, durable, flat and well shaped stones, not less than 6 inches thick and two feet in length, with at least



three feet area of bed, laid so as to form proper bond over and with each other in both front and rear. The faces of the stones must be hammered or scabbled to lines corresponding to the position they are to occupy in the work, and in every fifteen inches in height of wall there must be headers of at least 3 feet depth of bed, placed not more than 7 feet apart.

The coping stones must be  $2\frac{1}{2}$  feet wide, not less than 3 feet long, and at least 9 inches thick.

In rear of each wall, from a line of 15 feet below the top, a space 15 inches in width is to be made up with small stones or quarry waste, well rammed.

The retaining wall between the Aqueduct and the lock to be of a similar class of work.

2. Making the inclination of the bank one-half horizontal to one vertical, and facing it with pitched stone 3 feet in depth at bottom and  $2\frac{1}{2}$  at top. The stones to be laid at right angles to the face, in regular courses 6 inches or more in thickness; one-third of the superficial area to be of stones the full depth of bed above stated, the other two-thirds may be made up of two stones.

The rear part of the first or lowest course to be let into the bottom, and the top course throughout to be  $2\frac{1}{2}$  feet in width and 9 inches thick, made with a rounded edge if so directed. Between the bank and the wall there is to be 12 inches in width of quarry refuse, gravel, or small stones.

The stones must in all cases bond properly and over and with each other, and the whole to be executed in a satisfactory and workmanlike manner.

It is to be distinctly understood that the tender for either the vertical wall or inclined protection wall may be accepted as a whole or in part, without giving cause for any increase or diminution of the prices tendered for the respective items of work that may be performed.

It is also to be clearly and distinctly understood that all the excavation, dredging, or work remaining to be done on this section for the completion of the deepening and enlarging of the Canal, for the foundation of the Aqueduct, increasing the width of the channel of the Chippewa River, and forming entrances to the lift lock etc., will be measured, computed and paid for in the "solid." For this purpose, before the works are commenced, levels will be taken of all those parts of the ground to be removed over the water surface, and accurate soundings made—with reference to fixed and permanent bench marks—at short distances apart along the whole length and breadth of that part of the present Canal within the boundaries of the section; also of that part of the Chippewa River where the Aqueduct and other works are to be placed, and where the river is to be widened. From what has been already stated it will be seen that the present dams at the Aqueduct are an exception to the above, as their removal is to be tendered for in a bulk sum.

Contractors intending to tender for this work are requested to bear in mind that none of the material excavated for the enlargement or deepening of the Canal will be allowed to pass down through what is called Aqueduct lock; nor will any of the material excavated from the bed of the river, the foundation of the Aqueduct, the widening or deepening of the river channel, forming an entrance to the lift lock, or for any other purpose, whatsoever, be allowed to be taken up through that lock.

In all matters connected with the prosecution of the works, the transportation and delivery of all materials of any kind required for them, or in the arrangements for carrying on the operations of deepening the channel, or of the disposal of the excavated or dredged material, or in proceeding with any part of the operations connected with the work, the contractor must be governed by the Canal regulations, and the interpretation put upon them by the officer entrusted with that duty; he must further use every precaution to guard against interrupting, impeding, or in any way interfering with the navigation, as he will be held strictly and legally liable for all damage, loss or detention that any vessel, when passing through the Canal, may sustain from any of his acts; whether such result from a desire to prosecute the works, inattention, or any other cause.

The different works herein described or enumerated are to be proceeded with at the time and in the order required by the Department of Railways and Canals, and must be executed agreeably to the plan contemplated in this specification, although all that may be required to complete the design may not have been particularly described.

*Detailed Plans.*—The plans exhibited are only intended to show the contemplated arrangements and general mode of construction; but detailed drawings, arranged, modified and adapted to the circumstances and the locality, and for all such parts of the structures as may be considered necessary for the full understanding of the design, will be furnished as the works proceed.

If any alterations be rendered necessary by any cause, or for the benefit of the works, the contractor, if directed, must carry them out in like manner as if they formed a part of the original design, and at a rate or price fixed, by an authorized officer for the additional or reduced expense that may be caused by the alterations.

*Materials, Service Ground, Etc.*—The Contractor must provide, at his own cost and expense, all the service ground that may be required for the placing or preparing of materials, or for the erection of sheds, storehouses or any other buildings, or for temporary roads, or for any other purpose whatsoever.

He must also provide and deliver, at his own cost, all necessary materials, furnish all plant, tools, vessels, machinery, equipment, labor, and everything necessary for the satisfactory execution and completion of the different works contemplated in the foregoing specification.

All materials must be of the best class of their respective kinds; and the prices tendered for the several items of work must cover the entire cost of their purchase, delivery, workmanship, and every contingency connected with the due prosecution of the work as herein described, and the instructions of the officer in charge.

Parties tendering are requested to bear in mind that the former contractors for this section provided and prepared certain materials for the works, part of which have been delivered on the section and its vicinity, and part are still at the quarries and places subsequently mentioned. On these, together with the purchase of certain plant and equipment, there has been advanced or will be paid by the Department of Railways and Canals, the sum of \$119,363.64. This amount will, therefore, be deducted from the progress estimates as well as in the final settlement with the contractor who undertakes the full completion of the works.

On Section No. 27 and its vicinity, at Welland, there are available for the works the following mentioned kinds and quantities of materials, plant, etc:—

Pier stone, in piles, cut.....	486 c. yds.
Skew-backs.....	66 do
Sheeting for arches, in piles, cut.....	1,726 do
Ashlar for inner face of retaining walls, in piles, cut.....	1,530 do
Ashlar rock face for outside of retaining walls, in piles, cut.....	872 do
Stone for oblique wall do .....	189 do
Invert stone, scattered and in piles, dressed.....	723 do
Stone for hearting and backing, and surplus lock stone, scattered and in piles, dressed .....	310 do
Rough stone, scattered.....	1,140 do
Stone broken for concrete, in pile.....	540 do
do for macadamizing.....	360 do
Pine timber piled on west side of canal south of Main Street.....	2,334 c. feet.
Oak timber on north side of old lock.....	1,517 do
Pine plank and scantling for sheet piles south of Main street.....	25,496 feet B. M.
Timber and plank, framed, for centres south of Main street.....	62,220 do
Timber and plank, unframed, for centres.....	93,299 do
Wrought iron bolts for centres north side of old lock.....	6,900 lbs.
Oak wale pieces for swing bridge north side of old lock.....	468 l. feet.
Sand delivered....	2,145 c. yds.

