

Don: Ed. Phelps - 20/2/67

The Great Canadian FIRE MUTUAL.

Presented by **JOHN MORGAN,**
Agent at **KERWOOD, - ONT,**
Insurance Agent.

1859. **KERWOOD, - ONT,** 1897.

Thirty-Seventh Annual Report

—OF—

THE LONDON Mutual Fire Insurance Co'y OF CANADA.

The only "FIRE MUTUAL" licensed by
Dominion Government.



SAFE.
SUCCESSFUL.
SURE.

For the Year Ending 31st December, 1896.

Presented at a General Meeting of the Members, held at the offices
of the Company, City of London, on the 3rd day of February,
1897, also a Report of the Proceedings of said Meeting.

TRIBUNE PRINT, INGERSOLL.

Head Office, - - 476 Richmond St.

BOARD OF DIRECTORS, 1897.

JAMES W. CAMERON, Manufacturer .. STRATHROY, ONT.
 JOSEPH H. MARSHALL, Ex. M.P. LONDON, ONT.
 ANGUS CAMPBELL, J. P., APPIN, ONT.
 CAPT. THOS. E. ROBSON, Clerk Middlesex County ILDERTON, ONT.
 D. BROWN, Sheriff of Elgin ST THOMAS, ONT.
 JOHN GEARY, ex-President of Dairymen's Association LONDON, ONT.
 RICHARD GIBSON, Director Dominion Shorthorn Breeders' Association DELAWARE, ONT.
 ROBERT McEWEN, Director of Agriculture and Arts Association BYRON, ONT.
 CHAS. C. HODGINS, Councillor Middlesex County LUCAN, ONT.

HONORARY DIRECTORS.

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ARTHUR JOHNSTON.....	Ontario Co.	JAMES PRIDDIS.....	London
HON. DR. BAXTER.....	Cayuga	W. S. COLEMAN, P. M.....	Forester's Falls
ADAM HUNTSMAN.....	Lincoln	HUGH WAUDELL.....	S. Monaghan P.O.
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JOSEPH GARNER.....	Welland	JOHN BOWLAND.....	Lanark Co.
ANDREW WILSON.....	Grenville	E. D. TILSON.....	Tilsonburg
THOMAS BOWLEY.....	Norfolk	EDWIN D. AULT, M. D.....	Stormont
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W. C. RICHARDSON, Reeve.....	Vespra	JAMES ELRICK.....	Flos Tp.

OFFICERS.

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

INSPECTORS.

Division No. 1, LAUHLIN LEITCH..... LONDON.
 Division No. 2, A. R. McINNES..... TORONTO.
 Division No. 3, DAVID WEISMILLER..... KINGSTON.

D. C. MACDONALD, - - - Secretary and Manager.

BANKERS :

THE MOLSONS BANK.

MESSRS. MEREDITH, CAMERON, JUDD & DROMGOLE..... SOLICITORS.

THE THIRTY-SEVENTH ANNUAL REPORT
OF
THE LONDON MUTUAL FIRE INSURANCE COMPANY
OF CANADA.

The Thirty-seventh Annual Meeting of the Members of the above Company was held at the Office of the Company, Richmond street, London, on Wednesday, the 3rd day of February, 1897. Angus Campbell, Vice-President of the Company, was called to the chair. The following report was read by the Secretary:—

ANNUAL REPORT.

To the Members of the London Mutual Fire Insurance Company of Canada:

Your Board of Directors, according to their duty, beg to lay before you the 37th Annual report, showing the standing of the Company at the end of their fiscal year, 1896. They have pleasure in the fact that in the 38th year of its existence the Company enjoyed the full confidence of the members and the public, as evidenced by the fact that in each month of the year an increase was shown over the corresponding months of the year 1893, the business of which fell for renewal in 1896, and this in the face of keen opposition and the fact that the pruning knife was freely used and some 1,200 applications were cut off and rejected as not coming up to the Company's standard. A considerable weeding out will no doubt occur in the future from the methods intended to be instituted, which are alluded to hereafter in this report. By these and other means, no doubt, the losses falling on the Company will be reduced, so far as human agency will permit, to a minimum.

POLICIES.—In the year, 16,716 policies were issued, covering property to the extent of \$20,347,980.59 gross. Of these 7,693 were on the cash system, insuring \$8,093,921; on the premium note system 7,529 for \$10,293,203, all dwelling and farm property, and on general business, \$1,960,856.59 under 1,494 policies.

LOSSES.—The losses for the year exceeded those of 1895 by \$6,730.47, making the total of losses \$126,767.17. This increase was wholly unexpected, for up to the first week in September, our general losses were comparatively light, but in three days we met over \$22,000 of losses from the unprecedented lightning storms that took place in the western section of the Province, and where we carry heavy lines of insurance. Of the losses paid, \$5,670.77 were for claims of the year 1895, which were not claimed for or inspected at the end of the year, and \$1,000 for claims the Board did not feel justified in passing, but which the members at

the annual meeting assumed, owing to extenuating circumstances. The table of losses appended hereto and the Inspector's report thereon point out in detail the sums paid and the probable cause of each loss, but it is feared that the cause of fire in too many cases should be placed under the head of incendiarism, for in hard times, times of commercial depression, the "evil principle" runs amuck, opens wide its monstrous jaws, swallowing the good and leaving behind it the too eager incendiary with convenient factors, such as coal oil lamps, which are made to explode on all convenient occasions, inasmuch so, that when the cause of fire is given us from lamp explosion, professional insurance people at once place the statement as a ghost story. Criminal and careless use of coal oil lamps is a fitting term to apply to such cases. The inspector calls your attention to the use of lamps, and his remarks are worthy of your consideration.

EXPENSES.—Such as are controllable, it has been the care of your Directors to keep at the lowest ebb, but other expenses, owing to the present state of things, such as law costs, have been larger than appearance warrants, yet we hope for a modification in this and other expenses, as knowledge gained by experience has taught us to adopt a fresh policy (as the instructions given to the newly-placed Inspectors hereinafter alluded to) but our total expenses, taking the enormous business we are doing into account, are lower in comparison to any other company in the Province.

