

MAINE STATE LEGISLATURE

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PUBLIC DOCUMENTS OF MAINE

BEING THE

ANNUAL REPORTS

OF THE VARIOUS

Public Officers ^{& the} Institutions

FOR THE YEAR

1890.

VOLUME II.

AUGUSTA :
BURLEIGH & FLYNT, PRINTERS TO THE STATE.
1892.

Twenty - Second Annual Report

OF THE

INSURANCE COMMISSIONER



STATE OF MAINE.

PART II.

Life and Casualty Insurance.

AUGUSTA :

BURLEIGH & FLYNT, PRINTERS TO THE STATE.

1890.

TWENTY-SECOND ANNUAL REPORT

OF THE

Insurance Commissioner.

PART SECOND.

LIFE AND CASUALTY INSURANCE

AND

SURETY BUSINESS.

Also Fraternal Beneficiary Business.

To the Honorable Governor and Council:

The Insurance Commissioner submits Part Second of the Twenty-second Annual Report of this Department, which relates to life and casualty insurance and guarantee or surety business.

It also contains abstracts of annual statements of the fraternal beneficiary associations or societies authorized to do business in Maine, with a table showing the business transacted by such societies in the State, in accordance with the provisions of the fraternal act of 1889.

The following table shows the life, guarantee and casualty insurance companies authorized to do business in Maine at the date of this report:

*Life, Guarantee and Casualty Insurance Companies now authorized
to do business in Maine.*

MAINE LIFE INSURANCE COMPANY.

| Name of Company. | Location. | Name of Company. | Location. |
|-------------------|-----------|------------------|-----------|
| Union Mutual..... | Portland | | |

LIFE INSURANCE COMPANIES OF OTHER STATES.

| | | | |
|---------------------------|----------------|--|------------------|
| Ætna..... | Hartford, Conn | New York..... | New York City |
| Commercial Union..... | New York City | Northwestern Mutual..... | Milwaukee, Wis |
| Connecticut Mutual..... | Hartford, Conn | Penn Mutual..... | Philadelphia, Pa |
| Equitable..... | New York City | Phoenix Mutual..... | Hartford, Conn |
| Massachusetts Mutual..... | Boston, Mass | Provident Life & Trust, Philadelphia, Pa | |
| Metropolitan..... | New York City | Provident Savings Life | New York City |
| Mutual..... | New York City | Travelers'..... | Hartford, Conn |
| Mutual Benefit..... | Newark, N. J | United States..... | New York City |
| National..... | Montpelier, Vt | Washington..... | New York City |
| New England Mutual..... | Boston, Mass | | |

GUARANTEE AND CASUALTY COMPANIES.

| | | | |
|--|---------------|---|----------------|
| American Steam Boiler..... | New York City | Hartford Steam Boiler In- spection and Insurance, Hartford, Conn | |
| American Surety Co..... | New York City | Lloyd's Plate Glass..... | New York, N. Y |
| Employer's Liability..... | London, Eng | Standard Life & Accident, Detroit, Mich | |
| Fidelity & Casualty..... | New York City | Travelers'..... | Hartford, Conn |
| Guarantee of No. America, Montreal, Ca | | | |

The following table shows the associations authorized to do business in Maine on the assessment plan at the date of this report :

MAINE LIFE COMPANIES.

| Name of Company. | Location. | Name of Company. | Location. |
|----------------------------|------------|----------------------|-----------|
| Kennebec Mutual..... | Waterville | Provident Aid..... | Portland |
| Maine Benefit..... | Auburn | York Mutual Aid..... | Biddeford |
| Maine & New Brunswick..... | Bangor | | |

LIFE COMPANIES OF OTHER STATES.

| | | | |
|-----------------------------|----------------|---|--|
| Bay State Beneficiary..... | Boston, Mass | Mutual Reserve Fund...New York City | |
| Covenant Mutual Benefit | Galesburg, Ill | U. S. Masonic Benevolent Association, Council Bluffs, Ia | |
| Hartford Life and Annuity.. | Hartford, Ct | | |
| Massachusetts Benefit..... | Boston, Mass | | |

MAINE CASUALTY COMPANIES.

| | | | |
|-------------------------|----------|----------------------------|----------|
| Golden Rule Relief..... | Portland | Maine Mutual Accident..... | Portland |
|-------------------------|----------|----------------------------|----------|

CASUALTY COMPANIES OF OTHER STATES.

| Name of Company. | Location | Name of Company. | Location. |
|--|--------------|---|-----------|
| Manufact'rs' Accident Indemnity Co., Geneva, N. Y | | U. S. Mutual Accident Association, New York City | |
| New Eng. Mut. Accident . . | Boston, Mass | | |

The following table shows the associations and societies authorized to do business under the provisions of the act relating to Fraternal Beneficiary Organizations, approved February 28, 1889, as returned to the insurance department :

MAINE COMPANIES.

| Name of Company. | Location. | Name of Company. | Residence. |
|---|-----------|-------------------------------------|------------|
| Ancient Order of Hibernians. . . | Portland | Northeast'n M'sonic R'elief Ass'n. | Augusta |
| Casco Bay Commandery | Portland | Odd Fellows' Benefit Ass'n. | Portland |
| Citizens' Mutual Relief Society, | Portland | Odd Fellows' Graded Mut Relief | |
| Good Templars' Relief Ass'n . . . | Portland | Ass'n. | Norway |
| Maine Central R. R Relief Ass'n, | Portland | Odd Fellows' Mut. Relief Ass'n. . . | Portland |
| Maine Com Travelers' Ass'n . . . | Portland | Patrons' Mutual Aid Society of | |
| Maine State Pythian Relief Ass'n, | Portland | Maine. | Lewiston |
| Masons' Mut. Relief Ass'n, Mechanic Falls | | Portland Masonic Relief Ass'n, | Portland |
| | | Portland Temperance Ref. Club, | Portland |

COMPANIES OF OTHER STATES.

| | |
|--|--|
| American Legion of Honor, Boston, Mass. | Order of United Friends, |
| Ancient Order of United Workmen, | Poughkeepsie, N. Y |
| Boston, Mass | Red Men's Fraternal Accident Associa- |
| Equitable Aid Union . . . Columbus, Penn | tion of America. |
| Home Circle. Boston, Mass | Westfield, Mass |
| Knights of Pythias. Chicago, Ill | Red Men's Mutual Relief Association of |
| Knights of Honor. St. Louis, Mo | N. E. |
| Masonic National Health and Accident | Boston, Mass |
| Association. Orange, Mass | Royal Arcanum. |
| Masons' Fraternal Accident Association | Boston, Mass |
| of America. Westfield, Mass | Royal Conclave of Knights and Ladies, |
| N. E. Order of Protection . Boston, Mass | Boston, Mass. |
| Northern Mutual Relief Association, | Royal Society of Good Fellows, |
| Boston, Mass | Boston, Mass |
| Northern Legion. Boston, Mass | Royal Templars of Temperance, |
| Odd Fellows' Mutual Aid and Accident | Buffalo, N. Y |
| Association. Piqua, Ohio | U. S. Masonic Accident Association, |
| Odd Fellows' Fraternal Accident Associ- | Fitchburg, Mass |
| ation. Westfield, Mass | United Fellowship. |
| | Boston, Mass |
| | United Order of Pilgrim Fathers, |
| | Lawrence, Mass |

MAINE ASSESSMENT COMPANIES.

The Dirigo Mutual Accident Association of Lewiston became embarrassed in the conduct of business early in the year 1889 and its affairs grew gradually worse. The Commissioner, upon investigation, was satisfied that the corporation was unable to comply with requirements of law providing for the payment of indemnity claims. In view of this condition of affairs the association voted to discontinue business. Upon application of the Commissioner, Attorney General Littlefield brought a bill in equity in accordance with the provisions of chapter 237 of the act of 1889 entitled "An Act relating to Life and Casualty Insurance on the Assessment plan" approved March 1, 1889, the reserve fund to be distributed as follows :

"When any such corporation shall discontinue business, any justice of the supreme judicial court may appoint a receiver or agent to administer any unexhausted portion of such fund, which shall be used, less compensation not to exceed five per cent, as such court or justice may allow the receiver or agent, first, in the payment of accrued mortuary or indemnity claims upon certificates or policies, or if insufficient to pay such claims in full, they shall be paid, *pro rata* ; second, if a balance remains after the payment of such claims, such balance to be distributed to the holders of certificates then in force, *pro rata*, in accordance with the maximum amount named therein after first paying all expenses incident to such distribution."

The bill was brought in the Supreme Judicial Court for Androscoggin county, Artemas Libbey, justice presiding, and the following decree was made :

STATE OF MAINE.

SUPREME JUDICIAL COURT, }
January Term, 1890. }

ANDROSCOGGIN SS.

Joseph O. Smith, Insurance Commissioner in Equity,

vs.

Dirigo Mutual Accident Association *et als.*

This cause coming on, etc., in the presence of counsel for the plaintiff, at this term of court, the defendants having appeared, and agreed that the bill be taken *pro confesso* against them, thereupon the court doth so order and decree.

And doth order and decree that an injunction be awarded to restrain the defendant, the Dirigo Mutual Accident Association, from proceeding any further with its business.

And the court doth further order and decree that Henry W. Oakes of Auburn, be, and is hereby appointed receiver to receive the assets of said corporation, to collect, get in and receive the outstanding debts and money due to or on account of said corporation; to receive and take possession of all the effects and property of every kind or nature of or belonging to said corporation, upon his filing a bond with the clerk of this court, and the sum of five hundred dollars of sufficient surety, to be approved by this court, conditioned for the faithful performance of his duties as such receiver. And that the defendant corporation deliver over to such receiver all its effects and property aforesaid in its possession and subject to its control. Also all money, notes, drafts, bills of exchange, checks or other evidence of indebtedness due to said corporation, together with all books of account, accounts, receipts, vouchers and papers of every nature, belonging or pertaining to said corporation's business.

And said receiver is hereby ordered and directed to report all actions, rights, or causes of action, belonging to said corporation, for the court's direction thereon.

And the court doth further order and decree that said receiver shall receive from the Treasurer of State any unexhausted portion of the fund named in section 6, chapter 237 of the Public Laws of 1889, or named in the charter of said corporation, and so deposited with the Treasurer of State by said defendant corporation, and report the amount thereof to the court for its direction. And let the said Treasurer of State deliver to such receiver such unexhausted portion of said fund as aforesaid.

And the court doth order and decree that the said Henry W. Oakes be appointed a master in chancery to ascertain and report to the court all lawful claims against said corporation, the names of the claimants and the nature and amount of said claims.

And it is further ordered that said receiver from time to time make a report to the court of all his doing in this behalf; and that either of the parties to the said cause or said receiver, shall be at liberty to apply to the court from time to time for such further order or direction as may be necessary.

ARTEMAS LIBBEY,

Justice Presiding.

A true copy of decree.

Attest: I. W. HANSON,
Clerk.

The York Mutual Aid Association of Biddeford was chartered by special act of the legislature which took effect March 5, 1889, prior to the date the general law relating to

life and casualty insurance on the assessment plan went into effect. This act made the association "a body politic and corporate for charitable and benevolent purposes and furnishing relief and assistance by means of mutual agreements and payment of funds."

This association organized under its charter and reported to the insurance department with a copy of the record of organization and of the by-laws adopted. There was doubt in the mind of the Insurance Commissioner as to the legal status of the association and accordingly the matter was submitted to Attorney General C. E. Littlefield for his opinion. He gave the matter careful consideration and listened to arguments of able attorneys representing interested parties.

The following are the questions submitted and the opinion of the attorney general in answer thereto :

STATE OF MAINE.

INSURANCE DEPARTMENT,
AUGUSTA, November, 22nd, 1889. }

To Hon. Charles E. Littlefield, Attorney General, Rockland, Maine :

I have the honor to submit for your consideration and answer the following questions :

1st. Under the provisions of chapter 510 of Private and Special Laws of 1889, approved March 5th, 1889, what powers has the York Mutual Aid Association?

2d. Have the corporators named in said act of incorporation, and by virtue thereof, legal authority to carry on the business of insurance on the assessment plan in the State of Maine!

3d. Is their record of organization and by-laws, a copy of which is herewith submitted, in accordance with their act of incorporation and the laws of Maine, and is the business they propose to do, as outlined by papers herewith, insurance on the assessment plan?

4th. To what extent, if at all, is the said York Mutual Aid Association subject to the provisions of chapter 234 of the Public Laws of 1889; or to the provisions of chapter 237 of the Public Laws of 1889; or to the provisions of chapter 49 of the Revised Statutes of Maine?

Respectfully submitted,

JOSEPH O. SMITH,

Insurance Commissioner.

STATE OF MAINE.

ROCKLAND, February 28th, 1890.

Hon. Joseph O. Smith, Insurance Commissioner, Augusta, Maine:

DEAR SIR:—In reply to your communication of November 22d, 1889, I have to say that I have examined the questions submitted, with all the various suggestions, and respectfully submit the following:

AS TO THE FIRST AND SECOND QUESTIONS.

1st. Under the provisions of chapter 510 of Private and Special Laws of 1889, approved March 5th, 1889, what powers has the York Mutual Aid Association?

2d. Have the incorporators named in said act of incorporation and by virtue thereof, legal authority to carry on the business of insurance on the assessment plan? It seems to me that they can be answered together, as the real question is, whether the York Mutual Aid Association has the right under its charter to carry on the business of insurance on the assessment plan. What other powers it may have does not appear to be material, as it does not appear they propose to exercise any other power. I am of the opinion that when fully organized under that charter, they have authority, by virtue thereof, to carry on the business of insurance on the assessment plan. My attention has not been called to any authority construing such purposes as are found in its charter, and I have examined the authorities with some care without finding any such authority. The charter of the "Provident Aid Society" Private and Special Laws, Maine, 1885, chapter 505, defines its powers and purposes in language practically identical with that in question, sections 4 and 5 of that charter, without indicating any intention to enlarge or add to its powers or purposes, assumes that insurance on the assessment plan, may be and will be, carried on under its purposes as defined in the first section of the act, thus giving as to that charter, at least, a legislative interpretation of the scope of its purposes and powers in harmony with the conclusion to which I have arrived. I think the purposes of the York Mutual Aid Association are "charitable and benevolent" and in addition thereto, for "furnishing relief and assistance by means of mutual agreements and payment of funds." The furnishing relief and assistance by means of mutual agreement and payment of funds, entirely negatives, and is inconsistent with the idea of benevolence or charity and must therefore, I think, be independent thereof, such relief and assistance would not be gratuitous, they would be "due to the member on account of the money he pays into the society." *Palmer vs. State*, 69 Texas, 561. It is clear that under this clause "that it is not intended to bestow any benefit or help without what is thought to be an equivalent." *State vs. Critchett*, 37 Minn. 13. While this last clause may not be a very felicitous definition of assessment insurance, I do not see how it can well mean anything else when

applied to insurance. That this is the only charter in the State of the kind, or that the granting of such sweeping power, with no special restrictions and qualifications, may have been an improvident act on the part of the legislature, may be true, and still not effect the construction of the charter.

In New Hampshire there are two similar corporations whose powers and purposes are identical in language, with that in question the Provident Mutual Relief Association, chartered in 1878, laws of New Hampshire, 1878, chapter 152, and the Pemigewasset Mutual Relief Association, laws of New Hampshire, 1885, chapter 196. This last charter contains a section "3," similar to section 3, 4 and 5 of the Provident Aid Society charter, as indicative of the legislative construction of the purposes described. The one in question is almost an exact copy throughout of the first. Both of these corporations are doing assessment life insurance business, and their right to do such business under their charters has never been questioned. This does not control the case at bar, but is at least interesting and perhaps instructive in this connection.

AS TO THE THIRD QUESTION.

3d. "Is their record of organization and by-laws, a copy of which is herewith submitted, in accordance with their act of incorporation and the laws of Maine, and is the business they propose to do as outlined by papers herewith, insurance on the assessment plan?"

I do not understand that any question as to the regularity of the organization is made, and it is assumed by the parties that they do contemplate insurance on the assessment plan, and if such understanding is correct, my last answer furnishes an affirmative answer to this question. If any technical questions are raised I will consider them when submitted.

AS TO THE FOURTH QUESTION.

4th. "To what extent, if at all, is the said York Mutual Aid Association subject to the provisions of chapter 234 of the Public Laws of 1889; or to the provisions of chapter 237 of the Public Laws of 1889; or to the provisions of chapter 49 of the Revised Statutes of Maine?" I have to say that its organization and by-laws, and its proposed methods of doing business, do not contemplate such a business as would subject it to the provisions of chapter 234, Public Laws, 1889. It proposes to employ paid agents in soliciting business. It does not propose to conduct its business "as a fraternal society on the lodge system" and does not limit "its certificate holders to a particular order, class or fraternity, or to the employes of a particular town or city, designated firm, business house or corporation." As to the provisions of chapter 237, Public Laws, 1889, as sections 2 and 6 of that chapter, are all under which questions are now raised, and all that you will now have occasion to pass upon, it is unnecessary to consider other parts of that act.

Doubts may well be entertained as to the construction of the various provisions of this act, as it is in many respects peculiarly incongruous and anomalous, and would appear to have reached its present form as the result of hasty and inconsistent amending. I think the provisions of section two of the act, are confined to corporations organized under the provisions of that section. The restrictive clauses do not apply to all corporations, but are confined to "such corporations" which clearly applies to the corporations previously referred to in the same sentence to be organized under sections 1, 2 and 3 of chapter 55, Revised Statutes. This corporation was not so organized and is by necessary implication excluded from the operation of that section. Had that section provided that "no corporation shall begin business, etc.," it might have become important to enquire whether the peculiar provisions of section three did not exempt this corporation from the operation of these restrictive clauses. If this construction of section two were not correct, it cannot be doubted that independently of this section, this corporation had the right to begin business under its charter, without the preliminary three hundred subscribers. How the three hundred preliminary subscribers could be insisted upon without abrogating or abridging that right, I cannot well see, and it is expressly provided that the act is not intended to "in any way abrogate, abridge or supersede any rights now vested in any company, etc."

As to section six of the act it is not necessary to determine whether it is compelled to comply with its provisions as by article 11, section 1, of its by-laws it is bound to do so, and no complaint can be made by it, if strict compliance with this section of the statute is required by you.

I think they are subject to the provisions Revised Statutes, chapter 49, sections 65, 66, 67, 68, 73, 79 and 80, so far as they can apply from the nature of the case.

Hoping the foregoing may fully answer your purpose, I remain,

Very respectfully,

[Signed]

C. E. LITTLEFIELD.

In accordance with this opinion, on March 18, 1890, the association was given a certificate of authority in compliance with the provisions of section 66 of chapter 49 of the Revised Statutes, and is now transacting life insurance business on the assessment plan.

The Golden Rule Relief Association has closed up its accident business, having paid all claims against it. The membership, which was but 171 at the end of last year, dwindled to zero. This association is authorized by its charter to do life insurance business on the assessment plan, and has in

view embarking in it. There is a fund of \$343.75 in the hands of the Treasurer of State to the credit of this association.

The Kennebec Mutual Insurance Company of Waterville, commenced business under its charter since the date of my last report, April 30, 1889.

The work of the other Maine companies appears in the published abstracts of annual statements, as well as in the appropriate tables.

THE ANTI-REBATE ACT.

The act of 1889, to prevent discriminations in life or endowment insurance policies, took effect April 12, 1889, and its provisions, held by life underwriters to be in the interest of equity and fair dealing, have been generally observed. Information, however, reached me of violations of the law by certain agents of the Mutual Life Insurance Company of New York. The evidence against one of these agents, Mr. S. Schwarzschild, was sufficient, and an indictment for violation of this law was found by the grand jury of Cumberland county at the January term of the Superior Court, 1890. The evidence was such that when the case came before the court, the counsel for the respondent did not deem it prudent to try it, but demurred to the indictment. The demurrer was overruled and the case goes to the law court on exceptions. It is stated that the question of constitutionality of the law under which the action was brought is to be raised. Officials of the above named company assure me that they do not uphold any agent in the violation of any State law, and expect agents to regard all legal provisions strictly.

While many of the States have laws prohibiting discrimination between individuals in rates charged for life and endowment policies, similar to our statute, so far as I have been able to learn, this is the only action that has been brought in any State.

FRATERNAL ASSOCIATIONS.

For the first time in the history of the department abstracts of the annual statements of fraternal beneficiary associations and societies are published in the annual report, and a compilation showing business transacted in Maine during the year 1889, with the membership December 31st last, appears in table No. XI. It will be observed that 15 of these associations were organized under Maine laws and 23 under laws of other States. Of these latter associations 13 were doing business in the State when the act of 1889 took effect, and 10 have received licenses as provided by that act. Many applications have been received for licenses for fraternal associations having an endowment scheme connected with their method of transacting business, but, in accordance with the provisions of Chapter 234 of Public Laws of 1889, these have been denied licenses, and proceedings have been promptly instituted against any person who attempted to solicit membership in any association whose by-laws do not conform to the requirements of that act.

LIFE BUSINESS IN MAINE.

The number of life policies written in Maine during the year 1889, not including industrial policies or assessment certificates, was 3,050 for the sum of \$5,145,497.72, making \$26,276,033.41, represented by 16,418 policies in force December 31, 1889; a gain of 565 in the number of policies, and of \$1,108,424.34 in the amount written in 1889 over that of 1888. The net gain in life insurance in force December 31, 1889, over December 31, 1888, was, policies, 1,416; amount, \$2,653,710.31. The ratio of losses and claims paid to premiums received was 72.36 per cent, against 58.25 per cent in 1888.

The following table shows life insurance business in Maine during the last decade, as published in the reports for the several years :

| Date. | No. of policies written. | Amount written. | Policies in force at end of year. | Insurance in force at end of year. |
|-------|--------------------------|-----------------|-----------------------------------|------------------------------------|
| 1880 | *2,338 | \$1,674,658 | 23 13,134 | \$18,135,007 23 |
| 1881 | 1,123 | 1,972,362 | 65 11,884 | 18,738,421 19 |
| 1882 | 1,240 | 2,120,077 | 00 12,361 | 18,956,132 00 |
| 1883 | 1,353 | 2,348,227 | 00 12,371 | 19,321,483 00 |
| 1884 | 1,078 | 1,829,552 | 67 12,372 | 19,308,778 91 |
| 1885 | 1,315 | 2,071,353 | 17 12,831 | 20,037,760 10 |
| 1886 | 1,228 | 1,985,787 | 36 13,084 | 20,389,524 47 |
| 1887 | 1,555 | 2,686,835 | 95 13,752 | 21,654,724 26 |
| 1888 | 2,485 | 4,037,073 | 40 15,002 | 23,622,323 10 |
| 1889 | 3,050 | 5,145,497 | 72 16,418 | 26,276,033 41 |

Life business on the assessment plan shows an increase in risks written over 1888, of \$5,337,250. Companies of other States, admitted under the act of 1889, wrote \$1,118,250 of this amount.

The whole amount of life business in force at the end of the years 1888 and 1889 that appears of record is as follows :

| | 1888. | 1889. |
|----------------------------|-----------------|-----------------|
| Level premium companies, | \$23,622,323 10 | \$26,276,033 41 |
| Industrial policies..... | 1,229,191 00 | 1,569,289 00 |
| Co-operative companies ... | 21,939,000 00 | 30,409,750 00 |
| Totals..... | \$46,790,514 10 | \$58,255,072 41 |

ACCIDENT INSURANCE.

The amount of accident insurance and guarantee business written for the year 1889 amounted to \$11,102,886.26 ; a gain of \$890,559 33 over the business written in 1888.

The accident business written on the assessment plan amounted to \$4,569,775, and the amount in force at the end of the year was \$5,095,150 ; a decrease of \$1,147,900 of insurance in force as compared with December 31, 1888, and a falling off of \$2,044,225 of insurance written during 1889 as compared with the amount written in 1888.

*Including industrial policies.

The whole amount paid by life and accident companies on policy claims in Maine for 1888 and 1889, may be stated as follows :

| | 1888. | 1889. |
|----------------------------|---------------------|---------------------|
| Life, level premium..... | \$413,088 82 | \$606,512 34 |
| Life, assessment..... | 63,879 50 | 172,285 44 |
| Totals..... | \$476,968 32 | \$778,797 78 |
| Accident, stock..... | \$25,275 95 | \$26,118 76 |
| Accident, assessment... .. | 8,831 72 | 11,369 62 |
| Totals..... | \$34,107 67 | \$37,488 38 |

TAXES AND FEES.

The taxes paid the State by insurance companies doing business in Maine for the years 1885-1889, and the fees for the several years, appear in the following table :

| Year. | Fire Companies. | Life and Accident Companies. | Total Tax. | Fees. |
|-------|-----------------|------------------------------|-------------|---------|
| 1885 | \$12,768 17 | \$7,100 62 | \$19,868 79 | \$3,940 |
| 1886 | 9,883 42 | 7,390 84 | 17,274 26 | 4,040 |
| 1887 | 15,316 23 | 7,567 31 | 22,883 54 | 4,656 |
| 1888 | 16,409 13 | 8,416 04 | 24,825 17 | 4,556 |
| 1889 | 16,010 20 | 8,480 97 | 24,511 17 | 5,742 |

TABLES AND ABSTRACTS.

The usual tables are given herewith as well as abstracts of the annual statements for 1889, of all the companies authorized to transact business in the State.

Table No. 1 shows the capital, assets, liabilities and surplus December 31, 1889, also the income and expenditures during 1889.

Table No. 2 shows the nature of the assets.

Table No. 3 shows the nature of the liabilities.

Table No. 4 shows the nature of the income.

Table No. 5 shows the nature of the expenditures.

Table No. 6 gives an exhibit of policies.

Table No. 7 shows the policies terminated during the year.

Table No. 8 shows the business transacted in Maine during the year by life, casualty and guarantee companies.

Tables Nos. 9 and 10 show the business transacted during the year by co-operative life and accident companies in Maine.

Table No. 11 shows the business transacted in Maine during the year by fraternal beneficiary associations.

Respectfully submitted,

JOSEPH O. SMITH,

Insurance Commissioner.

AUGUSTA, MAINE, April 20, 1890.

STATISTICAL TABLES.

Table I—Showing the Capital, Assets, Liabilities, Surplus or Impairment of Capital, on the 31st day of December, 1889, and the Income and Expenditures for the Year Ending December 31st, 1889, of Life and Casualty Insurance Companies Transacting Business in this State.

| Name of Company. | Paid up capital. | Admitted assets. | Liabilities, not including capital. | Surplus as regards policy-holders | Income. | Expenditures. | Ratio. |
|--|------------------|------------------|-------------------------------------|-----------------------------------|------------------|------------------|--------|
| MAINE LIFE COMPANY. | | | | | | | |
| Union Mutual..... | - | \$ 6,158,616 12 | \$ 5,841,487 70 | \$ 317,128 42 | \$1,001,115 00 | \$843,262 08 | 84.23 |
| LIFE COMPANIES OF OTHER STATES. | | | | | | | |
| Ætna, Conn..... | \$1,250,000 | 34,741,329 74 | 28,784,912 76 | 5,956,216 98 | 5,516,769 04 | 4,601,032 70 | 83.40 |
| Commercial Union, N. Y..... | 150,000 | 148,108 06 | 15,342 00 | 132,766 06 | 19,917 95 | 53,764 55 | 269.93 |
| Connecticut Mutual, Conn..... | - | 57,874,971 71 | 52,794,795 10 | 5,080,176 61 | 7,701,221 27 | 6,916,399 96 | 89.81 |
| Equitable, N. Y..... | 100,000 | 105,361,360 34 | 84,329,234 92 | 21,032,125 42 | 30,393,288 28 | 17,846,952 89 | 58.72 |
| Massachusetts Mutual, Mass..... | - | 10,415,817 64 | 9,558,475 63 | 857,342 01 | 2,412,168 20 | 1,622,331 23 | 67.26 |
| Metropolitan, N. Y. | 1,000,000 | 8,597,468 77 | 7,000,246 87 | 1,597,221 90 | 8,725,096 47 | 6,450,236 72 | 73.93 |
| Mutual, N. Y..... | - | 135,684,881 48 | 126,194,584 58 | 9,490,296 90 | 34,496,083 29 | 21,629,502 61 | 62.70 |
| Mutual Benefit, N. J..... | - | 45,236,963 29 | 41,828,628 26 | 3,408,335 03 | 7,898,658 68 | 6,242,831 62 | 79.04 |
| National, Vt..... | - | 5,971,506 09 | 5,049,685 64 | 921,820 45 | 1,781,674 35 | 1,075,871 74 | 60.33 |
| New England Mutual, Mass..... | - | 20,660,562 55 | 18,042,710 15 | 2,617,852 40 | 3,672,136 99 | 2,803,822 28 | 76.35 |
| New York, N. Y..... | - | 104,505,621 28 | 88,761,058 57 | 15,744,562 71 | 28,830,122 74 | 17,875,949 94 | 62.00 |
| Northwestern Mutual, Wis..... | - | 37,116,870 31 | 31,475,922 98 | 5,640,947 33 | 9,379,458 87 | 5,260,845 61 | 56.09 |
| Penn Mutual, Pa..... | - | 15,174,078 23 | 13,321,436 84 | 1,852,641 39 | 3,908,443 08 | 2,561,969 98 | 65.55 |
| Phoenix Mutual, Conn..... | 1,050 | 10,002,742 87 | 9,459,665 31 | 543,077 56 | 1,269,147 33 | 1,399,094 74 | 110.24 |
| Provident Life and Trust, Pa..... | 1,000,000 | 16,897,867 90 | 14,446,509 54 | 2,451,358 36 | 3,599,291 99 | 1,829,178 51 | 50.82 |
| Provident Savings, N. Y..... | 100,000 | 715,645 86 | 346,747 13 | 368,898 73 | 1,360,814 47 | 1,294,557 81 | 95.13 |
| Travelers', Conn..... | - | 9,681,567 51 | 8,272,746 00 | 1,408,821 51 | 1,793,649 50 | 918,777 06 | 51.24 |
| United States, N. Y..... | 440,000 | 6,325,059 97 | 5,617,804 16 | 707,255 81 | 1,350,553 51 | 1,034,771 83 | 76.61 |
| Washington, N. Y..... | 125,000 | 10,073,371 27 | 9,670,823 88 | 402,547 39 | 2,531,928 64 | 1,848,676 88 | 73 01 |
| Total, Companies of other States..... | \$4,166,050 | \$635,185,794 87 | \$554,971,330 32 | \$80,531,392 97 | \$156,640,424 65 | \$103,266,568 66 | 82.21 |
| Aggregate..... | 4,166,050 | 641,344,410 99 | 560,812,818 02 | 80,848,521 39 | 157,641,539 65 | 104,109,830 74 | 83.22 |

| CASUALTY COMPANIES. | | | | | | | |
|--|-------------|----------------|----------------|----------------|----------------|----------------|--------|
| American Steam Boiler, N. Y. | \$ 500,000 | \$1,427,256 12 | \$590,382 42 | \$ 336,873 70 | \$563,195 21 | \$492,675 93 | 87.00 |
| American Surety, N. Y. | 1,000,000 | 1,459,489 29 | 253,861 67 | 1,205,627 62 | 446,852 39 | 324,567 92 | 74.00 |
| Employers' Liability, Eng. | | 842,282 57 | 435,901 50 | 406,381 07 | 642,809 84 | 472,050 07 | 74.00 |
| Fidelity and Casualty, N. Y. | 250,000 | 1,017,315 74 | 694,795 86 | 72,519 88 | 1,079,754 92 | 900,648 06 | 83.00 |
| Guarantee of North America, Canada. | 304,600 | 684,429 66 | 157,930 75 | 526,508 91 | 269,387 01 | 212,545 22 | 79.00 |
| Hartford Steam Boiler, Conn. | 500,000 | 1,343,905 59 | 778,367 13 | 65,538 46 | 634,645 34 | 562,700 98 | 88.00 |
| Lloyd's Plate Glass, N. Y. | 100,000 | 397,642 10 | 210,294 06 | 87,348 04 | 318,920 83 | 286,657 29 | 89.00 |
| Standard L. & A. Mich. | 200,000 | 528,623 50 | 311,662 62 | 216,960 88 | 522,515 74 | 493,887 38 | 94.00 |
| Travelers', Conn. | 600,000 | 1,847,081 79 | 903,461 24 | 943,620 55 | 2,195,159 38 | 2,856,036 05 | 130.00 |
| Total | \$3,454,600 | \$9,548,026 36 | \$4,336,657 25 | \$3,861,379 11 | \$6,473,260 66 | \$6,601,768 90 | 88.00 |

RECAPITULATION.

| | | | | | | | |
|--------------------------------------|-------------|------------------|------------------|-----------------|------------------|------------------|-------|
| Maire Life Company | - | \$ 6,159,616 12 | \$ 5,841,487 70 | \$ 317,128 42 | \$ 1,001,115 00 | \$ 843,262 08 | 84.23 |
| Life Companies of other States | \$4,166,050 | 635,185,794 87 | \$554,971,330 32 | 80,531,392 97 | 156,640,424 65 | 103,266,568 66 | 82.21 |
| Casualty Companies. | 3,454,600 | 9,548,026 36 | 4,336,657 25 | 3,861,379 11 | 6,673,260 66 | 6,601,768 90 | 88.00 |
| Aggregate | \$7,620,650 | \$650,892,437 35 | \$565,149,475 27 | \$84,709,900 50 | \$164,314,800 31 | \$110,711,599 64 | 84.81 |

STATISTICAL TABLES.

Table II—Showing the nature of the Assets on the 31st Day of December, 1889, of Life and Casualty Insurance Companies Transacting Business in this State.

| Name of Company. | Real estate. | Loans on bonds and mortgages | Loans on collaterals. | Premium notes and loans. | Stocks and bonds owned. | Net deferred and outstanding premiums. | All other assets. | Total admitted assets. |
|-----------------------------------|-----------------|------------------------------|-----------------------|--------------------------|-------------------------|--|-------------------|------------------------|
| MAINE LIFE COMPANY. | | | | | | | | |
| Union Mutual | \$1,143,220 02 | \$ 1,331,405 94 | \$295,842 97 | \$ 460,119 64 | \$ 2,539,725 35 | \$118,783 93 | \$ 269,518 27 | \$ 6,158,616 12 |
| LIFE COS. OF OTHER STATES. | | | | | | | | |
| Aetna, Conn..... | 614,341 36 | 16,044,316 78 | 871,008 93 | 1,230,578 24 | 11,165,837 18 | 257,957 06 | 4,557,290 19 | 34,741,329 74 |
| Commercial Union, N. Y. . . | - | 100,000 00 | - | - | - | 17,844 26 | 30,263 80 | 148,108 06 |
| Connecticut Mutual, Conn., | 8,556,207 08 | 32,890,542 44 | 64,132 50 | 1,813,180 76 | 12,054,546 75 | 119,512 70 | 2,376,849 48 | 57,874,971 71 |
| Equitable, N. Y. | 24,653,296 39 | 23,637,873 52 | 2,705,000 00 | - | 40,016,286 00 | 1,799,930 40 | 12,548,974 03 | 105,361,360 34 |
| Massachusetts Mut., Mass., | 459,218 08 | 3,576,257 43 | 1,020,282 00 | 547,027 02 | 4,129,484 76 | 329,551 18 | 353,997 17 | 10,415,817 64 |
| Metropolitan, N. Y. | 493,891 78 | 5,030,240 00 | 9,500 00 | 120,608 33 | 2,581,962 50 | 39,428 60 | 321,837 56 | 8,597,468 77 |
| Mutual, N. Y. | 12,382,623 41 | 56,979,289 72 | 9,845,500 00 | - | 50,323,469 81 | 2,119,120 82 | 4,034,877 72 | 135,684,881 48 |
| Mutual Benefit, N. J. | 200,000 00 | 22,260,431 29 | 3,903,507 00 | 4,217,702 93 | 11,879,561 59 | 398,808 64 | 2,376,951 05 | 45,236,963 29 |
| National, Vt | 181,224 70 | 2,551,097 31 | 96,930 00 | 312,610 75 | 2,193,956 68 | 159,089 07 | 476,597 58 | 5,971,506 09 |
| New Eng. Mutual, Mass. . . | 1,697,420 20 | 2,900,465 00 | 1,034,968 04 | 648,354 48 | 13,004,743 12 | 164,816 16 | 1,209,795 55 | 20,660,562 55 |
| New York, N. Y. | 13,242,871 87 | 18,106,512 50 | 3,709,000 00 | 367,394 39 | 60,438,441 91 | 2,191,918 71 | 6,449,481 90 | 104,505,621 28 |
| Northwestern Mutual, Wis., | 1,188,630 60 | 30,033,434 13 | 702,541 99 | - | 1,941,100 00 | 853,859 00 | 2,407,304 59 | 37,116,870 31 |
| Penn Mutual, Pa | 813,808 88 | 4,499,206 21 | 1,493,216 98 | 998,543 59 | 6,622,148 00 | 403,205 92 | 343,948 62 | 15,174,078 23 |
| Phoenix Mutual, Conn. | 1,227,832 57 | 6,549,467 70 | - | 883,158 32 | 971,736 50 | 67,942 27 | 302,605 31 | 10,002,742 87 |
| Provident Life & Trust, Pa. | 1,079,719 22 | 7,553,159 15 | 202,000 00 | 811,052 36 | 6,490,840 00 | 483,164 79 | 277,932 18 | 16,897,867 90 |
| Provident Savings, N. Y. . . | 35,449 32 | 125,800 00 | 27,500 00 | 3,500 00 | 339,948 17 | 94,363 74 | 89,084 63 | 715,645 86 |
| Travelers', Conn. | 1,051,762 12 | 3,344,721 68 | 301,865 00 | 226,575 00 | 3,741,298 38 | 279,619 55 | 735,815 78 | 9,681,567 51 |
| United States, N. Y. | 105,250 00 | 3,516,224 03 | 132,433 11 | 172,770 16 | 2,029,073 50 | 192,940 09 | 176,369 08 | 6,325,059 97 |
| Washington, N. Y. | 439,173 26 | 8,234,342 92 | 505,427 83 | - | 422,612 50 | 290,366 56 | 181,448 20 | 10,073,371 27 |
| Total, Cos. of other States, | \$68,422,720 84 | \$247,933,381 84 | \$26,624,814 17 | \$12,353,056 73 | \$230,336,957 35 | \$10,263,439 52 | \$39,251,424 42 | \$635,185,794 87 |
| Aggregate | 69,565,940 86 | 249,264,787 78 | 26,920,657 14 | 12,813,176 27 | 232,876,682 70 | 10,382,223 45 | 40,520,960 69 | 641,344,410 99 |

| CASUALTY COMPANIES. | | | | | | | | | |
|------------------------------|--------------|----------------|--------------|---|----------------|--------------|--------------|----------------|--|
| American St'm Boiler, N. Y. | - | \$53,000 00 | - | - | \$1,072,756 00 | \$231,436 90 | \$70,063 22 | \$1,427,256 12 | |
| American Surety, N. Y. | \$2,315 08 | 32,571 09 | \$25,000 00 | - | 1,336,290 00 | 37,657 58 | 25,655 54 | 1,459,489 29 | |
| Employers' Liability, Eng. | - | - | - | - | 553,615 42 | 147,322 29 | 141,344 86 | 842,282 57 | |
| Fidelity and Casualty, N. Y. | 11,000 00 | - | 215,000 00 | - | 506,137 50 | 181,925 91 | 103,252 33 | 1,017,315 74 | |
| Guarantee of N. A., Can... | 4,308 19 | 33,355 55 | 400 00 | - | 503,546 24 | 19,308 53 | 123,544 15 | 684,462 66 | |
| Hartford Steam Boiler, Ct. | 2,414 88 | 429,370 00 | - | - | 732,424 12 | 102,887 45 | 76,809 14 | 1,343,905 59 | |
| Lloyd's Plate Glass, N. Y., | 100,000 00 | 210,505 00 | - | - | - | 56,364 81 | 30,772 29 | 397,642 10 | |
| Standard L. & A., Mich.... | - | 277,000 00 | - | - | 35,000 00 | 131,548 67 | 85,074 83 | 528,623 50 | |
| Travelers', Conn. | 14,017 57 | - | 100,000 00 | - | 1,667,818 12 | - | 65,246 10 | 1,847,081 79 | |
| Total..... | \$134,055 72 | \$1,035,801 64 | \$340,400 00 | - | \$6,407,587 40 | \$908,452 14 | \$721,762 46 | \$9,548,059 36 | |

RECAPITULATION.

| | | | | | | | | |
|-------------------------------|-----------------|------------------|-----------------|-----------------|------------------|-----------------|-----------------|------------------|
| Maine Life Company.. | \$ 1,143,220 02 | \$ 1,331,405 94 | \$ 295,842 97 | \$ 460,119 64 | \$ 2,539,725 35 | \$ 118,783 93 | \$ 269,518 27 | \$ 6,158,616 12 |
| Life Cos. of other States.... | 68,422,720 84 | 247,933,381 84 | 26,624,814 17 | 12,353,056 73 | 230,336,957 35 | 10,263,439 52 | 39,251,424 42 | 635,185,794 87 |
| Casualty Companies..... | 134,055 72 | 1,035,801 64 | 340,400 00 | - | 6,407,587 40 | 908,452 14 | 721,762 46 | 9,548,059 36 |
| Aggregate..... | \$69,699,996 58 | \$250,300,589 42 | \$27,261,057 14 | \$12,813,176 37 | \$239,284,270 10 | \$11,290,675 59 | \$40,242,705 15 | \$650,892,470 35 |

Table III—Showing the Nature of the Liabilities on the 31st day of December, 1889, of Life and Casualty Insurance Companies Transacting Business in this State.

| Name of Company. | Losses and claims due and unpaid. | Losses and claims not due. | Losses and claims resisted. | Re-insurance reserve, actuaries' 4 per cent | Unpaid dividends. | Due for salaries, rents, etc. | All other liabilities. | Total liabilities, except capital. |
|--|-----------------------------------|----------------------------|-----------------------------|---|-------------------|-------------------------------|------------------------|------------------------------------|
| MAINE LIFE COMPANY | | | | | | | | |
| Union Mutual | \$6,177 38 | \$42,840 94 | \$2,500 00 | \$3,759,654 00 | \$3,717 37 | - | \$26,598 01 | \$ 5,841,487 70 |
| LIFE COMPANIES OF OTHER STATES. | | | | | | | | |
| Aetna, Conn..... | 83,254 00 | 101,395 00 | 26,500 00 | 28,393,076 00 | 176,008 28 | - | 4,679 48 | 28,784,912 76 |
| Commercial Union, N. Y..... | - | - | - | 15,342 00 | - | - | - | 15,342 00 |
| Connecticut Mutual, Conn..... | 40,922 25 | 44,407 00 | 36,846 00 | 51,932,780 00 | 255,362 78 | - | 484,477 07 | 52,791,795 10 |
| Equitable, N. Y..... | 308,071 92 | - | - | 83,796,993 00 | 97,753 00 | - | 126,417 00 | 84,329,234 92 |
| Massachusetts Mutual, Mass..... | 23,828 85 | - | - | 9,502,188 00 | 30,358 80 | - | 2,099 98 | 9,558,475 63 |
| Metropolitan, N. Y..... | 24,656 00 | - | - | 6,152,701 00 | 4,125 29 | \$9,506 05 | 809,258 53 | 7,000,246 87 |
| Mutual, N. Y..... | - | 195,700 05 | 68,264 00 | 125,810,898 00 | - | - | 119,722 53 | 126,194,584 58 |
| Mutual Benefit, N. J..... | - | 198,161 11 | 17,000 00 | 4,403,900 00 | 204,834 93 | - | 4,732 22 | 41,828,628 26 |
| National, Vt..... | 2,000 00 | 7,000 00 | - | 4,774,817 46 | 4,556 95 | - | 261,311 23 | 5,049,685 64 |
| New England Mutual, Mass..... | 127,245 00 | - | - | 17,809,270 00 | 106,195 15 | - | - | 18,042,710 15 |
| New York, N. Y..... | 70,575 01 | 815,916 83 | - | 87,834,520 00 | - | - | 40,046 73 | 88,761,058 57 |
| Northwestern Mutual, Wis..... | 174,975 98 | - | 14,000 00 | 31,145,787 00 | 10,000 00 | - | 131,160 00 | 31,475,922 98 |
| Penn Mutual, Pa..... | - | 115,125 00 | - | 12,760,725 00 | 44,768 08 | - | 400,818 76 | 13,321,436 84 |
| Phoenix Mutual, Conn..... | - | 44,287 00 | - | 8,795,798 00 | - | - | 619,580 31 | 9,459,665 31 |
| Provident Life and Trust, Pa..... | - | 40,109 46 | - | 14,348,789 00 | 21,558 56 | - | 36,052 52 | 14,446,509 54 |
| Provident Savings, N. Y..... | - | 69,000 00 | 11,409 13 | 266,338 00 | - | - | - | 346,747 13 |
| Travelers', Conn..... | - | 46 100 00 | 1,000 00 | 8,225,646 00 | - | - | - | 8,272,746 00 |
| United States, N. Y..... | - | 19,300 00 | 15,500 00 | 5,570,388 00 | - | - | 12,616 16 | 5,617,804 16 |
| Washington, N. Y..... | 15,921 24 | - | 1,000 00 | 9,643,953 00 | - | - | 9,949 64 | 9,670,823 88 |
| Total, Companies of other States..... | \$871,450 25 | \$1,696,501 45 | \$191,519 13 | \$548,183,909 46 | \$955,521 82 | \$9,506 05 | \$3,062,922 16 | \$554,971,330 32 |
| Aggregate..... | 877,627 63 | 1,739,342 39 | 194,019 13 | 553,943,563 46 | 959,239 19 | 9,506 05 | 3,089,520 17 | 560,812,818 02 |

| CASUALTY COMPANIES. | | | | | | | | | |
|-------------------------------------|---|--------------|-------------|----------------|---|---|--------------|----------------|--|
| American Steam Boiler, N. Y..... | - | \$ 3,500 00 | - | \$582,112 42 | - | - | \$4,770 00 | \$590,382 42 | |
| American Surety, N. Y..... | - | 58,369 56 | - | 195,492 11 | - | - | - | 253,861 67 | |
| Employers' Liability, Eng.. | - | 73,550 00 | - | 337,568 50 | - | - | 24,783 00 | 435,901 50 | |
| Fidelity and Casualty, N. Y..... | - | 41,115 77 | \$12,866 75 | 580,728 65 | - | - | 60,084 69 | 694,795 86 | |
| Guarantee of North America, Canada, | - | 27,847 96 | 5,000 00 | 117,928 94 | - | - | 7,143 85 | 157,920 75 | |
| Hartford Steam Boiler, Conn..... | - | 19,669 87 | - | 756,077 47 | - | - | 2,619 79 | 778,367 13 | |
| Lloyd's Plate Glass, N. Y..... | - | 2,806 85 | - | 162,971 33 | - | - | 44,515 88 | 210,294 06 | |
| Standard L & A., Mich..... | - | 18,500 00 | - | 256,986 74 | - | - | 36,175 88 | 311,662 62 | |
| Travelers', Conn..... | - | 97,400 00 | 55,000 00 | 741,061 24 | - | - | 10,000 00 | 903,461 24 | |
| Total..... | - | \$342,760 01 | \$72,866 75 | \$3,730,927 40 | - | - | \$190,093 09 | \$4,336,647 25 | |

RECAPITULATION.

| | | | | | | | | |
|--------------------------------------|--------------|----------------|--------------|------------------|--------------|------------|----------------|------------------|
| Maine Life Company | \$ 6,177 38 | \$ 42,840 94 | \$ 2,500 00 | \$ 5,759,654 00 | \$ 3,717 37 | - | \$ 26,598 01 | \$ 5,841,487 70 |
| Life Companies of other States | 871,450 25 | 1,696,501 45 | 191,519 13 | 548,183,909 46 | 955,521 82 | \$9,506 05 | 3,062,922 10 | 554,971,330 32 |
| Casualty Companies..... | - | 342,760 01 | 72,866 75 | 3,730,927 40 | - | - | 190,093 09 | 4,336,647 25 |
| Aggregate | \$877,627 63 | \$2,082,102 40 | \$266,885 88 | \$557,674,490 86 | \$959,239 19 | \$9,506 05 | \$3,279,613 24 | \$565,149,465 27 |

Table IV—Showing the Nature of the Income During the Year Ending December 31st, 1889, of Life and Casualty Insurance Companies Transacting Business in this State.

| Name of Company | Premiums. | Interest and dividends. | Rents. | Income from all other sources. | Total income. |
|---|-------------------------|-------------------------|-----------------------|--------------------------------|-------------------------|
| MAINE LIFE COMPANY. | | | | | |
| Union Mutual | \$ 724,116 85 | \$ 242,353 46 | \$17,450 79 | \$17,193 90 | \$1,001,115 00 |
| LIFE COMPANIES OF OTHER STATES. | | | | | |
| Ætna, Conn..... | 3,738,702 89 | 1,747,019 31 | 11,825 43 | 19,221 51 | 5,516,769 04 |
| Commercial Union, N. Y..... | 17,218 81 | 2,699 14 | - | 150,000 00 | 169,917 95 |
| Connecticut Mutual, Conn. | 4,418,336 47 | 3,065,405 44 | - | 217,479 36 | 7,701,221 27 |
| Equitable, N. Y..... | 25,357,522 75 | 4,231,270 44 | 804,495 09 | - | 30,393,288 28 |
| Massachusetts Mutual, Mass..... | 1,867,547 25 | 505,125 90 | - | 39,495 05 | 2,412,168 20 |
| Metropolitan, N. Y..... | 8,342,945 31 | 354,955 52 | 27,195 64 | - | 8,725,096 47 |
| Mutual, N. Y. | 23,727,858 70 | 5,707,309 62 | 416,749 91 | 4,644,165 06 | 34,496,083 29 |
| Mutual Benefit, N. J. | 5,583,835 47 | 2,294,414 01 | 20,409 20 | - | 7,898,658 68 |
| National, Vt..... | 1,495,068 53 | 276,566 05 | 10,039 77 | - | 1,781,674 35 |
| New England Mutual, Mass | 2,628,885 75 | 888,353 01 | 94,022 53 | 60,875 70 | 3,672,136 99 |
| New York, N. Y. | 24,242,517 00 | 4,189,140 78 | 398,464 96 | - | 28,830,122 74 |
| Northwestern Mutual, Wis. | 7,347,193 61 | 1,958,436 04 | 73,829 22 | - | 9,379,458 87 |
| Penn Mutual, Pa. | 3,084,562 56 | 768,130 62 | 14,046 06 | 41,703 84 | 3,908,443 08 |
| Phoenix Mutual, Conn. | 648,699 17 | 565,823 76 | 54,624 40 | - | 1,269,147 33 |
| Provident Life and Trust, Pa..... | 2,890,423 69 | 708,868 30 | - | - | 3,599,291 99 |
| Provident Savings, N. Y..... | 971,483 70 | 389,330 77 | - | - | 1,360,814 47 |
| Travelers', Conn | 1,340,403 99 | 424,145 10 | 29,100 41 | - | 1,793,649 50 |
| United States, N. Y. | 1,061,943 14 | 274,922 23 | 857 46 | 12,830 68 | 1,350,553 51 |
| Washington, N. Y..... | 1,975,824 30 | 542,479 01 | 13,625 33 | - | 2,531,928 64 |
| Total, Companies of other States | \$120,740,973 09 | \$28,894,394 95 | \$1,969,285 41 | \$5,185,771 20 | \$156,790,424 65 |
| Aggregate | 121,465,089 94 | 29,136,748 41 | 1,986,736 20 | 5,202,965 10 | 157,791,539 65 |

| CASUALTY COMPANIES. | | | | | |
|---------------------------------------|----------------|--------------|-------------|-------------|----------------|
| American Steam Boiler, N. Y. | \$507,941 06 | \$ 1,857 94 | - | \$53,396 21 | \$563,195 21 |
| American Surety, N. Y. | 382,524 34 | 64,328 05 | - | - | 446,852 39 |
| Employers' Liability, Eng. | 628,016 54 | 14,793 30 | - | - | 642,809 84 |
| Fidelity and Casualty, N. Y. | 1,057,903 05 | 21,641 87 | \$ 210 00 | - | 1,079,754 92 |
| Guarantee of North America, Can. | 228,137 82 | - | 16,249 77 | 24,999 42 | 269,387 01 |
| Hartford Steam Boiler, Conn. | 568,560 68 | 63,871 55 | - | 2,213 11 | 634,645 34 |
| Lloyd's Plate Glass, N. Y. | 309,139 60 | 7,800 85 | - | 1,980 38 | 318,920 83 |
| Standard L & A., Mich. | 506,681 57 | 15,854 17 | - | - | 522,535 74 |
| Travelers', Conn. | 2,096,132 21 | 93,434 14 | 5,593 03 | - | 2,195,159 38 |
| Total. | \$6,283,036 87 | \$283,581 87 | \$22,052 80 | \$82,589 12 | \$6,673,260 66 |

RECAPITULATION.

| | | | | | |
|--------------------------------------|------------------|-----------------|----------------|----------------|------------------|
| Maine Life Company. | \$ 724,116 85 | \$ 242,353 46 | \$ 17,450 79 | \$ 17,193 90 | \$ 1,001,115 00 |
| Life Companies of other States. | 120,740,973 09 | 28,894,394 95 | 1,969,285 41 | 5,185,771 20 | 156,790,424 65 |
| Casualty Companies. | 6,285,036 87 | 283,581 87 | 22,052 80 | 82,589 12 | 6,673,260 66 |
| Aggregate. | \$127,750,126 81 | \$29,420,330 28 | \$2,008,789 00 | \$5,285,554 22 | \$164,464,800 31 |

Table V — Showing the Nature of the Expenditures During the Year Ending December 31st, 1889, of Life and Casualty Insurance Companies Transacting Business in this State.

| Name of Company. | Losses and claims. | Policies surrendered and purchased | Dividends to policy holders | Dividends to stock holders. | Commissions. | Salaries of officers and employes | All other expenditures. | Total expenditures. |
|--|--------------------|------------------------------------|-----------------------------|-----------------------------|-----------------|-----------------------------------|-------------------------|---------------------|
| MAINE LIFE COMPANY. | | | | | | | | |
| Union Mutual | \$485,015 19 | \$33,339 71 | \$31,489 81 | - | \$52,583 66 | \$45,880 41 | \$194,953 30 | \$813,262 08 |
| LIFE COS OF OTHER STATES. | | | | | | | | |
| Ætna, Conn. | 2,686,901 91 | 312,118 67 | 612,420 22 | \$125,000 00 | 494,995 05 | 136,237 04 | 201,359 78 | 4,601,032 70 |
| Commercial Union, N. Y. | - | - | - | - | 9,352 49 | 8,332 80 | 36,079 26 | 53,764 55 |
| Connecticut Mut., Conn. | 4,179,092 33 | 494,391 07 | 1,165,829 91 | - | 272,871 60 | 122,697 15 | 681,517 90 | 6,916,399 96 |
| Equitable, N. Y. | 8,087,379 75 | 2,273,084 12 | 1,482,394 02 | 7,000 00 | 2,805,370 36 | 658,834 22 | 2,532,890 42 | 17,846,952 89 |
| Massachusetts Mut., Mass., | 687,991 00 | 178,240 72 | 225,777 57 | - | 225,884 22 | 171,903 43 | 132,334 29 | 1,622,311 23 |
| Metropolitan, N. Y. | 3,045,194 77 | 34,472 68 | 27,847 15 | 52,500 00 | 2,135,915 73 | 267,822 13 | 886,484 26 | 6,450,236 72 |
| Mutual, N. Y. | 9,657,695 23 | 3,254,036 28 | 2,288,876 87 | - | 4,220,600 31 | 783,143 47 | 1,425,150 45 | 21,629,502 61 |
| Mutual Benefit, N. J. | 2,994,575 67 | 691,821 08 | 1,353,420 67 | - | 627,099 24 | 128,774 80 | 447,140 16 | 6,212,831 62 |
| National, Vt. | 352,774 96 | 154,457 68 | 131,932 87 | - | 244,415 25 | 25,955 40 | 166,335 58 | 1,075,871 74 |
| New England Mut., Mass., | 1,449,967 00 | 243,064 89 | 561,010 73 | - | 208,721 58 | 101,019 04 | 240,039 04 | 2,803,822 28 |
| New York, N. Y. | 7,412,848 45 | 2,240,944 70 | 2,467,328 51 | - | 3,735,140 50 | 413,601 19 | 1,606,086 59 | 17,875,949 94 |
| Northwestern Mut., Wis. | 2,347,066 49 | 267,007 23 | 928,018 07 | - | 1,193,305 60 | 141,317 97 | 384,100 25 | 5,260,845 61 |
| Penn Mutual, Pa. | 1,041,240 12 | 216,433 69 | 532,383 54 | - | 346,354 62 | 241,402 64 | 184,165 37 | 2,561,969 98 |
| Phoenix Mutual, Conn. | 900,309 93 | 127,355 08 | 119,577 23 | 12,000 00 | 46,832 70 | 43,743 32 | 149,256 48 | 1,399,094 74 |
| Provident Life & Trust, Pa. | 852,669 72 | 437,583 80 | - | - | 284,784 89 | 97,794 75 | 156,345 35 | 1,829,178 51 |
| Provident Savings, N. Y., | 550,203 78 | 2,072 52 | 372,469 64 | - | 176,689 91 | 41,298 85 | 151,823 11 | 1,294,557 81 |
| Travelers', Conn. | 462,440 97 | 90,870 83 | - | - | 146,292 54 | 64,830 20 | 153,312 52 | 918,777 06 |
| United States, N. Y. | 406,660 28 | 97,537 47 | 158,248 44 | 30,800 00 | 132,003 79 | 44,552 50 | 164,969 35 | 1,034,771 83 |
| Washington, N. Y. | 833,239 77 | 268,804 48 | 177,564 00 | 8,690 50 | 181,642 72 | 71,057 83 | 207,677 58 | 1,848,676 88 |
| Total, Cos. of other States, | \$47,948,242 16 | \$11,414,296 99 | \$12,606,129 44 | \$235,990 50 | \$17,488,293 10 | \$3,564,318 73 | \$10,009,297 74 | \$103,266,568 66 |
| Aggregate | 48,433,257 35 | 11,447,636 70 | 12,637,619 25 | 235,990 50 | 17,540,876 76 | 3,610,199 14 | 10,204,251 04 | 104,109,830 74 |

| CASUALTY COMPANIES. | | | | | | | | | |
|-----------------------------|----------------|---|---|--------------|----------------|--------------|----------------|----------------|--|
| Am Steam Boiler, N. Y. | \$28,550 82 | - | - | \$80,000 00 | \$125,497 88 | \$30,073 97 | \$238,553 26 | \$492,675 93 | |
| American Surety, N. Y. | 88,908 06 | - | - | 60,000 00 | 27,292 61 | 83,814 18 | 64,553 07 | 324,567 92 | |
| Employers' Liability, Eng., | 180,044 88 | - | - | - | 161,870 83 | 35,680 23 | 94,454 13 | 472,050 07 | |
| Fidelity & Casualty, N. Y. | 316,204 49 | - | - | 20,000 00 | 278,485 38 | 105,465 85 | 180,492 34 | 900,648 06 | |
| Guarantee of N. A., Can. | 74,958 36 | - | - | 18,276 00 | 8,544 44 | 53,215 16 | 57,551 26 | 212,545 22 | |
| Hartford St'm Boiler, Conn | 41,909 05 | - | - | 50,000 00 | 148,780 77 | 24,402 87 | 297,608 29 | 562,700 98 | |
| Lloyd's Plate Glass, N. Y | 130,027 29 | - | - | 12,000 00 | 74,367 15 | 59,555 36 | 10,707 49 | 286,657 29 | |
| Standard L. & A., Mich. | 256,064 87 | - | - | - | 140,459 12 | 45,873 45 | 51,489 94 | 493,887 38 | |
| Travelers', Conn..... | 1,026,552 52 | - | - | 96,000 00 | 674,819 00 | 106,711 24 | 951,953 32 | 2,856,036 05 | |
| Total..... | \$2,143,220 34 | - | - | \$336,276 00 | \$1,640,117 18 | \$544,792 28 | \$1,937,363 10 | \$6,601,768 90 | |

RECAPITULATION.

| | | | | | | | | |
|-----------------------------|-----------------|-----------------|-----------------|--------------|-----------------|----------------|-----------------|------------------|
| Maine Life Company..... | \$ 485,015 19 | \$ 33,339 71 | \$ 31,489 81 | - | \$ 52,583 66 | \$ 45,880 41 | \$ 194,953 30 | \$ 843,262 08 |
| Life Cos. of other States.. | 47,948,242 16 | 11,414,296 99 | 12,606,129 44 | \$235,990 50 | 17,488,293 10 | 3,564,318 73 | 10,009,297 74 | 103,266,568 66 |
| Casualty Companies..... | 2,143,220 34 | - | - | 336,276 00 | 1,640,117 18 | 544,792 28 | 1,937,363 10 | 6,601,768 90 |
| Aggregate | \$50,576,477 69 | \$11,447,636 70 | \$12,637,619 25 | \$572,266 50 | \$19,180,993 94 | \$4,154,991 42 | \$12,141,614 14 | \$110,711,599 64 |