Wrought iron provided for tie bars, dowels, joggles, etc., north of old lock..... 22,000 lbs.  
 One derrick in stone pile east side of Canal at Division Street.  
 do do west side of Canal north of Main Street.  
 Two derricks do west side of Canal between old and new locks.  
 One do on west side of Canal in basin between new lock and Canal.  
 Railway Track from Welland Railway to Canal at Division Street, including gates across Track, Sidings, etc.

STONE ON BANK OF OLD CANAL NORTH OF GUARD LOCK, NEAR THOROLD.

Pier stone, chiefly in piles, cut.....	5 c. yds.
Skew-back, do .....	1 do
Sheeting for arches.....	17 do
Ashlar, rock face, for outside of retaining walls, cut.....	10 do

AT QUEENSTON QUARRIES.

*Stone piled alongside of railway track and scattered on the ground in the vicinity of the Quarries.*

Pier stone, chiefly in piles, cut.....	439 c. yds.
Skew-back do do .....	199 do
Sheeting for arches, chiefly in piles, cut.....	585 do
Ashlar for inner face of retaining walls, chiefly in piles, cut.....	151 do
Ashlar, rock face, for outer side retaining walls, chiefly in piles, cut	135 do
Coping for retaining walls, chiefly in piles, cut .....	66 do
Stone for oblique wall, do do .....	151 do
Stone for hearting and backing, scattered and scabbled.....	357 do
Stone broken for concrete, in piles.....	919 do
Rough stone scattered on ground around quarries suitable for hearting, backing or otherwise may be used.	
Two derricks, single.....	} at stone piles alongside of railway track.
One do (boom hoister) }	

AT BEAMSVILLE QUARRIES AND SIDING.

*Stone piled at Beamsville Quarry Siding and scattered on ground at and in quarries.*

Pier stone.....	chiefly in piles cut	21 c. yds.
Skew-backs.....	do do	28 do
Sheeting for arches.....	do do	318 do
Ashlar for inner face of retaining walls.....	do do	182 do
Ashlar, rock face, for outer side retaining walls...	do do	440 do
Invert stone.....	dressed	1 do
Stone for hearting and backing.....	do do	231 do
Rough stone scattered in and around quarries suitable for hearting, backing or otherwise may be used.		
One derrick, single... ..	} at quarry siding.	
do (boom hoister) }		

For all the materials, above enumerated as on Section No. 27 and its vicinity at Welland; at Queenston and Beamsville quarries; at Beamsville quarry siding and north of the guard lock on the old canal, near Thorold—that is to say, for the cut stone, dressed stone, rough stone, broken stone, oak and pine timber, wrought iron, centring, derricks, etc., the contractor to whom the completion of the Aqueduct and other works on Section No. 27 may be awarded will be charged the bulk sum of \$119,336.64, to be deducted from time to time as the works progress, otherwise the

materials and plant enumerated shall be clearly and distinctly understood to be a payment equal in amount to the sum of \$119,336.64, as above stated.

Parties intending to tender for the execution and completion of the works are especially invited to make a careful examination of the materials for themselves, especially of the cut stones, inasmuch as there is a large number of them that must be rejointed, many of them reduced in height, and others faced anew, rendered necessary chiefly as a result of bad piling and careless handling.

The necessity of a thorough examination of the materials now on hand for the works is imperative, from the fact that the workmanship of all parts of the Aqueduct must be of the best description, fully up to the class described in the foregoing specification, in the carrying out of which no modification in any way whatever will be made.

There are fully 340 cubic yards of straight cut stone more than required to fill out the respective courses adopted for the masonry by the former contractors. These stones, it is believed, may in many cases be advantageously made into circular stones for the wings of the structure.

Fully 600 cubic yards more of the cut stones will have to be rejointed, reduced in height or faced anew, according to circumstances, making at least 940 cubic yards of the cut stone that must be more or less altered or cut over again before they can be permitted to be used in the work.

It is, therefore, important that a contractor should bear these facts in mind when preparing a tender for the work; so that if it is awarded to him the recutting, rejointing or whatever is necessary to be done to any of the stones, already provided, to make them suitable for some part of the work, may be fully embraced in the bulk sum stated in the tender for that purpose.

Tenders will not be considered unless made strictly in accordance with the printed forms, and, in the case of firms, except there are attached the actual signatures, the nature of the occupation, and place of residence of each member of the same.

For the fulfilment of the contract satisfactory security will be required, by deposit of money, to the amount of *five per cent.* on the bulk sum of the contract.

Ninety per cent. only of the progress estimates will be paid until the completion of the work.

The works are to be commenced immediately after the person whose "tender" has been accepted shall have entered into contract, and must be proceeded with in such a manner as to fully satisfy the Department of Railways and Canals that the whole of the works described in the foregoing specification and embraced in the contract can be fully completed on or before the 20th day of May, 1884.

JOHN PAGE, Chief Engineer of Canada.

OTTAWA, 12th September, 1881.

OTTAWA, 15th October, 1881.

SIR,—In looking over the aggregate amounts of the respective tenders received for the re-letting of section No. 27 of the Welland Canal enlargement, it will be seen that the tender marked D., H. J. Beemer of Montreal, is the lowest, amounting to \$759,170, or \$28,244 below tender F, which amounts to \$787,414. Keeping in view the high rate of wages at the present time, it seems as if both these tenders are low, still the construction of the Aqueduct and works connected with it depends so much on management that what would be rather an inadequate price to one contractor, would to another afford a moderately fair profit.

In tender D the price for masonry is low, but the sums set down for the cofferdams are fair, and that for the removal of the present or old dams is high, these being the principal items there is reason to believe that a skilled person could with care and attention do the work as a whole satisfactorily to the Department and profitably to himself for the amount stated.

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In so far as I have been able to learn, Mr. Beemer possesses many of the qualifications that foreshadow success in the carrying out of such an undertaking ; if this be correct and he furnishes the required money security there seems to be very good reasons for awarding the work to him at the rates stated in his tender.