ASSETS.—Notwithstanding the heavy bill of losses, the general assets of the Company have increased during the year from \$366,067.84 to \$389,791.53, a gross increase of \$23,723.69, and the net increase of \$14,045.08, ample to have a large re-insurance reserve and an additional surplus. A detailed statement of accounts is hereto annexed. They have been certified to by John Overell, Esq., P. A., as correct. In this connection it might be mentioned that Mr. Overell each month presents to the Board a full financial statement, and makes a half-yearly

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balance sheet of the standing of the Company.

LEGISLATION.—For more than 20 years we have been calling the attention of the Government to the utility of appointing an official for the purpose of examining into the causes of fires of unknown origin and in too many cases thought to be of an incendiary character, but notwithstanding the enormous yearly loss to the country, a deaf ear was turned to our representations, and it was only the other day when a human life was lost did the authorities wake up from their lethargy and send detectives up to Melancthon, who unearthed a conspiracy to defraud insurance companies that was never dreamed of, outside of insurance circles. Now it is hoped that the eyes of the Government and the public are opened, the Government will attach to the Insurance Inspector's office for Ontario, an official who will have power to act as marshal, with such assistance as he may require to enquire into all doubtful fires. To put such a method into force, the machinery would be quite simple and inexpensive. Every fire should be recorded with the clerk of the municipality in which it occurs, in the same manner as births, deaths, etc., are now registered, and notice sent at once to the insurance department in Toronto. The insurance companies would cheerfully contribute to the expenses of the officer, knowing that thousands of dollars, in the falling off of losses and the cost of Insurance, would ensue. Many persons argue that the country does not suffer when the party whose property has been burned out is insured. This fallacy should be laid to one side, for every person insured is taxed, and becomes a contributor to the loss, by being charged a higher premium for his insurance, whether in a Mutual or a Stock Company, than he would have to pay were losses smaller. In Stock Companies the premium is gauged by the profit of the business to the shareholders; in a Mutual the profits go to reduce the cost of insurance, and these facts should be urged by the people on their representatives in Parliament, and strongly urged. In connection with legislation the insurance, as well as other laws in Ontario, are to be revised. Several years ago, owing to conflicting and and contradictory conditions used by insurance companies, a committee composed of legal gentlemen was appointed to arrange certain conditions of insurance, and the result was the framing and adopting of "statutory conditions." These were framed and founded, not on general grounds, but from the experience gained by the fram-

ers in their private practice, yet this committee was not fully satisfied with its work, but strove to cover up defects and omissions by allowing "variations to conditions" to be used by the companies, and the so-called "statutory conditions and variations" have become so tangled up that more litigation has arisen therefrom than in the days when conditions were allowed without restriction. It is to be hoped that in framing or revising the statutory conditions, care will be taken to make them clearer, so that even the uninitiated may understand, and not left, as at present, unintelligible to court, jury and counsel. A uniform policy should be adopted, and only varied by special contract.

TERRITORIAL DISTRICTS.—It has occurred to the Board that it would be of advantage to the Company and a great saving of expenses to divide the Province into three districts, having an inspector in each district. A material saving in travelling expenses would at once take place, long trips by rail, often doubled, avoided, and the inspector would be on the spot to give immediate attention to any loss that would occur in his district; to get personally acquainted with the character and ability of all local agents, over whom he would have control; to inspect and report on all risks in his territory; to value the buildings before hand, and not wait till they are reduced to ashes, when it is impossible to value; to see that the rules of the company are observed by the agents; to consult with members of the company as to the business; to see that remittances are promptly made and generally to advise with the members so as to avoid litigation; to take the people into his confidence and create a feeling that the company is more of a local concern than a stranger to its members; the inspectors to devote their whole time to the interests of the company. A large saving in losses and expenses are anticipated from this arrangement.

AGENTS.—The agents as a rule have done their work well. Many of them have shown a devotion to the interests that is indeed commendable, and derelicts in future will be handled by the inspectors as they deserve.

RETIRING DIRECTORS.—Three directors retire, according to the charter of the Company. They are Richard Gibson, Chas. C. Hodgins and Robert McEwen, Esquires, and are eligible for re-election.

Respectfully submitted,

D. C. MACDONALD, T. E. ROBSON,
Manager and Sec'y. Presid ent.

FIRE INSPECTORS' REPORT.

To the President, Directors and Members of the London Mutual Fire Insurance Company :

GENTLEMEN,—Your Inspectors beg leave to report that during the past year they have inspected and reported on 576 claims against your Company. Six of the claims, amounting to \$3,150, have been rejected by the Board, leaving 570 adjusted (after deductions made in them), at \$126,767.17, up to the 31st day of December, 1896.

Of these we find :

153 from defective chimneys and pipes, furnaces and stoves.....	\$35,142 28
148 from lightning to buildings and contents	26,814 00
111 from lightning to animals.....	2,495 53
44 from unknown causes	19,524 60
37 from lanterns and lamps.....	14,997 35
33 from incendiary causes	11,751 26
20 from other burning buildings....	7,012 97
7 from tramps.....	3,263 98
1 from burning lumber	1,435 00
2 from agricultural boilers (one of these \$1,000 passed by annual meeting.....)	1,201 15
1 from saw mill refuse burner.....	950 00
2 from running fires.....	727 00
1 from steam thresher.....	600 00
1 from smoke stack of saw mill....	250 00
1 from factory boiler.....	212 59
1 from plumber working on roof....	110 00
1 from boys smoking.....	100 00
1 from spontaneous combustion....	93 05
1 from heated journal.....	40 31
1 from candle	28 80
2 from gas jets	16 80
1 from cigar stub	50

Making a total of 570 fires with a loss of\$126,767 17

Of the above losses 53 were on general business—\$18,202.52.

Our losses are \$6,730.47 more than in 1895, the excess being nearly all on the general

branch, but as our business was the largest in our experience, the average loss was no heavier.

Our losses from defective chimneys and pipes still hold the lead, and we are of the opinion that in a great many cases they are due to gross carelessness and neglect. In some localities the assured state it is the practice to allow stovepipes and chimneys to burn out when they become foul instead of cleaning them out. This is a dangerous practice, as few chimneys, from their faulty construction, can stand that severe test. We consider this class of loss to a great extent preventable, and a convenient way to have a fire.