Table VI—*Exhibit of Policies.*

| Name of Company. | Policies in Force Dec. 31, 1888. | | Policies Issued During 1889. | | Policies Terminated During 1889. | | Policies in Force Dec. 31, 1889. | |
|--|-------------------------------------|--------------------|---------------------------------|------------------|-------------------------------------|------------------|-------------------------------------|--------------------|
| | No. | Amount. | No. | Amount. | No. | Amount. | No. | Amount. |
| MAINE LIFE COMPANY. | | | | | | | | |
| Union Mutual..... | 14,728 | \$26,395,600 40 | 2,204 | \$ 4,879,786 39 | 2,059 | \$ 4,070,781 26 | 14,873 | \$ 27,204,605 59 |
| LIFE COMPANIES OF OTHER STATES. | | | | | | | | |
| Aetna, Conn. | 67,747 | 102,901,303 44 | 9,966 | 20,299,689 50 | 6,730 | 12,634,274 00 | 70,983 | 110,669,718 94 |
| Commercial Union, N. Y. | - | - | 464 | 1,829,500 00 | 109 | 549,000 00 | 355 | 1,280,500 00 |
| Connecticut Mutual, Conn. | 63,660 | 151,361,913 00 | 3,458 | 9,256,204 00 | 3,288 | 8,878,623 00 | 63,830 | 151,739,494 00 |
| Equitable, N. Y. | 148,405 | 549,216,126 00 | 45,381 | 175,264,100 00 | 23,120 | 93,463,560 00 | 170,666 | 631,016,666 00 |
| Massachusetts Mutual, Mass. | 18,767 | 49,480,584 00 | 4,449 | 15,103,763 00 | 2,590 | 8,265,844 00 | 20,626 | 56,320,503 00 |
| Metropolitan, N. Y. | 3,379 | 4,067,777 00 | 242 | 277,572 00 | 302 | 358,757 00 | 3,319 | 3,986,592 00 |
| Mutual, N. Y. | 158,190 | 482,050,579 00 | 44,445 | 151,554,563 00 | 20,622 | 67,765,755 00 | 182,013 | 565,839,387 00 |
| Mutual Benefit, N. J. | 57,954 | 153,498,623 00 | 8,494 | 22,217,255 00 | 5,121 | 13,098,864 00 | 61,327 | 162,617,014 00 |
| National, Vt. | 16,850 | 32,312,303 00 | 4,744 | 12,743,988 00 | 2,770 | 6,288,750 00 | 18,824 | 38,767,541 00 |
| New England Mutual, Mass. | 25,305 | 73,591,241 00 | 3,759 | 11,067,055 00 | 1,968 | 5,703,393 00 | 27,096 | 78,954,993 00 |
| New York, N. Y. | 129,911 | 419,886,505 00 | 39,499 | 151,119,088 00 | 19,029 | 75,403,623 00 | 150,381 | 495,601,970 00 |
| Northwestern Mutual, Wis. | 73,130 | 172,518,891 00 | 19,014 | 51,777,480 00 | 7,815 | 21,890,448 00 | 84,329 | 202,405,923 00 |
| Penn Mutual, Pa. | 27,714 | 68,372,882 00 | 6,800 | 18,418,000 00 | 3,106 | 7,721,302 00 | 31,408 | 79,069,580 00 |
| Phoenix Mutual, Conn. | 17,468 | 24,872,295 00 | 1,221 | 1,449,183 00 | 1,591 | 2,366,014 00 | 17,101 | 23,955,464 00 |
| Provident Life and Trust, Pa. | 20,736 | 61,003,694 00 | 4,433 | 13,269,382 00 | 1,763 | 5,456,510 00 | 23,406 | 71,816,566 00 |
| Provident Savings, N. Y. | 12,853 | 51,012,286 00 | 5,404 | 19,172,197 00 | 2,505 | 9,230,275 00 | 15,752 | 60,954,208 00 |
| Travelers', Conn. | 21,117 | 41,138,361 00 | 3,456 | 8,899,375 00 | 2,126 | 5,058,787 00 | 22,447 | 44,978,949 00 |
| United States, N. Y. | 12,566 | 25,752,267 00 | 3,367 | 9,523,581 00 | 2,063 | 4,844,576 00 | 13,870 | 30,431,272 00 |
| Washington, N. Y. | 19,273 | 42,768,034 00 | 5,119 | 10,663,767 00 | 3,364 | 7,041,477 00 | 21,028 | 46,390,324 00 |
| Total, Companies of other States..... | 895,025 | \$2,518,808,664 44 | 213,718 | \$704,007,742 50 | 109,982 | \$356,019,832 00 | 998,761 | \$2,856,796,574 94 |
| Aggregate..... | 909,753 | 2,545,204,264 90 | 215,922 | 708,837,528 89 | 112,041 | 360,090,613 26 | 1,013,634 | 2,884,001,180 53 |

| CASUALTY COMPANIES. | | | | | | | | | |
|--------------------------------------|---|------------------|---|------------------|---|--------------------|---|--------------------|--|
| American Steam Boiler, N. Y..... | - | \$63,183,582 00 | - | \$73,431,724 00 | - | \$38,534,853 00 | - | \$98,080,453 00 | |
| American Surety, N. Y..... | - | 54,680,363 00 | - | 64,620,770 00 | - | 58,331,461 00 | - | 60,969,672 00 | |
| Employers' Liability, Eng..... | - | 46,757,530 00 | - | 129,529,996 00 | - | 58,937,511 00 | - | 117,350,015 00 | |
| Fidelity and Casualty, N. Y..... | - | 91,630,543 18 | - | 153,317,024 14 | - | 94,191,941 61 | - | 150,755,625 71 | |
| Guarantee of North America, Can..... | - | 32,354,466 00 | - | 47,651,283 00 | - | 41,487,342 00 | - | 38,518,407 00 | |
| Hartford Steam Boiler, Conn..... | - | 91,102,143 00 | - | 64,959,800 00 | - | 34,861,253 00 | - | 121,200,690 00 | |
| Lloyd's Plate Glass, N. Y..... | - | 9,209,601 00 | - | 11,071,639 00 | - | 9,566,711 00 | - | 10,714,529 00 | |
| Standard L. & A, Mich..... | - | 48,172,625 00 | - | 68,423,950 00 | - | 57,866,775 00 | - | 58,729,500 00 | |
| Travelers', Conn..... | - | 241,603,668 00 | - | 292,716,502 00 | - | 299,573,562 00 | - | 243,746,608 00 | |
| Total..... | - | \$668,694,521 18 | - | \$905,722,688 14 | - | \$1,044,442,022 87 | - | \$3,784,066,980 24 | |

RECAPITULATION.

| | | | | | | | | |
|-------------------------------------|---------|--------------------|---------|--------------------|---------|--------------------|-----------|--------------------|
| Maine Life Company..... | 14,728 | \$ 26,395,600 46 | 2,204 | \$ 4,879,786 39 | 2,059 | \$ 4,070,781 26 | 14,873 | \$ 27,204,605 59 |
| Life Companies of other States..... | 895,025 | 2,518,808,664 44 | 213,718 | 704,007,742 56 | 109,982 | 356,019,832 00 | 998,761 | 2,856,796,574 94 |
| Casualty Companies..... | - | 668,694,521 18 | - | 905,722,688 14 | - | 684,351,409 61 | - | 900,065,799 71 |
| Aggregate..... | 909,753 | \$3,213,898,786 08 | 215,922 | \$1,614,610,217 03 | 112,041 | \$1,044,442,022 87 | 1,013,634 | \$3,784,066,980 24 |

Table VII—Showing the Number and Amount of Policies

| Name of Company. | By Death, Expiry or Maturity. | | By Surrender. | |
|--|----------------------------------|-----------------|---------------|-----------------|
| | No. | Amount. | No. | Amount. |
| MAINE LIFE COMPANY. | | | | |
| Union Mutual | 615 | \$1,082,772 47 | 48 | \$157,682 81 |
| LIFE COMPANIES OF OTHER STATES. | | | | |
| Ætna, Conn. | 2,256 | 3,285,623 00 | 957 | 1,501,189 00 |
| Commercial Union, N. Y. | - | - | - | - |
| Connecticut Mutual, Conn. | 1,696 | 3,928,123 00 | 580 | 1,480,610 00 |
| Equitable, N. Y. | 2,167 | 8,506,534 00 | 2,995 | 13,096,874 00 |
| Massachusetts Mutual, Mass. | 407 | 919,499 00 | 520 | 1,208,702 00 |
| Metropolitan, N. Y. | 82 | 87,196 00 | 101 | 139,645 00 |
| Mutual, N. Y. | 3,055 | 9,514,582 00 | 2,459 | 9,514,813 00 |
| Mutual Benefit, N. J. | 1,600 | 4,501,155 00 | 1,720 | 4,563,219 00 |
| National, Vt. | 184 | 363,325 00 | 796 | 1,114,340 00 |
| New England Mutual, Mass. | 648 | 1,840,525 00 | 468 | 1,077,981 00 |
| New York, N. Y. | 2,335 | 6,402,203 00 | 2,307 | 12,491,630 00 |
| Northwestern Mutual, Wis. | 1,087 | 5,166,751 00 | 684 | 1,528,299 00 |
| Penn Mutual, Pa. | 519 | 1,301,213 00 | 391 | 988,371 00 |
| Phoenix Mutual, Conn. | 617 | 840,903 00 | 204 | 317,099 00 |
| Provident Life and Trust, Pa. | 4,558 | 828,218 00 | - | 1,051,039 00 |
| Provident Savings, N. Y. | 2,123 | 7,858,625 00 | - | - |
| Travelers', Conn. | 306 | 483,270 00 | 185 | 273,697 00 |
| United States, N. Y. | 269 | 478,521 00 | 96 | 225,715 00 |
| Washington, N. Y. | 375 | 789,477 00 | 495 | 1,261,509 00 |
| Total, Companies of other States | 19,726 | \$57,095,743 00 | 14,958 | \$51,834,973 00 |
| Aggregate | 20,341 | 58,178,515 47 | 15,006 | 51,992,655 81 |
| CASUALTY COMPANIES. | | | | |
| American Steam Boiler, N. Y. | - | - | - | - |
| American Surety, N. Y. | - | - | - | - |
| Employers' Liability, Eng. | - | - | - | - |
| Fidelity and Casualty, N. Y. | - | - | - | - |
| Guarantee of North America, Can. | - | - | - | - |
| Hartford Steam Boiler, Conn. | - | - | - | - |
| Lloyd's Plate Glass, N. Y. | - | - | - | - |
| Standard L & A, Mich. | - | - | - | - |
| Travelers', Conn. | - | - | - | - |
| Total | - | - | - | - |

RECAPIT

| | | | | |
|--------------------------------------|--------|-----------------|--------|-----------------|
| Maine Life Company | 615 | \$ 1,082,772 47 | 48 | \$ 157,682 81 |
| Life Companies of other States | 19,726 | 57,095,743 00 | 14,958 | 51,834,973 00 |
| Casualty Companies | - | - | - | - |
| Aggregate | 20,341 | \$58,178,515 47 | 15,006 | \$51,992,655 81 |

Terminated During 1889, and the Mode of Termination.

| By Lapse. | | By Change. | | Not Taken. | | Total Policies Terminated. | |
|-----------|---------------|------------|----------------|------------|---------------|----------------------------|------------------|
| No. | Amount. | No. | Amount | No. | Amount. | No. | Amount. |
| 879 | \$1,624,650 | 4 | \$92,325 98 | 513 | \$1,113,350 | 2,059 | \$4,070,781 26 |
| 1,819 | 4,283,396 | 43 | 106,785 00 | 1,625 | 3,457,281 | 6,730 | 12,634,274 00 |
| 74 | 344,000 | - | - | 35 | 205,000 | 109 | 549,000 00 |
| 788 | 2,046,500 | 2 | 775,890 00 | 222 | 637,500 | 3,288 | 8,868,673 00 |
| 11,637 | 37,491,142 | - | - | 6,321 | 31,369 0 10 | 23,126 | 93,463,560 00 |
| 843 | 2,557,880 | - | 553,313 00 | 820 | 3,026,450 | 2,590 | 8,265,844 00 |
| 115 | 127,410 | 1 | 1,000 00 | 3 | 3,500 | 302 | 358,757 00 |
| 7,972 | 20,995,423 | - | 1,098,300 00 | 7,136 | 26,642,637 | 20,622 | 67,765,735 00 |
| 1,005 | 2,175,595 | - | - | 796 | 1,858,895 | 5,121 | 13,098,864 00 |
| 866 | 1,991,500 | 59 | 387,335 00 | 865 | 2,432,250 | 2,770 | 6,288,750 00 |
| 454 | 1,559,414 | 3 | 106,473 00 | 395 | 1,119,900 | 1,968 | 5,703,393 00 |
| 7,518 | 21,726,814 | - | 964,875 00 | 6,869 | 30,818,101 | 19,029 | 75,403,623 00 |
| 4,235 | 9,459,034 | - | 283,355 00 | 1,809 | 5,452,985 | 7,815 | 21,890,448 00 |
| 1,499 | 3,238,042 | 14 | 292,576 00 | 683 | 1,901,100 | 3,106 | 7,721,302 00 |
| 413 | 570,621 | 98 | 210,930 00 | 259 | 426,461 | 1,591 | 2,366,014 00 |
| - | 2,682,733 | - | 629,000 00 | - | 265,500 | - | 5,456,510 00 |
| 19 | 18,000 | 19 | 194,650 00 | 344 | 1,159,000 | 2,505 | 9,230,275 00 |
| 1,024 | 2,420,400 | 267 | 795,380 00 | 344 | 1,086,040 | 2,163 | 5,058,787 00 |
| 1,132 | 2,605,050 | 45 | 249,690 00 | 521 | 1,285,600 | 2,063 | 4,844,576 00 |
| 1,342 | 2,997,792 | - | - | 952 | 1,992,458 | 3,364 | 7,041,477 00 |
| 42,985 | \$122,290,792 | 551 | \$6,649,552 00 | 29,999 | \$118,138,772 | 108,219 | \$356,099,832 00 |
| 43,864 | 123,915,442 | 555 | 6,741,877 98 | 30,512 | 119,252,122 | 110,278 | 360,080,613 26 |
| - | - | - | - | - | - | - | \$38,534,853 00 |
| - | - | - | - | - | - | - | 58,331,461 00 |
| - | - | - | - | - | - | - | 58,937,511 00 |
| - | - | - | - | - | - | - | 94,191,941 61 |
| - | - | - | - | - | - | - | 41,487,342 00 |
| - | - | - | - | - | - | - | 34,861,253 00 |
| - | - | - | - | - | - | - | 9,566,711 00 |
| - | - | - | - | - | - | - | 57,866,775 00 |
| - | - | - | - | - | - | - | 290,573,562 00 |
| - | - | - | - | - | - | - | \$684,361,509 61 |

ULATION.

| | | | | | | | |
|--------|---------------|-----|----------------|--------|---------------|---------|--------------------|
| 879 | \$ 1,624,650 | 4 | \$ 92,325 98 | 513 | \$ 1,113,350 | 2,059 | \$ 4,070,781 26 |
| 42,985 | 122,290,792 | 551 | 6,649,552 00 | 29,999 | 118,138,772 | 108,219 | 356,099,832 00 |
| - | - | - | - | - | - | - | 684,361,509 61 |
| 43 864 | \$123,915,442 | 555 | \$6,741 877 98 | 30,512 | \$119,252,122 | 110,278 | \$1,044,442,122 87 |

Table VIII—Showing the Business Transacted in Maine During the Year Ending December 31st, 1889, by Life and Casualty Insurance Companies.

| Name of Company. | Policies in Force Dec. 31, 1889. | | Policies Issued During the Year. | | Premiums received | Losses incurred. | Losses paid. | Taxes paid on premiums. |
|--|-------------------------------------|-----------------|-------------------------------------|----------------|----------------------|---------------------|--------------|----------------------------|
| | Number. | Amount. | Number. | Amount. | | | | |
| MAINE LIFE COMPANY. | | | | | | | | |
| Union Mutual..... | 903 | \$1,239,081 59 | 256 | \$342,309 72 | \$34,198 84 | \$17,282 58 | \$19,842 29 | \$1,592 84 |
| LIFE COMPANIES OF OTHER STATES. | | | | | | | | |
| Ætna, Conn. | 1,585 | 1,850,313 00 | 166 | 206,966 00 | 71,109 50 | 88,004 00 | 88,235 00 | |
| Commercial Union, N. Y. | 1 | 1,000 00 | 1 | 1,000 00 | | | | |
| Connecticut Mutual, Conn. | 1,857 | 2,972,370 00 | 174 | 321,088 00 | 90,071 53 | 65,565 00 | 89,523 00 | |
| Equitable, N. Y. | 989 | 1,826,267 00 | 205 | 389,814 00 | 42,041 87 | 23,990 00 | 23,990 00 | |
| Massachusetts Mutual, Mass. | 751 | 1,043,123 00 | 244 | 301,750 00 | 27,977 79 | 23,750 00 | 22,750 00 | 593 64 |
| Metropolitan, N. Y. | * 43 | 41,950 00 | 23 | 19,166 00 | † 56,298 81 | 25,031 65 | 25,031 65 | 623 62 |
| Mutual, N. Y. | 2,614 | 4,808,311 82 | 451 | 1,182,497 00 | 145,412 43 | 116,674 44 | 126,674 44 | 187 30 |
| Mutual Benefit, N. J. | 1,532 | 2,681,138 00 | 170 | 196,496 00 | 61,170 72 | 45,156 00 | 51,891 00 | 60 29 |
| National, Vt. | 239 | 327,185 00 | 67 | 83,000 00 | 10,266 31 | 6,300 00 | 6,300 00 | 182 48 |
| New England Mutual, Mass. | 1,605 | 2,874,012 00 | 238 | 385,214 00 | 77,676 90 | 81,019 99 | 70,289 99 | 1,664 25 |
| New York, N. Y. | 1,100 | 2,302,290 00 | 324 | 556,615 00 | 73,689 48 | 56,707 12 | 47,902 37 | 381 22 |
| Northwestern Mutual, Wis. | 598 | 920,395 00 | 255 | 437,580 00 | 31,802 34 | 13,000 00 | 13,000 00 | 300 00 |
| Penn Mutual, Pa. | 564 | 992,500 00 | 130 | 199,000 00 | 37,521 30 | 2,890 00 | 2,615 00 | 750 42 |
| Phoenix Mutual, Conn. | 651 | 528,270 00 | 91 | 107,714 00 | 20,730 06 | 6,314 00 | 6,087 00 | 104 24 |
| Provident Life and Trust, Pa. | 307 | 523,866 00 | 56 | 113,840 00 | 19,100 57 | 4,000 00 | 5,000 00 | 382 01 |
| Provident Savings, N. Y. | 28 | 90,000 00 | 16 | 49,000 00 | 1,595 63 | | | 31 91 |
| Travelers', Conn. | 641 | 759,341 00 | 25 | 54,288 00 | 19,839 29 | 5,000 00 | 2,000 00 | 897 20 |
| United States, N. Y. | 121 | 178,210 00 | 15 | 45,690 00 | 5,500 17 | 1,370 00 | 1,370 00 | 77 20 |
| Washington, N. Y. | 284 | 316,210 00 | 133 | 152,470 00 | 12,879 50 | 4,313 90 | 4,010 00 | 170 23 |
| Total, Companies of other States. | 15,510 | \$25,036,951 82 | 2,794 | \$1,803,188 00 | \$804,684 20 | \$569,086 70 | \$586,670 05 | \$6,406 01 |
| Aggregate..... | 16,418 | 26,276,033 41 | 3,050 | 5,145,497 72 | 838,883 04 | 586,369 28 | 606,512 34 | 7,998 85 |

| CASUALTY COMPANIES. | | | | | | | | | |
|---------------------------------------|---|------------|-------|-----------------|--------------|-------------|-------------|--|----------|
| Accident Ins. Co. of North America .. | - | Withdrawn. | - | \$680,000 00 | ‡ \$5,583 25 | \$ 40 66 | \$ 40 66 | | \$15 75 |
| American Steam Boiler, N. Y..... | - | - | - | 138,500 00 | 918 20 | | | | 77 35 |
| American Surety, N. Y..... | - | - | - | 873,000 00 | 8,367 72 | 5,925 04 | 5,290 04 | | 18 36 |
| Employers' Liability, Eng..... | - | - | - | 1,051,888 05 | 5,964 97 | 1,978 86 | 1,961 01 | | 61 55 |
| Fidelity and Casualty, N. Y..... | - | - | - | | | | | | 80 07 |
| Guarantee of North America, Canada, | - | - | - | 81,500 00 | 294 20 | - | - | | 5 88 |
| Hartford Steam Boiler, Conn..... | - | - | - | 1,040,700 00 | ‡ 9,682 10 | - | - | | 193 64 |
| Lloyd's Plate Glass, N. Y..... | - | - | - | 46,108 21 | 1,266 43 | 399 65 | 399 65 | | 15 88 |
| Standard L. & A., Mich..... | - | - | 49 | 122,000 00 | 682 37 | 517 13 | 517 13 | | 13 64 |
| Travelers', Conn..... | - | - | 3,948 | 7,069,200 00 | 48,947 06 | 17,910 27 | 17,910 27 | | |
| Total..... | - | - | 3,997 | \$11,102,886 26 | \$81,706 30 | \$26,771 61 | \$26,118 76 | | \$482 12 |

RECAPITULATION.

| | | | | | | | | |
|-------------------------------------|--------|-----------------|-------|-----------------|--------------|--------------|--------------|------------|
| Maine Life Company..... | 908 | \$ 1,239,081 59 | 256 | \$ 342,309 72 | \$ 34,198 84 | \$ 17,282 58 | \$ 19,842 29 | \$1,592 84 |
| Life Companies of other States..... | 15,510 | 25,036,951 82 | 2,794 | 4,803,188 00 | 804,684 20 | 569,086 70 | 586,670 05 | 6,406 01 |
| Casualty Companies..... | - | - | 3,997 | 11,102,886 26 | 81,706 30 | 26,771 61 | 26,118 76 | 482 12 |
| Aggregate..... | 16,418 | \$26,276,033 41 | 7,047 | \$16,248,383 98 | \$920,589 34 | \$613,140 89 | \$632,631 10 | \$8,480 97 |

* Exclusive of 14,449 Industrial Policies in force, insuring \$1,569,289. † Including Industrial Policies ‡ Including receipts for inspections.

STATISTICAL TABLES.

Table IX—Showing the Reserve Fund, Assets, Liabilities and Insurance in Force on the 31st day of December, 1889, with the Income and Expenditures for the Year Ending December 31st, 1889, of Assessment Life and Casualty Insurance Companies Transacting Business in this State.

| Name of Company. | Reserve fund. | Cash assets, including reserve. | Liabilities. | Insurance in force. | Income. | | Expenditures. | |
|--|-----------------------|---------------------------------|---------------------|----------------------|-----------------------|---------------------|-----------------------|-----------------------|
| | | | | | From members. | All other sources. | For losses. | For expenses. |
| MAINE LIFE COMPANIES. | | | | | | | | |
| Kennebec Mutual, Waterville..... | \$ 126 10 | \$ 174 06 | - | \$ 200,000 | \$ 1,011 56 | \$ 182 92 | - | \$ 1,017 67 |
| Maine Benefit, Auburn..... | 52,031 50 | 56,921 23 | \$ 43 66 | 14,920,000 | 138,626 27 | 2,924 21 | \$109,000 00 | 29,362 00 |
| Maine & New Brunswick, Bangor..... | 9,515 31 | 10,265 83 | 6,200 00 | 9,972,000 | 61,185 33 | 5,692 80 | 25,000 00 | 35,758 10 |
| Provident Aid, Portland.. | 19,843 40 | 21,783 73 | 3,414 11 | 5,845,500 | 45,459 25 | 863 58 | 32,500 00 | 15,109 41 |
| Total..... | \$81,416 32 | \$89,144 85 | \$9,657 77 | \$29,937,500 | \$246,282 41 | \$9,563 61 | \$166,500 00 | \$80,647 18 |
| LIFE COMPANIES OF OTHER STATES. | | | | | | | | |
| Bay State Beneficiary, Mass..... | \$27,954 04 | \$138,360 37 | - | \$36,201,000 | \$428,017 49 | \$ 3,111 24 | \$337,200 00 | \$ 62,303 80 |
| Covenant Mutual Benefit, Ill..... | 58,648 28 | 441,110 13 | \$16,214 42 | 8,712,500 | 944,397 33 | 2,314 26 | 734,090 56 | 127,191 59 |
| Hartford Life and Annuity, Conn..... | 752,354 71 | 847,770 22 | 23,458 41 | 70,784,000 | 1,100,171 13 | 118,006 82 | 728,268 94 | 279,862 67 |
| Massachusetts Benefit, Mass..... | 200,328 02 | 438,466 44 | - | 69,441,750 | 940,798 75 | 12,066 92 | 657,909 58 | 154,103 60 |
| Mutual Reserve Fund, N. Y..... | 456,509 35 | 2,512,588 96 | 296,860 58 | 181,358,200 | 3,032,118 61 | 76,386 72 | 1,836,031 26 | 713,728 92 |
| U. S. Masonic Benevolent, Iowa..... | 101,622 33 | 106,578 01 | 333 30 | 20,207,500 | 151,345 92 | 28,095 29 | 112,500 00 | 43,746 63 |
| Total..... | \$1,597,416 73 | \$4,484,874 13 | \$338,866 71 | \$496,704,950 | \$6,596,869 23 | \$262,951 21 | \$4,406,000 34 | \$1,380,937 21 |
| Aggregate..... | 1,678,833 05 | 4,574,618 98 | 348,524 48 | 526,642,450 | 6,843,151 64 | 272,544 86 | 4,572,500 34 | 1,461,584 39 |
| MAINE CASUALTY COMPANIES. | | | | | | | | |
| *Dirigo Mutual Accident, Lewiston.... | \$435 00 | \$444 74 | \$ 936 00 | - | \$3,959 53 | \$234 80 | \$1,472 75 | \$2,864 24 |
| †Golden Rule Relief, Portland..... | 343 75 | 343 75 | 1,879 10 | - | 319 85 | - | 260 27 | 169 25 |
| Maine Mutual Accident, Portland..... | 2,000 00 | 2,608 10 | 1,093 60 | \$1,878,650 | 19,330 53 | 80 00 | 9,923 62 | 9,698 35 |
| Total..... | \$2,778 75 | \$3,396 59 | \$3,808 70 | \$3,878,650 | \$23,609 91 | \$314 80 | \$11,656 64 | \$12,731 84 |

| | | | | | | | | | |
|---------------------------------------|-------------|--------------|-------------|--------------|--------------|-----------|-------------|--------------|--|
| CASUALTY COMPANIES OF OTHER STATES | | | | | | | | | |
| M'Frs' Accident Indemnity, N. Y. | \$50,000 00 | \$74,258 36 | \$8,858 21 | \$40,009,775 | \$151,902 88 | \$441 50 | \$33,512 08 | \$102,352 27 | |
| New England Mutual Accident, Mass.. | 11,080 00 | 33,671 96 | 2,830 00 | 30,808,750 | 123,677 00 | 531 25 | 43,978 65 | 71,246 12 | |
| Total..... | \$61,080 00 | \$107,930 32 | \$11,688 21 | \$70,818,525 | \$275,579 88 | \$ 972 75 | \$77,490 73 | \$173,598 39 | |
| Aggregate..... | 63,858 75 | 111,326 91 | 14,486 91 | 74,697,175 | 299,189 79 | 1,286 55 | 89,147 37 | 186,330 23 | |

RECAPITULATION.

| | | | | | | | | | |
|-------------------------|----------------|----------------|--------------|---------------|----------------|--------------|----------------|----------------|--|
| Life Companies | \$1,678,833 05 | \$4,574,018 98 | \$348,524 48 | \$526,642,450 | \$6,843,151 64 | \$272,544 86 | \$4,572,500 34 | \$1,461,584 39 | |
| Casualty Companies..... | 63,858 75 | 111,326 91 | 14,486 91 | 74,697,175 | 299,189 79 | 1,286 55 | 89,147 37 | 186,330 23 | |
| Aggregate | \$1,742,691 80 | \$4,684,345 89 | \$363,011 39 | \$601,339,625 | \$7,142,341 43 | \$273,831 41 | \$4,661,648 71 | \$1,647,914 62 | |

*Discontinued business October 1, 1889.

†Discontinued accident business.

STATISTICAL TABLES.

XXXV

Table X—Showing the Business Transacted in Maine During the Year Ending December 31st, 1889, by Assessment Life and Casualty Insurance Companies.

| Name of Company. | CERTIFICATES WRITTEN DURING THE YEAR. | | CERTIFICATES TERMINATED DURING THE YEAR. | | CERTIFICATES IN FORCE DECEMBER 31, 1889. | | Losses and claims paid during the year. |
|------------------------------------|---------------------------------------|--------------|--|-------------|--|--------------|---|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | |
| MAINE LIFE COMPANIES. | | | | | | | |
| Kennebec Mutual | 53 | \$ 200,000 | - | - | 53 | \$ 200,000 | |
| Maine Benefit | 1183 | 2,276,000 | 448 | \$993,000 | 6,197 | 14,433,000 | \$101,000 00 |
| Maine & New Brunswick | 2123 | 7,733,000 | 230 | 946,000 | 2,676 | 9,831,000 | 25,000 00 |
| Provident Aid..... | 273 | 584,500 | 172 | 523,500 | 1,607 | 4,823,500 | 32,500 00 |
| Total | 3632 | \$10,793,500 | 850 | \$2,462,500 | 10,533 | \$29,287,500 | \$158,500 00 |
| LIFE COS. OF OTHER STATES. | | | | | | | |
| Bay State Beneficiary, Mass..... | 32 | \$105,000 | - | - | 32 | \$105,000 | |
| Covenant Mutual Benefit, Ill..... | 6 | 13,750 | - | - | 6 | 13,750 | |
| Hartford Life and Annuity, Conn.. | - | - | 2 | \$ 3,000 | 17 | 36,000 | |
| Massachusetts Benefit, Mass..... | 224 | 511,000 | 60 | 135,500 | 164 | 375,500 | \$13,785 44 |
| Mutual Reserve Fund, N. Y..... | 89 | 391,000 | 4 | 12,000 | 116 | 494,500 | |
| U.S.Masonic Benevolent Ass'n, Ia., | 39 | 97,500 | - | - | 39 | 97,500 | |
| Total..... | 390 | \$1,118,250 | 66 | \$150,500 | 374 | \$1,122,250 | \$13,785 44 |
| Aggregate..... | 4022 | \$11,911,750 | 916 | \$2,613,000 | 10,907 | \$30,409,750 | \$172,285 44 |
| MAINE CASUALTY COMPANIES. | | | | | | | |
| Dirigo Mutual Accident..... | 395 | - | 922 | - | - | - | \$1,472 75 |
| Golden Rule Relief..... | - | - | 171 | \$ 171,000 | - | - | 235 82 |
| Maine Mutual Accident..... | 1343 | \$2,575,400 | 1713 | 3,335,800 | 1,243 | \$3,878,650 | 9,923 62 |
| Total..... | 1738 | \$2,575,400 | 2806 | \$3,506,800 | 1,243 | \$3,878,650 | \$11,632 19 |

| | | | | | | | |
|-----------------------------------|------|-------------|------|-------------|-------|-------------|-------------|
| CASUALTY COS. OF OTHER STATES. | | | | | | | |
| Man'fact'rs' Acc Ind. Co. N Y... | 206 | \$ 562,500 | 100 | \$195,500 | 106 | \$367,000 | \$ 2 86 |
| New Eng. Mut. Accident, Mass. . . | 665 | 1,431,875 | 321 | 582,375 | 344 | 849,500 | 1,207 32 |
| Total..... | 871 | \$1,994,375 | 421 | \$777,875 | 450 | 1,216,500 | \$1,210 18 |
| Aggregate..... | 2609 | \$1,569,775 | 3227 | \$4,281,675 | 1,693 | \$5,095,150 | \$12,842 37 |

| | | | | | | | |
|-------------------------|------|--------------|------|-------------|--------|--------------|--------------|
| Life Companies..... | 4022 | \$11,911,750 | 916 | \$2,613,000 | 10,907 | \$30,409,750 | \$172,285 44 |
| Casualty Companies..... | 2609 | 4,569,775 | 3227 | 4,284,675 | 1,693 | 5,095,150 | 12,842 37 |
| Aggregate..... | 6631 | \$16,481,525 | 4143 | \$6,897,675 | 12,600 | \$35,504,900 | \$185,127 81 |

Table XI—Showing the Business Transacted in Maine During the Year Ending December 31st, 1889, by Fraternal Beneficiary Organizations.

| Name of Company. | Members Admitted During the Year. | | Membership Terminated During the Year. | | Membership December 31, 1889 | | Losses and claims paid during the year. |
|---|-----------------------------------|-----------|--|-----------|------------------------------|-------------|---|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | |
| MAINE COMPANIES. | | | | | | | |
| Ancient Order of Hibernians, Portland | 20 | - | - | - | 73 | - | \$ 130 00 |
| Casco Bay Commandery, Portland | 5 | \$9,000 | 6 | \$9,000 | 99 | \$153,000 | 1,876 00 |
| Citizens' Mutual Relief Society, Portland | 25 | - | 150 | - | 689 | - | 13,580 00 |
| Good Templars' Relief Association, Portland | 18 | - | 1 | - | 17 | - | - |
| Maine Central Railroad Relief Ass'n, Portland .. | 177 | - | 25 | - | 869 | - | 5,434 00 |
| Maine Commercial Travelers' Ass'n, Portland..... | 1 | - | 48 | - | 92 | - | 382 00 |
| Maine State Pythian Relief Ass'n, Portland..... | 178 | - | 25 | - | 1939 | - | 10,224 99 |
| Masons' Mutual Relief Ass'n, Mechanic Falls ... | 85 | - | 361 | - | 1705 | - | 29,000 00 |
| Northeastern Masonic Relief Ass'n, Augusta..... | 3 | - | 419 | - | 142 | - | 4,100 00 |
| Odd Fellows' Benefit Association, Portland..... | 3 | - | 26 | - | 226 | - | 1,214 00 |
| Odd Fellows' Graded Mut. Relief Ass'n, Norway .. | 232 | *200,000 | 27 | *24,611 | 1089 | *775,389 | 4,611 00 |
| Odd Fellows' Mutual Relief Association, Portland, | 1 | - | 314 | - | 1040 | - | 38,402 98 |
| Patrons' Mutual Aid Society of Maine, Lewiston . | 52 | *37,700 | 31 | *22,475 | 750 | *543,750 | 5,186 00 |
| Portland Masonic Relief Association, Portland... | 2 | - | 108 | - | 747 | 747,000 | 17,033 17 |
| Portland Temperance Reform Club, Portland..... | 84 | - | 13 | - | 126 | - | - |
| Total | 886 | \$246,700 | 1554 | \$55,086 | 9603 | \$2,219,139 | \$131,174 14 |
| COMPANIES OF OTHER STATES. | | | | | | | |
| American Legion of Honor, Mass | - | - | 24 | \$ 75,500 | 395 | \$1,283,500 | \$13,500 00 |
| Ancient Order of United Workmen | 378 | \$756,000 | 69 | 138,000 | 3418 | 6,836,000 | 48,000 00 |
| Equitable Aid Union, Penn..... | 20 | 35,335 | - | - | 20 | 35,335 | - |
| Home Circle, Mass..... | 36 | 63,500 | 4 | 8,500 | 94 | 192,000 | - |
| Knights of Honor, Mo..... | 25 | 33,000 | 42 | 82,000 | 711 | 1,359,000 | 10,000 00 |

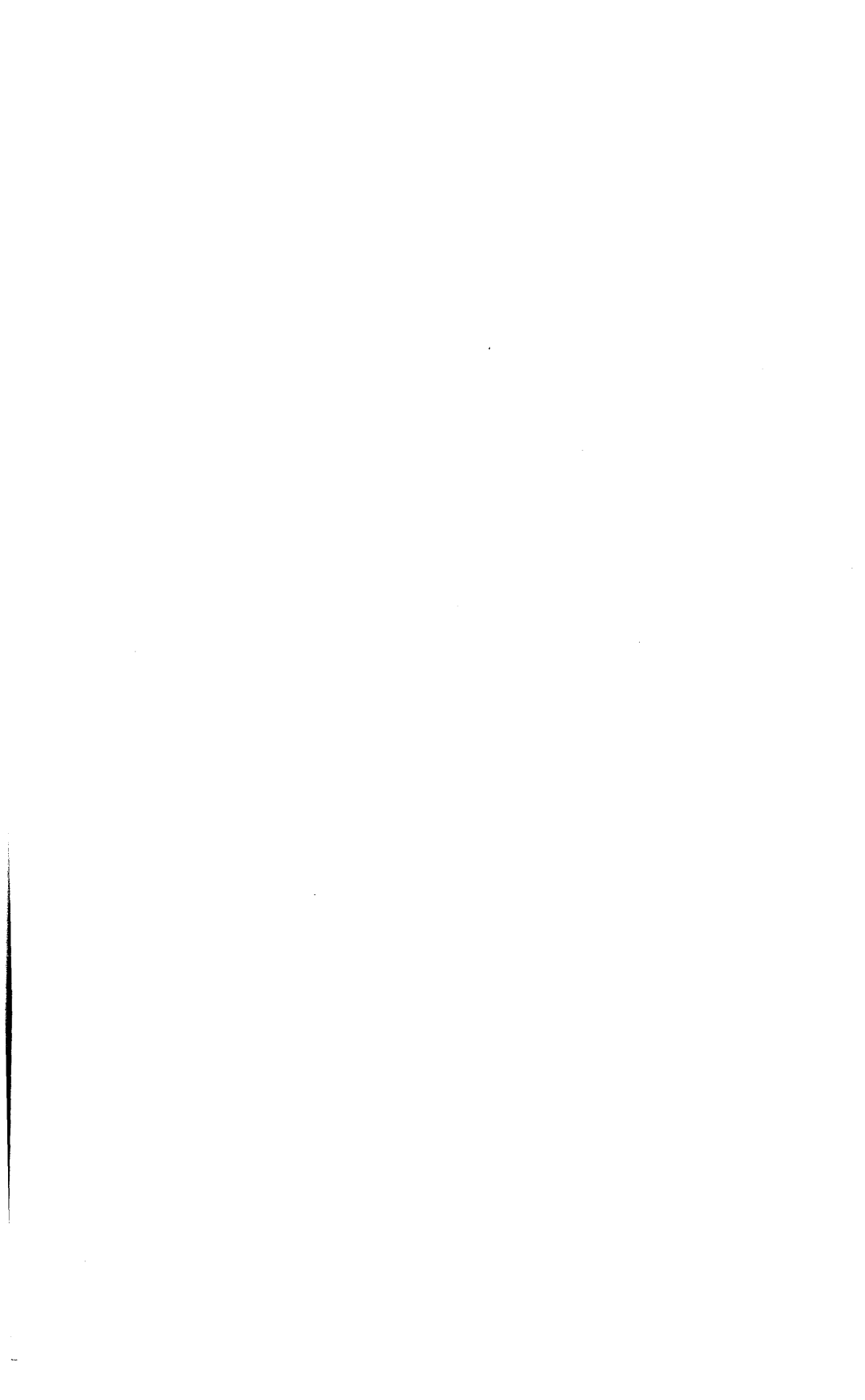
| | | | | | | | |
|--|-------------|--------------------|-------------|--------------------|---------------|---------------------|---------------------|
| Knights of Pythias, Ill..... | 1 | 1,000 | 8 | 10,000 | 192 | 339,000 | 4,000 00 |
| Masonic National Health and Accident Ass'n, Mass. | 24 | - | - | - | 24 | - | - |
| Masons' Fraternal Accident Ass'n of America, Mass. | 410 | 1,722,000 | 361 | 1,481,000 | 225 | 945,000 | 2,756 04 |
| New England Order of Protection, Mass..... | 1225 | 1,699,000 | 26 | 37,000 | 1323 | 1,864,000 | 4,000 00 |
| Northern Legion, Mass..... | 40 | 74,000 | - | - | 40 | 74,000 | 40 00 |
| Northern Mutual Relief Association, Mass..... | 8 | 10,500 | 2 | 3,000 | 115 | 180,000 | 1,000 00 |
| Odd Fellows' Fraternal Accident Ass'n, Mass..... | 755 | 1,472,475 | 230 | 447,750 | 525 | 1,024,725 | 3,941 82 |
| Odd Fellows' Mut. Aid & Accident Ass'n, Ohio.... | 14 | 17,000 | 1 | 1,000 | 13 | 16,000 | - |
| Order of United Friends, N. Y..... | 21 | 44,000 | 131 | 221,000 | 518 | 907,000 | 7,000 00 |
| Red Men's Fraternal Accident Ass'n of Am., Mass. | 84 | 239,500 | - | - | 84 | 239,500 | 146 43 |
| Red Men's Mutual Relief Ass'n of N. E., Mass.... | 12 | 16,000 | - | - | 12 | 16,000 | - |
| Royal Arcanum, Mass..... | 7 | 21,000 | 11 | 33,000 | 511 | 1,507,500 | 3,000 00 |
| Royal Conclave of Knights and Ladies, Mass..... | 98 | 211,000 | 10 | 27,000 | 166 | 386,000 | 560 00 |
| Royal Society of Good Fellows, Mass..... | 343 | 621,000 | 114 | 252,000 | 487 | 993,000 | 8,400 00 |
| Royal Templars of Temperance, N. Y..... | 15 | 19,500 | 15 | 19,500 | 100 | 142,000 | - |
| U. S. Masonic Accident Association, Mass..... | 108 | 421,500 | - | - | 108 | 421,500 | - |
| United Fellowship, Mass..... | 55 | 101,500 | 157 | 306,000 | 649 | 1,278,500 | 26,000 00 |
| United Order of Pilgrim Fathers, Mass..... | 150 | 228,000 | 63 | 109,000 | 1237 | 2,061,000 | 17,000 00 |
| Total | 3829 | \$7,806,810 | 1268 | \$3,251,250 | 10,967 | \$22,100,560 | \$149,344 29 |

RECAPITULATION.

| | | | | | | | |
|--------------------------------|-------------|--------------------|-------------|--------------------|---------------|---------------------|---------------------|
| Maine Companies..... | 886 | \$ 246,700 | 1554 | \$ 55,086 | 9,603 | \$ 2,219,159 | \$131,174 14 |
| Companies of Other States..... | 3829 | 7,806,810 | 1268 | 3,251,250 | 10,967 | 22,100,560 | 149,344 29 |
| Aggregate | 4715 | \$8,053,510 | 2822 | \$3,306,336 | 20,570 | \$24,319,699 | \$280,518 43 |

The Maine Companies in many cases issue no certificates and write in no definite sums; the above tables, therefore, are defective in this particular.

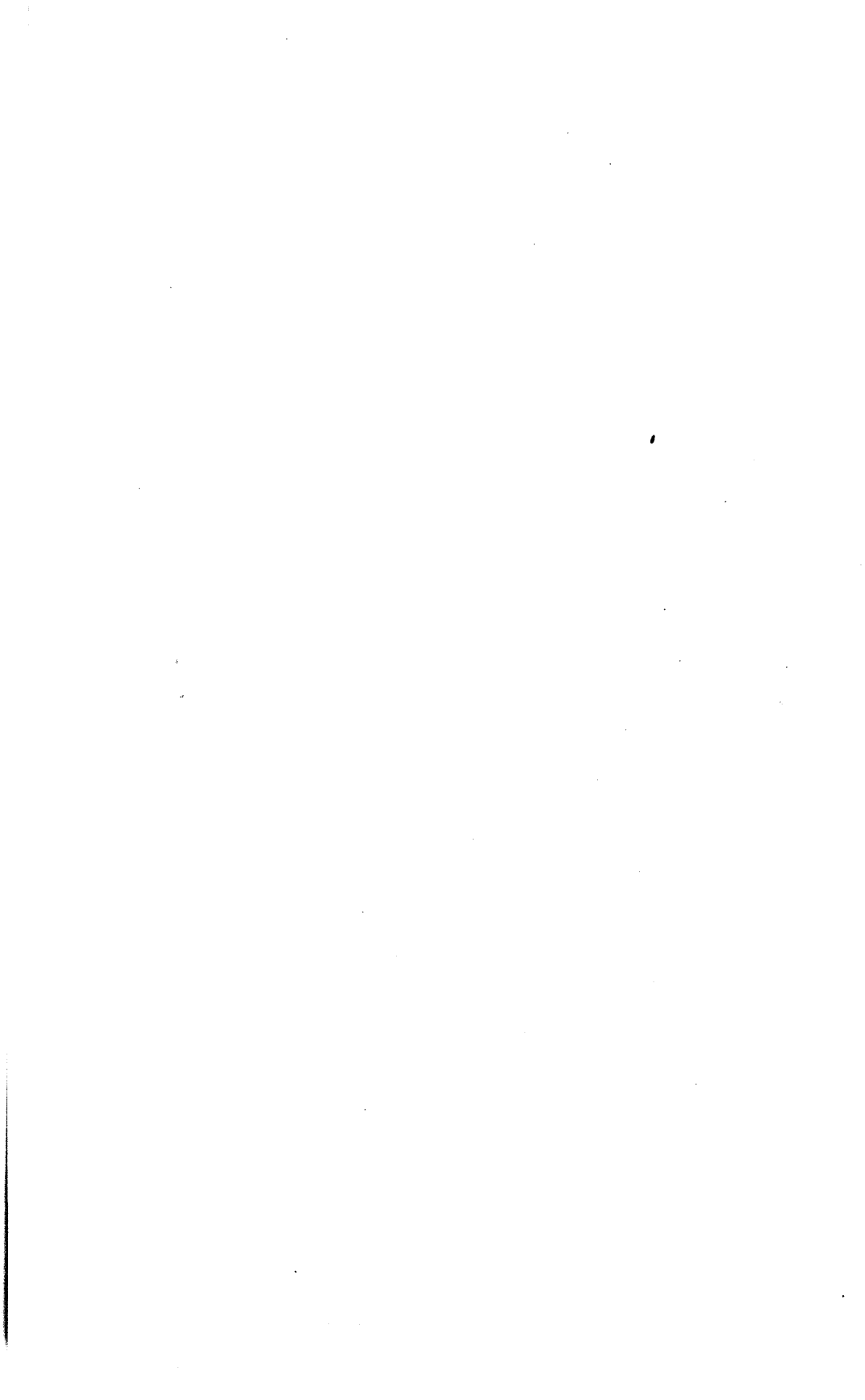
*Estimated.



MAINE LIFE INSURANCE COMPANY.

ABSTRACT COMPILED FROM THE ANNUAL STATEMENT OF THE
UNION MUTUAL LIFE INSURANCE COMPANY, SHOWING ITS
CONDITION ON THE 31st DAY OF DECEMBER, 1889.

(1)



UNION MUTUAL LIFE INSURANCE COMPANY,
 PORTLAND, MAINE.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1849

JOHN E DEWITT, *President.*

ARTHUR L BATES, *Secretary.*

I. ASSETS.

| | |
|---|----------------|
| Real estate owned by the company, unincumbered..... | \$1,143,220 02 |
| Loans on bond and mortgage (first liens)..... | 1 331,405 94 |
| Loans secured by collaterals..... | 295,842 97 |
| Premium notes and loans on policies now in force..... | 460,117 |
| Stocks and bonds owned by the company, market value..... | 2,539,725 00 |
| Cash in office of company and deposited in banks and trust companies... | 203,410 85 |
| Interest and rents due and accrued..... | 63,685 74 |
| Net amount deferred and outstanding premiums on policies in force December 31st, 1889..... | 118,783 93 |
| Other assets, viz: Forborne premiums, \$744.60; bills receivable, \$450.46; agents and other ledger balances (net) \$822.88; cash in transit December 31st, 1889 (since received) \$403.74..... | 2,421 68 |
| Total admitted assets..... | \$6,158,616 12 |

UNADMITTED ASSETS.

| | |
|--|------------|
| Agents' and other ledger balances (net)..... | \$822 88 |
| Bills receivable..... | 450 46 |
| Total unadmitted assets..... | \$1,273 34 |

ACCOUNT OF STOCKS, BONDS AND ALL OTHER SECURITIES (EXCEPT MORTGAGES) HY-POTHECATED TO THE UNION MUTUAL LIFE INSURANCE COMPANY, AS COLLATERAL SECURITY FOR CASH ACTUALLY LOANED BY THE COMPANY, WITH THE PAR AND MARKET VALUE OF THE SAME, AND THE AMOUNT LOANED THEREON DECEMBER 31st, 1889.

| Description. | Total Par Value. | Total Market Value. | Amount Loaned Thereon. |
|--|------------------|---------------------|------------------------|
| Maine Central R. R. Co. 7s..... | \$2,000 00 | \$2,680 00 | \$2,000 00 |
| Lewiston & Auburn Horse R. R. stock, 15 shares, | 1,500 00 | 1,025 00 | 288 38 |
| Central Wharf, Portland, Me. stock, 24 shares... | 24,000 00 | 21,600 00 | 12,000 00 |
| Portland Water Co., Portland, Me., 2d Mort.... | 3,000 00 | 3,030 00 | } 4,000 00 |
| Maine Central R. R. 7s..... | 1,000 00 | 1,340 00 | |
| Portland Water Co., Portland, Me. stock, 355 shares..... | 35,500 00 | 42,600 00 | 24,000 00 |
| Maine Central R. R. 7s..... | 3,500 00 | 4,690 00 | 3,500 00 |
| Pejepscot Water Co., Brunswick, Me..... | 5,000 00 | 5,000 00 | 4,500 00 |
| Portland Water Co., Portland, Me. stock, 80 shares..... | 8,000 00 | 9,600 00 | 5,000 00 |
| Portland & Rochester R. R. stock, 50 shares..... | 5,000 00 | 6,250 00 | 5,000 00 |
| Portland Trust Co., Portland, Me. stock, 41 shares..... | 4,100 00 | 4,920 00 | 4,100 00 |
| First Nat'l Bank, Wiscasset, Me. stock, 5 shares, | 500 00 | 610 00 | 515 00 |
| Flint & Pere Marquette R. R. stock, 70 shares.. | 7,000 00 | 6,440 00 | 5,000 00 |
| Maine Central R. R. Co. 7s..... | 2,000 00 | 2,320 00 | } 5,000 00 |
| Northern Pacific R. R. Land Grant 6s..... | 2,000 00 | 2,280 00 | |
| City of Portland, Maine 6s..... | 1,000 00 | 1,120 00 | } 700 00 |
| Leeds & Farmington R. R. 1st Mort. 6s..... | 1,000 00 | 1,080 00 | |
| Southern Kansas R. R. (G. D.) 1st Mort. 5s (Certificate)..... | 500 00 | 412 50 | 121 00 |
| Central Wharf, Portland, Me., stock, 9 shares... | 9,000 00 | 8,100 00 | 4,200 00 |
| Chicago & West Michigan R. R. 5s..... | 1,000 00 | 920 00 | } 1,853 00 |
| New York & New England R. R. 7s..... | 1,000 00 | 1,270 00 | |
| Southern Kansas R. R. (P. D.) 5s (Certificate).. | 5,300 00 | 3,975 00 | } 4,412 08 |
| City of Belfast, Me. 6s..... | 200 00 | 214 00 | |
| Certificate of Profits, No. 589 Atlan's Mut. Ins Co. | 390 00 | 390 00 | } 4,412 08 |
| “ “ “ 823 “ “ | 110 00 | 110 00 | |
| “ “ “ 1777 “ “ | 330 00 | 330 00 | |
| Maine Central R. R. 7s..... | 1,000 00 | 1,340 00 | } 4,950 00 |
| Portland Water Co., Portland, Me., 2d Mort.... | 4,000 00 | 4,040 00 | |
| Maine Central R. R. 7s..... | 1,000 00 | 1,116 00 | 1,000 00 |
| First Nat'l Bank, Houlton, Me. stock, 10 shares, | 1,000 00 | 1,250 00 | 800 00 |
| Chicago, Kansas & Western 5s (Certificate)..... | 1,000 00 | 770 00 | } 3,365 77 |
| Atchison, Topeka & Santa Fe 5s (Certificate).... | 1,000 00 | 990 00 | |
| New York & New Eng. R. R. preferred stock, 15 shares..... | 1,500 00 | 1,680 00 | } 5,100 74 |
| Chicago, St. Paul, Minneapolis & Omaha R. R. preferred stock, 10 shares..... | 1,000 00 | 1,145 00 | |
| Ohio & Mississippi R. R. Sp'g'd Div. 7s..... | 2,000 00 | 2,240 00 | } 5,100 74 |
| Chicago, St. Louis & Pittsburg R. R. 5s..... | 1,000 00 | 1,000 00 | |
| Mt. Vernon Water Co., Mt. Vernon, N. Y., 1st Mort..... | 1,000 00 | 1,000 00 | } 5,100 74 |
| Southern Kansas R. R. 5s (G. D.), (Certificate) | 700 00 | 577 50 | |
| Memphis & Charleston R. R. 6s..... | 1,000 00 | 1,040 00 | } 10,000 00 |
| Flint & Pere Marquette preferred stock, 10 shares, | 1,000 00 | 920 00 | |
| Camden & Rockland Water Co., Camden, Me., stock, 125 shares..... | 12,500 00 | 15,625 00 | 10,000 00 |
| Camden & Rockland Water Co., Camden, Me., stock, 63 shares..... | 6,300 00 | 7,875 00 | 5,000 00 |

| Description. | Total Par Value. | Total Market Value. | Amount Loaned Thereon. |
|--|------------------|---------------------|------------------------|
| American Bell Telephone Co. stock, 3 shares.... | \$ 300 00 | \$ 609 00 | } 5,000 00 |
| Old Colony R. R. Co. stock, 20 shares..... | 2,000 00 | 3,500 00 | |
| Grand Avenue R. R. Co., Kansas City, Mo., 1st Mort. 5s (Gold) | 2,000 00 | 1,970 00 | |
| Camden & Rockland Water Co., Camden, Me., stock, 100 shares | 10,000 00 | 12,500 00 | 10,000 00 |
| Auburn Aqueduct Co., Auburn, Me., stock, 45 shares..... | 4,500 00 | 5,625 00 | 3,800 00 |
| Corrigan Consol. St. Railway Co. 5s | 60,000 00 | 61,800 00 | } 75,000 00 |
| Chicago & Gt. Western R. R. Co. 5s | 27,000 00 | 27,540 00 | |
| Portage City Water Co., Portage, Wis. 6s..... | 500 00 | 495 00 | } 1,900 00 |
| City of Rockland, Me. 6s..... | 200 00 | 198 00 | |
| Rochester Water Co., Rochester, Minn. 6s | 500 00 | 495 00 | |
| Jeffersonville Water Co., Jeffersonville, Ind. 6s, Kankakee Water Co., Kankakee, Ill. 6s | 500 00 | 495 00 | } 5,000 00 |
| Atlantic & Pacific R. R. 4s | 7,000 00 | 5,180 00 | |
| Portland Water Co., Portland, Me., 25 shares stock | 2,500 00 | 3,000 00 | 2,000 00 |
| Wisconsin Central R. R. 1st Mort. 5s. | 6,000 00 | 5,820 00 | } 9,000 00 |
| Consol R. R. of Vermont 5s | 5,000 00 | 4,350 00 | |
| National Shoe & Leather Bank, Auburn, Me., 95 shares stock..... | 9,500 00 | 10,450 00 | 9,000 00 |
| Lime Rock R. R. Co., Rockland, Me., 5s | 25,000 00 | 25,000 00 | 22,000 00 |
| Flint & Pere Marquette R. R. stock, 270 shares, Utica Belt Line St. Railway 5s | 27,000 00 | 24,840 00 | } 25,000 00 |
| Chicago & West Michigan R. R. 53 | 6,000 00 | 6,000 00 | |
| Wisconsin Central R. R. 1st Mort 5s..... | 2,600 00 | 1,840 00 | 1,287 00 |
| St. Jo. & Grand Island R. R. 6s..... | 6,000 00 | 5,820 00 | } 10,000 00 |
| City of Portland, Me. 6s..... | 5,000 00 | 5,100 00 | |
| | 500 00 | 500 00 | 450 00 |
| | \$370,430 00 | \$388,537 00 | \$293,842 97 |

ACCOUNT OF STOCKS, BONDS, AND TREASURY NOTES OF THE UNITED STATES, AND OF THIS STATE, AND OF OTHER STATES; AND ALSO OF ALL OTHER STOCKS AND BONDS ABSOLUTELY OWNED BY THE UNION MUTUAL LIFE INSURANCE COMPANY, DECEMBER 31st, 1889

| | Description. | Total Par Value | Total Market Value. |
|--------|---|-----------------|---------------------|
| Bonds. | United States 6s, Currency, Jan. 1889.... | \$50,000 00 | \$63,500 00 |
| " | Trust Co Certif for Atchison, Topeka and Santa Fe R. R. 5s (Income) July, 1889, | 108,000 00 | 56,700 00 |
| " | Trust Co. Certif. for Atchison, Topeka and Santa Fe R. R. 4s, July, 1889 | 146,489 58 | 122,667 93 |
| " | Chicago and West Michigan R. R. 5s, Dec., 1921..... | 125,000 00 | 115,000 00 |
| " | Canadian Pacific Railway Land Grant 5s, Oct., 1931 | 80,000 00 | 87,200 00 |
| " | Chicago, Burlington and Northern R. R. 5s, Apr., 1926..... | 25,000 00 | 25,187 50 |
| " | Chicago, Burlington and Quincy R. R. 7s, Jan. 1896 | 22,500 00 | 25,396 88 |

| | Description. | Total Par Value. | Total Market Value. |
|--------|--|---------------------|------------------------|
| Bonds. | Current River R. R. 1st Mortgage 5s, (K. C F S and M) Oct., 1927..... | \$50,000 00 | \$50,000 00 |
| " | Dayton and Michigan R. R. 5s, Jan., 1911, | 25,000 00 | 26,812 50 |
| " | Denver and Rio Grande R. R. 4s, Jan., 1936 | 50,000 00 | 39,500 00 |
| " | Fremont, Elkhorn and Missouri Valley R. R. 6s (C. & N. W R. R.) Oct., 1933, | 25,000 00 | 30,750 00 |
| " | Flint and Pere Marquette R. R. 6s, Oct., 1920 | 50,000 00 | 60,750 00 |
| " | Grand Avenue Railway, Kansas City, Mo., 1st Mort. 5s Gold, July, 1908..... | 50,000 00 | 49,250 00 |
| " | Hannibal and St. Joseph R R 6s, Mar., 1911 | 50,000 00 | 60,000 00 |
| " | Kansas and Missouri R. R. 5s (K. City F. S & M. R. R.) Aug, 1922 | 10,000 00 | 10,000 00 |
| " | Kansas City, St. Jo. and Council Bluffs R. R. 7s, Jan., 1907..... | 27,000 00 | 32,670 00 |
| " | Kansas City Belt Railway 1st Mort., 6s, July, 1916..... | 50,000 00 | 58,000 00 |
| " | Kansas City Cable Railway 1st Mort., 5s, Apr., 1897 | 50,000 00 | 50,000 00 |
| " | Kansas City, Ft. Scott and Memphis R. R. Con. Mort. 6s, May, 1928 | 50,000 00 | 57,750 00 |
| " | Lincoln and North Western R. R. 7s (C. B. & Q R. R) Jan., 1910 | 45,000 00 | 56,925 00 |
| " | Lime Rock R. R., Rockland, Me. 5s (1st Mort.) Apr., 1908 | 25,000 00 | 25,000 00 |
| " | Marquette, Houghton and Ontonagon R. R. 6s, June, 1923 | 25,000 00 | 25,250 00 |
| " | Metropolitan Telephone and Telegraph Co. 5s, May, 1918 | 50,000 00 | 51,250 00 |
| " | Milwaukee and St. Paul R. R., C. & M. Division 7s, Jan. 1903 | 35,000 00 | 44,100 00 |
| " | New York and New England R. R. 6s, Jan., 1905 | 50,000 00 | 58,000 00 |
| " | Ohio and Mississippi R. R. Con. 7s, Jan., 1898 | 46,000 00 | 53,935 00 |
| " | Oregon Railway and Navigation Co. 5s, June, 1925 | 50,000 00 | 51,250 00 |
| " | Oxford and Clarksville R. R. 6s (1st Mort., Gold) Nov., 1937. | 25,000 00 | 25,625 00 |
| " | People's Street Railway Co. of Luzerne Co., Pa. 1st Mort, Aug., 1918 | 25,000 00 | 27,250 00 |
| " | People's St Railway and Electric Light and Power Co., St. Joseph, Mo. 6s, Apr., 1939 | 10,000 00 | 10,500 00 |
| " | People's St. Railway and Electric Light and Power Co. stock | 5,000 00 | 1,250 00 |
| " | Philadelphia and Reading R. R. Co., (Gen. Mort.) Jan., 1958 | 25,000 00 | 22,125 00 |
| Stock. | Portland, Saco and Portsmouth R. R., (142 shares) | 14,200 00 | 18,034 00 |
| Bonds. | Rome, Watertown and Ogdensburg R. R. 5s, July, 1922 | 25,000 00 | 27,375 00 |
| " | Rome, Watertown and Ogdensburg R. R. 7s, Dec., 1891 | 6,000 00 | 6,300 00 |
| " | Staten Island Rapid Transit R. R. 6s, Jan., 1913 | 10,000 00 | 11,200 00 |

| | Description. | Total Par Value. | Total Market Value. |
|--------|--|---------------------|------------------------|
| Bonds. | Union Pacific, Lincoln and Colorado 5s, (1st Mort) Apr., 1918..... | \$50,000 00 | \$50,750 00 |
| " | Utah and Northern Railway Co. 5s (Con) July, 1926..... | 25,000 00 | 25,000 00 |
| " | Wisconsin Valley R. R. 7s, Jan., 1909 ... | 4,000 00 | 4,920 00 |
| " | Americus, Georgia 6s, Apr., 1919..... | 10,000 00 | 10,900 00 |
| " | Berlin, New Hampshire 4s, Nov., 1891 ... | \$1,000 00 | |
| " | " " " " Nov., 1892 ... | 1,000 00 | |
| " | " " " " Nov., 1893 ... | 1,000 00 | |
| " | " " " " Nov., 1894 ... | 1,000 00 | |
| " | " " " " Nov., 1895 ... | 1,000 00 | |
| " | " " " " Nov., 1896 ... | 1,000 00 | |
| " | " " " " Nov., 1897 ... | 1,000 00 | |
| | | 7,000 00 | 6,895 00 |
| " | Bond County, Ill. 6s, Nov., 1895..... | 10,000 00 | 10,500 00 |
| " | City Water Co, Chattanooga, Tenn., 6s, Dec, 1908..... | 30,000 00 | 29,400 00 |
| " | Chicago Gas Light and Coke Co. 5s, July, 1937..... | 25,000 00 | 23,312 50 |
| " | Delaware City, O., 6s, Nov. 1901..... | 5,000 00 | 5,637 50 |
| " | Elk County, Kansas 5s, May, 1892..... | 3,000 00 | |
| " | " " " " May, 1893..... | 3,000 00 | |
| " | " " " " May, 1894..... | 3,000 00 | |
| " | " " " " May, 1895..... | 3,000 00 | |
| " | " " " " May, 1896..... | 3,000 00 | |
| | | 15,000 00 | 15,300 00 |
| " | Highland Co., Ohio 6s, Sept, 1890..... | 1,000 00 | |
| " | " " " " Mar., 1891..... | 1,000 00 | |
| " | " " " " Sept., 1891..... | 1,000 00 | |
| " | " " " " Mar., 1892..... | 1,000 00 | |
| " | " " " " Sept., 1892..... | 1,000 00 | |
| " | " " " " Mar., 1893..... | 1,000 00 | |
| " | " " " " Sept., 1893..... | 1,000 00 | |
| " | " " " " Mar., 1894..... | 1,000 00 | |
| " | " " " " Sept., 1894..... | 2,000 00 | |
| " | " " " " Sept., 1895..... | 1,000 00 | |
| " | " " " " Mar., 1896..... | 1,000 00 | |
| " | " " " " Sept., 1896..... | 1,000 00 | |
| " | " " " " Mar., 1897..... | 1,000 00 | |
| " | " " " " Sept., 1897..... | 1,000 00 | |
| " | " " " " Mar., 1898..... | 1,000 00 | |
| " | " " " " Sept., 1898..... | 1,000 00 | |
| " | " " " " Mar., 1899..... | 1,000 00 | |
| " | " " " " Sept., 1899..... | 1,000 00 | |
| " | " " " " Mar., 1900..... | 1,000 00 | |
| | | 20,000 00 | 21,450 00 |
| " | Jeffersonville Co., Ala. 6s, Nov., 1919 ... | 25,000 00 | 28,750 00 |
| " | Louisville, Ky 4s, July 1923..... | 25,000 00 | 25,625 00 |
| " | Manitowoc, Wis., Water 6s, Feb., 1907 ... | 25,000 00 | 24,437 50 |
| " | Minneapolis, Minn. 4½s, Apr., 1912..... | 10,000 00 | 10,560 00 |

| | Description. | Total Par Value. | Total Market Value. |
|---------|---|---------------------|------------------------|
| Bonds. | Miami County, Ohio 6s, Jan., 1890..... | \$4,000 00 | |
| " | " " " July, 1890..... | 2,000 00 | |
| " | " " " Jan., 1891..... | 4,000 00 | |
| " | " " " Jan., 1892..... | 2,000 00 | |
| " | " " " July, 1892..... | 2,000 00 | |
| " | " " " Jan., 1893..... | 2,000 00 | |
| " | " " " Jan., 1894..... | 2,000 00 | |
| " | " " " Jan., 1895..... | 2,000 00 | |
| " | " " " Jan., 1896..... | 2,000 00 | |
| " | " " " Jan., 1897..... | 2,000 00 | |
| " | " " " Jan., 1898..... | 2,000 00 | |
| " | " " " Jan., 1902..... | 3,000 00 | |
| " | " " " July, 1902..... | 3,000 00 | |
| " | " " " Jan., 1903..... | 3,000 00 | |
| " | " " " July, 1904..... | 3,000 00 | |
| " | " " " Jan., 1905..... | 3,000 00 | |
| | | \$41,000 00 | \$44,485 00 |
| " | Omaha City, Neb. 5s, July, 1906..... | 25,000 00 | 26,937 50 |
| " | Pueblo City, Colorado 6s (public building) June, 1902..... | 15,000 00 | 17,100 00 |
| " | Pueblo Colorado Water 6s, Apr., 1904..... | 25,000 00 | 28,875 00 |
| " | Richmond, Va. 8s, July, 1908..... | 10,000 00 | 14,100 00 |
| " | Sheldon, Vt. 4½s, Oct., 1890..... | 2,000 00 | 2,000 00 |
| " | Terre Haute, Ind. 5½s, Jan., 1905..... | 10,000 00 | 10,200 00 |
| " | Vigo County, Indiana 5s, June, 1896..... | 5,000 00 | |
| " | " " " June, 1898..... | 5,000 00 | |
| " | " " " June, 1899..... | 5,000 00 | |
| " | " " " June, 1901..... | 3,000 00 | |
| " | " " " June, 1902..... | 1,000 00 | |
| " | " " " June, 1903..... | 2,000 00 | |
| " | " " " June, 1904..... | 2,000 00 | |
| " | " " " June, 1905..... | 2,000 00 | |
| | | 25,000 00 | 26,000 00 |
| " | Wakefield, Mass. Water Co. 5s, Feb., 1906, | 25,000 00 | 24,375 00 |
| Stocks. | *Biddeford Nat'l Bank, Biddeford, Me... | 2,000 00 | 2,900 00 |
| " | *Canal National Bank, Portland, Me..... | 20,000 00 | 29,400 00 |
| " | *Casco National Bank, Portland, Me..... | 20,000 00 | 25,800 00 |
| " | *Cumberland Nat'l Bank, Portland, Me... | 4,120 00 | 4,532 00 |
| " | *First National Bank, Auburn, Me..... | 2,000 00 | 2,960 00 |
| " | *First National Bank, Wiscasset, Me..... | 1,000 00 | 1,220 00 |
| " | *First National Bank, Lewiston, Me..... | 10,000 00 | 16,500 00 |
| " | *First National Bank, Bangor, Me..... | 1,200 00 | 1,800 00 |
| " | *First National Bank, Biddeford, Me..... | 3,800 00 | 6,460 00 |
| " | *First National Bank, Portland, Me..... | 6,200 00 | 6,200 00 |
| " | *Flour City National Bank, Minneapolis, Minn..... | 5,000 00 | 5,650 00 |
| " | Importers and Traders National Bank, New York City..... | 5,000 00 | 28,000 00 |
| " | *International Loan & Trust Co., Kansas City, Mo..... | 20,000 00 | 21,400 00 |
| " | *Knickerbocker Trust Co., New York City, | 4,000 00 | 6,200 00 |
| " | *Lime Rock Nat'l Bank, Rockland, Me.... | 4,200 00 | 4,500 00 |
| " | *Manufacturers National Bank, Lewiston, Me..... | 5,000 00 | 6,500 00 |
| " | *Merchants National Bank, Portland, Me., | 1,425 00 | 2,318 00 |
| " | National Bank, Kansas City, Mo..... | 5,000 00 | 8,650 00 |
| " | *National Traders Bank, Portland, Me.... | 2,100 00 | 2,646 00 |
| " | *North National Bank, Rockland, Me.... | 10,000 00 | 15,000 00 |

*Valued by Hon. Fred E. Richards, formerly Bank Examiner of Maine.

| | Description. | Total Par Value. | Total Market Value. |
|---------|---|-----------------------|------------------------|
| Stocks. | *Northern National Bank, Hallowell, Me., | \$10,000 00 | \$14,000 00 |
| " | *Norway National Bank, Norway, Me . . . | 1,000 00 | 1,230 00 |
| " | *People's National Bank, Waterville, Me., | 3,000 00 | 4,080 00 |
| " | Portland National Bank, Portland, Me. . . | 20,000 00 | 20,400 00 |
| " | *Richmond National Bank, Richmond, Me., | 700 00 | 826 00 |
| " | *Rockland National Bank, Rockland, Me., | 5,000 00 | 8,250 00 |
| " | *Schuster Hax Nat'l Bank, St. Jo., Mo. . . . | 5,000 00 | 5,900 00 |
| " | *Sioux Falls National Bank, Sioux Falls, Dakota | 2,000 00 | 2,300 00 |
| " | *Ticonic National Bank, Waterville, Me., | 3,500 00 | 4,760 00 |
| | | <u>\$2,161,434 58</u> | <u>\$2,284,335 81</u> |
| | Province of Ontario Annuities, 1889 to 1925, \$7,000, payable semi-annually until 1925, present value | | <u>255,389 54</u> |
| | | | <u>\$2,539,725 35</u> |

*Valued by Hon. Fred E. Richards, formerly Bank Examiner of Maine.

