

MAINE STATE LEGISLATURE

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Public Documents of Maine:

BEING THE

ANNUAL REPORTS

OF THE VARIOUS

Public Officers and Institutions

FOR THE YEAR

1892.

VOLUME II.

AUGUSTA :

BURLEIGH & FLYNT, PRINTERS TO THE STATE.

1892.

Twenty-Fourth Annual Report

OF THE

INSURANCE COMMISSIONER



STATE OF MAINE.

PART II.

Life and Casualty Insurance.

AUGUSTA:

BURLEIGH & FLYNT, PRINTERS TO THE STATE.

1892.



TWENTY-FOURTH 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:

I submit Part Second of the Twenty-fourth 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.

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

Life, Guaranty 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 Alliance	New York City	Northwestern Mutual	Milwaukee, Wis
Connecticut Mutual	Hartford, Conn	Penn Mutual	Philadelphia, Pa
Equitable	New York City	Phoenix Mutual	Hartford Conn
Manhattan	New York City	Provident Life & Trust	Philadelphia, Pa
Massachusetts Mutual	Springfield, Mass	Provident Savings Life	New York City
Metropolitan	New York City	State Mutual	Worcester, Mass
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.

Ætna	Hartford, Conn	Guarantee of No. America	Montreal, Can
American Casualty Insurance		Hartford Steam Boiler Inspection	
and Security Company	Baltimore, Md	and Insurance	Hartford, Conn
American Employers' Liability		Lloyd's Plate Glass	New York, N Y
Company	Jersey City	Metropolitan Plate Glass	New York
American Surety Co.	New York City	New York Plate Glass	New York
Employers' Liability	London, Eng	Standard Life & Accident	Detroit, Mich
Fidelity & Casualty	New York City	Travelers'	Hartford, Conn

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	Orient Mutual	York
Maine Benefit	Auburn	Provident Aid	Portland
Maine & New Brunswick	Bangor	York Mutual Aid	Biddeford

LIFE COMPANIES OF OTHER STATES.

Bay State Beneficiary	Westfield, Mass	Mutual Reserve Fund	New York City
Covenant Mutual Benefit	Galesburg Ill	Northwestern Masonic Aid	Chicago, Ill
Fidelity Mutual Life	Philadelphia, Pa	U. S. Masonic Benevolent	
Hartford Life and Annuity	Hartford, Ct	Association	Council Bluffs, Ia
Massachusetts Benefit	Boston, Mass		

MAINE CASUALTY COMPANIES.

Golden Rule Relief	Portland	Maine Sick Benefit	Lisbon Falls
Maine Mutual Accident	Portland		

CASUALTY COMPANIES OF OTHER STATES.

Name of Company.	Location.	Name of Company.	Location.
Atlas Accident Ins. Co.	Boston, Mass.	New England Mutual Accident,	Boston, Mass.
Fidelity Mutual Aid Association,	San Francisco, Cal.	New England Live Stock Ins. Co	Boston, Mass.
Manufacturers' Accident Indemnity	Geneva, N. N.	U. S. Mutual Accident Association,	New York City.
Company			
Mercantile Mutual Accident	Boston, Mass.		
Association			

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.	Location.
Androscoggin Masonic Relief	Lewiston	Odd Fellows' Graded Mutual	Norway
Association		Relief Association	
Ancient Order of Hibernians	Portland	Odd Fellows' Mut. Relief Ass'n, Portland	
Casco Bay Commandery	Portland	Patrons' Mutual Aid Society of	
Citizens' Mutual Relief Society, Portland		Maine	Lewiston
Good Templars' Relief Ass'n.	Portland	Portland Lodge No. 142 N. E	
L'Union St. Joseph	Waterville	Order of Protection.	Portland
Maine Cen. R. R Relief Ass'n, Portland		Portland Masonic Relief Ass'n,	Portland
Maine Com. Travelers' Ass'n	Portland	Portland Temperance Reform Club,	Portland
Maine State Pythian Relief		Society St Jean Baptiste	Waterville
Association	Portland	Sons of Veteran Relief Ass'n.	Rockland
Masons' Mutual Relief Ass'n,	Mechanic Falls	Union Lafayette	Waterville
Northeastern Masonic Relief		York County Odd Fellows Mut.	
Association	Augusta	Relief Association	Saco
Odd Fellows' Benefit Ass'n	Portland		

COMPANIES OF OTHER STATES.

American Legion of Honor, Boston, Mass	Order of Fraternal Guardians,	Philadelphia, Pa
American Mutual Relief Ass'n,	Order of the Iron Hall, Indianapolis, Ind	Philadelphia, Pa
Boston, Mass	Order of Tonti	Philadelphia, Pa
Ancient Order of United Workmen,	Red Men's Fraternal Accident	Westfield, Mass
Boston, Mass	Ass'n of America.	Boston, Mass
Good Templars Mutual Benefit	Royal Arcanum	Boston, Mass
Association	Royal Conclave of Knights	Boston, Mass
Rochester, N. Y.	and Ladies	Boston, Mass
Home Circle	Royal Society of Good Fellows,	Boston, Mass
Boston, Mass	Royal Templars of Temperance,	Buffalo, N. Y.
Knights of Pythias.	U. S Masonic Accident Association,	Fitchburg, Mass
Chicago, Ill	United Fellowship	Boston, Mass
Knights of Honor.	United Order of Pilgrim Fathers,	Lawrence, Mass
St. Louis, Mo	United Order of the Golden Cross,	Knoxville, Tenn
Masonic National Health and		
Accident Association.		
Orange, Mass		
Masons' Fraternal Accident Ass'n		
of America		
Westfield, Mass		
N. E. Order of Protection, Boston, Mass		
Northern Mut. Relief Ass'n, Boston, Mass		
Northern Legion.		
Boston, Mass		
Odd Fellows' Mutual Aid and		
Accident Association		
Piqua, Ohio		
Odd Fellows' Fraternal Accident		
Association		
Westfield, Mass		
Order of United Friends.		
Poughkeepsie, N. Y.		

MAINE ASSESSMENT COMPANIES.

The affairs of the Golden Rule Relief Association remain precisely as given in my last annual report.

The affairs of the Dirigo Mutual Life and Accident Association remain in the hands of Henry W. Oakes, the receiver appointed by Judge Artemas Libbey.

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

The Orient Mutual Life Insurance Company completed its organization as an assessment life insurance company by securing three hundred subscribers to be insured in the association, submitting a code of by-laws and record of organization, in accordance with the provisions of the assessment insurance act of 1889 and received a certificate of authority to do business under that act, dated January 19, 1892.

The Maine Sick Benefit Association of Lisbon Falls completed its organization as an assessment casualty company by securing three hundred subscribers, submitting a code of by-laws and record of organization in accordance with the provisions of the assessment insurance act of 1889 and received a certificate of authority to do business under that act, dated March 1, 1892.

LIFE BUSINESS IN MAINE.

The number of life policies written in Maine during the year 1891, not including industrial policies or assessment certificates, was 4,005 for the sum of \$6,177,591.10, making \$31,726,436.95, represented by 19,928 policies, in force December 31, 1891; a gain of 134 in the number of policies, and of \$65,606.73 in the amount written in 1891 over that of 1890. The net gain in life insurance in force December 31, 1891, over December 31, 1890, was: policies, 1,559, amount, \$2,567,024.21. The ratio of losses and claims paid to premiums received was 44.93 per cent, against 52.50 per cent in 1890.

The following table shows the 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.
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
1890	3,871	6,111,984 37	18,369	29,159,412 74
1891	4,005	6,177,591 10	19,928	31,726,436 95

Life business on the assessment plan shows an increase in risks written in 1891 over 1890 of \$1,963,250, and an increase of insurance in force of \$6,621,650.

The whole amount of life business in force at the end of the years 1890 and 1891 that appears of record is as follows :

	1890.	1891.
Level premium companies,	\$29,159,412 74	\$31,726,436 05
Industrial policies.....	1,763,849 00	1,783,974 00
Co-operative companies...	36,406,125 00	43,027,875 00
Totals.....	\$67,329,386 74	\$76,538,285 05

ACCIDENT INSURANCE.

The amount of accident insurance and guarantee business written for the year 1891 amounted to \$12,072,763.24; a gain of \$667,828.04 over the business written in 1890.

The accident business written on the assessment plan for the year amounted to \$12,182,791, and the amount in force at the end of the year was \$12,210,675; an increase of \$2,051,550 of insurance in force as compared with December 31, 1890, and of \$174,366 of insurance written during 1891 as compared with the amount written in 1890.

The whole amount paid by life and accident companies on policy claims in Maine for 1889, 1890 and 1891, may be stated as follows :

	1889.	1890.	1891.
Life, level premium.....	\$606,512 34	\$562,238 80	\$504,958 64
Life assessment.....	172,285 44	306,297 50	241,225 22
Totals.....	778,797 78	868,536 30	746,186 86
Accident, stock.....	26,118 76	36,047 33	36,536 39
Accident, assessment.....	11,369 62	16,986 13	29,014 27
Totals.....	\$37,488 38	\$53,033 46	\$65,550 66

TAXES AND FEES.

The taxes paid the State by insurance companies doing business in Maine for the years 1887-1891, and the fees for the several years, appear in the following table :

Year.	Fire Companies.	Life and Accident Companies.	Total Tax.	Fees.
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
1890	15,573 06	11,774 05	27,347 11	6,321
1891	14,904 02	17,070 80	31,974 82	9,276

FRATERNAL INSURANCE.

The total membership of fraternal beneficiary societies in the State as returned to this department December 31, 1891, was 29,194 ; 10,158 of which are members of Maine societies and 19,036 of societies of other states. This shows for the year a decrease of 368 in the membership of the former, and an increase of 3,752 in that of the latter.

The aggregate amount of certificates in force is \$34,871,380, an increase of \$3,409,381 above the amount in force last year.

The amount paid for losses and claims was \$384,244.63 against \$510,931.38 for 1890.

THE BUSINESS PRINCIPLE.

The legitimate tendency of all honest insurance upon any plan whereby the contingencies of future time are to be pro-

vided against by payment of money in the present, is in the direction of thrift and industry and conducive to good morals and benevolence, yet, in all its branches, insurance is business and should be conducted on business principles. The so-called benevolent or charitable theory is disappearing from many of the fraternal associations, even. Insurance in some form is the object and fraternity the incident. The sooner, therefore, that all such associations reduce their assurance features and plans to business principles and practices the sooner and more certain are they to achieve success. To this end it seems to me desirable to provide for the licensing of agents of these fraternal societies and thus put them on equal footing with distinctive life and casualty organizations which do insurance business on the assessment plan under the act of 1889. Fraternal organizations now authorized to work insurance in Maine have the right to employ paid agents in the preliminary organizations of local branches and it is extremely difficult to determine just where this work of organization ceases to be preliminary, and therefore, as a matter of fact, active work of soliciting membership may be carried on and work injustice to the assessment companies that pay an annual license fee to the State for company and agents and are under the close supervision of this department.

The events of the year in other states, particularly Massachusetts, has demonstrated in an emphatic manner the wisdom of the fraternal law of 1889, and the position taken by this department in the matter of endowment or term payment fraternal organizations. The short term societies have gone to the wall in large numbers, causing great loss to those who invested in their schemes. The story of their rise and downfall is a disgraceful one in the history of so-called fraternal insurance, which, it is hoped, will never have to be again recorded.

The large immunity of the people of Maine from this class of swindles is a most fortunate thing. It is hoped the societies, calling themselves long term endowment fraternal,

whose certificates mature in seven years, and whose operations are sanctioned by Maine laws may find some method of continuing their business on more equitable and sound principles, or in their ingenuity may invent some plan to let their members down easily when they join the "silent majority" of kindred societies, which event I regard as only a matter of tense.

RECOMMENDATIONS.

The insurance laws of Maine are not as voluminous as those of some other states yet they have stood the test of time remarkably well. They have answered the end of their enactment—the protection of the public from bogus concerns, and the facilitation of legitimate assurance—as well perhaps, as a much more elaborate code would have done. The progress of the business, however, and the diversity of lines and forms of indemnity against losses from almost any possible cause, has called for amendments from time to time including new and important enactments, and, at this time, there are some minor amendments that seem to me desirable which I embody in the following suggestions :

The property and securities in which Maine insurance companies may invest their capital stock or assets upon organization, should be more clearly and definitely stated in order that the duty of the commissioner may be more explicitly set forth and that the rights of corporators may not be subject to the caprices or prejudices of a State official.

The classification of different lines of insurance in our statutes is imperfect, the law not having kept pace with the multiplicity of forms, unknown at the time of the original enactment.

The capital or assets required of companies doing different lines of business should be more definitely stated.

The law relating to the disposition of capital of surety companies of other states, seeking authority to work in Maine, is such that it is extremely difficult for corporations doing other lines of insurance in connection with surety business, to comply

with it. This law may be readily amended in this particular so as to relieve companies from this embarrassment without in any degree affecting the security of patrons.

Maine statutes make no provision for admission of United States branches of foreign corporations. In some states the laws require a deposit of \$200,000 with the state official of New York or one of the New England states for the benefit of all the policy holders in the United States. In some cases the laws of states require of these branches special deposits with their own state officials for the benefit of the policy holders of these states. The custom of this department, in the absence of law, has been to require the deposit of \$200,000 with the superintendent of insurance of New York or with the financial officer of one of the New England states, before granting license. This custom is practically placing foreign branches on the same footing with companies of other states, and, if deemed safe, should be given the sanction of legal enactment.

A branch of life insurance known as "Industrial Insurance" has, within a few years, been practiced by certain life companies in Maine. It consists of collecting small sums weekly or monthly, largely from working classes, the indemnity of which in case of death is little more than enough to defray burial expenses. Complaints reach the department quite frequently that the methods pursued by agents are objectionable and oppressive. These complaints may be without foundation but these small policy-holders have really no remedy against unwarrantable methods of agents. Agents, solicitors and examiners should be made personally liable for misrepresentation and fraudulent practices. The courts in civil process, now provide no adequate remedy to these thousands of hard-working people who honestly pay their money and they should be shielded from designing men who would defraud them of their earnings.

The act of 1889 known as the Assessment law has proved to be a wise one for the regulation of life and casualty insurance on the assessment plan. The law was adjusted to the

condition of companies of our own State which were at that time doing business under special charters granted by the legislature and do not apply with equal facility to companies organized under the law. The law should be amended so that funds derived from assessments made to pay death benefits or casualty indemnity may in no event be used for general expenses. The provision in regard to the reserve or emergency fund should be amended so that, if at the end of any year, that fund in the State treasury does not equal the amount of one assessment upon all the policy holders, it shall within twelve months be brought up to this standard.

The law allowing fraternal societies until April 1st to make returns should be amended making the limit March 1st, so that the Insurance Commissioner may not be embarrassed in making his tables and computations for the printed report.

I believe the time has come for the adoption of a standard fire policy for Maine fire underwriting. The subject was before the legislature in 1891 but failed of favorable action. The law would bring to the fire business in Maine a uniform contract highly desirable and one having the advantage of being in accordance with explicit statute provisions.

TABLES AND ABSTRACTS.

The usual tables are given herewith as well as abstracts of the annual statements for 1891, of all the companies authorized to transact business in the State.

Table No. 1 shows the capital, assets, liabilities and surplus December 31, 1891, also the income and expenditures during 1891.

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 companies.

Table No. 9 shows the capital, assets, liabilities and surplus December 31, 1891, of casualty companies, also the income and expenditures of the same during 1891.

Table No. 10 shows the risks and Maine business of casualty companies.

Tables Nos. 11 and 12 show the business transacted during the year by co-operative life and accident companies in Maine.

Table No. 13 shows the business transacted in Maine during the year by fraternal beneficiary associations.

Respectfully submitted,

JOSEPH O. SMITH,

Insurance Commissioner.

AUGUSTA, MAINE, April 25, 1892.



STATISTICAL TABLES.

Table I—Showing the Capital, Assets, Liabilities, Surplus or Impairment of Capital, on the 31st day of December, 1891, and the Income and Expenditures for the Year Ending December 31, 1891, of Life 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.	Disbursements.	Ratio.
MAINE LIFE COMPANY.							
Union Mutual	-	\$6,297,554 91	\$5,936,809 43	\$ 361,200 75	\$1,118,722 14	\$1,039,075 33	92.88
LIFE COMPANIES OF OTHER STATES.							
Ætna, Conn.....	\$1,250,000	\$37,393,086 51	\$31,164,938 48	\$6,228,148 03	\$6,203,974 79	\$4,795,277 51	77.29
Commercial Alliance, N. Y.....	200,000	294,165 00	242,875 00	51,280 00	412,038 07	505,564 98	114.37
Connecticut Mutual, Conn.....	-	59,738,479 95	53,679,324 14	6,059,155 81	7,804,479 00	6,885,778 16	88.22
Equitable, N. Y.....	100,000	136,198,518 38	109,905,537 82	26,292,980 56	39,054,943 85	22,967,085 13	58.80
Manhattan, N. Y.....	100,000	12,870,209 47	11,799,820 06	1,070,389 41	2,687,440 58	2,255,690 81	83.93
Massachusetts Mutual, Mass.....	-	12,239,529 16	11,236,837 25	1,002,691 91	2,915,514 11	2,049,043 54	70.28
Metropolitan, N. Y.....	2,000,000	13,626,948 21	10,536,079 33	3,090,869 18	11,423,496 68	8,660,018 68	75.80
Mutual, N. Y.....	-	158,124,244 57	147,305,437 52	10,818,807 05	37,634,734 53	26,107,039 19	69.36
Mutual Benefit, N. J.....	-	48,921,828 70	45,383,612 00	3,541,216 70	8,940,619 20	7,138,377 83	79.84
National, Vt.....	-	7,625,780 76	6,714,048 56	911,732 20	2,218,360 85	1,551,934 50	69.95
New England Mutual, Mass.....	-	22,042,114 68	19,832,985 22	2,209,129 46	4,025,926 49	3,160,959 87	78.51
New York, N. Y.....	-	125,947,290 81	110,806,267 50	15,141,023 31	31,854,194 98	19,458,089 90	61.08
Northwestern Mutual, Wis.....	-	48,808,779 70	40,934,964 90	7,891,790 55	12,544,697 71	6,409,367 56	51.09
Penn Mutual, Pa.....	-	18,551,388 30	16,048,348 17	2,503,040 13	5,001,508 34	3,236,959 25	65.71
Phoenix Mutual, Conn.....	1,050	10,033,575 64	9,419,447 08	614,128 56	1,339,264 49	1,329,690 10	99.28

Provident Life and Trust, Pa.....	1,000,000	20,772,696 74	17,908,932 04	2,863,764 30	4,236,465 41	2,112,397 48	49.86
Provident Savings, N. Y.....	100,000	1,033,662 08	463,538 67	621,252 60	1,640,468 34	1,493,327 03	91.03
State Mutual, Mass.....	-	7,193,637 62	6,264,310 16	925,327 46	1,911,530 91	1,168,996 20	61.15
Travelers', Conn.....	-	11,506,503 32	10,125,982 10	1,380,521 22	2,261,994 32	1,262,087 55	55.79
United States, N. Y.....	440,000	6,737,988 27	6,088,947 22	649,041 05	1,452,434 50	1,221,011 45	84.27
Washington, N. Y.....	125,000	11,459,638 78	11,032,520 25	427,118 53	2,684,435 74	2,014,688 00	75.05
<hr/>							
*2 Total, companies of other States.....	\$5,316,050	\$731,123,066 65	\$676,598,753 47	\$94,303,418 02	\$188,278,522 89	\$125,876,179 72	66.83
Aggregate.....	\$5,316,050	\$737,420,621 56	\$682,835,562 90	\$94,667,618 77	\$189,397,245 03	\$126,875,255 05	66.98

Table II—Showing the Nature of the Assets on the 31st Day of December, 1891, of Life 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.
MAINE LIFE COMPANY.					
Union Mutual.....	\$877,550 33	\$1,368,266 29	\$415,192 84	\$360,898 83	\$2,956,062 07
LIFE COMPANIES OF OTHER STATES.					
Ætna, Conn.	\$574,591 81	\$17,900,532 19	\$746,678 93	\$1,026,355 61	\$11,669,663 45
Commercial Alliance, N. Y.	-	148,500 00	-	-	-
Connecticut Mutual, Conn.	7,185,284 70	36,417,372 87	39,782 50	1,569,873 30	11,828,983 64
Equitable, N. Y.	31,203,618 24	26,339,321 32	8,418,500 00	-	51,467,659 21
Manhattan, N. Y.	334,253 82	3,983,522 17	4,225,462 50	765,525 75	2,667,899 14
Massachusetts Mutual, Mass.	509,849 63	4,105,091 46	1,201,108 00	569,224 76	4,512,529 01
Metropolitan, N. Y.	1,751,750 89	8,134,200 00	14,500 00	113,366 84	3,314,243 75
Mutual, N. Y.	14,902,703 27	66,442,837 21	10,223,903 90	-	54,441,350 70
Mutual Benefit, N. J.	200,000 00	26,834,974 39	3,143,890 68	4,208,469 23	11,551,310 94
National, Vt.	326,050 54	3,268,242 36	517,220 42	85,990 49	2,594,856 73
New England Mutual, Mass.	1,733,943 04	2,607,954 55	2,206,473 45	571,857 83	12,790,633 61
New York, N. Y.	12,428,247 15	21,406,233 56	4,551,000 00	521,700 28	73,578,274 02
Northwestern Mutual, Wis.	1,026,880 04	40,718,057 41	-	546,319 88	2 823,100 00
Penn Mutual, Pa.	954,040 95	6,964,889 14	2,708,412 00	577,893 24	5,928,830 78
Phoenix Mutual, Conn.	1,087,456 50	5,514,451 73	58,793 60	755,284 32	1,910,249 49

Provident Life and Trust, Pa.....	1,168,796 74	8,828,787 81	3,063,159 50	26,322 05	6,603,157 50
Provident Savings, N. Y.....	152,487 61	76,650 00	7,990 00	-	488,528 26
State Mutual, Mass.....	390,000 00	1,298,135 00	973,311 00	181,426 10	3,724,766 77
Travelers', Conn.....	1,782,190 82	3,100,933 80	1,079,387 04	-	4,546,871 90
United States, N. Y.....	66,972 49	3,907,877 81	70,823 38	211,518 29	1,758,659 34
Washington, N. Y.....	501,818 25	9,541,192 92	282,239 34	-	341,711 13
Total, companies of other States.....	\$78,280,936 49	\$297,539,757 70	\$43,532,636 24	\$11,731,127 97	\$268,543,479 37
Aggregate.....	\$79,158,486 82	\$298,908,023 99	\$43,947,829 08	\$12,092,026 80	\$271,499,541 44

Table II—CONCLUDED.