It is very desirable that this matter should be disposed of at the earliest possible period so that the party to whom the work is awarded may have an opportunity of providing or bringing forward within the next month, the necessary equipment for the removal of the ruins of the old dams, and providing timber for the construction of proper coffer-dams.

In short, to give time this season, as above stated, to make the requisite arrangements to provide suitable materials and otherwise urge forward the operations as expeditiously as circumstances will admit.

The importance of having this part of the works in an active state of progression at the earliest possible period can scarcely be over-rated, as it will require about two and a-half years from the time they are undertaken to complete them. During all this time the canal can only have a limited supply of water, there being no other means of passing the necessary volume than through the old Aqueduct, which is only 45 feet in width.

In conclusion, it may be stated that a delay of even a few weeks in arriving at a decision, at this time, would be almost certain to keep back the completion of the Aqueduct another year, and thus further deprive the country, for that time, of the benefits contemplated to be derived from the enlarged canal.

I have the honor to be, Sir, your obedient servant,

JOHN PAGE, C. E. C.

The Secretary of Railways and Canals.



**T.-WELLAND CANAL.**

TENDER FOR THE WORK TO BE DONE ON, AND IN CONNECTION WITH, SECTION No. 27 OF THE ENLARGEMENT.

**RE-LETTING.**

I, the undersigned, hereby offer to the Honourable the Minister of Railways and Canals to furnish all materials, tools, pumps, machinery, derricks, plant, labour and equipment of every kind that may be required to execute and complete, in a satisfactory and workmanlike manner, all the works connected with the completion of the enlargement of that part of the Welland Canal embraced in Section No. 27, construction of an Aqueduct over the Chippawa River, and other works, according to the plans and specifications exhibited, at the rates or prices I have affixed to the different items in the following table, and hold myself ready to enter into contract for their due execution and completion, on the terms and conditions stated in the letter dated 20th September, 1881.