II. LIABILITIES.

| | |
|--|--------------|
| Claims for death losses due and unpaid | \$ 385 26 |
| Claims for matured endowments due and unpaid | 5,792 12 |
| Claims for death losses and matured endowments in process of adjustment or adjusted and not due | 33,864 33 |
| Claims for death losses and other policy claims resisted | 2,500 00 |
| Notices of death on which no proofs have been received | 8,976 61 |
| | <hr/> |
| Total policy claims | \$51,518 32 |
| Net present value of all outstanding policies in force Dec. 31st, 1889, estimated according to the Actuaries' Table of Mortality, with 4 per cent interest | 5,763,656 00 |
| Deduct for re-insurance in other companies | 4,002 00 |
| | <hr/> |
| Net re-insurance reserve | 5,759,654 00 |
| Premium obligations in excess of the net value of their policies | 208 00 |
| Unpaid dividends of surplus or other profits due policy-holders | 3,717 37 |
| Premiums paid in advance (net) and surrender values | 1,182 01 |
| Other liabilities of the company, viz: contingent reserve, \$208; con- tingent liability, \$25,000 | 25,208 00 |
| | <hr/> |
| Liabilities as to policy-holders | 5,841,487 70 |
| Surplus as regards policy-holders | 317,128 42 |
| | <hr/> |
| Total liabilities | 6,158,616 12 |

III. INCOME DURING THE YEAR.

| | |
|--|----------------|
| Cash received for premiums | } \$724,241 40 |
| Premium notes, loans or liens taken for premiums | |
| Cash received for annuities | 1,500 00 |
| | <hr/> |
| | 725,741 40 |
| Less re-insurance | 1,624 55 |
| | <hr/> |
| Total premium income | \$724,116 85 |
| Received for interest and dividends | 242,353 46 |
| Received for rents | 17,450 79 |
| Other income, viz: profit and loss | 17,193 90 |
| | <hr/> |
| Total income | 1,001,115 00 |

IV. EXPENDITURES DURING THE YEAR.

| | | |
|--|---|---------------------|
| Cash paid for death losses and policy claims..... | } | \$484,781 92 |
| Premium notes, loans or liens used in payment of same, } | | |
| Cash paid to annuitants | | 233 27 |
| Cash paid for surrendered policies | | 10,851 76 |
| Premium notes, loans or liens used in payment of same and voided by lapse..... | | 22,487 95 |
| Cash paid for dividends to policy-holders..... | | 19,490 78 |
| Cash surrendered value, including reconverted additions, applied in payment of premiums..... | | 6,134 03 |
| Premium notes, loans or liens used in payment of same.... | | 5,365 00 |
| Total paid to policy-holders | | \$549,844 71 |
| Paid for commissions to agents..... | | 52,583 66 |
| Paid for salaries and other compensation of officers and employes..... | | 45,880 41 |
| Paid for taxes..... | | 14,913 76 |
| Paid for rent..... | | 9,770 54 |
| Paid for commuting commissions..... | | 20,912 75 |
| Other expenditures, viz: general expenses | | 149,356 25 |
| Total expenditures | | \$843,262 08 |

V. PREMIUM NOTE ACCOUNT.

| | |
|--|---------------------|
| Premium notes, loans or liens at beginning of the year.... | \$487,445 00 |
| Received during the year..... | 22,208 95 |
| Total..... | \$509,653 95 |
| <i>Deductions during the year as follows:</i> | |
| Notes and other obligations used as above stated | 57,154 95 |
| Transferred | 96 00 |
| Redeemed by maker in cash | 2,144 00 |
| Total..... | 59,394 95 |
| Balance note assets at end of the year .. | \$450,259 00 |

VI. EXHIBIT OF POLICIES.

The following is a correct statement of the number and amount of policies, including additions, in force at the end of the previous year, and of the policies issued, revived, or increased, and of those which have ceased to be in force during the year, and of those in force at end of year.

| Classification. | Whole Life Policies | | Endowment Policies. | | All Other Policies. | | Revisory Additions. | Total Numbers and Amount. | |
|--|---------------------|-------------|---------------------|-----------------|---------------------|----------------|---------------------|---------------------------|-----------------|
| | Number | Amount. | Number | Amount | Number. | Amount. | Amount. | Number | Amount. |
| Policies and additions in force at end of previous year | 4,977 | \$8,913,688 | 7,797 | \$13,740,762 00 | 1,954 | \$3,516,854 00 | \$224,296 46 | 14,728 | \$26,395,600 46 |
| New policies issued | 6 | 5,928 | 2,157 | 4,537,380 00 | - | - | - | 2,163 | 4,543,308 00 |
| Old policies revived | 4 | 10,300 | 33 | 67,072 00 | - | - | 2,244 66 | 37 | 79,616 66 |
| Old policies increased | - | - | - | - | - | 8,767 90 | - | - | 8,767 90 |
| Old policies transferred | - | - | 4 | 21,500 00 | - | 10,588 18 | - | 4 | 32,088 18 |
| Additions by dividends | - | - | - | - | - | - | 17,563 82 | - | 17,563 82 |
| Mortuary additions to policies | - | - | - | - | - | 198,441 83 | - | - | 198,441 83 |
| Add policies transferred to Maine Mo. & Mass. N. F. Law Extensions | 4,987 | \$8,929,916 | 9,991 | \$18,366,714 00 | 1,954 | \$3,734,651 91 | \$244,104 94 | 16,932 | \$31,275,386 85 |
| | - | - | - | - | 374 | 723,320 00 | - | 374 | 723,320 00 |
| | 4,987 | \$8,929,916 | 9,991 | \$18,366,714 00 | 2,328 | \$4,457,971 91 | \$244,104 94 | 17,306 | \$31,998,706 85 |
| <i>Deduct policies ceased to be in force:</i> | | | | | | | | | |
| By death | 124 | 263,442 | 49 | 67,081 00 | 13 | 20,000 00 | 3,263 31 | 186 | 353,786 31 |
| By maturity and discount | - | - | 136 | 123,204 81 | - | - | 1,031 35 | 136 | 124,236 16 |
| By expiry (term) | - | - | - | - | 293 | 604,750 00 | - | 293 | 604,750 00 |
| By surrender | 39 | 132,695 | 8 | 9,041 00 | 1 | 3,000 00 | 12,946 81 | 48 | 157,682 81 |
| By lapse | 7 | 15,000 | 872 | 1,609,650 00 | - | - | - | 879 | 1,624,650 00 |

| | | | | | | | | | |
|---|------------|------------------|--------------|-----------------------|------------|---------------------|--------------------|--------------|-----------------------|
| By re-conversion | - | - | - | - | - | - | 492 61 | - | 492 61 |
| By transfer | 4 | 21,500 | - | - | - | - | 10,588 18 | 4 | 32,088 18 |
| By decrease | - | 1,500 | - | 58,245 19 | - | - | - | - | 59,745 19 |
| Not taken | - | - | 513 | 1,113,350 00 | - | - | - | 513 | 1,113,350 00 |
| Total terminated | 174 | \$434,137 | 1,578 | \$2,980,572 00 | 307 | \$627,750 00 | \$23,322 26 | 2,059 | \$4,070,781 26 |
| By policies transferred to Maine, Mo & Mass. N. F. Law Exten- sions | 49 | 94,700 | 325 | 628,620 00 | - | - | - | 374 | 723,320 00 |
| Net numbers and amounts in force at the end of the year | 223 | \$528,837 | 1,903 | \$3,609,192 00 | 307 | \$627,750 00 | \$23,322 26 | 2,433 | \$4,794,101 26 |
| | 4,764 | 8,401,079 | 8,088 | 14,757,522 00 | 2,021 | 3,830,221 91 | 215,782 68 | 14,873 | 27,204,605 59 |
| Policies re-insured | 4 | \$16,778 | - | - | 14 | \$70,000 00 | - | 18 | \$86,778 00 |

Four Annuity Policies of \$392.15 annually, in force Dec. 31, 1889.

BUSINESS IN MAINE.

| | |
|--|----------------|
| Policies in force December 31st, 1888; number, 756; amount insured.... | \$1,033,852 84 |
| Policies issued during the year: number, 526; amount insured..... | 342,309 72 |
| Premiums received during the year..... | 34,198 84 |
| Losses and claims incurred during the year..... | 17,282 58 |
| Losses and claims paid during the year..... | 17,081 24 |

LIFE INSURANCE COMPANIES OF OTHER STATES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF LIFE
INSURANCE COMPANIES OF OTHER STATES AUTHORIZED TO
DO BUSINESS IN THE STATE OF MAINE, SHOWING THEIR
CONDITION ON THE 31ST DAY OF DECEMBER, 1889.

ÆTNA LIFE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1820. COMMENCED BUSINESS IN 1850.

MORGAN G. BULKELEY, *President.*

J. L. ENGLISH, *Secretary.*

Capital Paid Up in Cash, \$1,250,000.

I. ASSETS.

| | |
|---|------------------------|
| Real estate owned by the company, unincumbered | \$614,341 36 |
| Loans on bond and mortgage (first liens)..... | 16,044,316 78 |
| Loans secured by collaterals | 871,008 93 |
| Premium notes and loans on policies now in force..... | 1,230,578 24 |
| Stocks and bonds owned by the company, market value | 11,165,837 18 |
| Cash in office of company and deposited in banks and trust companies, | 4,048,015 71 |
| Interest and rents due and accrued | 509,074 48 |
| Net amount deferred and outstanding premiums on policies in force | |
| December 31st, 1889..... | 257,957 06 |
| Other assets, viz: bills receivable | 200 00 |
| Total admitted assets | \$34,741,329 74 |

UNADMITTED ASSETS.

| | |
|--------------------------------------|---------------|
| Loans on personal security..... | \$200 00 |
| Total unadmitted assets | 200 00 |

II. LIABILITIES.

| | |
|--|---------------------|
| Claims for death losses due and unpaid | \$20,014 00 |
| Claims for matured endowments due and unpaid | 63,240 00 |
| Claims for death losses and matured endowments in process | |
| of adjustment or adjusted and not due | 101,395 00 |
| Claims for death losses and other policy claims resisted.. | 26,500 00 |
| Total policy claims | \$211,149 00 |

| | |
|--|-----------------|
| Net present value of all outstanding policies in force December 31st, 1889, computed by the Connecticut Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest.. | \$28,442,973 00 |
| Net re-insurance reserve..... | 28,393,076 00 |
| Unpaid dividends of surplus or other profits due policy-holders..... | 176,008 28 |
| Premiums paid in advance and surrender values..... | 4,679 48 |
| Liabilities as to policy-holders..... | 28,784,912 76 |
| Surplus as regards policy-holders..... | 5,956,216 98 |
| Total liabilities..... | \$34,741,129 74 |

III. INCOME DURING THE YEAR.

| | |
|---|----------------|
| Cash received for premiums..... | \$3,651,798 29 |
| Premium notes, loans or liens taken for premiums..... | 86,994 60 |
| Total premium income..... | \$3,738,792 89 |
| Received for interest and dividends..... | 1,747,019 21 |
| Received for rents..... | 11,825 43 |
| Other income, viz: discount on claims paid in advance, \$13,104.42; profit on bonds or stocks actually sold, \$6,117.09..... | 19,221 51 |
| Total income..... | \$5,516,769 04 |

IV. EXPENDITURES DURING THE YEAR.

| | |
|---|----------------|
| Cash paid for death losses and policy claims .. | \$2,606,329 64 |
| Premium notes, loans or liens used in payment of same .. | 80,572 30 |
| Cash paid for surrendered policies..... | 316,892 65 |
| Premium notes, loans or liens used in payment of same and voided by lapse..... | 25,226 02 |
| Cash paid for dividends to policy-holders..... | 531,469 41 |
| Premium notes, loans or liens used in payment of same.. | 80,950 81 |
| Total paid to policy-holders..... | \$3,641,440 83 |
| Paid for dividends to stockholders..... | 125,000 00 |
| Paid for commissions to agents..... | 494,995 05 |
| Paid for salaries and other compensation of officers and employes.... | 136,237 04 |
| Paid for taxes..... | 97,248 78 |
| Paid for rent..... | 20,775 72 |
| Other expenditures, viz: general expenses..... | 85,335 28 |
| Total expenditures..... | \$4,601,032 70 |

V. PREMIUM NOTE ACCOUNT.

| | | |
|--|----------------|----------------|
| Premium notes, loans or liens at beginning of the year.. | \$1,339,788 47 | |
| Received during the year..... | 86,994 60 | |
| Total..... | | \$1,426,783 07 |
| <i>Deductions during the year as follows:</i> | | |
| Notes and other obligations used as above stated..... | \$186,749 13 | |
| Redeemed by maker in cash..... | 9,455 70 | |
| Total..... | | 196,204 83 |
| Balance note assets at end of the year..... | | \$1,230,578 24 |

VI. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|------------------|
| Policies in force December 31st, 1888..... | 67,747 | \$102,904,303 44 |
| Policies issued during the year..... | 9,873 | 20,190,098 00 |
| Old policies revived during the year..... | } 93 | 209,591 50 |
| Old policies increased during the year..... | | |
| Totals..... | 77,715 | 123,303,992 94 |
| Deduct policies ceased to be in force..... | 6,730 | 12,634,274 00 |
| Net policies in force December 31st, 1889..... | 70,985 | \$110,669,718 94 |
| <i>Policies which have ceased to be in force during the year,</i> <i>with the mode of their termination:</i> | | |
| By expiry..... | 295 | \$ 617,211 00 |
| Terminated by death or maturity..... | 1,961 | 2,668,412 00 |
| By surrender..... | 957 | 1,501,189 00 |
| By lapse..... | 1,849 | 4,283,396 00 |
| By change and decrease..... | 43 | 106,785 00 |
| Not taken..... | 1,625 | 3,457,281 00 |
| Totals..... | 6,730 | \$12,634,274 00 |

BUSINESS IN MAINE.

| | |
|--|----------------|
| Policies in force December 31st, 1888: number, 1,547; amount insured.. | \$1,802,477 00 |
| Policies issued during the year: number, 166; amount insured..... | 206,966 00 |
| Premiums received during the year..... | 71,109 50 |
| Losses and claims incurred during the year..... | 88,004 00 |
| Losses and claims paid during the year..... | 87,017 77 |

COMMERCIAL UNION LIFE INSURANCE
COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1888. COMMENCED BUSINESS IN 1889.

JOHN I. HOLLY, *President.*

CHAS. H. BOGERT, JR., *Secretary.*

Capital Paid Up in Cash, \$150,000.

I. ASSETS.

| | |
|--|--------------|
| Loans on bonds and mortgage (first liens)..... | \$100,000 00 |
| Cash in office of company and deposited in banks and trust companies... | 15,688 38 |
| Interest and rents due and accrued..... | 726 68 |
| Net amount deferred and outstanding premiums on policies in force December 31st, 1889..... | 17,844 26 |
| Other assets, viz: bills payable, \$66.15; agents' balance, \$398.87 | 465 02 |
| Cash advanced to agents, \$9,788 33; furniture, &c., \$3,595.39..... | 13,383 72 |
| Total admitted assets | \$148,108 06 |

UNADMITTED ASSETS.

| | |
|--|-------------|
| Cash advanced to officers or agents..... | \$9,788 33 |
| Agents' balances..... | 398 87 |
| Bills receivable..... | 66 15 |
| Other items, viz: furniture..... | 3,595 39 |
| Total unadmitted assets | \$13,848 74 |

II. LIABILITIES.

| | |
|--|--------------|
| Net present value of all outstanding policies in force December 31st, 1889, computed by the New York Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest..... | \$15,342 00 |
| Liabilities as to policy-holders..... | 15,342 00 |
| Surplus as regards policy-holders..... | 132,766 06 |
| Total liabilities..... | \$148,108 06 |

III. INCOME DURING THE YEAR.

| | | |
|--|-------------|--------------|
| Cash received for premiums | \$17,218 81 | |
| Total premium income | | \$17,218 81 |
| Received for interest and dividends..... | | 2,699 14 |
| Other income, viz: capital stock paid in | | 150,000 00 |
| Total income | | \$169,917 95 |

IV EXPENDITURES DURING THE YEAR.

| | |
|--|-------------|
| Paid for commissions to agents | \$9,352 49 |
| Paid for salaries and other compensation of officers and employes..... | 8,332 80 |
| Paid for taxes | 1,155 81 |
| Paid for rent..... | 6,863 88 |
| Other expenditures, viz: general expenses, advanced to agents, \$9,788.33; furniture, &c., \$3,595.39; miscellaneous expenses, \$14,675 85..... | 28,059 57 |
| Total expenditures..... | \$53,764 55 |

V. EXHIBIT OF POLICIES.

| | <i>Number</i> | <i>Amount.</i> |
|--|---------------|----------------|
| Policies issued during year | 464 | \$1,829,500 00 |
| Totals..... | 464 | 1,829,500 00 |
| Deduct policies ceased to be in force | 109 | 5,490,060 00 |
| Net policies in force December 31st, 1889..... | 355 | \$1,280,500 00 |

Policies which have ceased to be in force during the year, with the mode of their termination:

| | | |
|-----------------|-----|--------------|
| By lapse | 74 | \$344,000 00 |
| Not taken | 35 | 205,000 00 |
| Totals | 109 | \$549,000 00 |

BUSINESS IN MAINE.

| | |
|---|------------|
| Policies issued during the year, number 1, amount insured | \$1,000 00 |
|---|------------|

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1846. COMMENCED BUSINESS IN 1846.

JACOB L. GREENE, *President*.

EDWARD M. BUNCE, *Secretary*.

1. ASSETS.

| | |
|---|-----------------|
| Real estate owned by the company, unincumbered..... | \$8,556,207 08 |
| Loans on bond and mortgage (first liens,)..... | 32,890,542 44 |
| Loans secured by collaterals..... | 64,132 50 |
| Premium notes and loans on policies now in force..... | 1,813,180 76 |
| Stocks and bonds owned by the company, market value..... | 12,054,546 75 |
| Cash deposited in banks and trust companies..... | 1,398,565 13 |
| Interest and rents due and accrued..... | 965,678 66 |
| Net amount deferred and outstanding premiums on policies in force Dec. 31st, 1889..... | 119,512 70 |
| Other assets, viz: bills receivable and agents' balances..... | 12,605 69 |
| Total admitted assets..... | \$57,874,971 71 |

UNADMITTED ASSETS.

| | |
|--|-------------|
| Bills receivable and agents' balances..... | \$12,605 69 |
|--|-------------|

II. LIABILITIES.

| | |
|---|-----------------|
| Claims for death losses due and unpaid..... | \$30,587 25 |
| Claims for matured endowments due and unpaid..... | 10,335 00 |
| Claims for death losses and matured endowments in process of adjustment or adjusted and not due..... | 44,407 00 |
| Claims for death losses and other policy claims resisted.... | 36,846 00 |
| Total policy claims..... | \$122,175 25 |
| Net present value of all outstanding policies in force December 31st, 1889, computed by the Connecticut Mutual Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent inter- est, and 3 per cent since April 1, 1882..... | 51,932,780 00 |
| Unpaid dividends of surplus or other profits due policy-holders..... | 255,362 78 |
| Premiums paid in advance and surrender values..... | 49,959 07 |
| Other liabilities of the company, viz: reserve on lapsed policies and death claims of 1889 presented in 1890..... | 434,518 00 |
| Liabilities as to policy-holders..... | 52,794,795 10 |
| Surplus as regards policy-holders..... | 5,080,176 61 |
| Total liabilities..... | \$57,874,971 71 |

III. INCOME DURING THE YEAR.

| | |
|---|-----------------------|
| Cash received for premiums..... | \$4,418,336 47 |
| Received for interest, dividends, and rents | 3,065,405 44 |
| Other income, viz: profit and loss..... | 217,479 36 |
| Total income | \$7,701,221 27 |

IV. EXPENDITURES DURING THE YEAR.

| | |
|---|-----------------------|
| Cash paid for death losses and policy claims..... | \$4,119,959 36 |
| Premium notes, loans on liens used in payment of same ... | 59,132 97 |
| Cash paid for surrendered policies..... | 464,113 64 |
| Premium notes, loans or liens used in payment of same and voided by lapse..... | 30,277 43 |
| Cash paid for dividends to policy-holders..... | 1,128,541 07 |
| Premium notes, loans or liens used in payment of same.... | 37,288 84 |
| Total paid to policy-holders..... | \$5,839,313 31 |
| Paid for salaries commissions to agents..... | 272,871 60 |
| Paid for salaries and other compensation of officers and employes..... | 122,697 15 |
| Paid for taxes..... | 308,281 67 |
| Paid for rent..... | 4,496 67 |
| Paid for commuting commissions..... | 368,739 56 |
| Total expenditures..... | \$6,916,399 96 |

V. PREMIUM NOTE ACCOUNT.

| | |
|--|-----------------------|
| Premium notes, loans or liens at beginning of the year.... | \$1,953,501 18 |
| Received during the year..... | 1,293 00 |
| Total | \$1,954,794 18 |
| <i>Deductions during the year as follows:</i> | |
| Notes and other obligations used as above stated..... | 127,992 24 |
| Redeemed by maker in cash..... | 13,621 18 |
| Total..... | 141,613 42 |
| Balance note assets at end of the year..... | \$1,813,180 76 |

VI. EXHIBIT OF POLICIES.

| | Number. | Amount. |
|---|---------------|-------------------------|
| Policies in force December 31st, 1888..... | 63,660 | \$151,361,913 00 |
| Policies issued during year..... | 3,291 | 8,745,108 00 |
| Old policies revived during the year..... | 165 | 500,096 00 |
| Old policies transferred during the year..... | 2 | 11,000 00 |
| Totals..... | 67,118 | 160,618,117 00 |
| Deduct policies ceased to be in force..... | 3,288 | 8,878,623 00 |
| Net policies in force December 31st, 1889..... | 63,830 | \$151,739,494 00 |

Policies which have ceased to be in force during the year, with the mode of their termination:

| | <i>Number.</i> | <i>Amount.</i> |
|-----------------------------|----------------|-----------------------|
| Terminated by death..... | 1,319 | \$3,302,904 00 |
| Terminated by maturity..... | 377 | 625,219 00 |
| By surrender..... | 580 | 1,480,610 00 |
| By lapse..... | 788 | 2,046,500 00 |
| By change and decrease..... | - | 764,890 00 |
| By transfer..... | 2 | 11,000 00 |
| Not taken..... | 222 | 637,500 00 |
| Totals..... | 3,288 | \$8,868,623 00 |

BUSINESS IN MAINE.

| | |
|---|----------------|
| Policies in force December 31st, 1888: number 1,789; amount insured.. | \$2,792,199 00 |
| Policies issued during the year: number, 174; amount insured..... | 321,088 00 |
| Premiums received during the year..... | 90,071 53 |
| Losses and claims incurred during the year..... | 65,565 00 |
| Losses and claims paid during the year..... | 89,523 00 |

EQUITABLE LIFE ASSURANCE SOCIETY OF THE
UNITED STATES.

NEW YORK, N. Y.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

HENRY B. HYDE, *President*.

WILLIAM ALEXANDER, *Secretary*.

Capital Paid Up in Cash, \$100,000.

I. ASSETS.

| | |
|---|-------------------------|
| Real estate owned by the company, unincumbered, including purchases under foreclosure..... | \$24,653,296 39 |
| Loans on bond and mortgage (first liens)..... | 23,637,873 52 |
| Loans secured by collaterals..... | 2,705,000 00 |
| Stocks and bonds owned by the company, market value..... | 40,016,286 00 |
| Cash in office of company and deposited in banks and trust companies, | 11,719,078 77 |
| Interest and rents due and accrued..... | 829,895 26 |
| Net amount deferred and outstanding premiums on policies in force December 31st, 1889..... | 1,799,930 40 |
| Total admitted assets..... | \$105,361,360 34 |

UNADMITTED ASSETS.

| | |
|-------------------------------------|-----------------------|
| Commuted commissions..... | \$567,800 04 |
| Agents' balances..... | 771,166 14 |
| Total unadmitted assets..... | \$1,338,966 18 |

II. LIABILITIES.

| | |
|---|-------------------------|
| Total policy claims..... | \$308,071 92 |
| Net present value of all outstanding policies in force December 31st, 1889, computed by the New York Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest (soci- ety's own valuation)..... | 83,796,993 00 |
| Unpaid dividends of surplus or other profits due policy-holders..... | 97,753 00 |
| Other liabilities of the company, viz: under clause promising paid-up insurance on lapsed policies..... | 126,417 00 |
| Liabilities as to policy-holders..... | 84,329,234 92 |
| Surplus as regards policy-holders..... | 21,032,125 42 |
| Total liabilities..... | \$105,361,360 34 |

III. INCOME DURING THE YEAR.

| | |
|--|------------------------|
| Cash received for premiums..... | \$24,794,873 16 |
| Cash received for annuities..... | 563,411 25 |
| | <u>25,358,284 41</u> |
| Less re-insurance..... | 761 66 |
| Total premium income..... | \$25,357,522 75 |
| Received for interest and dividends..... | 4,231,270 44 |
| Received for rents..... | 804,495 09 |
| Total income..... | <u>\$30,393,288 28</u> |

IV. EXPENDITURES DURING THE YEAR.

| | |
|---|------------------------|
| Cash paid for death losses and policy claims and endowments..... | \$7,878,499 53 |
| Cash paid to annuitants..... | 208,880 22 |
| Cash paid for surrendered policies..... | 2,273,084 12 |
| Cash paid for dividends to policy-holders..... | 1,482,394 02 |
| Total paid to policy-holders..... | <u>\$11,842,857 89</u> |
| Paid for dividends to stockholders..... | 7,000 00 |
| Paid for commissions to agents and medical examiner's fees..... | 2,805,370 36 |
| Paid for salaries and other compensation of officers and employes and travelling expenses of special agents..... | 658,834 23 |
| Paid for taxes..... | 246,749 52 |
| Paid for rent..... | 221,216 28 |
| Paid for commuting commissions..... | 387,208 29 |
| Other expenditures, viz: general expenses..... | 1,677,718 33 |
| Total expenditures..... | <u>\$17,846,952 89</u> |

V. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|-----------------------|
| Policies in force December 31st, 1888..... | 148,405 | \$549,216,126 00 |
| Policies issued during the year..... | 43,934 | 167,654,334 00 |
| Old policies revived during the year..... | 1,447 | 6,032,650 00 |
| Additions by dividends during the year..... | - | 1,577,116 00 |
| Totals..... | <u>193,786</u> | <u>724,480,226 00</u> |
| Deduct policies ceased to be in force..... | 23,120 | 93,463,560 00 |
| Net policies in force December 31st, 1889. | 170,666 | \$631,016,666 00 |

Policies which have ceased to be in force during the year, with the mode of their termination.

| | <i>Number.</i> | <i>Amount.</i> |
|------------------------|----------------|-----------------|
| By death | 1,675 | \$6,765,927 00 |
| By maturity (end)..... | 268 | 1,062,107 00 |
| By expiry (term)..... | 124 | 678,500 00 |
| By surrender..... | 2,995 | 13,096,874 00 |
| By lapse..... | 11,637 | 37,491,142 00 |
| Not taken..... | 6,321 | 34,369,010 00 |
| | <hr/> | <hr/> |
| Total terminated | 23,120 | \$93,463,560 00 |

BUSINESS IN MAINE.

| | |
|---|----------------|
| Policies in force December 31st, 1889: number, 989; amount insured... | \$1,826,267 00 |
| Policies issued during the year: number, 205; amount insured..... | 389,814 00 |
| Premiums received during the year..... | 42,041 87 |
| Losses and claims incurred during the year..... | 2,000 00 |
| Losses and claims paid during the year..... | 2,000 00 |

*MANHATTAN LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

ORGANIZED IN 1850. COMMENCED BUSINESS IN 1850.

JAMES M. McLEAN, *President.*HENRY Y. WEMPLE, *Secretary.*

Capital Paid Up in Cash, \$100,000.

I. ASSETS.

| | |
|---|------------------------|
| Real estate, owned by the company, unincumbered..... | \$ 276,415 87 |
| Loans on bond and mortgage (first liens) | 4,120,430 68 |
| Loans secured by collaterals | 3,821,562 50 |
| Premium notes and loans on policies now in force. | 855,178 73 |
| Stocks and bonds owned by the company, market value..... | 2,036,623 00 |
| Cash in office of company and deposited in banks and trust companies, | 200,537 33 |
| Interest and rents due and accrued | 116,870 65 |
| Net amount deferred and outstanding premiums on policies in force | |
| December 31st, 1889..... | 301,781 41 |
| Total admitted assets..... | \$11,729,400 22 |

II. LIABILITIES.

| | |
|---|------------------------|
| Total policy claims | \$ 130,485 00 |
| Net present value of all outstanding policies in force December 31st, | |
| 1889, computed by the New York Insurance Department, according | |
| to the Actuaries' Table of Mortality, with 4 per cent interest..... | 10,482,496 00 |
| Unpaid dividends of surplus or other profits due policy-holders | 51,134 37 |
| Other liabilities of the company..... | 22,059 84 |
| Liabilities as to policy-holders..... | 10,686,175 21 |
| Surplus as regards policy-holders..... | 1,043,225 01 |
| Total liabilities..... | \$11,729,400 22 |

III. INCOME DURING THE YEAR.

| | |
|--|-----------------------|
| Cash received for premiums | \$1,727,554 77 |
| Premium notes, loans or liens taken for premiums | 31,032 23 |
| Cash received for annuities | 4,715 28 |
| | <u>1,763,302 28</u> |
| Less paid for re-insurance | 344 50 |
| Total premium income | \$1,762,957 78 |
| Received for interest and dividends | 481,160 42 |
| Received for rents | 5,939 85 |
| Total income | \$2,250,058 05 |

*Admitted March 12th, 1890.

IV. EXPENDITURES DURING THE YEAR 1889.

| | |
|--|----------------|
| Cash paid for death losses and policy claims | \$986,763 40 |
| Premium notes, loans or liens used in payment of same .. | 44,735 48 |
| Cash paid to annuitants | 3,157 18 |
| Cash paid for surrendered policies | 205,524 01 |
| Premium notes, loans or liens used in payment of same and voided by lapse | 25,982 93 |
| Cash paid for dividends to policy-holders..... | 171,538 69 |
| Premium notes, loans or liens used in payment of same . | 3,886 30 |
| Total paid to policy-holders | \$1,441,587 99 |
| Paid for dividends to stockholders..... | 24,000 00 |
| Paid for commissions to agents | 429,956 90 |
| Paid for salaries and other compensation of officers and employes..... | 71,797 17 |
| Paid for taxes | 17,432 85 |
| Paid for rent | 14,149 96 |
| Other expenditures, viz: general expenses | 122,794 12 |
| Total expenditures..... | \$2,121,718 99 |

V. PREMIUM NOTE ACCOUNT.

| | |
|---|--------------|
| Premium notes, loans or liens at beginning of the year .. | \$906,383 26 |
| Received during the year..... | 31,032 23 |
| Total..... | \$937,415 49 |
| <i>Deductions During the Year as follows:</i> | |
| Notes and other obligations used as above stated..... | \$74,604 71 |
| Redeemed by maker in cash..... | 7,632 00 |
| Total..... | 82,236 71 |
| Balance note assets at end of the year..... | \$855,178 78 |

VI. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|-----------------|
| Policies in force December 31st, 1889 | 15,567 | \$43,504,413 46 |
| Policies issued during the year..... | 5,646 | 17,335,110 67 |
| Old policies revived during the year | 16 | 53,100 00 |
| Totals | 21,229 | 60,892,624 13 |
| Net policies in force December 31st, 1889 | 18,184 | \$51,137,065 73 |
| <i>Policies which have ceased to be in force during the year, with the mode of their termination:</i> | | |
| Terminated by death or maturity | 357 | \$1,030,039 58 |
| By purchase | 224 | 678,650 00 |
| By lapse | 1,162 | 3,158,694 10 |
| By change to paid up policies..... | 162 | 581,098 00 |
| Not taken..... | 1,140 | 4,307,076 72 |
| Totals | 3,045 | \$9,755,558 40 |

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY,

SPRINGFIELD, MASS.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

M. V. B. EDGERLEY, *President.*

JOHN A. HALL, *Secretary.*

I. ASSETS.

| | |
|--|------------------------|
| Real estate owned by the company, unincumbered..... | \$ 459,218 08 |
| Loans on bond and mortgage (first liens) | 3,576,257 43 |
| Loans secured by collaterals, and loans on company's policies, \$319,032, | 1,020,282 00 |
| Premium notes and loans on policies now in force..... | 547,027 02 |
| Stocks and bonds owned by the company, market value..... | 4,129,484 76 |
| Cash in office of company and deposited in banks and trust companies, | 201,917 27 |
| Interest and rents due and accrued..... | 152,079 90 |
| Net amount deferred and outstanding premiums on policies in force December 31st, 1889 | 329,551 18 |
| Total admitted assets | \$10,415,817 64 |

II. LIABILITIES.

| | |
|--|------------------------|
| Total policy claims..... | \$ 23,828 85 |
| Net present value of all outstanding policies in force December 31st, 1889, computed by the Massachusetts Insurance Department, accord- ing to the Actuaries' Table of Mortality, with 4 per cent interest... .. | 9,502,188 00 |
| Unpaid dividends of surplus or other profits due policy-holders..... | 30,358 80 |
| Premiums paid in advance..... | 2,099 98 |
| Liabilities as to policy-holders..... | 9,558,475 63 |
| Surplus as regards policy-holders..... | 857,342 01 |
| Total liabilities..... | \$10,415,817 64 |

III. INCOME DURING THE YEAR.

| | |
|---|-----------------------|
| Cash received for premiums | \$1,624,939 91 |
| Premium notes, loans or liens taken for premiums..... | 134,422 04 |
| Premiums paid by dividends and surrendered policies... .. | 153,868 93 |
| | 1,913,250 88 |
| Less re-insurance | 45,683 63 |
| Total premium income | \$1,867,567 25 |
| Received for interest and rents..... | 505,125 90 |
| Other income, viz: profit and loss | 39,495 05 |
| Total income..... | \$2,412,168 20 |

IV. EXPENDITURES DURING THE YEAR.

| | | |
|--|-------------------|-------------------|
| Cash paid for death losses and policy claims..... | \$695,285 72 | |
| Premium notes, loans or liens used in payment of same.. | 18,200 28 | |
| | <u>713,486 00</u> | |
| Less re-insurance | 25,495 00 | |
| | <u>687,991 00</u> | |
| Cash paid for surrendered policies..... | 152,297 78 | |
| Premium notes, loans or liens used in payment of same and voided by lapse | 25,942 94 | |
| Cash paid for dividends to policy-holders..... | 168,153 02 | |
| Premium notes, loans or liens used in payment of same.. | 57,624 55 | |
| | <u>687,991 00</u> | |
| Total paid to policy-holders | | \$1,092,009 29 |
| Paid for commissions to agents | | 225,884 22 |
| Paid for salaries and other compensation of officers and employes. | | 171,903 43 |
| Paid for taxes..... | | 30,422 94 |
| Paid for rent..... | | 12,860 48 |
| Other expenditures, viz: general expenses | | 89,250 87 |
| | | <u>687,991 00</u> |
| Total expenditures | | \$1,622,331 23 |

V. PREMIUM NOTE ACCOUNT.

| | | |
|--|-------------------|---------------------|
| Premium notes, loans or liens at beginning of the year.. | \$530,335 19 | |
| Received during the year..... | 134,422 04 | |
| | <u>664,757 23</u> | |
| Total..... | | \$664,757 23 |
| <i>Deductions during the year as follows:</i> | | |
| Notes and other obligations used as above stated | 101,767 77 | |
| Redeemed by maker in cash | 8,970 33 | |
| | <u>110,738 10</u> | |
| Total.. | | 110,738 10 |
| Balance note assets at end of the year | | <u>\$554,019 13</u> |

VI. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------------|
| Policies in force December 31st, 1888..... | 18,767 | \$19,480,584 00 |
| Policies issued during year..... | 4,443 | 15,032,200 00 |
| Old policies revived during the year..... | 6 | 32,000 00 |
| Old policies increased during the year..... | - | 18,696 00 |
| Additions by dividends during the year..... | - | 22,867 00 |
| | <u>23,216</u> | <u>64,586,347 00</u> |
| Totals | 23,216 | 64,586,347 00 |
| Deduct policies ceased to be in force..... | 2,590 | 8,265,844 00 |
| | <u>20,626</u> | <u>56,320,503 00</u> |
| Net policies in force December 31st, 1889..... | 20,626 | \$56,320,503 00 |

Policies which have ceased to be in force during the year, with the mode of their termination:

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Terminated by death and maturity | 318 | \$ 714,699 00 |
| By surrender | 520 | 1,208,702 00 |
| By lapse | 843 | 2,557,880 00 |
| By expiring | 89 | 204,800 00 |
| By change and decrease | - | 553,313 00 |
| Not taken | 820 | 3,026,450 00 |
| Totals | 2,590 | \$8,265,844 00 |

BUSINESS IN MAINE.

| | |
|---|----------------|
| Policies in force December 31st, 1889: number, 751; amount insured, | \$1,043,123 00 |
| Policies issued during the year: number, 244; amount insured..... | 301,750 00 |
| Premiums received during the year..... | 27,977 79 |
| Losses and claims incurred during the year | 24,750 00 |
| Losses and claims paid during the year..... | 22,750 00 |

METROPOLITAN LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1867.

JOSEPH F. KNAPP, *President.*JOHN R. HEGEMAN, *Secretary.*

 Capital Paid Up in Cash, \$1,000,000.

I. ASSETS.

| | |
|---|-----------------------|
| Real estate owned by the company, unincumbered | \$ 493,891 78 |
| Loans on bond and mortgage (first liens)..... | 5,030,240 00 |
| Loans secured by collaterals | 9,500 00 |
| Premium notes and loans on policies now in force..... | 120,608 33 |
| Stocks and bonds owned by the company, market value | 2,581,962 50 |
| Cash in office of company and deposited in banks and trust companies, | 226,976 12 |
| Interest and rents due and accrued..... | 94,861 44 |
| Net amount deferred and outstanding premiums on policies in force | |
| December 31st, 1889..... | 39,428 60 |
| Total admitted assets | \$8,597,468 77 |

II. LIABILITIES.

| | |
|--|-----------------------|
| Total policy claims | \$ 24,656 00 |
| Net re-insurance reserve | 6,152,701 00 |
| Unpaid dividends of surplus or other profits due policy-holders..... | 4,125 29 |
| Premiums paid in advance and surrender values..... | 1,628 53 |
| Amount due on account of salaries, rent and office expenses..... | 9,506 05 |
| Special reserve | 807,630 00 |
| Liabilities as to policy-holders | 7,000,246 87 |
| Surplus as regards policy-holders..... | 1,597,221 90 |
| Total liabilities..... | \$8,597,468 77 |

III. INCOME DURING THE YEAR.

| | |
|---|-----------------------|
| Cash received for premiums | \$8,337,473 59 |
| Premium notes, loans or liens taken for premiums..... | 5,471 72 |
| Total premium income | \$8,342,945 31 |
| Received for interest and dividends | 354,955 52 |
| Received for rents..... | 27,195 64 |
| Total income | \$8,725,096 47 |

IV. EXPENDITURES DURING THE YEAR.

| | |
|--|-----------------------|
| Cash paid for death losses and policy claims | \$3,044,532 44 |
| Premium notes, loans or liens used in payment of same . . | 662 33 |
| Cash paid for surrendered policies..... | 29,256 44 |
| Premium notes, loans or liens used in payment of same and voided by lapse..... | 5,216 24 |
| Cash paid for dividends to policy-holders..... | 23,922 96 |
| Premium notes, loans or liens used in payment of same.. | 3,924 19 |
| Total paid to policy-holders | \$3,107,514 60 |
| Paid for dividends to stockholders..... | 52,500 00 |
| Paid for salaries and traveling expenses of managers of agencies and general, special and local agents..... | 783,493 91 |
| Paid for commissions to agents..... | 1,352,421 82 |
| Paid for medical examiner's fees..... | 73,685 93 |
| Paid for salaries and other compensation of officers and employes.... | 194,136 20 |
| Paid for taxes..... | 78,763 77 |
| Paid for rent..... | 38,363 83 |
| Paid for commuting commissions..... | 570,602 40 |
| Paid furniture and fixtures and safes for home and agency offices.. | 2,874 97 |
| Other expenditures, viz: general expenses, fire insurance, \$341.33; legal expenses, \$24,659.51; general office and agency expenses, \$54,905.94..... | 79,906 78 |
| Printing and general supplies..... | 115,972 51 |
| Total expenditures | \$6,450,236 72 |

V. PREMIUM NOTE ACCOUNT.

| | |
|--|---------------------|
| Premium notes, loans or liens at beginning of the year.. | \$124,939 37 |
| Received during the year..... | 5,471 72 |
| Total..... | \$130,411 09 |
| <i>Deductions during the year as follows:</i> | |
| Notes and other obligations used as above stated..... | 9,802 72 |
| Balance note assets at end of the year..... | \$120,608 33 |

VI. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|-----------------------|
| Policies in force December 31st, 1888..... | 3,379 | \$4,067,777 00 |
| Policies issued during the year..... | } 242 | 277,572 00 |
| Old policies revived during the year..... | | |
| Totals..... | 3,621 | 4,345,349 00 |
| Deduct policies ceased to be in force..... | 302 | 358,757 00 |
| Net policies in force December 31st, 1889..... | 3,319 | \$3,986,592 00 |

*Policies which have ceased to be in force during the year,
with the mode of their termination:*

| | <i>Number.</i> | <i>Amount.</i> |
|--------------------------------------|----------------|----------------|
| Terminated by death or maturity..... | 82 | \$ 87,196 00 |
| By surrender..... | 101 | 139,645 00 |
| By lapse..... | 115 | 127,416 00 |
| By change and decrease..... | 1 | 1,000 00 |
| Not taken..... | 3 | 3,500 00 |
| | 302 | \$358,757 00 |
| Totals | | |

BUSINESS IN MAINE.

| | |
|---|-------------|
| Policies in force December 31st, 1889: number, 43; amount insured, \$14,449; industrial policies in force insuring, \$1,569,289..... | \$41,950 00 |
| Policies issued during the year: number, 23; amount insured..... | 19,166 00 |
| Premiums received during the year..... | 56,298 81 |
| Losses and claims incurred during the year | 25,031 65 |
| Losses and claims paid during the year..... | 25,031 65 |

MUTUAL BENEFIT LIFE INSURANCE COMPANY,

NEWARK, N. J.

INCORPORATED IN 1845. COMMENCED BUSINESS IN 1845.

AMZI DODD, *President*.EDWARD L. DOBBINS, *Secretary*.

I. ASSETS.

| | |
|---|-----------------|
| Real estate owned by the company, unincumbered (company's office building)..... | \$ 200,000 00 |
| Loans on bond and mortgage (first liens)..... | 22,260,431 29 |
| Loans secured by collaterals..... | 3,903,507 79 |
| Premium notes and loans on policies now in force..... | 4,217,702 93 |
| Stocks and bonds owned by the company, market value..... | 11,879,561 59 |
| Cash in office of company and deposited in banks and trust companies, | 762,594 01 |
| Interest and rents due and accrued..... | 636,572 09 |
| Net amount deferred and outstanding premiums on policies in force December 31st, 1889..... | 398,808 64 |
| Other assets, viz: real estate purchased on foreclosure, \$870,119.43; premiums in transit since received, \$107,665.52..... | 977,784 95 |
| Total admitted assets..... | \$45,236,963 29 |

UNADMITTED ASSETS.

| | |
|--|----------|
| Agents' balances and cash obligations..... | \$374 05 |
|--|----------|

II. LIABILITIES.

| | |
|--|-----------------|
| Claims for death losses and matured endowments in process of adjustment or adjusted and not due..... | \$198,161 11 |
| Claims for death losses and other policy claims resisted.. | 17,000 00 |
| Total policy claims..... | \$215,161 11 |
| Net present value of all outstanding policies in force December 31st, 1889, computed by the New Jersey Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest..... | 41,403,900 00 |
| Unpaid dividends of surplus or other profits due policy-holders..... | 204,834 93 |
| Premiums paid in advance..... | 4,732 22 |
| Liabilities as to policy-holders..... | 41,828,628 26 |
| Surplus as regards policy-holders..... | 3,408,335 03 |
| Total liabilities..... | \$45,236,963 29 |

III. INCOME DURING THE YEAR.

| | | |
|--|----------------|----------------|
| Cash received for premiums..... | \$5,137,868 67 | |
| Premium notes, loans or liens taken for premiums.. | 358,844 83 | |
| Cash received for annuities..... | 87,121 97 | |
| | | <hr/> |
| Total premium income..... | | \$5,583,835 47 |
| Received for interest and dividends..... | | 2,294,414 01 |
| Received for rents | | 20,409 20 |
| | | <hr/> |
| Total income..... | | \$7,898,658 68 |

IV. EXPENDITURES DURING THE YEAR.

| | | |
|--|----------------|----------------|
| Cash paid for death losses and policy claims..... | \$2,827,008 79 | |
| Premium notes, loans on liens used in payment of same.. | 143,426 98 | |
| Cash paid to annuitants | 24,139 90 | |
| Cash paid for surrendered policies..... | 547,193 44 | |
| Premium notes, loans or liens used in payment of same and voided by lapse | 144,627 64 | |
| Cash paid for dividends to policy-holders | 1,324,482 66 | |
| Premium notes, loans or liens used in payment of same.. | 28,938 01 | |
| | | <hr/> |
| Total paid to policy-holders..... | | \$5,039,817 42 |
| Paid for commissions to agents and agency expenses. | | 627,099 24 |
| Paid for salaries and other compensation of officers and employes..... | | 128,774 80 |
| Paid for taxes..... | | 174,756 04 |
| Other expenditures, viz: general expenses..... | | 136,621 62 |
| Premiums paid on bonds purchased | | 135,762 50 |
| | | <hr/> |
| Total expenditures..... | | \$6,242,831 62 |

V. PREMIUM NOTE ACCOUNT.

| | | |
|--|----------------|----------------|
| Premium notes, loans or liens at beginning of the year.. | \$4,254,443 28 | |
| Received during the year..... | 358,844 83 | |
| | | <hr/> |
| Total..... | | \$4,613,288 11 |

Deductions during the year as follows:

| | | |
|--|------------|----------------|
| Notes and other obligations used as above stated | 316,992 63 | |
| Redeemed by maker in cash | 78,592 55 | |
| | | <hr/> |
| Total..... | | 395,585 18 |
| | | <hr/> |
| Balance note assets at end of the year..... | | \$4,217,702 93 |

VI. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|------------------|
| Policies in force December 31st, 1888..... | 57,954 | \$153,498,623 00 |
| Policies issued during year..... | 8,444 | 21,941,986 00 |
| Old policies revived during the year..... | 39 | 125,000 00 |
| Old policies increased during the year..... | 11 | 34,634 00 |
| Additions by dividends during the year..... | - | 115,635 00 |
| | <hr/> | <hr/> |
| Totals..... | 66,448 | 175,715,878 00 |
| Deduct policies ceased to be in force..... | 5,121 | 13,098,864 00 |
| | <hr/> | <hr/> |
| Net policies in force December 31st, 1889..... | 61,327 | \$162,617,014 00 |
| <i>Policies which have ceased to be in force during the year, with the mode of their termination:</i> | | |
| Terminated by death, maturity and expiry..... | 1,600 | \$4,501,155 00 |
| By surrender..... | 1,720 | 4,563,219 00 |
| By lapse..... | 1,005 | 2,175,595 00 |
| Not taken..... | 796 | 1,858,895 00 |
| | <hr/> | <hr/> |
| Totals..... | 5,121 | \$13,098,864 00 |

BUSINESS IN MAINE.

| | |
|---|----------------|
| Policies in force December 31st, 1889: number 1,532; amount insured.. | \$2,681,138 00 |
| Policies issued during the year: number, 170; amount insured..... | 196,496 00 |
| Premiums received during the year..... | 61,170 72 |
| Losses and claims incurred during the year..... | 45,156 00 |
| Losses and claims paid during the year..... | 51,891 00 |
| Amount of taxes paid to the State of Maine on premiums..... | 355 57 |

MUTUAL LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1842. COMMENCED BUSINESS IN 1843.

RICHARD A. McCURDY, *President.* WILLIAM J. EASTON, *Secretary.*

I. ASSETS.

| | | |
|---|----------------------|-----------|
| Real estate owned by the company, unincumbered | \$12,382,623 | 41 |
| Loans on bond and mortgage (first liens) | 56,979,289 | 72 |
| Loans secured by collaterals | 9,845,500 | 00 |
| Stocks and bonds owned by the company, market value | 50,323,469 | 81 |
| Cash in office of company and deposited in banks and trust companies, | 2,988,632 | 79 |
| Interest and rents due and accrued | 999,902 | 64 |
| Net amount deferred and outstanding premiums on policies in force | | |
| December 31st, 1889 (less 20 per cent loading, \$529,780.21) | 2,119,120 | 82 |
| Other assets, viz: miscellaneous investments | 46,342 | 29 |
| Total admitted assets | \$135,684,881 | 48 |

UNADMITTED ASSETS.

| | | |
|---|------------------|-----------|
| Agents' balances | \$ 13,567 | 01 |
| Bills receivable (suspense account) | 173,099 | 32 |
| Other items, viz: 20 per cent loading on unpaid premiums, | 529,780 | 21 |
| Total unadmitted assets | \$716,446 | 54 |

II. LIABILITIES.

| | | |
|---|----------------------|-----------|
| Claims for death losses and matured endowments in process | | |
| of adjustment or adjusted and not due | \$195,700 | 05 |
| Claims for death losses and other policy claims resisted .. | 68,264 | 00 |
| Total policy claims | \$263,964 | 05 |
| Net present value of all outstanding policies in force December 31st, | | |
| 1889, computed by the New York Insurance Department, according | | |
| to the Actuaries' Table of Mortality, with 4 per cent interest | 125,810,898 | 00 |
| Premiums paid in advance | 41,854 | 53 |
| Other liabilities of the company, viz: under non-forfeiture clause in | | |
| policies | 77,868 | 00 |
| Liabilities as to policy-holders | 126,194,584 | 58 |
| Surplus as regards policy-holders | 9,490,296 | 90 |
| Total liabilities | \$135,684,881 | 48 |

III. INCOME DURING THE YEAR.

| | | |
|---|--------------|----|
| Cash received for premiums..... | \$23,263,449 | 36 |
| Cash received for annuities..... | 464,409 | 34 |
| Total premium income..... | \$23,727,858 | 70 |
| Received for interest and dividends..... | 5,707,309 | 62 |
| Received for rents..... | 416,749 | 91 |
| Other income, viz: profits on bonds, stocks or real estate actually sold, contingent guarantee account and premiums on securities..... | 4,644,165 | 06 |
| Total income..... | \$34,496,083 | 29 |

IV. EXPENDITURES DURING THE YEAR.

| | | |
|--|--------------|----|
| Cash paid for death losses and policy claims..... | \$9,574,830 | 25 |
| Cash paid to annuitants..... | 82,864 | 98 |
| Cash paid for surrendered policies and additions..... | 3,254,036 | 28 |
| Cash paid for dividends to policy-holders..... | 2,288,876 | 87 |
| Total paid to policy-holders..... | \$15,200,608 | 38 |
| Paid for commissions to agents..... | 4,220,600 | 31 |
| Paid for salaries and other compensation of officers and employes..... | 783,143 | 47 |
| Paid for taxes..... | 331,132 | 18 |
| Paid for rent..... | 121,890 | 32 |
| Other expenditures, viz: general expenses, advertising, exchange, postage, printing, stationery, etc..... | 972,127 | 95 |
| Total expenditures..... | \$21,629,502 | 61 |

V. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|------------------|
| Policies in force December 31st, 1888..... | 158,190 | \$482,050,579 00 |
| Policies issued during the year..... | 41,880 | 137,782,336 00 |
| Old policies revived during the year..... | 2,565 | 7,676,870 00 |
| Old policies increased during the year..... | - | 2,432,695 00 |
| Additions by dividends during the year..... | - | 3,662,662 00 |
| Totals..... | 202,636 | 633,605,142 00 |
| Deduct policies ceased to be in force..... | 20,622 | 67,765,755 00 |
| Net policies in force December 31st, 1889..... | 182,014 | \$565,839,387 00 |
| <i>Policies which have ceased to be in force during the year, with the mode of their termination.</i> | | |
| Terminated by death or maturity and expiry..... | 3,055 | \$9,514,582 00 |
| By surrender..... | 2,459 | 9,514,813 00 |
| By lapse..... | 7,972 | 20,995,423 00 |
| By change and decrease..... | - | 1,098,300 00 |
| Not taken..... | 7,136 | 26,642,637 00 |
| Totals..... | 20,622 | \$67,765,755 00 |

BUSINESS IN MAINE.

| | | |
|--|-------------|----|
| Policies in force December 31st, 1889: number, 2,361; amount insured.. | \$4,070,975 | 26 |
| Policies issued during the year: number, 451; amount insured..... | 1,182,497 | 00 |
| Premiums received during the year..... | 145,412 | 43 |
| Losses and claims incurred during the year..... | 116,674 | 44 |
| Losses and claims paid during the year..... | 126,674 | 44 |

NATIONAL LIFE INSURANCE COMPANY,

MONTPELIER, VT.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1850.