Lightning losses are the largest in our experience, the early part of the season being favorable, but the severe electric storms that visited the western part of Ontario for three days last summer were the worst ever experienced by your Company.

The loss from lamps and lanterns is greater this year than in previous years in our experience, and we think that it would be to the interest of the public if the statutory conditions were so amended as to prohibit the use of such engines of destruction around outbuildings. A comparatively safe lamp can be procured for a few cents that would reduce this class of loss to a fraction of the present amount, but they would not be nearly so handy for those anxious to have a fire.

The incendiary's torch has been a little more active in the class acknowledged as such, but a great many of the foregoing might safely be placed on the same list.

Our losses in the general branch have increased a trifle over our increase of business, but still leaves us a fair margin.

Cheese factories proved bad risks as was to be expected from the depression in the markets in the earlier part of the season.

All of which is respectfully submitted.

(Signed) LAUGHLIN LETTICH, } Inspectors.
A. R. McINNES, }

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CASH ACCOUNT.

RECEIPTS—1896.	DISBURSEMENTS—1896.
Cash balance from 1895.....\$ 494 15	Adjusted losses of 1895.....\$ 5,670 77
Molson's Bank.....1,937 49	Losses.....120,029 81
Received from agents.....91,485 35	Commission to agents.....30,034 80
Assessments.....81,957 89	Salaries: officials, clerks and auditor 10,526 32
Bills payable.....9,000 00	Paid agents in settlement of acc'ts.. 980 44
Interest.....3,043 47	Loss inspection, inspectors' salaries. 5,194 41
Transfer fees.....3 8 96	Printing, advertising and stationery 2,198 62
Rents.....353 00	Law expenses.....2 029 59
Assessments in advance.....359 86	Interest.....1,280 09
Old assessments.....113 45	Directors' fees.....1,551 70
Extra premium.....68 22	General postage.....1,233 97
Cancelled policies.....28 52	Agents' postage.....657 36
Reinsurance.....62 29	Agency inspection.....572 13
Steam thresher licenses.....5 00	Reinsurance, premiums on large risks 1,213 57
	Taxes.....477 06
	Water rate, fuel and light.....182 67
	Dominion government inspection... 91 92
	Ontario government license fee.....100 00
	Expenses Underwriters' Association 67 45
	Discount on stamps and fined letters 63 75
	Incidental expenses, telegraph and telephone.....575 19
	Returned premium on cancel'd policies 488 73
	Bank commission.....52 81
	Molson's Bank.....2,297 97
	Cash balance.....1,723 52
Total.....\$189,297 65	Total.....\$189,297 65

CAPITAL ACCOUNT.

ASSETS.	
Amount available of premium notes.....	\$ 239,017 26
Amount due on assessment No. 34.....	7,289 53
Amount due on assessment No. 35.....	39,175 26
Amount due on assessment No. 36.....	18,144 41
Balance due by agents.....	9,124 56
Office furniture.....	1,489 41
Bills receivable.....	275 35
City of St. Thomas debentures, par value, \$22 600, market value.....	\$ 25 092 50
Town of Tilsonburg debentures, par value, \$6 500, market value.....	7,426 25
Ontario Loan and S'vings Co.....	13 260 00
Huron & Erie Loan & Savings Co.....	13,260 00
	59,038 75
Accrued interests on debentures.....	402 67
Real estate, including office building.....	14,110 81
Cash balance.....	1,723 52
	\$ 389,791 53
LIABILITIES.	
Losses adjusted, but not due.....	\$ 6,709 86
Bills payable.....	20,000 00
Due Molson's Bank.....	1,937 49
	\$ 28,647 35
	\$ 361,144 18
Net surplus of assets.....	
Audited, compared with books and found correct as above set forth.	
London, Ont., 3rd Feb., 1897.	(Signed.) JOHN OVERELL, Auditor.

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LOSSES PAID IN 1896.