Name of Company.	Cash in office and bank.	Interest and rents due and accrued.	Net deferred and outstanding premiums.	All other assets.	Total assets.
MAINE LIFE COMPANY.					
Union Mutual	\$97,562 72	\$71,530 65	\$142,130 06	\$11,816 39	\$6,301,010 18
LIFE COMPANIES OF OTHER STATES.					
Ætna, Conn.	\$3,937,603 96	\$466,325 47	\$317,150 90	\$758,335 73	\$37,397,238 05
Commercial Alliance, N. Y.	13,534 57	1,369 05	130,761 38	115,753 50	409,918 50
Connecticut Mutual, Conn.	1,156,563 85	951,300 91	153,896 46	435,421 72	59,738,479 95
Equitable, N. Y.	10,741,859 07	356,877 81	2,336,291 43	5,334,391 30	136,198,518 38
Manhattan, N. Y.	224,469 21	115,523 87	317,505 97	315,447 29	12,949,909 72
Massachusetts Mutual, Mass.	426,330 40	246,594 34	389,567 81	279,233 75	12,239,529 16
Metropolitan, N. Y.	114,013 22	146,820 70	38,052 81	-	13,626,948 21
Mutual, N. Y.	5,070,153 03	1,048,751 69	3,468,049 61	3,909,389 27	159,507,138 68
Mutual Benefit, N. J.	685,128 43	754,756 83	483,346 78	1,068,400 77	48,930,278 05
National, Vt.	254,550 78	158,464 94	244,158 53	176,245 97	7,625,780 76
New England Mutual, Mass.	430,800 97	233,851 28	209,589 52	1,257,010 43	22,042,114 68
New York, N. Y.	6,070,942 27	565,037 81	2,756,466 34	4,362,981 88	126,240,883 31
Northwestern Mutual, Wis.	1,783,308 96	679,053 50	1,086,632 50	163,402 86	48,826,755 45
Penn Mutual, Pa.	393,407 27	154,068 30	575,184 97	294,661 65	18,551,388 30
Phoenix Mutual, Conn.	378,673 52	161,920 37	107,279 11	59,467 00	10,033,875 64

Provident Life and Trust, Pa.....	67,577 90	209,050 11	526,572 63	279,272 50	20,772,696 74
Provident Savings, N. Y.	105,652 94	7,046 05	169,885 97	76,350 44	1,084,791 27
State Mutual, Mass.	81,854 52	70,500 00	-	473,644 23	7,193,637 62
Travelers', Conn.	597,818 01	53,789 61	345,512 14	68,826 84	11,575,330 16
United States, N. Y.	288,267 97	72,229 30	245,393 51	116,246 18	6,737,988 27
Washington, N. Y.	247,708 00	107,827 48	303,525 13	133,616 53	11,459,638 78
Total, companies of other States.	\$33,070,218 85	\$6,561,159 42	\$14,205,123 80	\$19,678,099 84	\$773,142,539 68
Aggregate.....	\$33,167,781 57	\$6,632,690 07	\$14,347,253 86	\$19,689,916 23	\$779,443,549 86

Table III—Showing the Nature of the Liabilities on the 31st day of December, 1891, of the Life Insurance Companies Transacting Business in this State.

Name of Company.	Claims for death losses due and unpaid.	Claims for matured endowments due and unpaid.	Losses and claims not due	Losses and claims resisted.	Reinsurance reserve, actuaries' 4 per cent.	Unpaid dividends.	All other liabilities.	Total liabilities except capital.
MAINE LIFE COMPANY.								
Union Mutual.....	\$75 00	\$8,701 54	\$32,279 76	\$53,476 99	\$5,828,534 00	\$3,125 01	\$10,617 13	\$ 5,936,809 43
LIFE COMPANIES OF OTHER STATES.								
Ætna, Conn.....	-	\$42,375 00	\$204,949 00	\$ 4,000 00	\$30,611,208 00	\$264,408 17	\$37,998 31	\$31,164,938 48
Commercial Alliance, N. Y.....	-	-	70,000 00	11,000 00	157,875 00	-	4,000 00	242,875 00
Connecticut Mutual, Conn.....	\$10,733 25	15,980 00	59,951 00	24,846 00	52,765,312 00	333,474 90	469,026 99	53,679,324 14
Equitable, N. Y.....	-	-	621,943 82	-	108,883,455 00	97,613 00	302,496 00	109,905,537 82
Manhattan, N. Y.....	-	-	179,983 00	-	11,554,130 00	44,077 76	21,629 30	11,799,820 06
Massachusetts Mutual, Mass.....	-	-	52,228 50	10,000 00	11,101,527 00	71,693 25	1,388 50	11,236,837 25
Metropolitan, N. Y.....	-	-	-	-	9,350,187 00	42,466 10	* 1,110,938 34	10,536,079 03
Mutual, N. Y.....	-	-	353,558 45	119,255 00	146,676,082 90	-	156,542 07	147,305,437 52
Mutual Benefit, N. J.....	-	-	160,216 94	2,000 00	44,973,438 00	237,232 31	8,724 75	45,383,612 00
National, Vt.....	-	-	-	7,000 00	6,376,634 75	7,346 02	323,067 79	6,714,048 56
New England Mutual, Mass.....	126,052 00	35,911 00	-	-	19,582,556 38	83,465 84	-	19,832,985 22
New York, N. Y.....	-	47,993 71	1,222,228 35	9,000 00	109,428,156 00	-	98,889 44	110,806,267 50
Northwestern Mutual, Wis.....	-	-	173,861 90	20,175 00	40,640,793 00	79,135 00	21,000 00	40,934,964 90
Penn Mutual, Pa.....	-	-	95,292 00	-	15,871,969 00	53,184 25	27,902 92	16,048,348 17
Phoenix Mutual, Conn.....	-	-	98,398 00	-	9,235,518 00	-	85,531 08	9,419,447 08

Provident Life and Trust, Pa.	-	844 80	28,095 00	-	17,787,248 00	26,333 04	66,411 60	17,908,932 44
Provident Savings, N. Y.	-	-	51,000 00	28,519 67	384,019 00	-	-	463,538 67
State Mutual, Mass.	-	27,505 00	-	-	6,240,805 16	-	-	6,268,310 16
Travelers', Conn.	-	-	25,242 10	10,000 00	10,090,740 00	-	-	10,125,982 10
United States, N. Y.	-	-	50,080 00	11,750 00	6,012,673 00	-	14,444 22	6,088,947 22
Washington, N. Y.	11,000 00	7,024 58	21,717 80	10,012 20	10,969,764 00	-	13,001 67	11,032,520 25
Total, companies of other States..	\$147,785 25	\$177,634 09	\$3,468,745 86	\$267,557 87	\$668,696,390 29	\$1,345,459 64	\$2,762,932 93	\$676,893,753 57
Aggregate	\$147,860 25	\$186,335 63	\$3,501,025 62	\$321,034 86	\$674,524,924 29	\$1,348,584 65	\$2,773,610 11	\$682,835,563 00

* Including \$1,037,390 special reserve.

Table IV—Showing the Nature of the Income during the Year ending on the 31st day of December, 1891, of Life 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	\$809,375 38	\$258,543 91	\$18,585 06	\$32,217 79	\$1,118,722 14
LIFE COMPANIES OF OTHER STATES.					
Ætna, Conn.	\$4,301,503 73	\$1,854,470 54	\$20,753 32	\$27,247 20	\$6,203,974 79
Commercial Alliance, N. Y.	431,551 77	7,596 35	-	2,889 95	442,038 07
Connecticut Mutual, Conn.	4,504,814 55	2,883,740 71	334,613 56	81,310 18	7,804,479 00
Equitable, N. Y.	33,126,349 56	4,809,083 11	1,119,511 18	-	39,054,943 85
Manhattan, N. Y.	2,080,261 80	582,195 94	16,009 10	8,973 74	2,687,440 58
Massachusetts Mutual, Mass.	2,356,916 14	539,803 03	18,592 44	202 50	2,915,514 11
Metropolitan, N. Y.	10,830,373 38	557,895 08	35,228 22	-	11,423,496 68
Mutual, N. Y.	30,092,317 87	6,847,240 80	695,175 86	-	37,634,734 53
Mutual Benefit, N. J.	6,441,001 20	2,485,110 63	14,507 37	-	8,940,619 20
National, Vt.	1,877,678 23	331,597 88	9,084 74	-	2,218,360 85
New England Mutual, Mass.	2,926,245 11	960,733 43	84,465 83	54,482 12	4,025,926 49
New York, N. Y.	26,256,275 40	4,988,804 79	559,922 29	49,192 50	31,854,194 98
Northwestern Mutual, Wis.	10,117,944 20	2,369,618 61	57,134 90	-	12,544,697 71
Penn Mutual, Pa.	4,074,593 19	895,784 14	31,131 01	-	5,001,508 34
Phoenix Mutual, Conn.	758,591 31	531,840 06	48,833 12	-	1,339,264 49

Provident Life and Trust, Pa.....	3,325,986 17	879,831 96	22,218 01	8,429 27	4,236,465 41
Provident Savings, N. Y.....	1,612,593 33	27,382 90	492 11	-	1,640,468 34
State Mutual, Mass.....	1,591,242 60	298,971 31	21,317 00	-	1,911,530 91
Travelers' Conn.....	1,666,925 13	533,283 75	56,963 09	4,822 35	2,261,991 32
United States, N. Y.....	1,087,461 46	300,727 38	1,439 00	62,806 66	1,451,434 50
Washington, N. Y.....	2,150,803 73	520,850 40	11,283 63	1,498 58	2,681,435 74
Total, companies of other States	\$151,611,429 86	\$33,206,562 70	\$3,158,675 18	\$301,855 05	\$188,278,522 89
Aggregate.	\$152,420,805 24	\$33,465,106 71	\$3,514,042 06	\$334,072 84	\$189,397,245 03

Table V—Showing the Nature of the Disbursements during the Year Ending December 31, 1891, of the Life Insurance Companies Transacting Business in this State.

Name of Company.	Paid death and endowment claims	Paid to annuitants.	Policies surrendered and purchased.	Dividends to policy holders.	Taxes and fees.	Commissions.	*Salaries and expenses of officers, m'g'rs and agents, and medical ex'm'rs' fees	All other disbursements	Total disbursements.
MAINE LIFE COMPANY.									
Union Mutual.....	\$612,177 90	\$392 15	\$57,770 29	\$22,559 30	\$15,911 50	\$126,507 07	\$136,352 97	\$67,404 15	\$1,039,075 33
LIFE COS OF OTHER STATES									
Ætæna, Conn.	\$2,738,351 68	-	\$360,357 76	\$656,188 27	\$1,09,875 64	\$543,217 77	\$159,535 34	\$127,746 05	\$4,795,272 51
Commercial Alliance, N Y.	216,969 63	-	-	40,757 90	6,812 58	87,217 11	48,233 67	105,574 17	505,564 98
Connecticut Mutual, Conn.	4,126,317 24	-	527,841 22	1,161,209 56	291,767 40	326,515 71	182,096 44	270,027 59	6,885,778 16
Equitable, N. Y.	9,848,716 84	\$312,891 39	3,049,852 98	1,582,235 16	283,091 19	3,386,016 45	1,304,068 10	3,200,210 02	22,967,085 13
Manhattan, N Y.	1,074,568 10	3,607 23	397,679 90	114,614 68	20,727 39	383,615 29	125,749 51	135,098 71	2,253,690 81
Massachusetts Mut., Mass.	844,875 09	-	245,211 21	271,301 62	37,973 81	344,835 98	215,531 36	97,312 52	2,049,943 54
Metropolitan, N. Y. . .	1,110,110 71	-	20,331 51	24,209 51	81,062 36	1,752,231 59	1,172,921 38	1,181,915 56	8,669,918 68
Mutual, N. Y.	10,912,877 46	139,997 02	4,525,269 26	3,117,168 12	375,866 91	4,227,629 35	913,530 48	1,804,301 49	26,107,049 19
Mutual Benefit, N. J. . .	3,423,361 11	36,345 11	849,440 20	1,514,118 46	189,382 41	745,691 12	212,746 72	176,649 67	7,118,377 83
National, Vt.	565,496 62	-	277,258 25	195,945 79	46,672 12	403,588 07	97,381 71	55,591 94	1,551,934 50
New England Mut., Mass.	1,640,978 00	-	454,840 38	478,034 98	51,217 91	232,863 71	121,875 47	180,919 42	3,160,759 87
New York, N. Y.	7,154,415 81	1,371,634 26	2,882,100 07	1,260,340 74	284,150 60	3,783,142 69	927,259 29	1,795,017 44	19,458,089 90
Northwestern Mut., Mass	2,786,736 29	66 40	345,850 37	1,023,390 34	133,054 67	1,496,265 66	329,182 27	298,821 56	6,409,367 56
Penn Mutual, Pa.	1,332,917 31	1,460 52	315,889 57	661,775 67	120,546 03	451,473 33	226,056 86	116,840 06	3,286,959 25
Phoenix Mutual, Conn...	792,372 07	150 00	61,688 22	122,003 55	46,290 77	105,051 37	124,514 83	87,619 29	1,329,690 10

Provident Life & Trust, Pa.	947,205 00	22,778 18	172,539 76	397,740 04	46,911 86	283,252 43	155,685 09	83,285 12	2,112,397 48
Provident Savings, N. Y.	769,459 40	100 00	3,134 49	332,716 23	19,687 27	188,383 88	105,466 52	74,379 24	1,493,327 03
State Mutual, Mass.	443,748 54	-	160,626 35	208,978 66	21,073 16	208,616 64	102,344 22	23,608 63	1,168,996 20
Travelers', Conn.	609,938 94	2,252 15	122,319 96	-	17,852 11	207,873 17	150,518 90	151,302 32	1,262,087 55
United States, N. Y.	639,876 55	2,052 21	100,188 90	-	21,016 84	193,560 89	155,949 62	111,366 44	1,224,011 45
Washington, N. Y.	967,248 55	9,718 05	328,918 85	141,115 09	23,871 72	222,204 28	181,799 38	139,812 17	2,014,688 00
Total, Cos. of other States	56,249,853 96	1,963,052 52	15,181,420 23	13,227,235 08	2,241,406 87	19,562,278 49	7,093,450 16	10,317,482 41	125,836,179 72
Aggregate	56,862,031 86	1,963,444 67	15,239,190 52	13,249,794 38	2,257,318 37	19,688,785 56	8,229,803 13	10,384,886 56	126,875,255 05

* See abstract of the various companies for sub-divisions of items in this column.

Table VI—Exhibit of Policies.

Name of Company.	POLICIES IN FORCE DEC 31, 1890.		POLICIES ISSUED DURING 1891.		POLICIES TERMINATED DURING 1891.		POLICIES IN FORCE DEC. 31, 1891.	
	Number	Amount.	Number	Amount.	Number	Amount.	Number	Amount.
MAINE LIFE COMPANY.								
Union Mutual.....	15,233	\$28,218,753 54	3,796	\$7,812,451 34	2,617	\$5,381,714 32	16,412	\$30,649,490 56
LIFE COMPANIES OF OTHER STATES.								
Ætna, Conn.	74,014	\$117,656,381 94	12,169	\$23,370,242 00	8,417	\$16,119,406 00	77,766	\$124,907,217 94
Commercial Alliance, N. Y.	4,727	17,174,000 00	3,095	7,860,800 00	1,653	5,161,900 00	6,137	19,872,900 00
Connecticut Mutual, Conn.	64,147	153,234,742 00	4,290	11,818,087 00	3,643	10,004,774 00	64,794	155,043,055 00
Equitable, N. Y.	197,825	720,662,473 00	69,395	233,118,331 00	36,796	148,886,247 00	230,424	804,894,557 00
Manhattan, N. Y.	19,466	54,500,754 35	6,419	15,844,811 98	4,167	11,267,937 61	21,718	59,077,628 69
Massachusetts Mutual, Mass.	22,706	63,290,789 00	5,739	17,411,636 00	3,435	11,174,760 00	25,010	69,527,665 00
Metropolitan, N. Y.	* 3,287	3,922,486 00	17-	193,511 00	312	348,115 00	3,153	3,767,882 00
Mutual, N. Y.	205,561	638,041,180 00	53,239	172,708,868 00	33,988	115,265,890 00	224,815	695,484,158 00
Mutual Benefit, N. J.	65,154	172,840,944 00	10,612	27,144,818 00	6,416	16,814,429 00	69,350	183,171,333 00
National, Vt.	21,604	46,362,301 06	5,692	14,714,421 00	3,993	9,707,374 00	23,303	51,369,348 00
New England Mutual, Mass.	28,619	84,024,809 00	3,582	10,874,971 00	2,372	7,543,483 00	29,829	87,356,297 00
New York, N. Y.	173,469	569,338,726 00	52,746	152,664,982 00	32,763	107,178,995 00	193,452	614,824,713 00
Northwestern Mutual, Wis.	93,525	238,908,807 00	26,436	68,556,597 00	11,433	31,790,651 00	113,528	275,674,753 00
Penn Mutual, Pa.	35,345	90,278,701 00	8,983	25,712,781 00	4,605	12,237,961 00	39,723	103,753,621 00
Phoenix Mutual, Conn.	17,414	25,064,936 00	2,897	5,278,593 00	1,942	3,241,504 00	18,369	27,102,425 00

Provident Life and Trust, Pa.....	25,627	79,274,945 00	4,257	14,211,295 00	2,313	7,634,868 00	27,571	85,851,372 00
Provident Savings, N. Y.....	17,217	65,131,509 00	5,138	16,200,605 00	3,363	11,655,668 00	18,992	69,676,446 00
State Mutual, Mass.	12,380	35,017,951 00	2,577	7,639,866 00	1,266	3,481,892 00	13,691	39,175,925 00
Travelers', Conn.	24,544	53,558,220 00	4,732	17,131,671 00	2,884	8,880,827 00	26,392	61,809,064 00
United States, N. Y.	15,489	36,320,095 00	4,784	14,555,009 00	3,209	9,710,988 00	17,064	41,164,116 00
Washington, N. Y.	22,084	48,397,326 00	5,587	11,769,691 00	4,062	9,580,395 00	23,609	50,586,622 00
Total, companies of other States	1,149,207	\$3,313,002,076 29	292,547	\$868,776,986 98	173,064	\$557,688,064 64	1,268,690	\$3,624,090,998 63
Aggregate	1,164,440	\$3,341,220,829 83	296,343	\$876,589,438 32	175,681	\$563,069,778 96	1,285,102	\$3,654,740,489 19

* Industrial policies not included.

Table VII—Showing the Number and Amount of Policies Terminated During 1891, and the Mode of Termination.

Name of Company.	BY DEATH		BY MATURITY.		BY EXPIRY.		BY SURRENDER.	
	Number	Amount.	Number	Amount.	Number.	Amount.	Number.	Amount
MAINE LIFE COMPANY.								
Union Mutual	227	\$460,457 02	143	\$144,197 49	338	\$629,490 00	64	\$188,046 49
LIFE COMPANIES OF OTHER STATES.								
Ætna, Conn.....	1,105	\$1,743,114 00	921	\$1,026,479 00	688	\$1,414,800 00	1,068	\$1,616,532 00
Commercial Alliance, N. Y.....	77	309,400 00	-	-	-	-	28	133,000 00
Connecticut Mutual, Conn.....	1,444	3,528,063 00	350	552,680 00	-	-	582	1,465,954 00
Equitable, N. Y.....	3,458	8,911,327 00	262	880,029 00	211	1,060,700 00	5,193	21,043,332 00
Manhattan, N. Y.....	359	1,036,687 10	29	37,881 00	-	-	356	1,052,031 18
Massachusetts Mutual, N. Y.....	290	728,897 00	87	122,951 00	65	143,350 00	776	2,109,970 00
Metropolitan, N. Y.*.....	86	106,313 00	11	5,042 00	-	-	60	77,155 00
Mutual, N. Y.....	2,787	9,513,020 00	628	1,481,377 00	57	255,685 00	4,396	20,180,990 00
Mutual Benefit, N. J.....	1,045	3,219,930 00	132	236,920 00	633	1,632,911 00	2,106	5,862,236 00
National, Vt.....	234	488,972 00	46	83,525 00	-	-	1,084	1,969,255 00
New England Mutual, Mass.....	432	1,353,400 00	99	251,609 00	128	352,800 00	807	2,099,771 00
New York, N. Y.....	1,975	6,351,999 00	640	1,453,808 00	422	72,899 00	4,196	17,206,112 00
Northwestern Mutual, Wis.....	936	2,289,334 00	276	502,836 00	326	3,459,365 00	837	2,097,344 00
Penn Mutual, Pa.....	425	1,104,268 00	*5	199,718 00	134	344,500 00	702	1,597,946 00
Phoenix Mutual, Conn.....	346	586,819 00	214	203,091 00	1	2,000 00	100	15,146 00
Provident Life and Trust, Pa.....	211	617 039 00	130	341,678 00	1	1,200 00	575	1,879,808 00
Provident Savings, N. Y.....	179	734,750 00	1	5,000 00	2,758	9,707,418 00	35	34,250 00
State Mutual, Mass.....	141	383,449 00	36	76,209 00	20	44,000 00	454	1,099,222 00
Travelers', Conn.....	255	474,182 00	102	122,896 00	29	49,100 00	260	470,721 00
United States, N. Y.....	259	591,192 00	48	107,696 00	46	114,115 00	83	171,716 00
Washington, N. Y.....	291	752,666 00	610	1,767,255 00	2,065	4,406,786 00	110	172,192 00
Total, companies of other States.....	16,335	\$44,724,821 10	4,707	\$9,464,680 00	7,583	\$23,061,629 00	23,808	\$82,492,683 18
Aggregate.....	16,562	45,185,278 12	4,850	9,608,877 49	7,921	23,691,119 00	23,872	82,680,729 67

*Industrial policies not included.