CHAS DEWEY, *President.*GEO. W. REED, *Secretary.*

I. ASSETS.

| | |
|---|-----------------------|
| Real estate owned by the company, unincumbered..... | \$ 181,224 70 |
| Loans on bond and mortgage (first liens) | 2,551,097 31 |
| Loans secured by collaterals | 96,930 00 |
| Premium notes and loans on policies now in force..... | 312,610 75 |
| Stocks and bonds owned by the company, market value..... | 2,193,956 68 |
| Cash in office of company and deposited in banks and trust companies, | 172,481 70 |
| Interest and rents due and accrued | 93,387 57 |
| Net amount deferred and outstanding premiums on policies in force | |
| December 31st, 1889 | 159,089 07 |
| Other assets, viz: agents' ledger balances, of which has since been | |
| paid \$156,416.78..... | 210,728 31 |
| Total admitted assets | \$5,971,506 09 |

II. LIABILITIES.

| | |
|--|-----------------------|
| Claims for death losses due and unpaid..... | \$2,000 00 |
| Claims for death losses and matured endowments in | |
| process of adjustment or adjusted and not due..... | 7,000 00 |
| Total policy claims..... | \$9,000 00 |
| Net present value of all outstanding policies in force December 31st, | |
| 1889, computed by the Vermont Insurance Department, accord- | |
| ing to the Actuaries' Table of Mortality, with 4 per cent interest... | 4,774,817 46 |
| Unpaid dividends of surplus or other profits due policy-holders..... | 4,556 95 |
| Premiums paid in advance and surrender values | 4,013 23 |
| Other liabilities of the company, viz: extra reserve on life rate endow- | |
| ments | 257,298 00 |
| Liabilities as to policy-holders..... | 5,049,685 64 |
| Surplus as regards policy-holders..... | 921,820 45 |
| Total liabilities..... | \$5,971,506 09 |

III. INCOME DURING THE YEAR.

| | |
|---|-----------------------|
| Cash received for premiums | \$1,446,228 56 |
| Premium notes, loans or liens taken for premiums..... | 48,839 97 |
| Total premium income | \$1,495,068 53 |
| Received for interest and dividends..... | 276,566 05 |
| Received for rents | 10,039 77 |
| Total income..... | \$1,781,674 35 |

IV. EXPENDITURES DURING THE YEAR.

| | | |
|---|-----------------------|--|
| Cash paid for death losses and policy claims..... | \$351,519 96 | |
| Premium notes, loans or liens used in payment of same.. | 1,255 00 | |
| Cash paid for surrendered policies..... | 152,820 54 | |
| Premium notes, loans or liens used in payment of same and voided by lapse..... | 1,637 14 | |
| Cash paid for dividends to policy-holders..... | 131,850 12 | |
| Premium notes, loans or liens used in payment of same.. | 82 75 | |
| Total paid to policy-holders | \$639,165 51 | |
| Paid for commissions to agents | 244,415 25 | |
| Paid for salaries and other compensation of officers and employes, office, | 25,955 40 | |
| Paid for taxes..... | 27,383 78 | |
| Paid for rent..... | 16,200 85 | |
| Paid for commuting commissions..... | 48,331 10 | |
| Other expenditures, viz: general expenses | 74,419 85 | |
| Total expenditures | \$1,075,871 74 | |

V. PREMIUM NOTE ACCOUNT.

| | | |
|--|--------------------|--|
| Premium notes, loans or liens at beginning of the year.. | \$45,427 47 | |
| Received during the year..... | 48,839 97 | |
| Total..... | \$94,267 44 | |
| <i>Deductions during the year as follows:</i> | | |
| Notes and other obligations used as above stated..... | 2,974 89 | |
| Redeemed by maker in cash | 37,039 03 | |
| Total..... | 40,013 92 | |
| Balance note assets at end of the year | \$54,253 52 | |

VI. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|------------------------|
| Policies in force December 31st, 1888..... | 16,850 | \$32,312,303 00 |
| Policies issued during year..... | 4,708 | 12,686,450 00 |
| Old policies revived during the year..... | 36 | 46,500 00 |
| Old policies increased during the year..... | - | 8,550 00 |
| Additions by dividends during the year..... | - | 2,488 00 |
| Totals | 21,594 | 45,056,291 00 |
| Deduct policies ceased to be in force..... | 2,770 | 6,288,750 00 |
| Net policies in force December 31st, 1889..... | 18,824 | \$38,767,541 00 |

Policies which have ceased to be in force during the year, with the mode of their termination:

| | <i>Number.</i> | <i>Amount.</i> |
|--------------------------------------|----------------|----------------|
| Terminated by death or maturity..... | 179 | \$352,775 00 |
| By expiry..... | 5 | 10,550 00 |
| By surrender..... | 796 | 1,114,340 00 |
| By lapse..... | 866 | 1,991,500 00 |
| By change and decrease..... | 59 | 387,335 00 |
| Not taken..... | 865 | 2,432,250 00 |
| | <hr/> | <hr/> |
| Totals..... | 2,770 | \$6,288,750 00 |

BUSINESS IN MAINE.

| | |
|---|--------------|
| Policies in force December 31st, 1889: number, 191; amount insured, | \$254,735 00 |
| Policies issued during the year: number, 67; amount insured..... | 83,000 00 |
| Premiums received during the year..... | 10,266 31 |
| Losses and claims incurred during the year..... | 6,300 00 |
| Losses and claims paid during the year..... | 6,300 00 |

NEW ENGLAND MUTUAL LIFE INSURANCE
COMPANY,

BOSTON, MASS.

INCORPORATED IN 1835. COMMENCED BUSINESS IN 1843.

BENJAMIN F. STEVENS, *President.*

S. F. TRULL, *Secretary.*

I. ASSETS.

| | |
|---|------------------------|
| Real estate, owned by the company, unincumbered..... | \$1,697,420 20 |
| Loans on bond and mortgage (first liens) | 2,900,465 00 |
| Loans secured by collaterals | 1,034,968 04 |
| Premium notes and loans on policies now in force. | 648,354 48 |
| Stocks and bonds owned by the company, market value..... | 13,004,743 12 |
| Cash in office of company and deposited in banks and trust companies, | 686,978 97 |
| Interest and rents due and accrued | 219,954 68 |
| Loans on company's policies assigned as collateral | 6,400 00 |
| Net amount deferred and outstanding premiums on policies in force | |
| December 31st, 1889..... | 164,816 16 |
| Other assets, viz: quarterly and semi-annual premium notes being part | |
| of premium note account, and secured by premium reserve as all | |
| other premium notes are..... | 296,461 90 |
| Total admitted assets..... | \$20,660,562 55 |

II. LIABILITIES.

| | |
|--|------------------------|
| Claims for death losses due and unpaid..... | \$94,901 00 |
| Claims for matured endowments due and unpaid..... | 32,344 00 |
| Total policy claims | \$127,245 00 |
| Net present value of all outstanding policies in force December 31st, | |
| 1889, computed by the Massachusetts Insurance Department, accord- | |
| ing to the Actuaries' Table of Mortality, with 4 per cent interest ... | 17,809,270 00 |
| Unpaid dividends of surplus or other profits due policy-holders..... | 106,195 15 |
| Liabilities as to policy-holders..... | 18,042,710 15 |
| Surplus as regards policy-holders..... | 2,617,852 40 |
| Total liabilities..... | \$20,660,562 55 |

III. INCOME DURING THE YEAR.

| | | |
|---|----------------|----------------|
| Cash received for premiums | \$2,030,030 24 | |
| Premium notes, loans or liens taken for premiums | 598,855 51 | |
| | <hr/> | |
| Total premium income | | \$2,628,885 75 |
| Received for interest and dividends | | 888,353 01 |
| Received for rents | | 94,022 53 |
| Other income, viz: balance of profit and loss account | | 60,875 70 |
| | <hr/> | |
| Total income | | \$3,672,136 99 |

IV. EXPENDITURES DURING THE YEAR.

| | | |
|--|----------------|----------------|
| Cash paid for death losses and matured and discounted endowments | \$1,407,160 30 | |
| Premium notes, loans or liens used in payment of same .. | 42,806 70 | |
| Cash paid for surrendered policies | 203,823 58 | |
| Premium notes, loans or liens used in payment of same and voided by lapse | 39,241 31 | |
| Cash paid for dividends to policy-holders | 537,316 68 | |
| Premium notes, loans or liens used in payment of same . | 23,694 05 | |
| | <hr/> | |
| Total paid to policy-holders | | \$2,254,042 62 |
| Paid for commissions to agents | | 208,721 58 |
| Paid for salaries and other compensation of officers and employes | | 101,019 04 |
| Paid for taxes | | 45,198 89 |
| Paid for accrued interest on investments purchased during the year .. | | 12,263 95 |
| Other expenditures, viz: general expenses | | 182,586 20 |
| | <hr/> | |
| Total expenditures | | \$2,803,822 28 |

V. PREMIUM NOTE ACCOUNT.

| | | |
|--|--------------|----------------|
| Premium notes, loans or liens at beginning of the year.. | \$956,944 13 | |
| Received during the year | 598,855 51 | |
| | <hr/> | |
| Total | | \$1,555,799 64 |
| <i>Deductions During the Year as follows:</i> | | |
| Notes and other obligations used as above stated | 105,742 06 | |
| Redeemed by maker in cash | 505,241 20 | |
| | <hr/> | |
| Total | | 610,983 26 |
| | <hr/> | |
| Balance note assets at end of the year | | \$944,816 38 |

VI. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|-----------------------|
| Policies in force December 31st, 1888 | 25,305 | \$73,591,241 00 |
| Policies issued during the year | 3,696 | 10,856,580 00 |
| Old policies revived during the year | 60 | 147,107 00 |
| Old policies increased during the year | 3 | 63,368 00 |
| Totals | <u>29,064</u> | <u>84,658,296 00</u> |
| Deduct policies ceased to be in force | 1,968 | 5,703,393 00 |
| Net policies in force December 31st, 1889 | 27,096 | \$78,954,903 00 |
| <i>Policies which have ceased to be in force during the year,</i> | | |
| <i>with the mode of their termination:</i> | | |
| Terminated by death, maturity and expiry | 648 | \$1,840,525 00 |
| By surrender | 468 | 1,077,981 00 |
| By lapse | 454 | 1,559,414 00 |
| By change and decrease | 3 | 106,473 00 |
| Not taken | 395 | 1,119,000 00 |
| Totals | <u>1,968</u> | <u>\$5,703,393 00</u> |

BUSINESS IN MAINE.

| | |
|--|------------|
| Policies in force December 31st, 1889: number, 1,605; amount insured, \$2,874,012 00 | |
| Policies issued during the year: number 238; amount insured | 385,214 00 |
| Premiums received during the year | 77,676 90 |
| Losses and claims incurred during the year | 81,019 99 |
| Losses and claims paid during the year | 70,289 99 |

NEW YORK LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1845.

WILLIAM H. BEERS, *President.*HENRY TUCK, *Vice President.*

I. ASSETS.

| | |
|---|-------------------------|
| Real estate owned by the company, unincumbered | \$13,242,871 87 |
| Loans on bonds and mortgage (first liens) | 18,106,512 50 |
| Loans secured by collaterals | 3,709,000 00 |
| Premium notes and loans on policies now in force | 367,394 39 |
| Stocks and bonds owned by the company, market value..... | 60,438,441 91 |
| Cash in office of company and deposited in banks and trust companies. | 5,917,837 72 |
| Interest and rents due and accrued | 441,344 64 |
| Net amount deferred and outstanding premiums on policies in force December 31st, 1889..... | 2,191,918 71 |
| Other assets, viz: agency balances..... | 90,299 54 |
| Total admitted assets | <u>\$104,505,621 28</u> |

UNADMITTED ASSETS.

| | |
|-----------------------|-------------|
| Agents' balances..... | \$90,299 54 |
|-----------------------|-------------|

II. LIABILITIES.

| | |
|---|-------------------------|
| Claims for annuities due and unpaid claims not presented, | \$29,982 52 |
| Claims for matured endowments due and unpaid claims not presented | 40,592 49 |
| Claims for death losses and matured endowments in process of adjustment or adjusted and not due..... | 815,916 83 |
| Total policy claims | <u>\$ 886,491 84</u> |
| Net re-insurance reserve | 87,834,520 00 |
| Premiums paid in advance..... | 40,046 73 |
| Liabilities as to policy-holders | 89,761,058 57 |
| Surplus as regards policy-holders..... | 15,744,562 71 |
| Total liabilities | <u>\$104,505,621 28</u> |

III. INCOME DURING THE YEAR.

| | |
|---|------------------------|
| Cash received for premiums | \$22,430,859 32 |
| Premium notes, loans or liens taken for premiums | 141,276 93 |
| Cash received for annuities..... | 1,670,380 75 |
| Total premium income | <u>\$24,242,517 00</u> |
| Received for interest and dividends | 4,189,140 78 |
| Received for rents | 398,464 96 |
| Total income..... | <u>\$28,830,122 74</u> |

IV. EXPENDITURES DURING THE YEAR.

| | | |
|--|---------------------|-----------|
| Cash paid for death losses and policy claims | \$6,229,924 | 24 |
| Premium notes, loans or liens used in payment of same.. | 22,171 | 26 |
| Cash paid to annuitants | 1,160,752 | 95 |
| Cash paid for surrendered policies | 2,218,809 | 75 |
| Premium notes, loans or liens used in payment of same and voided by lapse | 22,134 | 95 |
| Cash paid for dividends to policy-holders..... | 2,466,348 | 05 |
| Premium notes, loans or liens used in payment of same.. | 980 | 46 |
| Total paid to policy-holders | \$12,121,121 | 66 |
| Paid for commissions to agents | 3,735,140 | 50 |
| Paid for salaries and other compensation of officers and employes..... | 413,601 | 19 |
| Paid for taxes | 168,407 | 14 |
| Other expenditures, viz: general expenses | 1,437,679 | 45 |
| Total expenditures..... | \$17,875,949 | 94 |

V. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|-------------------------|
| Policies in force December 31st, 1889 | 129,911 | \$419,886,505 00 |
| Policies issued during year | 39,311 | 146,046,810 00 |
| Old policies revived during the year..... | 188 | 759,865 00 |
| Old policies increased during the year | - | 99,813 00 |
| Additions by dividends during the year..... | - | 4,212,600 00 |
| Totals..... | 169,410 | 571,005,593 00 |
| Deduct policies ceased to be in force | 19,029 | 75,403,623 00 |
| Net policies in force December 31st, 1889 | 150,381 | \$495,601,970 00 |

Policies which have ceased to be in force during the year, with the mode of their termination:

| | | |
|--|---------------|------------------------|
| Terminated by death and maturity | 2,071 | \$6,379,613 00 |
| By expiry..... | 264 | 22,590 00 |
| By surrender | 2,307 | 12,491,630 00 |
| By lapse..... | 7,518 | 24,726,814 00 |
| By change and decrease | - | 964,875 00 |
| Not taken..... | 6,869 | 30,818,101 00 |
| Totals | 19,029 | \$75,403,623 00 |

BUSINESS IN MAINE.

| | |
|--|----------------|
| Policies in force December 31st, 1889, number 1,100; amount insured, | \$2,302,290 00 |
| Policies issued during the year, number 324, amount insured | 556,615 00 |
| Premiums received during the year | 73,639 48 |
| Losses and claims incurred during the year..... | 56,707 12 |
| Losses and claims paid during the year..... | 47,902 37 |

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY,

MILWAUKEE, WIS.

INCORPORATED IN 1857. COMMENCED BUSINESS IN 1858.

H. L. PALMER, *President.*

J. W. SKINNER, *Secretary.*

I. ASSETS.

| | |
|---|-----------------|
| Real estate owned by the company, unincumbered | \$ 1,188,630 60 |
| Loans on bond and mortgage (first liens) | 30,033,434 13 |
| Premium notes and loans on policies now in force. | 702,541 99 |
| Bonds owned by the company, par value | 1,931,100 00 |
| Cash in office of company and deposited in banks and trust companies, | 1,779,092 18 |
| Interest and rents due and accrued | 473,514 79 |
| Net amount deferred and outstanding premiums on policies in force | |
| December 31st, 1889 | 853,859 00 |
| Other assets, viz: agents' balances, \$8,790.16; bills receivable, | |
| \$149.75; also, market value of bonds over par | 154,697 62 |
| Total admitted assets | \$37,116,870 31 |

UNADMITTED ASSETS.

| | |
|-------------------------------|------------|
| Agents' balances | \$8,790 16 |
| Bills receivable | 149 75 |
| Total unadmitted assets | \$8,939 91 |

II. LIABILITIES.

| | |
|--|-----------------|
| Claims for death losses due and unpaid | } \$174,975 98 |
| Claims for matured endowments due and unpaid | |
| Claims for death losses and other policy claims resisted.. | |
| Total policy claims | \$188,975 98 |
| Net present value of all outstanding policies in force December 31st, | |
| 1889, computed by the Wisconsin Insurance Department, according | |
| to the Actuaries' Table of Mortality, with 4 per cent interest | 31,145,787 00 |
| Unpaid dividends of surplus or other profits due policy-holders, esti- | |
| mated | 10,000 00 |
| Premiums paid in advance, \$2,000.00; estimated reserve for paid up | |
| insurance claimable, \$119,160.00 | 121,160 00 |
| Other liabilities of the company, viz: accrued commissions, estimated, | 10,000 00 |
| Liabilities as to policy-holders | 31,475,922 98 |
| Surplus as regards policy-holders | 5,640,947 33 |
| Total liabilities | \$37,116,870 31 |

III. INCOME DURING THE YEAR.

| | |
|----------------------------|-----------------------|
| Total premium income | \$7,347,193 61 |
| Received for interest..... | 1,958,436 04 |
| Received for rents..... | 73,829 22 |
| Total income..... | \$9,379,458 87 |

IV. EXPENDITURES DURING THE YEAR.

| | |
|--|-----------------------|
| Paid for death losses and policy claims | \$2,347,066 49 |
| Paid for surrendered policies..... | 263,916 11 |
| Premium notes, loans or liens voided by lapse..... | 3,091 12 |
| Paid for dividends to policy-holders | 928,048 07 |
| Total paid to policy-holders..... | \$3,542,121 79 |
| Paid for medical examiner's fees, etc., and salaries and expenses of agents..... | 109,336 99 |
| Paid for commissions to agents..... | 1,083,968 61 |
| Paid for salaries and other compensation of officers and employes, exclusive of medical and legal departments..... | 141,317 97 |
| Paid for taxes..... | 99,820 97 |
| Paid for rent..... | 3,022 07 |
| Paid for commuting commissions..... | 11,727 04 |
| Other expenditures, viz: general expenses, supplies, postage, exchange, law, loan, building and other expenses | 269,530 17 |
| Total expenditures..... | \$5,260,845 61 |

V. PREMIUM NOTE ACCOUNT.

| | |
|--|---------------------|
| Premium notes, loans or liens at beginning of the year.. | \$789,801 70 |
| Received during the year..... | 80,617 75 |
| Total..... | \$870,419 45 |

Deductions during the year as follows:

| | |
|--|---------------------|
| Losses, \$29,135.89; matured endowments, \$19,173.99... | 48,309 88 |
| Notes and other obligations used in surrender, \$9,656.07; voided by lapse, \$309,112..... | 12,747 19 |
| Notes used in payment of dividends..... | 87,692,42 |
| Redeemed by maker in cash, etc | 19,127 97 |
| Total..... | 167,877 46 |
| Balance note assets at end of the year | \$702,541 99 |

VI. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|------------------|
| Policies in force December 31st, 1888 | 73,130 | \$172,518,891 00 |
| Policies issued during the year..... | 18,651 | 48,058,079 00 |
| Old policies revived during the year..... | 342 | 905,206 00 |
| Old policies increased during the year..... | 21 | 175,896 00 |
| Additions by dividends during the year..... | - | 2,638,299 00 |
| | <hr/> | <hr/> |
| Totals..... | 92,144 | 224,296,371 00 |
| Deduct policies ceased to be in force..... | 7,815 | 21,890,448 00 |
| | <hr/> | <hr/> |
| Net policies in force December 31st, 1889 | 84,329 | \$202,405,923 00 |

*Policies which have ceased to be in force during the year,
with the mode of their termination:*

| | | |
|--------------------------------------|-------|-----------------|
| Terminated by death or maturity..... | 1,087 | \$5,166,751 00 |
| By surrender..... | 684 | 1,528,299 00 |
| By lapse..... | 4,235 | 9,459,054 00 |
| By change and decrease..... | - | 283,355 00 |
| Not taken | 1,809 | 5,452,989 00 |
| | <hr/> | <hr/> |
| Totals..... | 7,815 | \$21,890,448 00 |

BUSINESS IN MAINE.

| | |
|--|--------------|
| Policies in force December 31st, 1888; number, 467; amount insured.... | \$671,990 00 |
| Policies issued during the year: number, 255; amount insured..... | 437,580 00 |
| Premiums received during the year..... | 31,802 34 |
| Losses and claims incurred during the year..... | 13,000 00 |
| Losses and claims paid during the year..... | 13,000 00 |

PENN MUTUAL LIFE INSURANCE COMPANY,

PHILADELPHIA, PA.

INCORPORATED IN 1847. COMMENCED BUSINESS IN 1847.

EDWARD M. NEEDLES, *President.*HENRY C. BROWN, *Secretary.*

I. ASSETS.

| | |
|---|------------------------|
| Real estate owned by the company, unincumbered..... | \$ 813,808 88 |
| Loans on bond and mortgage and ground rents (first liens)..... | 4,499,206 24 |
| Loans secured by collaterals | 1,493,216 98 |
| Premium notes and loans on policies now in force..... | 998,543 59 |
| Stocks and bonds owned by the company, market value..... | 6,622,148 00 |
| Cash in office of company and deposited in banks and trust companies, | 152,875 74 |
| Interest and rents due and accrued..... | 110,488 32 |
| Net amount deferred and outstanding premiums on policies in force | |
| December 31st, 1889 | 403,205 92 |
| Other assets, viz: bills receivable, agents' balances, etc | 80,584 56 |
| Total admitted assets | \$15,174,078 23 |

UNADMITTED ASSETS.

| | |
|--|-------------|
| Bills receivable and agents' balances..... | \$80,584 56 |
|--|-------------|

II. LIABILITIES.

| | |
|--|------------------------|
| Total policy claims..... | \$115,125 00 |
| Net present value of all outstanding policies in force December 31st, | |
| 1889, computed by the Massachusetts Insurance Department, accord- | |
| ing to the Actuaries' Table of Mortality, with 4 per cent interest... .. | 12,760,725 00 |
| Unpaid dividends of surplus or other profits due policy-holders, being | |
| on unreported premiums..... | 44,768 08 |
| Premiums paid in advance and surrender values | 7,836 95 |
| Other liabilities of the company, viz: accumulations under life rate | |
| endowment and other special forms of policies and scrip outstanding, | 392,981 81 |
| Liabilities as to policy-holders..... | 13,321,436 84 |
| Surplus as regards policy-holders..... | 1,852,641 39 |
| Total liabilities..... | \$15,174,078 23 |

III. INCOME DURING THE YEAR.

| | |
|--|----------------|
| Cash received for premiums | \$2,968,688 47 |
| Premium notes, loans or liens taken for premiums..... | 105,669 74 |
| Cash received for annuities | 10,204 35 |
| | <hr/> |
| Total premium income | \$3,084,562 56 |
| Received for interest and dividends..... | 768,130 62 |
| Received for rents | 14,046 06 |
| Other income, viz: profits on stocks, bonds, etc., sold..... | 41,703 84 |
| | <hr/> |
| Total income..... | \$3,908,443 08 |

IV. EXPENDITURES DURING THE YEAR.

| | |
|--|----------------|
| Cash paid for death losses and policy claims..... | \$1,000,822 21 |
| Premium notes, loans or liens used in payment of same.. | 40,317 79 |
| Cash paid to annuitants | 90 12 |
| Cash paid for surrendered policies..... | 208,949 43 |
| Premium notes, loans or liens used in payment of same and voided by lapse..... | 7,484 26 |
| Cash allowed for dividends to policy-holders..... | 469,538 28 |
| Premium notes, loans or liens used in payment of same.. | 62,845 26 |
| | <hr/> |
| Total paid to policy-holders | \$1,790,047 35 |
| Paid for commissions to agents | 346,354 62 |
| Paid for salaries and other compensation of officers and employes | 241,402 64 |
| Paid for taxes..... | 90,211 70 |
| Paid for rent..... | 24,821 86 |
| Other expenditures, viz: general expenses, advertizing, printing, sup- plies, etc | 69,131 81 |
| | <hr/> |
| Total expenditures | \$2,561,969 98 |

V. PREMIUM NOTE ACCOUNT.

| | |
|--|--------------|
| Premium notes, loans or liens at beginning of the year.. | \$572,448 99 |
| Received during the year..... | 117,818 87 |
| | <hr/> |
| Total..... | \$690,267 86 |

Deductions during the year as follows:

| | |
|---|--------------|
| Notes and other obligations used as above stated..... | 124,399 83 |
| Redeemed by maker in cash | 10,806 44 |
| | <hr/> |
| Total..... | 135,206 27 |
| | <hr/> |
| Balance note assets at end of the year | \$555,061 59 |

VI. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|-----------------|
| Policies in force December 31st, 1888..... | 27,714 | \$68,372,882 00 |
| Policies issued during year..... | 6,310 | 17,473,997 00 |
| Old policies revived during the year..... | 475 | 805,109 00 |
| Old policies changed and increased during the year..... | 15 | 75,619 00 |
| Additions by dividends during the year..... | - | 63,275 00 |
| | <hr/> | <hr/> |
| Totals..... | 34,514 | 86,790,882 00 |
| Deduct policies ceased to be in force..... | 3,106 | 7,721,302 00 |
| | <hr/> | <hr/> |
| Net policies in force December 31st, 1889..... | 31,408 | \$79,069,580 00 |

Policies which have ceased to be in force during the year, with the mode of their termination:

| | | |
|--------------------------------------|-------|----------------|
| Terminated by death or maturity..... | 519 | \$1,301,213 00 |
| By surrender..... | 391 | 988,371 00 |
| By lapse..... | 1,499 | 3,238,042 00 |
| By change and decrease..... | 14 | 292,576 00 |
| Not taken..... | 683 | 1,901,100 00 |
| | <hr/> | <hr/> |
| Totals..... | 3,106 | \$7,721,302 00 |

BUSINESS IN MAINE.

| | |
|---|--------------|
| Policies in force December 31st, 1889: number, 564; amount insured... | \$992,500 00 |
| Policies issued during the year: number, 130; amount insured..... | 199,000 00 |
| Premiums received during the year..... | 37,521 30 |
| Losses and claims incurred during the year..... | 2,890 00 |
| Losses and claims paid during the year..... | 2,615 00 |

PHENIX MUTUAL LIFE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

JONATHAN B. BUNCE, *President.*CHAS. H. LAWRENCE, *Secretary.*

 Capital Paid Up in Cash, \$1,050.

I. ASSETS.

| | |
|---|------------------------|
| Real estate owned by the company, unincumbered | \$1,227,832 57 |
| Loans on bond and mortgage (first liens)..... | 6,549,467 70 |
| Premium notes and loans on policies now in force..... | 883,158 52 |
| Stocks and bonds owned by the company, market value..... | 971,736 50 |
| Cash in office of company and deposited in banks and trust companies, | 116,158 25 |
| Interest and rents due and accrued | 186,447 06 |
| Net amount deferred and outstanding premiums on policies in force | |
| December 31st, 1889 | 67,942 27 |
| Total admitted assets | \$10,002,742 87 |

II. LIABILITIES.

| | |
|---|------------------------|
| Total policy claims | \$ 44,287 00 |
| Net re-insurance reserve..... | 8,795,798 00 |
| Other liabilities of the company, viz: special policy reserve, \$529,679; | |
| premiums paid in advance, \$3,829.34; reserve for balance of stock, | |
| \$5,385.66; possible depreciation of real estate and mortgages, \$80,- | |
| 686 31..... | 619,580 31 |
| Liabilities as to policy-holders..... | 9,459,665 31 |
| Surplus as regards policy-holders..... | 543,077 56 |
| Total liabilities..... | \$10,002,742 87 |

III. INCOME DURING THE YEAR.

| | |
|---|-----------------------|
| Received for premiums | \$643,826 09 |
| Premium notes, loans or liens taken for premiums..... | 6,951 00 |
| | 650,777 09 |
| Deduct re-insurance..... | 2,077 92 |
| Total premium income | \$648,699 17 |
| Received for interest and dividends | 565,823 76 |
| Received for rents..... | 54,624 40 |
| Total income..... | \$1,269,147 33 |

IV. EXPENDITURES DURING THE YEAR.

| | | |
|--|-----------------------|--|
| Cash paid for death losses and policy claims..... | \$836,667 46 | |
| Premium notes, loans or liens used in payment of same .. | 63,642 47 | |
| Cash paid for surrendered policies..... | 97,423 81 | |
| Premium notes, loans or liens used in payment of same and voided by lapse | 22,038 85 | |
| Cash surrendered values, including re-converted additions, applied in payment of premiums.... | 7,892 42 | |
| Cash paid for dividends to policy-holders and applied in payment of premiums .. | 118,692 41 | |
| Premium notes, loans or liens used in payment of same.. | 884 82 | |
| Total paid to policy-holders | \$1,147,242 24 | |
| Paid for dividends to stockholders..... | 12,000 00 | |
| Paid for commissions to agents | 46,852 70 | |
| Paid for salaries and other compensation of officers and employes ... | 43,743 32 | |
| Paid for taxes..... | 29,193 91 | |
| Paid for rent..... | 9,508 17 | |
| Salaries and travelling expenses of agents and medical examiner's fees, | 36,670 94 | |
| Other expenditures, viz: general expenses, including profit and loss account | 73,883 46 | |
| Total expenditures..... | \$1,399,094 74 | |

V. PREMIUM NOTE ACCOUNT.

| | | |
|--|---------------------|--|
| Premium notes, loans or liens at beginning of the year.. | \$968,659 36 | |
| Received during the year..... | 6,951 00 | |
| Total..... | \$975,610 36 | |
| <i>Deductions during the year as follows:</i> | | |
| Notes and other obligations used as above stated..... | 86,566 14 | |
| Redeemed by maker in cash | 5,885 70 | |
| Total | 92,451 84 | |
| Balance note assets at end of the year..... | \$883,158 52 | |

VI. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|------------------------|
| Policies in force December 31st, 1888..... | 17,468 | \$24,872,295 00 |
| Policies issued during the year..... | 1,176 | 1,381,846 00 |
| Old policies revived during the year | 48 | 46,023 00 |
| Additions by dividends during the year..... | - | 21,314 00 |
| Totals..... | 18,692 | 26,321,478 00 |
| Deduct policies ceased to be in force..... | 1,591 | 2,366,014 00 |
| Net policies in force December 31st, 1889 | 17,101 | \$23,955,464 00 |

*Policies which have ceased to be in force during the year,
with the mode of their termination:*

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Terminated by death, maturity or expiry | 617 | \$840,903 00 |
| By surrender | 204 | 317,099 00 |
| By lapse | 413 | 570,621 00 |
| By change and decrease..... | 98 | 210,930 00 |
| Not taken..... | 259 | 426,461 00 |
| | <hr/> | <hr/> |
| Totals | 1,591 | \$2,366,014 00 |

BUSINESS IN MAINE.

| | |
|--|--------------|
| Policies in force December 31st, 1889: number, 670; amount insured.... | \$544,053 00 |
| Policies issued during the year: number, 91; amount insured..... | 107,714 00 |
| Premiums received during the year..... | 16,667 26 |
| Losses and claims incurred during the year | 6,314 00 |
| Losses and claims paid during the year | 6,087 00 |

PROVIDENT LIFE AND TRUST COMPANY,

PHILADELPHIA, PA.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

SAMUEL R. SHIPLEY, *President.*ASA S. WING, *Vice President.*

Capital Paid Up in Cash, \$1,000,000.

I. ASSETS.

| | |
|---|------------------------|
| Real estate owned by the company, unincumbered | \$1,079,719 22 |
| Loans on bond and mortgage (first liens)..... | 7,553,159 15 |
| Loans secured by collaterals..... | 202,000 00 |
| Premium notes and loans on policies now in force..... | 811,052 56 |
| Stocks and bonds owned by the company, market value | 6,490,840 00 |
| Cash in office of company and deposited in banks and trust companies, | 115,039 36 |
| Interest and rents due and accrued | 162,892 82 |
| Net amount deferred and outstanding premiums on policies in force December 31st, 1889..... | 483,164 79 |
| Total admitted assets..... | <u>\$16,897,867 90</u> |

II. LIABILITIES.

| | |
|---|------------------------|
| Total policy claims..... | \$40,109 46 |
| Net present value of all outstanding policies in force December 31st, 1889, computed by the Pennsylvania Insurance Department, accord- ing to the Actuaries' Table of Mortality, with 4 per cent interest... .. | 14,348,789 00 |
| Unpaid dividends of surplus or other profits due policy-holders | 21,558 56 |
| Other liabilities of the company..... | 36,052 52 |
| Liabilities as to policy-holders | <u>14,446,509 54</u> |
| Surplus as regards policy-holders..... | 2,451,358 36 |
| Total liabilities | <u>\$16,897,867 90</u> |

III. INCOME DURING THE YEAR.

| | |
|---|-----------------------|
| Cash received for premiums..... | \$2,845,563 31 |
| Premium notes, loans or liens taken for premiums.. .. | 3,635 97 |
| Cash received for annuities..... | 41,224 41 |
| Total premium income..... | <u>\$2,890,423 69</u> |
| Received for interest and dividends..... | } 708,868 30 |
| Received for rents | |
| Total income | <u>\$3,599,291 99</u> |

IV. EXPENDITURES DURING THE YEAR.

| | | |
|--|--------------|----------------|
| Cash paid for death losses and policy claims..... | \$830,700 00 | |
| Cash paid to annuitants | 21,969 72 | |
| Cash paid for surrendered policies..... | 88,839 02 | |
| Premium notes, loans or liens used in payment of same and voided by lapse | 348,744 78 | |
| Total paid to policy-holders..... | | \$1,290,253 52 |
| Paid for commissions to agents..... | | 284,784 89 |
| Paid for salaries and other compensation of officers and employes..... | | 97,794 75 |
| Paid for taxes..... | | 47,788 95 |
| Paid for rent..... | | 8,715 19 |
| Other expenditures, viz: general expenses..... | | 99,841 21 |
| Total expenditures..... | | \$1,829,178 51 |

V. PREMIUM NOTE ACCOUNT.

| | | |
|---|-------------|-------------|
| Premium notes, loans or liens at beginning of the year... | \$37,922 52 | |
| Received during the year..... | 3,635 97 | |
| Total..... | | \$41,558 49 |

Deductions during the year as follows:

| | | |
|--|---|-------------|
| Notes and other obligations used as above stated | } | 5,808 91 |
| Redeemed by maker in cash | | |
| Balance note assets at end of the year..... | | \$35,749 58 |

VI. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|-----------------|
| Policies in force December 31st, 1888..... | 20,736 | \$64,003,694 00 |
| Policies issued during the year | 4,252 | 12,511,126 00 |
| Old policies revived during the year..... | 90 | 259,687 00 |
| Old policies increased during the year | 91 | 393,800 00 |
| Additions by dividends during the year | - | 104,769 00 |
| Totals..... | 25,169 | 77,273,076 00 |
| Deduct policies ceased to be in force..... | 1,763 | 5,456,510 00 |
| Net policies in force December 31st, 1889..... | 23,406 | \$71,816,566 00 |

Policies which have ceased to be in force during the year, with the mode of their termination:

| | | |
|------------------------------------|---|----------------|
| Terminated by death, maturity..... | - | \$ 821,218 00 |
| By surrender..... | - | 1,051,039 00 |
| By expiry..... | - | 7,000 00 |
| By lapse..... | - | 2,682,753 00 |
| By change and decrease..... | - | 629,000 00 |
| Not taken..... | - | 265,500 00 |
| Totals..... | - | \$5,456,510 00 |

BUSINESS IN MAINE.

| | |
|---|--------------|
| Policies in force December 31st, 1889: number 307; amount insured.... | \$523,866 00 |
| Policies issued during the year: number, 55; amount insured..... | 110,840 00 |
| Premiums received during the year..... | 19,100 57 |
| Losses and claims incurred during the year..... | 4,000 00 |
| Losses and claims paid during the year..... | 5,000 00 |

PROVIDENT SAVINGS LIFE ASSURANCE
SOCIETY,

NEW YORK, N. Y.

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1875.

SHEPPARD HOMANS, *President*. WILLIAM E. STEVENS, *Secretary*.

Capital Paid Up in Cash, \$100,000.

I. ASSETS.

| | |
|---|---------------------|
| Real estate owned by the company, unincumbered | \$ 35,449 32 |
| Loans on bond and mortgage (first liens)..... | 125,800 00 |
| Loans secured by collaterals | 27,500 00 |
| Premium notes and loans on policies now in force | 3,500 00 |
| Stocks and bonds owned by the company, market value..... | 339,948 17 |
| Cash in office of company and deposited in banks and trust companies, | 70,105 11 |
| Interest and rents due and accrued | 8,485 41 |
| Net amount deferred and outstanding premiums on policies in force | |
| December 31st, 1889 | 94,363 74 |
| Other assets, viz: agents' ledger balances | 10,494 11 |
| Total admitted assets | \$715,645 86 |

UNADMITTED ASSETS.

| | |
|------------------------|-------------|
| Agents' balances | \$10,494 11 |
|------------------------|-------------|

II. LIABILITIES.

| | |
|---|---------------------|
| Claims for death losses in process of adjustment or adjusted | |
| and not due..... | \$69,000 00 |
| Claims for death losses and other policy claims resisted.. | 11,409 13 |
| Total policy claims | \$80,409 13 |
| Net present value of all outstanding policies in force December 31st, | |
| 1889, computed by the New York Insurance Department, according | |
| to the Actuaries' Table of Mortality, with 4 per cent interest..... | 266,338 00 |
| Surplus as regards policy-holders..... | 368,898 73 |
| Total liabilities..... | \$715,645 86 |

III. INCOME DURING THE YEAR.

| | | |
|---------------------------------|--------------|-----------------------|
| Cash received for premiums..... | \$9-2,895 32 | |
| Less paid for re-insurance..... | 11,411 62 | |
| | | <u>\$971,483 70</u> |
| Received for dividends..... | | 389,330 77 |
| Total income..... | | <u>\$1,360,814 47</u> |

IV. EXPENDITURES DURING THE YEAR.

| | | |
|--|--------------|-----------------------|
| Cash paid for death losses and policy claims..... | \$565,103 78 | |
| Re-insurance..... | 15,060 00 | |
| | | <u>550,103 78</u> |
| Cash paid to annuitants..... | 100 00 | |
| Cash paid for surrendered policies..... | 2,072 52 | |
| Cash paid for dividends to policy-holders..... | 372,469 64 | |
| Total paid to policy-holders..... | | <u>\$924,745 94</u> |
| Paid for furniture and fixtures..... | | 2,294 21 |
| Paid for advertising..... | | 20,121 80 |
| Paid for commissions to agents..... | | 152,171 78 |
| Paid for salaries and other compensation of officers and employes..... | | 41,298 85 |
| Paid for salaries and travelling expenses of manager of agencies— special and local agents..... | | 24,518 13 |
| Paid for taxes..... | | 14,949 83 |
| Paid for medical examiner's fees..... | | 17,834 60 |
| Paid for rent of home and agency offices..... | | 17,508 95 |
| Paid for commuting commissions..... | | 34,706 12 |
| Cash advanced to agents to be repaid out of future salaries and com- missions..... | | 22,266 80 |
| Other expenditures, viz: general expenses..... | | 22,140 80 |
| Total expenditures..... | | <u>\$1,294,557 81</u> |

V. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|------------------------|
| Policies in force December 31st, 1888..... | 12,853 | \$51,012,286 00 |
| Policies issued during the year..... | 5,391 | 19,137,197 00 |
| Old policies revived during the year..... | 9 | 28,000 00 |
| Old policies increased during the year..... | 4 | 7,000 00 |
| Totals..... | <u>18,257</u> | <u>70,184,483 00</u> |
| Deduct policies ceased to be in force..... | 2,505 | 9,230,275 00 |
| Net policies in force December 31st, 1889..... | 15,752 | <u>\$60,954,208 00</u> |

Policies which have ceased to be in force during the year, with the mode of their termination:

| | <i>Number.</i> | <i>Amount.</i> |
|---------------------------------------|----------------|----------------|
| Terminated by death or maturity | 159 | \$ 622,125 00 |
| By expiry | 1,964 | 7,236,500 00 |
| By lapse | 19 | 18,000 00 |
| By change and decrease | 19 | 12,650 00 |
| By transfer | - | 182,000 00 |
| Not taken..... | 344 | 1,159,000 00 |
| | <hr/> | <hr/> |
| Totals | 2,505 | \$9,230,275 00 |

BUSINESS IN MAINE.

| | |
|--|-------------|
| Policies in force December 31st, 1889: number, 28; amount insured... | \$90,000 00 |
| Policies issued during the year: number, 16; amount insured..... | 49,000 00 |
| Premiums received during the year..... | 1,595 63 |

TRAVELLERS LIFE INSURANCE COMPANY,
(LIFE DEPARTMENT)
HARTFORD, CONN.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1866.

JAMES G. BATTERSON, *President.*

RODNEY DENNIS, *Secretary.*

I. ASSETS.

| | |
|---|-----------------------|
| Real estate, owned by the company, unincumbered..... | \$1,051,762 12 |
| Loans on bond and mortgage (first liens) | 3,344,721 68 |
| Loans secured by collaterals | 301,865 00 |
| Premium notes and loans on policies now in force. | 226,575 00 |
| Stocks and bonds owned by the company, market value..... | 3,741,208 38 |
| Cash in office of company and deposited in banks and trust companies, | 667,504 82 |
| Interest accrued but not yet due | 68,310 96 |
| Net amount deferred and outstanding premiums on policies in force December 31st, 1889..... | 279,619 55 |
| Total admitted assets..... | \$9,681,567 51 |

UNADMITTED ASSETS.

| | |
|--|-------------|
| Other items, viz: suspense account | \$49,887 94 |
|--|-------------|

II. LIABILITIES.

| | |
|---|-----------------------|
| Claims for death losses and matured endowments in process of adjustment or adjusted and not due | \$46,100 00 |
| Claims for death losses and other policy claims resisted .. | 1,000 00 |
| Total policy claims | \$47,100 00 |
| Reserve for indemnity contracts | 5,000 00 |
| Net present value of all outstanding policies in force Dec. 31st, 1889, computed by the Connecticut Insurance Department, according to the Actuaries' Table of Mor- tality, with 4 per cent interest | 8,253,131 00 |
| | 8,258,131 00 |
| Net re-insurance reserve of policies in other companies.. | 32,485 00 |
| Net re-insurance reserve | 8,225,646 00 |
| Liabilities as to policy-holders..... | 8,272,746 00 |
| Surplus as regards policy-holders..... | 1,408,821 51 |
| Total liabilities..... | \$9,681,567 51 |

III. INCOME DURING THE YEAR.

| | |
|---|----------------|
| Cash received for premiums | \$1,331,675 99 |
| Cash received for annuities..... | 8,728 00 |
| Total premium income | \$1,340,403 99 |
| Received for interest and dividends | 424,145 10 |
| Received for rents | 29,100 41 |
| Total income | \$1,793,649 50 |

IV. EXPENDITURES DURING THE YEAR.

| | |
|--|--------------|
| Cash paid for death losses and policy claims..... | \$461,490 97 |
| Cash paid to annuitants..... | 950 00 |
| Cash paid for surrendered policies..... | 90,870 83 |
| Total paid to policy-holders | \$553,311 80 |
| Paid for commissions to agents | 133,525 83 |
| Paid for salaries and other compensation of officers and employes..... | 64,830 20 |
| Paid for salaries and travelling expenses of managers of agencies, general, special and local agents | 12,766 71 |
| Paid for taxes | 13,926 20 |
| Paid for advertising | 43,280 97 |
| Paid for rent | 656 90 |
| Paid for medical examiner's fees..... | 13,038 05 |
| Other expenditures, viz: general expenses | 83,440 40 |
| Total expenditures..... | \$918,777 06 |

V. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|-----------------|
| Policies in force December 31st, 1888 | 21,117 | \$41,138,361 00 |
| Policies issued during the year | 3,305 | 8,540,508 00 |
| Old policies revived during the year | 43 | 76,627 00 |
| Old policies increased during the year | - | 11,000 00 |
| Transfer..... | 108 | 271,240 00 |
| Totals..... | 24,573 | 50,037,736 00 |
| Deduct policies ceased to be in force | 2,126 | 5,058,787 00 |
| Net policies in force December 31st, 1889 | 22,447 | \$44,978,949 00 |

Policies which have ceased to be in force during the year, with the mode of their termination:

| | | |
|---------------------------------------|-------|----------------|
| Terminated by death or maturity | 304 | \$477,270 00 |
| By expiry..... | 2 | 6,000 00 |
| By surrender..... | 185 | 273,697 00 |
| By lapse | 1,024 | 2,420,400 00 |
| By transfer | 108 | 271,240 00 |
| By change and decrease | 159 | 524,140 00 |
| Not taken..... | 344 | 1,086,040 00 |
| Totals..... | 2,126 | \$5,058,787 00 |

BUSINESS IN MAINE.

| | |
|---|--------------|
| Policies in force December 31st, 1888: number, 633; amount insured... | \$753,870 00 |
| Policies issued during the year: number 35; amount insured..... | 54,288 00 |
| Premiums received during the year..... | 19,839 29 |
| Losses and claims incurred during the year..... | 5,000 00 |
| Losses and claims paid during the year..... | 2,000 00 |

UNITED STATES LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

GEORGE H. BURFORD, *President.*

C. P. FRALEIGH, *Secretary.*

Capital Paid Up in Cash, \$440,000.

I. ASSETS.

| | |
|---|-----------------------|
| Real estate owned by the company, unincumbered | \$ 105,250 00 |
| Loans on bonds and mortgage (first liens)..... | 3,516,224 03 |
| Loans secured by collaterals | 132,433 11 |
| Premium notes and loans on policies now in force | 172,770 16 |
| Stocks and bonds owned by the company, market value..... | 2,029,073 50 |
| Cash in office of company and deposited in banks and trust companies, | 71,179 72 |
| Interest and rents due and accrued | 68,115 89 |
| Net amount deferred and outstanding premiums on policies in force | |
| December 31st, 1889..... | 192,940 09 |
| Other assets, viz: bills receivable, \$12,914.12; agents' balances, | |
| \$24,159.35 | 37,073 47 |
| Total admitted assets..... | \$6,325,059 97 |

UNADMITTED ASSETS.

| | |
|--------------------------------------|--------------------|
| Agents' balances..... | \$24,159 35 |
| Bills receivable..... | 12,914 12 |
| Total unadmitted assets | \$37,073 47 |

II. LIABILITIES.

| | |
|---|-----------------------|
| Claims for death losses and matured endowments in process | |
| of adjustment or adjusted and not due..... | \$19,300 00 |
| Claims for death losses and other policy claims resisted.. | 15,500 00 |
| Total policy claims | \$34,800 00 |
| Net present value of all outstanding policies in force December 31st, | |
| 1889, computed by the New York Insurance Department, accord- | |
| ing to the Actuaries' Table of Mortality, with 4 per cent interest.. | 5,570,388 00 |
| Premiums paid in advance and surrender values, and accrued rents and | |
| unpresented accounts | 12,616 16 |
| Liabilities as to policy-holders..... | 5,617,804 16 |
| Surplus as regards policy-holders..... | 707,255 81 |
| Total liabilities | \$6,325,059 97 |

III. INCOME DURING THE YEAR.

| | |
|---|-----------------------|
| Cash received for premiums | \$1,061,943 14 |
| Received for interest and dividends | 274,922 23 |
| Received for rents | 857 46 |
| Other income, viz: balance profit and loss account less debits..... | 12,830 68 |
| Total income..... | \$1,350,563 51 |

IV. EXPENDITURES DURING THE YEAR.

| | |
|--|-----------------------|
| Cash paid for death losses and policy claims..... | \$405,950 97 |
| Cash paid to annuitants | 709 31 |
| Cash paid for surrendered policies..... | 97,537 47 |
| Cash paid for dividends to policy-holders | 158,248 44 |
| Total paid to policy-holders | \$662,446 19 |
| Paid for dividends to stockholders 7 per cent on capital stock | 30,800 00 |
| Paid for commissions to agents | 132,003 79 |
| Paid for salaries and other compensation of officers and employes | 44,552 50 |
| Paid for taxes..... | 17,929 02 |
| Paid for rent..... | 21,166 24 |
| Other expenditures, viz: general expenses..... | 125,874 09 |
| Total expenditures..... | \$1,034,771 83 |

V. PREMIUM NOTE ACCOUNT.

| | |
|--|---------------------|
| Premium notes, loans or liens at beginning of the year.. | \$154,036 02 |
| Received during the year..... | 54,247 00 |
| Total..... | \$208,283 02 |

Deductions during the year as follows:

| | |
|--|---------------------|
| Notes and other obligations used | 14,664 51 |
| Redeemed by maker in cash | 20,848 35 |
| Total..... | 35,512 86 |
| Balance note assets at end of the year..... | \$172,770 16 |

VI. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|------------------------|
| Policies in force December 31st, 1888..... | 12,566 | \$25,752,267 00 |
| Policies issued during the year..... | 3,223 | 8,463,625 00 |
| Old policies revived during the year | 98 | 238,115 00 |
| Old policies increased during the year | 46 | 136,190 00 |
| Additions by dividends during the year..... | - | 685,651 00 |
| Totals..... | 15,933 | 35,275,848 00 |
| Deduct policies ceased to be in force..... | 2,063 | 4,844,576 00 |
| Net policies in force December 31st, 1889..... | 13,870 | \$30,431,272 00 |

*Policies which have ceased to be in force during the year,
with the mode of their termination:*

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Terminated by death and maturity | 246 | \$413,921 00 |
| By expiry | 23 | 64,600 00 |
| By surrender..... | 96 | 225,715 00 |
| By lapse | 1,132 | 2,605,050 00 |
| By change and decrease..... | 45 | 249,690 00 |
| Not taken..... | 521 | 1,285,600 00 |
| | <hr/> | <hr/> |
| Totals | 2,063 | \$4,844,576 00 |

BUSINESS IN MAINE.

| | |
|--|--------------|
| Policies in force December 31st, 1889: number, 122; amount insured.... | \$169,160 00 |
| Policies issued during the year: number, 15; amount insured..... | 45,690 00 |
| Premiums received during the year..... | 5,500 17 |
| Losses and claims incurred during the year | 1,370 00 |
| Losses and claims paid during the year | 1,370 00 |

WASHINGTON LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

W. A. BREWER, JR., *President*.WM. HAXTUN, *Vice President*.

Capital Paid Up in Cash, \$125,000.

I. ASSETS.

| | |
|---|------------------------|
| Real estate owned by the company, unincumbered..... | \$ 439,173 26 |
| Loans on bond and mortgage (first liens)..... | 8,234,342 92 |
| Loans secured by collaterals..... | 505,427 83 |
| Stocks and bonds owned by the company, market value..... | 422,612 50 |
| Cash in office of company and deposited in banks and trust companies, | 32,445 63 |
| Interest and rents due and accrued..... | 94,899 20 |
| Net amount deferred and outstanding premiums on policies in force | |
| December 31st, 1889..... | 290,366 56 |
| Other assets, viz: agents' ledger balances..... | 54,103 37 |
| Total admitted assets..... | \$10,073,371 27 |

UNADMITTED ASSETS.

| | |
|-----------------------|-------------|
| Agents' balances..... | \$54,103 37 |
|-----------------------|-------------|

II. LIABILITIES.

| | |
|---|------------------------|
| Claims for death losses due and unpaid..... | \$11,541 90 |
| Claims for matured endowments due and unpaid..... | 4,379 34 |
| Claims for death losses and other policy claims resisted.. | 1,000 00 |
| Total policy claims..... | \$16,921 24 |
| Net present value of all outstanding policies in force December 31st, | |
| 1889, computed by the New York Insurance Department, according | |
| to the Actuaries' Table of Mortality, with 4 per cent interest..... | 9,643,953 00 |
| Premiums paid in advance and surrender values..... | 6,210 99 |
| Other liabilities of the company, viz: unpaid dividends to stockhold- | |
| ers, rents and salaries..... | 3,738 65 |
| Liabilities as to policy-holders..... | 9,670,823 88 |
| Surplus as regards policy-holders..... | 402,547 39 |
| Total liabilities..... | \$10,073,371 27 |

III. INCOME DURING THE YEAR.

| | |
|--|-----------------------|
| Cash received for premiums..... | \$1,966,324 30 |
| Cash received for annuities..... | 9,500 00 |
| Total premium income..... | \$1,975,824 30 |
| Received for interest and dividends..... | 542,479 01 |
| Received for rents..... | 13,625 33 |
| Total income..... | \$2,531,928 64 |

IV. EXPENDITURES DURING THE YEAR.

| | |
|---|-----------------------|
| Paid for death losses and policy claims, including endowments..... | \$824,480 94 |
| Cash paid to annuitants..... | 8,758 83 |
| Cash paid for surrendered policies and additions..... | 266,479 30 |
| Return premiums..... | 2,325 18 |
| Paid for dividends to policy-holders..... | 177,564 00 |
| Total paid to policy-holders..... | \$1,279,608 25 |
| Paid for dividends to stockholders..... | 8,690 50 |
| Paid for commissions to agents..... | 181,642 72 |
| Paid for salaries and other compensation of officers and employes..... | 71,057 83 |
| Paid for taxes..... | 22,294 46 |
| Paid for rent..... | 10,500 00 |
| Paid for commuting commissions..... | 77,293 55 |
| Other expenditures, viz: general expenses—medical examiners' fees, \$27,883.45; salaries for agents, \$74,829.33; advertising, \$22,679.99; miscellaneous, \$72,196.80..... | 197,589 57 |
| Total expenditures..... | \$1,848,676 88 |

V. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------------|
| Policies in force December 31st, 1888..... | 19,273 | \$42,768,034 00 |
| Policies issued during the year..... | 4,893 | 9,914,391 00 |
| Old policies revived during the year..... | 226 | 471,327 00 |
| Additions by dividends during the year..... | - | 278,049 00 |
| Totals..... | 24,392 | 53,431,801 00 |

Policies which have ceased to be in force during the year, with the mode of their termination:

| | | |
|---|---------------|------------------------|
| Terminated by death and maturity..... | 375 | \$ 789,477 00 |
| By surrender..... | 472 | 1,225,523 00 |
| By lapse..... | 1,542 | 2,997,792 00 |
| By discount..... | 23 | 36,227 00 |
| Not taken..... | 952 | 1,992,458 00 |
| Total terminated..... | 3,364 | 7,041,477 00 |
| Net policies in force December 31st, 1889..... | 21,028 | \$46,390,324 00 |

BUSINESS IN MAINE.

| | |
|--|--------------|
| Policies in force December 31st, 1888; number, 249; amount insured.... | \$284,020 00 |
| Policies issued during the year: number, 133; amount insured..... | 152,470 00 |
| Premiums received during the year..... | 12,379 50 |
| Losses and claims incurred during the year..... | 4,313 90 |
| Losses and claims paid during the year..... | 4,010 00 |

CASUALTY AND GUARANTEE INSURANCE COMPANIES
OF OTHER STATES AND COUNTRIES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF CASUALTY
AND GUARANTEE INSURANCE COMPANIES OF OTHER STATES
AND COUNTRIES, AUTHORIZED TO DO BUSINESS IN THE
STATE OF MAINE, SHOWING THEIR CONDITION ON
THE 31ST DAY OF DECEMBER, 1889.

AMERICAN STEAM BOILER INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1883.

WILLIAM K. LOTHROP, *President*. VINCENT R. SCHENCK, *Secretary*.

Capital Paid Up in Cash, \$500,000.

I. ASSETS.

| | |
|---|----------------|
| Loans on bond and mortgage (first liens)..... | \$ 53,000 00 |
| Stocks and bonds owned by the company (market value) | 1,072,756 00 |
| Cash in the company's principal office and in bank..... | 66,595 84 |
| Interest due and accrued..... | 3,467 38 |
| Premiums in due course of collection..... | 231,436 90 |
| | <hr/> |
| Aggregate of all the admitted assets of the company at their actual value..... | \$1,427,256 12 |

II. LIABILITIES.

| | |
|--|----------------|
| Net amount of unpaid losses and claims..... | \$ 3,500 00 |
| Amount required to safely re-insure all outstanding risks..... | 582,112 42 |
| All other demands against the company, viz: commissions, etc..... | 4,770 00 |
| | <hr/> |
| Total amount of liabilities, except capital stock and net surplus..... | 590,382 42 |
| Capital actually paid up in cash..... | 500,000 00 |
| Surplus beyond capital..... | 336,873 70 |
| | <hr/> |
| Aggregate amount of liabilities including net surplus..... | \$1,427,256 12 |

III. INCOME DURING THE YEAR.

| | |
|---|--------------|
| Net cash received for premiums (steam boiler)..... | \$507,941 06 |
| Received for interest and dividends from all sources..... | 1,857 94 |
| Income from all other sources | 53,396 21 |
| | <hr/> |
| Aggregate amount of income received in cash..... | \$563,195 21 |

IV. EXPENDITURES DURING THE YEAR.

| | |
|---|--------------|
| Net amount paid for losses (steam boiler) | \$28,550 82 |
| Cash dividends actually paid..... | 80,000 00 |
| Paid for commissions or brokerage | 125,497 88 |
| Salaries and other charges of officers, clerks and employes | 30,073 97 |
| Paid State, national and local taxes | 11,240 12 |
| All other expenditures, viz: general expenses | 217,313 14 |
| Aggregate amount of expenditures in cash | \$492,675 93 |

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Steam Boiler Risks.</i> | <i>Premiums.</i> |
|--|--------------------------------|------------------|
| In force December 31, 1888..... | \$63,183,582 | \$732,998 42 |
| Written during the year..... | 73,431,724 | 562,229 72 |
| Total..... | \$136,615,306 | \$1,295,228 14 |
| Deduct those expired and terminated..... | 38,534,853 | 267,983 87 |
| In force at end of the year | \$98,080,453 | \$1,027,244 27 |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|----------------------------------|--------------|
| Risks taken (steam boiler)..... | \$680,000 00 |
| Premiums received..... | 3,908 28 |
| Received for inspection | 1,674 97 |
| Losses paid on risks taken | 40 66 |
| Losses incurred in Maine..... | 40 66 |

AMERICAN SURETY COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1884.

WM. L. TREUHOLM, *President*.FRED F. NUGENT, *Secretary*.

Capital Paid Up in Cash, \$1,000,000.

I. ASSETS.

| | |
|--|-----------------------|
| Real estate owned by the company, unincumbered. | \$ 2,315 08 |
| Loans on bond and mortgage (first liens)..... | 32,571 09 |
| Loans secured by collaterals | 25,000 00 |
| Stocks and bonds owned by the company, market value | 1,336,290 00 |
| Cash in office of company and deposited in banks and trust companies, | 18,772 21 |
| Interest and rents due and accrued | 6,883 33 |
| Net amount deferred and outstanding premiums on policies in force December 31st, 1888 | 37,657 58 |
| Total admitted assets | \$1,459,489 29 |

II. LIABILITIES.

| | |
|--|-----------------------|
| Claims in process of adjustment or adjusted and not due..... | \$58,369 56 |
| Net present value of all outstanding policies in force December 31st, 1889, computed by the New York Insurance Department | 195,492 11 |
| Liabilities as to policy-holders | 253,861 67 |
| Surplus as regards policy-holders..... | 1,205,627 62 |
| Total liabilities..... | \$1,459,489 29 |

III. INCOME DURING THE YEAR.

| | |
|---|---------------------|
| Cash received for premiums..... | \$382,524 34 |
| Received for interest and dividends | 64,328 05 |
| Total income..... | \$446,852 39 |

IV. EXPENDITURES DURING THE YEAR.

| | |
|---|---------------------|
| Cash paid for death losses and policy claims..... | \$88,908 06 |
| Paid for dividends to stockholders..... | 60,000 00 |
| Paid for commissions to agents..... | 27,292 61 |
| Paid for salaries and other compensation of officers and employes.... | 83,814 18 |
| Paid for taxes..... | 7,413 25 |
| Other expenditures, viz: general expenses, including rent | 57,139 82 |
| Total expenditures..... | \$324,567 92 |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|--|--------------|
| Policies in force December 31st, 1889; amount insured..... | \$138,500 00 |
| Premiums received during the year..... | 918 20 |

EMPLOYER'S LIABILITY ASSURANCE CORPORATION—(LIMITED.)

LONDON, ENGLAND.

INCORPORATED IN 1880. COMMENCED BUSINESS IN 1881.

ENDICOTT & MACOMBER, *U. S. Managers*, 71 Kilby St., Boston, Mass.