NAME OF CLAIMANT.	AMOUNT	TOWNSHIP.	PROPERTY DESTROYED—CAUSE OF LOSS.
Charles & S J Becket ..	\$ 335 00	Strathroy	Dwelling house and contents—spark falling on roof
Alfred J. Stephenson...	950 00	Caradoc	Barn and contents—unknown
John Thayer.....	300 00	Aldborough	Barn burned—unknown
S & H Todd.....	243 66	Uxbridge	Contents of barn and stable—supposed lighted match
M & T Forbar.....	190 00	Somerville	Dwelling house and contents—chimney burning out
Charles Cavill.....	1200 00	Sarawak	Barn, stable and contents—lamp setting of lantern
John Maginnis.....	527 70	Wallace	Barn, stable and contents—lamp exploding
J Switzer.....	400 00	Camden	Dwelling house and contents—spark from chimney
Thos D & L Tillotson...	213 55	Ameliasburg	Drive house and shop—incendiarism
Eustace C Bennett....	930 00	Collingwood	Barn, stable and contents—supposed from matches
C James Wright.....	180 86	Madoc	Contents of barn—supposed from tramps
Albert Dunkley.....	200 00	Seymour	Contents of dwelling house—spark falling on roof
Henry Christie.....	270 83	Seneca	Contents of barn and stable—incendiarism
Samuel Harp.....	940 00	Bayham	Barn, drive house and contents—unknown
Mrs Mc McInnes.....	490 61	W Hawkesbury	Barn No 1 stable and contents—burning barn adj fa m
Lambton Loan Co.....	400 00	Sarnia	Barn and stable—lightning
Matthew E Knox.....	125 00	Norwood	Stock of jewelry damaged—caught from spirit lamp
C B Sullivan.....	115 00	Ennismore	Barn and contents—incendiarism
James Taggart.....	300 00	Augusta	Dwelling—spark falling on roof
W. Dyatt & Bros.....	50 00	Kinloss	Contents of barn No 3—lightning
Samuel Chevier.....	395 60	E Hawkesbury	Dwelling house and contents—burning chimney
Patrick Duffy.....	550 00	Emily	Barn, shed and stables—incendiarism
Gilbert Little.....	1341 00	Hamilton	Barn, shed and stable—spark from chimney
George H Bucke.....	390 00	Chatham	Dwelling house and contents—breaking of oil lamp
Win A Patterson.....	400 00	Metcalfe	Barn burned—incendiarism
James & Wm Trotter..	422 66	Metcalfe	Contents of outbuildings—incendiarism
Louis Campeau.....	508 15	Sandwich East	Barn, stable and contents—supposed lighting matches
George Thompson.....	600 00	Adelaide	Barn, drive house and stable—unknown
J Dubois.....	764 66	Adelaide	Contents of outbuildings—unknown
John Ferguson.....	816 93	London	Contents of cheese factory—unknown
Clara Brantford.....	693 70	Anderdon	Dwelling house and contents—lamp exploded
Robert Harmon.....	200 00	Markham	Contents of outbuildings—lightning
Robert Porter.....	761 00	Manvers	Barn, drive house, stables and contents—tramps
John Healy.....	150 00	Adelaide	Dwelling house and contents—defective stove pipe
Robt & Matilda Nugent	601 45	Ops	Dwelling house and contents—defective chimney
Frances E Mooney.....	110 00	Yankleek Hill	Dwelling house, contents dam'd—plumber fixing roof
G W Patterson.....	210 00	Keppel	Drive house, hall and contents—unknown
Samuel Nelson.....	310 00	Amabel	Dwelling house and contents—defective chimney
William R Armson.....	431 52	Elmvale	Stock of goods—incendiarism
Wilbert R Armson.....	200 00	Wyebidge	Contents of dwelling house—incendiarism
Joseph Millard.....	2000 00	Newmarket	Church—unknown
C H Osborne.....	577 44	Ameliasburg	Barn, drive house and contents—incendiarism
Economical Mutual I Co	808 87	Brampton	Contents of store—defective chimney
F S Manning.....	111 84	Winchester	Dwelling house and contents—adjacent build'g on fire
James G Challies.....	153 18	Winchester	Dwelling house damaged—adjacent building on fire
William Degraw.....	320 00	Mosa	Dwelling house and some contents—defective chimney
Hugh McArthur.....	126 38	Seymour	Contents of dwelling house—defective chimney
William J Wilson.....	420 70	Biddulph	Dwelling house and some contents—defective chimney
Sarah Jane Bunting...	201 15	Grantham	Barn, shed, stables and contents—from feed boiler
Charles Gillespie.....	547 03	Haldimand	School house—tramps
Albert G Hare.....	150 00	S Grimsby	Dwelling house and contents—defective chimney
J & T H Allin.....	1000 00	Dereham	Outbuildings and contents—supposed feed boiler
Rev. John M Aull.....	200 00	Palmerston	Contents of house damaged—church on fire near by
Alpheus Strader.....	450 50	Winchester	Dwelling house and contents—defective chimney
Alva Brouse.....	252 95	Matilda	Drive house, woodshed and contents—spark chimney
Jacob Moss.....	500 00	Fordwich	Dwelling house and contents—defective chimney
Isaac Taylor.....	460 00	E Garafraxa	Barn and contents—incendiarism
Thomas J Wilson.....	420 00	London	Cheese factory—unknown
Eli Story.....	115 02	Markham	Contents of barn and stable—lamp exploded
Wm Harris & Co.....	212 59	Toronto	Glue factory and contents dam'd—spark from boiler
Alexander Thomson...	850 00	Hamilton	Contents of factory—from furnace
Robert O Ives.....	500 00	Louth	Dwelling house and contents—caught fire in thimble
James Healy.....	400 00	Strathroy	Dwelling house—adjacent buildings on fire
R Y Fish.....	66 00	Berlin	Stock in general store damaged—unknown
Walter A Mitchell.....	300 00	Bayham	Dwelling house—defective chimney
P & H Murphy.....	300 00	Ennismore	Dwelling house and contents—defective chimney
A G Hickling.....	216 66	Minesing	Dwelling house—spark from chimney
David B Hearn.....	525 00	Sidney	Dwelling house and contents—defective chimney
A L Gillies (Trustee)...	700 00	King	Manse—Spark from chimney
Rev J Carmichael.....	800 00	King	Contents of manse—spark from chimney
A & A E McQuarrie ...	200 00	Vaughan	Contents of dwelling house—defective chimney
Andrew Curry.....	500 00	Glamorgan	Dwelling house and contents—spark from chimney
George Jeffery.....	362 00	Portland	Barn and contents—lamp explosion
Agricultural Ins Co...	93 05	Thorold	Building and stock dam'd—spontaneous combustion
Henry Pitman.....	50 00	Walsingham	Dwelling house and contents damaged—spark on roof
Clark Dennis.....	212 75	Grantham	Dwelling house and contents—defective chimney
John B Merithew.....	810 00	Thorold	Dwelling house and contents—defective chimney
Ann Eacrett.....	100 00	Exeter	Dwelling house and contents—defective chimney
James Purtell.....	450 00	S Norwich	Dwelling house damaged—incendiarism
			Dwelling house—incendiarism

Carried forward... \$34,681 97

Auditor,

LOSSES PAID IN 1896—Continued.