No. of Item.	Approximate Quantities.	DESCRIPTION.	Names of the Tenderers and their several Lists of Prices.						
			H. J. Beemer.	Alex. Manning.	R. L. Gibson & Co.	M. A. Cleveland.	Raynor & Co.	G. Peterson & Co.	
			\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
<b>ENLARGEMENT OF PRISM OF CANAL.</b>									
1	20,000	Earth excavation over water surface, in prism of canal, approaches to aqueduct and lock, on the north side of the Chippawa River, including placing the material in spoil, as specified	Per cubic yard...	0 30	0 30	0 35	0 27	0 50	0 45
2	65,000	Earth excavation below water surface, in prism of canal, approaches to aqueduct and lock, on the north side of the Chippawa River, including placing the material in spoil, as specified	do	0 35	0 50	0 30	0 30	0 50	0 45
3	11,000	Earth excavation over water surface, in prism of canal, approaches to aqueduct, etc., on the south side of the Chippawa River, including placing the material in spoil, as specified	do	0 30	0 25	0 35	0 27	0 50	0 45
4	50,000	Earth excavation below water surface in prism of canal, approaches to aqueduct, etc., on south side of the Chippawa River, including placing the material in spoil, as specified	do	0 35	0 35	0 30	0 30	0 50	0 45
5	5,000	Earth excavation in back ditches, off-take drains, etc., as specified	do	0 30	0 20	0 25	0 27	0 35	0 30
6	100	Rock excavation and boulders measuring nine cubic feet and upwards	do	2 00	2 00	0 90	1 25	4 00	1 50
7	250	Rubble masonry in wells and culverts to back ditches or otherwise, as specified	do	6 00	7 00	6 50	6 00	8 00	8 00
8	1,500	Pine plank and timber in wells and culverts, as specified	M. ft. B.M.	30 00	30 00	25 00	30 00	35 00	35 00
9	4,000	Puddle where ordered, as specified	Per cubic yard...	0 80	1 00	0 50	0 75	0 85	1 00
<b>AQUEDUCT OVER THE CHIPPAWA RIVER.</b>									
10	38,000	Excavating and dredging site of aqueduct, widening and lowering bottom of river above and below it, as specified	do	0 35	0 70	0 30	0 40	0 60	0 50
11	5,000	Excavation of seats of piers, abutments, sheet pile trenches, etc., after pit shall have been laid dry, as specified	do	1 00	0 70	1 00	0 80	1 75	0 90
12	4,300	Concrete in foundations, or where directed to be used	do	6 00	6 00	6 00	5 50	7 00	7 50
13	2,000	Pitched invert stone, dressed and closely laid in bottom of water-ways	do	7 00	16 00	12 50	10 00	13 00	15 50
14	2,500	Sheet piles 12" x 12", for protecting north-west bank of river, or where found necessary	Per lineal foot...	0 40	0 40	0 40	0 35	0 45	0 40
15	500	Walling pieces, 12" x 12"	do	0 35	0 30	0 35	0 35	0 45	0 40
16	43,000	White oak timber—bearing piles for foundations of piers and abutments, as specified, if required	do	1 00	0 40	0 40	0 45	0 40	0 70
17	6,500	White oak—Grillage timbers, 12" x 12"	Per cubic foot...	0 80	0 60	0 60	0 45	0 40	0 50
18	100,000	White oak planking, 4", including treenails	M. ft. B.M.	70 00	50 00	35 00	40 00	40 00	40 00
19	120,000	Pine plank, 6", in sheet piling	do	40 00	35 00	30 00	40 00	40 00	30 00
20	120,000	Oak plank, 6", in sheet piling	do	70 00	40 00	35 00	40 00	50 00	40 00
21	1,000	Pine timber in guide piles, 12" x 12"	Per lineal foot...	0 40	0 40	0 40	0 35	0 40	0 35
22	1,000	Pine timber for sills	do	0 40	0 30	0 32	0 35	0 40	0 35
23	24,000	Aqueduct masonry, including piers, arches, side walls, etc., as specified	Per cubic yard...	13 00	14 00	16 00	19 00	16 50	17 00
24	2,200	Masonry in wing walls on west side, and walls connecting the old and new structures, as specified	do	12 00	11 00	14 00	11 00	12 00	10 00
25		Re-joining, reducing height, facing or alterations to damaged cut stone, making circular stone out of surplus straight stone, delivered on section or prepared at quarries or at sidings, and making all the stone provided by first contractors to meet the requirements of the specification	Bulk sum	3,000 00	1,800 00	2,000 00	2,000 00	6,000 00	6,000 00
26	1,000	Coursed rubble masonry in division walls, between old and new structures, laid dry, as specified	Per cubic yard...	7 00	6 00	9 00	8 50	10 00	8 50
27	2,400	Coursed rubble masonry laid in cement mortar, as specified	do	8 00	8 00	9 50	9 00	11 00	9 75
28	1,500	Rubble masonry, extension of wing walls, laid dry, as specified	do	7 00	6 00	7 00	7 50	9 00	6 50
29	2,800	Rubble masonry laid in cement mortar, as specified	do	8 00	8 00	7 50	8 00	10 00	7 75
30	17,000	White oak plank on top of coping, 4"	M. ft. B.M.	50 00	50 00	35 00	40 00	40 00	40 00
31	600	White oak scantling, 3" x 1 1/2"	do	50 00	35 00	35 00	40 00	40 00	40 00
32	1,000	White oak caps, 6" x 9"	Per lineal foot...	0 25	0 20	0 35	0 15	0 35	0 35
33	27,000	Wrought iron tie-rods, bars, straps, dowels, bolts, etc., as specified	Per lb.	0 08	0 08	0 06	0 07	0 12	0 15
34	24,000	Cast iron, bed plates, etc.	do	0 07	0 08	0 05	0 06	0 08	0 08
35	3,000	Pressed spikes where required	do	0 06	0 06	0 06	0 06	0 10	0 08
36	24,000	Wrought iron in railing on coping of aqueduct, as specified	do	0 10	0 12 1/2	0 10	0 12	0 12	0 15
37		Centres and covering (for arches) including construction, fitting up and removal, as specified	Bulk sum	4,000 00	7,000 00	15,000 00	6,000 00	7,000 00	8,000 00
37 1/2		Removal of the whole of the dams at present in the vicinity of the aqueduct—first removing the clay from the spaces between the piles, cutting off the piles at the height required, and doing everything necessary to clear away the whole of the unserviceable parts of the dams in the manner specified, and preparing the space they now occupy for the new coffer dam—for the entire work. (The piles, timber and iron work to be the property of the contractor)	do	30,000 00	12,000 00	15,000 00	7,000 00	15,000 00	20,000 00
<b>COFFER-DAMS AND UNWATERING THE WORKS.</b>									
38		*First section, as specified	do	45,000 00	37,000 00	45,000 00	50,000 00	45,000 00	70,000 00
39		*Second section, as specified	do	25,000 00	25,000 00	35,000 00	35,000 00	35,000 00	45,000 00
40		*Third section, as specified	do	10,000 00	10,000 00	20,000 00	5,000 00	10,000 00	10,000 00
41		Bulkhead (water-tight) across trunk of aqueduct, as specified	do	1,000 00	500 00	1,800 00	1,500 00	3,000 00	500 00
42		Fender piles and a double "two-ply" boom to prevent drift wood and ice from injuring the works, and removal of flood wood, etc., during progress, as specified	do	500 00	500 00	1,200 00	1,500 00	1,500 00	200 00
43	13,000	Timber in protection cribs and between aqueduct and lock, or where directed, 11" x 11", sides and ends	Per lineal foot...	0 25	0 25	0 30	0 25	0 35	0 35
44	8,000	Timber in cross and longitudinal ties, 10" x 11"	do	0 20	0 25	0 30	0 23	0 35	0 32
45	2,500	Timber in bottoms, 9" x 10"	do	0 18	0 16	0 25	0 19	0 30	0 28
46	800	Binding pieces in cribs, 4" x 10"	do	0 12	0 08	0 20	0 09	0 25	0 18
47	600	Blocks, 2" x 11" x 11"	Each	0 05	0 20	0 05	0 05	0 10	0 10
48	9,000	Wrought iron in cribs and where required	Per lb.	0 08	0 07	0 06	0 07	0 10	0 12
49	1,000	Pressed spikes, where required	do	0 06	0 07	0 06	0 06	0 10	0 08
50	2,800	Stone filling in cribs	Per cubic yard...	2 00	2 50	13 00	1 75	2 25	2 00
51	1,000	Rip-rap protection wall, north side	do	3 00	3 50	4 00	4 00	3 00	4 00
52	1,000	Random coursed masonry wall between aqueduct and lock, laid dry, as specified	do	6 00	5 00	8 50	6 50	10 00	9 00
53	1,200	Random coursed masonry wall between aqueduct and lock, laid in cement mortar, as specified	do	7 00	7 50	9 00	7 00	11 00	10 00
54	1,200	White oak wale and cap timber, 6" x 12"	Per lineal foot...	0 30	0 25	0 35	0 24	0 40	0 30
55	1,000	White oak timber in protection piles, etc., etc., 12" at small end	do	0 50	0 50	0 40	0 45	0 40	0 40
56	3,000	White oak timber in piles for fenders, 11" at small end	do	0 50	0 40	0 40	0 43	0 40	0 38
57	1,200	White oak wale timbers, 8" x 10"	do	0 30	0 35	0 50	0 27	0 40	0 30
58	2,500	White oak anchor timbers, 12" x 12"	do	0 40	0 40	0 60	0 48	0 50	0 40
59	2,000	Pine for anchor timbers, 12" x 12"	Per cubic foot...	0 30	0 30	0 40	0 38	0 40	0 35
60	700	Cast iron washers, etc.	Per lb.	0 07	0 07	0 05	0 07	0 08	0 08
61	20	Formation of road as specified	Per lineal rod of road	25 00	3 00	3 00	20 00	10 00	2 00
62	450	Stone broken for macadamizing, placed, spread on road and compressed, as specified	Per cubic yard...	2 50	3 50	3 00	2 50	3 50	2 00
63	1,300	Removal of abutment and fender cribs of old bridge and everything necessary to give the channel the required capacity, and disposing of the same, as specified	do	1 00	2 50	1 50	1 50	3 00	1 50
64		Removal of swing or movable part of structure, and depositing the same as specified	Bulk sum	200 00	250 00	150 00	300 00	500 00	250 00
65	5,000	Removal of old lock as a whole or in part, as specified	Per cubic yard...	2 00	2 00	2 00	1 50	2 00	1 50
66		Unwatering—embracing the construction of a dam above and below the present lock, and all pumping or removal of water required, as specified	Bulk sum	5,000 00	2,000 00	7,000 00	4,000 00	6,000 00	2,000 00
67	4,000	Protection wall from canal to lock (1) random coursed masonry, as specified. Page 23.	Per cubic yard...	6 00	5 00	6 50	6 50	9 00	9 00
68	2,200	Protection wall, etc., etc. (2), pitched stone, as specified. Page 23.	do	5 00	5 00	6 50	5 00	6 00	7 00
69	1,000	Quarry waste, gravel or broken stone in rear of walls, where ordered	do	2 00	2 50	1 00	2 00	3 00	2 00
70	500	Rubble masonry in hydraulic cement mortar, where ordered	do	7 00	7 50	6 80	7 00	9 00	8 50
71	500	Rubble masonry laid dry, where ordered	do	6 00	5 00	6 00	6 50	8 00	7 50
72	400	Coursed masonry in hydraulic cement mortar, where ordered	do	8 00	9 00	9 50	8 00	10 00	10 00
73	400	Coursed masonry laid dry, where ordered	do	7 00	7 00	9 00	7 50	9 00	9 00