I. ASSETS.

| | |
|---|--------------|
| Stocks and bonds owned by the company, market value..... | \$553,615 42 |
| Cash in office of company and deposited in banks..... | 1,512 28 |
| Cash deposited with the trustees | 134,000 00 |
| Interest and rents due and accrued..... | 5,832 58 |
| Premiums in course of collection not more than three months due.... | 147,322 29 |
| | \$842,282 57 |
| Total admitted assets | |

II. LIABILITIES.

| | |
|---|--------------|
| Claims for losses in process of adjustment or adjusted and not due | \$ 73,550 00 |
| Net re-insurance reserve, 50 per cent | 337,568 50 |
| Other liabilities of the company, viz: reserve for commissions..... | 24,783 00 |
| | 435,901 50 |
| Liabilities as to policy-holders | 406,381 07 |
| Surplus as regards policy-holders..... | 406,381 07 |
| | \$842,282 57 |
| Total liabilities..... | |

III. INCOME DURING THE YEAR.

| | |
|---------------------------------|--------------|
| Cash received for premiums..... | \$628,016 54 |
| Received for interest..... | 14,793 30 |
| | \$642,809 84 |
| Total income | |

IV. EXPENDITURES DURING THE YEAR.

| | |
|--|--------------|
| Cash paid for losses..... | \$180,044 88 |
| Paid for commissions to agents..... | 161,870 83 |
| Paid for salaries and other compensation of officers and employes..... | 35,680 23 |
| Paid for taxes | 7,346 83 |
| Paid for rent..... | 4,799 79 |
| Other expenditures, viz: general expenses..... | 82,307 51 |
| | \$472,050 07 |
| Total expenditures..... | |

V. EXHIBIT OF POLICIES.

| | <i>Risk.</i> | <i>Premium.</i> |
|---|----------------------|---------------------|
| Policies in force December 31st, 1888..... | \$46,757,530 | \$348,523 21 |
| Policies issued during the year..... | 129,529,996 | 962,708 97 |
| Totals..... | <u>176,287,526</u> | <u>1,311,232 18</u> |
| Deduct policies ceased to be in force..... | 58,937,511 | 636,095 17 |
| Net policies in force December 31st, 1889 | <u>\$117,350,015</u> | <u>\$675,137 01</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|--|--------------|
| Policies issued during the year, amount insured..... | \$244,250 00 |
| Premiums received during the year..... | 8,367 72 |
| Losses and claims incurred during the year | 5,925 04 |
| Losses and claims paid during the year | 5,290 04 |

FIDELITY AND CASUALTY COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

WILLIAM M. RICHARDS, *President*.ROBERT J. HILLAS, *Secretary*.

 Capital Paid Up in Cash, \$250,000.

I. ASSETS.

| | |
|---|----------------|
| Real estate owned by the company, unincumbered..... | \$ 11,000 00 |
| Loans secured by collaterals | 215,000 00 |
| Stocks and bonds owned by the company, market value | 506,137 50 |
| Cash in office of company and deposited in banks and trust companies, | 68,324 09 |
| Interest and rents due and accrued | 4,032 60 |
| Net amount deferred and outstanding premiums on policies in force | |
| December 31st, 1889..... | 181,925 91 |
| Other assets..... | 30,895 64 |
| | <hr/> |
| Total admitted assets | \$1,017,315 74 |

II. LIABILITIES.

| | |
|---|----------------|
| Claims for losses due and unpaid | \$41,115 77 |
| Claims for death and other policy claims resisted | 12,866 75 |
| | <hr/> |
| Total policy claims | \$ 53,982 52 |
| Net re-insurance reserve, according to law..... | 580,728 65 |
| Other liabilities of the company | 60,084 69 |
| Capital | 250,000 00 |
| Surplus | 72,519 88 |
| | <hr/> |
| Total liabilities | \$1,017,315 74 |

III. INCOME DURING THE YEAR.

| | |
|---|----------------|
| Cash received for premiums | \$1,057,903 05 |
| Received for interest and dividends | 21,641 87 |
| Received for rents | 210 00 |
| | <hr/> |
| Total income..... | \$1,079,754 92 |

IV. EXPENDITURES DURING THE YEAR.

| | |
|--|---------------------|
| Total paid to policy-holders..... | \$316,204 49 |
| Paid for dividends to stockholders..... | 20,000 00 |
| Paid for commissions to agents..... | 278,485 38 |
| Paid for salaries and other compensation of officers and employes..... | 105,465 85 |
| Paid for taxes..... | 13,402 72 |
| Other expenditures, viz: general expenses..... | 167,089 62 |
| Total expenditures..... | <u>\$900,648 06</u> |

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Risks.</i> | <i>Premiums.</i> |
|--|-------------------------|-----------------------|
| In force December 31, 1888..... | \$91,630,543 18 | \$ 735,049 81 |
| Written during the year..... | 153,317,024 14 | 1,173,844 84 |
| Total..... | <u>244,947,567 32</u> | <u>1,908,894 65</u> |
| Deduct those expired and terminated..... | 94,191,941 61 | 751,638 51 |
| In force at end of the year..... | <u>\$150,755,625 71</u> | <u>\$1,157,256 14</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|----------------|
| Policies issued during the year..... | \$1,051,888 05 |
| Premiums received during the year..... | 5,964 97 |
| Losses and claims incurred during the year..... | 1,978 86 |
| Losses and claims paid during the year..... | 1,961 01 |

GUARANTEE COMPANY OF NORTH AMERICA,
TORONTO, CANADA.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1878.

EDWARD RAWLINGS, *Vice President and Managing Director.*

Capital Paid Up in Cash, \$304,600.

I ASSETS.

| | |
|---|--------------|
| Real estate owned by the company, unincumbered | \$ 4,308 19 |
| Loans on bond and mortgage (first liens)..... | 33,355 55 |
| Loan on paid-up life policy..... | 400 00 |
| Stocks and bonds owned by the company, market value..... | 503,546 24 |
| Cash in office of company and deposited in banks..... | 109,109 91 |
| Interest and rents due and accrued | 9,412 35 |
| Net amount deferred and outstanding premiums on policies in force December 31st, 1889..... | 19,308 53 |
| Other assets, viz: furniture H. O. and branches, including safes..... | 5,021 89 |
| Total admitted assets..... | \$684,429 66 |

II. LIABILITIES.

| | |
|--|--------------|
| Claims for losses and matured endowments in process of adjustment or adjusted and not due..... | \$27,847 96 |
| Claims for losses and other policy claims resisted | 5,000 00 |
| Total policy claims | \$32,847 96 |
| Net present value of all outstanding policies in force December 31st, 1889, computed at 50 per cent of the amount in premiums | 117,928 94 |
| Other liabilities of the company, viz: miscellaneous agency and other expenses..... | 7,143 85 |
| Liabilities as to policy-holders..... | 157,930 75 |
| Surplus as regards policy-holders | 526,508 91 |
| Total liabilities..... | \$684,429 66 |

III. INCOME DURING THE YEAR.

| | |
|---|--------------|
| Cash received for premiums..... | \$267,787 15 |
| Less re-insurance and return premiums | 39,649 33 |
| Total premium income | \$228,137 82 |
| Received for rents | 16,249 77 |
| Other income..... | 24,999 42 |
| Total income | \$269,387 01 |

IV. EXPENDITURES DURING THE YEAR.

| | |
|--|---------------------|
| Total paid to policy-holders..... | \$74,958 36 |
| Paid for dividends to stockholders..... | 18,276 00 |
| Paid for commissions to agents..... | 8,544 44 |
| Paid for salaries and other compensation of officers and employes..... | 53,215 16 |
| Paid for taxes..... | 5,616 54 |
| Paid for rent..... | 8,042 12 |
| Other expenditures, viz: general expenses..... | 43,892 60 |
| Total expenditures..... | \$212,545 22 |

V. EXHIBIT OF POLICIES.

| | |
|---|---------------------|
| Policies in force December 31st, 1888..... | \$32,354,466 |
| Policies issued during the year..... | 13,929,892 |
| Old policies renewed during the year..... | 33,721,391 |
| Total..... | 80,005,749 |
| Deduct policies ceased to be in force..... | 41,487,342 |
| Net policies in force December 31st, 1889..... | \$38,518,407 |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|--|-------------|
| Policies in force December 31st, 1889..... | \$81,500 00 |
| Premiums received during the year..... | 315 00 |

HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

J. M. ALLEN, *President.*

J. B. PIERCE, *Secretary.*

Capital Paid Up in Cash, \$500,000.

I. ASSETS.

| | |
|---|-------------|
| Real estate owned by the company, unincumbered | \$ 2,414 88 |
| Loans on bond and mortgage (first liens)..... | 429,370 00 |
| Stocks and bonds owned by the company, market value | 732,424 12 |
| Cash in the company's principal office and in bank..... | 52,164 45 |
| Interest due and accrued | 24,644 69 |
| Premiums in due course of collection | 102,887 45 |

| | |
|--|----------------|
| Aggregate of all the admitted assets of the company at their actual value..... | \$1,343,905 59 |
|--|----------------|

II. LIABILITIES.

| | |
|--|--------------|
| Net amount of unpaid losses and claims..... | \$ 19,669 87 |
| Amount required to safely re-insure all outstanding risks..... | 756,077 47 |
| All other demands against the company, viz: commissions, etc | 2,619 79 |
| Total amount of liabilities, except capital stock and net surplus..... | 778,367 13 |
| Capital actually paid up in cash | 500,000 00 |
| Surplus beyond capital..... | 65,538 46 |

| | |
|--|----------------|
| Aggregate amount of liabilities including net surplus..... | \$1,343,905 59 |
|--|----------------|

III. INCOME DURING THE YEAR.

| | |
|--|--------------|
| Net cash received for premiums and inspections | \$568,560 68 |
| Received for interest and dividends from all sources | 63,871 56 |
| Income from all other sources..... | 2,213 11 |

| | |
|---|--------------|
| Aggregate amount of income received in cash | \$634,645 34 |
|---|--------------|

IV. EXPENDITURES DURING THE YEAR.

| | |
|--|---------------------|
| Net amount paid for losses..... | \$41,909 05 |
| Cash dividends actually paid..... | 50,000 00 |
| Paid for commissions or brokerage..... | 148,780 77 |
| Salaries and other charges of officers, clerks and employes..... | 24,402 87 |
| Paid State, national and local taxes..... | 12,545 61 |
| All other expenditures, viz: general expenses..... | 98,320 51 |
| Inspection expenses..... | 186,742 17 |
| Aggregate amount of expenditures in cash..... | <u>\$562,700 98</u> |

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Steam Boiler Risks.</i> | <i>Premiums Thereon.</i> |
|---|--------------------------------|------------------------------|
| In force December 31st, 1888..... | \$91,102,143 | \$1,082,126 13 |
| Written or renewed during the year..... | 64,959,800 | 625,752 21 |
| Total..... | <u>156,061,943</u> | <u>1,707,878 34</u> |
| Deduct those expired and marked off as terminated.. | 34,861,253 | 380,485 96 |
| In force December 31st, 1889..... | <u>\$121,200,690</u> | <u>\$1,327,392 38</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---------------------------------|----------------|
| Risks taken (steam boiler)..... | \$1,040,700 00 |
| Premiums received..... | 6,777 47 |
| Received for inspections..... | 2,904 63 |

LLOYD'S PLATE GLASS INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1882. COMMENCED BUSINESS IN 1882.

J. G. BEEMER, *President*.WM. T. WOODS, *Secretary*.

Capital Paid Up in Cash, \$100,000.

I. ASSETS.

| | |
|--|--------------|
| Real estate owned by the company, unincumbered..... | \$100,000 00 |
| Stocks and bonds owned by the company, market value..... | 210,505 00 |
| Cash in the company's principal office and in bank..... | 14,973 72 |
| Interest due and accrued..... | 1,362 48 |
| Premiums in due course of collection..... | 56,364 81 |
| Plate glass on hand to replace losses at actual value..... | 12,802 59 |
| Sundry accounts..... | 1,633 50 |
| Aggregate of all the admitted assets of the company at their actual value..... | \$397,642 10 |

II. LIABILITIES.

| | |
|--|--------------|
| Net amount of unpaid losses and claims..... | \$ 2,806 85 |
| Amount required to safely re-insure all outstanding risks..... | 162,971 33 |
| All other demands against the company, viz: commissions, etc.. | 44,515 88 |
| Total amount of liabilities, except capital stock and net surplus..... | 210,294 06 |
| Capital actually paid up in cash..... | 100,000 00 |
| Surplus beyond capital..... | 87,348 04 |
| Aggregate amount of liabilities including net surplus..... | \$397,642 10 |

III. INCOME DURING THE YEAR.

| | |
|---|--------------|
| Net cash received for premiums..... | \$309,139 00 |
| Received for interest and dividends from all sources..... | 7,800 85 |
| Income from all other sources..... | 1,980 38 |
| Aggregate amount of income received in cash..... | \$318,920 83 |

IV. EXPENDITURES DURING THE YEAR.

| | |
|--|--------------|
| Net amount paid for losses..... | \$130,027 29 |
| Cash dividends actually paid..... | 12,000 00 |
| Paid for commissions or brokerage..... | 74,367 15 |
| Salaries and other charges of officers, clerks and employes..... | 59,555 36 |
| Paid State, national and local taxes..... | 6,713 67 |
| All other expenditures, viz: general expenses..... | 3,993 82 |
| Aggregate amount of expenditures in cash..... | \$286,657 29 |

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|--|--------------------|------------------|
| In force December 31, 1888..... | \$ 9,209,601 | \$285,379 68 |
| Written during the year..... | 11,071,639 | 336,955 20 |
| Total..... | \$20,281,240 | \$622,334 88 |
| Deduct those expired and terminated..... | 9,566,711 | 296,779 19 |
| In force at end of the year..... | \$10,714,529 | \$325,555 69 |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---------------------------------|-------------|
| Risks taken..... | \$44,979 51 |
| Premiums received..... | 1,266 43 |
| Losses paid on risks taken..... | 399 65 |
| Losses incurred in Maine..... | 399 65 |

STANDARD LIFE AND ACCIDENT INSURANCE
COMPANY,

DETROIT, MICH.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1884.

D. M. TERRY, *President*.

STEWART MARKS, *Secretary*.

Capital Paid Up in Cash, \$200,000.

I. ASSETS.

| | |
|--|--------------|
| Loans on bond and mortgage (first liens)..... | \$277,000 00 |
| Stocks and bonds owned by the company, market value | 35,000 00 |
| Cash in office of company and deposited in banks and trust companies, | 75,434 55 |
| Interest due and accrued..... | 9,640 28 |
| Premiums in course of collection December 31st, 1889, not more than three months due..... | 131,548 67 |
| Total admitted assets..... | \$528,623 50 |

II. LIABILITIES.

| | |
|--|--------------|
| Total policy claims..... | \$18,500 00 |
| Net present value of all outstanding policies in force December 31st, 1889, computed at 50 per cent of full annual premiums on all policies in force according to the Actuaries' Table of Mortality, with 4 per cent interest | 256,986 74 |
| Other liabilities of the company, viz: reserve for commission on premiums in course of collection..... | 36,175 88 |
| Liabilities as to policy-holders | 311,662 62 |
| Surplus as regards policy-holders..... | 216,960 88 |
| Total liabilities..... | \$528,623 50 |

III. INCOME DURING THE YEAR.

| | |
|----------------------------|--------------|
| Total premium income..... | \$506,681 57 |
| Received for interest..... | 15,854 17 |
| Total income..... | \$522,535 74 |

IV. EXPENDITURES DURING THE YEAR.

| | |
|--|---------------------|
| Net amount paid during the year for losses..... | \$256,064 87 |
| Paid for commissions or brokerage..... | 140,459 12 |
| Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes | 45,873 45 |
| Paid for State, national and local taxes in this and other States..... | 14,752 92 |
| All other payments and expenditures..... | 36,737 02 |
| Total expenditures..... | \$493,887 38 |

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|---------------------|
| In force on the 31st day of December, 1888..... | 24,399 | \$48,172,625 |
| Written or renewed during 1889..... | 32,391 | 68,423,950 |
| Total..... | 56,790 | 116,596,575 |
| Deduct those expired and terminated..... | 29,357 | 57,866,775 |
| In force at the end of the year | 27,433 | \$58,729,800 |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|--|--------------|
| Policies issued during the year: number, 49; amount insured..... | \$122,000 00 |
| Premiums received during the year..... | 682 37 |
| Losses and claims incurred during the year..... | 517 13 |
| Losses and claims paid during the year..... | 517 13 |

TRAVELERS' LIFE INSURANCE COMPANY,
(*Accident Department.*)

HARTFORD, CONN.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1864.

JAMES G. BATTERSON, *President.*

RODNEY DENNIS, *Secretary.*

Capital Paid Up in Cash, \$600,000.

I. ASSETS.

| | |
|---|----------------|
| Real estate owned by the company, unincumbered | \$ 14,017 57 |
| Loans secured by collaterals | 100,000 00 |
| Stocks and bonds owned by the company, market value..... | 1,667,818 12 |
| Cash in office of company and deposited in banks and trust companies, | 65,246 10 |
| | \$1,847,081 79 |
| Total admitted assets | |

UNADMITTED ASSETS.

| | |
|--|--------------|
| Agents' balances | \$4,050 30 |
| Other items, viz: suspense account | 333,388 33 |
| | \$337,438 63 |
| Total unadmitted assets..... | |

II. LIABILITIES.

| | |
|---|----------------|
| Claims for death losses and material endowment in process of adjustment or adjusted and not due..... | \$97,400 00 |
| Claims for death losses and other policy claims resisted.. | 55,000 00 |
| | \$152,400 00 |
| Total policy claims | |
| Net present value of all outstanding policies in force December 31st, 1889, computed by the Travelers' Insurance Company, according to 50 per cent of premiums received on policies in force..... | 741,061 24 |
| Other liabilities of the company, viz: due on account of salaries, rents and other expenses | 10,000 00 |
| | 903,461 24 |
| Liabilities as to policy-holders | |
| Surplus as regards policy-holders | 943,620 55 |
| | \$1,847,081 79 |
| Total liabilities..... | |

III. INCOME DURING THE YEAR.

| | |
|--|----------------|
| Total premium income | \$2,096,132 21 |
| Received for interest and dividends..... | 93,434 14 |
| Received for rents | 5,593 03 |
| | \$2,195,159 38 |
| Total income..... | |

IV. EXPENDITURES DURING THE YEAR.

| | |
|---|-----------------------|
| Total paid to policy-holders | \$1,026,552 52 |
| Paid for dividends to stockholders..... | 96,000 00 |
| Paid for commissions to agents..... | 560,217 02 |
| Paid for salaries and other compensation of officers and employes..... | 98,887 01 |
| Paid for salaries and travelling expenses of managers of agencies, general, special and local agents | 114,601 98 |
| Paid for taxes..... | 32,673 81 |
| Paid for medical examiners' fees | 7,824 20 |
| Paid for rent | 29,266 70 |
| Furniture and fixtures..... | 1,474 00 |
| Paid for commuting commissions; paid for advertising | 68,488 91 |
| Other expenditures, viz: general expenses..... | 820,049 90 |
| Total expenditures..... | <u>\$2,856,036 05</u> |

V. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|-----------------------|
| Policies in force December 31st, 1888..... | 77,437 | \$241,603,668 00 |
| Policies issued during the year..... | 104,348 | 292,716,502 00 |
| Totals..... | <u>181,785</u> | <u>534,320,170 00</u> |
| Deduct policies ceased to be in force..... | 108,690 | 290,573,562 00 |
| Net policies in force December 31st, 1889..... | 73,095 | \$243,746,608 00 |

Policies which have ceased to be in force during the year, with the mode of their termination:

| | | |
|--------------------------------------|----------------|-------------------------|
| Terminated by death or maturity..... | 240 | \$ 614,950 00 |
| By expiry | 108,450 | 289,958,612 00 |
| Totals..... | <u>108,690</u> | <u>\$290,573,562 00</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|--|----------------|
| Policies in force December 31st, 1888, number 2,471; amount insured, | \$5,157,440 00 |
| Policies issued during the year, number 3,948, amount insured | 7,069,200 00 |
| Premiums received during the year | 48,947 06 |
| Losses and claims incurred during the year..... | 17,910 27 |
| Losses and claims paid during the year..... | 17,910 27 |

MAINE ASSESSMENT LIFE INSURANCE COMPANIES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS, SHOWING
THEIR CONDITION DECEMBER 31st, 1889.

KENNEBEC MUTUAL LIFE INSURANCE COMPANY,

WATERVILLE, MAINE.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1889.

WILLIAM T. HAINES, *President.*

A. E. DAVIES, *Secretary.*

I. INCOME.

| | | |
|---|-----------------|-----------------|
| Gross amount of membership fees required or represented by applications, without deductions | \$667 50 | |
| Annual dues as per contract, without any deduction whatever..... | 68 00 | |
| Assessments..... | 174 06 | |
| Medical examiners' fees paid by applicant | 102 00 | |
| Total paid by members..... | 1,011 56 | |
| Cash received from all other sources, viz: transfer fees... | 50 | |
| Advanced by stockholders | 182 42 | |
| Total income..... | | 1,194 48 |
| (Assessments paid in advance, \$174.06) | | |

II. DISBURSEMENTS.

| | | |
|--|----------|-----------------|
| Advance payments returned to rejected applicants..... | \$ 35 00 | |
| Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... | 507 50 | |
| Salaries of officers | 16 00 | |
| Medical examiners' fees, whether paid direct by members or otherwise | 106 00 | |
| Rent, \$33.28; advertising and printing, \$187.50..... | 220 78 | |
| All other items, viz: postage, \$10.47; miscellaneous, \$49.62..... | 60 09 | |
| Office furniture | 69 05 | |
| Licenses for agents..... | 6 00 | |
| Total disbursements | | 1,020 42 |
| Balance | | \$174 06 |

III. NET OR INVESTED ASSETS.

| | | |
|--|---------|----------|
| Cash deposits in State Treasury emergency or reserve fund account | \$26 10 | |
| Ticonic National Bank, Waterville..... | 147 96 | |
| Total net or invested assets..... | | \$174 06 |

IV. EXHIBIT OF CERTIFICATES OR POLICIES (ALL IN MAINE).

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies or certificates written during the year 1889..... | 53 | \$200,000 00 |
| Total policies or certificates in force December 31, 1889.... | 53 | 200,000 00 |

MAINE BENEFIT ASSOCIATION,

AUBURN, ME.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1885.

GEORGE C. WING, *President.*S. A. LOWELL, *Secretary.*

I. BALANCE SHEET.

| | |
|---|-------------|
| Amount of net or invested assets December 31st of previous year | \$54,488 48 |
|---|-------------|

II. INCOME.

| | |
|---|-------------|
| Gross amount of membership fees required or represented by applications, without deduction..... | \$11,505 50 |
| Annual dues, as per contract, without any deduction.... | 19,179 40 |
| Assessments..... | 107,941 37 |
| <hr/> | |
| Total paid by members | 138,626 27 |
| Interest, \$2,400.69; rent, \$31.25..... | 2,431 94 |
| Cash received from all other sources, viz: Discounts, \$82.50; incidentals, \$85.08; miscellaneous, \$225.29.. | 392 87 |
| <hr/> | |
| Total income | 141,451 08 |
| <hr/> | |
| Total net resources..... | 195,939 56 |
| (Assessments paid in advance, \$43.66.) | |

III. DISBURSEMENTS.

| | |
|---|--------------|
| Losses and claims (detailed schedule filed) | \$109,000 00 |
| Advance payments returned to rejected applicants | 207 82 |
| Commissions and fees retained by or paid or allowed to agents on account of fees and dues | 8,315 98 |
| Commissions paid or allowed for collecting assessments .. | 2,678 48 |
| Salaries of managers and agents not paid by commissions, Salaries of officers, \$4,599.92; other compensation of officers, \$1,404.44 | 6,004 36 |
| Salaries and other compensation of office employes. | 1,233 70 |
| Medical examiners' fees, whether paid direct by mem- bers or otherwise..... | 2,840 00 |
| Rent, \$397.75; advertising and printing, \$684.54..... | 1,082 29 |
| All other items, viz: Miscellaneous, \$2,985.74; postage, \$1,547.13; licenses, \$47.00; premiums on bonds, \$295.24; travelling expenses, \$332.08 | 5,207 19 |
| <hr/> | |
| Total disbursements..... | 138,569 82 |
| <hr/> | |
| Balance | \$57,369 74 |

IV. NET OR INVESTED ASSETS.

| | | |
|--|-------------|-------------|
| Par value of bonds and stocks owned | \$52,000 00 | |
| Agents' ledger balances..... | 448 51 | |
| Cash in office..... | 974 53 | |
| Cash deposits in State treasury or banks on reserve fund account, \$31.50; National Shoe and Leather Bank, Auburn, \$1,384.34; American Banking and Trust Company, Auburn, \$661.50; all other deposits, viz: Shoe and Leather Bank, Auburn, \$1,869.36..... | 3,946 70 | |
| Total net or invested assets..... | 57,369 74 | |
| Deduct depreciation of assets to bring same to market value, and agents' balances unsecured..... | 448 51 | |
| Total net or invested assets, less depreciation..... | | \$56,921 23 |

V. NON-INVESTED ASSETS.

| | | |
|--|----------|-----------|
| Interest accrued..... | \$558 44 | |
| Rents due..... | 31 25 | |
| Printing and advertising account balance..... | 93 55 | |
| Market value of bonds and stock over cost..... | 27 50 | |
| Total non-invested assets..... | | 710 74 |
| Gross assets..... | | 57,631 97 |

VI. LIABILITIES.

| | | |
|--------------------------|--|-------------|
| Advance assessments..... | | 43 66 |
| Balance net assets..... | | \$57,588 31 |

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

| | | |
|--|-------------|-------------|
| Mortuary assessments, called and not yet due | \$16,328 28 | |
| Mortuary assessments, resisted and reported..... | 42,000 00 | |
| Net amount due from members..... | | \$58,328 28 |

CONTINGENT MORTUARY LIABILITIES.

| | | |
|---|-------------|------------|
| Losses adjusted, not yet due (number of claims, nine).... | \$31,000 00 | |
| Losses reported (number of claims, seven)..... | 16,000 00 | |
| Losses resisted (number of claims, one)..... | 2,000 00 | |
| Total contingent mortuary liabilities..... | | 49,000 00 |
| Balance..... | | \$9,328 28 |

VII. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1889.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies or certificates in force December 31, 1888..... | 5,594 | \$13,526,000 |
| Policies or certificates written during 1889..... | 1,250 | 2,428,000 |
| Total..... | 6,844 | 15,954,000 |
| Deduct number and amount which have ceased to be in force during 1889..... | 461 | 1,034,000 |
| Total policies or certificates in force December 31, 1889.... | 6,383 | 14,920,000 |
| Losses and claims on policies or certificates unpaid December 31, 1888..... | 3 | 12,000 |
| Losses and claims on policies or certificates incurred during 1889..... | 58 | 146,000 |
| Total..... | 61 | 158,000 |
| Losses and claims on policies or certificates paid during 1889 .. | 44 | 109,000 |
| Policies or certificates terminated by death during 1889..... | 58 | 146,000 |
| Policies or certificates terminated by lapse during 1889..... | 403 | 888,000 |

BUSINESS IN MAINE DURING 1889.

| | | |
|---|-------|------------|
| Policies or certificates in force December 31, 1888..... | 5,462 | 13,150,000 |
| Policies or certificates written during 1889..... | 1,183 | 2,276,000 |
| Total..... | 6,645 | 15,426,000 |
| Deduct number and amount which have ceased to be in force during 1889..... | 448 | 993,000 |
| Total policies or certificates in force December 31, 1889.... | 6,197 | 14,433,000 |
| Losses and claims on policies or certificates unpaid December 31, 1888..... | 3 | 12,000 |
| Losses and claims on policies or certificates incurred during 1889..... | 56 | 138,000 |
| Total..... | 59 | 150,000 |
| Losses and claims on policies or certificates paid during 1889 .. | 42 | 101,000 |
| Policies or certificates terminated by death during 1889 | 56 | 138,000 |
| Policies or certificates terminated by lapse during 1889..... | 392 | 855,000 |

MAINE AND NEW BRUNSWICK INSURANCE COMPANY,

BANGOR, ME.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

WILLIAM ENGEL, *President.*

R. C. MARSHALL, *Secretary.*

I. BALANCE SHEET.

Amount of net or invested assets December 31st of previous year. . . . \$4,380 13

II. INCOME.

| | |
|--|-------------|
| Gross amount of membership fees required or represented | |
| by applications, without deduction | \$25,747 50 |
| Annual dues as per contract, without any deduction | 5,520 00 |
| Assessments | 25,417 83 |
| *Medical examiners' fees paid by applicant | 4,500 00 |
| Total paid by members | 61,185 33 |
| Cash received from all other sources, viz: Miscellaneous, | |
| \$192.30; cash advanced by incorporators, \$5,500 | 5,692 30 |
| Total income | 66,877 63 |
| Total net resources | 71,257 76 |
| (Assessments paid in advance, \$1,959.93.) | |

III. DISBURSEMENTS.

| | |
|--|-------------|
| Losses and claims (detailed schedule filed) | \$25,000 00 |
| Advanced payments returned to rejected applicants | 802 50 |
| Commissions and fees retained by or paid or allowed to agents on account of fees and dues | 24,955 00 |
| Commissions paid or allowed for collecting assessments | 397 23 |
| Salaries of officers, \$1,100; other compensation of officers, \$730.25 | 1,830 25 |
| Salaries and other compensation of office employes | 687 45 |
| Medical examiners' fees, paid direct by members | 4,500 00 |
| Rent, \$106.60; taxes, \$4.28; advertising and printing, \$845 | 955 88 |
| All other items, viz: Postage, \$325.14; settling death claims, \$45.10; miscellaneous expenses, \$634.05; inter- est, \$255; auditing committee, \$25; licenses, \$48 | 1,332 29 |
| Repaid corporators, cash advanced | 500 00 |
| Total disbursements | 60,960 60 |
| Balance | \$10,297 16 |
| (Advanced assessments applied, included above, \$1,959.93). | |

*Paid direct to medical examiner by applicants and did not pass through the home office.

IV. NET OR INVESTED ASSETS.

| | | |
|---|------------|-------------|
| Cost value of bonds and stocks owned..... | \$3,536 33 | |
| Cash deposits in State treasury on emergency or reserve fund account..... | 5,978 99 | |
| Second National Bank, Bangor, Me..... | 31 84 | |
| Office furniture, books, stationery, &c..... | 750 00 | |
| Total net or invested assets..... | 10,297 16 | |
| Deduct depreciation of assets to bring same to market value, and agents' balance unsecured..... | 31 33 | |
| Total net or invested assets, less depreciation..... | | \$10,265 83 |

V. NON-INVESTED ASSETS.

| | | |
|---|----------|-----------|
| Interest due, \$180; accrued, \$30..... | \$210 00 | |
| Total non-invested assets..... | | 210 00 |
| Gross assets..... | | 10,475 83 |

VI. LIABILITIES.

| | | |
|--------------------------|--|------------|
| Due incorporators..... | | 6,200 00 |
| Balance, net assets..... | | \$4,275 83 |

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

| | | |
|--|------------|-------------|
| Mortuary assessments, called and not yet due..... | \$5,000 00 | |
| Mortuary assessments resisted, \$3,000; reported, \$5,000, | 8,000 00 | |
| Net amount due from members..... | | \$13,000 00 |

CONTINGENT MORTUARY LIABILITIES.

| | | |
|--|------------|-------------|
| Losses adjusted, not yet due (number of claims, one).... | \$5,000 00 | |
| Losses reported (number of claims, one)..... | 5,000 00 | |
| Losses resisted (number or claims, one)..... | 3,000 00 | |
| Total contingent mortuary liabilities..... | | \$13,000 00 |

VII. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1889.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies or certificates in force December 31, 1888..... | 796 | \$3,098,000 |
| Policies or certificates written during 1889..... | 2,149 | 7,833,000 |
| Total..... | 2,945 | 10,931,000 |
| Deduct number and amount which have ceased to be in force during 1889..... | 234 | 959,000 |
| Total policies or certificates in force December 31, 1889.... | 2,711 | 9,972,000 |
| Losses and claims on policies or certificates incurred during 1889..... | 10 | 38,000 |

MAINE ASSESSMENT LIFE

TOTAL BUSINESS OF 1889—*Concluded.*

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Losses and claims on policies or certificates paid during 1889... | 7 | \$25,000 |
| Policies or certificates terminated by death during 1889..... | 10 | 38,000 |
| Policies or certificates terminated by lapse during 1889..... | 224 | 921,000 |

BUSINESS IN MAINE DURING 1889.

| | | |
|--|--------------|-------------------|
| Policies or certificates in force December 31, 1888..... | 783 | 3,044,000 |
| Policies or certificates written during 1889 | 2,123 | 7,733,000 |
| Total..... | <u>2,906</u> | <u>10,777,000</u> |
| Deduct number and amount which have ceased to be in force during 1889..... | 230 | 946,000 |
| Total policies or certificates in force December 31, 1889.... | 2,676 | 9,831,000 |
| Losses and claims on policies or certificates incurred during 1889 | 10 | 38,000 |
| Losses and claims on policies or certificates paid during 1889... | 7 | 25,000 |
| Policies or certificates terminated by death during 1889..... | 10 | 38,000 |
| Policies or certificates terminated by lapse during 1889..... | 220 | 908,000 |

PROVIDENT AID SOCIETY,

PORTLAND, ME.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1885.

FRANKLIN J. ROLLINS, *President.*EVERETT SMITH, *Secretary.*

I. BALANCE SHEET.

| | |
|--|-------------|
| Amount of net or invested assets December 31st of previous year..... | \$23,865 23 |
|--|-------------|

II. INCOME.

| | |
|--|------------------|
| Gross amount of membership fees required or represented by applications, without deduction..... | \$7,019 87 |
| Annual dues as per contract, without any deduction | 6,560 19 |
| Assessments..... | 30,861 19 |
| Medical examiners' fees paid by applicant..... | 1,018 00 |
| Total paid by members..... | 45,459 25 |
| Interest..... | 833 27 |
| Cash received from all other sources..... | 30 31 |
| Total income..... | 46,372 83 |
| Total net resources..... | 70,238 06 |

III. DISBURSEMENTS.

| | |
|---|--------------------|
| Losses and claims (detailed schedule filed)..... | \$32,500 00 |
| Advance payments returned to rejected applicants..... | 844 92 |
| Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... | 4,574 97 |
| Commissions paid or allowed for collecting assessments.. | 926 61 |
| Salaries of officers, managers and agents not paid by commissions..... | 4,352 03 |
| Salaries and other compensation of office employes..... | 1,500 00 |
| Medical examiners' fees, whether paid direct by members or otherwise..... | 1,018 00 |
| Rent..... | 350 00 |
| Advanced to officers and agents to be repaid out of future salaries or commissions..... | 140 96 |
| All other items, viz: General expenses..... | 2,246 84 |
| Total disbursements..... | 48,454 33 |
| Balance..... | \$21,783 73 |

IV. NET OR INVESTED ASSETS.

| | |
|---|--------------------|
| Cost value of bonds and stocks deposited in State treasury, \$19,843 40 | |
| Cash in office | 100 68 |
| Cash deposits in Portland Trust Company | 1,839 65 |
| Total net or invested assets. | <u>\$21,783 73</u> |

V. LIABILITIES.

| | |
|--|--------------------|
| Salaries, rents and office expenses due and accrued. | 3,414 11 |
| Balance, net assets. | <u>\$18,369 62</u> |

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

| | |
|---|------------|
| Net amount due from members, estimated. | \$7,500 00 |
|---|------------|

CONTINGENT MORTUARY LIABILITIES.

| | |
|---|-------------------|
| Total contingent mortuary liabilities | 5,000 00 |
| Balance | <u>\$2,500 00</u> |

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1889.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|------------------|
| Policies or certificates in force December 31, 1888. | 1,707 | \$5,314,000 |
| Policies or certificates written during 1889. | 509 | 1,167,500 |
| Total. | <u>2,216</u> | <u>6,481,500</u> |
| Deduct number and amount which have ceased to be in force during 1889 | 213 | 636,000 |
| Total policies or certificates in force December 31, 1889. | 2,003 | 5,845,500 |
| Losses and claims on policies or certificates unpaid December 31, 1888 | 1 | 1,000 |
| Losses and claims on policies or certificates incurred during 1889. | 12 | 36,500 |
| Total. | <u>13</u> | <u>37,500</u> |
| Losses and claims on policies or certificates paid during 1889. | 12 | 32,500 |
| Policies or certificates terminated by death during 1889. | 12 | 36,500 |
| Policies or certificates terminated by lapse during 1889. | 201 | 599,500 |

BUSINESS IN MAINE DURING 1889.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|------------------|
| Policies or certificates in force December 31, 1888..... | 1,506 | \$4,762,500 |
| Policies or certificates written during 1889..... | 273 | 584,500 |
| Total. | 1,779 | 5,347,000 |
| Deduct number and amount which have ceased to be in force during 1889..... | 172 | 523,500 |
| Total policies or certificates in force December 31, 1889 ... | 1,607 | 4,823,500 |
| Losses and claims on policies or certificates unpaid December 31, 1888 | 1 | 1,000 |
| Losses and claims on policies or certificates incurred during 1889 | 12 | 36,500 |
| Total. | 13 | 37,500 |
| Losses and claims on policies or certificates paid during 1889... | 12 | 32,500 |
| Policies or certificates terminated by death during 1889..... | 12 | 36,500 |
| Policies or certificates terminated by lapse during 1889..... | 160 | 487,000 |

ASSESSMENT LIFE INSURANCE COMPANIES OF OTHER
STATES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS, SHOWING
THEIR CONDITION DECEMBER 31st, 1889.

BAY STATE BENEFICIARY ASSOCIATION,

WESTFIELD, MASS.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1881.

JOHN R. REED, *President.*

R. W. PARKS, *Secretary.*

I. BALANCE SHEET.

Amount of net or invested assets December 31st of previous year \$106,715 44

II. INCOME.

| | | |
|--|-------------|------------|
| Gross amount of membership fees required or represented by applications, without deduction | \$12,228 00 | |
| Annual dues as per contract, without any deduction | 48,225 80 | |
| Assessments, mortuary | 365,733 69 | |
| Medical examiners' fees paid by applicant | 1,850 00 | |
| Total paid by members | 428,037 49 | |
| Interest | 3,111 24 | |
| Total income | | 431,148 73 |
| Total net resources | | 537,864 17 |

III. DISBURSEMENTS.

| | | |
|--|--------------|--------------|
| Losses and claims, (detailed schedule filed) | \$337,200 00 | |
| Commissions and fees retained by or paid or allowed to agents on account of fees and dues | 31,387 77 | |
| Salaries of officers | 9,633 28 | |
| Salaries and other compensation of office employes | 3,300 00 | |
| Medical examiners' fees, whether paid direct by members or otherwise | 4,701 64 | |
| Rent, \$312.50; taxes, \$434.40; advertising and printing, \$1,167.01 | 1,913 91 | |
| All other items, viz: Postage, \$6,329; legal expenses, \$1,825; sundries, \$259.20; travelling expenses, \$2,954, | 11,367 20 | |
| Total disbursements | | 399,503 80 |
| Balance | | \$138,360 37 |

IV. NET OR INVESTED ASSETS.

| | | |
|---|--------------|--------------|
| Cost value of bonds and stocks owned..... | \$106,069 17 | |
| Cash deposits in banks on emergency or reserve fund account..... | 27,954 04 | |
| All other deposits..... | 4,337 16 | |
| Total net or invested assets..... | | \$138,360 37 |

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

| | | |
|--|-------------|-------------|
| Mortuary assessments called and not yet due..... | \$63,000 00 | |
| Mortuary assessments not yet called for losses unadjusted, | 11,000 00 | |
| Total due from members..... | | \$74,000 00 |

CONTINGENT MORTUARY LIABILITIES.

| | | |
|--|--|-------------|
| Losses in process of adjustment, (number of claims, 20)..... | | \$74,000 00 |
|--|--|-------------|

V. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1889.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies or certificates in force December 31, 1888..... | 11,012 | \$34,789,000 |
| Policies or certificates written during 1889..... | 1,728 | 5,728,000 |
| Total..... | 12,740 | 40,517,000 |
| Deduct number and amount which have ceased to be in force during 1889..... | 1,396 | 4,316,000 |
| Total policies or certificates in force December 31, 1889, | 11,344 | 36,201,000 |
| Losses and claims on policies or certificates unpaid December 31, 1888..... | 24 | 81,000 |
| Losses and claims on policies or certificates incurred during 1889..... | 106 | 331,000 |
| Total..... | 130 | 412,000 |
| Losses and claims on policies or certificates paid during 1889..... | 110 | 337,200 |
| Policies or certificates terminated by death during 1889..... | 106 | 331,000 |
| Policies or certificates terminated by lapse during 1889..... | 1,290 | 3,985,000 |

BUSINESS IN MAINE DURING 1889.

| | | |
|---|----|---------|
| Total policies or certificates written and in force December 31, 1889..... | 32 | 105,000 |
|---|----|---------|

COVENANT MUTUAL BENEFIT ASSOCIATION,

GALESBURG, ILL.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1877.

A. W. BERGGREN, *President.*E. T. PHELPS, *Secretary.*

I. BALANCE SHEET.

Amount of net or invested assets December 31st of previous year. \$381,815 16

II. INCOME.

| | |
|--|--------------------|
| Gross amount of membership fees required or represented | |
| by applications, without deduction..... | \$58,107 58 |
| Annual dues as per contract, without any deduction..... | 761 61 |
| Assessments: Mortuary,\$768,277.88; expense,\$71,013.21, | 880,822 14 |
| Medical examiners' fees paid by applicant..... | 4,706 00 |
| | <hr/> |
| Total paid by members..... | 944,397 33 |
| Interest..... | 11,533 51 |
| Cash received from all other sources..... | 13,770 75 |
| | <hr/> |
| Total income..... | 969,701 59 |
| Total net resources..... | <hr/> 1,351,516 75 |

(Assessments paid in advance, \$40,973.57).

III. DISBURSEMENTS.

| | |
|---|--------------------|
| Losses and claims, (detailed schedule filed)..... | \$734,090 56 |
| Advance payments returned to rejected applicants..... | 49,124 47 |
| Commissions and fees retained by or paid or allowed to | |
| agents on account of fees and dues..... | 44,658 32 |
| Salaries of managers and agents not paid by commissions, | 10,033 10 |
| Salaries of officers..... | 16,877 50 |
| Salaries and other compensation of office employes..... | 13,815 80 |
| Medical examiners' fees, whether paid direct by mem- | |
| bers or otherwise..... | 8,958 50 |
| Rent, \$900; taxes, \$1,161 18; advertising and printing, | |
| \$4,757.57..... | 6,818 75 |
| All other items..... | 26,029 62 |
| | <hr/> |
| Total disbursements..... | 910,406 62 |
| Balance..... | <hr/> \$441,110 13 |

(Advance assessments applied, included above, \$40,973.57).

IV. NET OR INVESTED ASSETS.

| | | |
|---|-------------------|----|
| Cost value of bonds and stocks owned absolutely..... | \$378,044 | 62 |
| Agents' ledger balances..... | 4,417 | 23 |
| Cash deposits in banks on emergency or reserve fund account | 58,648 | 28 |
| | <u> </u> | |
| Total net or invested assets..... | \$441,110 | 13 |

V. NON-INVESTED ASSETS.

| | | |
|---|-------------------|----|
| Office furniture and fixtures, stationery, library, &c , &c | 9,763 | 10 |
| | <u> </u> | |
| Gross assets..... | 450,873 | 23 |

VI. LIABILITIES.

| | | |
|--------------------------|-------------------|----|
| Advance assessments..... | 16,214 | 42 |
| | <u> </u> | |
| Balance, net assets..... | \$434,658 | 81 |

CONTINGENT MORTUARY ASSETS.

| | | |
|--|-------------------|----|
| Mortuary assessments called and not yet due | \$ 98,750 | 00 |
| Mortuary assessments due and unpaid..... | 105,625 | 00 |
| Mortuary assessments not yet called for losses unad- adjusted, \$32,500; resisted, \$17,500; reported,\$21,250, | 71,250 | 00 |
| | <u> </u> | |
| Total due from members..... | \$275,625 | 00 |

CONTINGENT MORTUARY LIABILITIES.

| | | |
|---|-------------------|----|
| Losses adjusted, not yet due, (number of claims, 77) | \$204,375 | 00 |
| Losses in process of adjustment, (number of claims, 9).. | 32,500 | 00 |
| Losses reported, (number of claims, 7)..... | 21,250 | 00 |
| Losses resisted, (number of claims, 6) | 17,500 | 00 |
| | <u> </u> | |
| Total contingent mortuary liabilities | \$275,625 | 00 |

VII. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1889.

| | <i>Number.</i> | <i>Amount.</i> |
|---|-------------------|-------------------|
| Policies or certificates in force December 31, 1888..... | 29,007 | \$79,126,875 |
| Policies or certificates written during 1889..... | 7,658 | 17,447,500 |
| | <u> </u> | <u> </u> |
| Total | 36,665 | 96,574,375 |
| Deduct number and amount which have ceased to be in force during 1889..... | 2,964 | 7,861,875 |
| | <u> </u> | <u> </u> |
| Total policies or certificates in force December 31, 1889.. | 33,701 | \$88,712,500 |

TOTAL BUSINESS OF 1889—*Concluded.*

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Losses and claims on policies or certificates unpaid December 31, 1888 | 83 | \$250,000 |
| Losses and claims on policies or certificates incurred during 1889. | 278 | 790,000 |
| Total | 361 | 1,040,000 |
| *Losses and claims on policies or certificates paid and settled during 1889. | 262 | 764,375 |
| Policies or certificates terminated by death during 1889 | 278 | 790,000 |
| Policies or certificates terminated by lapse during 1889. | 2,565 | 6,453,125 |

BUSINESS IN MAINE DURING 1889.

| | | |
|---|---|--------|
| Total policies or certificates in force December 31, 1889 | 6 | 13,750 |
|---|---|--------|

*Four claims expired by limitation.

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1880.

HENRY A. WHITMAN, *President.*

STEPHEN BALL, *Secretary.*

Capital Paid Up in Cash, \$250,000.

I BALANCE SHEET.

Amount of net or invested assets December 31st of previous year \$765,625 18

II. INCOME.

| | | |
|---|--------------|--------------|
| Gross amount of membership fees required or represented by applications, without deduction | \$ 84,215 50 | |
| Annual dues as per contract, without any deduction | 182,540 73 | |
| Assessments: mortuary, \$712,834.44; expense, \$28,- 893.87 | 741,728 31 | |
| Total paid by members | 1,100,171 13 | |
| Interest | 26,264 35 | |
| Cash received from all other sources, viz: from members for accumulation, safety fund. | 91,686 59 | |
| Sundries | 55 88 | |
| Total income | | 1,126,491 36 |
| Total net resources | | 1,892,116 54 |
| (Assessments paid in advance, \$18,113.85). | | |

III. DISBURSEMENTS.

| | | |
|---|--------------|--------------|
| Losses and claims | \$728,268 94 | |
| Commissions and fees retained by or paid or allowed to agents on account of fees and dues. | 150,230 08 | |
| Salaries of officers. | 11,083 39 | |
| Salaries and other compensation of office employes. | 31,832 69 | |
| Medical examiners' fees, whether paid direct by members or otherwise | 26,688 76 | |
| Rent, \$4,712.43; taxes, \$8,650.59; advertising and print- ing, \$8,279.17. | 21,642 19 | |
| All other items | 74,600 27 | |
| Total disbursements. | | 1,044,346 32 |
| Balance. | | \$847,770 22 |
| (Advance assessments applied, included above, \$17,743.85). | | |

IV. NET OR INVESTED ASSETS.

| | | |
|--|-------------|--------------|
| Loans on mortgages (first liens) on real estate..... | \$ 7,800 00 | |
| Cost value of bonds and stock owned..... | 63,470 25 | |
| Cash in office..... | 1,936 60 | |
| Cash deposits..... | 752,354 71 | |
| All other deposits..... | 22,208 66 | |
| Total net or invested assets..... | 847,770 22 | |
| Deduct depreciation of assets to bring same to market value and agents' balances unsecured..... | 4,742 25 | |
| Total net or invested assets, less depreciation..... | | \$843,027 97 |

V. NON-INVESTED ASSETS.

| | | |
|--------------------------------|--|------------|
| Total non-invested assets..... | | 675 05 |
| Gross assets..... | | 843,703 02 |

VI. LIABILITIES.

| | | |
|-------------------------------|-------------|--------------|
| Taxes due and accrued..... | \$ 4,814 41 | |
| Advance assessments..... | 20,644 00 | |
| Total actual liabilities..... | | 25,458 41 |
| Balance, net assets..... | | \$818,244 61 |

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

| | | |
|---|-------------|--------------|
| Mortuary assessments due and unpaid..... | \$14,775 91 | |
| Mortuary assessments not yet called for, losses unadjusted and resisted..... | 201,500 00 | |
| Total due from members..... | | \$216,275 91 |

CONTINGENT MORTUARY LIABILITIES.

| | | |
|--|--------------|--------------|
| Losses in process of adjustment..... | \$156,500 00 | |
| Losses resisted..... | 45,000 00 | |
| All other contingent liabilities..... | 752,455 11 | |
| Total contingent mortuary liabilities..... | | \$953,955 11 |

VII. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1889.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies or certificates in force December 31, 1888..... | 24,357 | \$61,669,000 |
| Policies or certificates written during 1889..... | 8,324 | 16,010,000 |
| Total..... | 32,681 | 77,679,000 |
| Deduct number and amount which have ceased to be in force during 1889.... | 2,906 | 6,895,000 |
| Total policies or certificates in force December 31, 1889... | 29,775 | 70,784,000 |

TOTAL BUSINESS OF 1889—*Concluded.*

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Losses and claims on policies or certificates unpaid December 31, 1888..... | 64 | \$258,700 |
| Losses and claims on policies or certificates incurred during 1889..... | 287 | 705,000 |
| Total | 351 | 963,700 |
| Losses and claims on policies or certificates paid during 1889.. | 284 | 762,200 |
| Policies or certificates terminated by death during 1889..... | 289 | 709,000 |
| Policies or certificates terminated by lapse during 1889..... | 2,617 | 6,186,000 |

BUSINESS IN MAINE DURING 1889.

| | | |
|--|----|--------|
| Policies or certificates in force December 31, 1888..... | 19 | 39,000 |
| Deduct number and amount which have ceased to be in force during 1889..... | 2 | 3,000 |
| Total policies or certificates in force December 31, 1889... | 17 | 36,000 |
| Policies or certificates terminated by lapse during 1889..... | 2 | 3,000 |

MASSACHUSETTS BENEFIT ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1878. COMMENCED BUSINESS IN 1879.

WILLARD MARCY, *President.*GEORGE A. LITCHFIELD, *Secretary.*

I. BALANCE SHEET.

| | |
|--|--------------|
| Amount of net or invested assets December 31st of previous year..... | \$497,613 95 |
|--|--------------|

II. INCOME.

| | |
|--|--------------|
| Gross amount of membership fees required or represented by applications, without deduction..... | \$ 34,785 68 |
| Annual dues as per contract, without any deduction..... | 103,355 13 |
| Assessments: Mortuary, \$790,665.54; expense, \$8,468.37. | 799,133 94 |
| Medical examiners' fees paid by applicant..... | 3,524 00 |
| Total paid by members..... | 940,798 75 |
| Interest..... | 11,129 54 |
| Cash received from all other sources..... | 937 33 |
| Total income..... | 952,865 67 |
| Total net resources..... | 1,250,479 62 |

III. DISBURSEMENTS.

| | |
|--|--------------|
| Losses and claims, (detailed schedule filed)..... | \$657,909 58 |
| Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... | 92,992 45 |
| Salaries of officers..... | 7,500 04 |
| Salaries and other compensation of office employes..... | 7,825 03 |
| Medical examiners' fees, whether paid direct by mem- bers or otherwise..... | 5,367 91 |
| Rent, \$2,470.04; taxes, \$1,237.44; advertising and print- ing, \$6,943.79..... | 10,651 27 |
| All other items, viz: Postage, \$4,708.91; legal expenses, \$11,764.71; agency expenses, \$10,673.47; travelling expenses, \$381.55; sundries, \$2,238.46..... | 49,766 90 |
| Total disbursements..... | 812,013 18 |
| Balance..... | \$438,466 44 |

IV. NET OR INVESTED ASSETS.

| | | |
|---|--------------|--------------|
| Loans on mortgages (first liens) on real estate..... | \$105,235 83 | |
| Cost value of bonds and stocks owned absolutely..... | 114,478 17 | |
| Agents' ledger balances | 2,430 01 | |
| Cash in office..... | 13,421 19 | |
| Cash deposits in State treasury or banks on emergency or reserve fund account..... | 200,328 02 | |
| All other deposits..... | 2,573 22 | |
| | <hr/> | |
| Total net or invested assets | | \$438,466 44 |

V. NON-INVESTED ASSETS.

| | | |
|--|------------|--------------|
| Interest | \$3,868 11 | |
| Market value of bonds and stock over cost..... | 1,885 00 | |
| | <hr/> | |
| Total non-invested assets..... | | 5,753 11 |
| | | <hr/> |
| Gross assets..... | | \$444,219 55 |

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

| | |
|--|--------------|
| Mortuary assessments resisted and reported | \$241,650 00 |
|--|--------------|

CONTINGENT MORTUARY LIABILITIES.

| | |
|---|--------------|
| Losses adjusted, not yet due, (number of claims, 15).... | \$ 60,000 00 |
| Losses in process of adjustment, (number of claims, 37).. | 110,650 00 |
| Losses reported (number of claims, 10) | 39,000 00 |
| Losses resisted, (number of claims, 7) | 32,000 00 |
| | <hr/> |
| Total contingent mortuary liabilities..... | \$241,650 00 |

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1889.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|-----------------|
| Policies or certificates in force December 31, 1888..... | 16,133 | \$53,115,000 00 |
| Policies or certificates written during 1889..... | 7,927 | 23,057,750 00 |
| | <hr/> | <hr/> |
| Total..... | 24,060 | 76,172,750 00 |
| Deduct number and amount which have ceased to be in force during 1889..... | 2,394 | 6,731,000 00 |
| | <hr/> | <hr/> |
| Total policies or certificates in force December 31, 1889, | 21,666 | 69,441,750 00 |
| Losses and claims on policies or certificates unpaid Decem- ber 31, 1888..... | 57 | 209,258 00 |
| Losses and claims on policies or certificates incurred during 1889... .. | 229 | 757,544 65 |
| | <hr/> | <hr/> |
| Total.... | 286 | 966,802 65 |

TOTAL BUSINESS OF 1889—*Concluded.*

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Losses and claims on policies or certificates paid and com- promised during 1889..... | 215 | \$720,152 65 |
| Policies or certificates terminated by death during 1889.... | 229 | 757,544 65 |
| Policies of certificates terminated by lapse during 1889.... | 2,165 | 5,973,455 35 |

BUSINESS IN MAINE DURING 1889.

| | | |
|--|-----|------------|
| Total policies or certificates written during 1889..... | 224 | 511,000 00 |
| Deduct number and amount which have ceased to be in force during 1889..... | 60 | 135,500 00 |
| Total policies or certificates in force December 31, 1889, | 164 | 375,500 00 |
| Losses and claims on policies or certificates unpaid Decem- ber 31, 1888..... | 1 | 3,000 00 |
| Losses and claims on policies or certificates incurred during 1889..... | 4 | 13,000 00 |
| Total..... | 5 | 16,000 00 |
| Losses and claims on policies or certificates paid and com- promised during 1889..... | 4 | 14,000 00 |
| Policies or certificates terminated by death during 1889 ... | 4 | 13,000 00 |
| Policies or certificates terminated by lapse during 1889.... | 56 | 122,500 00 |

MUTUAL RESERVE FUND LIFE ASSOCIATION,

NEW YORK, N. Y.

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1881.

EDWARD B. HARPER, *President*.F. T. BRAMAN, *Secretary*.

I. BALANCE SHEET.

Amount of net or invested assets December 31st of previous year. \$1,953,753 81

II. INCOME.

| | | |
|--|---------------------|--|
| Gross amount of membership fees required or represented by applications, without deduction | \$119,190 80 | |
| Annual dues as per contract, without any deduction | 413,084 51 | |
| Assessments | 2,466,113 30 | |
| Medical examiners' fees paid by applicant | 33,730 00 | |
| Total paid by members | 3,032,118 61 | |
| Interest | 72,190 29 | |
| Cash received from all other sources, viz: Fees for alteration in policies | 488 02 | |
| Special deposits | 3,708 41 | |
| Total income | 3,108,595 33 | |
| Total net resources | 5,062,349 14 | |
| (Assessments paid in advance, \$29,037.93). | | |

III. DISBURSEMENTS.

| | | |
|--|-----------------------|--|
| Losses and claims (detailed schedule filed) | \$1,836,031 26 | |
| Commissions and fees retained by or paid or allowed to agents on account of fees and dues | 235,659 05 | |
| Commissions paid or allowed for collecting assessments .. | 108,851 44 | |
| Salaries of managers and agents not paid by commissions, | 38,972 42 | |
| Salaries of officers | 41,150 00 | |
| Salaries and other compensation of office employes | 43,465 00 | |
| Medical examiners' fees, whether paid direct by members or otherwise | 41,112 35 | |
| Rent, \$30,811.54; taxes, \$13,104.89; advertising and printing, \$57,265.14 | 101,181 57 | |
| All other items, viz: Legal expenses, \$4,531.50; travelling expenses, \$2,818.19; actuarial expenses, \$6,150.20; postage, \$7,231.40; agency expenses, \$13,925.96; general office expenses, \$18,984.41; furniture and fixtures, \$1,597.67 | 55,239 33 | |
| Expenses of adjusting claims | 48,097 76 | |
| Total disbursements | 2,549,760 18 | |
| Balance | \$2,512,588 96 | |

IV. NET OR INVESTED ASSETS.

| | | |
|--|----------------|----------------|
| Loans on mortgages (first liens) on real estate..... | \$1,797,000 00 | |
| Par value of bonds and stocks owned absolutely..... | 51,000 00 | |
| Agents' ledger balances..... | 92,212 54 | |
| Furniture and fixtures..... | 8,975 31 | |
| Cash in office..... | 10,679 81 | |
| Cash deposits in banks on emergency or reserve fund account..... | 456,509 35 | |
| All other deposits..... | 96,211 95 | |
| Total net or invested assets..... | | \$2,512,588 96 |

V. NON-INVESTED ASSETS.

| | | |
|--|-------------|--------------|
| Interest due and accrued..... | \$20,279 36 | |
| Market value of bonds and stock over cost..... | 5,000 00 | |
| Total non-invested assets..... | | 25,279 36 |
| Gross assets..... | | 2,537,868 32 |

VI. LIABILITIES.

| | | |
|---|-------------|----------------|
| Advanced assessments..... | \$10,275 75 | |
| Bond or dividend obligations outstanding..... | 286,584 83 | |
| Total actual liabilities..... | | 296,860 58 |
| Balance net assets..... | | \$2,241,007 74 |

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

| | | |
|---|--------------|--------------|
| Mortuary assessments, called and not yet due..... | \$832,826 00 | |
| Mortuary assessments, due and unpaid..... | 28,114 00 | |
| Annual dues in process of collection..... | 43,870 60 | |
| Total due from members..... | 904,810 60 | |
| Deduct estimated cost of collection..... | 58,812 05 | |
| Net amount due from members..... | | \$845,998 55 |

CONTINGENT MORTUARY LIABILITIES.

| | | |
|--|--------------|--------------|
| Losses adjusted, not yet due (number of claims, 50). . . . | \$188,100 00 | |
| Losses reported and in process of adjustment (number of claims, 71)..... | 257,300 00 | |
| Losses resisted (number of claims, 4)..... | 20,800 00 | |
| All other contingent liabilities..... | 464,482 00 | |
| Total contingent mortuary liabilities..... | | \$930,682 00 |

VII. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1889.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|-----------------------|
| Policies or certificates in force December 31, 1888 | 47,693 | \$168,902,850 00 |
| Policies or certificates written during 1889 | 12,013 | 34,345,875 00 |
| Total | 59,706 | 203,748,725 00 |
| Deduct number and amount which have ceased to be in force during 1889 | 6,491 | 22,390,525 00 |
| Total policies or certificates in force December 31, 1889, | 53,215 | 181,358,200 00 |
| Losses and claims on policies or certificates unpaid December 31, 1888 | 122 | 496,550 00 |
| Losses and claims on policies or certificates incurred during 1889 | 484 | 1,824,400 00 |
| Total | 606 | 2,320,950 00 |
| Losses and claims on policies or certificates paid during 1889, | 499 | 1,836,031 26 |
| Policies or certificates terminated by death during 1889 ... | 484 | 1,824,400 00 |
| Policies or certificates terminated by expiry during 1889 .. | 4,518 | 16,405,425 00 |
| Policies or certificates not taken during 1889 | 1,189 | 4,160,700 00 |

BUSINESS IN MAINE DURING 1889.

| | | |
|---|------------|-------------------|
| Policies or certificates in force December 31, 1888 | 31 | 115,500 00 |
| Policies or certificates written during 1889 | 89 | 391,000 00 |
| Total | 120 | 506,500 00 |
| Deduct number and amount which have ceased to be in force during 1889 | 4 | 12,000 00 |
| Total policies or certificates in force December 31, 1889, | 116 | 494,500 00 |
| Losses and claims on policies or certificates incurred during 1889 | 1 | 1,000 00 |
| Policies or certificates terminated by death during 1889 ... | 1 | 1,000 00 |
| Policies or certificates terminated by expiry during 1889 .. | 2 | 6,000 00 |
| Policies or certificates not taken during 1889 | 1 | 5,000 00 |

UNITED STATES MASONIC BENEVOLENT
ASSOCIATION,

COUNCIL BLUFFS, IOWA.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1886.