NAME OF CLAIMANT.	AMOUNT	TOWNSHIP.	PROPERTY DESTROYED—CAUSE OF LOSS.
Brought forward...	\$34,681 97		
Dr W R Watson	600 00	Norwich	Dwelling house—defective chimney
Robert Payne	250 00	Blandford	Dwelling house—lamp exploded
M & A McCabe	175 00	Adelaide	Dwelling house and contents—defective chimney
James Anger	676 00	Maidstone	Barn, stable and contents—lightning
Mary Douglas	250 00	Saugeen	Dwelling house—spark falling on roof
George Davis	357 55	York	Contents barn, dwelling house—horse kicked lantern
William A Hunter	106 62	Tay	Contents of dwelling house—spark from chimney
James Brennan	500 00	Bentlnck	Store and dwelling house—defective chimney
Thomas Green	566 66	Chatham	Dwelling house—spark falling on roof
Sarah Hamilton	320 00	Mountain	Outbuildings and contents—spark from chimney
Hugh E Brownlee	300 00	Westmeath	Dwelling house—defective flue
James Mack	425 00	Rawdon	Barn and contents—coal oil lamp exploded
A & H Rowley	210 90	Brighton	Barn, drive house, contents—suppo'd light'g matches
George T Gorrie	180 82	Toronto	Printing Office—unknown
John Clayton	600 00	East Luther	Barn No 1 and contents—spark from steam thresher
T E McNulty	753 65	Ekfrid	Dwelling and contents—defective chimney
J H Nickles	277 80	Plympton	Barn and contents—lamp explosion
Katrine Lumber Co.	105 00	Armour	Sixty cords of wood—from a burning mill
Rev J T Hogan	2415 00	Napanee	Church and contents—general conflagration
George Karr	373 30	Warwick	Dwelling house and contents—spark from chimney
Western Assurance Co	950 00	Nipissing	Saw mill and machinery—from burner
Maurice Hickey	76 20	Galway	Barn No 2 and contents—incendiarism
John W Rodd	240 00	Pickering	Contents of dwelling house—defective chimney
John Kelly	420 00	Verulam	Dwelling house—defective chimney
S C & T Hagerman	1190 35	Pickering	Outbuildings burned—supposed by tramps
W & J Phillips	50 00	Huntingdon	Barn damaged—lightning
Jackson Burris	800 00	Madoc	Dwelling house—spark from chimney
Oliver Buck	300 00	Otonabee	Barn burned—lightning
John Forsyth	1185 00	Chatham	Barn, shed, stables and contents—lightning
Joseph H Hebert	50 00	Sandwich East	Mare killed—lightning
John O Scott	450 00	Murray	Dwelling house—lamp explosion
Guy H Shaver	500 00	Matilda	Dwelling house and contents—chimney on fire
Francis Stewart	150 00	Mountain	Dwelling house damaged—spark from chimney
John Corwin	821 95	Trafalgar	Barn, shed, stable and contents—lightning
Esther Warren	400 00	London	Barn—incendiarism
Margaret Armstrong ..	345 85	Melancthon	Dwelling house and contents—incendiarism
R Ewens	100 00	Chatsworth	Drive house and stable—boys smoking
John Geary	66 87	London	Mare killed—lightning
Norwich Union Ins Co.	450 00	Halifax	Furnishing establishment—unknown
Jeremiah Johnson	250 00	Grimsby	Dwelling house—unknown
Albert Cohoon	75 00	Malahide	Horse killed—lightning
W & A Griffiths	75 00	Thorold	Work shop and store room—lightning
Wm G Banks	88 00	N Dorchester	Stables and house damaged—unknown
Catharine Baldwin	700 00	Richmond	Dwelling house and barn—adjacent buildings on fire
Daniel Day	1135 00	Armour	Hotel and contents—lumber pile on fire
C W Anderson	500 00	Trafalgar	Dwelling house—spark falling on roof
George Richardt	866 77	Matilda	Cheese factory and contents—lightning
John H Brown	75 00	Ameliasburg	Dwelling house and contents damaged—lightning
Daniel C Steel	200 00	Markham	Dwelling house—fire outside set house on fire
Jane Biggam	515 05	North Cayuga	Dwelling house and contents—spark falling on roof
R T Williamson	75 00	Hallowell	Horse killed—lightning
James Lanigan	600 00	Rawdon	Dwelling house and contents—spark from chimney
Alexander Bondy	400 00	N Colchester	Dwelling house—supposed from matches
C T Lloyd	570 45	Rawdon	Dwelling h'se burned outb'd'gs dam'd—spark on roof
Samuel Bennett	572 05	S Gower	Barn, shed stables and contents—from lantern
T L Wiley & A Gowley	460 00	Marmora	Cheese factory and contents—incendiarism
Richard Williams	550 00	Lansdowne	Barn, stable and contents—lightning
D & J Thompson	150 00	Marysburgh	Store and contents—spark from match
T O & C Gilliland	1020 00	Grantham	Barn, shed, drive house and contents—unknown
George W Roberts	110 90	Grantham	Contents of dwelling house—unknown
W C Brawn	1390 00	Wainfleet	Outbuildings and contents—lamp explosion
Joseph Miller	1504 00	Enniskillen	Outbuildings and contents—lightning
Albert Higgs	107 04	London	Contents of barn—incendiarism
Cornelius Edwards	444 00	Mosa	Outbuildings and contents—lightning
D & M J Vanalstine	503 65	E Camden	Outbuildings and contents—supposed to be thieves
Dugald Ferguson	90 00	Southwold	3 steers killed—lightning
British American A Co	871 26	Winchester	Stock of goods—unknown
F A Fitch	680 00	Yarmouth	Contents of outbuildings—lightning
William Quinton	62 35	Dover	Stack of wheat—lightning
John Knox	50 00	Asphodel	3 cows killed—lightning
Adam Miller	50 00	Amherst Island	Horse killed—lightning
M Henry & H A Snider	971 00	Athol	Dwelling house, outbuildings and contents—unknown
Mary & W J Skuce	65 66	Ops	Horse killed—lightning
J Johnson	961 35	Hull	Outbuildings and contents—unknown
Theodore St Peter	294 00	Minden	Barn, stable and contents—lightning
Alfred and W Phelps ..	1476 00	Thurlow	Dwelling house, contents, barn dam'd—spark chimney
John Graham	83 45	Tecumaeth	Barn damaged—lightning
Wm Short	860 00	Mariposa	Outbuildings—lamp explosion
Carried forward.....	\$72,317 25		

NAME

Joseph
John
Andrew
William
Alvin
Alexa
Charl
Arch
W N
Ella
Peter
W G
Elean
G H
Mary
Norw
Tayl
Hand
Peter
J A
Willi
John
Wm
Rich
Mary
Ken
Willi
Robe
Mrs
Marg
Edda
John
Wm
Luca
Char
Jam
Rev
M J
Mar
John
Will
J W
McK
Hug
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Ann
Will
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LOSSES PAID IN 1896—Continued.