Table VII—Concluded.

Name of Company.	BY LAPSE.		BY CHANGE AND DECREASE.		NOT TAKEN.		TOTAL TERMINATED.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE LIFE COMPANY.								
Union Mutual	736	\$1,521,300 00	23	\$187,683 32	631	\$1,342,450 00	2,162	\$4,473,624 32
LIFE COMPANIES OF OTHER STATES.								
Aetna, Conn.	2,260	\$5,396,803 00	56	\$158,051 00	2,319	\$4,763,627 00	8,417	\$16,119,406 00
Commercial Alliance, N. Y.	1,424	4,293,000 00	-	-	156	426,500 00	1,685	5,161,900 00
Connecticut Mutual, Conn.	967	2,773,100 00	2	816,477 00	298	868,500 00	3,643	10,004,774 00
Equitable, N. Y.	18,637	70,687,554 00	-	-	9,035	46,443,305 00	36,796	148,886,247 00
Manhattan, N. Y.	1,993	4,543,880 85	181	776,877 00	1,219	3,820,580 51	4,167	11,267,937 64
Massachusetts Mutual, Mass.	1,316	4,433,719 00	-	841,873 00	901	2,794,000 00	3,435	11,174,760 00
Metropolitan, N. Y. *	150	153,505 00	2	3,000 00	3	3,100 00	312	348,115 00
Mutual, N. Y.	14,645	39,128,736 00	107	4,356,947 00	11,368	40,349,135 00	33,988	115,265,890 00
Mutual Benefit, N. J.	1,365	3,096,553 00	-	-	1,135	2,765,879 00	6,416	16,814,429 00
National, Vt.	1,586	3,930,900 00	43	444,672 00	1,000	2,790,050 00	3,593	9,707,374 00
New England Mutual, Mass.	537	1,373,500 00	1	1,020,903 00	368	1,091,500 00	2,372	7,543,483 00
New York, N. Y.	14,881	41,570,631 00	-	1,382,482 00	10,649	39,135,064 00	32,763	107,178,995 00
Northwestern Mutual, Wis.	6,097	14,682,321 00	-	584,126 00	2,961	8,775,422 00	11,433	31,790,651 00
Penn Mutual, Pa.	2,131	5,177,638 00	39	513,241 00	1,089	3,300,650 00	4,005	12,237,9610 00
Phoenix Mutual, Conn.	622	1,046,901 00	124	229,279 00	535	1,020,268 00	1,942	3,241,504 00
Provident Life and Trust, Pa.	1,195	3,825,903 00	139	750,740 00	62	218,500 00	2,313	7,634,868 00
Provident Savings, N. Y.	57	83,150 00	22	184,000 00	311	907,100 00	3,363	11,655,668 00
State Mutual, Mass.	331	690,000 00	-	388,512 00	284	800,500 00	1,266	3,481,892 00
Travelers', Conn.	1,256	3,703,450 00	463	1,802,428 00	520	2,238,050 00	2,881	8,880,827 00
United States, N. Y.	2,050	6,460,969 00	49	388,000 00	674	1,877,300 00	3,209	9,710,988 00
Washington, N. Y.	27	57,430 00	-	-	959	2,424,066 00	4,062	9,580,395 00
Total, companies of other States	73,527	\$216,509,516 85	1,228	\$14,641,608 00	45,876	\$166,793,096 51	173,061	\$557,688,064 64
Aggregate	74,263	218,030,846 85	1,251	14,829,291 32	46,507	168,135,546 51	175,226	562,161,688 96

*Industrial policies not included.

Table VIII—Showing the Business Transacted in Maine during the Year Ending December 31, 1891, by Life Insurance Companies.

NAME OF COMPANY.	POLICIES IN FORCE DEC. 31, 1891.		POLICIES ISSUED DURING THE YEAR.		Premiums Received.	Losses and Claims In- curred.	Losses and Claims Paid.	Taxes Paid on Premiums.
	Number.	Amount.	Number.	Amount.				
MAINE LIFE COMPANY.								
Union Mutual, Portland.....	1,284	\$1,764,223 29	436	\$569,715 10	\$54,262 02	\$41,158 51	\$44,128 51	\$2,218 82
LIFE COMPANIES OF OTHER STATES.								
Ætna, Conn.....	1,595	1,894,406 00	107	139,825 00	74,966 08	69,486 00	67,613 50	\$1,019 67
Commercial Alliance, N. Y.....	35	60,000 00	16	20,000 00	1,347 38	-	-	26 94
Connecticut Mutual, Conn.....	2,031	3,215,459 00	175	330,894 00	103,654 92	29,415 00	29,415 00	683 52
Equitable, N. Y.....	1,073	2,159,014 00	229	679,521 00	55,283 29	10,444 00	11,444 00	485 18
Manhattan, N. Y.....	33	47,311 00	5	7,495 00	410 70	5,000 00	5,000 00	-
Massachusetts Mutual, Mass.....	965	1,333,185 00	233	279,000 00	38,432 31	26,915 00	26,915 00	629 66
Metropolitan, N. Y.....	42	40,568 00	6	5,500 00	99,959 90	39,582 08	39,582 08	1,207 55
Mutual, N. Y.....	3,361	6,071,352 66	539	907,018 00	207,450 02	56,629 15	56,629 15	2,557 58
Mutual Benefit, N. J.....	1,614	2,707,228 00	159	225,461 00	65,463 49	74,914 00	67,914 00	-
National, Vt.....	269	369,122 00	60	125,000 00	14,593 57	4,500 00	4,500 00	279 89
New England Mutual, Mass.....	1,757	3,067,589 00	173	275,239 00	84,131 52	68,707 00	62,288 00	1,739 96
New York, N. Y.....	1,607	2,938,295 00	725	873,900 00	141,533 07	30,104 40	27,104 40	2,052 46
Northwestern Mutual, Wis.....	953	1,526,097 00	282	433,875 00	69,870 18	13,616 00	13,616 00	829 99
Penn Mutual, Pa.....	708	1,145,450 00	134	216,950 00	48,216 55	8,394 00	5,894 00	964 33
Phoenix Mutual, Conn.....	779	730,406 00	228	282,245 00	26,046 27	15,644 00	17,094 00	106 99

Provident Life and Trust, Pa	385	696,190 00	65	121,484 00	26,368 92	1,114 00	1,114 00	527 37
Provident Savings, N. Y.....	108	244,000 00	87	133,000 00	4,211 07	2,000 00	2,000 00	44 22
State Mutual, Mass.....	10	213,934 00	46	68,500 00	7,233 49	2,500 00	2,500 00	102 86
Travelers', Conn	625	771,081 00	25	118,500 00	19,893 78	18,803 00	17,803 00	123 70
United States, N. Y.....	101	149,070 00	13	29,500 00	6,115 19	100 00	100 00	120 30
Washington, N. Y.....	498	582,456 00	272	334,889 00	20,764 14	2,304 00	2,304 00	357 16
²⁵ Total, companies of other States	18,644	\$29,962,213 66	3,569	\$5,607,876 00	\$1,105,945 81	\$480,171 63	\$460,820 13	\$14,159 32
Aggregate.....	19,928	\$31,726,436 95	4 005	\$6,177,591 11	\$1,160,207 81	\$521,330 14	\$504,958 61	\$16,378 14

Table IX—Showing the Capital, Assets, Liabilities and Surplus December 31, 1891, and the Income and Disbursements for the Year Ending December 31, 1891, of Casualty Insurance Companies Authorized to Transact Business in this State.

Name of Company.	Paid up capital.	Total assets.	Liabilities not including capital.	Surplus over all liabilities.	Premiums.	Total income.	Losses.	Total disbursements.
Ætna, Conn.	* 50,000	*\$ 66,893 55	*\$ 29,209 06	*\$ 37,684 49	\$ 39,806 15	\$ 39,806 15	\$ 4,030 16	\$ 22,912 60
American Casualty, Conn.	1,000,000	2,208,599 07	1,050,318 58	158,280 49	1,303,973 27	1,301,113 84	317,302 03	1,201,898 60
American Employers' Liability, N. J.	200,000	342,936 00	131,342 36	11,588 10	189,814 84	247,286 90	46,016 95	148,212 99
American Surety, N. Y.	1,000,000	1,505,637 51	336,080 55	169,556 96	443,429 42	489,610 49	128,373 34	397,764 08
Employers' Liability, Eng.	200,000	1,119,172 38	686,307 35	32,865 03	822,312 89	858,319 39	438,418 33	820,099 22
Fidelity and Casualty, N. Y.	250,000	1,587,067 40	1,191,730 96	145,336 44	1,865,333 98	1,905,599 23	679,707 79	1,679,006 47
Guarantee of North America, Canada	200,000	748,573 24	171,844 42	376,728 82	209,165 04	268,159 87	110,383 85	254,152 59
Hartford Steam Boiler	500,000	1,556,435 12	962,649 02	93,786 10	712,871 97	781,981 06	69,044 50	648,555 72
Lloyds Plate Glass, N. Y.	250,000	574,805 55	247,352 14	77,453 41	278,124 15	545,212 19	169,597 34	468,178 07
Metropolitan Plate Glass, N. Y.	100,000	362,694 00	137,727 62	124,966 38	237,801 17	243,985 99	99,928 13	228,641 91
New York Plate Glass, N. Y.	100,000	170,335 23	34,552 92	35,782 31	41,710 99	43,717 06	4,095 96	37,992 04
Standard Life and Accident, Mich.	200,000	621,152 37	399,800 01	21,352 36	653,443 26	676,681 03	306,159 33	626,482 12
Travelers', Conn.	600,000	2,106,608 63	1,010,474 48	496,134 15	2,104,427 52	2,197,413 15	986,453 01	1,933,046 46
Total	\$4,650,000	\$12,970,910 05	\$7,389,389 47	\$1,781,515 04	\$9,000,219 42	\$9,668,886 35	\$3,359,510 72	\$8,466,942 87

* Included in life department.

Table X—Showing the Risks Written and the Risks Terminated during the Year, and the Risks in Force December 31, 1891, also the Business in Maine during the Year ending December 31, 1891, of Casualty Insurance Companies Authorized to Transact Business in this State.

NAME OF COMPANY.	RISKS.			BUSINESS IN MAINE.			
	Written.	Terminated.	In force Dec. 31, 1891.	Risks written	Premiums.	Losses paid.	Taxes paid on premiums.
Ætna, Conn.....	\$8,287,700 00	\$1,069,900 00	\$7,162,800 00	\$78,000 00	\$378 25	.	\$ 7 56
American Casualty, Md.	307,227,889 00	128,149,581 00	262,891,271 00	2,427,000 00	*7,029 71	2 186 00	136 86
American Employers Liability, N. J.	55,265,000 00	14,642,000 00	52,258,000 00	342,149 00	704 42	\$51 00	14 08
American Surety, N. Y.....	92,334,793 00	83,863,991 00	82,354,161 00	366,400 00	1,825 80	-	36 51
Employers Liability, Eng	361,348,723 00	311,426,236 00	182,811,398 00	1,183,280 00	10,506 61	4,006 67	129 99
Fidelity & Casualty, N. Y.....	252,896,470 00	233,506,751 89	246,610,269 96	1,512,300 15	8,386 44	1,799 30	131 74
Guarantee of N. A., Canada.....	49,752,117 00	48,710,118 00	40,488,855 00	56,000 00	558 00	-	11 16
Hartford Steam Boiler Co., Conn....	82,560,577 00	58,483,623 00	173,675,908 00	901,800 00	†9,206 18	141 49	181 29
Lloyds Plate Glass, N. Y.....	13,245,400 00	12,766,071 00	12,821,274 00	51,886 09	1,448 69	741 87	12 22
Metropolitan Plate Glass, N. Y.....	9,181,174 00	8,430,313 00	8,435,573 00	10,729 10	270 30	55 00	4 30
New York Plate Glass, N. Y.....	315,708 52	82,067 81	233,640 71	12,668 90	351 43	-	7 02
Standard L & A., Mich.....	91,160,150 00	71,398,600 00	82,614,850 00	195,000 00	996 75	300 20	19 93
Travelers, Conn.....	282,752,094 00	287,914,145 00	238,949,038 00	4,935,550 00	34,987 45	29,294 18	-
Totals.	\$1,606,327,795 52	\$1,260,443,397 70	\$1,391,307,038 67	\$12,072,763 24	\$76,650 03	\$36,576 39	\$692 66

*Including \$353.20 received for inspections.

†Including \$2,761.85 received for inspection.

STATISTICAL TABLES.

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Table XI—Showing the Assets, Liabilities and Insurance in Force on the 31st day of December, 1891, with the Income and Disbursements for the Year ending December 31st, 1891, of Assessment Life and Casualty Insurance Companies Transacting Business in this State.

Name of Company.	Cash assets including reserve	Liabilities	Insurance in force.	INCOME.		DISBURSEMENTS	
				From members	All other sources.	For losses.	For expenses.
MAINE LIFE COMPANIES.							
Kennebec Mutual Life Ins. Co., Waterville	\$ 1,466 09	\$3,264 32	\$5,498,000 00	\$ 23,842 38	\$2,407 82	-	\$24,434 52
Maine Benefit Association, Auburn.....	58,375 01	66 69	14,421,000 00	163,661 49	3,662 83	\$125,000 00	30,034 44
Maine and New Brunswick Ins. Co., Bangor	42,459 20	133 33	14,595,000 00	116,628 09	1,270 68	70,978 22	38,949 38
Provident Aid Society, Portland	51,912 53	-	6,407,000 00	64,498 22	1,731 45	29,500 00	13,778 73
York Mutual Aid Association, Biddeford.	6,992 09	5,152 82	3,998,000 00	38,744 23	34 54	8,500 00	23,335 03
Total.....	\$161,204 92	\$8,617 16	\$44,919,000 00	\$407,374 41	\$9,107 32	\$233,978 22	\$130,532 10
LIFE COMPANIES OF OTHER STATES.							
Bay State Beneficiary Association, Mass.	\$177,962 75	-	\$42 951,000 00	\$ 486,983 84	\$5,004 83	\$392,050 00	\$ 76,407 29
Covenant Mutual Benefit Association, Ill.	632,424 37	\$14,293 50	87,206,625 00	1,226,622 96	16,142 03	910,500 00	187,227 85
Fidelity Mutual Life Association, Pa.....	508,945 80	11,926 97	33,579,750 00	627,204 54	20,541 44	280,050 00	229,819 39
Hartford Life and Annuity Insurance Co., Conn ..	1,102,940 46	43,741 67	83,105,500 00	1,317,736 04	113,173 75	959,622 00	297,947 74
Massachusetts Benefit Association, Mass.	850,017 11	-	94,067,750 00	1,693,798 56	26,972 64	1,170,308 86	327,119 22
Mutual Reserve Fund Life Association, N. Y.	3,419,634 44	327,574 80	215,207,910 00	3,554,281 25	149,845 16	2,290,108 80	959,759 46
Northwestern Masonic Aid Association, Ill.....	572,971 67	61,021 19	155,378,500 00	1,921,550 71	21,584 53	1,482,416 66	292,927 95
United States Masonic Benevolent Ass'n, Iowa....	161,125 00	374 27	20,067,500 00	204,759 65	29,088 91	132,560 00	67,572 73
Total.....	\$7,426,021 60	\$458,932 40	\$731,564,535 00	\$11,032,937 55	\$382,353 29	\$7,617,556 32	\$2,438,781 63
Aggregate.....	\$7,587,226 52	\$467,549 56	\$776,483,535 00	\$11,440,311 96	\$391,460 61	\$7,851,534 54	\$2,569,313 73

MAINE CASUALTY COMPANY.								
Maine Mutual Accident Association, Portland....	\$4,182 49	\$270 00	\$2,679,760 00	\$15,785 50	\$278 98	\$4,215 32	\$10,971 67	
CASUALTY COMPANIES OF OTHER STATES.								
Fidelity Mutual Aid Association, Cal	\$ 13,501 85	\$ 167 32	\$ 372,3 0 00	\$88,677 60	\$339 19	\$2,041 42	\$61,313 90	
Manufacturers' Accident Indemnity Co., N. Y....	101,143 91	19,782 87	72,496,850 00	195,185 75	1,769 60	61,630 96	134,733 16	
Mercantile Mutual Accident Association, Mass....	18,406 18	543 74	16,019 070 00	61,377 18	958 19	20,393 60	37,950 12	
New England Live Stock Insurance Co., Mass.	4,986 33	-	504,063 00	48,474 28	14 92	19,496 00	28,478 47	
New England Mutual Accident Association, Mass.	46,393 03	4,547 16	39,686,500 00	147,940 21	1,075 78	67,278 41	84,983 89	
United States Mutual Accident Association, N. Y.	169,279 50	18,014 87	285,362,150 00	965,540 55	3,789 50	410,107 28	593,134 67	
Total.....	\$353,710 80	\$43,055 96	\$414,380,933 00	\$1,507,195 57	\$7,947 18	\$580,947 67	\$940,594 21	
Aggregate	\$357,893 29	\$43,325 96	\$417,060,693 00	\$1,522,981 07	\$8,226 16	\$585,162 99	\$951,565 88	

RECAPITULATION.

Life Companies.....	\$7,587,226 52	\$467,549 56	\$776,483,535 00	\$11,440,311 96	\$391,460 61	\$7,851,534 54	\$2,569,313 73	
Casualty Companies	357,893 29	43,325 96	417,060,693 00	1,522,981 07	8,226 16	585,162 99	951,565 88	
Aggregate	\$7,945,119 81	\$510,875 52	\$1,193,544,228 00	\$12,963,293 03	\$399,686 77	\$8,436,697 53	\$3,520,879 61	

Table XII—Showing the Business Transacted in Maine During the Year Ending December 31, 1891, by Assessment Life and Casualty Insurance Companies.

	Certificates written during the year.		Certificates terminated during the year.		Certificates in force December 31, 1891.		Losses and claims paid during the year.
	No.	Amount.	No.	Amount.	No.	Amount.	
MAINE LIFE COMPANIES.							
Kennebec Mutual Life Insurance Co., Waterville	1,851	\$4,919,000	50	\$128,000	1,990	\$5,498,000	
Maine Benefit Association, Auburn.....	405	624,000	588	1,240,000	5,458	12,234,000	\$120,000 00
Maine and New Brunswick Insurance Company, Bangor.....	1,452	4,617,000	1,239	3,893,000	3,908	13,958,000	67,978 22
Provident Aid Society, Portland	111	188,000	82	251,000	1,631	4,615,000	19,500 00
York Mutual Aid Association, Biddeford	1,028	2,557,000	425	1,102,000	1,494	3,829,000	8,500 00
Total.....	4,847	\$12,905,000	2,384	\$6,614,000	14,481	\$40,234,000	\$215,978 22
LIFE COMPANIES OF OTHER STATES.							
Bay State Beneficiary Association, Massachusetts	92	\$109,000	24	\$59,000	129	\$283,000	\$14,000 00
Covenant Mutual Benefit Association, Illinois.....	97	164,500	36	64,750	189	387,875	1,250 00
Fidelity Mutual Life Association, Pennsylvania.....	55	97,500	2	3,500	53	94,000	
Hartford Life and Annuity Insurance Company, Connecticut.....	31	50,000	62	105,000	82	133,000	
Massachusetts Benefit Association, Massachusetts.....	58	115,000	30	61,000	181	359,000	10,000 00
Mutual Reserve Fund Life Association, New York	49	207,500	68	316,000	216	874,000	
Northwestern Masonic Aid Association, Illinois	6	74,000	9	23,000	116	278,000	
United States Masonic Benevolent Association, Iowa.....	87	212,500	52	130,000	156	385,000	
Total.....	475	\$970,000	283	\$762,250	1,122	\$2,793,875	\$25,250 00
Aggregate.....	5,322	\$13,875,000	2,667	\$7,376,250	15,603	\$43,027,875	\$241,228 22

MAINE CASUALTY COMPANY.							
Maine Mutual Accident Association, Portland.....	1,641	\$2,472,800	1,748	\$3,875,315	1,208	\$2,679,760	\$4,215 32
CASUALTY COMPANIES OF OTHER STATES.							
Fidelity Mutual Aid Association, California.....	97	\$7,275	56	\$4,200	41	\$3,075	\$124 00
Manufacturers' Accident Indemnity Company, New York.....	920	1,843,950	925	1,794,050	995	2,990,250	11,624 55
Mercantile Mutual Accident Association, Massachusetts.....	3,302	6,215,730	1,680	3,162,020	1,911	3,792,210	6,255 07
New England Mutual Accident Association, Massachusetts.....	348	764,000	427	741,375	433	1,444,625	5,136 90
United States Mutual Accident Association, New York.....	174	837,100	112	541,500	263	1,271,600	1,458 43
New England Live Stock Insurance Company, Mass.....	283	41,936	85	12,781	198	29,155	200 00
Total	5,124	\$9,709,991	3,285	\$6,255,926	3,841	\$9,630,915	\$24,798 95
Aggregate.....	6,765	12,182,791	5,033	10,131,241	5,049	12,210,675	29,014 27

RECAPITULATION.

Life Companies.....	5,322	\$13,875,000	2,667	\$7,376,250	15,603	\$43,027,875	\$241,228 22
Casualty Companies.....	6,765	12,182,791	5,033	10,131,241	5,049	12,210,675	29,014 27
Aggregate.. ..	12,087	\$26,057,791	7,700	\$17,507,491	20,652	\$55,238,550	\$270,242 49

Table XIII—Showing the Business Transacted in Maine During the Year Ending December 31, 1891, by Fraternal Beneficiary Organizations.