JOS. R. REED, *President.*

WILLIAM J. JAMESON, *Secretary.*

I. BALANCE SHEET.

Amount of net or invested assets December 31st of previous year \$84,238 55

II. INCOME.

| | |
|--|--------------|
| Gross amount of membership fees required or represented | |
| by applications, without deduction | \$ 15,355 00 |
| Assessments: Mortuary, \$101,117.04; expense, \$32,473.88, | 133,590 92 |
| Medical examiners' fees paid by applicant | 2,400 00 |
| <hr/> | |
| Total paid by members | 151,345 92 |
| Interest | 5,038 08 |
| Guarantee fund (cash and notes) | 21,830 00 |
| Cash received from all other sources, viz: General fund, \$836.79; certificate expense, \$12.50; exchange, \$44.62, | 893 91 |
| Advance assessments | 333 30 |
| <hr/> | |
| Total income | 179,441 21 |
| <hr/> | |
| Total net resources | 263,679 76 |

III. DISBURSEMENTS.

| | |
|--|--------------|
| Losses and claims | \$112,500 00 |
| Commissions and fees retained by or paid or allowed to agents on account of fees and dues | 15,355 00 |
| Commissions paid or allowed for collecting assessments | 1,969 04 |
| Salaries of managers and agents not paid by commissions, | 5,455 93 |
| Salaries of officers, and clerk hire | 9,965 68 |
| Medical examiners' fees, whether paid direct by mem- bers or otherwise | 2,400 00 |
| Advertising and printing | 1,454 40 |
| Postage | 1,519 05 |
| General expenses | 5,627 53 |
| <hr/> | |
| Total disbursements | 156,246 63 |
| <hr/> | |
| Balance | \$107,433 13 |

IV. NET OR INVESTED ASSETS

| | | |
|---|-------------|--------------|
| Agents' ledger balances..... | \$ 4,810 80 | |
| Cash deposits in banks on emergency or reserve fund account | 101,622 33 | |
| All other deposits | 1,000 00 | |
| Total net or invested assets | 107,433 13 | |
| Deduct depreciation of assets to bring same to market value, and agents' balances unsecured..... | 855 12 | |
| Total net or invested assets, less depreciation..... | | \$106,578 01 |

V. NON-INVESTED ASSETS.

| | | |
|-------------------|--|------------|
| Interest due..... | | 6,142 39 |
| Gross assets..... | | 112,720 40 |

VI. LIABILITIES.

| | | |
|--------------------------|--|--------------|
| Advance assessments..... | | 333 30 |
| Balance net assets..... | | \$112,387 10 |

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

| | | |
|--|-------------|-------------|
| Mortuary assessments, called and not yet due | \$20,000 00 | |
| Mortuary assessments not yet called for losses unadjusted, | 15,000 00 | |
| Total due from members..... | | \$35,000 00 |

CONTINGENT MORTUARY LIABILITIES.

| | | |
|--|-------------|-------------|
| Losses adjusted, not yet due (number of claims, 8) | \$20,000 00 | |
| Losses reported (number of claims, 6) | 15,000 00 | |
| Total contingent mortuary liabilities..... | | \$35,000 00 |

VII. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1889.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies or certificates in force December 31, 1888..... | 6,810 | \$17,025,000 |
| Policies or certificates written during 1889..... | 2,465 | 6,162,500 |
| Total | 9,275 | 23,187,500 |
| Deduct number and amount which have ceased to be in force during 1889..... | 1,192 | 2,980,000 |
| Total policies or certificates in force December 31, 1889.... | 8,083 | 20,207,500 |

TOTAL BUSINESS OF 1889—*Concluded.*

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Losses and claims on policies or certificates unpaid December 31, 1888..... | 9 | \$22,500 |
| Losses and claims on policies or certificates incurred during 1889..... | 50 | 125,000 |
| | <hr/> | <hr/> |
| Total..... | 59 | 147,500 |
| Losses and claims on policies or certificates paid during 1889 .. | 45 | 112,500 |
| Policies or certificates terminated by death during 1889..... | 50 | 125,000 |
| Policies or certificates terminated by lapse during 1889..... | 1,142 | 2,855,000 |

BUSINESS IN MAINE DURING 1889.

| | | |
|--|----|--------|
| Total policies or certificates in force December 31, 1889..... | 39 | 97,500 |
|--|----|--------|

MAINE ASSESSMENT CASUALTY INSURANCE COM-
PANIES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS, SHOWING
THEIR CONDITION DECEMBER 31st, 1889.



*** DIRIGO MUTUAL ACCIDENT ASSOCIATION,**

LEWISTON, ME.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

FRANK A. CONANT, *President.*

J. E. LAWRENCE, *Secretary.*

I. BALANCE SHEET.

Amount of cash on hand, \$153.40; deposited in State treasury, \$435... \$588 40

II. INCOME.

| | | |
|--|------------|----------|
| Gross amount of membership fees required or represented | | |
| by applications, without deduction..... | \$1,608 50 | |
| Assessments, indemnity..... | 2,351 03 | |
| | 3,959 53 | |
| Total paid by members..... | 3,959 53 | |
| Cash received from all other sources, viz: Furniture.... | 234 80 | |
| | 4,194 33 | |
| Total income..... | | 4,194 33 |
| Total net resources..... | | 4,782 73 |

III. DISBURSEMENTS.

| | | |
|--|------------|----------|
| Losses and claims..... | \$1,472 75 | |
| Advance payments returned to rejected applicants..... | 1 00 | |
| Commissions and fees retained by or paid or allowed to | | |
| agents on account of fees and dues..... | 1,375 79 | |
| Salaries of managers and agents not paid by commissions, | 278 95 | |
| Salaries and other compensation of office employes..... | 134 92 | |
| Rent, \$37.38; advertising and printing, \$236.42..... | 273 80 | |
| Advanced to agents..... | 52 64 | |
| Travelling expenses..... | 221 93 | |
| Stamps and postal cards..... | 90 18 | |
| Miscellaneous expenses..... | 147 58 | |
| Borrowed money, \$270.00; interest, \$18.45..... | 288 45 | |
| | 4,337 99 | |
| Total disbursements..... | | 4,337 99 |
| Balance..... | | \$444 74 |

*Statement made October 1st, 1889. Discontinued business October 1st, 1889.

IV. NET OR INVESTED ASSETS.

| | | |
|--|---------|----------|
| Cash in office | \$ 9 74 | |
| Cash deposits in State treasury on emergency or reserve fund account..... | 435 00 | |
| Total net or invested assets..... | | \$444 74 |

V. NON-INVESTED ASSETS.

| | | |
|---|--------|--|
| Agents' balances on account of money advanced | 52 64 | |
| Gross assets..... | 497 38 | |

VI. LIABILITIES.

| | | |
|-------------------------------|----------|--|
| Borrowed money..... | \$930 00 | |
| Advance assessments..... | 6 00 | |
| Total actual liabilities..... | 936 00 | |
| Deficiency | \$438 62 | |

CONTINGENT MORTUARY LIABILITIES.

| | |
|--|------------|
| Losses reported, (number of claims, 29)..... | \$1,824 28 |
|--|------------|

VII. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1889.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies or certificates in force December 31, 1888..... | 844 | |
| Policies or certificates written during 1889 | 395 | |
| Total..... | 1,239 | |
| Deduct number and amount which have ceased to be in force during 1889..... | 922 | |
| Total policies or certificates in force October 1, 1889... .. | 317 | |
| Losses and claims on policies or certificates unpaid December 31, 1888 | 8 | \$ 252 42 |
| Losses and claims on policies or certificates paid during 1889... .. | 67 | 1,472 75 |
| Policies or certificates terminated by lapse during 1889..... | 922 | |

*GOLDEN RULE RELIEF ASSOCIATION,

PORTLAND, MAINE.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

_____, *President.*_____, *WESLEY G. SMITH, Secretary.*

I. BALANCE SHEET.

| | |
|--|----------|
| Amount of cash on hand, \$9.30; deposited in State treasury, \$343.75, | \$353 05 |
|--|----------|

II. INCOME.

| | | |
|---|----------|--------|
| Annual dues as per contract, without any deduction..... | \$169 25 | |
| Assessments, indemnity | 150 60 | |
| | <hr/> | |
| Total paid by members..... | 319 85 | |
| | <hr/> | |
| Total income..... | | 319 85 |
| | | <hr/> |
| Total net resources..... | | 672 90 |

III. DISBURSEMENTS.

| | | |
|-------------------------------|----------|----------|
| Losses and claims | \$260 27 | |
| Advertising and printing..... | 169 25 | |
| | <hr/> | |
| Total disbursements..... | | 429 52 |
| | | <hr/> |
| Balance | | \$243 38 |

IV. NET OR INVESTED ASSETS.

| | |
|--|----------|
| Cash deposits in State treasury, reserve fund account..... | \$343 75 |
|--|----------|

V. LIABILITIES.

| | |
|----------------------|------------|
| Money advanced | \$1,879 10 |
|----------------------|------------|

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1889.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies or certificates in force December 31, 1888..... | 171 | \$171,000 00 |
| Losses and claims on policies or certificates unpaid December 31, 1888 | 25 | 235 82 |
| Losses and claims on policies or certificates paid during 1889... | 25 | 235 82 |
| Policies or certificates terminated by lapse during 1889..... | 171 | 171,000 00 |

*Discontinued accident business.

MAINE MUTUAL ACCIDENT ASSOCIATION,

PORTLAND, MAINE.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

FRANK L. SHAW, *President*.CHARLES H. BOOTHBY, *Secretary*.

I. BALANCE SHEET.

| | |
|---|------------|
| Amount of net or invested assets December 31st of previous year | \$2,933 94 |
|---|------------|

II. INCOME.

| | | |
|---|------------|--|
| Gross amount of membership fees required or represented by applications, without deduction | \$5,551 50 | |
| Annual dues as per contract, without any deduction | 931 00 | |
| Assessments, indemnity | 12,827 50 | |
| Assessments paid in advance | 20 53 | |
| Total paid by members | 19,330 53 | |
| Interest | 80 00 | |
| Total income | 19,410 53 | |
| Total net resources | 22,344 47 | |

III. DISBURSEMENTS.

| | | |
|--|------------|--|
| Losses and claims | \$9,923 62 | |
| Advance payments returned to rejected applicants | 14 40 | |
| Commissions and fees retained by or paid or allowed to agents on account of fees and dues | 4,238 05 | |
| Commissions paid or allowed for collecting assessments | 2 25 | |
| Salaries of officers, \$1,860; other compensation of officers, \$380.72 | 2,240 72 | |
| Salaries and other compensation of office employes | 776 25 | |
| Medical examiners' fees, whether paid direct by mem- bers or otherwise | 78 00 | |
| Rent, \$300; advertising and printing, \$470.26 | 770 26 | |
| All other items, viz: General expenses | 1,592 82 | |
| Total disbursements | 19,636 37 | |
| Balance | \$2,708 10 | |

IV. NET OR INVESTED ASSETS.

| | | |
|--|----------|------------|
| Agents' ledger balances | \$609 60 | |
| Cash in office | 98 50 | |
| Cash deposits in State treasury, reserve fund | 2,000 00 | |
| | <hr/> | |
| Total net or invested assets | 2,708 10 | |
| Deduct depreciation of assets to bring same to market value, and agents' balance unsecured | 100 00 | |
| | <hr/> | |
| Total net or invested assets, less depreciation | | \$2,608 10 |

V. LIABILITIES.

| | | |
|---|----------|------------|
| Losses adjusted, due and unpaid | \$230 00 | |
| Claims in process of adjustment | 691 50 | |
| Salaries, rents and office expenses due and accrued | 172 10 | |
| | <hr/> | |
| Total actual liabilities | | 1,093 60 |
| | <hr/> | |
| Balance net assets | | \$1,504 50 |

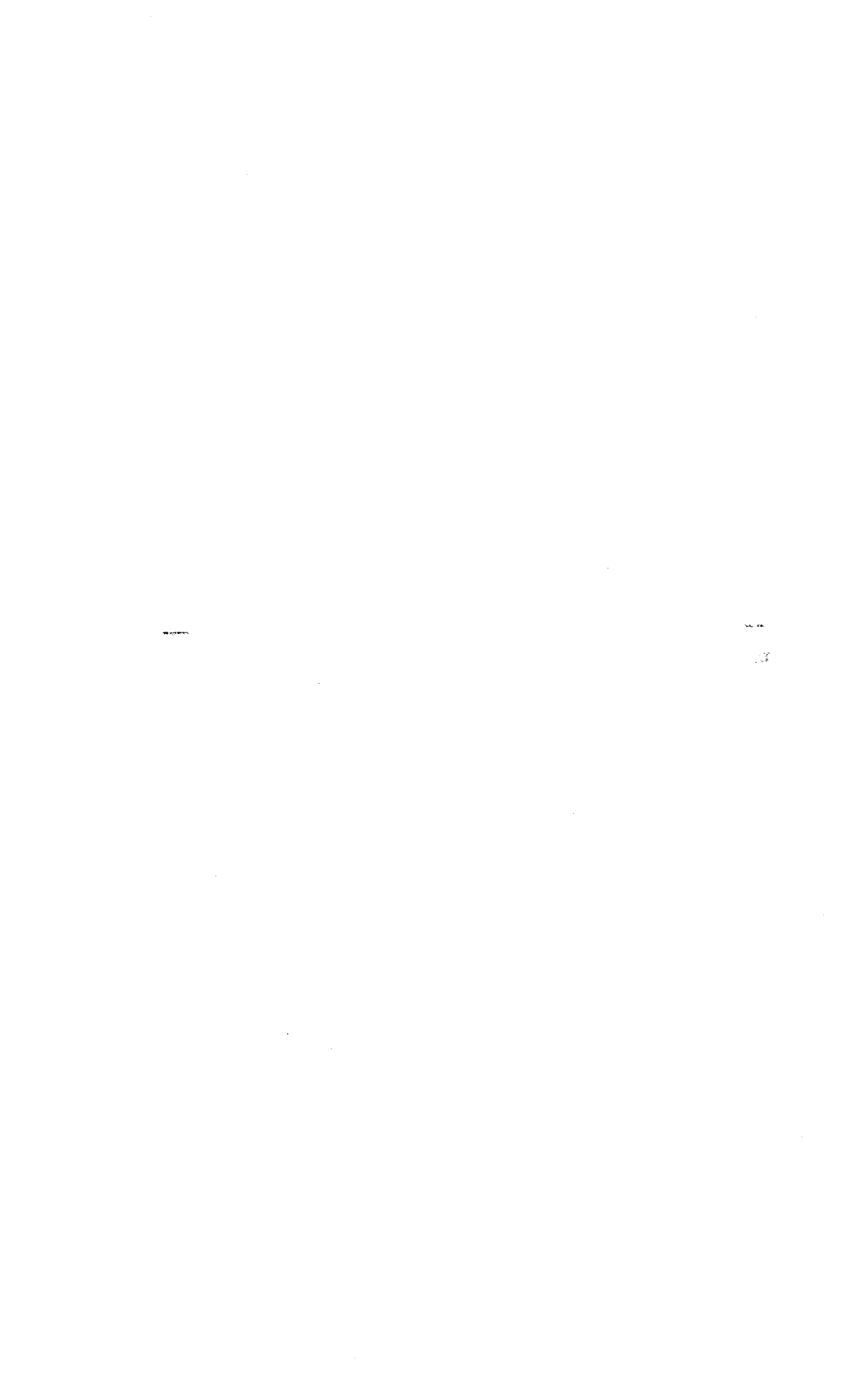
VI. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1889.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies or certificates in force December 31, 1888 | 1,613 | \$4,639,050 |
| Policies or certificates written during 1889 | 1,343 | 2,575,400 |
| | <hr/> | <hr/> |
| Total | 2,956 | 7,214,450 |
| Deduct number and amount which have ceased to be in force during 1889 | 1,713 | 3,335,800 |
| | <hr/> | <hr/> |
| Total policies or certificates in force December 31, 1889, | 1,243 | 3,878,650 |
| Losses and claims on policies or certificates paid during 1889 | 236 | 9,923 62 |

ASSESSMENT CASUALTY INSURANCE COMPANIES OF
OTHER STATES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS, SHOWING
THEIR CONDITION DECEMBER 31st, 1889



MANUFACTURERS' ACCIDENT INDEMNITY CO.,

GENEVA, N. Y.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1887.

THOMAS SMITH, *President.*

W. D. CHASE, *Secretary.*

I. BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$57,904 33

II. INCOME

| | |
|---|-------------|
| Gross amount of membership fees required or represented | |
| by applications, without deduction | \$74,327 00 |
| Annual dues as per contract, without any deduction..... | 6,411 13 |
| Assessments, indemnity | 71,164 75 |
| Total paid by members..... | 151,902 88 |
| Interest..... | 428 50 |
| Cash received from all other sources..... | 13 00 |
| Total income..... | 152,344 38 |
| Total net resources | 210,248 71 |
| (Assessments paid in advance, \$15,765.75). | |

III. DISBURSEMENTS.

| | |
|--|-------------|
| Losses and claims | \$33,512 08 |
| Advance payments returned to rejected applicants | 126 00 |
| Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... | 72,935 90 |
| Commissions paid or allowed for collecting assessments.. | 2,965 95 |
| Salaries of managers and agents not paid by commissions, | 6,724 35 |
| Salaries of officers, \$1,900; other compensation of officers, \$1,750 | 3,650 00 |
| Salaries and other compensation of office employes..... | 4,196 66 |
| Medical examiners' fees, whether paid direct by members or otherwise..... | 205 50 |
| Advertising and printing..... | 3,994 93 |
| Advanced to officers and agents to be repaid out of future salaries or commissions..... | 196 00 |
| Postage..... | 3,596 56 |
| Books, furniture, &c..... | 2,208 31 |
| Travelling expenses..... | 1,347 85 |
| Legal expenses | 330 26 |
| Total disbursements..... | 135,990 35 |
| Balance | \$74,258 36 |
| (Advanced assessments applied, included above, \$8,601.12). | |

IV. NET OR INVESTED ASSETS.

| | | |
|--|-------------|-------------|
| Loans on mortgages (first liens) on real estate..... | \$50,000 00 | |
| Agents' ledger balances..... | 1,521 54 | |
| Cash in office..... | 1,592 41 | |
| All other deposits..... | 21,144 41 | |
| | <hr/> | |
| Total net or invested assets..... | | \$74,258 36 |

V. NON-INVESTED ASSETS.

| | | |
|---------------------------|--|-----------|
| Office furniture, &c..... | | 1,497 89 |
| | | <hr/> |
| Gross assets..... | | 75,756 25 |

VI. LIABILITIES.

| | | |
|-------------------------------|------------|-------------|
| Advance assessments..... | \$7,164 63 | |
| Ledger balances..... | 1,693 58 | |
| | <hr/> | |
| Total actual liabilities..... | | 8,858 21 |
| | | <hr/> |
| Balance, net assets..... | | \$66,898 04 |

CONTINGENT MORTUARY ASSETS.

| | | |
|---|-------------|-------------|
| Indemnity assessments called and not yet due..... | \$11,070 00 | |
| Indemnity assessments due and unpaid..... | 235 00 | |
| Indemnity assessments not yet called for losses resisted, \$10,000; reported, \$920..... | 10,920 00 | |
| | <hr/> | |
| Total due from members..... | 22,225 00 | |
| Deduct estimated cost of collection..... | 225 00 | |
| | <hr/> | |
| Net amount due from members..... | | \$22,000 00 |

CONTINGENT MORTUARY LIABILITIES.

| | | |
|---|-----------|-------------|
| Losses in process of adjustment, (number of claims, 4) .. | 235 00 | |
| Losses reported, (number of claims, 46)..... | 920 00 | |
| Losses resisted, (number of claims, 2)..... | 10,000 00 | |
| | <hr/> | |
| Total contingent mortuary liabilities..... | | 11,155 00 |
| | | <hr/> |
| Balance..... | | \$10,845 00 |

VII. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1889.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|-----------------|
| Policies or certificates in force December 31, 1888..... | 6,679 | \$21,633,475 00 |
| Policies or certificates written during 1889..... | 14,958 | 39,209,750 00 |
| | <hr/> | <hr/> |
| Total..... | 21,637 | 60,843,225 00 |
| Deduct number and amount which have ceased to be in force during 1889..... | 10,567 | 20,833,450 00 |
| | <hr/> | <hr/> |
| Total policies or certificates in force December 31, 1889, | 11,770 | 40,009,775 00 |

TOTAL BUSINESS OF 1889—*Concluded.*

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Losses and claims on policies or certificates unpaid December 31, 1888..... | 6 | \$10,235 00 |
| Losses and claims on policies or certificates incurred during 1889..... | 806 | 33,512 08 |
| Total..... | 812 | 43,747 08 |
| Losses and claims on policies or certificates paid during 1889... .. | 806 | 33,512 08 |
| Policies or certificates terminated by death during 1889... | 10 | 23,100 00 |
| Policies or certificates terminated by lapse during 1889. . . | 10,557 | 20,850,350 00 |

BUSINESS IN MAINE DURING 1889.

| | | |
|--|-----|------------|
| Policies or certificates written during 1889..... | 206 | 562,500 00 |
| Deduct number and amount which have ceased to be in force during 1889..... | 100 | 195,500 00 |
| Total policies or certificates in force December 31, 1889, | 106 | 367,000 00 |
| Losses and claims on policies or certificates paid during 1889..... | 1 | 2 86 |
| Policies or certificates terminated by lapse during 1889.... | 100 | 195,500 00 |

NEW ENGLAND MUTUAL ACCIDENT ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1884.

AUGUSTUS P. MARTIN, *President*.

BENJ. F. DYER, *Secretary*.

I. BALANCE SHEET.

Am. unt of net or invested assets December 31st of previous year \$27,436 81

II. INCOME.

| | | |
|---|-------------|------------|
| Gross amount of membership fees required or represented | | |
| by applications, without deduction | \$34,234 00 | |
| Annual dues as per contract, without any deduction | 1,390 50 | |
| Assessments: Indemnity, \$51,338; expense, \$36,712 | 88,050 00 | |
| Re-issue of certificates | 2 50 | |
| | <hr/> | |
| Total paid by members | 123,677 00 | |
| Interest | 531 25 | |
| | <hr/> | |
| Total income | | 124,208 25 |
| | | <hr/> |
| Total net resources | | 151,645 06 |

III. DISBURSEMENTS.

| | | |
|---|-------------|-------------|
| Losses and claims, (detailed schedule filed)..... | \$43,978 65 | |
| Advance payments returned to rejected applicants..... | 701 00 | |
| Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... | 34,032 56 | |
| Commissions paid or allowed for collecting assessments .. | 6,484 89 | |
| Salaries of officers, \$4,950 03; other compensation of officers, \$381 50..... | 5,331 53 | |
| Salaries and other compensation of office employes..... | 8,148 46 | |
| Medical examiners' fees, whether paid direct by members or otherwise..... | 7,754 38 | |
| Rent, \$2,200.09; fees and taxes, \$974.41; advertising and printing and stationery, \$3,711.66..... | 6,886 16 | |
| All other items, viz: Postage, \$869 68; general expenses, \$910.61; travelling expenses, \$693; office furniture, \$134.85 | 2,608 14 | |
| | <hr/> | |
| Total disbursements..... | | 115,925 77 |
| | | <hr/> |
| Balance | | \$35,719 29 |

(Advance assessments applied and returned, included above, \$4,778.50).

IV. NET OR INVESTED ASSETS.

| | | |
|--|-------------|-------------|
| Cost value of bonds and stocks owned absolutely..... | \$20,804 88 | |
| Agents' ledger balances..... | 2,047 33 | |
| Cash in office..... | 350 23 | |
| All other deposits..... | 12,516 85 | |
| | <hr/> | |
| Total net or invested assets..... | 35,719 29 | |
| Deduct depreciation of assets to bring same to market value, and agents' balances unsecured..... | 2,047 33 | |
| | <hr/> | |
| Total net or invested assets, less depreciation..... | | \$33,671 96 |
| Furniture and fixtures..... | | 2,442 02 |

V. NON-INVESTED ASSETS.

| | | |
|--|----------|-----------|
| Interest..... | \$160 00 | |
| Market value of real estate over cost and incumbrances.. | 412 62 | |
| | <hr/> | |
| Total non-invested assets..... | | 572 62 |
| | | <hr/> |
| Gross assets..... | | 36,686 60 |

VI. LIABILITIES.

| | | |
|---|----------|-------------|
| Taxes due and accrued, estimated..... | \$ 50 00 | |
| Advance assessments..... | 2,280 00 | |
| All other, not including contingent mortuary..... | 500 00 | |
| | <hr/> | |
| Total actual liabilities..... | | 2,830 00 |
| | | <hr/> |
| Balance, net assets..... | | \$33,856 60 |

CONTINGENT MORTUARY AND INDEMNITY ASSETS (OR RESOURCES).

| | | |
|--|------------|-------------|
| Mortuary and indemnity assessments called and not yet due..... | \$4,034 00 | |
| Mortuary and indemnity assessments not yet called for losses unadjusted, \$680.70; resisted, \$5,861.00; reported, \$3,166.06..... | 9,707 76 | |
| | <hr/> | |
| Net amount due from members..... | | \$13,741 76 |

CONTINGENT MORTUARY AND INDEMNITY LIABILITIES.

| | | |
|---|-----------|-------------|
| Losses in process of adjustment, (number of claims, 14).. | \$ 680 70 | |
| Losses reported (number of claims, 73) estimated amount, | 3,166 06 | |
| Losses resisted, (number of claims, 8)..... | 9,895 00 | |
| | <hr/> | |
| Total contingent mortuary liabilities..... | | \$13,741 76 |

VII. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1889.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|-----------------|
| Policies or certificates in force December 31, 1888. | 6,944 | \$27,697,625 00 |
| Policies or certificates written during 1889 | 7,734 | 22,221,625 00 |
| | <hr/> | <hr/> |
| Total | 14,678 | 49,919,250 00 |
| Deduct number and amount which have ceased to be in force during 1889 | 6,835 | 19,110,500 00 |
| | <hr/> | <hr/> |
| Total policies or certificates in force December 31, 1889, | 7,843 | 30,808,750 00 |
| Losses and claims on policies or certificates unpaid Decem- ber 31, 1888. | 7 | 15,000 00 |
| Losses and claims on policies or certificates incurred during 1889. | 694 | 38,873 65 |
| | <hr/> | <hr/> |
| Total. | 701 | 53,873 65 |
| Losses and claims on policies or certificates paid during 1889 | 693 | 43,978 65 |
| Policies or certificates terminated by death during 1889.... | 6 | 10,750 00 |
| Policies of certificates terminated by lapse during 1889.... | 6,829 | 19,099,750 00 |

BUSINESS IN MAINE DURING 1889.

| | | |
|--|-------|--------------|
| Policies or certificates written during 1889..... | 665 | 1,431,875 00 |
| Deduct number and amount which have ceased to be in force during 1889 | 321 | 582,375 00 |
| | <hr/> | <hr/> |
| Total policies or certificates in force December 31, 1889, | 344 | 849,500 00 |
| Losses and claims on policies or certificates incurred and paid during 1889 | 31 | 1,207 32 |
| Policies or certificates terminated by lapse during 1889 | 321 | 582,375 00 |

*UNITED STATES MUTUAL ACCIDENT
ASSOCIATION,

NEW YORK, N. Y.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1877.

CHARLES B. PEET, *President*. JAMES R. PITCHER, *Secretary*.

I. BALANCE SHEET.

Amount of net or invested assets December 31st of previous year. \$101,380 74

II. INCOME.

| | |
|--|--------------|
| Gross amount of membership fees required or represented | |
| by applications, without deduction | \$117,480 50 |
| Annual dues as per contract, without any deduction. | 45,950 00 |
| Assessments: indemnity, \$204,865; expense, \$526,315... .. | 730,180 00 |
| Total paid by members..... | 893,610 50 |
| Interest..... | 467 43 |
| Cash received from all other sources, viz: from assets reported depreciated in report of 1888 | 1,472 69 |
| Total income..... | 895,550 62 |
| Total net resources | 996,931 36 |
| (Assessments paid in advance, \$197,339.39.) | |

III. DISBURSEMENTS.

| | |
|---|--------------|
| Losses and claims (detailed schedule filed)..... | \$384,668 64 |
| Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... | 111,894 50 |
| Commissions paid or allowed for collecting assessments.. | 24,086 60 |
| Salaries of managers and agents not paid by commissions, | 16,160 86 |
| Salaries of officers | 87,043 66 |
| Salaries and other compensation of office employes | 83,252 94 |
| Medical examiners' fees, whether paid direct by members or otherwise | 18,237 50 |
| Rent, \$19,947.61; taxes, \$3,716.82; advertising and printing, \$35,560.73 | 59,225 16 |
| All other items, viz: furniture, postage, stationery and general expenses | 68,350 95 |
| Total disbursements..... | 853,120 81 |
| Balance..... | \$143,810 55 |
| (Advance assessments applied, included above, \$199,347.48) | |

*Admitted April 22, 1890.

IV. NET OR INVESTED ASSETS.

| | | |
|---|-------------|--------------|
| Cost value of bonds and stocks owned absolutely..... | \$11,837 47 | |
| Agents' ledger balances..... | 10,820 47 | |
| Cash in office..... | 11,144 71 | |
| Cash deposits in State treasury or banks on emergency or reserve fund account..... | 40,428 90 | |
| All other deposits..... | 79,579 00 | |
| | <hr/> | |
| Total net or invested assets..... | | \$143,810 55 |

V. LIABILITIES.

| | | |
|--|-------------|-------------------|
| Advance assessments..... | \$47,735 87 | |
| All other (not including contingent mortuary), viz: mis- cellaneous bill (estimated)..... | 1,000 00 | |
| | <hr/> | |
| Total actual liabilities..... | | 48,735 87 |
| Balance net assets..... | | <hr/> \$95,074 68 |

CONTINGENT MORTUARY AND INDEMNITY ASSETS (OR RESOURCES).

| | | |
|---|------------|-------------|
| Annual dues and assessments, called and not yet due.... | \$6,294 00 | |
| Annual due and assessments not yet called for losses unadjusted, \$32,500; resisted, \$20,800; reported, \$16,- 489.96..... | 69,789 96 | |
| | <hr/> | |
| Total due from members..... | 76,083 96 | |
| Deduct estimated cost of collection..... | 3,800 00 | |
| | <hr/> | |
| Net amount due from members..... | | \$72,283 96 |

CONTINGENT MORTUARY AND INDEMNITY LIABILITIES.

| | | |
|---|-------------|------------------|
| Losses in process of adjustment (number of claims, 10)... | \$32,500 00 | |
| Losses reported (number of claims, 86)..... | 16,489 96 | |
| Losses resisted (number of claims, 6)..... | 20,800 00 | |
| | <hr/> | |
| Total contingent mortuary liabilities..... | | 69,789 96 |
| | | <hr/> \$2,494 00 |

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1889.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|------------------|
| Policies or certificates in force December 31, 1888..... | 47,624 | \$231,931,250 00 |
| Policies or certificates written during 1889..... | 29,656 | 137,314,500 |
| | <hr/> | <hr/> |
| Total..... | 77,280 | 369,245,750 |
| Deduct number and amount which have ceased to be in force during 1889..... | 24,739 | 114,932,000 |
| | <hr/> | <hr/> |
| Total policies or certificates in force December 31, 1889, | 52,541 | 254,313,750 |

TOTAL BUSINESS OF 1889—*Concluded.*

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Losses and claims on policies or certificates unpaid December 31, 1888..... | - | \$75,106 30 |
| Losses and claims on policies or certificates incurred during 1889..... | - | 379,552 30 |
| | <hr/> | <hr/> |
| Total..... | - | 454,658 60 |
| Losses and claims on policies or certificates paid during 1889, | 3,226 | 384,868 64 |
| Policies or certificates terminated by death during 1889 ... | 27 | 111,150 00 |
| Policies or certificates terminated by lapse during 1889.... | 24,712 | 114,807,500 00 |



MAINE FRATERNAL BENEFICIARY ORGANIZATIONS.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS, SHOWING
THEIR CONDITION DECEMBER 31st, 1889.

ANCIENT ORDER OF HIBERNIANS,
PORTLAND, MAINE.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

PATRICK GREANEY, *President.*

HUGH CONWAY, *Secretary.*

Balance on hand December 31, 1888..... \$1,908 36

INCOME.

| | | |
|------------------------|---------|----------|
| Assessments..... | \$14 50 | |
| Entrance fees..... | 60 00 | |
| Annual dues..... | 249 00 | |
| All other sources..... | 4 25 | |
| | 327 75 | |
| Total..... | | 2,236 11 |

DISBURSEMENTS.

| | | |
|--|----------|------------|
| Claims for accident or sickness, number, 26..... | \$130 00 | |
| All other expenditures, viz: Rent, merchandise, &c., &c..... | 208 77 | |
| | 338 77 | |
| Balance on hand December 31, 1889..... | | \$1,897 34 |

MEMBERSHIP.

| | |
|---|----|
| Total membership December 31, 1888..... | 53 |
| Admitted during the year..... | 20 |
| Total membership December 31, 1889..... | 73 |

CASCO BAY COMMANDERY,

PORTLAND, MAINE.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1884.

GEORGE W. MORRISON, *President.* JOSEPH A. KENNEDY, *Secretary.*

| | |
|--|----------|
| Balance on hand December 31, 1888..... | \$495 96 |
|--|----------|

INCOME.

| | | |
|------------------------|------------|----------------|
| Assessments..... | \$1,782 84 | |
| Entrance fees..... | 30 00 | |
| Annual dues..... | 420 70 | |
| All other sources..... | 38 74 | |
| | <hr/> | |
| | | 2,272 28 |
| Total..... | | <hr/> 2,768 74 |

DISBURSEMENTS.

| | | |
|--|------------|----------------|
| Death losses..... | \$1,717 50 | |
| Claims for accident or sickness..... | 158 50 | |
| Salaries of officers and clerks..... | 55 00 | |
| All other expenditures..... | 229 10 | |
| | <hr/> | |
| | | 2,160 10 |
| Balance on hand December 31, 1889..... | | <hr/> \$608 14 |

MEMBERSHIP.

| | |
|---|-------|
| Total membership December 31, 1888..... | 100 |
| Admitted during the year..... | 5 |
| | <hr/> |
| Total..... | 105 |
| Terminated during the year: By death, 2; by lapse, 4..... | 6 |
| | <hr/> |
| Total membership December 31, 1889..... | 99 |

CITIZENS' MUTUAL RELIEF ASSOCIATION,

PORTLAND, MAINE.

INCORPORATED IN 1877. COMMENCED BUSINESS AS AN ASSOCIATION IN 1875.

CHAS. H. BAKER, *President.*

F. J. ROLLINS, *Secretary.*

Balance on hand December 31, 1888..... \$2,269 12

INCOME.

| | | |
|---|-------------|------------------|
| Assessments..... | \$14,205 00 | |
| Entrance fees..... | 11 00 | |
| Annual dues..... | 731 00 | |
| All other sources, viz: Second notice fees, \$128.20; dividends, \$93.57..... | 221 77 | |
| | | <u>15,168 77</u> |
| Total..... | | 17,437 89 |

DISBURSEMENTS.

| | | |
|--|-------------|------------------|
| Death losses, number, 18..... | \$13,580 00 | |
| Salaries of officers and clerks..... | 650 00 | |
| All other expenditures, viz: Sign, \$2.50; books, postage, stationery and printing, \$193.42; miscellaneous expenses, advertising meetings, etc., \$30.00..... | 225 92 | |
| | | <u>14,455 92</u> |
| Balance on hand December 31, 1889..... | | \$2,981 97 |

MEMBERSHIP.

| | |
|--|------------|
| Total membership December 31, 1888..... | 814 |
| Admitted during the year..... | 25 |
| Total..... | <u>839</u> |
| Terminated during the year: By death, 18; by lapse, 132..... | 150 |
| Total membership December 31, 1889..... | <u>689</u> |

GOOD TEMPLARS' RELIEF ASSOCIATION,

PORTLAND, MAINE.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1889.

ERNEST H. BROOKS, *President.*JOSEPH A. KENNEDY, *Secretary.*

INCOME.

| | |
|---------------------|--------------|
| Entrance fees | \$30 75 |
| Annual dues..... | 5 75 |
| Total..... | <u>36 50</u> |

DISBURSEMENTS.

| | |
|--|--------------|
| Total expenditures..... | <u>18 45</u> |
| Balance on hand December 31, 1889..... | \$18 05 |

MEMBERSHIP.

| | |
|--|----------|
| Total admitted during the year | 18 |
| Terminated during the year | <u>1</u> |
| Total membership December 31, 1889..... | 17 |

***MAINE CENTRAL RAILROAD RELIEF
ASSOCIATION,**

PORTLAND, MAINE.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

ELTON A. HALL, *President*

EDWIN G. FOSTER, *Secretary*.

Balance on hand October 31, 1888 \$2,835 67

INCOME.

| | | |
|---------------------------------------|------------|-----------|
| Assessments..... | \$4,384 00 | |
| Entrance fees..... | 610 00 | |
| Monthly dues..... | 4,636 00 | |
| All other sources, viz: Interest..... | 150 96 | |
| | | 9,827 74 |
| Total..... | | 12,663 41 |

DISBURSEMENTS.

| | | |
|---|------------|------------|
| Death losses, number, 6..... | \$4,384 00 | |
| Claims for accident or sickness, number, 96..... | 2,680 00 | |
| Salaries of officers and clerks..... | 330 00 | |
| All other expenditures, viz: medical examinations, etc..... | 7 50 | |
| | | 7,401 50 |
| Balance on hand October 31, 1889..... | | \$5,261 91 |

MEMBERSHIP (ALL IN MAINE).

| | |
|--|-----|
| Total membership October 31, 1888..... | 641 |
| Admitted during the year..... | 268 |
| Total..... | 909 |
| Terminated during the year: by death, 5; by lapse, 58..... | 63 |
| Total membership October 31, 1889..... | 846 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Certificates in force December 31, 1888..... | 740 | |
| Certificates written during 1889..... | 177 | |
| Total..... | 917 | |
| Deduct number and amount ceased to be in force during 1889..... | 48 | |
| Total certificates in force December 31, 1889..... | 869 | |
| Losses or claims on certificates paid during 1889..... | - | \$5,434 00 |
| Losses or claims on certificates incurred during 1889..... | - | 6,167 00 |

*Statement dated October 1st, 1889.

MAINE COMMERCIAL TRAVELLERS' ASSOCIATION,
PORTLAND, ME.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1886.

LUTHER B. ROBERTS, *President*.

CHAS. R. PHINNEY, *Secretary*.

Balance on hand December 31, 1888 \$188 00

INCOME.

| | |
|--------------------|---------------|
| Assessments | 340 00 |
| Total | 528 00 |

DISEURSEMENTS.

| | |
|---|-----------------|
| Death losses, number, 2..... | 382 00 |
| Balance on hand December 31, 1889..... | \$156 00 |

MEMBERSHIP.

| | |
|--|------------|
| Total membership December 31, 1888..... | 116 |
| Admitted during the year..... | 1 |
| Total | 117 |
| Terminated during the year: By death, 1; by lapse, 24..... | 25 |
| Total membership December 31, 1889 | 92 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Certificates in force December 31, 1888 | 116 | |
| Certificates written during 1889 | 1 | |
| Total | 117 | |
| Deduct number and amount ceased to be in force during 1889..... | 25 | |
| Total certificates in force December 31, 1889..... | 92 | |
| Losses or claims on certificates paid during 1889 | - | \$382 00 |
| Losses or claims on certificates incurred during 1889 | 1 | 190 00 |

MAINE STATE PYTHIAN RELIEF ASSOCIATION,

PORTLAND, MAINE.

COMMENCED BUSINESS JUNE, 1874.

HENRY C. PEABODY, *President.*JOSEPH F. CHUTE, *Secretary.*

| | |
|---|------------|
| Balance on hand December 31, 1888 | \$6,117 16 |
|---|------------|

INCOME.

| | | |
|-------------------------|-------------|------------------|
| Assessments | \$12,957 00 | |
| Entrance fees | 534 00 | |
| Annual dues | 8 00 | |
| All other sources | 355 35 | |
| | | <u>13,854 35</u> |
| Total | | 19,971 51 |

DISBURSEMENTS.

| | | |
|---|-------------|------------------|
| Death losses, number, 8... .. | \$10,224 99 | |
| Salaries of officers and clerks..... | 1,109 98 | |
| All other expenditures | 434 04 | |
| | | <u>11,769 01</u> |
| Balance on hand December 31, 1889 | | \$8,202 50 |

MEMBERSHIP (CONFINED TO STATE OF MAINE).

| | |
|---|--------------|
| Total membership December 31, 1888 | 1,786 |
| Admitted during the year..... | 178 |
| Total..... | <u>1,964</u> |
| Terminated during the year: by death, 8; by lapse, 17 | 25 |
| Total membership December 31, 1889..... | 1,939 |

**MASONS' MUTUAL RELIEF ASSOCIATION,
MECHANIC FALLS.**

COMMENCED BUSINESS FEBRUARY 6, 1875.

ANDREW J. WATSON, *President.*

J. H. DECOSTER, *Secretary.*

Balance on hand December 31, 1888 \$1,371 84

INCOME.

| | | |
|--------------------|-------------|-----------|
| Assessments..... | \$30,099 94 | |
| Entrance fees..... | 48 00 | |
| | | 30,147 94 |
| Total..... | | 31,519 78 |

DISBURSEMENTS.

| | | |
|---|-------------|-----------|
| Death losses, number, 29..... | \$29,000 00 | |
| Salaries of officers and clerks | 1,147 43 | |
| All other expenditures | 557 26 | |
| | | 30,704 29 |
| Balance on hand December 31, 1889 | | \$815 49 |

MEMBERSHIP.

| | | |
|--|-------|-------|
| Total membership December 31, 1888..... | 1,981 | |
| Admitted during the year | 85 | |
| Total..... | | 2,066 |
| Terminated during the year: By death, 32; by lapse, 329..... | 361 | |
| Total membership December 31, 1889..... | | 1,705 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| *Certificates in force December 31, 1888..... | 1,981 | |
| Certificates written during 1889..... | 85 | |
| Total..... | | 2,066 |
| Deduct number and amount ceased to be in force during 1889 ... | 361 | |
| Total certificates in force December 31, 1889 | | 1,705 |
| Losses or claims on certificates paid during 1889..... | 29 | \$29,000 00 |
| Losses or claims on certificates incurred during 1889..... | 30 | |

*Amount not written in certificate, but cannot exceed \$1,000.

NORTHEASTERN MASONIC RELIEF ASSOCIATION,
AUGUSTA, MAINE.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1877.

W. L. THOMPSON, *President.*

JAMES E. BLANCHARD, *Secretary.*

Balance on hand December 31, 1888 \$1,237 26

INCOME.

| | | |
|--|------------|-----------------|
| Assessments | \$3,530 40 | |
| All other sources, viz: interest | 37 44 | |
| | | 3,567 84 |
| Total | | 4,805 10 |

DISBURSEMENTS.

| | | |
|---|------------|-----------------|
| Death losses, number, 10 | \$4,190 00 | |
| Salaries of officers and clerks | 165 00 | |
| All other expenditures, viz: postage, postals, printing, etc .. | 116 64 | |
| | | 4,471 64 |
| Balance on hand December 31, 1889 | | \$333 46 |

MEMBERSHIP (ALL IN MAINE).

| | |
|---|------------|
| Total membership December 31, 1888. | 558 |
| Admitted during the year..... | 3 |
| Total | 561 |
| Terminated during the year: by death, 8; by lapse, 411..... | 419 |
| Total membership December 31, 1889. | 142 |

ODD FELLOWS' BENEFIT ASSOCIATION,
PORTLAND, MAINE.

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1875.

ANDREW J. CUMMINGS, *President.* ORVILLE T. HODSDON, *Secretary.*

Balance on hand December 31, 1888..... \$1,096 89

INCOME.

| | | |
|------------------------|------------|----------|
| Assessments..... | \$1,472 40 | |
| Entrance fees..... | 8 50 | |
| Annual dues..... | 112 00 | |
| All other sources..... | 42 06 | |
| | 1,634 96 | |
| Total..... | | 2,731 85 |

DISBURSEMENTS.

| | | |
|--|------------|------------|
| Death losses, number, 4..... | \$1,214 00 | |
| Salaries of officers and clerks..... | 76 45 | |
| All other expenditures..... | 100 00 | |
| | 1,390 45 | |
| Balance on hand December 31, 1889..... | | \$1,341 40 |

MEMBERSHIP.

| | | |
|--|-----|-----|
| Total membership December 31, 1888..... | 249 | |
| Admitted during the year..... | 3 | |
| Total..... | 252 | |
| Terminated during the year: By death, 4; by lapse, 22..... | 26 | |
| Total membership December 31, 1889..... | | 226 |

ODD FELLOWS' GRADED MUTUAL RELIEF
ASSOCIATION,

NORWAY, MAINE.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1883.

ALFRED S. KIMBALL, *President.*

A. L. F. PIKE, *Secretary.*

Balance on hand December 31, 1888..... \$2,689 71

INCOME.

| | | |
|---------------------------------------|------------|----------|
| Assessments..... | \$3,942 00 | |
| Entrance fees..... | 464 00 | |
| Annual dues..... | 876 00 | |
| All other sources, viz: interest..... | 92 00 | |
| | | 5,374 00 |
| Total..... | | 8,063 71 |

DISBURSEMENTS.

| | | |
|--|------------|------------|
| Death losses..... | \$4,611 00 | |
| Salaries of officers and clerks..... | 241 14 | |
| All other expenditures, viz: Printing and postage..... | 226 50 | |
| | | 5,078 64 |
| Balance on hand December 31, 1889..... | | \$2,985 07 |

MEMBERSHIP.

| | |
|--|-------|
| Total membership December 31, 1888..... | 884 |
| Admitted during the year..... | 232 |
| Total..... | 1,116 |
| Terminated during the year: By death, 5; by lapse, 22..... | 27 |
| Total membership December 31, 1889..... | 1,089 |

BUSINESS IN MAINE.

| | Number. | Amount. |
|--|---------|------------|
| Certificates in force December 31, 1888..... | 884 | *\$600,000 |
| Certificates written during 1889..... | 232 | *200,000 |
| Total..... | 1,116 | *800,000 |
| Deduct number and amount ceased to be in force during 1889.... | 27 | * 24,611 |
| Total certificates in force December 31, 1889..... | 1,089 | 775,389 |
| Losses or claims on certificates paid during 1889..... | - | 4,611 |
| Losses or claims on certificates incurred during 1889..... | - | 3,800 |

*Estimated.

ODD FELLOWS' MUTUAL RELIEF ASSOCIATION,
PORTLAND, MAINE.

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1868.

ALBRO E. CHASE, *President*

CHAS. F. PLUMMER, *Secretary.*

Balance on hand December 31, 1888 \$11,717 76

INCOME.

| | | |
|-------------------------|-------------|------------------|
| Assessments | \$33,425 00 | |
| Entrance fees | 4 00 | |
| Annual dues | 1,286 00 | |
| All other sources | 883 75 | |
| | | <u>35,598 76</u> |
| Total | | 47,316 51 |

DISBURSEMENTS.

| | | |
|---|-------------|------------------|
| Death losses, number, 35 | \$38,402 98 | |
| Salaries of officers and clerks .. | 850 04 | |
| All other expenditures | 469 49 | |
| | | <u>39,722 51</u> |
| Balance on hand December 31, 1889 | | 7,594 00 |

MEMBERSHIP.

| | |
|--|--------------|
| Total membership December 31, 1888..... | 1,353 |
| Admitted during the year | 1 |
| Total..... | <u>1,354</u> |
| Terminated during the year: By death, 35; by lapse, 279..... | <u>314</u> |
| Total membership December 31, 1889..... | 1,040 |

PATRONS' MUTUAL AID SOCIETY,

AUBURN, ME.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1877.

JAMES L. MARTIN, *President.*

JOHN L. HAM, *Secretary.*

Balance on hand December 31, 1888 \$1,500 12

INCOME.

| | | |
|---|------------|----------|
| Assessments..... | \$5,329 00 | |
| Entrance fees..... | 333 00 | |
| Annual dues..... | 28 80 | |
| All other sources, viz: interest, \$33; fees, \$7.25..... | 40 25 | |
| | | 5,731 05 |
| Total..... | | 7,231 17 |

DISBURSEMENTS.

| | | |
|--|------------|------------|
| Death losses, number, 7..... | \$5,186 00 | |
| Salaries of officers and clerks..... | 205 07 | |
| All other expenditures, viz: miscellaneous expenses..... | 476 34 | |
| | | 5,867 41 |
| Balance on hand December 31, 1889..... | | \$1,363 76 |

MEMBERSHIP.

| | |
|--|-----|
| Total membership December 31, 1888..... | 729 |
| Admitted during the year..... | 52 |
| Total..... | 781 |
| Terminated during the year: by death, 8; by lapse, 23..... | 31 |
| Total membership December 31, 1889..... | 750 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Certificates in force December 31, 1888..... | 729 | *\$528,525 |
| Certificates written during 1889..... | 52 | * 37,700 |
| Total..... | 781 | 566,225 |
| Deduct number and amount ceased to be in force during 1889..... | 31 | * 22,475 |
| Total certificates in force December 31, 1889..... | 750 | 543,750 |
| Losses or claims on certificates paid during 1889..... | - | 5,186 |
| Losses or claims on certificates incurred during 1889..... | - | 5,995 |

*Estimated.

PORTLAND MASONIC RELIEF ASSOCIATION,

PORTLAND, MAINE.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1873.

JUDSON B. DUNBAR, *President*ALBRO E. CHASE, *Clerk.*

Balance on hand December 31, 1888 \$1,459 88

INCOME.

| | | |
|--|-------------|-----------|
| Assessments | \$14,907 00 | |
| Entrance fees | 6 00 | |
| Annual dues | 779 00 | |
| All other sources, viz: Income on fund | 1,533 87 | |
| | | 17,225 87 |
| Total | | 18,685 70 |

DISBURSEMENTS.

| | | |
|---|-------------|-----------|
| Death losses | \$17,033 17 | |
| Salaries of officers and clerks | 175 00 | |
| Miscellaneous expense | 919 44 | |
| | | 18,127 61 |
| Balance on hand December 31, 1889 | | \$558 09 |

MEMBERSHIP.

| | | |
|--|-----|--|
| Total membership December 31, 1888 | 853 | |
| Admitted during the year | 2 | |
| Total | 855 | |
| Terminated during the year: By death, 14; by lapse, 94 | 108 | |
| Total membership December 31, 1889 | 747 | |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Certificates in force December 31, 1888 | 853 | |
| Certificates written during 1889 | 2 | |
| Total | 855 | |
| Deduct number and amount ceased to be in force during 1889 | 108 | |
| Total certificates in force December 31, 1889 | 747 | \$747,000 00 |
| Losses or claims on certificates paid during 1889 | - | 17,033 17 |
| Losses or claims on certificates incurred during 1889 | - | 27,066 83 |

PORTLAND TEMPERANCE REFORM CLUB,

PORTLAND, MAINE.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1889.

ISAAC H. McDONALD, *President.*GEORGE M. BEAN, *Secretary.*

| | |
|--|---------|
| Balance on hand December 31, 1888..... | \$56 62 |
|--|---------|

INCOME.

| | | |
|-------------------------|-------------------|---------------|
| Annual dues | \$ 88 75 | |
| All other sources | 815 76 | |
| | <u> </u> | |
| | | 904 51 |
| Total..... | | <u>961 13</u> |

DISBURSEMENTS.

| | |
|--|-------------------|
| Total expenditures..... | 950 98 |
| | <u> </u> |
| Balance on hand December 31, 1889..... | \$10 15 |

MEMBERSHIP. (BUSINESS ALL IN MAINE).

| | |
|--|-------------------|
| Total membership December 31, 1888..... | 55 |
| Admitted during the year | 84 |
| | <u> </u> |
| Total..... | 139 |
| Terminated during the year: By death, 1; by lapse, 12..... | 13 |
| | <u> </u> |
| Total membership December 31, 1889..... | 126 |

FRATERNAL BENEFICIARY ORGANIZATIONS OF
OTHER STATES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS, SHOWING
THEIR CONDITION DECEMBER 31st, 1889.

AMERICAN LEGION OF HONOR,

BOSTON, MASS.

INCORPORATED IN 1879. COMMENCED BUSINESS IN 1878.

ENOCH S. BROWN, *President*. ADAM WARNCOCK, *Secretary*.

Balance on hand December 31, 1888..... \$270,951 86

INCOME.

| | | |
|---|----------------|--------------|
| Assessments..... | \$2,495,454 47 | |
| Entrance fees..... | 9,280 00 | |
| Annual dues..... | 16,275 82 | |
| All other sources, viz: interest, fines and sale of supplies .. | 41,480 68 | |
| | 2,562,490 97 | |
| Total..... | | 2,833,442 83 |

DISBURSEMENTS.

| | | |
|---|----------------|--------------|
| Death losses, number, 763 | \$2,186,500 00 | |
| Claims for accident or sickness..... | 60,435 91 | |
| Salaries of officers and clerks..... | 20,464 00 | |
| All other expenditures, viz: general expenses | 33,159 53 | |
| | 2,300,559 44 | |
| Balance on hand December 31, 1889..... | | \$532,883 39 |

MEMBERSHIP.

| | |
|---|--------|
| Total membership December 31, 1888 | 62,276 |
| Admitted during the year..... | 4,836 |
| Total | 67,112 |
| Terminated during the year: by death, 783; by lapse, 3,872..... | 4,655 |
| Total membership December 31, 1889..... | 62,457 |

BUSINESS IN MAINE.

| | Number. | Amount. |
|---|---------|-------------|
| Certificates in force December 31, 1888..... | 419 | \$1,259,000 |
| Deduct number and amount ceased to be in force during 1889..... | 24 | 75,000 |
| Total certificates in force December 31, 1889..... | 395 | 1,283,500 |
| Losses or claims on certificates paid during 1889 | 4 | 13,500 |
| Losses or claims on certificates incurred during 1889 | 4 | 13,500 |

ANCIENT ORDER OF UNITED WORKMEN,

BOSTON, MASS.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1879.

CHARLES E. SPENCER, *President* HUGH DOHERTY, *Secretary*.

Balance on hand December 31, 1888 \$6,569 85

INCOME.

| | | |
|------------------------|--------------|------------|
| Assessments | \$183,083 00 | |
| All other sources..... | 17,233 87 | |
| | | 200,316 87 |
| Total..... | | 206,886 72 |

DISBURSEMENTS.

| | | |
|---|--------------|-------------|
| Death losses, number, 84 | \$168,000 00 | |
| Salaries of officers and clerks... .. | 6,704 04 | |
| All other expenditures, viz: Relief call, \$6,456.00; printing, \$1,694.55; per capita tax, \$1,412.90; grand lodge session, \$2,937.35; appropriations, \$2,183 75; deputies and district deputies, \$1,767 65; executive committee, \$186.40; grand lodge officers' travelling expenses, \$637.87; office expenses, \$461.73; rent, \$660.00..... | 18,398 20 | |
| | | 193,102 24 |
| Balance on hand December 31, 1889 | | \$13,784 48 |

MEMBERSHIP.

| | | |
|--|--|--------|
| Total membership December 31, 1888..... | | 14,130 |
| Admitted during the year | | 2,668 |
| Total..... | | 16,798 |
| Terminated during the year: By death, 82; by lapse, 173..... | | 255 |
| Total membership December 31, 1889 | | 16,543 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Certificates in force December 31, 1888..... | 3,109 | \$6,218,000 |
| Certificates written during 1889..... | 378 | 756,000 |
| Total..... | 3,487 | 6,974,000 |
| Deduct number and amount ceased to be in force during 1889.... | 69 | 138,000 |
| Total certificates in force December 31, 1889 | 3,418 | 6,836,000 |
| Losses or claims on certificates paid during 1889..... | 24 | 48,000 |
| Losses or claims on certificates incurred during 1889 | 26 | 52,000 |

EQUITABLE AID UNION,

COLUMBUS, PENN.

INCORPORATED IN 1879. COMMENCED BUSINESS IN 1879.

R. N. SEAVER, *President.*

W. ED. MARSH, *Secretary.*

Balance on hand December 31, 1888 \$24,247 40

INCOME.

| | | |
|-------------------------------|--------------|------------|
| Assessments | \$462,536 45 | |
| Annual dues | 18,635 40 | |
| Medical examiners' fees | 568 40 | |
| Benefit certificates | 2,584 40 | |
| Supplies, etc. | 2,736 00 | |
| | | 487,060 65 |
| Total | | 511,308 05 |

DISBURSEMENTS.

| | | |
|--|--------------|-------------|
| Death losses, number, 229..... | \$469,025 89 | |
| Salaries of officers and clerks..... | 12,128 82 | |
| All other expenditures..... | 11,928 28 | |
| | | 493,082 99 |
| Balance on hand December 31, 1889..... | | \$18,225 06 |

MEMBERSHIP.

| | |
|---|--------|
| Total membership December 31, 1888..... | 22,693 |
| Admitted during the year..... | 6,533 |
| Total..... | 29,226 |
| Terminated during the year: by death, 276; by lapse, 1,878..... | 2,154 |
| Total membership December 31, 1889..... | 27,072 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Certificates written during 1889 | 20 | \$35,335 |
| Total certificates in force December 31, 1889..... | 20 | 35,335 |

HOME CIRCLE,

BOSTON, MASS.

INCORPORATED IN 1880. COMMENCED BUSINESS IN 1879.

MRS. ADELLA I. CUMMINGS, *Supreme Leader*. JULIUS M. SWAIN, *Secretary*.

 Balance on hand December 31, 1888 \$5,943 22

INCOME.

| | | |
|--|--------------|-------------------|
| Assessments..... | \$119,032 04 | |
| Annual dues..... | 4,298 30 | |
| All other sources, viz: interest, certificate fees, sale of supplies and fines..... | 1,799 94 | |
| | | <u>125,130 28</u> |
| Total..... | | 131,073 50 |

DISBURSEMENTS.

| | | |
|--|--------------|-------------------|
| Death losses, number, 50..... | \$119,000 00 | |
| Salaries of officers and clerks, including office expenses | 3,417 00 | |
| All other expenditures, viz: advertising, printing, postage, telegrams, supplies, etc | 2,447 87 | |
| | | <u>124,664 87</u> |
| Balance on hand December 31, 1889 | | \$6,408 63 |

MEMBERSHIP.

| | |
|---|------------|
| Total membership December 31, 1888..... | 5,395 |
| Admitted during the year | <u>673</u> |
| Total..... | 6,068 |
| Terminated during the year: by death, 44; by lapse, 303 | <u>347</u> |
| Total membership December 31, 1889..... | 5,721 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Certificates in force December 31, 1888..... | 62 | \$137,000 |
| Certificates written during 1889..... | 36 | 63,500 |
| Total..... | <u>98</u> | <u>200,500</u> |
| Deduct number and amount ceased to be in force during 1889.... | 4 | 8,500 |
| Total certificates in force December 31, 1889 | 94 | 192,000 |

KNIGHTS OF HONOR,

ST. LOUIS, MO.

COMMENCED BUSINESS IN 1874.

A. R. SAVAGE, *Supreme Dictator.*B. F. NELSON, *Supreme Reporter.*

| | |
|---|-------------|
| Balance on hand December 31, 1888 | \$27,171 31 |
|---|-------------|

INCOME.

| | |
|-------------------------------|----------------|
| Assessments..... | \$3,415,554 79 |
| Benefit certificate fees..... | 18,645 05 |
| Annual dues | 32,433 98 |
| All other sources..... | 9,372 44 |
| | <hr/> |
| | 3,476,006 26 |
| Total | <hr/> |
| | 3,503,177 57 |

DISBURSEMENTS.

| | |
|--|----------------|
| Death losses, number, 1,742 $\frac{1}{2}$ | \$3,421,033 22 |
| Mileage and per diem, supreme lodge session..... | 11,089 90 |
| Salaries of officers and clerks..... | 20,343 00 |
| All other expenditures | 26,072 91 |
| | <hr/> |
| | 3,478,539 03 |
| Balance on hand December 31, 1889..... | \$24,638 54 |

MEMBERSHIP.

| | |
|---|---------|
| Total membership December 31, 1888..... | 125,417 |
| Admitted during the year..... | 12,552 |
| Total..... | <hr/> |
| | 137,969 |
| Terminated during the year: by death, 1,740; by lapse, 4,476..... | 6,216 |
| Total membership December 31, 1889..... | <hr/> |
| | 131,753 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Certificates in force December 31, 1888..... | 728 | \$1,408,000 |
| Certificates written during 1889 .. | 25 | 33,000 |
| Total..... | <hr/> | <hr/> |
| | 753 | 1,441,000 |
| Deduct number and amount ceased to be in force during 1889..... | 42 | 82,000 |
| Total certificates in force December 31, 1889..... | <hr/> | <hr/> |
| | 711 | 1,359,000 |
| Losses or claims on certificates paid during 1889..... | 5 | 10,000 |
| Losses or claims on certificates incurred during 1889..... | 6 | 12,000 |

KNIGHTS OF PYTHIAS OF THE WORLD,

CHICAGO, ILL.

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1877.

J. A. HINSEY, *President.*W. B. KENNEDY, *Secretary.*

| | |
|--|-------------|
| Balance on hand December 31, 1888..... | \$30,567 76 |
|--|-------------|

INCOME.

| | | |
|--|--------------|-------------------|
| Assessments..... | \$588,705 35 | |
| Entrance fees..... | 7,015 00 | |
| All other sources, viz: Interest on funds, warrants and supplies, and miscellaneous..... | 3,616 02 | |
| | | <u>599,336 37</u> |
| Total..... | | 629,904 13 |

DISBURSEMENTS.

| | | |
|---|--------------|-------------------|
| Death losses, number, 234..... | \$513,658 00 | |
| Salaries of officers and clerks..... | 6,136 17 | |
| Fees allowed to organizers of sections..... | 7,012 00 | |
| All other expenditures..... | 10,190 81 | |
| | | <u>536,996 98</u> |
| Balance on hand December 31, 1889..... | | \$92,907 15 |

MEMBERSHIP.

| | |
|---|---------------|
| Total membership December 31, 1888..... | 18,233 |
| Admitted during the year..... | 3,301 |
| Total..... | <u>21,534</u> |
| Terminated during the year: By death, 236; by lapse, 663..... | 899 |
| Total membership December 31, 1889..... | 20,635 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Certificates in force December 31, 1888..... | 199 | \$348,000 |
| Certificates written during 1889..... | 1 | 1,000 |
| Total..... | <u>200</u> | <u>349,000</u> |
| Deduct number and amount ceased to be in force during 1889.... | 8 | 10,000 |
| Total certificates in force December 31, 1889..... | 192 | 339,000 |
| Losses or claims on certificates paid during 1889..... | 2 | 4,000 |
| Losses or claims on certificates incurred during 1889..... | 3 | 5,000 |

**MASONS' FRATERNAL ACCIDENT ASSOCIATION
OF AMERICA,
WESTFIELD, MASS.**

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

WILLIAM PROVIN, *President.*

JAMES A. LAKIN, *Secretary.*

Balance on hand December 31, 1888 \$6,010 78

INCOME.

| | | |
|-------------------------|-------------|-----------|
| Assessments | \$33,286 00 | |
| Entrance fees | 33,125 00 | |
| Annual dues | 16,064 02 | |
| All other sources | 2,459 97 | |
| | 84,934 99 | |
| Total | | 90,945 77 |

DISBURSEMENTS.

| | | |
|---|-------------|-------------|
| Death losses, number, 4 | \$ 5,676 00 | |
| Claims for accident or sickness | 22,006 52 | |
| Salaries of officers and clerks | 7,215 82 | |
| All other expenditures | 42,952 03 | |
| | 77,850 37 | |
| Balance on hand December 31, 1889 | | \$13,095 40 |

MEMBERSHIP.

| | |
|--|--------|
| Total membership December 31, 1888 | 3,497 |
| Admitted during the year | 6,675 |
| Total | 10,172 |
| Terminated during the year | 3,166 |
| Total membership December 31, 1889 | 7,006 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Certificates written during 1889 | 410 | \$1,722,000 |
| Total certificates in force December 31, 1889 | 374 | 945,000 |
| Losses or claims on certificates paid during 1889 | 38 | 2,756 04 |
| Losses or claims on certificates incurred during 1889 | 38 | 2,756 04 |

MASONIC NATIONAL HEALTH AND ACCIDENT ASSOCIATION,

ORANGE, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1888.