NAME OF CLAIMANT.	AMOUNT	TOWNSHIP.	PROPERTY DESTROYED—CAUSE OF LOSS.
Brought forward...	\$72,317 25		
Joseph McDermott...	593 20	Tecumseth	Dwelling house and contents—spark from stove
John Spratt...	185 00	Methuen	Barn, stable and contents—running fire
Andre Durocher...	550 00	Rochester	Dwelling house and contents—ch'd'n light'g matches
William Russell...	812 90	Tay	Barn, drive house, stable and contents—unknown
Alvin Longheed...	625 00	Bosanquet	Barn, stable and contents—lightning
Alexander McColl...	550 00	Aldborough	Barn and contents—lightning
Charles Wonnacott...	765 75	Delaware	Barn, stable and contents—lightning
Archibald Gillespie...	468 00	Minto	Barn and contents—lightning
W N McDonald...	326 00	Glenelg	Outbuildings and contents—incendiarism
Elloner Perdue...	400 00	Lacknow	Dwelling house and contents—spark falling on roof
Peter McKenzie...	800 00	Ashfield	Dwelling house and contents—defective stove pipe
W G Sherwood...	700 00	Ashfield	Barn and contents—lightning
Eleanor F Godby...	400 00	Bayham	Barn, shed and stable—upsetting of lantern
G H Godby...	200 00	Bayham	Contents of barn, shed and stable—upsetting lantern
Mary A Moffatt...	100 00	Glenelg	Barn and stables—lightning
Norwich Union Ins Co.	547 70		Outbuildings—lightning
Taylor Bros...	56 65	Toronto	Building burned—unknown
Hand in Hand Ins Co.	443 95	Hull	Pork packing establishment—unknown
Peter McDonald...	700 00	Metcalfe	Barn, stable, granary and contents—lightning
J A Knott...	600 00	Harwich	Barn No 1 and contents—lightning
William Tiffin...	1279 65	Chatham Gore	Outbuildings and contents—lightning
John Botting...	900 00	Chatham Gore	Barn No 1, stable and contents—lightning
Wm H Brooksbank...	2350 00	Chatham	Barns Nos 1 and 2 and contents—lightning
Richard Tully...	625 00	Euphemia	Barn, stable, granary and contents—lightning
Mary R Urquhart...	375 00	Dover	Barn—lightning
Kenneth Urquhart...	346 80	Dover	Contents of barn—lightning
William Gallie...	8 00	Sarnia	Dwelling house and contents—spark falling on roof
Robert Shuel...	842 20	Sandwich	Barn, stable and contents—lightning
Mrs John McMullen...	300 00	Madoc	Dwelling house—incendiarism
Margaret Sexsmith...	160 00	Kleziver	Barn and contents—unknown
Edda McCabe...	935 00	N Fredericksb'g	Barn, sheds, stables and contents—lightning
John Howard...	53 32	Raleigh	Horse killed—lightning
Wm and L Ross...	526 50	Tyendinaga	Barn and contents—lightning
Lucas Sharp...	50 00	Ernestown	Colt killed—lightning
Charles E Harding...	325 00	London	Dwelling house—incendiarism
James H Mawdsley...	200 00	Oro	Barn, stable and contents—lamp exploded
Rev D Morris...	477 75	Newmarket	Church and contents damaged—unknown
M J Kent...	150 00	N Dorchester	Dwelling house—unknown
Margaret C Burnham...	314 00	Sombra	Dwelling house and shop—unknown
John H Green...	500 00	N Cayuga	Barn and contents—unknown
William Miller...	55 00	Kincardine	Barn damaged—lightning
J W Howey & Son...	2231 03	Fenlon Falls	lumber—unknown
McKee, Smith & Co...	1500 00	Toronto	Stock of coffee, spices, etc—fire in adjoin'g building
Hugh Phillips...	125 00	Rawdon	Dwelling house and barns—unknown
J S Fallows...	75 00	W Nissouri	Mare killed—lightning
James Stevenson...	782 65	Biddulph	Barn and contents—lamp explosion
Annie Whyte...	200 00	Whitchurch	Dwelling house and contents—incendiarism
William A Fisher...	225 00	Matilda	Barn and contents—lightning
Thomas A King...	300 00	Dover	Barn and stable—lightning
W H Steinhoff...	121 35	Elmvale	Contents of bakery—unknown
James Collins...	542 00	Otonabee	Outbuildings and contents—running fire
D Cole...	447 65	Athol	Barn, shed and contents—supposed by thieves
Alexander Gault...	681 75	Trenton	Dwelling house and contents—spark kitchen stove
Nelson Campbell...	1000 00	Osnaburck	Dwelling house and woodshed—lightning
Hugh Waddell...	500 00	Cavan	Barn and stable—lightning
Margaret Henderson...	250 00	Emily	Barn—supposed by tramps
S G McElwain...	391 56	Emily	Barn and a separator—supposed by tramps
John Shane...	565 30	Camden	Barn, shed and contents—lamp explosion
Elias Fetterly...	400 00	Osnaburck	Barn and shed—lightning
Byron O Frederick...	507 00	Ameliasburg	Barn, shed and contents—child set fire to straw
James McKenny...	494 85	Tyendinaga	Dwelling house and contents—unknown
Joseph McChesney...	56 66	Adelaide	Horse killed—lightning
G Braithwaite...	66 66	Ancaster	Horse killed—lightning
City of Toronto...	61 28	Toronto	Fair buildings—unknown
Simon G Shoemaker...	350 00	Sarnia	Boat house and contents—unknown
Margaret Wilgar...	154 15	Millbrook	Dwelling house damaged—defective chimney
W H Lough...	168 00	Cavan	Church damaged—lightning
Sarah Ann Falls...	50 00	Nepean	Kitchen and contents damaged—defective chimney
Francis StLouis...	1000 66	W Sandwich	Outbuildings and contents—unknown
G A and B Felker...	505 08	Gainsboro	Dwelling house and contents—fire from stove
Isaac Swayze...	643 33	Canboro	Barn, shed and drive house—unknown
Dominion Mutual In Co	335 34	Trafalgar	Barn and contents—incendiarism
G and G Wiltshire...	250 00	Proton	Dwelling house and contents—spark from stove
Horatio N Rathburn...	400 00	Garafraxa	Barn and stables—lamp explosion
Murdoch Graham...	501 40	Eastnor	Dwelling house and contents—defective stove pipe
J and M Montgomery...	349 00	East Luther	Contents of barn and stable—horse kicked lantern
Charles Way...	576 10	Glamorgan	Dwelling, hotel and contents—incendiarism
Duncan Clark...	357 76	Fenlon	Outbuildings and contents—persons stealing grain
Carried forward...	110,862 08		

LOSSES PAID IN 1896—Continued.