Name of Company.	MEMBERS ADMITTED DURING THE YEAR.		MEMBERSHIP TERMINATED DURING THE YEAR.		MEMBERSHIP DECEMBER 31, 1891.		Losses and Claims paid during the year.
	Number	Amount.	Number	Amount	Number.	Amount.	
MAINE COMPANIES.							
Anc't Order of Hibernians (1st Div.), Portland..	6	-	6	-	114	-	\$230
Anc't Order of Hibernians (2d Div.), Portland..	9	-	39	-	139	-	90
Androscoggin Masonic Relief, Lewiston	-	-	417	-	146	-	4,300 00
Casco Bay Commandery, Portland.....	2	\$4,000 00	2	\$2,000 00	100	\$151,000 00	1,000
Citizens' Mutual Relief Society, Portland	1	-	152	-	423	-	9,227
Good Templars' Relief Association, Portland... .	-	-	-	-	17	-	-
L'Union St. Joseph, Waterville	8	-	8	-	34	-	48
Maine Centr'l R. R. Relief Association, Portland	244	-	78	-	1,423	-	12,288 00
Maine Commerc'l Travelers' Associa'n, Portland,	-	-	-	-	91	-	-
Maine State Pythian Relief Associa'n, Portland,	122	166,895 00	121	170,530 00	2,025	2,746,635 00	19,225 00
Masons' Mut. Relief Association, Mechanic Falls,	266	-	252	-	1,811	-	28,000 00
Maine Sick Benefit Association, Lisbon Falls....	-	-	4	-	146	-	156 30
Northeastern Masonic Relief Associa'n, Augusta,	9	-	75	-	72	-	616 00
Odd Fellows' Benefit Association, Portland	-	-	13	-	173	-	294 00
Odd Fellows' Graded Mut. Relief Ass'n, Norway,	97	109,804 00	91	95,550 00	1,227	-	14,051 00
Odd Fellows' Mut. Relief Association, Portland,	1	-	369	-	348	-	19,641 00
Patrons' Mutual Aid Society of Maine, Lewiston,	35	-	136	-	674	-	9,214 00
Portland Lodge No. 142, New England Order of Protection, Portland	7	15,000 00	3	5,000 00	42	74,000 00	-
Portland Masonic Relief Association, Portland..	2	2,000 00	139	139,000 00	532	532,000 00	27,000 00

Portland Temperance Reform Club, Portland. . .	26	-	51	-	98	-	-
Sons of Veterans Relief Association, Rockland . .	7	-	27	-	60	-	221 60
Society St. Jean Baptist, Waterville	29	-	32	-	205	-	1,106 75
Union Lafayette, Waterville	39	-	39	-	51	-	33 90
York Co. Odd Fellows' Mut. Relief Associa'n, Saco,	-	-	87	-	207	-	1,973 00
* Total	907	\$297,699 00	2,141	\$412,080 00	10,158	\$3,503,635 00	\$148,745 55

Table XIII—Concluded.

Name of Company	MEMBERS ADMITTED DURING THE YEAR.		MEMBERSHIP TERMINATED DURING THE YEAR.		MEMBERSHIP DECEMBER 31, 1891.		Losses and Claims paid during the year.
	Number.	Amount.	Number.	Amount.	Number	Amount.	
COMPANIES OF OTHER STATES.							
American Legion of Honor, Boston, Mass.....	6	\$7,000 00	50	\$140,000 00	326	\$1,069,500 00	\$10,000 00
American Mut. Relief Associa'n, Boston, Mass.,	1	1,000 00	-	-	8	12,000 00	-
Anc't Order of United Workmen, Boston, Mass.,	615	1,230,000 00	83	166,000 00	4,319	8,638,000 00	48,000 00
Good Templars' Mutual Benefit Association, Rochester, N. Y.	25	32,500 00	12	14,000 00	21	22,500 00	-
Home Circle, Boston, Mass.	64	73,500 00	10	21,000 00	144	236,000 00	7,000 00
Knights of Honor, St. Louis, Mo.	7	11,500 00	46	85,500 00	667	1,260,500 00	7,000 00
Knights of Pythias of the World, Chicago, Ill .	1	3,000 00	14	28,000 00	171	300,000 00	10,000 00
Masonic National Health and Accident Assoc'n, Orange, Mass.	59	-	11	-	63	-	240 56
Masons' Fraternal Accident Association of America, Westfield, Mass.	125	546,250 00	164	716,680 00	371	771,570 00	2,615 98
New Eng. Order of Protection, Boston, Mass.	765	1,117,000 00	250	404,000 00	1,987	3,253,000 00	18,000 00
Northern Legion, Boston, Mass.	-	-	-	-	57	-	-
Northern Mut Relief Association, Boston, Mass.	1	1,500 00	1	1,000 00	112	175,500 00	1,900 00
Odd Fellows' Fraternal Accident Association, Westfield, Mass.	175	316,500 00	203	411,750 00	489	986,475 00	5,641 44
Odd Fellows' Mutual Aid and Accident Asso'n, Piqua, Ohio.	20	30,000 00	14	21,000 00	19	25,000 00	-
Order of Fraternal Guardians, Philadelphia, Pa	29	62,000 00	1	2,000 00	70	164,000 00	-
Order of United Friends, Poughkeepsie, N. Y. ...	43	70,000 00	72	70,000 00	502	682,000 00	18,000 00
Order of the Iron Hall, Indianapolis, Ind.	900	711,600 00	69	50,200 00	1,506	1,165,800 00	9,230 00
Order of Tonti, Philadelphia, Pa.	128	98,000 00	8	6,400 00	190	148,200 00	1,700 00

Red Men's Fraternal Accident Association of America, Westfield, Mass.....	25	64,250 00	33	98,750 00	41	115,250 00	414 27
Royal Arcanum, Boston, Mass.....	13	39,000 00	16	48,000 00	498	1,469,000 00	12,009 00
Royal Conclave of Knights and Ladies, Boston, Mass.	-	-	-	-	411	735,500 00	-
Royal Society of Good Fellows, Boston, Mass....	7	15,000 00	96	208,000 00	191	399,000 00	3,800 00
Royal Templars of Temperance, Buffalo, N. Y .	2	3,500 00	32	41,500 00	68	97,000 00	1,000 00
United States Masonic Accident Association, Fitchburg, Mass.....	17	512 50	96	348,150 00	271	984,650 00	1,589 96
United Fellowship, Boston, Mass.....	79	126,000 00	143	266,500 00	398	764,000 00	5,202 90
United Order of Pilgrim Fathers, Lawrence, Mass.....	141	247,800 00	23	40,500 00	1,372	2,268,300 00	14,000 00
United Order of the Golden Cross, Knoxville, Tenn.....	871	1,038,000 00	431	574,000 00	4,664	5,560,000 00	59,163 97
Total.....	4,119	\$5,845,412 50	1,878	\$3,762,930 00	19,036	\$31,305,745 00	\$236,499 08
Aggregate.....	5,026	6,143,111 50	4,019	\$4,175,010 00	29,194	\$34,809,380 00	\$385,244 63

The Maine companies in many cases issue no certificates to members; the above table, therefore, is defective in this particular.



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, 1891.



UNION MUTUAL LIFE INSURANCE COMPANY,

PORTLAND, MAINE.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1849.

JOHN E. DEWITT, *President.*

ARTHUR L. BATES, *Secretary.*

Net or ledger assets December 31, of previous year..... \$5,999,751 36

I. INCOME DURING THE YEAR.

Cash received for new premiums without deductions. . . .	\$190,489 48	
Premium notes, loans or liens taken for new premiums. . .	404 00	
Cash received for renewal premiums without deductions. . .	621,973 38	
Premium notes, loans or liens taken for renewal premiums, . .	10,466 00	
Total	813,332 86	
Deduct amount paid for re-insurance.	3,957 48	
Total premium income	\$809,375 38	
Received for interest on mortgage loans.	71,190 69	
bonds owned, and dividends on stock.	141,415 94	
premium notes, loans on liens	22,015 06	
other debts due the company.	23,522 35	
discount on claims paid in advance.	399 87	
rents for use of company's property.	18,585 06	
Other income, viz.: profit and loss.	32,217 79	
Total income	1,118,722 14	
Total	\$7,118,473 50	

II. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.	\$436,978 35
Premium notes, loans or liens used in payment of the same, . .	27,926 00
Cash paid for matured endowments and additions.	134,093 55
Premium notes, loans or liens used in payment of same. . . .	13,180 00
Total amount actually paid for losses and matured endowments	\$612,177 90

Cash paid to annuitants.	\$392 15
Cash paid for surrendered policies.	17,062 26
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.	30,079 19
Cash surrender values applied in payment of premiums.	10,628 84
Cash dividends paid to policy-holders.	18,297 30
Premium notes, loans or liens used in payment of dividends to policy- holders to policy-holders.	4,262 00
Total paid to policy-holders	692,899 64
Cash paid for commissions to agents	126,507 07
salaries and traveling expenses of managers and agents	68,283 14 } 136,352 97
medical examiner's fees.	18,056 61 }
salaries of officers and office employes.	50,013 22 }
taxes, fees and fines.	15,911 50
rent	10,315 71
commuting commissions.	8,781 90
furniture and office fixtures.	1,189 31
advertising.	13,310 80
Other expenditures, viz.: printing and stationery, \$12,282.72; postage and exchange, \$4,691.56; travelling expenses officers and clerks, \$4,090.05; legal expenses, \$4,048.82; miscellaneous expenses, \$8,693.27.	33,806 43
Total expenditures	1,039,075 33
Balance.	\$6,079,398 17
(Total miscellaneous expenses, \$346,175.69.)	

Invested as follows:

III. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered.	\$877,550 33
Loans on bond and mortgage (first liens)	1,368,266 29
Loans secured by collaterals	415,192 84
Premium notes and loans on policies now in force.	360,898 83
Stocks and bonds owned by the company, cost value.	2,956,062 07
Cash in office of company.	\$ 632 95 }
Cash deposited in banks.	96,929 77 }
Bills receivable.	1,534 89
Agent's other ledger balances (net).	1,920 38
Other assets, viz.: cash in transit December 31, 1891, (since received),	409 82
Total net or ledger assets (per balance).	6,079,398 17

OTHER ASSETS.

Interest due and accrued on bonds and mortgages	\$26,198 41
Interest due and accrued on bonds and stocks	32,202 01
Interest due and accrued on collateral loans.	1,809 25

MAINE LIFE INSURANCE COMPANY.

5

Interest due and accrued on premium notes, loans or liens	\$10,735 90
Rents due and accrued on company's property or lease	585 08
Market value of bonds and stocks over cost	7,536 77
Gross premiums due and unreported on policies in force	
December 31, 1891	\$94,695 29
Gross deferred policies in force on December 31, 1891	82,967 29
Total	<u>177,662 58</u>
Deduct 20 per cent above gross amount	35,532 52
Net amount of uncollected and deferred premiums	142,130 06
Foreborne premiums to be deducted in settlement of policy claims included in liabilities	414 53
Total assets as per books of the company	<u>\$6,301,010 18</u>

ITEMS NOT ADMITTED.

Agent's and other ledger balances (net)	\$1,920 38
Bills receivable	1,534 89
	<u>3,455 27</u>
Total assets, less items not admitted	<u>\$6,297,554 91</u>

ACCOUNT OF STOCKS, BONDS AND ALL OTHER SECURITIES (EXCEPT MORTGAGES)
 HYPOTHECATED 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
 31, 1891.

Description.	Total par value.	Total market value.	Amount loaned thereon.
Central Wharf, Portland, Me, stock, 24 shares..	\$12,000 00	\$24,000 00	\$12,000 00
Portland Water Co, Portland, Me., stock 355 shares	35,500 00	42,600 00	24,000 60
First Nat'l Bank, Wiscasset, Me., stock, 5 shares, Flint & Pere Marquette R. R. preferred stock, 70 shares.....	500 00 7,000 00	600 00 5,950 00	515 00 4,300 00
Maine Central R. R Co 7s.....	2,000 00	2,260 00	} 5,000 00
Northern Pacific R. R. Land Grant 6s.....	2,000 00	2,360 00	
City of Portland, Me., 6s.....	1,000 00	1,080 00	} 700 00
Leeds & Farmington R. R. 1st mort 6s.....	1,000 00	1,060 00	
Central Wharf, Portland, Me., stock, 9 shares...	4,500 00	9,000 00	4,200 00
Chicago & West Michigan R. R. 5s	1,000 00	950 00	} 440 00
New York & New England R. R. 7s	1,000 00	1,120 00	
Maine Central R. R. 7s.....	1,000 00	1,130 00	1,000 00
Camden & Rockland Water Co., Camden, Me., stock, 125 shares.....	12,500 00	12,500 00	10,000 00
Camden & Rockland Water Co., Camden, Me, stock, 63 shares	6,300 00	6,300 00	5,000 00
American Bell Telephone Co., stock, 3 shares...	300 00	606 00	} 5,000 00
Old Colony R. R. Co., stock, 20 shares	2,000 00	3,300 00	
Grand Avenue R. R. Co., Kansas City, Mo., 1st mort. 5s (gold)	2,000 00	1,970 00	} 10,000 00
Camden & Rockland Water Co, Camden, Me, stock, 100 shares.....	10,000 00	10,000 00	
Auburn Aqueduct Co., Auburn, Me, stock, 45 shares.....	4,500 00	3,600 00	550 00
Portage City Water Co., Portage, Wis., 6s.....	500 00	500 00	} 1,500 00
Rochester Water Co., Rochester, Minn., 6s.....	500 00	500 00	
Ft. Smith (Ark.), Water Co, 6s.....	500 00	500 00	} 5,000 00
Kankakee Water Co, Kankakee, Ills., 6s	500 00	500 00	
Atlantic & Pacific R. R. 4s.....	7,000 00	5,320 00	5,000 00
Portland Water Co, Portland, Me., 25 shares stock	2,500 00	3,000 00	2,000 00
Lime Rock R. R Co., Rockland, Me., 5s.....	25,000 00	26,250 00	22,000 00
Portland R. R. Co., Portland, Me., 10 shares	1,000 00	1,150 00	750 00
City Water Company of East St. Louis, Ill., 6s...	500 00	500 00	400 00
Schuster Hax Nat'l Bank, St. Joseph, Mo, 100 shares.....	10,000 00	11,400 00	10,000 00
Maine Central R R, 7s	500 00	675 00	500 00
Washington Water Co, Ind., 6s.....	500 00	500 00	} 900 00
Owensboro, Ky., Water Co 6s	500 00	500 00	
Portland Railroad Co, Portland, Me., 5 shares.	500 00	575 00	450 00
Atchison, Topeka & Santa Fe R. R., 4s.....	10,000 00	8,550 00	} 8,735 50
Lockwood Co., Waterville, Me., 12 shares.....	1,200 00	1,200 00	
Houlton, Me., Water Co, 70 shares.....	1,750 00	1,925 00	1,500 00
Portland & Rochester R. R., 50 shares stock.....	5,000 00	6,250 00	5,000 00
Portland Trust Co, Portland, Me., 41 shares stock.....	4,100 00	4,715 00	4,100 00
Portland, Me., Water Co 4s.....	500 00	485 00	400 00
Atchison, Topeka & Santa Fe R. R 4s.....	500 00	427 50	} 814 00
Akron St. Ry. Co. 6s.....	1,000 00	1,000 00	

ACCOUNT OF STOCKS, BONDS, ETC.—Continued.

Description.	Total par value.	Total market value.	Amount loaned thereon.
Androscooggin Co., Me. 6s.	\$500 00	\$520 00	} \$500 00
Androscooggin & Kennebec R. R. 6s.	100 00	100 00	
Commercial Union Telegraph Co., 200 shares.	20,000 00	22,000 00	4,000 00
Portland, Me., Gas Light Co., 17 shares.	850 00	1,360 00	1,050 00
Owensboro, Ky., Water Co. 6s.	1,000 00	1,000 00	900 00
Rockland, Me., Trust Co., 50 shares.	5,000 00	5,500 00	} 10,000 00
Central Nat'l Bank, Springfield, Mo., 50 shares, Schuster Hax Nat'l Bank, St. Joseph, Mo., 50 shares.	5,000 00	5,250 00	
Kansas City, Mo., School District 4s.	46,000 00	43,125 00	42,200 00
Portland Me., Water Co., 20 shares.	2,000 00	2,400 00	} 2,000 00
Rockland (Me.) Trust Co., 5 shares.	500 00	550 00	
St. Joseph & Grand Island R. R. 6s.	11,000 00	9,900 00	} 20,000 00
Atchison, Topeka & Santa Fe R. R. 4s.	7,000 00	5,985 00	
Consolidated R. R. of Vt., 5s.	5,000 00	4,600 00	} 20,000 00
Atlantic & Pacific R. R. 4s.	2,000 00	1,520 00	
Missouri Valley & Blair Railway & Bridge Co 6s.	1,000 00	1,100 00	900 00
Atchison, Topeka & Santa Fe. R. R. 4s.	10,000 00	8,550 00	} 16,041 34
New York & New England R. R., preferred stock, 15 shares.	1,500 00	1,500 00	
Chicago, St. Louis & Pittsburg R. R. 5s.	1,000 00	1,050 00	} 16,041 34
Ohio & Mississippi R. R., Springfield Div. 7s.	2,000 00	2,200 00	
Mt Vernon Water Co., Mt. Vernon, N. Y., 1st mort 6s.	1,000 00	1,000 00	} 16,041 34
Atchison, Topeka & Santa Fe R. R., income 5s.	4,000 00	2,640 00	
Certificate of Profits, No. 589, Atlantic Mut. Ins. Co.	390 00	390 00	} 1,400 00
Certificate of Profits, No. 1777, Atlantic Mut Ins. Co.	330 00	330 00	
Houston & Texas Central R. R. 6s.	2,000 00	2,060 00	} 3,000 00
Chicago & West Michigan R. R. 5s.	2,000 00	1,900 00	
First Nat'l Bank, Houlton, Me., 30 shares.	3,000 00	4,500 00	3,000 00
Cedar Rapids & Missouri River R. R. 7s.	1,000 00	1,150 00	1,000 00
Missouri, Kansas & Texas R. R. 4s.	10,000 00	8,400 00	} 10,000 00
Northern Pacific R. R. & Land Grant Con. 5s.	4,000 00	3,230 00	
Portland, Me., Water Co., 80 shares.	8,000 00	9,600 00	5,000 00
Houlton, Me., Water Co., 70 shares.	1,750 00	1,925 00	1,500 00
Chicago, Burlington & Quincy R. R. 4s.	1,000 00	900 00	} 6,500 00
Northern Pacific R. R. 6s.	1,000 00	1,180 00	
Denver City Cable R. R. 6s.	2,000 00	2,000 00	} 1,000 00
Portland, Me., Water Co., 4s.	1,000 00	970 00	
Grand Avenue R. R., Kansas City, Mo., 5s.	2,000 00	1,790 00	} 800 00
St Croix Electric Light & Water Co. 5s.	1,000 00	1,000 00	
Witchita, Kan., Water Co., 6s.	2,000 00	2,000 00	1,000 00
First Nat'l Bank, Houlton, Me., 10 shares.	1,000 00	1,500 00	800 00
Nat'l Shoe & Leather Bank, Auburn, Me., 95 shares.	9,500 00	7,600 00	7,500 00
City of Portland (Portland & Rochester R. R.) 6s.	4,500 00	4,860 00	4,500 00
Bath, Me., Water Supply Co 5s.	5,000 00	5,000 00	4,500 00
Oregon Short Line & Utah Northern R. R. 5s.	6,000 00	4,695 00	} 7,000 00
Atchison, Topeka & Santa Fe R. R. 4s.	3,000 00	2,565 00	
Evansville, Ind. 5s.	1,000 00	1,020 00	} 15,000 00
Maine Central R. R. 7s.	15,000 00	20,550 00	
Mortgage of real estate on 3d St., Minneapolis, Minn.	15,259 60	22,000 00	15,000 00
Scioto Valley & New England R. R. 4s.	1,000 00	775 00	645 00
Missouri Valley & Blair R'y & Bridge Co. 6s.	1,000 00	1,100 00	1,000 00

MAINE LIFE INSURANCE COMPANY.

ACCOUNT OF STOCKS, BONDS, ETC.—*Concluded.*

Description.	Total par value.	Total market value.	Amount loaned thereon.
Portland, Me , Water Co., 52 shares.....	\$5,200 00	\$6,240 00	\$5,000 00
St. Joseph Water Co , St. Joseph, Mo. 6s.....	3,000 00	3,000 00	500 00
Westbrook Man'g Co., receipts for 150 shares preferred stock, (Cert. of Stock, since delivered to Co.)	15,000 00	15,000 00	10,000 00
Oregon Improvement Co. 5s.....	5,000 00	3,500 00	2,800 00
Cedar Rapids & Missouri River R. R. 7s.....	1,000 00	1,150 00	1,000 00
New York & New England R. R., 50 shares pre- ferred.....	5,000 00	5,000 00	4,200 00
New York & Erie R. R. 5s.....	8,000 00	9,180 00	} 10,000 00
New York & Erie R. R. 7s.....	2,000 00	2,285 00	
Elmira & Horseheads R. R. 5s.....	15,000 00	13,500 00	} 52,000 00
Citizen's Gas Light Co. 5s.....	20,000 00	18,000 00	
Louisville, New Albany & Chicago R. R. 5s	20,000 00	16,000 00	} 52,000 00
Louisville, New Orleans & Texas R. R. 4s.....	15,000 00	12,825 00	
Southern Pacific & California R. R. 5s.....	7,000 00	7,000 00	
	\$537,529 60	\$562,028 50	\$415,192 84

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, 1891.