WARREN M. KING, *President.*

FRANK S. EWING, *Secretary.*

Balance on hand December 31, 1888 \$16 53

INCOME.

| | | |
|--------------------|------------|----------|
| Assessments | \$2,078 72 | |
| Entrance fees..... | 584 00 | |
| Annual dues | 940 78 | |
| | | 3,603 50 |
| Total..... | | 3,620 03 |

DISEURSEMENTS.

| | | |
|---|------------|----------|
| Claims for accident or sickness, number, 61 | \$2,082 07 | |
| Salaries of officers and clerks | 611 68 | |
| All other expenditures... .. | 913 10 | |
| | | 3,606 85 |
| Balance on hand December 31, 1889..... | | \$13 18 |

MEMBERSHIP.

| | | |
|--|--|-----|
| Total membership December 31, 1888..... | | 161 |
| Admitted during the year..... | | 262 |
| | | 423 |
| Terminated during the year: by death, 2; by lapse, 72..... | | 74 |
| Total membership December 31, 1889..... | | 349 |

BUSINESS IN MAINE.

| | | |
|--|--|----|
| Certificates written during 1889 | | 24 |
| Total certificates in force December 31, 1889..... | | 24 |

NEW ENGLAND ORDER OF PROTECTION,

BOSTON, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

SAMUEL P. TENNEY, *President.*EDWARD L. NOYES, *Secretary.*

| | |
|--|------------|
| Balance on hand December 31, 1888..... | \$4,439 94 |
|--|------------|

INCOME.

| | | |
|-------------------------------|-------------|-------------------|
| Assessments..... | \$56,015 30 | |
| Entrance fees..... | 17,238 00 | |
| Annual dues..... | 19,053 11 | |
| Medical examination fees..... | 8,840 00 | |
| All other sources..... | 3,139 09 | |
| | | <u>104,285 50</u> |
| Total..... | | 108,725 44 |

DISBURSEMENTS.

| | | |
|--|-------------|-------------------|
| Death losses, number, 32..... | \$53,000 00 | |
| Salaries of officers and clerks..... | 4,993 41 | |
| Commissions..... | 9,120 00 | |
| Rent..... | 1,000 00 | |
| Supplies and printing..... | 11,148 49 | |
| Expense of subordinate lodge..... | 21,388 31 | |
| All other expenditures..... | 3,174 99 | |
| | | <u>100,650 21</u> |
| Balance on hand December 31, 1889..... | | \$8,075 23 |

MEMBERSHIP.

| | |
|--|--------------|
| Total membership December 31, 1888..... | 4,165 |
| Admitted during the year..... | <u>4,897</u> |
| Total..... | 9,062 |
| Terminated during the year: By death, 35; by lapse, 494..... | <u>529</u> |
| Total membership December 31, 1889..... | 8,433 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|------------------|
| Certificates in force December 31, 1888..... | 124 | \$ 202,000 |
| Certificates written during 1889..... | 1,225 | 1,699,000 |
| Total..... | <u>1,349</u> | <u>1,901,000</u> |
| Deduct number and amount ceased to be in force during 1889.... | 26 | 37,000 |
| Total certificates in force December 31, 1889..... | 1,323 | 1,864,000 |
| Losses or claims on certificates paid during 1889..... | 3 | 4,000 |
| Losses or claims on certificates incurred during 1889..... | 3 | 4,000 |

NORTHERN LEGION,

BOSTON, MASS.

INCORPORATED IN 1888. COMMENCED BUSINESS IN 1888.

JOSEPH W. SPAULDING, *President.*SANFORD C. CHASE, *Secretary.*

INCOME.

| | | |
|---|------------|------------|
| Assessments..... | \$1,486 60 | |
| Entrance fees..... | 587 00 | |
| Annual dues..... | 283 50 | |
| All other sources, viz: borrowed money..... | 300 00 | |
| | | \$2,657 10 |

DISBURSEMENTS.

| | | |
|--|------------|----------|
| Claims for accident or sickness..... | \$1,145 00 | |
| All other expenditures, viz: printing, \$529.39; instituting lodges \$404..... | 933 39 | |
| | | 2,078 39 |
| Balance on hand December 31, 1889..... | | \$578 71 |

MEMBERSHIP.

| | |
|---|-----|
| Total membership December 31, 1888..... | 260 |
| Admitted during the year..... | 122 |
| Total..... | 382 |
| Terminated during the year: by lapse..... | 35 |
| Total membership December 31, 1889..... | 357 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Certificates written during 1889..... | 40 | \$74,000 |
| Total certificates in force December 31, 1889..... | 40 | 74,000 |
| Losses or claims on certificates paid during 1889..... | 1 | 40 |
| Losses or claims on certificates incurred during 1889..... | 1 | 40 |

NORTHERN MUTUAL RELIEF ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1883.

ROBERT S FRANKLIN, *President.*

WALTER WRIGHT, *Secretary.*

Balance on hand December 31, 1888..... \$2,283 41

INCOME.

| | | |
|------------------------|-------------|------------------|
| Assessments..... | \$31,639 56 | |
| Entrance fees | 371 50 | |
| Annual dues | 3,663 55 | |
| Sale of supplies | 408 30 | |
| Certificate fees..... | 322 00 | |
| Interest..... | 46 46 | |
| | | <u>36,451 37</u> |
| Total..... | | 38,734 78 |

DISBURSEMENTS.

| | | |
|---|-------------|------------------|
| Death losses, number, 16..... | \$28,000 00 | |
| Claims for accident or sickness, number, 34..... | 5,640 00 | |
| Salaries of officers and clerks..... | 550 00 | |
| All other expenditures, viz: general expenses | 3,044 96 | |
| | | <u>37,234 96</u> |
| Balance on hand December 31, 1889..... | | \$1,499 82 |

MEMBERSHIP.

| | |
|---|--------------|
| Total membership December 31, 1888..... | 1,508 |
| Admitted during the year | 326 |
| Total..... | <u>1,834</u> |
| Terminated during the year: by death, 16; by lapse, 61..... | 77 |
| Total membership December 31, 1889 | 1,757 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Certificates in force December 31, 1888..... | 109 | \$172,500 |
| Certificates written during 1889 | 8 | 10,500 |
| Total..... | <u>117</u> | <u>183,000</u> |
| Deduct number and amount ceased to be in force during 1889..... | 2 | 3,000 |
| Total certificates in force December 31, 1889 | 115 | 180,000 |
| Losses or claims on certificates paid during 1889 | 1 | 1,000 |

ODD FELLOWS' FRATERNAL ACCIDENT ASSOCIATION OF AMERICA,

WESTFIELD, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

JAMES NOBLE, *President.*

HERBERT A. KINGSBURY, *Secretary.*

Balance on hand December 31, 1888 \$3,125 74

INCOME.

| | | |
|--------------------|-------------|-----------|
| Assessments..... | \$26,980 65 | |
| Entrance fees..... | 23,120 00 | |
| Annual dues..... | 13,500 20 | |
| | 63,600 85 | |
| Total | | 66,726 59 |

DISBURSEMENTS.

| | | |
|---|-------------|------------|
| Claims for accident or sickness, number, 435..... | \$23,000 73 | |
| Salaries of officers and clerks | 4,123 38 | |
| Establishing local branches..... | 29,404 16 | |
| Sundries..... | 2,729 86 | |
| | 59,258 13 | |
| Balance on hand December 31, 1889 | | \$7,468 46 |

MEMBERSHIP.

| | |
|---|-------|
| Total membership December 31, 1888 | 3,876 |
| Admitted during the year..... | 4,624 |
| Total..... | 8,500 |
| Terminated during the year, by lapse..... | 2,844 |
| Total membership December 31, 1889..... | 5,656 |

BUSINESS IN MAINE.

| | <i>Number</i> | <i>Amount.</i> |
|--|---------------|----------------|
| Certificates written during 1889..... | 755 | \$1,472,475 00 |
| Deduct number and amount ceased to be in force during 1889.. | 230 | 447,750 00 |
| Total certificates in force December 31, 1889..... | 525 | 1,024,725 00 |
| Losses or claims on certificates paid during 1889..... | 82 | 3,941 82 |
| Losses or claims on certificates incurred during 1889..... | 82 | 3,941 82 |

ODD FELLOWS' MUTUAL AID AND ACCIDENT
ASSOCIATION,

PIQUA, OHIO.

INCORPORATED IN 1882. COMMENCED BUSINESS IN 1882.

J. R. GEORGE, *President.*

J. P. MCKINNEY, *Secretary.*

Balance on hand December 31, 1888..... \$8,241 17

INCOME.

| | | |
|--------------------|-------------|-------------------|
| Assessments..... | \$96,897 35 | |
| Entrance fees..... | 4,295 36 | |
| • Annual dues..... | 10,802 76 | |
| | | <u>111,995 50</u> |
| Total..... | | 120,236 67 |

DISBURSEMENTS.

| | | |
|--|-------------|-------------------|
| Death losses, number, 44..... | \$73,000 00 | |
| Claims for accident or sickness..... | 16,275 00 | |
| Salaries of officers and clerks..... | 3,776 23 | |
| All other expenditures..... | 12,794 52 | |
| | | <u>105,845 75</u> |
| Balance on hand December 31, 1889..... | | \$14,390 92 |

MEMBERSHIP.

| | |
|---|--------------|
| Total membership December 31, 1888..... | 7,415 |
| Admitted during the year..... | 2,133 |
| Total..... | <u>9,548</u> |
| Terminated during the year: By death, 44; by lapse, 1,040; cancelled, 122 . | 1,206 |
| Total membership December 31, 1889..... | 8,342 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Certificates written during 1889..... | 14 | \$17,000 |
| Deduct number and amount ceased to be in force during 1889 ... | 1 | 1,000 |
| Total certificates in force December 31, 1889..... | <u>13</u> | <u>16,000</u> |

ORDER OF UNITED FRIENDS,

POUGHKEEPSIE, N. Y.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1881.

JAMES B. BRAYTON, *President.*OLIVER M. SHEDD, *Secretary.*

| | |
|---|------------|
| Balance on hand December 31, 1888 | \$7,172 25 |
|---|------------|

INCOME.

| | | |
|---|--------------|---------------------|
| Assessments | \$471,186 77 | |
| Annual dues..... | 5,752 17 | |
| All other sources, viz: supplies, blanks, medical examination fees, etc | 10,454 75 | |
| | | <u>487,393 69</u> • |
| Total..... | | 494,565 94 |

DISBURSEMENTS.

| | | |
|---|--------------|-------------------|
| Death losses..... | \$438,500 00 | |
| Claims for accident, number, 19..... | 28,500 00 | |
| Salaries of officers and clerks..... | 5,550 00 | |
| All other expenditures | 10,454 75 | |
| | | <u>483,004 75</u> |
| Balance on hand December 31, 1889 | | \$11,561 19 |

MEMBERSHIP.

| | |
|---|---------------|
| Total membership December 31, 1888..... | 21,500 |
| Admitted during the year..... | 3,236 |
| Total..... | <u>24,736</u> |
| Terminated during the year: by death, 256; by lapse, 2,077..... | 2,233 |
| Total membership December 31, 1889..... | <u>22,503</u> |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|------------------|
| Certificates in force December 31, 1888..... | 628 | \$1,084,000 |
| Certificates written during 1889 | 21 | 44,000 |
| Total..... | <u>649</u> | <u>1,128,000</u> |
| Deduct number and amount ceased to be in force during 1889.... | 131 | 221,000 |
| Total certificates in force December 31, 1889..... | 518 | 907,000 |
| Losses or claims on certificates paid during 1889 | 6 | 7,000 |

RED MEN'S FRATERNAL ACCIDENT ASSOCIATION
OF AMERICA,

WESTFIELD, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

ROBERT H. KNEIL, *President*.

ROBERT GOWDY, *Secretary*.

INCOME.

| | | |
|--|------------|------------|
| Assessments..... | \$1,489 35 | |
| Entrance fees..... | 1,702 00 | |
| Annual dues..... | 759 45 | |
| All other sources, viz: expense of organization, reinstatement fees and other sources..... | 787 30 | |
| | ————— | \$4,738 30 |

DISBURSEMENTS.

| | | |
|---|------------|----------|
| Claims for accident or sickness, number, 34..... | \$1,349 42 | |
| Salaries of officers and clerks..... | 190 90 | |
| All other expenditures, viz: postage, printing, advertising, supplies and miscellaneous expenses..... | 3,057 85 | |
| | ————— | 4,598 17 |
| Balance on hand December 31, 1889..... | | \$139 93 |

MEMBERSHIP.

| | |
|---|-------|
| Total membership December 31, 1888..... | 275 |
| Admitted during the year..... | 851 |
| Total..... | 1,126 |
| Terminated during the year: by lapse..... | 515 |
| Total membership December 31, 1889..... | 611 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Certificates written during 1889..... | 84 | \$239,500 00 |
| Total certificates in force December 31, 1889..... | 84 | 239,500 00 |
| Losses or claims on certificates paid during 1889..... | 4 | 146 43 |
| Losses or claims on certificates incurred during 1889..... | 4 | 146 43 |

RED MEN'S MUTUAL RELIEF ASSOCIATION OF NEW ENGLAND,

BOSTON, MASS.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1889.

WINFIELD S. SLOCUM, *President.*

GEORGE T. LINCOLN, *Secretary.*

INCOME.

| | | |
|---|----------|----------|
| Assessments..... | \$ 13 00 | |
| Entrance fees..... | 227 00 | |
| Annual dues..... | 76 63 | |
| All other sources, viz: advances from directors | 41 75 | |
| | _____ | \$358 38 |

DISBURSEMENTS.

| | | |
|--|-------|---------|
| Total expenditures, viz: organization of local branches, printing, postage and miscellaneous expenses..... | | 345 38 |
| | _____ | |
| Balance on hand December 31, 1889..... | | \$13 00 |

MEMBERSHIP.

| | | |
|---|-------|----|
| Admitted during the year..... | | 70 |
| Terminated during the year: by lapse..... | | 3 |
| | _____ | |
| Total membership December 31, 1889..... | | 67 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Certificates written during 1889..... | 12 | \$16,000 |
| Total certificates in force December 31, 1889..... | 12 | 16,000 |

ROYAL ARCANUM,

BOSTON, MASS.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1877.

LEGH R. WATTS, *Supreme Regent.* W. O. ROBSON, *Supreme Secretary.*

Balance on hand December 31, 1888, viz: general fund, \$9,049.69; gen-
fund invested, \$2,089.11; W. & O. B. fund, \$148,087.88 \$159,226 68

INCOME.

| | | |
|------------------------------|----------------|--------------|
| Assessments..... | \$2,158,309 76 | |
| Entrance fees | 27,666 50 | |
| Annual dues | 31,749 91 | |
| Interest and rent | 4,550 40 | |
| Miscellaneous expenses | 11,457 98 | |
| | | 2,233,734 55 |
| Total | | 2,392,961 23 |

DISBURSEMENTS.

| | | |
|--|----------------|--------------|
| Death losses, number, 727 | \$2,146,526 00 | |
| Salaries of officers and clerks..... | 24,442 55 | |
| Instituting councils, etc | 7,235 79 | |
| Rent, supplies and miscellaneous expenses..... | 25,787 70 | |
| All other expenditures..... | 8,191 00 | |
| | | 2,212,183 04 |

Balance on hand December 31, 1889, viz: general fund, \$10,557.44;
general fund invested, \$10,349.11; W. & O. B. fund, \$159,871.64, \$180,778 19

MEMBERSHIP.

| | |
|--|---------|
| Total membership December 31, 1888..... | 86,985 |
| Admitted during the year | 13,357 |
| Total | 100,342 |
| Terminated during the year: by death, 750; by lapse, 1,599 | 2,349 |
| Total membership December 31, 1889..... | 97,993 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Certificates in force December 31, 1888..... | 515 | \$1,519,500 |
| Certificates written during 1889 | 7 | 21,000 |
| Total | 522 | 1,540,500 |
| Deduct number and amount ceased to be in force during 1889..... | 11 | 33,000 |
| Total certificates in force December 31, 1889..... | 511 | 1,507,500 |
| Losses or claims on certificates paid during 1889..... | 1 | 3,000 |
| Losses or claims on certificates incurred during 1889..... | 2 | 6,000 |

ROYAL CONCLAVE OF KNIGHTS AND LADIES,

BOSTON, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1888.

GEORGE R. KELSE, *President.*JOSHUA T. BUTLER, *Secretary.*

| | |
|---|------------|
| Balance on hand December 31, 1888 | \$2,023 11 |
|---|------------|

INCOME.

| | | |
|-------------------------|-------------|------------------|
| Assessments..... | \$17,484 95 | |
| Entrance fees..... | 4,864 00 | |
| Annual dues..... | 1,316 25 | |
| Expense assessment..... | 2,516 57 | |
| Rent..... | 191 20 | |
| Borrowed money..... | 900 00 | |
| Sale of supplies..... | 388 20 | |
| Sundries..... | 3 10 | |
| | | <u>27,664 27</u> |
| Total..... | | 29,687 38 |

DISBURSEMENTS.

| | | |
|---|------------|------------------|
| Death losses..... | \$3,420 03 | |
| Claims for accident or sickness..... | 8,452 00 | |
| Salaries of officers and clerks..... | 2,219 07 | |
| Commissions paid to organizers..... | 2,946 00 | |
| Bills payable..... | 620 50 | |
| All other expenditures..... | 4,528 20 | |
| | | <u>22,185 80</u> |
| Balance on hand December 31, 1889 | | \$7,501 58 |

MEMBERSHIP.

| | |
|---|--------------|
| Total membership December 31, 1888..... | 1,069 |
| Admitted during the year..... | <u>1,236</u> |
| Total..... | 2,305 |
| Terminated during the year: by death, 3; by lapse, 183..... | <u>186</u> |
| Total membership December 31, 1889..... | 2,119 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|-------------------|
| Certificates in force December 31, 1888..... | 78 | \$202,000 00 |
| Certificates written during 1889..... | 98 | <u>211,000 00</u> |
| Total..... | 176 | 413,000 00 |
| Deduct number and amount ceased to be in force during 1889.... | 10 | <u>27,000 00</u> |
| Total certificates in force December 31, 1889..... | 166 | 386,000 00 |
| Losses or claims on certificates paid during 1889..... | - | 560 00 |
| Losses or claims on certificates incurred during 1889..... | - | <u>2,570 19</u> |

ROYAL SOCIETY OF GOOD FELLOWS,

BOSTON, MASS.

JAMES G. WHITEHOUSE, *President.*D. WILSON, *Supreme Secretary.*

Balance on hand December 31, 1888, viz: general fund, \$638.83; W. &
O. B. fund, \$942.05 \$1,580 88

INCOME.

| | | |
|-----------------------|--------------|-------------------|
| Assessments..... | \$301,915 77 | |
| Entrance fees..... | 5,511 00 | |
| Annual dues..... | 7,331 20 | |
| Sale of supplies..... | 3,142 56 | |
| Fines..... | 35 00 | |
| Interest..... | 132 82 | |
| Borrowed money..... | 6,500 00 | |
| | | <u>324,568 35</u> |
| Total..... | | 326,149 23 |

DISBURSEMENTS.

| | | |
|--|--------------|-------------------|
| Death losses..... | \$295,400 00 | |
| Salaries of officers and clerks..... | 10,415 00 | |
| Rent..... | 999 99 | |
| Advertising and printing..... | 971 96 | |
| Borrowed money repaid (\$4,000) and miscellaneous ex- penses..... | 11,163 36 | |
| | | <u>318,950 31</u> |
| Balance on hand December 31, 1889..... | | \$7,198 92 |

MEMBERSHIP.

| | |
|---|---------------|
| Total membership December 31, 1888..... | 14,966 |
| Admitted during the year..... | 2,465 |
| Total..... | <u>17,431</u> |
| Terminated during the year: by death, 112; by lapse, 2,096..... | 2,208 |
| Total membership December 31, 1889..... | 15,223 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|------------------|
| Certificates in force December 31, 1888..... | 258 | \$624,000 |
| Certificates written during 1889..... | 343 | 621,000 |
| Total..... | 601 | <u>1,245,000</u> |
| Deduct number and amount ceased to be in force during 1889..... | 114 | 252,000 |
| Total certificates in force December 31, 1889..... | 487 | 993,000 |
| Losses or claims on certificates paid during 1889..... | 3 | 8,400 |
| Losses or claims on certificates incurred during 1889..... | 2 | 6,000 |

ROYAL TEMPLARS OF TEMPERANCE,

BUFFALO, N. Y.

INCORPORATED IN 1880. COMMENCED BUSINESS IN 1877.

R. D. MUNGER, *President*.SAMUEL NELSON, *Secretary*.

| | |
|--|------------|
| Balance on hand December 31, 1888..... | \$5,705 45 |
|--|------------|

INCOME.

| | | |
|-----------------------------------|--------------|-------------------|
| Assessments | \$257,944 88 | |
| Entrance fees | 796 43 | |
| Annual dues | 10,669 75 | |
| Interest and rent | 256 88 | |
| Supplies and per capita tax | 1,621 94 | |
| Miscellaneous expenses | 922 80 | |
| | | <u>272,212 68</u> |
| Total | | 277,918 13 |

DISBURSEMENTS

| | | |
|---|--------------|-------------------|
| Death losses, number, 160 | \$237,990 83 | |
| Claims for accident or sickness, number, 25 | 20,200 00 | |
| Salaries of officers and clerks | 5,578 64 | |
| All other expenditures, viz: miscellaneous expenses | 8,903 02 | |
| | | <u>272,672 49</u> |
| Balance on hand December 31, 1889 | | \$5,245 64 |

MEMBERSHIP.

| | |
|--|--------------|
| Total membership December 31, 1888 | 18,184 |
| Admitted during the year | <u>2,685</u> |
| Total | 20,869 |
| Terminated during the year: by death, 163; by lapse, 671 | <u>841</u> |
| Total membership December 31, 1889 | 20,028 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Certificates in force December 31, 1888 | 100 | \$142,000 |
| Certificates written during 1889 | 15 | <u>19,500</u> |
| Total | 115 | 161,500 |
| Deduct number and amount ceased to be in force during 1889 | 15 | <u>19,500</u> |
| Total certificates in force December 31, 1889 | 100 | 142,000 |

UNITED FELLOWSHIP,

BOSTON, MASS.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1880.

HENRY DAMON, *Sup. Director.* FRANKLIN W. SEAVEY, *Sup. Secretary.*

Balance on hand December 31, 1888 \$3,282 28

INCOME.

| | | |
|---------------------------------------|-------------|-----------|
| Assessments..... | \$24,215 67 | |
| Entrance fees..... | 220 50 | |
| Annual dues..... | 1,830 50 | |
| All other sources, viz: supplies..... | 489 24 | |
| | | 26,755 91 |
| Total..... | | 30,038 19 |

DISBURSEMENTS.

| | | |
|--|-------------|------------|
| Death losses..... | \$23,655 98 | |
| Salaries of officers and clerks..... | 1,553 69 | |
| All other expenditures, viz: office rent and general expenses, | 982 12 | |
| | | 26,191 79 |
| Balance on hand December 31, 1889..... | | \$3,846 40 |

MEMBERSHIP.

| | |
|--|-------|
| Total membership December 31, 1888..... | 1,748 |
| Admitted during the year..... | 164 |
| Total..... | 1,912 |
| Terminated during the year: by death, 36; by lapse, 321..... | 357 |
| Total membership December 31, 1889..... | 1,555 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Certificates in force December 31, 1888..... | 751 | \$1,483,000 |
| Certificates written during 1889..... | 55 | 101,500 |
| Total..... | 806 | 1,584,500 |
| Deduct number and amount ceased to be in force during 1889.... | 157 | 306,000 |
| Total certificates in force December 31, 1889..... | 649 | 1,278,500 |
| Losses or claims on certificates paid during 1889..... | 13 | 26,000 |
| Losses or claims on certificates incurred during 1889..... | 20 | 38,500 |

UNITED ORDER OF THE PILGRIM FATHERS,

LAWRENCE, MASS.

INCORPORATED IN 1879. COMMENCED BUSINESS IN 1879.

JOHN H. ROWELL, *President*

JAMES E. SHEPARD, *Secretary*.

Balance on hand December 31, 1888 \$15,293 55

INCOME.

| | | |
|------------------------|--------------|------------|
| Assessments..... | \$134,358 53 | |
| Annual dues | 7,506 48 | |
| Interest..... | 121 06 | |
| Sale of supplies | 1,812 35 | |
| Charter fees..... | 800 00 | |
| | 144,598 42 | |
| Total..... | | 159,891 97 |

DISBURSEMENTS.

| | | |
|---|--------------|------------|
| Death losses..... | \$143,200 00 | |
| Salaries of officers and clerks..... | 2,308 33 | |
| All other expenditures | 6,125 44 | |
| | 151,633 77 | |
| Balance on hand December 31, 1889 | | \$8,258 20 |

MEMBERSHIP.

| | |
|--|--------|
| Total membership December 31, 1888..... | 9,692 |
| Admitted during the year | 1,947 |
| Total | 11,639 |
| Terminated during the year: by death, 18; by lapse, 298..... | 376 |
| Total membership December 31, 1889..... | 11,260 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Certificates in force December 31, 1888..... | 1,150 | \$1,942,000 |
| Certificates written during 1889..... | 150 | 228,000 |
| Total | 1,300 | 2,170,000 |
| Deduct number and amount ceased to be in force during 1889.... | 63 | 109,000 |
| Total certificates in force December 31, 1889..... | 1,237 | 2,161,000 |
| Losses or claims on certificates paid during 1889..... | 9 | 17,000 |
| Losses or claims on certificates incurred during 1889 ... | 9 | 17,000 |

UNITED STATES MASONIC ACCIDENT
ASSOCIATION,
FITCHBURG, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

ELI CULLEY, *President.*

C. S. PERRY, *Secretary.*

Balance on hand December 31, 1888 \$310 12

INCOME.

| | | |
|--------------------|------------|----------|
| Assessments..... | \$1,858 00 | |
| Entrance fees..... | 3,530 00 | |
| Annual dues..... | 2,027 00 | |
| | | 7,415 00 |
| Total..... | | 7,725 12 |

DISBURSEMENTS.

| | | |
|--|------------|----------|
| Claims for accident or sickness..... | \$2,147 29 | |
| Organizing councils..... | 3,530 00 | |
| General expenses..... | 1,784 67 | |
| | | 7,461 96 |
| Balance on hand December 31, 1889..... | | \$263 16 |

MEMBERSHIP.

| | |
|---|-------|
| Total membership December 31, 1888..... | 394 |
| Admitted during the year..... | 646 |
| Total..... | 1,040 |
| Terminated during the year..... | 248 |
| Total membership December 31, 1889..... | 792 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Certificates written during 1889..... | 108 | \$421,500 |
| Total certificates in force December 31, 1889..... | 108 | 421,500 |

LICENSED AGENTS

OF LIFE AND CASUALTY INSURANCE COMPANIES AUTHORIZED
TO TRANSACT BUSINESS IN MAINE.

MAINE LIFE COMPANY.

UNION MUTUAL.

| | | | |
|--------------------------|----------------|----------------------------|------------|
| Melvin S. Holway..... | Augusta | Joseph N. L' Heureux..... | Lewiston |
| Elten W. Hanks..... | Augusta | Thomas H. Gledhill..... | Lewiston |
| Augustus C Sprague..... | Bath | Freeland Howe..... | Norway |
| Paul V. Labonte..... | Biddeford | James Sinkinson..... | Portland |
| Joseph W. Michand..... | Brunswick | Edward R. Pierce..... | Portland |
| Henry C. Hixon..... | Buckfield | George A. Milles..... | Portland |
| George F. Henly..... | Cape Elizabeth | Henri E. Morin..... | Portland |
| George F. Wood..... | Camden | Sumner C. Dennett..... | Saco |
| Justin H. Sherman..... | Camden | Edward B. Carter..... | Skowhegan |
| Charles C. Burrill..... | Ellsworth | John B. Charland..... | Waterville |
| Chas T. Fox..... | Kezar Falls | Telesphore Saint Onge..... | Waterville |
| Edward F. Gentleman..... | Kezar Falls | | |

LIFE COMPANIES OF OTHER STATES.

ÆTNA LIFE.

| | | | |
|-------------------------|-----------|---------------------------|----------------|
| Edward Weeks..... | Aloa | Augustus R. Devereux..... | Ellsworth |
| George E. Macomber..... | Augusta | John H. Bradford..... | Houlton |
| Fred S Sampson..... | Auburn | E. A. Gammon..... | Mechanic Falls |
| George H. Clark..... | Bath | George A. Hopkins..... | Milbridge |
| William M. Pennel..... | Brunswick | Edward A. Gray..... | Portland |
| William W. Marr..... | Biddeford | A. G. Dewey & Co..... | Portland |
| N. Talbot & Son..... | Camden | Ernest G. Baker..... | Portland |
| Frank J. Hessey..... | Cambridge | Paul C. Pinkham..... | Portland |
| George M. Hanson..... | Calais | George H. Bryant..... | Portland |
| Monroe Peabody..... | Canton | Asia Jones..... | Springfield |
| Fred E. Sprague..... | Corinna | A. A. Murch..... | Sherman |
| Noel B. Nutt..... | Eastport | B. E. Tracy..... | Winter Harbor |

COMMERCIAL UNION.

| | | | |
|---------------------------|----------|------------------------|-----------------|
| M. Atkins..... | Auburn | G. A. Gordon..... | Livermore Falls |
| William Jordan..... | Bangor | George W. Sturges..... | Portland |
| George S. P. Brannen..... | Danforth | McClair & Hill..... | Saco |
| James Dow, Jr..... | Guilford | M. H. Spring..... | Skowhegan |
| Gaspard DuBoise & Co..... | Lewiston | Arthur W. Pratt..... | So. Paris |

CONNECTICUT MUTUAL.

| | |
|---------------------------------------|--------------------------------------|
| Henry N. Fairbanks Bangor | William Daggett Fairfield |
| Elisha A. Clifford Bangor | Jerome Butterfield Kingman |
| John F. Nourse Biddeford | J. A. Coffin Machias |
| Grant, Lynam & Co. Bar Harbor | Melville A. Arnold Newburg |
| W. H. Ladd Bar Harbor | Silas S. Hanly Thomaston |
| Frank Nelson Calais | P. T. Merrill Winn |
| A. H. Bartlett Cherryfield | |

EQUITABLE.

| | |
|--|---|
| S. S. Randall Augusta | H. C. Peasley Jonesport |
| C. B. Norton Augusta | F. W. Brooks Lewiston |
| Chas. E. Phillips Bangor | Charles Hopkins New York City |
| A. L. Yeaton Bangor | Wadsworth Noyes Portland |
| W. H. Bridgeman Boston, Mass | F. F. Phillips Portland |
| Richard Snow Bucksport | Charles P. Merrill Portland |
| W. E. Barnham Calais | George H. Fogg Sanford |
| A. L. Berry Gardiner | E. S. Dutton Skowhegan |

MANHATTAN LIFE.

| | |
|----------------------------|----------|
| Joseph L. Topham | Portland |
|----------------------------|----------|

MASSACHUSETTS MUTUAL.

| | |
|--|--------------------------------------|
| A. A. Miller Auburn | Straw & Martin Guilford |
| Alfred Webb Bangor | J. W. West Lewiston |
| George Kennem Bristol, N. H | I. A. Hayes Lewiston |
| Thomas E. Varney Dover, N. H | J. Putnam Stevens Portland |
| Simon B. Folson Dover, N. H | Chas. R. Nelson Portland |
| A. K. Sanders Dover, N. H | James M. Donham Portland |
| George R. Currier East Livermore | Howard H. Johnson Pownal |
| N. R. Knowlton Farmington | F. H. Nickerson Pittsfield |
| Morrill & Doughty Gray | F. E. Hodges South Windham |

METROPOLITAN.

| | |
|--------------------------------------|---|
| Joseph Fostin Augusta | Felicien Gossechin Lewiston |
| Telephore St Orge Augusta | Octave Poliquin Lewiston |
| Nozaire Beaupre Augusta | Edmond Lemelin Lewiston |
| William L. Hall Augusta | Joseph A. Cote Lewiston |
| Patrick Donnelly Augusta | Joseph Morissette Lewiston |
| Anthoine Lacroix Bath | Charles Stansfield Portland |
| Frank Baldwin Biddeford | Peter Mercer Portland |
| Henry Jackson Biddeford | Hezekiah I. Boscombe Portland |
| John W. Kiethley Biddeford | George F. Jackson Portland |
| James F. Stanton Biddeford | Alfred M. Crossland Portland |
| Philibert Dumont Biddeford | Charles W. Potter Portland |
| David Totten Biddeford | David B. Totten Portland |
| Frank Beaudry Brunswick | Joshua Wright Portland |
| Auguste Fortin Brunswick | Thomas E. Morse Portland |
| Leonce Fortin Brunswick | John B. Higgins Portland |
| Frank X. Fortin Lewiston | Sidney Wright Portland |
| Napolean Dutile Lewiston | Robert Bailly Portland |
| Nazaire Payette Lewiston | E. G. Pennell Portland |
| George Borneau Lewiston | Daniel W. Buzzell Portland |
| Leopold Mailhot Lewiston | Robert W. Totten Portland |

MUTUAL LIFE.

| | | | |
|-----------------------------|----------------|------------------------------|--------------|
| Charles B Chick | Augusta | H. P. Bechard | Lewiston |
| E. C. Ayer | Auburn | Horace C Little | Lewiston |
| Fred H. Rice | Bangor | Freeland Howe | Norway |
| William F. Curran | Bangor | Geo. R. Howe | Norway |
| W. H. Bradford | Bangor | H. E. Washburne | Paris |
| J. Fenno | Bangor | M. Noot | Portland |
| J. Houghton McLelland | Bath | James W. Fitzpatrick | Portland |
| Fred A. Libby | Bath | J. M. Boardman | Portland |
| Keating & Field | Belfast | S. Schwarzschild | Portland |
| W. O. Buck | Bucksport | T. F. Lynch | Portland |
| E. C. Gardiner | Calais | Hiram C. Stinson | Portland |
| W. N. Nichols | Calais | Albert Corbett | Portland |
| Calvin Hersome | Corinth | Wm. T. Paisley | Portland |
| George E. Howard | Dover | F. C. Morey | Portland |
| W. H. Judkins | Dexter | A. C. Perry | Presque Isle |
| Charles W. Hume | Eastport | Cochran, Baker & Cross | Rockland |
| Chas. A. Allen | Ellsworth | O. A. Jamieson | Red Beach |
| E. B. Wyman | Ellsworth | C. H. T. J. Southard | Richmond |
| F. E. Voter | Farmington | Fred B. Wiggin | Saco |
| H. O. Perry | Fort Fairfield | Arthur E. Morrison | Sanford |
| Thomas H. Adams | Farmington | W. H. Wildes | Skowhegan |
| W. E. Maxey | Gardiner | J. B. Bradbury | Waterville |
| W. H. Gray | Houlton | H. L. Emery | Waterville |
| Chas. E. F. Stetson | Houlton | B. W. Guyon | Waterville |
| F. X. Julien | Lewiston | Wm. A. Tucker | Wiscasset |

MUTUAL BENEFIT.

| | | | |
|-------------------------|--------------|----------------------------|------------|
| Jones & Leigh | Augusta | Augustus H. Ford | Portland |
| Daniel M. Howard | Bangor | Charles F. Dunlap | Portland |
| William S. Parker | Bethel | Francis A. Smith, Jr. | Portland |
| Hedges & Hodges | Boston, Mass | Stilman B. Tuttle | Skowhegan |
| Ernest W. Morrell | Gardiner | Asa A. Lane | Waterville |

NATIONAL.

| | | | |
|----------------------------|-------------|---------------------------|------------|
| O'Brien & Hutchinson | Auburn | Albert Crockett | Portland |
| O. J. Hackett | Auburn | Morse, Pinkham & Co. | Portland |
| Louis Lachance | Auburn | J. A. Morrell | Portland |
| Charles A. Stewart | Cherryfield | Caleb G. Moffit | Rockland |
| John L. Motley | Deering | E. B. Phinney | Saccarappa |
| Dana G. Hall | Falmouth | Griffin & Wentworth | Skowhegan |
| W. H. Perry | Hallowell | M. H. Spring | Skowhegan |
| D. Giband | Lewiston | A. B. Jordan | Woodfords |
| George P. Dewey | Portland | | |

NEW ENGLAND MUTUAL.

| | | | |
|------------------------------|---------------|------------------------------|-----------------|
| Blake, Brown & Barrows | Bangor | L. S. Moore | Limerick |
| William Jordan | Bangor | J. G. Ham | Livermore Falls |
| William B. Olys | Bath | V. Richard Foss | Portland |
| G. C. Greenleaf | Bath | Chas. F. Tobie | Portland |
| John F. Nourse | Biddeford | Albion B. Merrill | Portland |
| F. P. Bennett | Bridgton | Fred Brunel | Portland |
| A. B. Jordan | Deering | Cochran, Baker & Cross | Rockland |
| B. C. Wentworth | Dexter | E. A. Butler | Rockland |
| J. W. Hatch | Farmington | H. A. McNeally | Saco |
| N. R. Knowlton | Farmington | R. C. Sumner | So Paris |
| G. B. Carl | Kennebunkport | C. S. Carll | Waterboro |
| C. W. Wescott | Knox | George C. Andrews | Waterville |
| J. Edward Lawrence | Lewiston | John J. Goody | Waterville |
| H. P. Bechard | Lewiston | William B. Hellen | Westbrook |

NEW YORK LIFE.

| | | | |
|--------------------------|------------------|--------------------------|--------------------|
| M. W. Farr..... | Augusta | Henry H. Patten..... | Newport |
| Joseph M. Bright..... | Bangor | Leonard Fodick..... | New York City |
| N. C. Spearon..... | Bangor | J. W. Dowd..... | No. Easton, Mass |
| Benj. S. Calef..... | Boston, Mass | Fred H. Nickerson.. | Pittsfield |
| D. P. Kingsley..... | Boston, Mass | Frank W. Hovey..... | Pittsfield |
| Charles E. Lane..... | Brooks | W. H. Anderson..... | Portland |
| A. L. Lyford..... | Corinna | George A. Clark..... | Portland |
| Edgar H. Crosby..... | Deering | F. E. C. Robbins..... | Portland |
| Josiah C. Proctor..... | Dunstable, Mass. | John M. Freeman..... | Portland |
| E. E. Livermore..... | Eastport | Frank H. Hill..... | Portland |
| William T. Spears..... | Fort Fairfield | Henry A. Hewes..... | Portland |
| F. H. Jackson..... | Foxcroft | Silas B. Adams..... | Portland |
| Harry E. White..... | Gardiner | Henry C. Hixon..... | Portland |
| S. M. Davis..... | Hartland | J. P. Davis..... | Presque Isle |
| H. H. Tucker..... | Hartland | John H. Parsons..... | Saccarappa |
| H. C. Fuller..... | Hartland | Thurston H. Burns..... | Saccarappa |
| James Frank Holland..... | Houlton | Samuel F. Tufts..... | Saccarappa |
| W. J. Betts..... | Houlton | S. McClair..... | Saco |
| George L. Woodworth..... | Houlton | Jas. Collins..... | Salmon Falls, N. H |
| Frank H. Turgeon..... | Lewiston | Charles S. Estes..... | Sanford |
| Walter D. Robinson..... | Mattawamkeag | John Collins..... | South Berwick |
| John P. Daley..... | Montreal, Can. | F. H. Freeman..... | South Windham |
| Thomas S. Michaud..... | Montreal, Can. | Jasper H. Yetten.... | Waltham, Mass |
| H. L. Berry..... | New Gloucester | Charles K. Matthews..... | Waterville |

NORTHWESTERN MUTUAL.

| | | | |
|------------------------|-----------------|-------------------------|--------------|
| Arthur B. Latham..... | Auburn | F. H. Kilgore..... | Lowell, Mass |
| S. A. Parker..... | Belfast | F. L. Kilgore..... | Lowell, Mass |
| William S. Parker..... | Bethel | R. N. Mansur..... | Monroe |
| Dr. S. L. Weston..... | Bolster's Mills | Henry F. Rice..... | Norway |
| William C. Renne..... | Calais | A. J. Rowe..... | Norway |
| Otis Remic..... | Cornish | Lorenzo W. Carle..... | Portland |
| H. Eugene Coffin..... | Cumberland | John M. Gooding..... | Portland |
| Seth W. Fife..... | Fryeburg | W. B. Moulton..... | Portland |
| Gaspard Dubois..... | Lewiston | John H. Mountford..... | Portland |
| H. H. Merry..... | Lewiston | Henry H. Noyes..... | Portland |
| T. T. Merry..... | Lewiston | F. W. Smith..... | Rockland |
| Roscoe A. Morrow..... | Livermore | C. R. Dunton..... | Union |
| Carl H. Reynolds..... | Livermore Falls | Charles L. Marston..... | Yarmouth |
| J. M. Kilgore..... | Lowell, Mass | | |

PENN MUTUAL.

| | | | |
|-------------------------|----------------|------------------------|------------|
| Miller & Latham..... | Auburn | Freeland Howe..... | Norway |
| Oliver B. Plummer..... | Bangor | A. M. Austin..... | Portland |
| H. H. Johnson..... | Bangor | N. O. Goulding..... | Portland |
| Charles M. Rannels..... | Caribou | Charles D. Munger..... | Portland |
| George M. Currier..... | Farmington | R. H. Burnham..... | Rockland |
| J. E. Cloutier..... | Lewiston | Frank F. Carter..... | Round Pond |
| J. H. DeCoster..... | Mechanic Falls | A. F. Drummond..... | Waterville |

PHOENIX MUTUAL.

| | | | |
|------------------------|----------|-------------------------|----------|
| Auguste Pelletier..... | Lewiston | Silas H. McAlpine..... | Portland |
| George Mayrand..... | Lewiston | Bernard C. Donahue..... | Portland |

PROVIDENT LIFE AND TRUST.

| | | | |
|-----------------------|-----------|------------------------|------------------|
| Eugene L. Kidder..... | Auburn | Wilbur C. Simmons..... | North Anson |
| Stephen A. Hall..... | Casco | Wilford A. Bailey, So. | Framingham, Mass |
| Allen Chase..... | Bucksport | James A. Crafts..... | Topsfield, Mass |
| Archie L. Talbot..... | Lewiston | | |

PROVIDENT SAVINGS.

| | | | |
|-----------------------|---------|------------------------|----------|
| Joseph M. Bright..... | Bangor | Oliver H. Buckley..... | Boston |
| O. H. Bragdon..... | Berwick | Frank W. Brooks..... | Lewiston |

TRAVELERS' (LIFE DEPARTMENT).

| | | | |
|-----------------------------|-------------------|--------------------------|------------------|
| Macomber, Farr & Co..... | Augusta | Charles C. Benson..... | Lewiston |
| Elkanah H. Walker..... | Augusta | Thomas N. Brown..... | Lewiston |
| D. M. Howard..... | Bangor | Henry H. Hanson..... | Lewiston |
| A. W. Benson..... | Bangor | Chamberlin & Little..... | Lewiston |
| Joseph M. Bright..... | Bangor | David Cargill..... | Livermore Falls |
| William A. Purinton..... | Bangor | Daniel A. Curtis..... | Machias |
| D. L. Drew..... | Bar Harbor | Joseph Robinson..... | Milltown |
| Nathan Stiles..... | Bath | R. N. Holman..... | Middlebury, Mass |
| Elwell S. Crosby..... | Bath | Freeland Howe..... | Norway |
| Eugene Greenleaf..... | Bath | William F. Fernald..... | Old Orchard |
| Francis E. Crowley..... | Belfast | J. C. Wilson..... | Old Town |
| William F. Thomas..... | Belfast | Parks Brothers..... | Pittsfield |
| T. H. Fernald..... | Belfast | W. D. Little & Co..... | Portland |
| Franklin E. Richardson..... | Biddeford | George C. Cannell..... | Portland |
| Edward H. Gove..... | Biddeford | Samuel H. Hellen..... | Portland |
| E. W. Abbe..... | Boston, Mass. | John Lawlor..... | Portland |
| Charles B. Dennis..... | Boston, Mass. | Milton L. Williams..... | Portland |
| Henry W. Wheeler..... | Brunswick | Charles P. Waldron..... | Portland |
| Ernest T. Lee..... | Calais | Fred E. Allen..... | Portland |
| Edgar B. McAllister..... | Calais | E. Sumner Perry..... | Presque Isle |
| Perry & Packard..... | Camden | Thomas C. Bohan..... | Presque Isle |
| M. H. Pickard..... | Caribou | Andrew J. Erskine..... | Rockland |
| Mrs. J. T. Wedgewood..... | Cornish | Levi E. Wade..... | Rockland |
| George S. P. Brannen..... | Danforth | Charles O. Emery..... | Rockland |
| A. C. Foss..... | Danville Junction | William B. Hellen..... | Saccarappa |
| Wesley H. Judkins..... | Dexter | T. L. Dodge..... | Saccarappa |
| George E. Howard..... | Dover | A. M. Goodwin..... | Saco |
| Samuel D. Leavitt..... | Eastport | Geo. H. Fogg..... | Sanford |
| C. C. Burrill..... | Ellsworth | O. A. Kneeland..... | Sebago Lake |
| G. E. Jennings..... | Farmington | Griffin & Wentworth..... | Skowhegan |
| W. C. Burpee..... | Fort Fairfield | Benj. F. Eaton..... | Skowhegan |
| Henry O. Perry..... | Fort Fairfield | R. H. Ridlon..... | Steep Falls |
| S. W. Fife..... | Fryeburg | Thomas A. Carr..... | Thomaston |
| James H. Cusiok..... | Gardiner | Louis F. Moreau..... | Vanceboro' |
| Arthur L. Berry..... | Gardiner | D. N. Hathorne..... | Veazie |
| Henry N. Bates..... | Gardiner | William F. Bodge..... | Waterville |
| Elmer C. Douglass..... | Hallowell | Charles K. Mathews..... | Waterville |
| S. M. Davis..... | Hartland | W. W. Flynt..... | Winn |
| E. J. Hilyard..... | Houlton | Fred Atwood..... | Winterport |
| J. H. Bradford..... | Houlton | George F. Patch..... | Winthrop |
| William C. Donnell..... | Houlton | H. W. Phillips..... | Woodstock |

UNITED STATES.

| | |
|---------------------|----------|
| C. A. Woodbury..... | Portland |
|---------------------|----------|

WASHINGTON.

| | | | |
|------------------------|----------------|--------------------------|--------------|
| A. W. Kincaid..... | Athens | William Parsons..... | New Portland |
| John J. Lander..... | Bingham | F. E. Timberlake..... | Phillips |
| George G. Wright..... | Bridgton | J. B. Brackett..... | Portland |
| Walter P. Perkins..... | Cornish | L. W. Carle..... | Portland |
| E. O. Greenleaf..... | Farmington | Chas. S. Pettengill..... | Portland |
| J. Frank Brackett..... | Leeds Junction | Joseph Hobson..... | Saco |
| Melville Stimson..... | Lewiston | Calef & Smith..... | Saco |
| T. M. Varney..... | Lewiston | J. W. Black..... | Searsport |
| Geo. D. Pierce..... | Mars Hill | Wildor S. Cates..... | Solon |
| Fred S. Pierce..... | Mars Hill | Geo. W. Gower..... | Solon |
| Jas. F. Greenleaf..... | Mechanic Falls | Walter L. Jones..... | Strong |

CASUALTY INSURANCE COMPANIES.

AMERICAN STEAM BOILER.

| | |
|--------------------------------|------------------------------------|
| E. A. Lord..... Boston, Mass | Griffin & Wentworth..... Skowhegan |
| A. B. Seeley..... Boston, Mass | A. H. Chaffee..... Worcester, Mass |
| Sterling Dow..... Portland | |

AMERICAN SURETY.

W. D. Little & Co..... Portland

EMPLOYERS' LIABILITY.

| | |
|------------------------------------|---------------------------------------|
| C. S. Downing..... Augusta | Geo. S. Gentle..... Houlton |
| J. S. Ricker & Son..... Bangor | F. A. Conant & Co..... Lewiston |
| Wm. B. Olys..... Bath | Geo. A. Gordon..... Livermore Falls |
| James Pattee..... Belfast | Jones & Bartlett..... Monson |
| Garey & Randall..... Biddeford | Frank & Chas. F. Douglass..... Monson |
| Wm. M. Pennell..... Brunswick | William Thompson, Jr..... Orono |
| E. C. Gardiner..... Calais | Palmer & Anderson..... Portland |
| Chas. A. Allen & Co..... Ellsworth | Prentiss Loring..... Portland |
| William G. King..... Fairfield | T. S. Burns..... Saccarappa |
| Thomas H. Adams..... Farmington | Martin F. Bartlett..... Waterville |
| F. E. Voter..... Farmington | W. A. R. Boothby..... Waterville |
| W. B. Neal..... Gardiner | A. E. Davies..... Waterville |
| Straw & Martin..... Guilford | H. J. A. Godard..... Waterville |

FIDELITY AND CASUALTY.

| | |
|------------------------------------|--------------------------------------|
| Arthur B. Latham..... Auburn | A. J. Rowe..... Norway |
| Geo. N. Lawrence..... Augusta | Albert White..... Orono |
| Blake, Barrows & Brown..... Bangor | C. A. Woodbury..... Portland |
| Grant, Lyman & Co..... Bar Harbor | Morse, Pinkham & Co..... Portland |
| Geo. H. Clark..... Bath | A. C. Perry..... Presque Isle |
| John F. Nourse..... Biddeford | Cochran, Baker & Cross..... Rockland |
| E. C. Gardiner..... Calais | C. F. Jones..... Skowhegan |
| N. T. Talbot & Son..... Camden | Wm. J. Wheeler..... South Paris |
| A. Bailey..... Gardiner | W. B. Creamer & Son..... Waldoboro' |
| John C. McIntyre..... Houlton | |

GUARANTEE OF NORTH AMERICA.

Prentiss Loring..... Portland

HARTFORD STEAM BOILER.

| | |
|---------------------------------|------------------------------------|
| C. E. Roberts..... Boston, Mass | E. G. Chamberlin..... Boston, Mass |
| H. A. Frye..... Boston, Mass | Geo. H. Brown..... Boston, Mass |
| W. H. Allen..... Boston, Mass | |

LLOYDS PLATE GLASS

| | |
|-----------------------------|-----------------------------------|
| G. E. Macomber..... Augusta | S. D. Leavitt..... Eastport |
| E. H. Gove..... Biddeford | Arthur L. Berry..... Gardiner |
| D. M. Howard..... Bangor | Chamberlin & Little..... Lewiston |
| J. M. Bright..... Bangor | W. D. Little & Co..... Portland |

STANDARD LIFE AND ACCIDENT.

| | |
|-----------------------------------|---------------------------|
| J. T. Emerson & Co..... Biddeford | John Bird..... Rockland |
| Emery P. Davis..... Ellsworth | Geo. H. Fogg..... Sanford |
| J. H. Coffin & Co..... Portland | |

TRAVELERS' (Accident Department).

Same agents as Life Department.

MAINE ASSESSMENT LIFE COMPANIES.

KENNEBEC MUTUAL.

| | | | |
|--------------------------|---------|------------------------|------------|
| Jordan & Hackett..... | Auburn | O. T. Yler..... | Gardiner |
| Charles E. Garcelon..... | Auburn | Henry D. Washburn..... | Kennebunk |
| G. M. Atkins..... | Auburn | William H. Vose..... | Lynn, Mass |
| F. W. Rowe..... | Augusta | Henry F. Rice..... | Norway |
| Mark E. White..... | Ashland | A. C. Merrill..... | Solon |
| Augustus C. Sprague..... | Bath | J. H. Bretton..... | Waterville |

MAINE BENEFIT.

| | | | |
|---------------------------|--------------|----------------------------|------------------|
| M. F. Ricker..... | Auburn | N. C. McCausland..... | Old Town |
| Arthur Rieker..... | Auburn | M. E. Hill..... | Old Orchard |
| C. E. Wing..... | Auburn | Marshall H. Davenport..... | Phillips |
| B. F. Bugbee..... | Calais | A. W. Davenport..... | Phillips |
| Miss M. F. Brown..... | Calais | Osborne Fernald..... | Portland |
| Geo. S. P. Brannen..... | Danforth | George N. Coyle..... | Portland |
| Geo. W. Bean..... | Dover | O. A. Jamieson..... | Red Beach |
| B. L. Chadbourne..... | Eastport | C. M. Daicy..... | Richmond |
| E. P. Davis..... | Eddington | J. P. Rigby..... | S. Newburgh |
| William J. Duen..... | Ellsworth | T. B. Hunter..... | Strong |
| John Walker..... | Harrison | O. B. Small..... | Strong |
| E. M. Betts..... | Hodgdon | Frank C. Worthley..... | Strong |
| Smith & Oliver..... | Houlton | Frank W. North..... | Turfer |
| A. O. Jones..... | Houlton | A. T. Packard..... | Turner |
| Chas. H. Weeden..... | Jemtland | F. H. Pratt..... | Union |
| H. C. Peasley..... | Jonesport | Chas. R. Dunton..... | Union |
| John W. West..... | Lewiston | Ruel C. Burgess..... | Vassalboro' |
| Joseph E. Cloutier..... | Lewiston | J. W. Hopkins..... | Vinalhaven |
| Anthony E. McDonough..... | Lewiston | H. H. Roberts..... | Vinalhaven |
| Shadrach McClair..... | Lewiston | Alton C. Doe..... | Weeks' Mills |
| J. O. Johnson..... | Liberty | Hiram S. Gray..... | Weeks' Mills |
| Frank M. Bradbury..... | Limington | W. W. Payne..... | Weld |
| Fred C. Foss..... | Monmouth | S. W. Dunham..... | West Paris |
| R. L. Grindle..... | Mt. Desert | Chas. W. Shaw..... | West Gouldsboro' |
| S. S. Walker..... | New Portland | Warren A. Lowell..... | Wiscasset |

MAINE AND NEW BRUNSWICK.

| | | | |
|--------------------------|----------------|-------------------------|------------------|
| A. S. Bowker..... | Auburn | Mark White..... | Orono |
| H. T. Silsby..... | Aurora | W. F. Bates..... | Portland |
| H. A. Bridgeman..... | Bangor | Osborn Fernald..... | Portland |
| Robert B. Cookson..... | Bangor | P. B. Waidron..... | Portland |
| William Jordan..... | Bangor | B. S. Matthews..... | Pittsfield |
| Augustus C. Sprague..... | Bath | George O. Dobbins..... | Randolph |
| J. M. Ramsey..... | Blaine | C. M. Walker..... | Rockland |
| B. T. Larabee..... | Bridgton | M. H. Spring..... | Skowhegan |
| William Leavitt..... | Bridgton | G. W. Gower..... | Solon |
| D. C. Lyford..... | Corinna | Leander H. Blosson..... | Turner |
| Fred C. Hill..... | East Corinth | F. O. Gould..... | Upper Stillwater |
| W. R. Lambert..... | Greenville | J. H. Gould..... | Upper Stillwater |
| F. E. DeMeritt..... | Gorham | Robert G. Hobart..... | Upper Stillwater |
| Henry M. Beale..... | Hudson | George E. Woodside..... | Upper Stillwater |
| P. T. Merrill..... | Lee | Daniel N. Hathorn..... | Veazie |
| William Emery..... | North Berwick | Lewis Hall..... | Warren |
| Emmons W. Kingsbury..... | North Bradford | F. A. Waldron..... | Waterville |
| H. A. Hall..... | North Bridgton | Fred E. Hodge..... | Windham |
| E. F. Smith..... | Norway | A. F. Sweetser..... | Winterport |
| J. L. Cummings..... | Norway | | |

PROVIDENT AID SOCIETY.

| | |
|-----------------------------------|---------------------------------|
| W. B. Bridges.....Bangor | F. O. Marson.....Portland |
| Geo. E. Howard.....Dover | A. E. Brown.....St. George |
| Wm. Parsons.....East New Portland | A. W. Chadwick.....Weeks' Mills |
| H. S. Sleeper.....Lewiston | G. O. Dobbins.....Winthrop |
| D. H. Grover.....Norway | |

YORK MUTUAL AID ASSOCIATION.

| | |
|-----------------------------------|-------------------------------|
| Mellen V. Dillingham.....Auburn | Marshall Emery.....Lewiston |
| Mrs. L. H. Beekwith.....Biddeford | M. A. Arnold.....Newburg |
| H. B. Drew.....Biddeford | William Emery.....No. Berwick |
| A. E. Gustane.....Biddeford | D. R. Frohock.....Portland |
| F. H. Littlehale.....Biddeford | Kenneth MacTeer.....Portland |
| J. M. Milliken.....Biddeford | G. G. Averill.....Springfield |
| James A. Sennott.....Biddeford | |

ASSESSMENT LIFE COMPANIES OF OTHER STATES.

BAY STATE BENEFICIARY ASSOCIATION.

| | |
|-----------------------------|------------------------------------|
| H. H. Johnson.....Bangor | S. W. Thompson.....Westfield, Mass |
| L. H. Chapman.....Newcastle | Frank Bowler.....Westfield, Mass |

COVENANT MUTUAL BENEFIT ASSOCIATION.

| | |
|------------------------------------|--------------------------------|
| Charles E. Garcelon.....Auburn | Jno. F. Putnam.....Lewiston |
| Samuel B. Smith.....Auburn | A. H. Hoover.....Portland |
| Clarence M. Watson.....Biddeford | Eugene A. Scott.....Portland |
| William A. Copeland.....Corinna | Isaac F. Clark.....Portland |
| George S. P. Braunen.....Dartmouth | George F. Stetson.....Portland |
| Gaspard Dubois.....Lewiston | Edgar E. Wyman.....Portland |
| Charles F. Goss.....Lewiston | Daniel R. Frohock.....Portland |
| John L. Peabody.....Lewiston | F. O. Chamberlin.....Portland |
| Frank W. Brooks.....Lewiston | F. W. Hatch.....Portland |

HARTFORD LIFE AND ANNUITY.

| | |
|-------------------------------------|--------------------------------|
| C. F. Jennison.....Dover | L. E. Taylor.....North Windham |
| W. J. Duen.....Ellsworth | Rollin S. Childs.....Portland |
| Geo. L. Boothby.....Livermore Falls | C. H. Boothby.....Portland |
| W. N. Carver.....Lovell | Chas. F. Seammon.....Strong |
| G. W. Fulton.....Mars Hill | |

MASSACHUSETTS BENEFIT ASSOCIATION.

| | |
|--------------------------------|------------------------------|
| Frank T. Noble.....Augusta | A. T. Story.....Hallowell |
| Geo. A. Staples.....Augusta | N. O. Goulding.....Portland |
| W. B. Bridges.....Bangor | C. M. Daicy.....Richmond |
| A. C. Doe.....China | J. P. Rigby.....So. Newburgh |
| Curtis R. Forter.....Ellsworth | Frank C. Worthley.....Strong |
| Gilman Blood.....Foxcroft | P. T. Merrill.....Win |

MUTUAL RESERVE FUND LIFE ASSOCIATION.

| | |
|-----------------------------------|--------------------------|
| Sebra U. Hammond.....Boston, Mass | V. W. Rose.....Searsport |
| Geo. L. Lewis.....Portland | |

UNITED STATES MASONIC BENEVOLENT ASSOCIATION.

| | |
|---------------------------|-------------------------------|
| C. C. Hunt.....Augusta | J. P. Rigby.....So. Newburgh |
| John R. Knowlton.....Bath | M. H. Spring.....Skowhegan |
| K. C. Gray.....Madison | Fred F. Graves.....Waterville |
| A. H. Parker.....Portland | B. F. Jewett.....Westport |
| J. C. Hill.....Portland | |

MAINE ASSESSMENT CASUALTY COMPANY.