N.B.—All materials to be measured in the work.

\*These items embrace construction and complete removal of respective sections of dams; the puddle must be first taken out, and the piles sawn off, in no case pulled or drawn, the whole to be done in manner specified; also embracing the satisfactory maintenance of the respective dams, watering and unwatering the different spaces, including pumping, bailing, removing snow and ice, keeping the whole or any part of the respective sections dry when and as long as may be considered necessary, and until the completion of the works, as specified.

Actual Signatures of Parties Tendering.	Occupation.	Residence.	Dated at
H. J. Beemer	Contractor	Windsor Hotel, Montreal	Ottawa, 4th October, 1881.
Alexander Manning	do	Toronto	Toronto, 3rd October, 1881.
Robert L. Gibson	do	Guelph	Guelph, 29th September, 1881.
R. G. Reid	do	Beamsville	Beamsville, 29th September, 1881.
William Gibson	do	Guelph	Guelph, 29th September, 1881.
James Morrison	do	Port Colborne, Ont.	Port Colborne, 3rd October, 1881.
M. A. Cleveland	do	Syracuse, N.Y.	Syracuse, N.Y., 3rd October, 1881.
Charles & Raynor & Co.	do	do	do
A. Cadwell Belden	do	do	do
N. Stanton Gere	do	do	Ottawa, 4th October, 1881.
Henry D. Denison	do	do	do
Gilbert Peterson	do	do	do
Charles Peterson	do	Lockport, Niagara County, N.Y.	Lockport, Niagara County, N.Y., 3rd October, 1881.
Richard Wood	do	do	do
Wm. Hutchinson	do	St. Catharines	St. Catharines, 3rd October, 1881.
		Port Dalhousie	Port Dalhousie, 3rd October, 1881.





DEPARTMENT OF RAILWAYS AND CANALS.

Number of Estimate 36. Name of Work—Section 27, Welland Canal Enlargement. Name of Contractor—Hunter, Murray and Cleveland. Number of Contract 5,439. Date of Contract, 26th September, 1877. Progress estimate of work done and materials delivered from the beginning of the work to the 30th September, 1880, by Hunter, Murray & Cleveland, on contract work ordered by letter.

No. of Item.	Description of Work and Materials.	This Month.	Quantity.	Prices.		Amount.		Total.	
				\$	cts.	\$	cts.	\$	cts.
1	Earth excavation over water surface, North of Chippewa.....	200	4,206	0	22	926	33		
2	do below do do	11,564	69,186	0	30	20,756	80		
3	do over do do South do		392	0	22	86	24		
4	do do do do do		76,103	0	30	22,830	90		
5	do do in back ditches do do		288	0	25	72	00		
6	Rubble masonry in walls and culverts, &c. do do		288	5	56	1,281	50		
7	Earth excavation, site of aqueduct, &c. do do		38,159	0	35	13,348	65		
8	do do do do do		6,845	0	70	4,791	50		
9	Concrete in foundations do do		269	4	09	1,072	00		
10	Sheet piles 12 X 12.....		4,184	0	45	1,873	84		
11	A grout masonry.....		1,783	13	75	10,078	75		
12	Masonry in wing walls do do		1,377	7	00	11,704	59		
13	do rubble in cement.....		47	7	00	328	00		
14	Wrought iron ties rods.....		1,387	0	07	87	09		
15	Coffer-dam, 1st section of aqueduct and for south connecting wall.....		0.70	21,500	00	15,080	00		
16	Under piles and boom to protect works.....		0.375	1,500	00	562	50		
17	Timber in protection cribs 11 X 11.....		6,743	0	28	1,733	18		
18	do ties 10 X 11.....		5,086	0	26	1,322	36		
19	do do bottom do do		2,533	0	20	506	60		
20	do do do do do		380	0	10	38	00		
21	Blocks 4 X 10.....		380	0	10	38	00		
22	do do 2 X 11 X 11.....		468	0	65	30	50		
23	Wrought iron.....		3,628	0	07	253	96		
24	Pressed spikes.....		390	0	06	23	40		
25	Stone filling.....		1,479	1	75	2,588	25		
26	Rep-rap protection wall, north side.....		46	2	00	92	00		
27	Earth excavation in drain pit.....		17,000	0	40	6,800	00		
28	Masonry in drain laid in cement mortar do do		1,530	6	00	9,180	00		
29	Timber and plank in apron.....		2,703	28	00	75	68		
30	Plank in sheet piles.....		217	28	00	6	07		
31	Bridge pit excavation.....		13,187	0	30	3,947	10		

Number of Estimate 36. Name of Work—Section 27, Welland Canal Enlargement. Name of Contractor, &c.—Continued.