Description.	Par Value.	Market Value.
Bonds United States 6s, currency, due Jan. 1899.....	\$50,000 00	\$59,000 00
“ Atchison, Topeka and Santa Fe R. R. 4s, due July, 1889.....	191,000 00	163,305 00
“ Chicago and West Michigan R. R. 5s, due Dec., 1921.....	125,000 00	118,750 00
“ Canadian Pacific Railway Land Grant 5s, due Oct., 1931.....	98,000 00	106,330 00
“ Chicago, Burlington & Quincy R. R. 7s, due Jan., 1896.....	22,500 00	23,962 50
“ Current River R. R. 1st mortgage 5s (K. C. F. S & M.), due Oct., 1927.....	50,000 00	47,500 00
“ Denver & Rio Grande R. R. 1st mortgage 4s, due Jan., 1936.....	25,000 00	20,250 00
“ Fremont, Elkhorn and Missouri Valley R. R. 6s (C. & N. W. R. R.), due Oct., 1933.....	25,000 00	30,625 00
“ Flint & Pere Marquette R. R. 6s, due Oct., 1920.....	50,000 00	60,000 00
“ Grand Avenue Railway, Kansas City, Mo. 1st mortgage 5s, gold, due July, 1908.....	50,000 00	49,250 00
“ Hannibal and St. Joseph R. R. 6s, due Mar., 1911.....	50,000 00	58,500 00
“ Kansas & Missouri R. R. 5s, (K. City F. S. & M. R. R.), due August, 1922.....	10,000 00	9,500 00
“ Kansas City, St. Jo. and Council Bluffs R. R. 7s, due Jan., 1907.....	30,000 00	36,225 00
“ Kansas City Belt Railway 1st mortgage 6s, due July, 1916.....	50,000 00	56,000 00
“ Kansas City Cable Railway 1st mortgage 5s, due April, 1897.....	50,000 00	49,250 00
“ Kansas City, Ft. Scott and Memphis R. R. Con mortgage 6s, due May, 1928.....	50,000 00	53,500 00
“ Lincoln and North Western R. R. 1st mortgage 7s (C. B. & Q. R. R.), due Jan., 1910.....	45,000 00	56,475 00
“ Lime Rock R. R., Rockland, Me., 5s, 1st mortgage, due April, 1908.....	25,000 00	26,250 00
“ Milwaukee & St. Paul R. R., C. & M. Div. 7s, due Jan., 1903.....	35,000 00	44,450 00
“ Maine Central R. R., consolidated 4½s, due April, 1912.....	100,000 00	107,000 00
“ New York & New England R. R. 6s, due Jan., 1905.....	50,000 00	56,000 00
“ Ohio & Mississippi R. R. consolidated 7s, due Jan., 1898.....	46,000 00	52,612 50
“ Oregon Railway & Navigation Co. 5s, due June, 1925.....	50,000 00	46,500 00
“ Oxford & Clarksville R. R. 6s, 1st mortgage, gold, due Nov., 1937.....	25,000 00	24,750 00
“ People’s Street Railway Co., of Lucerne Co., Pa., 1st mortgage 6s, due August, 1918.....	25,000 00	26,250 00
“ Philadelphia & Reading R. R. Co. general mortgage 4s, due Jan., 1958.....	25,000 00	21,500 00
“ Rome, Watertown & Ogdensburg R. R. 5s, due July, 1922.....	25,000 00	28,125 00
“ Scioto Valley & New England R. R. 1st mortgage 4s, due Nov., 1899.....	50,000 00	38,750 00
“ St. Louis R. R. 1st mortgage 5s, due May, 1910.....	25,000 00	25,125 00

ACCOUNT OF STOCKS, BONDS, TREASURY NOTES, ETC.—Continued.

Description.	Par Value.	Market Value.
Bonds Staten Island Rapid Transit R. R. 6s, 1st mortgage, due Jan., 1913	10,000 00	11,200 00
“ Union Street Railway Co., Dover, N. H., 6s, due Oct., 1910	25,000 00	26,250 00
“ Union Pacific, Lincoln and Colorado 5s, 1st mortgage, due April, 1918	24,000 00	18,240 00
“ Utah & Northern Railway Co. 5s, Con., due July, 1926	25,000 00	19,750 00
“ Wisconsin Valley R. R. 1st mortgage 7s, due Jan., 1909	4,000 00	4,800 00
“ Americus, Georgia 6s, due April, 1919	10,000 00	11,360 00
“ Albina, Oregon 6s, due June, 1921	25,000 00	28,833 33
“ Berlin, New Hampshire 4s, due 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	5,820 00
“ Bond County, Illinois 6s, due Nov., 1895	5,000 00	5,050 00
“ Caribou, Maine, 4½s, due July, 1892	1,000 00	1,000 00
“ “ “ “ July, 1893	1,000 00	1,000 00
“ “ “ “ July, 1894	1,000 00	1,000 00
“ “ “ “ July, 1895	1,000 00	1,000 00
“ “ “ “ July, 1896	1,000 00	1,000 00
“ Caribou, Me. (School Bonds) 5s, due Aug., 1892,	1,000 00	
“ “ “ “ “ “ 1893,	1,000 00	
“ “ “ “ “ “ 1894,	1,000 00	
“ “ “ “ “ “ 1895,	1,000 00	
“ “ “ “ “ “ 1896,	1,000 00	
“ “ “ “ “ “ 1897,	1,000 00	
“ “ “ “ “ “ 1898,	1,000 00	
“ “ “ “ “ “ 1899,	1,000 00	
“ “ “ “ “ “ 1900,	1,000 00	
“ “ “ “ “ “ 1901,	1,000 00	
“ “ “ “ “ “ 1902,	1,000 00	
“ “ “ “ “ “ 1903,	1,000 00	12,315 00
“ Damariscotta, Maine, 4½s, due July, 1900	2,000 00	2,068 00
“ Delaware, Ohio 6s, due Nov., 1901	5,000 00	5,540 00
“ Elk County, Kansas 5s, due May, 1892	3,000 00	3,000 00
“ Elk County, Kansas 5s, due May, 1893	3,000 00	3,000 00
“ Helena, Montana 6s, due June, 1911	25,000 00	26,875 00
“ Jefferson Co., Alabama 5s, due July, 1920	40,000 00	40,000 00
“ Jefferson Co., Alabama 6s, due Nov., 1919	25,000 00	28,750 00
“ Minneapolis, Minn. 4½s, due April, 1912	10,000 00	10,310 00
“ Montreal Harbour (debentures) 4s, due July, 1917	10,000 00	10,000 00
“ Montreal Harbour (debentures) 4s, due July, 1918,	20,000 00	20,000 00
“ Meeklenburg Co., N. C. 6s, due Nov., 1920	30,000 00	33,375 00
“ Omaha, Nebraska 5s, due July, 1906	25,000 00	26,312 50
“ Pueblo, Col. 6s (public building), due June, 1902,	15,000 00	16,537 50
“ Pueblo, Col. Water 6s, due April, 1904	25,000 00	27,875 00
“ Pueblo, Col. Deficiency 6s, due June, 1906	10,000 00	11,300 00
“ Province of New Brunswick 4s, due March, 1930,	3,000 00	3,000 00
“ “ “ “ July, 1930	52,000 00	52,000 00
“ “ “ “ April, 1931	5,000 00	5,000 00
“ Plano, Texas 6s, due Sept., 1911	7,000 00	7,000 00
“ Richmond, Va. 8s, due July, 1908	10,000 00	13,100 00
Paid on account of \$40,000 Province of New Brunswick bonds, to be delivered in January, 1892	4,000 00	4,000 00

ACCOUNT OF STOCKS, BONDS, TREASURY NOTES, ETC — *Continued.*

Description.	Par Value.	Market Value.
Bonds Wells County, Ind. (Court House) 5s, due Sept., 1907.....	13,000 00	13,552 50
“ Crystal Water Co., Edgewater, N. Y., 1st mortgage 6s, due July, 1910.....	25,000 00	25,000 00
“ Chicago Gas Light & Coke Co 5s, due July, 1937,	35,000 00	30,187 50
“ Citizen’s Gas Light Co., Brooklyn, N. Y., 5s, due Feb., 1940.....	45,000 00	40,500 00
“ City Water Co., Chattanooga, Tenn 6s due Dec., 1908.....	30,000 00	30,000 00
“ Fort Payne, Ala. Water Co. 6s, due July, 1905..	25,000 00	25,000 00
“ Fort Smith, Ark. Water Co. 6s, due Oct., 1910...	25,000 00	25,000 00
“ Freeport, Me. Water Co 5s, due Aug., 1911.....	25,000 00	25,000 00
“ Goldsboro, N. C. Water Co. 1st mortgage 6s, due May, 1910.....	25,000 00	25,000 00
“ Le Mars, Iowa, Water & Light Co. 1st mortgage 6s, due Nov., 1904.....	25,000 00	25,000 00
“ Leadville, Col., Water Co 6s, due Aug., 1915....	25,000 00	25,000 00
“ Manitowoc, Wis., Water, 6s, due Feb., 1907.....	25,000 00	25,000 00
“ Metropolitan Telephone and Telegraph Co. 5s, due May, 1918.....	50,000 00	51,750 00
“ Michigan Gas Co. 1st mortgage 6s, due Jan., 1919	15,000 00	15,000 00
“ Richmond Water & Light Co., Richmond, Ky., 6s, due July, 1910.....	25,000 00	25,000 00
“ Rockport, Ind., Water Works Co. 6s, due Feb., 1905.....	10,000 00	10,000 00
“ St Joseph, Mo., Water Co. 6s, due Dec., 1909...	25,000 00	25,000 00
“ Wakefield, Mass., Water Co. 5s, due Feb., 1906...	25,000 00	25,000 00
Stock Portland, Saco & Portsmouth R. R., 142 shares..	14,200 00	18,059 50
“ *Biddeford National Bank, Biddeford, Me., 20 shares.....	2,000 00	2,700 00
“ *Canal National Bank, Portland, Me., 200 shares,	20,000 00	25,600 00
“ City National Bank, Dallas, Texas, 40 shares....	4,000 00	6,600 00
“ *Cumberland National Bank, Portland, Me., 122 shares.....	4,880 00	5,124 00
“ Commercial National Bank, Omaha, Neb., 50 shares	5,000 00	5,900 00
“ Farmers’ and Merchants’ National Bank, Waco, Texas, 20 shares.....	2,000 00	2,140 00
“ *First National Bank, Auburn, Me., 20 shares...	2,000 00	2,800 00
“ *First National Bank, Wiscasset, Me., 10 shares,	1,000 00	1,200 00
“ *First National Bank, Lewiston, Me., 100 shares,	10,000 00	16,000 00
“ *First National Bank, Bangor, Me., 12 shares...	1,200 00	1,536 00
“ *First National Bank, Biddeford, Me., 38 shares..	3,800 00	6,270 00
“ *First National Bank, Portland, Me., 62 shares..	6,200 00	6,200 00
“ Flour City National Bank, Minneapolis, Minn., 50 shares.....	5,000 00	5,475 00
“ International Loan & Trust Co., Kansas City, Mo., 200 shares.....	20,000 00	19,000 00
“ Knickerbocker Trust Company, New York City, 48 shares.....	4,800 00	8,664 00
“ *Lime Rock National Bank, Rockland, Me., 60 shares.....	4,200 00	4,500 00
“ Manufacturers’ National Bank, Lewiston, Me., 50 shares.....	5,000 00	6,250 00
“ Merchants’ National Bank, Portland, Me., 36 shares.....	2,700 00	4,320 00
“ National Bank of Kansas City, Kansas City, Mo., 50 shares.....	5,000 00	6,250 00
“ National Bank of Commerce, Omaha, Neb., 50 shares.....	5,000 00	4,250 00

ACCOUNT OF STOCKS, BONDS, TREASURY NOTES, ETC.—*Concluded.*

Description.	Par Value.	Market Value.
Stock *National Traders' Bank, Portland, Me., 63 shares,	\$6,300 00	\$7,560 00
“ *North National Bank, Rockland, Me., 100 shares,	10,000 00	15,000 00
“ *Northern National Bank, Hallowell, Me., 100 shares.	10,000 00	13,500 00
“ *Norway National Bank, Norway, Me., 10 shares,	1,000 00	1,200 00
“ *People's National Bank, Waterville, Me., 30 shares.	3,000 00	3,750 00
“ *Portland National Bank, Portland, Me., 200 shares.	20,000 00	21,000 00
“ *Richmond National Bank, Richmond, Me., 7 shares.	700 00	805 00
“ *Rockland National Bank, Rockland, Me., 50 shares.	5,000 00	8,250 00
“ Schuster Hax National Bank, St Joseph, Me., 50 shares.	5,000 00	5,700 00
“ Sioux Falls National Bank, Sioux Falls, So. Dakota, 20 shares.	2,000 00	2,000 00
“ *Ticonic National Bank, Waterville, Me., 35 shares,	3,500 00	4,375 00
“ *Westbrook Trust Co., Westbrook, Me., 50 shares.	5,000 00	5,150 00
	\$2,606,980 00	\$2,706,464 83
Province of Ontario annuities, 1892 to 1925, \$7,000, payable semi-annually until 1925, present value.		\$257,134 01
		\$2,963,598 84

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

IV. LIABILITIES.

Net present value of all outstanding policies in force	
December 31, 1891, computed according to the actuaries'	
table of mortality, with four per cent interest.....	\$5,835,541 00
Deduct re-insurance.....	7,007 00
	<hr/>
Net re-insurance reserve.....	\$5,828,534 00
Claims for death losses due and unpaid.....	75 00
Claims for matured endowments due and unpaid.....	8,701 54
Claims for death losses and matured endowments, not due,	32,279 76
Claims for death losses and other policy claims resisted..	10,000 00
Notices of death on which no proofs have been received..	43,476 99
	<hr/>
Total policy claims.....	94,533 29
Unpaid dividends of surplus or other profits due policy-holders.....	3,125 01
Premium obligations in excess of the net value of their policies.....	126 00
Other liabilities of the company, viz.: contingent reserve, \$183.00; pre-	
miums paid in advance, \$1,803.13; contingent liability, \$3,500.00...	10,491 13
	<hr/>
Liabilities as to policy-holders.....	5,936,809 43
Surplus as regards policy-holders.....	364,200 75
	<hr/>
Total liabilities.....	6,301,010 18
Estimated surplus accrued on tontine or other policies, the profits upon	
which are especially reserved for that class of policies, \$60,246 66.	

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year,	\$403,506 00
received during the year.....	19,767 19
	<hr/>
Total.....	423,273 19
Deduct amount used in payment of losses and claims....	\$41,106 00
purchase of surrendered policies	
and voided by lapse.....	30,079 19
payment of dividends to policy-	
holders.....	4,262 00
transferred.....	404 00
redeemed by maker in cash.....	2,736 00
	<hr/>
Balance note assets at end of year.....	\$344,686 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.		Reversionary Additions.	Total Numbers and Amount.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
Policies and additions in force at end of previous year	5,286	\$9,670,259	7,884	\$14,170,564 00	2,103	\$4,165,888 96	\$212,041 58	15,233	\$28,218,753 54
New policies issued.....	2,695	5,650,535	618	1,025,300 00	-	-	-	3,313	6,675,835 00
Old policies revived	1	3,000	3	4,000 00	-	-	975 37	4	7,975 37
Old policies increased	-	-	1	-	-	7,958 42	-	1	7,958 42
Old policies transferred	10	15,000	13	9,484 89	-	-	155 75	23	24,640 64
Additions by dividends	-	-	-	-	-	-	14,681 07	-	14,681 07
Mortuary additions to policies	-	-	-	-	-	173,270 84	-	-	173,270 84
	7,992	\$15,338,794	8,479	\$15,209,348 89	2,103	\$4,347,118 22	\$227,853 77	18,574	\$35,123,114 88
Add policies transferred to Maine, Mo. and Mass. N. F. law extensions	-	-	-	-	455	908,090 00	-	455	908,090 00
	7,992	15,338,794	8,479	\$15,209,348 89	2,558	5,255,208 22	\$227,853 77	19,029	\$36,031,204 88
<i>Deduct policies ceased to be in force:</i>									
By death	151	333,154	59	95,716 00	17	27,300 00	4,287 02	227	460,457 02
By maturity and discount	-	-	143	142,660 89	-	-	1,536 60	143	144,197 49
By expiry (term).....	-	-	-	-	338	629,490 00	-	338	629,490 00
By surrender	38	116,373	18	41,441 00	8	18,000 00	12,232 49	64	188,046 49

By lapse	251	594,000	485	927,300 00	-	-	-	736	1,521,300 00
By re-conversion	-	-	-	-	-	-	1,221 45	-	1,221 45
By transfer	3	4,500	10	15,000 00	10	17,000 00	155 75	23	36,655 75
By decrease	-	38,800	-	24,500 00	-	4,211 84	-	-	67,511 84
Not taken.....	445	1,055,200	186	287,250 00	-	-	-	631	1,342,450 00
Mortuary additions to policies.....	-	-	-	-	-	82,294 28	-	-	82,294 28
Total terminated	888	\$2,142,027	901	\$1,533,867 89	373	\$778,296 12	\$19,433 31	2,162	\$4,473,624 32
By policies transferred to Maine, Mo. and Mass. N. F. law exten- sions.....	48	113,890	407	794,200 00	-	-	-	455	908,090 00
Net numbers and amounts in force at the end of the year.....	936	\$2,255,917	1,308	\$2,328,067 89	373	\$778,296 12	\$19,433 31	2,617	\$5,381,714 32
	7,056	13,082,877	7,171	12,881,281 00	2,185	4,476,912 10	208,420 46	16,412	30,649,490 56
Policies re-insured	4	16,778	1	15,000 00	20	140,000 00	-	25	171,778 00

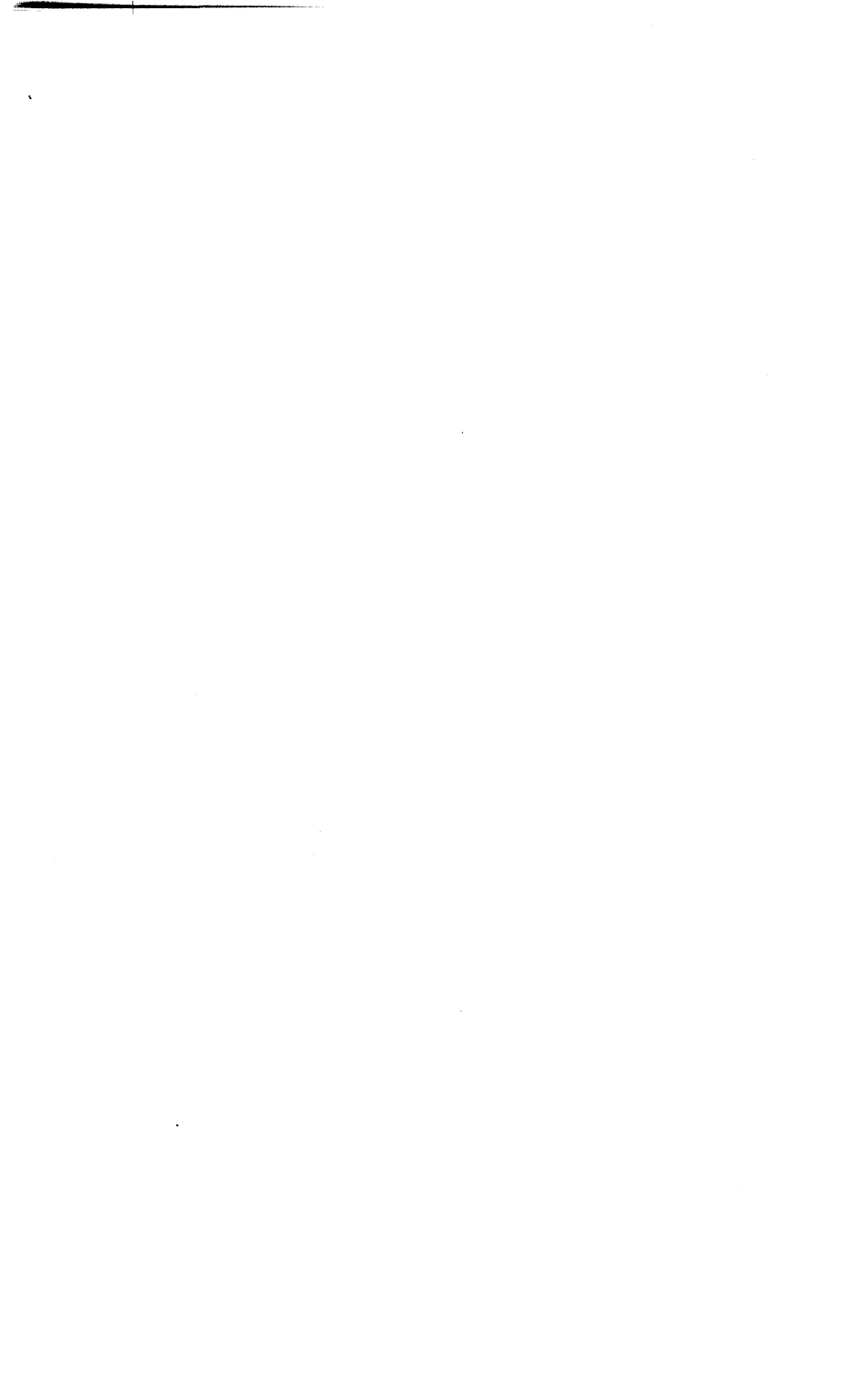
Four annuity policies of \$392.15 annually, in force December 31, 1891.

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,099	\$1,504,806 08
Policies issued during the year.....	436	569,715 10
Total	1,535	2,074,520 18
Deduct policies ceased to be in force during the year.....	251	310,296 89
Policies in force at the end of the year	1,284	1,764,223 29
Losses and claims unpaid December 31st of previous year....	5	5,021 27
Losses and claims incurred during the year.....	28	41,158 51
Total	33	46,179 78
Losses and claims paid during the year.....	28	44,128 51
Premiums received during the year.....	-	54,262 02

LIFE INSURANCE COMPANIES OF OTHER STATES.

ABSTRACT 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, 1891.



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.