NAME OF CLAIMANT.	AMOUNT	TOWNSHIP.	PROPERTY DESTROYED—CAUSE OF LOSS.
Brought forward...	110,862 08		
John Rowat.....	800 00	Winchester	Dwelling and contents damaged—conflagration
Patrick McCann.....	245 00	N Crosby	Contents of barn—incendiarism
James Pennett.....	290 00	Bathurst	Dwelling house and contents—spark from stove
James Rath.....	950 00	Ramsey	Cheese factory, contents and boiler—spark furnace
George Snarr.....	50 00	Rawdon	Dwelling and contents damaged—spark from stove
Annie Marshall.....	116 65	Peterboro	Contents of dwelling damaged—lamp explosion
R. H. McQuaid.....	163 56	Manvers	Contents of dwelling house—spark from chimney
William Hughes.....	500 00	Yonge	Barn, stable and contents—spark from chimney
Richard Anglesy.....	200 00	Smith	Barn No 2 and contents—incendiarism
David Clark.....	400 00	Athol	Barn burned—lightning
John Wruth.....	475 00	Snowdon	Barn and contents—lightning
Jesse Mitchell.....	250 00	Murray	Dwelling house and contents—spark from chimney
M and C Bongards.....	316 43	N Marysburgh	Barn and contents—lightning
John A N Lewis.....	633 33	Amabel	Barn and contents—lamp explosion
John T Bowerman.....	64 96	Stockdale	Contents of dwelling—spark from shop
William S Pickup.....	200 00	Hope	Barn burned—incendiarism
Edward Macklin.....	100 00	Haldimand	Drive house and stable burned—lightning
Sarah Mortimer.....	500 00	Thurlow	Barn and shed—incendiarism
Samuel Norton.....	656 00	Oxford	Barn, sheds, drive house and contents—incendiarism
Ernest Kraft.....	63 25	Hamilton	Stock of harness and saddlery damaged—unknown
James B Miller.....	80 00	Grimsby	Kitchen and contents damaged—spark from stove
Alice Burnett.....	200 00	Middleton	Dwelling house—spark falling on roof
Lewis Miller.....	970 13	Caradoc	Dwelling house and contents—lamp explosion
Economical Mutual I Co	250 00	Arkona	Sawmill and contents—spark from smoke stack
James and R Cushman.....	180 00	Caradoc	Contents of dwelling house—spark falling on roof
Thomas E Pollock.....	50 00	Marlboro	Mare killed—lightning
Donald B Gaunt.....	146 86	Kinloss	Contents of barn—incendiarism
John June.....	100 00	Wallaceburg	Contents of dwelling house—spark from stove pipe
James Swift.....	760 00	Sombra	Barn, shed, granary and contents—incendiarism
Peter and Mary Gould.....	575 00	Tyendenaga	Cheese factory and contents—spark from chimney
James D Cain.....	350 00	Shallow Lake	Dwelling house and contents—unknown
	121,298 25		
365 of less than \$50 amounting to.....	4,402 33		
	125,700 58		

MINUTES OF GENERAL MEETING.

On motion, Mr. Angus Campbell, vice-president, was called to the chair, as the president, Capt. T. E. Robson, was absent, owing to a pressing business engagement at Toronto.

M. D. C. Macdonald acted as secretary.

The several reports were read and on motion of the vice president, seconded by C. C. Hodgins, were unanimously adopted.

The general business before the meeting was very light. Mr. Geo. A. Taylor, of Bothwell, appeared in support of a claim he had against the company. Mr. Taylor was insured in the Mutual, and the property was destroyed after the payment of assessment had become overdue. He claimed that he was prepared to meet it, but did not receive notice when it fell due. On the other hand the company contend that notice was sent to Mr. Taylor.

The Board of Directors were empowered to deal with the matter.

The case of Mr. Gauley was brought up and referred to the Board to deal with it.

The election of directors was next proceeded with, Messrs. Dan Mackenzie, E. R. Cameron and John Overell being appointed scrutineers. Messrs. C. C. Hodgins, R. McEwen and Richard Gibson retired, and their re-election was moved by Sheriff Brown, seconded by John

Morgan. The nomination of Geo. H. Maurer, of Toronto, to one of the vacancies was moved by Wm. Moore, seconded by James Dobbin. Messrs. McEwen and Gibson were re-elected, and the choice between Messrs. Hodgins and Maurer was reserved, until the question of some disputed ballots should be decided. The election of Messrs. McEwen and Gibson, it was announced, could not be effected by the decision regarding the ballots.

A hearty vote of thanks to the agents was moved by Mr. J. W. Cameron, seconded by Mr. McEwen. In presenting the motion, Mr. Cameron spoke very kindly of the work done during the year by the agents of the Company generally, who, he thought, were getting educated along the right lines.

A number of the agents replied, making suggestions in regard to the ratings of certain risks, which they asked the Directors to take into consideration.

At a meeting of the Board of Directors on the day following, the scrutineers gave their decision in favor of Mr. C. C. Hodgins. Capt. T. E. Robson was re-elected president, and Angus Campbell, Esq., vice-president.



The Safety Lantern

Owing to the great loss to life and property occasioned by the use of the dangerous coal oil lantern, your attention is called to the SAFETY LANTERN, which burns with an ordinary candle. The manufacturer claims that the candle power is greatly increased. The candle being protected prevents waste, can be carried on the arm without danger of burning or soiling of clothing. Cheaper than coal oil to burn, as about two cents worth of candles will run it a week for evening use.

Will not blow out by the wind.

These lanterns can be obtained cheaply, we believe, from all local dealers.

TO MEMBERS.

The rates of insurance can be kept lower by reducing the number of fires. This is done by keeping your chimneys in good order, seeing that your stove pipes are sound, protected from wood, and enter good brick chimneys and are cleaned regularly. Keep coal oil lamps away from stables and outbuildings and see that your neighbor observes these rules himself. Do not permit threshing engines to be brought nearer than 100 feet from your outbuildings by using "Laughlin's Jack", and observe in all respects our regulations. Do not let children handle matches. You must remember that in case your neighbor has a loss (this is the case in all companies, Stock or mutual) you are called upon to pay part of that loss by being charged a larger premium, and this is the rule, whether your neighbor is dishonest or not. If dishonest, it is your duty and interest to give us notice. Your name will be kept CONFIDENTIALLY by us; and the same if you think your neighbor is over-insured, you should give us notice. Also bear in mind that we have a standing reward of \$100 for information that will convict any person of incendiarism by which the Company suffers.