No. of Item.	Description of Work and Materials.	This Month.	Quantity.	Prices.		Amount.		Total.
				\$	cts.	\$	cts.	
57	Masonry in piers and abutments.....	.....	1,533	15	50	23,761	50	
58	do extension walls.....	.....	881	5	50	4,845	50	
59	Concrete under bridge piers.....	.....	39	4	00	156	00	
60	Pine timber 12 X 12 in foundations.....	.....	1,291	0	30	387	30	
61	do plank 3 in.....	.....	7,066	28	00	197	84	
62	do timber in cribs, sides and ends, 12 X 12.....	.....	23,995	0	30	7,198	50	
63	do do ties 10 X 12.....	.....	11,946	0	28	3,344	88	
64	do plank in bottom of openings 3 in.....	.....	4,974	28	00	139	27	
65	do do plank in bottom of openings 3 in.....	.....	1,380	0	10	138	00	
66	do do plank in bottom of openings 3 in.....	.....	1,304	0	06	65	20	
67	Binding pieces 4 X 10.....	.....	1,304	0	07	1,003	73	
68	Blocks 1 1/2 X 12 X 12.....	.....	14,389	0	06	59	04	
69	Wrought iron in bolts.....	.....	884	0	06	4,550	00	
70	Pressed spikes.....	.....	2,600	1	75	313	00	
71	Stone filling.....	.....	1,282	0	25	360	00	
72	White oak wale and cap timbers 6 X 12.....	.....	900	0	40	640	00	
73	do do timber in protection piles.....	.....	1,800	0	30	1,143	60	
74	do do do piles for fenders.....	.....	3,812	0	06	12	00	
75	Pine for anchor timbers.....	.....	200	2,500	00	2,500	00	
76	Cast-iron washers.....	.....	0-90	20	00	360	00	
77	Unwatering bridge pit.....	.....	18	2	50	750	00	
78	Formation of road.....	.....	300	500	00	450	00	
79	Stone broken for macadamizing.....	.....	0-90	0	25	3,467	75	
80	Removal of wharves, piles, &c., on west side of canal.....	.....	13,871	0	30	1,091	70	
81	Lock pit excavation.....	.....	3,639	0	30	2,862	20	
82	Excavation of entrance channel from river.....	.....	7,874	0	40	421	20	
83	Pine timber in foundation.....	.....	1,053	28	00	1,454	79	
84	do do miter sill platforms.....	.....	51,987	28	00	183	20	
85	do plank in foundation of lock.....	.....	6,543	28	00	1,017	60	
86	do do sheet piles do.....	.....	494	4	00	1,836	00	
87	Puddle behind walls.....	.....	344	1	00	344	00	
88	Concrete in foundations.....	.....	1,963	0	08	117	18	
89	White oak timber in mitre sill.....	.....	3,217	0	08	257	36	
90	Pressed spikes where required.....	.....	2,411	8	00	44,988	00	
91	Wrought iron.....	.....	65	8	00	5,988	00	
92	Masonry in walls of lock.....	.....	6,621	6	00			
93	do rubble in hydraulic cement mortar.....	.....	998					
103		280						247,303 79



RAILWAYS AND CANALS.

(No. of Estimate, 36.)

SUMMARY of the Estimates in favor of HUNTER, MURRAY & CLEVELAND, for work done and materials delivered up to September 30, 1880, at section 27, Welland Canal Enlargement.

AUTHORITY BY DEPARTMENT OF RAILWAYS AND CANALS.					\$	C.
Date of Letter.	Number of Letter.	Name of the person to whom the letter authorizing the expenditure is addressed.	Amount Authorized			
		John Page, Chief Engineer of Canals.		On <i>contract work</i> ordered to be proceeded with by letter No. dated and estimated at rates proportionate to the total amount of contract.....	328,378	79
				On <i>extra work</i> ordered to be proceeded with by letter No. dated		
				On <i>extra work</i> ordered to be proceeded with by letter No. dated		
LESS.						
Amount returned for Pay-lists and accounts.....						
Amounts returned for work done under other contracts or for extra work authorized, and not included in present summary.....						
Amount returned under present summary.....						
Forming the total amount certified up to date against sum authorized						
				Less drawback, 10 p.c....	32,837	87
				Say .....	295,540	00
					289,703	00
					5,837	00

I hereby certify that the above estimate is correct, that the total value of work performed and materials furnished by Messrs. Hunter, Murray & Cleveland, up to the 30th September, 1880, is three hundred and twenty eight thousand three hundred and seventy eight dollars and 79 cents, the drawback to be retained thirty-two thousand, eight hundred and thirty seven dollars and eighty seven cents, and the net amount due, two hundred and ninety five thousand, five hundred and forty dollars, less previous payments.

Dated, Welland, September 28, 1880.

W. G. THOMPSON,  
Resident Engineer,

JOHN PAGE, C.E.C.

STATEMENT of payments to Hunter, Murray & Cleveland, Contractors for Section No. 27, Welland Canal.