Net or ledger assets December 31, of previous year.....\$34,500,875 21

I. INCOME DURING THE YEAR.

Cash received for new premiums without deductions.	\$617,512 18
Cash received for renewal premiums without deductions. .	3,684,686 97
Premium notes, loans or liens taken for renewal premiums,	44,950 66
Premiums paid by dividends and surrendered policies ...	211,345 90
Total	4,302,199 15
Deduct amount paid for re-insurance.....	695 42
Total premium income	\$4,301,503 73
Received for interest on mortgage loans	1,107,520 59
on bonds owned, and dividends on stock.....	631,147 68
on premium notes, loans or liens.....	68,499 14
on other debts due the company.....	47,303 13
rents for use of company's property.....	20,753 32
profits on bonds and stocks actually sold, interest on deposits	27,247 20
Total income	6,203,974 79
Total	\$40,704,850 00

II. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.....	\$1,679,876 70
Premium notes, loans or liens used in payment of the same,	29,269 75
Cash paid for matured endowments and additions.....	1,021,403 41
Premium notes, loans or liens used in payment of same...	8,633 82
Total	2,739,183 68
Deduct re-insurance	832 00
Total amount actually paid for losses and matured endowments	\$2,738,351 68

Cash paid for surrendered policies.....	\$127,576 91
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	21,434 95
Cash surrender values applied in payment of premiums.....	211,345 90
Cash dividends paid to policy-holders.....	590,932 05
Premium notes, loans or liens used in payment of dividends to policy- holders.....	65,256 22
Total paid to policy-holders.....	3,754,897 71
Cash paid stockholders for interest or dividends.....	125,000 00
for commissions to agents.....	543,217 77
for salaries and traveling expenses of managers and agents.....	\$30,895 41
for medical examiner's fees.....	41,247 00
for salaries of officers and office employes.....	87,392 93
for taxes, fees and fines.....	109,875 64
for rent.....	11,056 24
for furniture and office fixtures.....	1,477 27
for advertising and printing.....	13,189 09
Other expenditures, viz : supplies, \$24,579.50; express, \$7,199.64; ex- change, \$2,224.94; telegraph, \$1,003.48; postage, \$25,275.22; legal, \$10,560.31; stationery, \$4,128.11; incidentals, \$2,052.25.....	77,023 45
Total expenditures.....	4,795,272 51
Balance.....	\$35,909,577 49
(Total miscellaneous expenses, \$95,374.80.)	

Invested as follows:

III. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered.....	\$574,591 81
Loans on bond and mortgage (first liens).....	17,900,532 19
Loans secured by collaterals.....	428 028 31
Loans on company's policies assigned as collateral.....	318,650 62
Premium notes and loans on policies now in force.....	1,026,355 61
Stocks and bonds owned by the company, cost value.....	11,669,663 45
Cash in office of company.....	\$20,737 28
Cash deposited in banks.....	3,916,866 68
Agent's ledger balances.....	4,151 54
Other assets, viz.: special deposit with accident department	50,000 00
	54,151 54
Total net or ledger assets (per balance).....	35,909,577 49
Total net or ledger assets less depreciation.....	\$35,909,577 49

OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....	\$196,091 00
Interest due and accrued on bonds and stocks.....	87,071 30
Interest due and accrued on collateral loans.....	7,906 25
Interest due and accrued on premium notes, loans or liens.....	175,256 92
Rents due and accrued on company's property or lease.....	466,325 47

Market value of bonds and stocks over cost	\$687,210 64
Gross premiums due and unreported on policies in force December 31, 1891.....	\$145,817 84
Gross deferred policies in force December 31, 1891.....	250,620 79
Total.....	<u>396,438 63</u>
Deduct the loading on above gross amount.....	79,287 73
Net amount of uncollected and deferred premiums.....	317,150 90
Assets accident department (less guaranty capital).....	16,973 55
Total assets as per books of the company	<u>\$37,397,238 05</u>

ITEMS NOT ADMITTED.

Agent's balances.....	4,151 54
Total assets (less items not admitted).....	<u>\$37,393,086 51</u>

IV. LIABILITIES.

Net present value of all outstanding policies in force December 31, 1891, computed by the Connecticut Insur- ance Department, according to the actuaries' table of mortality, with four per cent interest.....	\$30,658,904 00
Deduct re-insurance.....	<u>47,696 00</u>
Net re-insurance reserve	\$30,611,208 00
Claims for matured endowments due and unpaid.	42,375 00
Claims for death losses and matured endowments, not due,	204,949 00
Claims for death losses and other policy claims resisted..	<u>4,000 00</u>
Total policy claims	251,324 00
Unpaid dividends of surplus or other profits due policy-holders.	261,408 17
Other liabilities of the company, viz.: premiums paid in advance, \$3,011 59; bills payable, \$5,777.66; liability accident department, \$29,209.06.....	<u>37,998 31</u>
Liabilities as to policy-holders.....	31,164,938 48
Surplus as regards policy-holders.....	6,228,148 03
Total liabilities.....	<u>37,393,086 51</u>
Estimated surplus accrued on renewable term policies, the profits upon which are especially reserved for that class of policies, \$890,000.	

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year, \$1,109,095 73	
received during the year.....	44,950 66
Total	<u>1,154,046 39</u>
Deduct amount used in payment of losses and claims....	\$37,903 57
in purchase of surrendered policies	
and voided by lapse.....	21,434 95
in payment of dividends to policy- holders.....	65,256 22
redeemed by maker in cash.....	<u>3,096 04</u> 127,690 78
Balance note assets at end of year.....	<u>\$1,026,355 61</u>

VI. EXHIBIT OF POLICIES.

POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	Number.	Amount.
Whole life policies	36,399	\$50,819,944 94
Endowment policies.....	26,934	44,615,146 00
Term policies.....	10,681	22,221,291 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	1,256	2,213,588 00
Endowment policies.....	7,274	12,953,567 00
Term policies.....	3,560	8,011,000 00

OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies	3	15,704 00
Endowment policies	13	52,383 00
Term policies	63	124,000 00
Total.....	86,183	\$141,026,623 94
Deduct policies ceased to be in force	8,417	16,119,406 00
Total policies in force at the end of the year.....	77,766	\$124,907,217 94

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

By death	1,105	1,743,114 00
By maturity.....	921	1,026,479 00
By expiry.....	688	1,414,800 00
By surrender.....	1,068	1,616,532 00
By lapse.....	2,260	5,396,803 00
By change and decrease.....	56	1,580 51
Not taken.....	2,319	4,763,629 00
Total terminated.....	8,417	16,119,406 00

BUSINESS IN MAINE.

	Number.	Amount.
Policies in force December 31st of the previous year ...	1,621	\$1,904,029 00
Policies issued during the year.....	107	139,825 00
Total	1,728	2,043,854 00
Deduct policies ceased to be in force during the year..	133	149,448 00
Policies in force at the end of the year.....	1,595	1,894,406 00
Losses and claims unpaid December 31st of previous year	2	497 00
Losses and claims incurred during the year.....	76	69,486 00
Total	78	69,983 00
Losses and claims paid during the year.....	73	67,613 50

COMMERCIAL ALLIANCE LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1888. COMMENCED BUSINESS IN 1889.

JOHN T. HOLLY, *President.*

A. C. HUNT, *Secretary.*

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

Net or ledger assets December 31, of previous year.....	\$232,381 22
Increase of capital during 1891.....	25,700 00

I. INCOME DURING THE YEAR.

Cash received for new premiums, without deductions.....	\$226,684 84	
Cash received for renewal premiums without deductions,	207,472 13	
Total.....	434,156 97	
Deduct amount paid for re-insurance.....	2,605 20	
Total premium income.....	\$431,551 77	
Received for interest on mortgage loans.....	7,596 35	
Other income.....	2,889 95	
Total income.....	442,038 07	
Total.....	\$700,119 29	

II. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions, including mortuary dividends.....	\$216,969 65	
Cash dividends paid to policy-holders.....	40,757 80	
Total paid to policy-holders.....	\$257,727 45	
Cash paid for commissions to agents.....	87,217 11	
for salaries and traveling expenses of managers and agents.....	\$7,691 19	} 48,233 67
for medical examiner's fees.....	6,345 00	
for salaries of officers and office employes.....	34,197 48	
for taxes, fees and fines.....		6,812 58
for rent.....		8,886 75
for commuting commissions..		78,099 96
for furniture and office fixtures		207 97
for advertising.....		3,367 47

Other expenditures, viz.: miscellaneous expenditures.....	\$15,012 02
Total expenditures.....	<u>505,564 98</u>
Balance.....	\$194,554 31
(Total miscellaneous expenses, \$247,837.53.)	

Invested as follows:

III. ASSETS.

AS PER LEDGER ACCOUNTS.

Loans on bond and mortgage (first liens).....		\$148,500 00
Cash in office of company.....	\$2,118 07 }	
Cash deposited in banks.....	11,416 50 }	13,534 57
Bills receivable.....		1,435 84
Agent's ledger balances.....		<u>31,083 90</u>
Total net or ledger assets, per balance.....		194,554 31

OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....		1,369 05
Gross premiums due and unreported on policies in force		
December 31, 1891.....	\$16,432 13	
Gross deferred policies in force on December 31, 1891....	147,019 60	
Total.....	<u>163,451 73</u>	
Deduct the loading on above gross amount.....	<u>32,690 35</u>	
Net amount of uncollected and deferred premiums.....		130,761 38
Furniture, fixtures and commuted commissions.....		<u>83,233 76</u>
Total assets as per books of the company.....		409,918 50

ITEMS NOT ADMITTED.

Judgments, furniture and fixtures.....	\$5,133 80	
Commuted commissions.....	78,099 96	
Agent's balances.....	31,083 90	
Bills receivable.....	1,435 84	<u>115,753 50</u>
Total assets, less items not admitted.....		\$294,165 00

IV. LIABILITIES.

Net present value of all outstanding policies in force		
December 31, 1891, computed by the New York Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest.....	\$158,593 00	
Deduct re-insurance.....	<u>718 00</u>	
Net re-insurance reserve.....		\$157,875 00
Claims for death losses and matured endowments, not due,	70,000 00	
Claims for death losses and other policy claims resisted....	<u>11,000 00</u>	
Total policy claims.....		81,000 00

Other liabilities of the company, viz: Estimated liability for premium obligations in excess of the net value of their policies.....	\$4,000 00
Liabilities as to policy-holders.....	242,875 00
Surplus as regards policy-holders.....	51,290 00
Total liabilities.....	\$294,165 00

V. EXHIBIT OF POLICIES.

POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	Number.	Amount.
Whole life policies.....	6	\$24,000 00
Endowment policies.....	7	18,000 00
All other policies.....	4,714	17,132,000 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	11	46,500 00
All other policies.....	3,081	7,789,300 00

OLD POLICIES REVIVED DURING THE YEAR.

All other policies.....	3	25,000 00
Total.....	7,822	25,034,800 00
Deduct policies ceased to be in force.....	1,685	5,161,900 00
Total policies in force at the end of the year.....	6,137	\$19,872,900 00

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

By death.....	77	309,400 00
By surrender.....	28	133,000 00
By lapse.....	1,424	4,293,000 00
Not taken.....	156	426,500 00
Total terminated.....	1,685	\$5,161,900 00

BUSINESS IN MAINE.

	Number.	Amount.
Policies in force December 31st of the previous year....	33	\$55,000 00
Policies issued during the year.....	16	20,000 00
Total.....	49	\$75,000 00
Deduct policies ceased to be in force during the year....	14	15,000 00
Policies in force at the end of the year.....	35	60,000 00
Premiums received during the year.....		1,347 38

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1846. COMMENCED BUSINESS IN 1846.

JACOB L. GREENE, *President.*

EDWARD M. BUNCE, *Secretary.*

Amount of net or ledger assets December 31st of previous year..... \$57,289,094 04

I. INCOME DURING THE YEAR.

Cash received for premiums, without deductions	\$3,230,194 87
Premiums paid by dividends and surrendered policies,	1,274,619 68
Total premium income	\$4,504,814 55
Cash received for interest on mortgage and collateral loans.....	2,139,634 86
on bonds owned, and dividends on stock	631,271 36
on premium notes, loans or liens.....	97,769 25
on other debts due the company.....	9,743 85
for discount on claims paid in advance.....	5,321 39
for rents on company's property.....	334,613 56
Balance of profit and loss account.....	81,310 18
Total income.....	7,804,479 00
Total.....	\$65,093,573 04

II. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.....	\$3,521,639 80
Premium notes, loans, or liens, used in payment of the same.....	50,044 44
Cash paid for matured and discounted endowments and additions.....	553,417 38
Premium notes, loans, or liens, used in payment of the same.....	1,215 62
Total amount actually paid for losses and matured endowments.....	4,126,317 24
Cash paid for surrendered policies.....	264,901 14
Premium notes, loans, or liens used in purchase of surrendered policies and voided by lapse.....	21,041 98
Cash surrender values, applied in payment of premiums,	241,901 10
Cash dividends paid to policy-holders.....	1,131,372 69
Premium notes, loans, or liens, used in payment of dividends to policy-holders.....	29,836 87
Total paid to policy-holders.....	5,815,371 02

Cash paid for salaries and commissions to agents.....	\$326,515 71
for traveling expenses.....	20,697 06
for medical examiners' fees.....	23,515 30
for salaries, and other compensation of officers and other employees.....	137,884 08
for taxes, licenses, fines and fees.....	291,767 40
for rent.....	7,450 58
for advertising.....	63,771 65
Cash paid for the following items, viz: Law expenses, \$3,419.38; printing and supplies, \$21,864.00; postage, \$12,629.09; expressage, \$2,959.78; telegraphing, \$1,571 87; expense of real estate owned by the company, \$146,339 30; miscellaneous expenses, \$10,021.94....	198,805 36
Total disbursements.....	<u>6,885,778 16</u>
Balance.....	\$58,207,794 88

III. ASSETS.

AS PER LEDGER ACCOUNTS.

Cost value of real estate, exclusive of all incumbrances.....	\$7,185,284 70
Loans on bond and mortgage (first liens) on real estate.....	36,417,372 87
Loans secured by pledge of bonds, stocks, or other marketable collaterals.....	39,782 50
Premium notes, loans, or liens on policies in force.....	1,569,873 30
Cost value of bonds and stocks owned.....	11,828,983 64
Cash deposited in banks.....	1,156,563 85
Bills receivable.....	1,645 00
Agents' ledger balances.....	8,289 02
Total net or ledger assets (as per balance).....	<u>\$58,207,794 88</u>

OTHER ASSETS

Interest due and accrued, on bond and mortgage loans.....	724,240 14
on bonds and stocks.....	93,264 17
on collateral loans.....	1,025 40
on premium notes, loans, or liens.....	125,660 55
Rents due and accrued on company's property, or leases.....	7,110 65
Market value of bonds and stocks over cost.....	425,487 70
Gross deferred premiums on policies in force Dec, 31, 1891, \$192,370 58	
Deduct the loading on above gross amount.....	<u>38,474 12</u>
Net amount of uncollected and deferred premiums.....	153,896 46
Total assets as per books of the company.....	<u>\$59,738,479 55</u>

IV. LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1891.....	\$52,765,312 00
Claims for death losses due and unpaid.....	\$10,733 25
for matured endowments due and unpaid.....	15,980 00
for death losses not due.....	59,951 00
for death losses and other policy claims resisted by the company.....	<u>24,846 00</u>

Total policy claims.....	\$111,510 25
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders.....	333,474 90
Amount of any other liability of the company, viz: reserve on account of lapsed policies.....	290,019 00
Premiums paid in advance, and surrender values applicable in payment of premiums.....	40,230 99
Death claims presented in 1892 on account of death occurring in 1891,	138,777 00
Liabilities on policy-holders' account, by company's standard.....	53,679,324 14
Gross surplus on policy-holders' account, by company's standard.....	6,059,155 81
Total liabilities.....	\$59,738,479 95

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year.....	\$1,688,178 94
Premium notes, loans or liens received during the year, on policies revived.....	1,693 00
Total.....	\$1,689,871 94

Deductions during the year as follows:

Amount of notes, loans or liens used in payment of losses and claims.....	\$51,260 06
Amount of notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	22,734 98
Amount of notes, loans or liens used in payment of dividends to policy-holders.....	29,836 87
Amount of notes, loans or liens redeemed by maker in cash.....	16,166 73
Total reduction of premium note account.....	119,998 64
Balance note assets at end of the year.....	\$1,569,873 30

VI. EXHIBIT OF POLICIES.

POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.....	59,125	\$142,905,466 00
Endowment policies.....	5,022	10,329,276 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	3,358	9,273,852 00
Endowment policies.....	765	2,045,835 00

OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies.....	154	469,400 00
Endowment policies.....	11	22,000 00

OLD POLICIES TRANSFERRED DURING THE YEAR.

Whole life policies.....	2	2,000 00
Total.....	68,437	165,047,829 00
Deduct policies ceased to be in force.....	3,643	10,004,774 00
Total policies in force at the end of the year.....	64,794	\$155,043,055 00

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

By death.....	1,444	\$3,528,063 00
By maturity.....	350	552,680 00
By surrender.....	582	1,465,954 00
By lapse.....	967	2,773,100 00
By change and decrease.....	2	816,477 00
Not taken.....	298	868,500 00
	<hr/>	<hr/>
Total terminated.....	3,643	\$10,004,774 00

BUSINESS IN MAINE

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	1,938	\$3,099,122 00
Policies issued during the year.....	175	330,894 00
	<hr/>	<hr/>
Total.....	2,113	3,430,016 00
Deduct policies ceased to be in force during the year.. .	82	214,557 00
	<hr/>	<hr/>
Policies in force at the end of the year.....	2,031	3,215,459 00
Losses and claims incurred during the year.....	-	29,415 00
	<hr/>	<hr/>
Losses and claims paid during the year.....	-	29,415 00
Premiums received during the year.....	-	\$103,654 92

EQUITABLE LIFE ASSURANCE SOCIETY,
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.

Net or ledger assets December 31, of previous year..... \$114,582,574 63

I. INCOME DURING THE YEAR.

Cash received for new premiums, without deductions...	\$8,633,677 23	
for renewal premiums without deductions,	33,919,447 09	
for annuities.....	573,225 24	
Total premium income.....		\$33,126,349 56
Received for interest on mortgage loans.....	1,617,348 91	
bonds owned, and dividends on stock.....	3,191,734 20	
Rents for use of company's property.....	1,119,511 18	
Total income.....		\$39,054,943 85
Total.....		153,637,518 48

II. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions	\$8,946,152 72	
matured endowments and additions.....	902,564 12	
Total amount actually paid for losses and matured endowments.....		\$9,848,716 84
Cash paid to annuitants	312,891 39	
Cash paid for surrendered policies.....	3,049,852 98	
Cash dividends paid to policy-holders.....	1,582,235 16	
Total paid to policy-holders.....		\$14,793,696 37
Cash paid to stockholders for interest or dividends.....	7,000 00	
paid for commissions to agents.....	3,386,016 45	
for salaries and traveling expenses of man- agers and agents.....	\$300,465 55	} 1,304,068 10
for medical examiner's fees	455,948 71	
for salaries of officers and office employes....	547,653 84	
for taxes, fees and fines.....	283,094 19	
for rent	369,810 40	
for commuting commissions.....	688,592 68	
for advertising.....	179,579 25	

Other expenditures, viz: printing, stationery, clerical and legal expenditures, postage and sundry other expenditures.....	\$ 1,955,227 69
Total expenditures.....	22,967,085 13
Balance.....	\$130,670,433 35
(Total miscellaneous expenses, \$8,173,388 76.)	

Invested as follows:

III. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered.....	\$31,203,618 24
Loans on bond and mortgage (first liens).....	26,339,321 32
Loans secured by collaterals.....	8,418,500 00
Stocks and bonds owned by the company, cost value.....	51,467,659 21
Deposited in trust companies at interest.....	\$5,822,325 25 }
Cash deposited in banks.....	4,919,533 82 }
Agents' ledger balances.....	1,802,672 69
Other assets, viz: all other items, including commuted commissions.....	696,802 82 2,499,475 51
Total net or ledger assets (per balance).....	\$130,670,433 35

OTHER ASSETS.

Interests and rents due and accrued.....	\$356,877 81
Market value of bonds and stocks over cost.....	2,834,915 79
Gross deferred policies in force on December 31, 1891.....	2,336,291 43
Total assets as per books of the company.....	\$136,198,518 33

IV. LIABILITIES.

Net present value of all outstanding policies in force December 31, 1891, computed according to the actuaries' table of mortality, with four per cent interest.....	\$107,383 455 00
Special reserve toward a 3½ per cent valuation.....	1,500,000 00
Claims for death losses and matured endowments, not due.....	621,943 82
Unpaid dividends of surplus or other profits due policy-holders.....	97,643 00
Other liabilities of the company, viz.: under clause promising paid-up insurance on lapsed policies.....	302,496 00
Liabilities as to policy-holders.....	109,905,537 81
Surplus as regards policy-holders.....	26,292,980 56
Total liabilities.....	\$136,198,518 38

Estimated surplus accrued on Tontine or other policies, the profits upon which are especially reserved for that class of policies, \$19,356,892.00.

V. EXHIBIT OF POLICIES.

POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount</i>
Whole life policies	168,724	\$610,153,898 00
Endowment policies.....	27,009	100,942,245 00
All other policies.....	2,092	9,566,330 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	55,242	180,505,230 00
Endowment policies.....	11,069	38,842,857 00
All other policies.....	825	2,355,051 00

OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies.....	1,925	8,588,310 00
Endowment policies.....	322	1,277,264 00
All other policies.....	12	38,950 00

ADDITIONS BY DIVIDENDS DURING THE YEAR.

All other policies	-	1,510,669 00
Total.....	267,220	953,780,804 00
Deduct policies ceased to be in force	36,796	148,886,247 00
Total policies in force at the end of the year....	230,424	\$804,894,557 00

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

By death	3,458	\$8,811,327 00
By maturity.....	262	880,029 00
By expiry	211	1,060,700 00
By surrender.....	5,193	21,043,332 00
By lapse.....	18,637	70,687,554 00
Not taken.....	9,035	46,403,305 00
Total terminated.....	36,796	\$148,886,247 00

BUSINESS IN MAINE.

Policies in force December 31st of the previous year....	1,027	\$1,899,801 00
Polices issued during the the year.....	229	679,521 00
Total.....	1,256	2,579,322 00
Deduct policies ceased to be in force during the year...	183	520,208 00
Policies in force at the end of the year.....	1,073	2,059,114 00
Losses and claims unpaid December 31st of previous year,	1	1,000 00
Losses and claims incurred during the year.....	7	10,444 00
Total.....	8	11,444 00
Losses and claims paid during the year.....	7	10,444 00
Premiums received during the year.....	-	55,283 29

MANHATTAN LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

ORGANIZED IN 1850. COMMENCED BUSINESS IN 1850.