ATTENTION IS CALLED TO THE FOLLOWING :

- 1.—Only two-thirds the value of horses up to \$75, cattle up to \$25, sheep and swine up to \$5, are paid for animals killed by lightning in the field. Absolute proof that lightning was the cause of death is required, *no mere supposition will be accepted*. Animals killed by lightning in the fields while at pasture, on the road to and from market, or while being used by the owner or persons in his employ, on the highways, are covered by our policies.
- 2.—Members making repairs or alterations to buildings wherein fire is ordinarily used, must pay monthly 10 cents on each \$100 involved, or run their own risk.
- 3.—School Houses and Public Halls may be used for holding temperance and religious meetings and such public meetings as are commonly held in buildings of their class. Parties using the buildings must be cautioned in every case to extinguish all fires and lights before leaving the premises.

LIST OF AGENTS,

In their order according to the amount of Premiums taken during
the year 1896.

NO.	NAME.	POST. OFFICE.	NO.	NAME.	POST OFFICE.
1	T. S. MINTON	Toronto	52	M. A. PENNINGTON	Hamilton
2	W. F. DENIKE	Belleville	53	T. A. MAYBURY	Parkhill
3	S. E. PARNALL	St. Catharines	54	MISS F. MONTGOMERY	Fenella
4	{ J. A. LEITCH } { THOS. LEITCH }	Brantford and Hamilton	55	CHAS. LIVINGSTON	Stayner
5	G. W. SNIDER	Napanee	56	THOS. LONG	Port Hope
6	A. H. WHITE	Chatham	57	R. H. MURRAY	Allenford
7	BURWELL & HALLOWELL	London	58	G. H. COOK	Ingersoll
8	ANDREW CHRISTIE	Winchester	59	JOHN MCLENAGHAN	Perth
9	JOHN DUGAL	Tecumseh	60	J. E. COATES	Prescott
10	JOHN MORGAN	Kerwood	61	W. H. JOHNSTON	Whitby
11	M. M. BLACK	Springfield	62	JAMES STEELE	Vankleek Hill
12	W. G. HETHERINGTON	Millbrook	63	J. N. KENNEY	Ridgetown
13	V. F. WHITE	Chatham	64	JAMES BENSON	Bewdley
14	W. H. WILLIAMSON	Pictou	65	GILBERT BEDFORD	Campbellford
15	FRANK MCCLORY	Lindsay	66	WM. LOGIE	Nassagaweya
16	R. H. MIDDLETON	Elmvale	67	J. A. GARDINER	Kingston
17	S. M. BROWN	Victoria Square	68	J. A. CODY	Newmarket
18	C. A. BERTRAND	Courtright	69	JOHN MCCULLOUGH	Deseronto
19	W. B. CALDER	Grimsby	70	D. S. BUTTERFIELD	Norwich
20	DAVID MCINTOSH	Moose Creek	71	R. W. KNIGHT	Woodstock
21	COX & DAVIS	Peterboro	72	THOS. MCKIM	Shelburne
22	CROSSLEY & PATTERSON	King	73	THOS. BELL	Oxley
23	T. J. DRAIN	Norwood	74	WM. MCMUNN	Cedar Hill
24	GILBERT ROCHE	St. Thomas	75	WM. CARVETH	Millbrook
25	G. E. R. WILSON	Colborne	76	T. L. NAGLE	Carleton Place
26	LESS CLIFF	Cannington	77	J. E. MACLEAN	Morrison
27	J. H. REEKIE	Cobocook	78	CHAS. KERSHAW	Delaware
28	ARCH. ANDREW	Skeads Mills	79	P. MCPHERSON	Tiverton
29	W. J. PELTON	Merrickville	80	JOSEPH PROCTOR	Holmesville
30	J. C. POLLOCK	Forest	81	B. R. HIGGINS	Brucefield
31	GEORGE PECK	Gananoque	82	J. M. WATSON	Orillia
32	J. W. METZLER	Napanee	83	J. B. CRAFTS	Dawn Mills
33	JOHNSTON & GARDNER	Pembroke	84	JAS. CAMERON	Strathroy
34	J. W. HOLMES	Dunnville	85	JAS. MCLEAN	Bowmanville
35	W. PINDER	Arthur	86	SILAS SHUNK	Sherwood
36	JOHN BURNETT	Courtland	87	A. SCHNEIDER	Bornholm
37	J. BURTON & SON	Osnabruck Centre	88	JOSHUA IRVINE	Lobo
38	WM. CALDER	Durham	89	CHAS. HAMILTON	Blyth
39	T. E. FENBY	Cario	90	P. J. ALISON	Strathroy
40	REUBEN GILE	Smiths Falls	91	D. JAKUES	Exeter
41	J. D. LAJUNESSE & SON	Canard River	92	T. MCKENNEY	Lombardy
42	ADAM HUNT	Palmerston	93	B. S. COOK	Fordwich
43	L. J. BROWN	Wellington	94	JOHN COONEY	Brampton
44	G. C. ELLIOTT	Appin	95	E. BABIN	Ottawa
45	JOHN LANE	Kinlough	96	MATTHEW EAST	Nashville
46	{ WM. STANLEY } { JAS. STANLEY }	Parkhill and Lucan	97	CHAS. ROULSTON	St. Marys
47	RICH. EWENS	Chatsworth	98	T. H. GEORGE	Paisley
48	G. A. MORSE	Leamington	99	W. S. JACKSON	Gue'ph
49	H. T. LANGFORD	Brooklin	100	D. CAMIBELL	London
50	W. J. PHILLIPS	Cookstown	101	J. G. ANDERSON	Embro
51	B. D. LIVINGSTON	Tilsonburg	102	JOHN CAMPBELL	Metropolitan
			103	W. C. MCCALL	Simcoe
			104	J. N. COBER	Hespeler