MAINE MUTUAL ACCIDENT ASSOCIATION.

| | | | |
|---------------------------|--------------|--------------------------|-----------------|
| George G. Gifford..... | Auburn | W. N. Carver..... | Lovell |
| M. F. Plummer..... | Addison | D. A. Curtis..... | Machias |
| M. A. Arnold..... | Arnold | G. W. Fulton..... | Mars Hill |
| Elwood J. Robertson..... | Ashville | A. W. Glieden..... | Newcastle |
| Z. J. Emery..... | Athens | J. S. Thompson..... | Newcastle |
| W. H. Phillips..... | Bangor | William G. Clifford..... | Newfield |
| A. L. Yeaton..... | Bangor | William Emery..... | North Berwick |
| W. B. McAvey..... | Bar Harbor | George W. Field..... | Oakland |
| Fred L. Banks..... | Belfast | M. H. Davenport..... | Phillips |
| H. O. Porter..... | Bethel | A. W. Davenport..... | Phillips |
| W. S. Parker..... | Bethel | Walter W. Scott..... | Portland |
| W. A. Haywood..... | Bucksport | R. G. Ingraham..... | Rockland |
| J. W. Randall..... | Biddeford | Fred B. Wiggin..... | Saco |
| B. F. Bugbee..... | Calais | George H. Fogg..... | Sanford |
| L. F. Coffin..... | Camden | M. H. Spring..... | Skowhegan |
| C. M. Runnels..... | Caribou | G. G. Averill..... | Springfield |
| George S. P. Brannen..... | Danforth | Joseph S. Dunham..... | South Bridgton |
| C. W. Brown..... | Dover | F. H. Boothby..... | South Livermore |
| W. H. Dow..... | Dover | A. C. Merrill..... | Solon |
| William J. Duen..... | Ellsworth | E. B. Holden..... | South Paris |
| Andrew Nealey..... | Hampden | Frank C. Worthley..... | Strong |
| P. T. Merrill..... | Lee | F. P. Pray..... | Tremont |
| J. E. Cloutier..... | Lewiston | F. H. Pratt..... | Union |
| H. E. Coolidge..... | Lisbon Falls | C. R. Dunton..... | Vinalhaven |
| Robbinson & Donnell..... | Lisbon Falls | | |

ASS'T CASUALTY COMPANIES OF OTHER STATES.

MANUFACTURERS' ACCIDENT INDEMNITY COMPANY.

| | | | |
|-------------------------|-----------------|----------------------------|----------------|
| E. W. Ayer..... | Auburn | E. M. Betts..... | Hodgdon |
| Chas. E. Garcelon..... | Auburn | Decator Getchell..... | Houlton |
| G. G. Gifford..... | Auburn | A. O. Jones..... | Houlton |
| Daniel L. Frost..... | Auburn | H. B. Hackett..... | Kingman |
| Charles A. Wilson..... | Auburn | W. M. Mayo..... | Kingman |
| George H. Bryant..... | Auburn | J. F. Brackett..... | Leeds Junction |
| Fred W. Jones..... | Auburn | Bechard & Callahan..... | Lewiston |
| Eugene L. Kidder..... | Auburn | Gaspard Dubois..... | Lewiston |
| Chas. F. Stevens..... | Augusta | Melvin Stinson..... | Lewiston |
| William Jordan..... | Bangor | Addison F. Irish..... | Lewiston |
| W. F. Curran..... | Bangor | Frank E. Libby..... | Maewahoc |
| R. G. Rollins..... | Bangor | James A. Gerry..... | Mechanic Falls |
| A. E. Chase..... | Bath | O. A. Stanley..... | Monticello |
| James T. Harper..... | Biddeford | H. E. Washburn..... | No. Paris |
| R. H. Perkins..... | Bridgewater | Arthur E. Morrison..... | Norway |
| Frank E. Davis..... | Brownville | Henry E. Maines..... | Oakland |
| Eugene Cale..... | Bryant's Pond | Charles F. Dunlap..... | Portland |
| E. E. Hosmer..... | Camden | William F. Bates..... | Portland |
| Reuel Sanford..... | Camden | H. A. Hewes..... | Portland |
| Jonathan M. Tripp..... | Camden | Osborne Fernald..... | Portland |
| Monroe Peabody..... | Canton | Frolock & Milliken..... | Portland |
| Geo. S. P. Brannon..... | Danforth | Arthur D. Hamlen..... | Portland |
| F. H. Jackson..... | Dexter | A. B. Merrill..... | Portland |
| W. H. Dow..... | Dover | E. K. Sampson..... | Portland |
| E. P. Davis..... | Eddington | E. R. Pierce..... | Portland |
| William J. Duen..... | Ellsworth | Marshall H. Davenport..... | Phillips |
| W. H. Moore..... | Ellsworth Falls | D. F. Smith..... | Presque Isle |
| Hodge & Knowlton..... | Farmington | R. B. Andrus..... | Rockland |
| Lafayette Hoxie..... | Great Works | H. G. Atwood..... | Saco |
| James Dow, Jr..... | Guilford | Calef & Smith..... | Saco |

MANUFACTURERS' ACCIDENT INDEMNITY COMPANY—*Concluded.*

| | | | |
|------------------------|-------------|--------------------------|------------|
| Fred B. Wiggins..... | Saco | Frank Smiley..... | Waterville |
| S. McClair..... | Saco | George W. Fisher..... | Waterville |
| McClair & Hill..... | Saco | Lewis C. Pollard..... | Waterville |
| O. B. Small..... | Strong | William A. Gardener..... | Waterville |
| Charles H. Nowell..... | Sanford | Henry R. Perkins..... | Waterville |
| James H. Goodall..... | Sanford | L. L. Dunham..... | West Paris |
| A. M. Starbird..... | Strong | S. W. Dunham..... | West Paris |
| Ingalls F. Evans..... | South Paris | | |

NEW ENGLAND MUTUAL ACCIDENT ASSOCIATION.

| | | | |
|---------------------------|--------------------|-----------------------------|------------------|
| E. W. Ayer..... | Auburn | Henry C. Arnold..... | Houlton |
| Kingsley & Co..... | Auburn | David F. Smith..... | Houlton |
| Arthur Rieker..... | Auburn | Fred H. Blake..... | Lagrange |
| Chas. E. Wing..... | Auburn | Brackett & Bartlett..... | Leeds Junction |
| M. F. Rieker..... | Auburn | John W. West..... | Lewiston |
| Mellen V. Dillingham..... | Auburn | Melvin Stinson..... | Lewiston |
| Fred L. Blake..... | Auburn | Charles A. Goodnow..... | Lincoln |
| F. T. Noble..... | Augusta | Fred S. Pierce..... | Mars Hill |
| Henry G. Hutchinson..... | Bangor | Roscoe G. Laing..... | Mattawamkeag |
| W. B. Bridges..... | Bangor | James F. Greenleaf..... | Mechanic Falls |
| Alfred Webb..... | Bangor | H. E. Wheeler..... | Monson |
| R. G. Rollins..... | Bangor | Chas. E. Clark..... | Montague |
| J. Fenno..... | Bangor | Jesse N. Collins..... | New Portland |
| Fredrick K. Brown..... | Bangor | S. S. Walker..... | New Portland |
| H. H. Johnson..... | Bangor | Frank H. Whittemore..... | No. Bradford |
| Henry E. Sellers..... | Bangor | George A. Sawtelle..... | Old Town |
| H. G. Atwood..... | Boston, Mass | F. E. Timberlake..... | Phillips |
| Blaine M. Ramsey..... | Blaine | J. F. Chute..... | Portland |
| S. E. Brown..... | Blaine | Charles F. Dunlap..... | Portland |
| Frank B. Dodge..... | Bradley | George P. Dewey..... | Portland |
| James A. Rich..... | Bradley | Charles S. Pettengill..... | Portland |
| J. F. Burdick..... | Brewer | Charles H. Hanson..... | Saco |
| A. N. Goodwin..... | Bridgton | Edward Chadbourne & Co..... | Saco |
| Calvin W. White..... | Burlington | Calef & Smith..... | Saco |
| B. F. Bugbee..... | Calais | Shadrack McClair..... | Saco |
| Geo. F. Towle..... | Canton | E. S. Dutton..... | Skowhegan |
| A. H. Bartlett..... | Cherryfield | M. H. Spring..... | Skowhegan |
| Fremont Whitecomb..... | Conway Ctr., N. H. | George D. Pierce..... | Skowhegan |
| W. W. Norton..... | Eastport | Wilder S. Cates..... | Solon |
| W. Duen..... | Ellsworth | A. M. Ames..... | Stockton Springs |
| Henry W. Clusley..... | East Eddington | C. W. Shaw..... | Strong |
| Frank E. Keaser..... | Fort Fairfield | Frank C. Worthley..... | Strong |
| H. W. Perry..... | Fort Fairfield | George M. Welch..... | Strong |
| F. H. Jackson..... | Foxcroft | A. T. Packard..... | Turner |
| Enoch O. Greenleaf..... | Farmington | Howard W. Battison..... | Wallaston, Mass |
| James Dow, Jr..... | Guilford | W. W. Payne..... | Weld |
| Lafayette Hoxie..... | Great Works | A. B. Smart..... | Weston |
| Hiram G. Berry..... | Greenfield | S. W. Dunham..... | West Paris |
| Ernest M. Betts..... | Hodgdon | B. E. Tracey..... | Winter Harbor |

MAINE FRATERNAL BENEFICIARY ORGANIZATIONS.

MASONS' MUTUAL RELIEF ASSOCIATION.

| | | | |
|------------------------|------------|-----------------------|-------------|
| George W. Proctor..... | Bowdoinham | William F. Trott..... | Lubec |
| Benjamin G. Murch..... | Carmel | W. A. Pratt..... | South Paris |
| Harry L. Densmore..... | Guilford | Lyman L. Jones..... | Weld |
| H. H. Emery..... | Harrison | B. F. Jewett..... | Westport |
| John C. Lord..... | Kennebunk | | |

PATRONS' MUTUAL AID SOCIETY.

| | | | |
|-----------------------|---------------|----------------------------|--------------|
| Eugene H. Libby | Auburn | Elkanah Dyer..... | New Portland |
| T. H. Jewett | Bethel | Charles A. Merrill | Saco |
| Martha E. Davis..... | Bryant's Pond | Melville P. Hunnewell..... | Scarboro' |
| James L. Martin | Danville | L. G. Tilley | Sidney |
| Charles H. Cobb | East Poland | Fannie M. Graves..... | Topsham |
| J. S. Locke | Etna | Laura E. Kent | Veazie |
| Ella M. Getchell..... | Foxcroft | Jonathan O. Keyes | Wilton |
| A. D. King | No. Monmouth | L. K. Litchfield..... | Winthrop |
| S. S. Smith..... | Norway | | |

APPENDIX.

MAINE MUTUAL FIRE INSURANCE COMPANIES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS, SHOWING
THEIR CONDITION DECEMBER 31st, 1889.

BANGOR MUTUAL FIRE INSURANCE COMPANY,

BANGOR, MAINE.

INCORPORATED IN 1858. COMMENCED BUSINESS IN 1859.

WILLIAM P. HUBBARD, *President.*

J. HERBERT BOYD, *Secretary.*

I. ASSETS.

| | |
|--|-------------|
| Cash loaned on real estate..... | \$ 1,000 00 |
| Stocks, bonds and securities, cash market value..... | 13,250 00 |
| Cash in bank..... | 1,101 51 |
| All other assets, viz: including office furniture and safe and premiums in process of collection, due from agents and others..... | 3,044 56 |
| Total assets of company, premium notes not included..... | \$18,396 07 |

(Premium notes subject to assessment, \$89,376.38.)

II. LIABILITIES.

| | |
|--|------------|
| Net amount of unpaid losses and claims..... | \$1,836 17 |
| Due for money borrowed and interest thereon..... | 2,500 00 |
| Total liabilities..... | \$4,336 17 |

III. INCOME DURING THE YEAR.

| | |
|--|-------------|
| Cash received for gross premiums..... | \$17,156 96 |
| Deduct amount paid for return premiums on cancelled policies, and for re-insurance..... | 967 28 |
| Net amount of actual cash premiums for the year..... | 16,189 68 |
| Received for interest on mortgages of real estate..... | 60 00 |
| Interest and dividends from all other sources..... | 739 07 |
| Gross cash income..... | \$16,988 75 |

IV. EXPENDITURES DURING THE YEAR.

| | |
|--|-------------|
| Net amount of losses..... | \$13,255 40 |
| Paid for brokerage and commissions..... | 2,221 52 |
| Paid for salaries and other charges of officers, clerks and all other em- ployes, excepting sums included in the last item..... | 2,800 00 |
| Paid for interest on borrowed money..... | 81 68 |
| Paid for rents..... | 160 00 |
| All other cash payments and expenditures..... | 493 81 |
| Gross cash expenditures..... | \$19,022 41 |

MAINE MUTUAL FIRE

V. GENERAL ITEMS.

| | <i>Am't of Risk.</i> | <i>Cash Prem's.</i> | <i>Deposit Notes.</i> |
|---|----------------------|---------------------|-----------------------|
| In force at beginning of year, per last return | \$3,207,514 78 | \$45,817 52 | \$91,635 04 |
| Written or renewed during the year ... | 1,175,498 14 | 16,933 05 | 33,866 10 |
| Total | <u>4,383,012 92</u> | <u>62,750 57</u> | <u>125,501 14</u> |
| Deduct those expired and marked off as terminated | 1,217,033 92 | 18,061 38 | 36,124 76 |
| Balance in force Dec. 31, 1889.... | \$3,165,979 00 | \$44,688 19 | \$89,376 38 |
| Losses, including those unpaid, reported and disputed, incurred during the year | | | \$15,091 57 |

MAINE BUSINESS.

| | |
|---|----------------|
| Risks written during the year upon property located in Maine..... | \$1,175,498 14 |
| Premiums received thereon in cash | 16,933 05 |
| Deposit notes or contingent premiums received thereon | 33,866 10 |
| Losses paid during the year upon property located in Maine..... | 13,255 40 |
| Losses incurred during the year upon property located in Maine..... | 15,091 57 |

BRUNSWICK FARMERS' MUTUAL FIRE INSURANCE COMPANY,

BRUNSWICK, MAINE.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

S. L. HOLBROOK, *President.*

THOMAS H. RILEY, *Secretary.*

I. ASSETS.

| | |
|--|----------|
| Cash on hand in office of company..... | \$ 31 33 |
| Cash in Brunswick Savings Institution..... | 132 84 |
| | \$164 17 |
| Total assets of company, premium notes not included..... | |
| (Premium notes subject to assessment, \$11,048.42.) | |

II. INCOME DURING THE YEAR.

| | |
|------------------------|---------|
| Gross cash income..... | \$64 25 |
|------------------------|---------|

III. EXPENDITURES DURING THE YEAR.

| | |
|--|---------|
| Paid for salaries and other charges of officers, clerks and all other employees..... | \$35 00 |
| All other cash payments and expenditures, viz: printing, \$1.50; postage, .20. | 1 70 |
| | \$36 70 |

IV. GENERAL ITEMS.

| | Am't of Risk. | Cash Prem's. | Deposit Notes. |
|---|---------------|--------------|----------------|
| In force December 31, 1888. | \$180,082 00 | - | \$10,808 42 |
| Written or renewed during the year | 35,500 00 | \$64 25 | 2,130 00 |
| | 215,582 00 | - | 12,938 42 |
| Total..... | | | |
| Deduct those expired and marked off as terminated | 31,500 00 | - | 1,890 00 |
| | \$184,082 00 | - | \$11,048 42 |
| Balance in force December 31, 1889.. | | | |

MAINE BUSINESS.

| | |
|---|-------------|
| Risks written during the year upon property located in Maine..... | \$35,500 00 |
| Premiums received thereon in cash..... | 64 25 |
| Deposit notes or contingent premiums received thereon..... | 2,130 00 |

CASCO MUTUAL FIRE INSURANCE COMPANY,

CASCO, MAINE.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1868.

JAMES JORDAN, *President*.S. C. SYLVESTER, *Secretary*.

I. INCOME DURING THE YEAR.

| | |
|---|---------|
| Cash income actually received from all sources, viz: policy fees..... | \$14 25 |
|---|---------|

II. EXPENDITURES DURING THE YEAR.

| | |
|--------------------------------------|----------|
| Amount actually paid for losses..... | \$520 00 |
|--------------------------------------|----------|

III. GENERAL ITEMS.

| | <i>Am't of Risks.</i> | <i>Deposit Notes.</i> |
|---|-----------------------|-----------------------|
| In force at beginning of year, per last return..... | \$77,070 00 | \$3,884 65 |
| Written or renewed during the year..... | 9,850 00 | 514 75 |
| Total..... | <u>86,920 00</u> | <u>4,399 30</u> |
| Deduct those expired and marked off as terminated and re-insured | 11,140 00 | 570 20 |
| In force December 31, 1889..... | <u>\$75,780 00</u> | <u>\$3,829 10</u> |
| Deposit notes or contingent premiums liable to assessment, received on out-standing risks | | \$3,955 90 |
| Losses, including those unpaid, reported and disputed, incurred during the year..... | | 490 00 |
| Assessments laid or ordered to be laid during the year on deposit notes or contingent premiums..... | | 520 00 |

MAINE BUSINESS.

| | |
|--|------------|
| Risks written during the year upon property located in Maine..... | \$9,850 00 |
| Deposit notes or contingent premiums received thereon..... | 514 75 |
| Losses incurred and paid during the year upon property located in Maine..... | 520 00 |

CUMBERLAND MUTUAL FIRE INSURANCE COMPANY,

CUMBERLAND CENTER, MAINE.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1849.

SEWALL WHITNEY, *President.*

D. L. BLANCHARD, *Secretary.*

I. ASSETS.

| | |
|--|----------|
| Cash on hand in office of company..... | \$ 13 65 |
| Cash in Portland Savings Bank | 383 61 |
| | \$397 26 |
| Total assets of company, premium notes not included..... | |
| (Premium notes subject to assessment, \$11,319.21.) | |

II. INCOME DURING THE YEAR.

| | |
|---|---------|
| Net amount of actual cash premiums for the year..... | \$50 23 |
| Interest and dividends from all other sources..... | 14 42 |
| Cash income actually received from all other sources, viz: policy fees... | 8 40 |
| | \$73 05 |
| Gross cash income | |

III. EXPENDITURES DURING THE YEAR.

| | |
|-------------------------------|---------|
| Gross cash expenditures | \$28 22 |
|-------------------------------|---------|

IV. GENERAL ITEMS.

| | Am't of Risk. | Cash Prem's. | Deposit Notes. |
|--|---------------|--------------|-------------------|
| In force at beginning of year, per last return, \$203,230 00 | - | - | \$11,058 96 |
| Written or renewed during the year..... | 30,515 00 | \$50 23 | 1,673 75 |
| | 233,745 00 | 50 23 | 12,732 71 |
| Total..... | | | |
| Deduct those expired and marked off as terminated..... | 26,325 00 | - | 1,413 50 |
| | 207,420 00 | 50 23 | 11,319 21 |
| In force at the end of the year. | 24,500 00 | - | 1,354 00 |
| Deduct amount re-insured..... | | | |
| | \$182,920 00 | \$50 23 | \$9,965 21 |
| Balance in force December 31, 1889..... | | | |

MAINE BUSINESS.

| | |
|--|-------------|
| Risks written during the year upon property located in Maine | \$30,515 00 |
| Premiums received thereon in cash | 50 23 |
| Deposit notes or contingent premiums received thereon..... | 1,673 75 |

DANVILLE MUTUAL FIRE INSURANCE COMPANY,
AUBURN, MAINE.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

EBENEZER JORDAN, *President.*

WILLIAM PLUMMER, *Secretary.*

I. ASSETS.

| | |
|--|------------|
| Cash on hand in office of company | \$ 135 24 |
| Cash in Auburn and Mechanics' Savings banks..... | 1,359 95 |
| All other assets, viz: safe | 62 50 |
| | \$1,557 69 |
| (Premium notes subject to assessment, \$8,906.94.) | |

II. INCOME DURING THE YEAR.

| | |
|--|----------|
| Net amount of actual cash premiums for the year..... | \$146 05 |
| Interest and dividends from all other sources | 54 32 |
| | \$200 37 |

III. EXPENDITURES DURING THE YEAR.

| | |
|------------------------------|---------|
| Gross cash expenditures..... | \$34 83 |
|------------------------------|---------|

IV. GENERAL ITEMS.

| | Am't of Risk. | Cash Prem's. | Deposit Notes. |
|---|---------------|--------------|-------------------|
| In force at beginning of year, per last re- turn..... | \$145,976 00 | \$422 28 | \$8,023 23 |
| Written or renewed during the year | 49,878 00 | 146 05 | 2,921 73 |
| Total..... | 195,854 00 | 568 33 | 10,944 96 |
| Deduct those expired and marked off as terminated..... | 33,943 00 | 100 26 | 2,038 02 |
| Balance in force December 31, 1889.. | \$161,911 00 | \$468 07 | \$8,906 94 |

MAINE BUSINESS.

| | |
|-------------------------------------|-------------|
| Risks written during the year..... | \$49,878 00 |
| Cash received thereon. | 146 05 |
| Deposit notes received thereon..... | 2,921 73 |

DRESDEN MUTUAL FIRE INSURANCE COMPANY,

DRESDEN, MAINE.

INCORPORATED IN 1888. COMMENCED BUSINESS IN 1888.

ANDREW J. REED, *President.*ORRIN McFADDEN, *Secretary.*

I. ASSETS.

| | |
|---|----------|
| Cash in Gardiner Savings Institution | \$200 85 |
| All other assets, viz: cash in treasurer's hands | 14 21 |
| Total assets of company, premium notes not included | \$215 06 |
| (Premium notes subject to assessment, \$3,828.07) | |

II. INCOME DURING THE YEAR.

| | |
|---|----------|
| Net amount of actual cash premiums for the year..... | \$100 60 |
| Cash income actually received from all other sources, viz: policy fees .. | 19 50 |
| Gross cash income | \$120 10 |

III. EXPENDITURES DURING THE YEAR.

| | |
|--------------------------------------|---------|
| Salaries of officers and clerks..... | \$19 50 |
|--------------------------------------|---------|

IV. GENERAL ITEMS.

| | <i>Am't of Risk.</i> | <i>Cash Prem's.</i> | <i>Deposit Notes.</i> |
|--|----------------------|---------------------|-----------------------|
| In force at beginning of year, per last return.. | \$59,460 00 | \$154 73 | \$2,319 67 |
| Written or renewed during the year..... | 39,425 00 | 100 60 | 1,508 40 |
| Balance in force December 31, 1889..... | \$98,885 00 | \$255 33 | \$3,828 07 |

MAINE BUSINESS.

| | |
|---|-------------|
| Risks written during the year upon property located in Maine .. | \$39,425 00 |
| Premiums received thereon in cash..... | 100 60 |
| Deposit notes or contingent premiums received thereon..... | 1,508 40 |

ELIOT AND KITTEERY MUTUAL FIRE INSURANCE COMPANY,

ELIOT, MAINE.

INCORPORATED IN 1844. COMMENCED BUSINESS IN 1844.

WARRINGTON PAUL, *President.* MOSES E. GOODWIN, *Secretary.*

I. ASSETS.

| | |
|---|------------|
| Assessments on premium notes unpaid, whole amount due, \$1,565, estimated to be worth | \$1,525 00 |
| Cash on hand in office of company | 150 00 |
| | \$1,675 00 |
| Total assets of company, premium notes not included..... | |
| (Premium notes subject to assessment, \$58,545.70.) | |

II. LIABILITIES.

| | |
|---|------------|
| Losses adjusted and not paid | \$ 22 00 |
| Due for money borrowed and interest thereon | 1,100 00 |
| | \$1,122 00 |
| Total liabilities..... | |

III. INCOME DURING THE YEAR.

| | |
|--|------------|
| Received for assessments on deposit notes or contingent premiums, without deduction for commission or expenses | \$2,451 64 |
| Cash income actually received from all other sources..... | 433 95 |
| | \$2,885 59 |
| Gross cash income..... | |

IV. EXPENDITURES DURING THE YEAR.

| | |
|---|------------|
| Net amount of losses..... | \$574 23 |
| Paid for salaries and other charges of officers, clerks and all other employes..... | 234 79 |
| Paid for interest on borrowed money..... | 198 90 |
| All other cash payments and expenditures, viz: paid notes | 2,100 00 |
| | \$3,107 92 |
| Gross cash expenditures..... | |

V. GENERAL ITEMS.

| | <i>Am't of Risk.</i> | <i>Deposit Notes.</i> |
|--|----------------------|-----------------------|
| In force at beginning of year, per last return | \$1,005,822 00 | \$60,349 00 |
| Written or renewed during the year | 113,570 00 | 6,814 20 |
| | 1,119,392 00 | 67,163 20 |
| Total..... | 1,119,392 00 | 67,163 20 |
| Deduct those expired and marked off as terminated..... | 143,625 00 | 8,617 50 |
| | \$975,767 00 | \$58,545 70 |
| Balance in force December 31, 1889..... | | |

BUSINESS ALL IN MAINE.

FALMOUTH MUTUAL FIRE INSURANCE COMPANY,

FALMOUTH, (WEST P. O.) MAINE.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

BENJAMIN F. HALL, *President.*WILLIAM P. NEWMAN, *Secretary.*

I. ASSETS.

| | |
|--|----------|
| Cash on hand in office of company..... | \$571 14 |
| Cash in Maine Savings Bank..... | 50 00 |
| Total assets of company, premium notes not included..... | \$621 14 |
| (Premium notes subject to assessment, \$26,821.80.) | |

II. INCOME DURING THE YEAR.

| | |
|---|----------|
| Cash received for gross premiums..... | \$135 92 |
| Cash income actually received from all other sources..... | 22 00 |
| Gross cash income..... | \$157 92 |

III. EXPENDITURES DURING THE YEAR.

| | |
|--------------------------------------|---------|
| Salaries of officers and clerks..... | \$31 48 |
|--------------------------------------|---------|

IV. GENERAL ITEMS.

| | <i>Am't of Risk.</i> | <i>Cash Prem's.</i> | <i>Deposit Notes.</i> |
|--|----------------------|---------------------|-----------------------|
| In force at beginning of year, per last return, \$256,198 00 | \$256,198 00 | \$761 40 | \$25,619 80 |
| Written or renewed during the year..... | 45,310 00 | 157 92 | 4,531 00 |
| Total..... | 301,508 00 | 919 32 | 30,150 80 |
| Deduct those expired and marked off as terminated..... | 33,290 00 | 114 87 | 3,329 00 |
| Balance in force December 31, 1889..... | \$268,218 00 | \$804 45 | \$26,821 80 |

BUSINESS ALL IN MAINE.

FAYETTE MUTUAL FIRE INSURANCE COMPANY,

FAYETTE, (CORNER P. O.,) MAINE.

INCORPORATED IN 1858. COMMENCED BUSINESS IN 1859.

PELEG F. PIKE, *President.*ANDREW STURTEVANT, *Secretary.*

I. ASSETS.

| | |
|---|----------|
| Cash on hand in office of company | \$ 36 47 |
| All other assets, viz: note against town of Fayette | 122 00 |
| | <hr/> |
| Total assets of company, premium notes not included..... | \$148 47 |
| (Premium notes subject to assessment, \$2,567.82.) | |

II. INCOME DURING THE YEAR.

| | |
|--|----------|
| Net amount of actual cash premiums for the year..... | \$322 57 |
| Interest and dividends from all other sources | 4 88 |
| Cash income actually received from all other sources, viz: policy fees.... | 5 00 |
| | <hr/> |
| Gross cash income | \$332 45 |

III. EXPENDITURES DURING THE YEAR.

| | |
|---|-------|
| All other cash payments and expenditures, viz: incidentals..... | \$ 26 |
|---|-------|

IV. GENERAL ITEMS.

| | |
|--|----------------------|
| | <i>A'mt of Risk.</i> |
| In force at beginning of year, per last return..... | \$67,958 00 |
| Written or renewed during the year..... | 7,103 00 |
| | <hr/> |
| Total..... | 75,061 00 |
| Deduct those expired and marked off as terminated..... | 3,155 00 |
| | <hr/> |
| In force at end of the year | 71,906 00 |
| Deduct amount re-insured..... | 6,273 00 |
| | <hr/> |
| Balance in force December 31, 1889..... | \$65,633 00 |

BUSINESS ALL IN MAINE.

FRYEBURG MUTUAL FIRE INSURANCE COMPANY,

FRYEBURG (CENTER P. O.) MAINE.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

WILLIAM G. WALKER, *President.*THOS. S. McINTIRE, *Secretary.*

I. ASSETS.

| | |
|--|-----------------|
| Assessments on premium notes unpaid, whole amount due \$81.98, estimated to be worth | \$75 00 |
| Premiums in process of collection | 65 00 |
| Total assets of company, premium notes not included. | \$140 00 |
| (Premium notes subject to assessment, \$10,636.48.) | |

II. INCOME DURING THE YEAR.

| | |
|------------------------------------|----------|
| Assessments on deposit notes | \$570 00 |
|------------------------------------|----------|

III. EXPENDITURES DURING THE YEAR.

| | |
|--|-----------------|
| Net amount of losses | \$570 00 |
| Paid for salaries and other charges of officers, clerks, and all other employees | 57 00 |
| Gross cash expenditures | \$627 00 |

IV. GENERAL ITEMS.

| | <i>Am't of Risk.</i> | <i>Deposit Notes.</i> |
|---|----------------------|-----------------------|
| In force at beginning of year, per last return | \$276,340 00 | \$10,930 60 |
| Written or renewed during the year | 32,500 00 | 1,288 38 |
| Total | 308,840 00 | 12,218 98 |
| Deduct those expired and marked off as terminated | 40,975 00 | 1,582 50 |
| In force at the end of the year | \$267,865 00 | \$10,636 48 |
| Losses (including those unpaid, reported and disputed) incurred during the year | | \$570 00 |
| Assessments laid, or ordered to be laid, during the year on deposits notes or contingent premiums | | 636 08 |

MAINE BUSINESS.

| | |
|--|-------------|
| Risks written during the year upon property located in Maine | \$24,225 00 |
| Deposits notes or contingent premiums received thereon | 1,202 75 |
| Losses incurred and paid during the year upon property located in Maine, | 570 00 |

GORHAM FARMERS' MUTUAL FIRE INSURANCE COMPANY,

GORHAM, (SEBAGO LAKE P. O.) MAINE.

INCORPORATED IN 1861. COMMENCED BUSINESS IN 1861.

ORVILLE S. SANBORN, *President.* ALSTON V. WHITNEY, *Secretary.*

I. ASSETS.

| | |
|---|----------|
| Assessments on premium notes unpaid, whole amount due \$79.87, estimated to be worth..... | \$78 24 |
| Cash on hand in office of treasurer..... | 48 91 |
| | \$127 15 |
| (Premium notes subject to assessment, \$32,418.10.) | |

II. LIABILITIES.

| | |
|--|---------|
| Collecting, assessing, stationery, postage, etc..... | \$40 85 |
|--|---------|

III. INCOME DURING THE YEAR.

| | |
|---|---------|
| Interest and dividends from all other sources..... | \$ 8 00 |
| Cash income actually received from all other sources..... | 59 00 |
| | \$67 00 |

IV. EXPENDITURES DURING THE YEAR.

| | |
|--|----------|
| Net amount of losses..... | \$560 00 |
| Paid for salaries and other charges of officers, clerks, and all other employes..... | 97 85 |
| All other cash payments and expenditures, viz: printing..... | 2 75 |
| | \$659 60 |

V. GENERAL ITEMS.

| | <i>Am't of Risk.</i> | <i>Deposit Notes.</i> |
|---|----------------------|-----------------------|
| In force at beginning of year, per last return..... | \$343,295 | \$34,329 50 |
| Written or renewed during the year..... | 55,595 | 5,559 50 |
| Total..... | 398,890 | 39,889 00 |
| Deduct those expired and marked off as terminated..... | 46,875 | 4,687 50 |
| | \$352,015 | \$35,201 50 |
| Balance in force December 31, 1889..... | | |
| Losses, including those unpaid, reported and disputed, incurred during the year..... | | \$500 00 |
| Assessments laid, or ordered to be laid, during the year on deposit notes or contingent premiums..... | | 431 55 |

MAINE BUSINESS.

| | |
|---|-------------|
| Risks written during the year upon property located in Maine..... | \$55,595 00 |
| Deposit notes or contingent premiums received thereon..... | 5,559 50 |
| Losses incurred and paid during the year upon property located in Maine | 560 00 |

HARPSWELL MUTUAL FIRE INSURANCE COMPANY,

HARPSWELL, (NORTH P. O.,) MAINE.

INCORPORATED IN 1855. COMMENCED BUSINESS IN 1855.

ISAAC MERRIMAN, *President.*

CLEMENT S. DUNNING, *Secretary.*

I. ASSETS.

| | |
|---|----------|
| Premiums in process of collection..... | \$ 6 82 |
| Cash on hand in office of company | 53 35 |
| Cash in Topsham and Brunswick Savings Bank..... | 202 98 |
| | \$263 15 |
| (Premium notes subject to assessment, \$11,381 60.) | |

II. INCOME DURING THE YEAR.

| | |
|---|---------|
| Cash received for gross premiums..... | \$53 35 |
| Deduct amount paid for return premiums on cancelled policies, and for re-insurance..... | 1 00 |
| | 52 35 |
| Net amount of actual cash premiums for the year..... | 52 35 |
| Cash income actually received from all other sources, viz: policy fees ... | 7 75 |
| | \$60 10 |

III. EXPENDITURES DURING THE YEAR.

| | |
|--|---------|
| Paid for brokerage and commissions..... | \$ 7 75 |
| Paid for salaries and other charges of officers, clerks and all other employes, excepting sums included in the last items..... | 24 51 |
| All other cash payments and expenditures..... | 3 00 |
| | \$35 26 |

IV. GENERAL ITEMS.

| | <i>Am't of Risk</i> | <i>Cash Prem's.</i> | <i>Deposit Notes.</i> |
|---|---------------------|---------------------|-----------------------|
| Written or renewed during the year..... | \$ 27,025 00 | \$52 35 | \$ 1,623 50 |
| In force at the end of the year..... | 184,520 32 | 25 33 | 11,421 60 |

MAINE BUSINESS.

| | |
|---|-------------|
| Risks written during the year upon property located in Maine..... | \$27,025 00 |
| Premiums received thereon in cash | 52 35 |
| Deposit notes or contingent premiums received thereon..... | 1,623 50 |

HARRISON MUTUAL FIRE INSURANCE COMPANY,
HARRISON AND OTISFIELD, (BOLSTER'S MILLS P. O.,) MAINE.

INCORPORATED MARCH 5, 1859.

JOSHUA HOWARD, *President.*

S. LOTON WESTON, *Secretary.*

I. ASSETS.

| | |
|--|------------|
| All other cash loans | \$586 00 |
| Cash on hand in office of company | 458 86 |
| | <hr/> |
| Total assets of company, premium notes not included..... | \$1,044 86 |
| (Premium notes subject to assessment, \$11,357.10.) | |

II. LIABILITIES.

| | |
|---|---------|
| Due secretary, making and recording 47 policies | \$14 10 |
| Due agent on 47 applications | 14 10 |
| | <hr/> |
| Total liabilities..... | \$28 20 |

III. INCOME DURING THE YEAR.

| | |
|---|----------|
| Net amount of actual cash premiums for the year..... | \$136 56 |
| Interest and dividends from all other sources | 27 20 |
| Cash income actually received from all other sources, viz: policy fees... | 16 50 |
| | <hr/> |
| Gross cash income | \$180 26 |

IV. EXPENDITURES DURING THE YEAR.

| | |
|--|---------|
| Salaries and other charges of officers and clerks..... | \$33 00 |
|--|---------|

V. GENERAL ITEMS.

| | <i>A'mt of Risk.</i> | <i>Deposit Notes.</i> |
|---|----------------------|-----------------------|
| In force at beginning of year, per last return..... | \$209,185 00 | \$10,768 15 |
| Written or renewed during the year | 33,325 00 | 1,698 55 |
| | <hr/> | <hr/> |
| Total..... | 242,510 00 | 12,466 70 |
| Deduct those expired and marked off as terminated..... | 21,540 00 | 1,109 50 |
| | <hr/> | <hr/> |
| In force at end of the year..... | \$220,970 00 | \$11,357 10 |
| Deposit notes or contingent premiums liable to assessment, received on outstanding risks | | \$1,731 05 |

MAINE BUSINESS.

| | |
|---|-------------|
| Risks written during the year upon property located in Maine..... | \$33,325 00 |
| Premiums received thereon in cash | 136 56 |
| Deposit notes or contingent premiums received thereon..... | 1,698 55 |

JAY MUTUAL FIRE INSURANCE COMPANY,

JAY, MAINE.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

O. G. KYES, *President.*J. H. MERRITT, *Secretary.*

I. ASSETS.

| | |
|---|----------|
| Total assets of the company, premium notes not included | \$349 02 |
| (Premium notes subject to assessment, \$10,299.56.) | |

II. INCOME DURING THE YEAR.

| | |
|--------------------|---------|
| Cash premiums..... | \$66 44 |
|--------------------|---------|

III. EXPENDITURES DURING THE YEAR.

| | |
|--|----------------|
| Amount actually paid for losses..... | \$ 6 00 |
| Paid for salaries and other charges of officers, clerks and all other employees..... | 28 75 |
| Gross cash expenditures..... | <u>\$34 75</u> |

IV. GENERAL ITEMS.

| | |
|---|----------------------|
| | <i>Am't of Risk.</i> |
| In force at beginning of year, per last return..... | \$133,041 00 |
| Written or renewed during the year..... | 20,950 00 |
| Total | <u>\$153,991 00</u> |

BUSINESS ALL IN MAINE.

LITCHFIELD MUTUAL FIRE INSURANCE COMPANY,

LITCHFIELD, (CORNER P. O.) MAINE.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1874.

THOMAS HOLMES, *President.*

J. W. STARBIRD, *Secretary.*

I. ASSETS.

| | |
|---|---------|
| Total assets of company, premium notes not included | \$25 00 |
| (Premium notes subject to assessment, \$11,328.75.) | |

II. INCOME DURING THE YEAR.

| | |
|---|---------|
| Net amount of actual cash premiums for the year..... | \$9 47 |
| Cash income actually received from all other sources, viz: policy fees... | 78 64 |
| | _____ |
| Gross cash income..... | \$88 11 |

III. EXPENDITURES DURING THE YEAR.

| | |
|--|---------|
| Paid for salaries and other charges of officers, clerks, and all other employes..... | \$36 00 |
| All other cash payments and expenditures..... | 12 00 |
| | _____ |
| Gross cash expenditures..... | \$48 00 |

IV. GENERAL ITEMS.

| | Am't of Risk. | Cash Prem's. | Deposit Notes. |
|--|---------------|--------------|-------------------|
| In force at beginning of year, per last return, \$167,130 00 | | \$78 64 | \$11,328 75 |
| Written or renewed during the year. 39,730 00 | | | |
| | | _____ | _____ |
| Balance in force December 31, 1889 | \$206,860 00 | \$78 64 | \$11,328 75 |

MAINE BUSINESS.

| | |
|---|-------------|
| Risks written during the year upon property located in Maine..... | \$39,730 00 |
| Premiums received thereon in cash..... | 9 47 |

LOVELL MUTUAL FIRE INSURANCE COMPANY,

LOVELL, (CENTER P. O.) MAINE.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1866.

ABEL HEALD, *President.*J. F. STEARNS, *Secretary.*

I. ASSETS.

| | |
|--|----------|
| Cash on hand in office of company | \$125 00 |
| All other assets, viz: safe..... | 50 00 |
| Total assets of company, premium notes not included..... | \$175 00 |
| (Premium notes subject to assessment, \$3,637.95.) | |

II. INCOME DURING THE YEAR.

| | |
|---|---------|
| Net amount of actual cash premiums for the year | \$20 15 |
| Cash income actually received from all other sources, viz: policy fees... | 4 00 |
| Gross cash income | \$24 15 |

III. EXPENDITURES DURING THE YEAR.

| | |
|--|---------|
| Paid for salaries and other charges of officers, clerks and all other employees..... | \$17 40 |
| All other cash payments and expenditures, viz: safe..... | 45 00 |
| Gross cash expenditures..... | \$62 40 |

IV. GENERAL ITEMS.

| | <i>Am't of Risk.</i> | <i>Cash Prem's.</i> | <i>Deposit Notes.</i> |
|---|----------------------|---------------------|-----------------------|
| In force at beginning of year, per last return | \$57,827 00 | \$69 40 | \$3,470 03 |
| Written or renewed during the year..... | 16,737 00 | 20 15 | 1,007 50 |
| Total..... | 74,564 00 | 89 55 | 4,477 53 |
| Deduct those expired and marked off as terminated..... | 13,912 00 | 16 79 | 839 58 |
| Balance in force December 31, 1889, | \$60,652 00 | \$72 76 | \$3,637 95 |
| Losses, including those unpaid, reported and disputed, incurred during the year | | | \$650 00 |
| Assessments laid or ordered to be laid during the year on deposit notes or contingent premiums..... | | | 575 00 |

BUSINESS ALL IN MAINE.

NORTH YARMOUTH MUTUAL FIRE INSURANCE COMPANY,

NORTH YARMOUTH, MAINE.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

JOHN W. GOOKIN, *President.*

WM. B. SKILLEN, *Secretary.*

I. ASSETS.

| | |
|---|---------|
| Cash on hand in office of company | \$29 88 |
| (Premium notes subject to assessment, \$17,540.80.) | |

II. INCOME DURING THE YEAR.

| | |
|---------------------|---------|
| Cash premiums | \$67 02 |
|---------------------|---------|

III. EXPENDITURES DURING THE YEAR.

| | |
|--|---------|
| Net amount of losses | \$20 00 |
| Paid for salaries and other charges of officers, clerks, and all other employees | 49 54 |
| Gross cash expenditures | \$69 54 |

IV. GENERAL ITEMS

| | Am't of Risk. | Cash Prem's. | Deposit Notes. |
|--|---------------|--------------|----------------|
| In force at beginning of year, per last return | \$322,149 75 | \$32 40 | \$16,942 25 |
| Written or renewed during the year | 65,331 00 | 67 02 | 3,351 55 |
| Total | 387,480 75 | 99 42 | 20,293 80 |
| Deduct those expired and marked off as terminated | 49,290 00 | - | 2,753 00 |
| In force at the end of the year | 338,190 75 | 99 42 | 17,540 80 |
| Deduct amount re-insured | - | 69 54 | |
| Balance in force December 31, 1889, \$338,190 75 | | \$29 88 | \$17,540 80 |
| Deposit notes or contingent premiums liable to assessment, received on outstanding risks | | | \$3,351 55 |
| Losses, including those unpaid, reported and disputed, incurred during the year | | | 20 00 |

MAINE BUSINESS.

| | |
|---|-------------|
| Risks written during the year upon property located in Maine | \$65,331 00 |
| Premiums received thereon in cash | 67 02 |
| Deposit notes or contingent premiums received thereon | 3,351 55 |
| Losses incurred and paid during the year upon property located in Maine | 20 00 |

OXFORD COUNTY PATRONS OF HUSBANDRY
MUTUAL FIRE INSURANCE COMPANY,

PARIS, (SOUTH P. O.) MAINE.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

GEORGE F. HAMMOND, *President.*

C. H. GEORGE, *Secretary.*

I. ASSETS.

| | |
|--|------------|
| Assessments on premium notes unpaid, whole amount due, \$381; estimated to be worth..... | \$350 00 |
| Cash on hand in office of company..... | 525 00 |
| Cash in South Paris Savings Bank..... | 163 89 |
| Total assets of company, premium notes not included..... | \$1,038 89 |
| (Premium notes subject to assessment, \$56,084.00.) | |

II. LIABILITIES.

| | |
|--------------------------------------|----------|
| Losses adjusted and unpaid..... | \$500 00 |
| Losses in process of adjustment..... | 77 00 |
| Total liabilities..... | \$577 00 |

III. INCOME DURING THE YEAR.

| | |
|---|------------|
| Net amount of actual cash premiums for the year..... | \$778 47 |
| Received for assessments on deposit notes or contingent premiums, without deduction for commission or expenses..... | 6,315 90 |
| Gross cash income..... | \$7,094 37 |

IV. EXPENDITURES DURING THE YEAR.

| | |
|---|------------|
| Net amount of losses..... | \$6,250 00 |
| Paid for salaries and other charges of officers, clerks and all other employes..... | 124 72 |
| All other cash payments and expenditures, viz: postage, stationery, etc., | 124 47 |
| Gross cash expenditures..... | \$6,499 19 |

V. GENERAL ITEMS.

| | <i>Am't of Risk.</i> | <i>Cash Prem's.</i> | <i>Deposit Notes.</i> |
|--|----------------------|---------------------|-----------------------|
| In force at beginning of year, per last return..... | \$966,539 00 | \$2,416 34 | \$4,832 69 |
| Written or renewed during the year..... | 311,390 00 | 778 47 | 1,556 95 |
| Total..... | 1,277,929 00 | \$3,194 81 | \$6,389 64 |
| Deduct those expired and marked off as terminated..... | 156,231 00 | | |
| Balance in force December 31, 1889, \$1,121,698 00 | | \$3,194 81 | \$6,389 64 |

MAINE MUTUAL FIRE

| | |
|--|------------|
| Deposit notes or contingent premiums liable to assessment, received on outstanding risks..... | \$6,389 64 |
| Losses, including those unpaid, reported and disputed, incurred during the year..... | 6,827 00 |
| Assessments laid, or ordered to be laid, during the year on deposit notes or contingent premiums..... | 6,315 91 |

MAINE BUSINESS.

| | |
|---|--------------|
| Risks written during the year upon property located in Maine..... | \$311,390 00 |
| Premiums received thereon in cash..... | 778 47 |
| Deposit notes or contingent premiums received thereon..... | 1,556 95 |
| Losses paid during the year upon property located in Maine..... | 6,250 00 |
| Losses incurred during the year upon property located in Maine..... | 6,827 00 |

PATRONS' ANDROSCOGGIN MUTUAL FIRE
INSURANCE COMPANY,

AUBURN, MAINE.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1887.

RUFUS PRINCE, *President.*

F. A. ALLEN, *Secretary.*

I. ASSETS.

| | |
|--|----------|
| Assessments on premium notes unpaid..... | \$135 88 |
| Cash on hand in office of company..... | 62 26 |
| Cash in First National Bank, Lewiston..... | 728 31 |
| Total assets of company, premium notes not included..... | \$926 45 |
| (Premium notes subject to assessment, \$78,833.00.) | |

II. LIABILITIES.

| | |
|-----------------------------------|---------|
| Losses adjusted and not paid..... | \$28 35 |
|-----------------------------------|---------|

III. INCOME DURING THE YEAR.

| | |
|---|------------|
| Cash received for gross premiums, without deduction for brokerage, commissions, return premiums, re-insurance or otherwise..... | \$761 11 |
| Deduct amount paid for return premiums on cancelled policies, and for re-insurance..... | 22 51 |
| Net amount of actual cash premiums for the year..... | 738 60 |
| Received for assessments on deposit notes or contingent premiums, without deduction for commission or expenses..... | 4,468 67 |
| Gross cash income..... | \$5,207 27 |

IV. EXPENDITURES DURING THE YEAR.

| | |
|---|------------|
| Net amount of losses paid..... | \$5,110 00 |
| Paid for salaries and other charges of officers, clerks, and all other employes..... | 370 70 |
| All other cash payments and expenditure, viz: books, printing, postage, and other office expenses, including amount paid for cancelled policies,..... | 132 57 |
| Gross cash expenditures..... | \$5,613 27 |

V. GENERAL ITEMS.

| | <i>Am't of Risk.</i> |
|--|-----------------------|
| In force at beginning of year, per last return..... | \$1,583,183 00 |
| Written or renewed during the year..... | 507,400 00 |
| Total..... | <u>2,090,583 00</u> |
| Deduct these expired and marked off as terminated..... | 257,628 00 |
| In force at the end of the year, 1889..... | <u>\$1,832,955 00</u> |
| Deposit notes or contingent premiums liable to assessment, received on outstanding risks..... | \$78,833 00 |
| Assessments laid, or ordered to be laid, during the year on deposit notes or contingent premiums..... | 4,468 67 |

MAINE BUSINESS.

| | |
|---|--------------|
| Risks written during the year upon property located in Maine..... | \$507,400 00 |
| Premiums received thereon in cash | 761 11 |
| Deposit notes or contingent premiums received thereon..... | 25,370 00 |
| Losses paid during the year upon property located in Maine..... | 5,110 00 |
| Losses incurred during the year upon property located in Maine..... | 4,323 00 |

SACO MUTUAL FIRE INSURANCE COMPANY,

SACO, MAINE.

INCORPORATED IN 1827. COMMENCED BUSINESS IN 1827.

HENRY J. RICE, *President.*M. H. KELLY, *Secretary.*

I. ASSETS.

| | |
|--|-------------|
| Stocks, bonds and securities, cash market value | \$58,400 00 |
| Cash on hand in office of company | 515 65 |
| | <hr/> |
| Total assets of company, premium notes not included..... | \$58,915 65 |
| (Premium notes subject to assessment, \$5,289.65.) | |

II. INCOME DURING THE YEAR.

| | |
|--|------------|
| Cash received for gross premiums..... | \$1,189 21 |
| Deduct amount paid for return premiums on cancelled policies | 45 55 |
| | <hr/> |
| Net amount of actual cash premiums for the year | 1,143 66 |
| Interest and dividends from all other sources | 6,650 91 |
| Cash income actually received from all other sources..... | 45 55 |
| | <hr/> |
| Gross cash income | \$7,840 12 |

III. EXPENDITURES DURING THE YEAR.

| | |
|---|-------------|
| Amount actually paid for losses..... | \$1,825 00 |
| Paid for salaries and other charges of officers, clerks, and all other employees..... | 561 00 |
| Paid for local taxes..... | 57 00 |
| Paid for rents..... | 50 00 |
| All other cash payments and expenditures, viz: dividends, return premiums and office expenses (stationery, etc.)..... | 9,825 13 |
| | <hr/> |
| Gross cash expenditures..... | \$12,318 13 |

IV. GENERAL ITEMS.

| | |
|---|----------------------|
| | <i>Am't of Risk.</i> |
| In force at beginning of year, per last return..... | \$480,295 00 |
| Written or renewed during the year..... | 120,800 00 |
| | <hr/> |
| Total..... | 601,095 00 |
| Deduct those expired and marked off as terminated | 117,300 00 |
| | <hr/> |
| Balance in force December 31, 1889..... | \$483,795 00 |
| Deposit notes or contingent premiums liable to assessment, received on outstanding risks..... | \$5,289 65 |

BUSINESS ALL IN MAINE.

UNION FARMERS' MUTUAL FIRE INSURANCE
COMPANY,

UNION, MAINE.

INCORPORATED IN 1856. COMMENCED BUSINESS IN 1857.

SILAS HAWES, *President*.

O. N. BUTLER, *Secretary*.

I. ASSETS.

| | |
|--|----------|
| Total assets of company, premium notes not included..... | \$651 01 |
| (Premium notes subject to assessment, \$8,264.40.) | |

II. INCOME DURING THE YEAR.

| | |
|--|----------|
| Net amount of actual cash premiums for the year..... | \$123 30 |
| Interest and dividends from all other sources..... | 25 00 |
| Cash income actually received from all other sources, viz: policy fees.. | 48 00 |
| | \$196 30 |
| Gross cash income..... | \$196 30 |

III. EXPENDITURES DURING THE YEAR.

| | |
|-----------------------------|---------|
| Gross cash expenditures.... | \$29 55 |
|-----------------------------|---------|

IV. GENERAL ITEMS.

| | <i>Am't of Risk.</i> |
|--|----------------------|
| In force at beginning of year, per last return..... | \$87,300 00 |
| Written or renewed during the year..... | 41,100 00 |
| | 128,400 00 |
| Total | 128,400 00 |
| Deduct those expired and marked off as terminated..... | 43,200 00 |
| | \$85,200 00 |
| Balance in force December 31, 1889..... | \$85,200 00 |

WARREN FARMERS' MUTUAL FIRE INSURANCE COMPANY,

WARREN, MAINE.

INCORPORATED IN 1871. COMMENCED BUSINESS IN 1871.

SAMUEL THOMAS, *President.*

I. P. STARRETT, *Secretary.*

I. ASSETS.

| | |
|--|----------|
| Premiums and policy fees in process of collection..... | \$21 50 |
| Cash on hand in office of company..... | 162 75 |
| Cash in Augusta Savings Bank..... | 536 69 |
| | \$720 94 |
| Total assets of company, premium notes not included..... | |
| (Premium notes subject to assessment, \$6,025.18.) | |

II. LIABILITIES.

| | |
|------------------------|--------|
| Total liabilities..... | \$8 00 |
|------------------------|--------|

III. INCOME DURING THE YEAR.

| | |
|--|----------|
| Cash received for gross premiums and policies, without deduction for brokerage, commissions, return premiums, re-insurance, or otherwise, | \$145 24 |
| Deduct amount paid for return premiums on cancelled policies | 4 29 |
| | \$140 95 |
| Net amount of actual cash premiums for the year..... | |

IV. EXPENDITURES DURING THE YEAR.

| | |
|--|---------|
| Net amount of losses | \$7 00 |
| Paid for salaries and other charges of officers, clerks and all other em- ployes..... | 50 25 |
| | \$57 25 |
| Gross cash expenditures..... | |

V. GENERAL ITEMS.

| | <i>Am't of Risk.</i> | <i>Deposit Notes.</i> |
|--|----------------------|---------------------------|
| In force at beginning of year, per last return..... | \$167,797 00 | \$6,099 68 |
| Written or renewed during the year..... | 32,725 00 | 1,211 25 |
| | 200,522 00 | 7,310 93 |
| Total..... | 200,522 00 | 7,310 93 |
| Deduct those expired and terminated..... | 35,100 00 | 1,285 75 |
| | \$165,422 00 | \$6,025 18 |
| Balance in force December 31, 1889 | | |
| Deposit notes or contingent premiums liable to assessment, received on outstanding risks..... | | \$1,211 25 |
| Losses, including those unpaid, reported and disputed, incurred during the year..... | | 8 00 |

BUSINESS ALL IN MAINE.

WEBSTER MUTUAL FIRE INSURANCE COMPANY,
WEBSTER, MAINE.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1884.

KINGSBURY DONNELL, *President.*

J. W. MAXWELL, *Secretary.*

I. ASSETS.

(Premium notes subject to assessment, \$2,453.50.)

II. INCOME DURING THE YEAR.

| | |
|---|--------|
| Net amount of actual cash premiums for the year | \$5 42 |
| Cash income actually received from all other sources..... | 3 50 |
| | \$8 92 |
| Gross cash income | \$8 92 |

III. EXPENDITURES DURING THE YEAR.

| | |
|------------------------------|--------|
| Gross cash expenditures..... | \$3 50 |
|------------------------------|--------|

IV. GENERAL ITEMS.

| | <i>Am't of Risk.</i> | <i>Cash Prem's.</i> | <i>Deposit Notes.</i> |
|---|----------------------|---------------------|-----------------------|
| In force at beginning of year, per last return | \$44,455 00 | | |
| Written or renewed during the year..... | 5,420 00 | \$8 92 | \$271 00 |
| Total..... | 49,875 00 | | |
| Deduct those expired and marked off as terminated..... | 2,805 00 | | |
| Balance in force December 31, 1889.. | \$47,070 00 | | |
| Deposit notes or contingent premiums liable to assessment, received on outstanding risks..... | | | \$2,453 50 |

WEST BANGOR AND HERMON MUTUAL FIRE
INSURANCE COMPANY,

HERMON, MAINE.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

ALBERT HALL, *President.*

THURSTON HUNT, *Secretary.*

I. ASSETS.

| | |
|--|---------|
| Cash on hand in office of company. | \$26 12 |
| Cash in Penobscot Savings Bank..... | 55 00 |
| | ----- |
| Total assets of company, premium notes not included..... | \$81 12 |
| (Premium notes subject to assessment, \$834.75.) | |

II. INCOME DURING THE YEAR.

| | |
|------------------------|---------|
| Gross cash income..... | \$13 00 |
|------------------------|---------|

III. EXPENDITURES DURING THE YEAR.

| | |
|------------------------------|--------|
| Gross cash expenditures..... | \$5 00 |
|------------------------------|--------|

IV. GENERAL ITEMS.

| | <i>Am't of Risk.</i> |
|--|----------------------|
| In force at beginning of year, per last return..... | \$78,300 00 |
| Written or renewed during the year..... | 8,875 00 |
| | ----- |
| Total..... | 87,175 00 |
| Deduct those expired and marked off as terminated..... | 3,700 00 |
| | ----- |
| Balance in force December 31, 1889..... | \$83,475 00 |

MAINE BUSINESS.

| | |
|---|------------|
| Risks written during the year upon property located in Maine..... | \$8,875 00 |
|---|------------|

WILTON MUTUAL FIRE INSURANCE COMPANY,

WILTON, MAINE.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

C. K. ADAMS, *President.*J. G. HOYT, *Secretary.*

I. ASSETS.

| | |
|--|----------|
| Premiums in process of collection, cash due on policies | \$ 2 84 |
| Cash on hand in office of company | 55 79 |
| Cash in Portland Savings bank, \$100; interest on same sum from February 1, 1884, estimated at \$27.00 | 127 00 |
| Total assets of company, premium notes not included..... | \$185 63 |
| (Premium notes subject to assessment, \$11,167.10.) | |

II. INCOME DURING THE YEAR.

| | |
|---|---------|
| Cash received for gross premiums..... | \$31 98 |
| Cash income actually received from all other sources, viz: policy fees... | 27 75 |
| Gross cash income..... | \$59 73 |

III. EXPENDITURES DURING THE YEAR.

| | |
|---|---------|
| Paid for salaries and other charges of officers, clerks, and all other employes | \$51 00 |
| Paid for rents..... | 1 00 |
| All other cash payments and expenditures | 41 |
| Gross cash expenditures..... | \$52 41 |

IV. GENERAL ITEMS.

| | <i>Am't of Risk.</i> | <i>Cash Prem's.</i> | <i>Deposit Notes.</i> |
|--|----------------------|---------------------|-----------------------|
| In force at beginning of year, per last return | \$182,258 00 | \$113 08 | \$11,308 40 |
| Written or renewed during the year | 44,940 00 | 27 41 | 2,741 25 |
| Total..... | 227,198 00 | 140 49 | 14,049 65 |
| Deduct those expired and marked off as terminated..... | 45,555 00 | 28 82 | 2,882 55 |
| Balance in force December 31, 1889.. | \$181,643 00 | \$111 67 | \$11,167 10 |

MAINE BUSINESS.

| | |
|---|-------------|
| Risks written during the year..... | \$44,940 00 |
| Premiums received thereon in cash..... | 27 41 |
| Deposit notes or contingent premiums received thereon | 2,741 25 |

WINDHAM MUTUAL FIRE INSURANCE COMPANY,

WINDHAM, MAINE.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

CHARLES H. ANTHORNE, *President.*JOHN T. FELLOWS, *Secretary.*

I. ASSETS.

| | |
|---|------------|
| Cash on hand in office of company | \$ 62 71 |
| Assessment to pay losses incurred December 1888. | 1,148 31 |
| All other assets, viz: received for premiums on premium notes taken in 1889, \$130.85; sixty-six policies, \$33. | 163 85 |
| Due company from other sources. | 22 77 |
| | <hr/> |
| Total assets of company, premium notes not included. | \$1,397 64 |
| (Premium notes subject to assessment, \$20,200.) | |

II. LIABILITIES.

| | |
|--|------------|
| Total gross amount of losses and claims. | \$1,150 00 |
|--|------------|

III. INCOME DURING THE YEAR.

| | |
|--|------------|
| Net amount of actual cash premiums for the year. | \$130 85 |
| Received for assessments on deposit notes or contingent premiums, with- out deduction for commission or expenses. | 1,148 31 |
| Cash income actually received from all sources, viz: policy fees | 33 00 |
| Cash in hands of treasurer and due from other sources. | 85 48 |
| | <hr/> |
| Gross cash income. | \$1,397 64 |

IV. EXPENDITURES DURING THE YEAR.

| | |
|--|------------|
| Net amount of losses. | \$1,150 00 |
| All other cash payments and expenditures, viz: cash paid officers for making assessment, collecting and abatements. | 142 84 |
| | <hr/> |
| Gross cash expenditures. | \$1,292 84 |

V. GENERAL ITEMS.

| | <i>Am't of Risk.</i> | <i>Deposit Notes.</i> |
|---|----------------------|---------------------------|
| In force at beginning of year, per last return. | \$200,458 00 | \$20,200 00 |
| Written or renewed during the year. | 49,542 00 | |
| | <hr/> | |
| Total. | \$250,000 00 | |
| Losses, including those unpaid, reported and disputed, incurred during the year, incurred last year but paid this. | | \$1,150 00 |
| Assessments laid or ordered to be laid during the year on deposit notes or contingent premiums. | | 1,148 31 |

MAINE BUSINESS.

| | |
|---|-------------|
| Risks written during the year upon property located in Maine..... | \$49,542 00 |
| Premiums received thereon in cash..... | 130 85 |
| Deposit notes or contingent premiums received thereon..... | 3,251 85 |
| Losses incurred December 1888, and paid in 1889, upon property located in Maine..... | 1,150 00 |

WOOLWICH MUTUAL FIRE INSURANCE
COMPANY,

WOOLWICH, MAINE.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

JOHN A. STINSON, *President.*

ROBERT M. HARDEN, *Secretary.*

I. ASSETS.

| | |
|---|------------------------------------|
| Cash on hand in office of company..... | \$14 2 ¹ / ₂ |
| Cash in Bath Savings Institution..... | 73 60 |
| Cash in People's Bank, Bath..... | 58 15 |
| | \$145 97 |
| (Premium notes subject to assessment, \$5,015.) | |

II. INCOME DURING THE YEAR.

| | |
|------------------------|---------|
| Gross cash income..... | \$43 94 |
|------------------------|---------|

III. EXPENDITURES DURING THE YEAR.

| | |
|------------------------------|--------|
| Gross cash expenditures..... | \$9 00 |
|------------------------------|--------|

MAINE BUSINESS.

| | |
|---|-------------|
| Risks written during the year upon property located in Maine..... | \$19,900 00 |
| Premiums received thereon in cash..... | 43 94 |
| Deposit notes or contingent premiums received thereon..... | 878 25 |



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ERRATA.

Page 21—under Exhibit of Policies, for \$5,490,000, read \$549,000.