HENRY B. STOKES, *President.*WILLIAM C. FRAZEE, *Secretary.*

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

Net or ledger assets December 31, of previous year..... \$11,769,382 82

I. INCOME DURING THE YEAR.

Cash received for new premiums, without deductions ..	\$507,177 45	
for renewal premiums without deductions	1,541,377 58	
Premium notes, loans or liens taken for renewal pre- miums	36,047 90	
Cash received for annuities.....	1,805 60	
Total	\$2,086,408 53	
Deduct amount paid for re-insurance.....	6,146 73	
Total premium income.....		2,080,261 80
Received for interest on mortgage loans.....		178,135 42
on bonds owned, and dividends on stock.....		121,250 00
on premium notes, loans or liens.....		49,655 93
on other debts due the company.....		232,720 59
for discount on claims paid in advance.....		434 00
for rents for use of company's property.....		16,009 10
for profits on bonds and stocks actually sold.....		8,973 74
Total income.....		\$2,687,440 58
Total		14,456,823 40

II. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.....	\$1,004,655 41
Premium notes, loans or liens used in payment of same	32,031 69
Cash paid for matured endowments and additions.....	37,396 57
Premium notes, loans or liens used in payment of same,	484 43
Total amount actually paid for losses and matured endowments.....	\$1,074,568 10
Cash paid to annuitants.....	3,607 23
for surrendered policies.....	367,647 66
Premium notes, loans or liens used in purchase of sur- rendered policies, and voided by lapse.....	30,032 24

Cash dividends paid to policy-holders.....	\$111,123 01	
Premium notes, loans or liens used in payment of dividends to policy-holders.....		3,491 67
Total paid to policy-holders.....		\$1,590,469 91
Cash paid stockholders for interest or dividends.....		16,000 00
for commissions to agents.....		383,645 29
for salaries and traveling expenses of managers and agents.....	\$20,517 47	} 125,749 51
for medical examiner's fees.....	34,907 00	
for salaries of officers and office employees.....	70,325 04	
for taxes, fees and fines.....		20,727 39
for rent.....		14,679 17
for advertising and printing.....		21,342 88
Other expenditures.....		83,076 66
Total expenditures.....		2,255,690 81
Balance.....		\$12,201,132 59

Invested as follows:

III. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered.....		\$334,253 82
Loans on bond and mortgage (first liens).....		3,983,522 17
secured by collaterals.....		4,225,462 50
Premium notes and loans on policies now in force.....		765,525 75
Stocks and bonds owned by the company, cost value.....		2,667,899 14
Cash in office of company.....	\$29,666 34	} 224,469 21
deposited in banks.....	194,802 87	
Total net or ledger assets (per balance).....		\$12,201,132 59

OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....		78,659 77
on bonds and stocks.....		1,800 00
on collateral loans.....		22,229 03
on premium notes, loans or liens.....		12,344 24
Rents due and accrued on company's property or lease.....		490 83
Market value of real estate over cost.....		164,566 18
of bonds and stocks over cost.....		71,180 86
Gross premiums due and unreported on policies in force		
December 31, 1891.....	\$224,367 91	
Gross deferred policies in force on December 31, 1891..	172,889 55	
Total.....	\$397,257 46	
Deduct the loading on above gross amount.....	79,451 49	
Net amount of uncollected and deferred premiums.....		\$317,805 97
Furniture, fixtures and commuted commissions.....		79,700 25
Total assets as per books of the company.....		\$12,949,909 72

ITEMS NOT ADMITTED.

Commuted commissions.....		\$79,700 25
Total assets, (less items not admitted).....		\$12,870,209 47

IV. LIABILITIES.

Net present value of all outstanding policies in force December 31, 1891, computed by the New York Insurance Department, according to the actuaries' table of mortality, with four per cent interest.....		\$11,554,130 00
Claims for death losses and matured endowments, not due,	179,983 00	
Total policy claims.....		\$179,983 00
Unpaid dividends of surplus or other profits due policy-holders.....		44,077 76
Other liabilities of the company, viz : estimated to cover every claim,		21,629 30
Liabilities as to policy-holders.....	11,799,820 06	
Surplus as regards policy-holders.....	1,070,389 41	
Total liabilities.....		\$12,870,209 47
Estimated surplus accrued on Tontine or other policies, the profits upon which are especially reserved for that class of policies, \$73,512.12.		

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year,		\$808,461 81
received during the year.....		36,047 90
Total		\$844,509 71
Deduct amount used in payment of losses and claims... \$32,516 12		
in purchase of surrendered policies,		
and voided by lapse	30,032 24	
in payment of dividends to policy-		
holders.....	3,491 67	
redeemed by maker in cash.....	12,943 93	78,983 96
Balance note assets at end of year		\$765,525 75

VI. EXHIBIT OF POLICIES.

POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	15,646	\$42,910,041 00
Endowment policies.....	2,764	7,822,887 00
All other policies.....	1,056	3,767,826 25

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	5,732	13,618,640 00
Endowment policies	395	1,162,031 00
All other policies	292	1,064,140 98
Total.....	25,885	\$16,844,811 98
Deduct policies ceased to be in force.....	4,167	11,267,937 64
Total policies in force at the end of the year.....	21,718	\$59,077,628 69

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

By death.....	359	\$1,036,687 10
By maturity.....	29	37,881 00
By purchase.....	356	1,052,031 18
By lapse.....	1,993	4,543,880 85
By change to paid up policies.....	181	776,877 00
Not taken.....	1,249	3,820,580 51
		<hr/>
Total terminated.....	4,167	\$11,267,937 64

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year...	30	\$47,316 00
Policies issued during the year.....	5	7,495 00
		<hr/>
Total.....	35	54,811 00
Deduct policies ceased to be in force during the year...	2	7,500 00
		<hr/>
Policies in force at the end of the year 1891..	33	47,311 00
Losses and claims paid during the year.....	1	5,000 00
Premiums received during the year.....	-	410 70

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY,

SPRINGFIELD, MASS.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851

M. V. B. EDGERLY, *President.*

JOHN A. HALL, *Secretary.*

Net or ledger assets December 31st of previous year. \$10,457,662 69

I. INCOME DURING THE YEAR.

Cash received for new premiums, without deductions..	\$450,795 69	
Premium notes, loans or liens taken for new premiums,	13,771 00	
Cash received for renewal premiums without deductions,	1,575,451 95	
Premium notes, loans or liens taken for renewal premiums.	124,218 92	
Premiums paid by dividends and surrendered policies,	228,866 32	
Total.	2,393,103 88	
Deduct amount paid for re-insurance.	36,187 74	
Total premium income.	\$2,356,916 14	
Received for interest on mortgage and collateral loans.	291,013 95	
on bonds owned, and dividends on stock	214,080 58	
on premium notes, loans or liens.	32,809 12	
on other debts due the company.	1,554 67	
for discount on claims paid in advance.	544 71	
for rents for use of company's property.	18,592 44	
Other income.	202 50	
Total income.	2,915,514 11	
Total.	\$13,373,176 80	

II. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.	\$708,192 03
Premium notes, loans, or liens, used in payment of the same.	12,039 99
Cash paid for matured endowments and additions.	119,896 84
Premium notes, loans, or liens, used in payment of the same.	4,746 16
Total amount actually paid for losses and matured endow- ments.	844,875 02
Cash paid for surrendered policies.	193,742 57

Premium notes, loans, or liens used in purchase of surrendered policies and voided by lapse.....	\$48,489 76	
Cash surrender values, applied in payment of premiums, including interest.....	2,978 88	
Cash dividends paid to policy-holders.....	212,691 03	
Premium notes, loans, or liens, used in payment of dividends to policy-holders.....	61,610 59	
Total paid to policy-holders.....		\$1,364,387 85
Cash paid for commissions to agents.....		\$333,835 98
for salaries and traveling expenses of managers and agents.....	\$105,824 20	} 215,533 36
for medical examiner's fees.....	29,647 50	
for salaries of officers and office employees.....	80,061 66	
for taxes, fees and fines.....		37,973 83
for rent.....		18,683 92
for furniture and office fixtures.....		3,760 27
for advertising and printing.....		19,383 39
Other expenditures, viz: postage, express, stationery, &c.....		26,507 57
Expenses on real estate obtained by foreclosure, taxes, fees &c.....		15,524 85
Profit and lost—premiums on securities purchased, &c.....		13,452 52
Total expenditures.....		2,049,043 54
Balance.....		\$11,324,133 26

Invested as follows:

III. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered.....	\$509,849 63
Loans on bond and mortgage (first liens).....	4,105,091 46
secured by collaterals.....	786,550 00
on company's policies assigned as collateral.....	414,558 00
Premium notes and loans on policies now in force.....	569,224 76
Stocks and bonds owned by the company, cost value.....	4,512,529 01
Cash in office of company.....	\$34,845 12
Cash deposited in banks, all of which is drawing interest at 4 per cent.....	391,485 28
	} 426,330 40
Total net or ledger assets.....	\$11,324,133 26

OTHER ASSETS

Interest due and accrued, on bonds and mortgages.....	\$100,068 51
on bonds and stocks.....	95,006 58
on collateral loans.....	27,658 60
on premium notes, loans, or liens.....	18,628 62
Interest accrued on certificate of deposit.....	2,447 75
Rents due and accrued on company's property, or lease.....	2,784 28
Market value of real estate over cost.....	27,689 07
Market value of bonds and stocks over cost.....	251,544 68.

Gross premiums due and unreported on policies in force		
December 31, 1891.....	\$181,789	14
Gross deferred policies in force on December 31, 1891...	305,170	62
Total.....	486,959	76
Deduct 20 per cent on above gross amount.....	97,391	95
Net amount of uncollected and deferred premiums.....	\$389,567	81
Total assets as per books of the company.....	\$12,239,529	16

IV. LIABILITIES.

Net present value of all outstanding policies in force		
on the 31st day of December, 1891, computed according to the Actuaries' Table of Mortality, with 4 per cent interest.....	\$11,243,506	00
Deduct re-insurance.....	141,979	00
Net re-insurance reserve.....	\$11,101,527	00
Claims for death losses and matured endowments in process of adjustment..o.....	\$52,228	50
Claims for death losses and other policy claims resisted..	10,000	00
Total policy claims.....	62,228	50
Unpaid dividends of surplus or other profits due policy-holders.....	71,693	25
Other liabilities of the company, viz: premiums paid in advance.....	1,388	50
Liabilities as to policy-holders.....	11,236,837	25
Surplus as regards policy-holders.....	1,002,691	91
Total liabilities.....	\$12,239,529	16

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st		
of previous year.....	\$574,670	35
Premium notes, loans or liens received during the year..	137,989	92
Total.....	\$712,660	27
Deduct amount used in payment of losses and claims ...	\$16,786	15
used in purchase of surrendered policies,		
and voided by lapse.....	48,489	76
used in payment of dividends to policy-holders.....	61,610	59
redeemed by maker in cash.....	8,868	23
Balance note assets at end of the year.....	\$576,905	64

VI. EXHIBIT OF POLICIES.

POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.....	17,500	\$51,164,202 00
Endowment policies.....	4,615	10,636,735 00
All other policies.....	591	1,489,852 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	5,289	16,145,150 00
Endowment policies.....	366	814,250 00
All other policies.....	64	289,500 00

OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies.....	16	88,658 00
Endowment policies.....	4	18,517 00

OLD POLICIES INCREASED DURING THE YEAR.

Whole life policies.....	-	16,620 00
Endowment policies.....	-	6,103 00

ADDITIONS BY DIVIDENDS DURING THE YEAR.

All other policies.....	-	32,838 00
Total.....	28,445	80,702,425 00
Deduct policies ceased to be in force.....	3,435	11,174,760 00

Total policies in force at the end of the year.....	25,010	\$69,527,665 00
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Policies ceased to be in force during the year with the mode of their termination:

By death.....	290	\$728,897 00
By maturity.....	87	122,951 00
By expiry.....	65	143,350 00
By surrender.....	776	2,109,970 00
By lapse.....	1,316	4,433,719 00
By change and decrease.....	-	841,873 00
Not taken.....	901	2,794,000 00
Total terminated.....	3,435	\$11,174,760 00

BUSINESS IN MAINE

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	901	\$1,251,792 00
Policies issued during the year.....	223	279,000 00
Total.....	1,124	1,530,792 00
Deduct policies ceased to be in force during the year..	159	197,607 00
Policies in force at the end of the year.....	965	1,333,185 00
Losses and claims incurred during the year.....	13	26,915 00
Losses and claims paid during the year.....	13	26,915 00
Premiums received during the year.....	-	38,432 31

METROPOLITAN LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1867.

JOHN R. HEGEMAN, *President.*GEORGE H. GASTON, *Secretary.*

Capital Paid Up in Cash, \$2,000,000.

Net or ledger assets December 31, of previous year.....\$10,696,734 30

I. INCOME DURING THE YEAR.

Cash received for new premiums without deductions . . . }	} 10,830,451 45
Premium notes, loans or liens taken for new premiums, }	
Cash received for renewal premiums without deductions, }	
Premium notes, loans or liens taken for renewal premiums, }	
Total	10,830,451 45
Deduct amount paid for re-insurance.....	78 07
Total premium income.....	\$10,830,373 38
Received for interest on mortgage loans	344,622 57
on bonds owned, and dividends on stock.....	152,043 66
on premium notes, loans or liens	3,462 33
on other debts due the company	57,419 52
discount on claims paid in advance	347 00
rents for use of company's property	35,228 22
Total income.....	11,423,496 68
Total.....	\$22,120,230 98

II. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.....	\$4,407,315 90
Premium notes, loans or liens used in payment of the same,	1,062 85
Cash paid for matured endowments and additions.....	5,042 00
Total amount actually paid for losses and matured endowments.....	\$4,413,420 75
Cash paid for surrendered policies.....	\$17,717 37
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	2,622 16
Cash dividends paid to policy-holders.....	26,368 99
Premium notes, loans or liens used in payment of dividends to policy-holders.....	2,831 52
Total paid to policy-holders	\$4,462,960 79

Cash paid stockholders for interest or dividends.....	\$126,000 00
for commissions to agents.....	1,752,233 59
for salaries and traveling expenses of managers and agents.....	\$846,616 62 } 1,172,923 38
for medical examiner's fees.....	80,919 56 }
for salaries of officers and office employees.....	245,387 26 }
for taxes, fees and fines.....	89,962 36
for rent.....	24,873 51
commuting commissions.....	725,030 08
for furniture and office fixtures.....	3,393 64
for advertising and printing, stationery, printing supplies, &c., \$113,371.14; legal fees, \$49,670.49.....	163,041 63
Other expenditures, viz; general expense account, home office and agencies.....	132,355 71
Profit and loss (loss on government bonds sold, &c).....	7,243 99
Total expenditures.....	8,660,018 68
Balance.....	\$13,460,212 30

Invested as follows:

III. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered.....	\$1,751,750 89
Loans on bond and mortgage (first liens).....	8,134,200 00
Loans secured by collaterals.....	5,000 00
Loans on company's policies assigned as collateral.....	9,500 00
Premium notes and loans on policies now in force.....	113,366 84
Stocks and bonds owned by the company, cost value.....	3,332,381 35
Cash in office of company.....	} 114,013 22
Cash deposited in bank.....	
Total net or ledger assets (per balance).....	13,460,212 30
Deduct depreciation from cost to bring same to market value.....	18,137 60
Total net or ledger assets less depreciation.....	\$13,442,074 70

OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....	\$122,414 23
Interest due and accrued on bonds and stocks.....	23,967 76
Interest due and accrued on collateral loans.....	32 00
Rents due and accrued on company's property or lease.....	406 66
Gross premiums due and unreported on policies in force December 31, 1891.....	\$14,598 97
Gross deferred policies in force on December 31, 1891....	32,967 04
Total.....	47,566 01
Deduct the loading on above gross amount.....	9,513 20
Net amount of uncollected and deferred premiums.....	38,052 81
Total assets as per books of the company.....	\$13,626,948 21

IV. LIABILITIES.

Net present value of all outstanding policies in force December 31, 1891, computed according to the actuaries' table of mortality, with four per cent interest. \$9,350,487 00

Total policy claims	32,187 59
Unpaid dividends of surplus or other profits due policy-holders.	42,466 10
Other liabilities of the company, viz.: special reserve.	1,087,390 00
Premiums paid in advance, &c.	23,548 34
Liabilities as to policy-holders.	10,536,079 03
Surplus as regards policy-holders.	3,090,869 18
Total liabilities.	13,626,948 21

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year, received during the year.	\$115,616 31	4,267 06
Total	119,883 37	
Deduct amount used in payment of losses and claims.	\$1,062 85	
in purchase of surrendered policies and voided by lapse.	2,622 16	
in payment of dividends to policy-holders.	2,831 52	
redeemed by maker in cash.	-	6,516 53
Balance note assets at end of year		\$113,366 84

VI. EXHIBIT OF POLICIES.

POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	Number.	Amount
Whole life policies	3,107	\$3,747,592 00
Endowment policies.	141	123,077 00
All other policies.	39	51,817 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.	155	167,011 00
Endowment policies.	23	26,500 00
Total.	3,465	\$4,115,997 00
Deduct policies ceased to be in force	312	348,115 00
Total policies in force at the end of the year.	3,153	\$3,767,882 00

EXHIBIT OF INDUSTRIAL POLICIES.

Policies and additions in force at the end of the previous year	2,096,595	231,115,440 00
New policies issued and revived	844,862	94,927,488 00
Total	2,941,457	326,042,928 00

LIFE INSURANCE COMPANIES

<i>Deduct policies ceased to be in force:</i>	<i>Number.</i>	<i>Amount.</i>
By death.....	45,062	\$4,302,066 00
By lapse.....	617,908	66,800,981 00
Total terminated.....	662,970	71,103,047 00
Net numbers and amounts in force at the end of the year.....	2,278,487	\$254,939,881 00

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

By death.....	86	\$106,313 00
By maturity.....	11	5,042 00
By surrender.....	60	77,155 00
By lapse.....	150	153,505 00
By change and decrease.....	2	3,000 00
Not taken.....	3	3,100 00
Total terminated.....	312	\$348,115 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year...	47	\$44,068 00
Policies issued during the year.....	6	5,500 00
Total.....	53	49,568 00
Deduct policies ceased to be in force during the year..	11	9,000 00
Policies in force at the end of the year.....	42	40,568 00
Losses and claims incurred during the year.....	360	39,582 08
Losses and claims paid during the year.....	360	39,582 08
Premiums received during the year.....	-	99,959 90

15,944 industrial policies in force insuring \$1,783,974.

MUTUAL LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1842. COMMENCED BUSINESS IN 1843.

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

Net or ledger assets December 31, of previous year.....\$140,242,536 96.

I. INCOME DURING THE YEAR.

Cash received for new premiums, without deductions....	\$8,807,542 51
Cash received for renewal premiums without deductions, 20,344,453 37	
Cash received for annuities.....	940,321 99
Total premium income.....	\$30,092,317 87
Received for interest on mortgage loans	3,470,213 46
on bonds owned, and dividends on stock.....	2,629,235 52
on other debts due the company	747,791 82
rents for use of company's property.....	695,175 86
Total income.....	37,634,734 53
Total	\$177,877,271 49

II. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.....	\$9,418,946 29
Cash paid for matured endowments and additions.....	1,493,931 17
Total amount actually paid for losses and matured endowments.....	10,912,877 46
Cash paid to annuitants.....	199,997 02
Cash paid for surrendered policies and additions.....	4,525,269 26
Premium notes, loans or liens used in payment of dividends to policy-holders.....	3,117,568 12
Total paid to policy-holders.....	\$18,755,711 86
Cash paid for commissions to agents.....	4,227,629 35
for salaries and expenses of law department ..	\$188,654 60
for medical examiner's fees and salaries.....	322,410 75
for salaries of officers and office employes....	432,465 13
for taxes, fees and fines.....	375,866 01
for rent.....	140,000 00
for contingent guarantee account.....	197,455 18
for advertising.....	165,129 32
Other expenditures, viz: exchange, postage, printing, stationery and other expenses.....	1,301,716 99
Total expenditures	\$26,107,039 19
Balance.....	151,770,232 30
(Total miscellaneous expenses, \$7,351,327 33)	

Invested as follows:

III. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered	\$14,902,703	27
Loans on bond and mortgage (first liens)	66,442,837	21
Loans secured by collaterals	10,223,903	90
Stocks and bonds owned by the company, cost value	54,441,350	70
Cash in office of company	} 5,070,153	03
Cash deposited in banks		
Agent's ledger balances	\$135,027	71
Other assets, viz: suspense account	376	17
Commuted commissions	553,880	31
	689,284	19
Total net or ledger assets, per balance	\$151,770,232	30

OTHER ASSETS.

Interest due and accrued on bonds and mortgages	\$955,979	93
Rents due and accrued on company's property or lease	92,771	76
Market value of bonds and stocks over cost	3,220,105	08
Gross premiums due and unreported on policies in force December 31, 1891	\$1,439,442	19
Gross deferred policies in force on December 31, 1891	2,028,607	42
Net amount of uncollected premiums	3,468,049	61
Total assets as per books of the company	\$159,507,138	68

ITEMS NOT ADMITTED.

Commuted commissions	\$553,880	31
Suspense account	376	17
Agent's balances	135,027	71
Twenty per cent loading on unpaid premiums	693,609	92
Total deductions	1,382,894	11
Total assets, less items not admitted	\$158,124,244	57

IV. LIABILITIES.

Net re-insurance reserve	\$146,676,082	00
Claims for death losses and matured endowments, and annuity payments not due	\$353,558	45
Claims for death losses and other policy claims resisted,	119,255	00
Total policy claims	\$472,813	45
Amount of premiums paid in advance by policy-holders	35,036	07
Other liabilities of the company, viz: under "non-forfeiture clause" of policies	121,506	00
Liabilities as to policy-holders	147,305,437	52
Surplus as regards policy-holders	10,818,807	05
Total liabilities	\$158,124,244	57

V. EXHIBIT OF POLICIES.

POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	166,249	\$528,114,916 00
Endowment policies	39,299	109,867,974 00
All other policies.....	16	58,290 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	37,545	119,633,574 00
Endowment policies.....	10,653	30,627,271 00
All other policies.....	2	5,238 00

OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies.....	4,009	12,921,825 00
Endowment policies.....	918	2,180,205 00
All other policies.....	1	2,873 00

OLD POLICIES INCREASED AND CHANGED DURING THE YEAR.