						\$	cts.	\$	cts.	
1877.										
Dec.	11...	Certificate	673—Estimate,	30th ultimo	.....	3,000	00			
1878.										
Jan.	8...	do	762	do 31st	do .....	2,100	00			
Feb.	7...	do	882	do 31st	do .....	3,100	00			
Mar.	7...	do	943	do 28th	do .....	6,500	00			
April	11...	do	1,056	do 31st	do .....	6,500	00			
May	15...	do	1,155	do 30th	do .....	20,200	00			
June	10...	do	1,224	do 31st	do .....	7,600	00			
July	8...	do	27	do 30th	do .....	5,300	00			
Aug.	10...	do	183	do 31st	do .....	9,900	00			
Sept.	12...	do	303	do 31st	do .....	13,400	00			
Oct.	11...	do	428	do 30th	do .....	7,400	00			
Nov.	9...	do	527	do 31st	do .....	15,900	00			
Dec.	12...	do	648	do 30th	do .....	9,200	00			
1879.										
Jan.	7...	do	761½	do 31st	do .....	3,400	00			
Feb.	6...	do	864	do 31st	do .....	3,400	00			
do	20...	do	896	on account drawback	.....	5,000	00			
Mar.	7...	do	949	—Estimate,	28th ultimo	.....	2,100	00		
April	10...	do	1,064	do 31st	do .....	5,600	00			
May	10...	do	1,168	do 30th	do .....	2,700	00			
June	6...	do	1,292	do 31st	do .....	8,300	00			
July	9...	do	49	do 30th	do .....	6,100	00			
Aug.	11...	do	202	do 31st	do .....	11,800	00			
do	29...	do	254	on account drawback	.....	8,000	00			
Sept.	11...	do	330	—Estimate,	31st ultimo	.....	23,500	00		
Oct.	14...	do	514	do 30th	do .....	26,900	00			
Nov.	8...	do	627	do 31st	do .....	27,500	00			
Dec.	10...	do	773	do 30th	do .....	10,400	00			
1880.										
Jan.	8...	do	841	do 31st	do .....	600	00			
Feb.	9...	do	911	do 31st	do .....	3,900	00			
do	25...	do	946	do 20th instant	.....	5,400	00			
Mar.	9...	do	975	do 29th ultimo	.....	1,100	00			
April	12...	do	1,035	do 31st	do .....	3,400	00			
May	10...	do	1,081	do 30th	do .....	3,600	00			
June	11...	do	1,168	do 31st	do .....	6,700	00			
July	9...	do	16	do 30th	do .....	6,400	00			
Aug.	31...	do	72	do 31st	do .....	3,200	00			
Sept.	30...	do	123	do 31st	do .....	8,600	00			
Oct.	31...	do	161	do 30th	do .....	5,900	00			
Nov.	30...	do	235	—Advance on work done	.....	15,000	00			
Aug.	31...	do	94	—Award of Mr. Page,	3rd instant	.....		323,600	00	
								61,313	12	
Total.....									\$384,913	12

DEPARTMENT OF RAILWAYS AND CANALS,  
3rd March, 1882.

## WELLAND CANAL.

## EXTENSION OF TENDERS RE-LETTING.

## Section No. 27.

D.....Beemer .....	\$759,170
F.....Manning .....	787,414
E.....Gibson.....	853,093
C.....Cleveland .....	890,427
A.....A. Raynor Belden.....	956,992
B.....G. Peterson.....	966,591

*(Memorandum.)*

The undersigned has the honor to represent that by an Order in Council, dated the 27th of October, 1880, the contractors for the works embraced in Section 27, of the Welland Canal enlargement, comprising the construction of the Aqueduct for the purpose of carrying the canal over the Chippewa River, were permitted, for the reasons therein given, to relinquish their contract.

That the same Order authorized the re-letting of the work, tenders to be invited by circulars addressed to experienced, competent contractors of means, upon whom reliance could be placed, this measure being adopted on the advice of the Chief Engineer, in order to the avoidance of the loss of time and the cost which might be incurred should the work by following the usual course fall to men not so qualified.

That in pursuance of the said Order, circular letters were addressed to (10) ten different contractors, inviting them to tender for the completion of these works, and that in reply six tenders have been received, the rates when extended being as follows:—

No. 1. H. G. Beemer.....	\$759,170
“ 2. A. Manning.....	787,414
“ 3. Gibson & Co.....	853,093
“ 4. M. A. Cleveland.....	890,427
“ 5. Raynor & Co .....	956,992
“ 6. Peterson & Co.....	966,591

That in a report, dated the 15th instant, the Chief Engineer states that Mr. Beemer, who submits the lowest tender, is possessed, as far as he has been able to learn, of desirable qualifications for the work, and that there seems to be good reasons for awarding the work to him at the rates of his tender.

The report of the Chief Engineer shows it to be very desirable that the contractor should have time during the present season to make requisite arrangements and provide suitable materials. That it is of importance scarcely to be overrated that the works should be in an active state of progression at the earliest possible period, the supply of water for the canal being limited, pending their completion to the volume which can pass through the old Aqueduct, only 45 feet wide, and that a delay of even a few weeks at this time would be almost certain to retard the finishing of the new Aqueduct for a year beyond the time absolutely required for the work, the country meanwhile being deprived of the benefits contemplated to be desired from the enlarged canal.

Upon such report the undersigned recommends that authority be given for the acceptance of the tender of Mr. Beemer, and for the immediate prosecution of the work. The contract to be entered into with him being made—as provided in the Order in Council of the 27th of October, 1880, above cited, subject to the approval of Parliament.

Respectfully submitted,  
CHARLES TUPPER, Minister of Railways and Canals.

OTTAWA, 19th October, 1881.

Deputy would like to see you as soon as convenient

F. BRAUN, Secretary.

H. J. BEEMER, Windsor Hotel, Montreal.

*COPY of a Report of a Committee of the Honorable the Privy Council, approved by His Excellency the Governor General in Council, on the 19th October, 1881.*

On a Report, dated 18th October, 1881, from the Minister of Railways and Canals, representing that by an Order in Council, dated the 24th of October, 1880, the contractors for the works embraced in Section 27 of the Welland Canal enlargement, comprising the construction of an Aqueduct for the purpose of carrying the canal over the Chipewewa River were permitted for reasons therein given to relinquish their contract. That the same Order authorized the re-letting of the work, tenders to be invited by circulars addressed to experienced competent contractors of means upon whom reliance could be placed, this measure being adopted on the advice of the Chief Engineer in order to the avoidance of the loss of time, and the cost which might be incurred should the work, by following the usual course, fall to men not qualified.

That in pursuance of said Order, circular letters were addressed to ten different contractors inviting them to tender for the completion of these works, and that in reply six tenders have been received. That for reasons stated in the report the Minister recommends that authority be given for the acceptance of the tender of Mr. H. J. Beemer and for the immediate prosecution of the work—the contract to be entered into with him being made as provided in the Order in Council of the 27th October, 1880, above cited, subject to the approval of Parliament.

The Committee submit the above recommendation for Your Excellency's approval, the said tender of Mr. Beemer being the lowest.

Certified,

J. O. COTE, Clerk, P.C.

F. BRAUN, Secretary, Railways and Canals.

(Telegram.)

MONTREAL, October 27th, 1881.

Will be up to Ottawa to-night with deposit. Please have contract ready to sign to-morrow as I wish to commence work immediately.

H. J. BEEMER.

F. BRAUN, Secretary Railways and Canals.

OTTAWA, October 28th, 1881.

SIR,—I beg leave to acknowledge the receipt of your letter dated October 21st, 1881, informing me of the acceptance by the Department of my tender for the completion of the works embraced in section No. 27 of the Welland Canal enlargement, amounting to \$757,170, and calling upon me to deposit to the credit of the Receiver-General of Canada, the sum of \$38,000, representing the 5 per cent. security required for the completion of contract.

Please find enclosed a deposit receipt in duplicate and triplicate on the Exchange Bank of Canada, placing to the credit of the Receiver-General of Canada, the sum of \$38,000, representing the full amount of security demanded in your letter bearing date October 21st, 1881, for the completion of section 27 of Welland Canal enlargement.

I have the honor to be, Sir, your obedient servant,

H. J. BEEMER.

F. BRAUN, Esq., Secretary Railways and Canals, Ottawa.

OTTAWA, October 31st, 1881.

*Re Beemer Contract, Welland Canal.*

DEAR SIR,—A reference has been made from your Department to this Department for the preparation of the draft of above contract. I have been informed that it is intended to have the work proceed as quickly as possible. The Order in Council of 19th instant provides that the contract is to be made subject to the approval of Parliament.

It seems inconsistent that the work should be proceeded with under a contract declared not to be binding till approved of by Parliament, and in case of difficulty with the contractor it would be hard to say what the rights of the Crown were.

I suggest that the Order in Council be amended, allowing the contract to be binding until *disapproved* of by a resolution of the House, and then to cease, as the parties are pressing and as Council is now sitting.

I have taken the liberty of sending this to you there with the draft contract containing a clause to that effect, and with a report to Council for your signature recommending its adoption, if you think well of the suggestion I have made.

Yours truly,

Z. A. LASH, D. M. J.

To Sir CHARLES TUPPER, Minister of Railways and Canals.

OTTAWA, 31st October, 1881.

The undersigned has the honor to submit the annexed draft contract with H. J. Beemer for the construction of an Aqueduct for the purpose of carrying the Welland Canal over the Chippewa River, &c., which contract has been prepared in the Department of Justice.

The Order in Council of the 19th October, 1881, authorizing the making of the contract, provides that the same is to be made subject to the approval of Parliament.

The undersigned, however, has been advised that as it is intended that the work should be proceeded with immediately the contract should be made so that the same may be binding with respect to any work performed before the same is considered by the House.

The undersigned therefore recommends that the Order in Council of the 19th October be amended in that respect and that the annexed draft (including the special clause relating to the determination of the contract in case the same be disapproved of by resolution of the House of Commons at its next Session) be approved of, and authority given for the execution of a contract containing similar terms.

CHARLES TUPPER, Minister of Railways and Canals.

To His Excellency the Governor General in Council.

*Copy of a Report of a Committee of the Honorable the Privy Council, approved by His Excellency the Governor General in Council, on the 4th November, 1881.*

On a Memorandum, dated 31st October, 1881, from the Minister of Railways and Canals, submitting the annexed draft contract, with H. J. Beemer, for the construction of an Aqueduct for the purpose of carrying the Welland Canal over the Chippewa River, &c., which contract has been prepared in the Department of Justice;

The Minister states that the Order in Council authorizing the making of the contract provides that the same is to be made subject to the approval of Parliament;

That he, however, has been advised that as it is intended that the work should be proceeded with immediately, the contract should be made so that the same may be binding with respect to any work performed before the same is considered by Parliament.



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The Minister, therefore, recommends that the Order in Council of the 19th October be amended in that respect, and that the annexed draft (including the special clause relating to the determination of the contract in case the same be disapproved of by resolution of Parliament at its next session) be approved of and authority given for the execution of a contract containing similar terms.

The Committee submit the above recommendation for Your Excellency's approval.

Certified, J. O. COTÉ, Clerk, Privy Council.

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OTTAWA, 8th November, 1881.

SIR,—I have the honor, by direction of the Minister, to transmit you, herewith, Articles of Agreement entered into between H. J. Beemer and Her Majesty Queen Victoria, represented by the Minister of Railways and Canals, duly signed by the parties thereto, said agreement being for the completion of section No. 27 of the Welland Canal.

I am, Sir, your obedient servant,  
F. BRAUN, Secretary.

H. J. BEEMER, Esq., Contractor.

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MONTREAL, 11th November, 1881.

SIR,—Enclosed you will please find drafts of agreements, in duplicate, respecting the 5 per cent. security on contract for remaining portion of section No. 27 Welland Canal enlargement, signed, as requested by your letter of the 10th inst.

Your obedient servant,  
H. J. BEEMER.

F. BRAUN, Secretary Railways and Canals.

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OTTAWA, 13th November, 1881.

SIR,—I am directed to transmit you, herewith, security agreement, No. 6,568, for \$38,000, for the work remaining to be done on section No. 27 of the Welland Canal enlargement, duly signed.

I am, Sir, your obedient servant,  
F. BRAUN, Secretary.

H. J. BEEMER, Esq., Contractor, Welland Canal.

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## RETURN

(20b)

To an ADDRESS of the HOUSE OF COMMONS, dated 15th March, 1882:—For a Copy of all Tenders received by the Department of Railways and Canals for the lighting of the Welland Locks by Electric Light, together with the Order in Council on which the Contract has been awarded.

By Command,

J. A. MOUSSEAU,

Department of the Secretary of State,  
31st March, 1882.

Secretary of State.

## RETURN

(20c)

To an ORDER of the HOUSE OF COMMONS, dated 15th March, 1882:—For Copies of all Reports made by James Cowan, Esquire, Dominion Arbitrator, on the Claims of the inhabitants for Damages sustained along the Grand River on the upper level of the Welland Canal, by the raising of the water for canal purposes.

By Command,

J. A. MOUSSEAU,

Department of the Secretary of State,  
11th April, 1882.

Secretary of State.

*{In accordance with the recommendation of the Joint Committee on Printing, the above Returns are not printed.}*

(No. 21.)

GENERAL STATEMENT AND RETURNS

OF

BAPTISMS, MARRIAGES AND BURIALS

FOR THE YEAR 1881.

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*[In accordance with the recommendation of the Joint Committee on Printing,  
the above Returns are not printed]*