Whole life policies.....	69	1,395,304 00
Endowment policies ..	42	572,082 00
All other policies.....	-	162,635 00

ADDITIONS BY DIVIDENDS DURING THE YEAR.

Whole life policies.....	-	4,058,247 00
Endowment policies.....	-	1,149,442 00
All other policies.....	-	172 00

Total.....	<u>258,803</u>	<u>810,750,048 00</u>
Deduct policies ceased to be in force	33,988	115,265,890 00
Total policies in force at the end of the year....	224,815	\$695,484,158 00

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

By death	2,787	\$9,513,020 00
By maturity.....	628	1,481,377 00
By expiry	57	255,685 00
By surrender	4,396	20,180,990 00
By lapse.....	14,645	39,128,736 00
By change and decrease.....	107	4,356,947 00
Not taken.....	11,368	40,349,135 00
Total terminated.....	<u>33,988</u>	<u>\$115,265,890 00</u>

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	3,051	\$5,508,834 66
Policies issued during the year.	539	907,018 00
	<hr/>	<hr/>
Total.....	3,590	\$6,415,852 66
Deduct policies ceased to be in force during the year.....	229	344,500 00
	<hr/>	<hr/>
Policies in force at the end of the year.....	3,361	\$6,071,352 66
Losses and claims incurred during the year.....	41	56,629 15
Losses and claims paid during the year.....	41	56,629 15
Premiums received during the year.....	-	207,450 02

MUTUAL BENEFIT LIFE INSURANCE COMPANY,
NEWARK, N. J.

INCORPORATED IN 1845. COMMENCED BUSINESS IN 1845.

AMZI DODD, *President.*

EDWARD L. DOBBINS, *Secretary.*

Net or ledger assets December 31, of previous year.....\$45,536,038 07

I. INCOME DURING THE YEAR.

Received for new premiums, without deductions.....	\$363,733 23
for renewal premiums without deductions, 4,042,580 78	
Premiums paid by dividends and surrendered policies....	1,528,207 31
Cash received for annuities.....	6,479 88
Total premium income.....	\$6,441,001 20
Received for interest on mortgage loans.....	1,412,944 98
on bonds owned, and dividends on stock.....	622,427 91
on premium notes, loans or liens	250,144 77
on other debts due the company.	198,875 85
for discount on claims paid in advance.....	717 12
for rents for use of company's property net.....	14,507 37
Total income.....	8,940,619 20
Total.....	\$54,476,657 27

II. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.....	\$3,043,860 04
Premium notes, loans or liens used in payment of the same,	145,093 69
Cash paid for matured endowments and additions.....	232,203 71
Premium notes, loans or liens used in payment of same..	2,206 70
Total amount actually paid for losses and matured en-	3,423,364 14
dowments.....	36,345 11
Cash paid to annuitants.....	430,452 34
Cash paid for surrendered policies	151,184 50
Premium notes, loans or liens used in purchase of surren-	257,843 36
dered policies, and voided by lapse.....	1,490,100 52
Cash surrender values applied in payment of premiums..	24,017 94
Cash dividends paid to policy-holders.....	
Premium notes, loans or liens used in payment of divi-	
dends to policy-holders.....	
Total paid to policy-holders.....	\$5,813,307 91

Cash paid for commissions to agents and agency expenses.....	\$745,691 12
for medical examiner's fees.....	\$65,982 49 }
for salaries of officers and employes.....	146,764 23 }
for taxes, fees and fines.....	189,982 41
for advertising and printing, legal and miscellaneous expenses,	96,177 62
Other expenditures, viz: profit and loss, being premiums on bonds purchased.....	80,472 05
Total expenditures.....	<u>7,138,377 83</u>
Balance.....	\$47,338,279 44
(Total miscellaneous expenses, \$1,244,597.87.)	

Invested as follows:

III. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered, company's office building.....	\$ 200,000 00
Loans on bond and mortgage (first liens).....	26,834,974 29
Loans secured by collaterals.....	2,022,800 00
Loans on company's policies assigned as collateral.....	1,121,090 68
Premium notes and loans on policies now in force.....	4,208,469 23
Stocks and bonds owned by the company, par value.....	11,551,310 94
Cash in office of company.....	\$200,550 59 }
Cash deposited in banks.....	484,577 84 }
Real estate purchased on foreclosure.....	542,752 23
Agents' ledger balances and cash obligations.....	5,449 35
Other assets, viz : premiums in transit, since received....	166,304 19
Total net or ledger assets.....	<u>\$47,338,279 44</u>

OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....	\$448,821 96
on bonds and stocks.....	159,371 97
on collateral loans.....	30,829 99
on premium notes, loans or liens.....	115,732 91
Market value of bonds and stocks over par.....	353,895 00
Gross premiums due and unreported on policies in force	
December 31, 1891.....	\$164,121 46
Gross deferred policies in force on December 31, 1891....	440,062 02
Total.....	<u>604,183 48</u>
Deduct the loading on above gross amount.....	120,836 70
Net amount of uncollected and deferred premiums.....	<u>483,346 78</u>
Total assets as per books of the company.....	<u>\$48,930,278 05</u>

ITEMS NOT ADMITTED.

Agents' balances and cash obligations.....	\$5,449 35
Total assets, less items not admitted.....	<u>\$48,924,828 70</u>

IV. LIABILITIES.

Net present value of all outstanding policies in force December 31, 1891, computed by the New Jersey insurance department, according to the actuaries' table of mortality, with four per cent interest.....		\$44,975,438 00
Claims for death losses and matured endowments, not due,	\$160,216 94	
Claims for death losses and other policy claims resisted..	2 000 00	
Total policy claims.....		162,216 94
Unpaid dividends of surplus or other profits due policy-holders.....		237,232 31
Other liabilities of the company, viz: premiums paid in advance.....		8,724 75
Liabilities as to policy-holders.....		<u>45,383,612 00</u>
Surplus as regards policy-holders.....		3,541,216 70
Total liabilities.....		<u>\$48,924,828 70</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year,	\$4,195,658 77	
received during the year.....	401,545 22	
Total.....		<u>4,597,203 99</u>
Deduct amount used in payment of losses and claims....	\$147,300 39	
used in purchase of surrendered policies and voided by lapse.....	151,184 50	
used in payment of dividends to policy-holders.....	24,017 94	
redeemed by maker in cash.....	66,231 93	388,734 76
Balance note assets at end of year.....		<u>\$4,208,469 23</u>

VI. EXHIBIT OF POLICIES.

POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.....	47,918	\$130,953,566 00
Endowment policies.....	14,119	34,170,842 00
All other policies.....	3,117	7,816,536 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	6,699	17,505,800 00
Endowment policies.....	2,811	6,376,306 00
All other policies.....	1,033	2,787,073 00

OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies.....	22	70,000 00
Endowment policies.....	13	33,833 00

OLD POLICIES INCREASED DURING THE YEAR.

Whole life policies.....	18	46,551 00
Endowment policies.....	16	38,676 00

LIFE INSURANCE COMPANIES

ADDITIONS BY DIVIDENDS DURING THE YEAR.

Whole life policies.....	-	\$195,771 00
Endowment policies.....	-	90,808 00
Total.....	75,766	199,985,762 00
Deduct policies ceased to be in force.....	6,416	16,814,429 00
Total policies in force at the end of the year....	\$69,350	\$183,171,333 00

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

By death.....	1,045	\$3,219,930 00
By maturity.....	132	236,920 00
By expiry.....	633	1,632,911 00
By surrender.....	2,106	5,862,236 00
By lapse.....	1,365	3,096,553 00
Not taken.....	1,135	2,765 879 00
Total terminated.....	6,416	\$16,814,429 00

BUSINESS IN MAINE.

Policies in force December 31st of the previous year,	1,569	\$2,640,508 00
Policies issued during the the year.....	159	225,461 00
Total.....	1,728	2,865,969 00
Deduct policies ceased to be in force during the year,	114	158,741 00
Policies in force at the end of the year.	1,614	2,707,228 00
Losses and claims unpaid Dec. 31st of previous year,	1	250 00
Losses and claims incurred during the year.....	35	74,914 00
Total.....	36	75,164 00
Losses and claims paid during the year.....	31	67,914 00
Premiums received during the year.....	-	65,463 49

NATIONAL LIFE INSURANCE COMPANY,
MONTPELIER, VT.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1850.

CHARLES DEWEY, *President.*

GEO. W. REED, *Secretary.*

Net or ledger assets December 31, of previous year.....\$6,437,115 86

I. INCOME DURING THE YEAR.

Cash received for new premiums, without deductions.....	\$410,760 78
Cash received for renewal premiums without deductions..	1,398,263 84
Premium notes, loans or liens taken for renewal premiums,	86,782 82
Premiums paid by dividends and surrendered policies....	11,870 79
Total premium income.....	\$1,877,678 23
Received for interest on mortgage loans.....	167,419 69
on bonds owned, and dividends on stock.....	120,309 33
on premium notes, loans or liens.....	29,468 79
on other debts due the company.....	14,400 07
for rents for use of company's property.....	9,084 74
Total income.....	2,218,360 85
Total.....	\$8,655,476 71

II. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.....	\$480,978 31
Premium notes, loans or liens used in payment of the same,	993 31
Cash paid for matured endowments and additions.....	82,305 27
Premium notes, loans or liens used in payment of same...	1,219 73
Total amount actually paid for losses and matured endowments.....	565,496 62
Cash paid for surrendered policies.....	257,985 87
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	7,401 59
Cash surrender values applied in payment of premiums..	11,870 79
Cash dividends paid to policy-holders.....	105,843 86
Premium notes, loans or liens used in payment of dividends to policy-holders.....	101 93
Total paid to policy-holders.....	\$948,700 66
Cash paid for commissions to agents.....	403,588 07
for salaries and traveling expenses of managers and agents.....	\$35,692 27
for medical examiner's fees.....	30,647 94
for salaries of officers and office employees.....	31,041 50
	97,381 71

Cash paid for taxes, fees and fines		\$46,672 12
for rent.....		21,096 39
for furniture and office fixtures		6,490 95
for advertising and printing and stationery.....		17,620 65
Other expenditures, viz: legal services, \$763.36; postage and express, \$9,520.59.....	10,283 95	
Net profit and loss.....	100 00	10,383 95
Total expenditures.....		<u>1,551,934 50</u>
Balance.....		\$7,103,542 21
(Total miscellaneous expenses, \$603,233.84.)		

Invested as follows:

III. ASSETS.

	AS PER LEDGER ACCOUNTS.	
Real estate owned by the company, unincumbered.....		\$326,050 54
Loans on bond and mortgage (first liens)		3,268,242 36
Loans secured by collaterals		89,531 50
Loans on company's policies assigned as collateral.....		427,688 92
Premium notes and loans on policies now in force.....		85,990 49
Stocks and bonds owned by the company, cost value.....		2,594,856 73
Cash in office of company.....	\$14,306 55	} 254,550 78
Cash deposited in banks.....	240,244 23	
Agents' ledger balances, of which \$14,784.34 has since been paid.....		56,630 89
Total net or ledger assets, per balance.....		<u>\$7,103,542 21</u>

OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....		\$102,760 55
on bonds and stocks.....		38,366 97
on collateral loans.....		3,336 54
on premium notes, loans or liens.....		14,000 88
Market value of bonds and stocks over cost.....		119,615 08
Gross premiums due and unreported on policies in force December 31, 1891.....	\$124,955 07	
Gross deferred policies in force on December 31, 1891....	180,243 09	
Total.....	<u>305,198 16</u>	
Deduct the loading on above gross amount	61,039 63	
Net amount of uncollected and deferred premiums.....		<u>244,158 53</u>
Total assets as per books of the company.....		<u>\$7,625,780 76</u>

IV. LIABILITIES.

Net present value of all outstanding policies in force December 31st, 1891, computed by the Vermont Insurance Department, according to the actuaries' table of mortality, with four per cent interest.....		\$6,376,634 75
Claims for death losses and other policy claims resisted		7,000 00
Unpaid dividends of surplus or other profits due policy-holders		7,346 02
Other liabilities of the company, viz: balance due on surrendered policies, Extra reserve on L. R. E. policies.....		2,867 30
		320,200 49
Liabilities as to policy-holders.....		<u>6,714,048 56</u>
Surplus as regards policy-holders.....		<u>911,732 20</u>
Total liabilities.....		<u>\$7,625,780 76</u>
Estimated surplus accrued on tontine or other policies, the profits upon which are especially reserved for that class of policies, \$6,744.02.		

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year,		\$67,422 61	
received during the year		56,782 8 1/2	
Total			\$124,205 43
Deduct amount used in payment of losses and claims,....	\$2,213 04		
used in purchase of surrendered policies, and voided by lapse..	7,401 59		
used in payment of dividends to policy- holders	101 93		
redeemed by maker in cash.....	28,498 38	38,214 94	
Balance note assets at end of year			\$85,990 49

V. EXHIBIT OF POLICIES.

POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	12,163	\$33,087,104 00
Endowment policies	9,436	13,266,697 00
All other policies.....	5	8,500 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	4,422	11,682,028 00
Endowment policies.....	1,247	2,950,332 00

OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies.....	13	38,000 00
Endowment policies.....	6	13,715 00

OLD POLICIES INCREASED DURING THE YEAR.

Whole life policies.....	-	13,000 00
Endowment policies	-	5,000 00
By change.....	4	6,500 00

ADDITIONS BY DIVIDENDS DURING THE YEAR.

Whole life policies.....	-	4,951 00
Endowment policies.....	-	895 00

Total.....	27,296	61,076,723 00
Deduct policies ceased to be in force	3,993	9,707,374 00
Total policies in force at the end of the year....	23,303	\$51,369,348 00

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

By death	234	\$488,972 00
By maturity.....	46	83,525 00
By surrender	1,084	1,969,255 00
By lapse.....	1,586	3,930,900 00
By change and decrease.....	43	444,672 00
Not taken.....	1,000	2,790,050 00
Total terminated.....	3,993	\$9,707,374 00

LIFE INSURANCE COMPANIES

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	270	\$357,385 00
Policies issued during the year.	60	125,000 00
	<hr/>	<hr/>
Total.....	330	\$482,385 00
Deduct policies ceased to be in force during the year.....	61	113,263 00
	<hr/>	<hr/>
Policies in force at the end of the year.....	269	\$369,122 00
Losses and claims incurred during the year.....	2	4,500 00
Losses and claims paid during the year.....	2	4,500 00
Premiums received during the year.....	-	14,593 57

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1835. COMMENCED BUSINESS IN 1843

BENJAMIN F. STEVENS, *President.*

S. F. TRULL, *Secretary.*

Net or ledger assets December 31st of previous year..... \$19,837,178 25

I. INCOME DURING THE YEAR.

Cash received for new premiums, without deductions..	\$253 620 81
Premium notes, loans or liens taken for new premiums,	112,273 00
Cash received for renewal premiums without deductions,	1,974,617 42
Premium notes, loans or liens taken for renewal premiums.....	585,733 88
Total premium income.....	\$2,926,245 11
Received for interest on mortgage loans.....	163,289 02
on bonds owned, and dividends on stock.....	621,985 50
on premium notes, loans or liens.....	64,499 17
on other debts due the company.....	110,959 74
for rents for use of company's property.....	84,465 83
Balance of profit and loss account.....	54,482 12
Total income.....	4,025,926 49
Total.....	\$23,863,104 74

II. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.....	\$1,365,235 96
Premium notes, loans, or liens, used in payment of the same.....	38,565 04
Cash paid for matured and discounted endowments and additions.....	232,576 51
Premium notes, loans, or liens, used in payment of the same.....	4,600 49
Total amount actually paid for losses and matured and discounted endowments.....	1,640,978 00
Cash paid for surrendered policies.....	407,218 31
Premium notes, loans, or liens used in purchase of sur- rendered policies and voided by lapse.....	\$47,622 07
Cash distributions paid to policy-holders.....	463,925 68
Premium notes, loans, or liens, used in payment of dis- tribution to policy-holders.....	14,109 30
Total paid to policy-holders.....	\$2,573,853 36

Cash paid for commissions to agents.....	\$232,863 71
for medical examiner's fees.....	16,423 50 }
for salaries of officers and office employes.....	105,451 97 }
for taxes, fees and fines.....	51,217 91
for advertising.....	19,205 96
Other expenditures, viz: printing, stationery, and all other incidental expenses at home office and at agencies.....	156,729 34
Accrued interest on investments purchased during the year.....	5,014 12
Total expenditures.....	<u>3,160,759 87</u>
Balance.....	\$20,702,344 87
(Total miscellaneous expenses, \$581,892.39.)	

Invested as follows:

III. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered.....	\$1,733,943 04
Loans on bond and mortgage (first liens).....	2,607,954 55
secured by collaterals.....	2,205,573 45
on company's policies assigned as collateral.....	900 00
Premium notes and loans on policies now in force.....	571,857 83
Stocks and bonds owned by the company, cost value.....	12,790,633 61
Cash deposited in banks.....	430,800 97
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.....	360,681 42
Total net or ledger assets (per balance).....	<u>\$20,702,344 87</u>

OTHER ASSETS.

Interest due and accrued, on bonds and mortgages.....	\$40,062 84
on bonds and stocks.....	130,998 95
on collateral loans.....	26,390 83
on premium notes, loans, or liens.....	23,550 00
Rents due and accrued on company's property, or lease.....	12,849 16
Market value of bonds and stocks over cost.....	896,329 01
Gross premiums due and unreported on policies in force	
December 31, 1891.....	\$232,877 24
Deduct the loading 10 per cent on above gross amount..	23,287 72
Net amount of uncollected and deferred premiums.....	<u>\$209,589 52</u>
Total assets as per books of the company.....	<u>\$22,042,114 68</u>

IV. LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1891, computed by the Massachusetts Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent interest.....	\$19,582,556 38
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Claims for death losses due and unpaid	\$126,052 00
Claims for matured endowments due and unpaid.....	35,911 00
Total policy claims.....	\$161,963 00
Unpaid distributions of surplus or other profits due policy-holders....	88,465 84
Liabilities as to policy-holders.....	19,842,985 22
Surplus as regards policy-holders.....	2,209,129 46
Total liabilities.....	\$22,042,114 68

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year,	\$938,258 63
Premium notes, loans or liens received during the year.....	698,006 88
Total.....	\$1,636,265 51
Deduct amount used in payment of losses and claims ...	\$43,165 53
used in purchase of surrendered policies,	
and voided by lapse.....	47,622 07
used in payment of distributions to pol-	
icy-holders	14,109 30
redeemed by maker in cash.....	598,829 36
	703,726 26
Balance note assets at end of the year.....	\$932,539 26

VI. EXHIBIT OF POLICIES.

POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.....	9,960	\$29,632,099 00
Endowment policies.....	17,906	52,258,263 00
All other policies.....	753	2,134,447 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	-	9,445 00
Endowment policies.....	3,537	10,594,310 00
All other policies.....	-	14 00

OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies.....	19	53,818 00
Endowment policies.....	25	58,000 00
All other policies.....	1	10,000 00

OLD POLICIES INCREASED DURING THE YEAR.

Whole life policies.....	-	17,170 00
Endowment policies.....	-	132,214 00
Total.....	32,201	94,899,780 00
Deduct policies ceased to be in force.....	3,372	7,543,483 00
Total policies in force at the end of the year.....	29,829	\$87,356,297 00

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

By death.....	432	\$1,353,400 00
By maturity.....	99	251,609 00
By expiry.....	128	352,800 00
By surrender.....	807	2,099,771 00
By lapse.....	537	1,373,500 00
By change and decrease.....	1	1,020,903 00
Not taken.....	368	1,091,500 00
	<hr/>	<hr/>
Total terminated.....	2,372	\$7,543,483 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,700	\$3,019,830 00
Policies issued during the year.....	173	275,239 00
	<hr/>	<hr/>
Total.....	1,873	3,295,069 00
Deduct policies ceased to be in force during the year..	116	227,480 00
	<hr/>	<hr/>
Policies in force at the end of the year.....	1,757	3,067,589 00
Losses and claims unpaid Dec 31st of previous year.....	5	3,032 00
Losses and claims incurred during the year.....	35	68,707 00
	<hr/>	<hr/>
Total.....	40	\$71,739 00
Losses and claims paid during the year.....	32	62,288 00
Premiums received during the year:		
Cash.....	\$62,880 52 }	84,131 52
Notes.....	21,251 00 }	

NEW YORK LIFE INSURANCE COMPANY,
NEW YORK, N. Y.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1845.

*JOHN A. McCALL, *President.* CHARLES C. WHITNEY, *Secretary.*

Net or ledger assets December 31, of previous year..... \$108,799,392 72

I. INCOME DURING THE YEAR.

Cash received for new premiums, without deductions..	\$4,478,722 00	
for renewal premiums without deductions	19,076,274 97	
Premiums paid by dividends and surrendered policies,	1,430,607 00	
Cash received for annuities.....	1,304,120 81	
Total.....	26,289,724 78	
Deduct amount paid for re-insurance.....	33,449 38	
Total premium income.....	\$26,256,275 40	
Received for interest on mortgage loans.....	1,093,574 04	
on bonds owned, and dividends on stock.....	3,557,179 47	
on premium notes, loans or liens.....	29,951 40	
on other debts due the company.....	305,463 25	
for discount on claims paid in advance.....	2,636 63	
for rents for use of company's property.....	559 922 29	
Other income, viz: trust deposit received and held for account of beneficiaries under the term of policies.....	49,192 50	
Total income.....	31,854,194 98	
Total.....	\$138,308,079 68	

II. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.....	\$6,152,132 39
Cash paid for matured endowments and additions.....	1,066,795 11
Total.....	7,218,927 50
Deduct re-insurance.....	64,511 69
Total amount actually paid for losses and matured endowments.....	7,154,415 81
Cash paid to annuitants.....	1,371,634 26
for surrendered policies.....	1,710,208 36
surrendered values applied in payment of premiums.....	1,171,891 71
dividends paid to policy-holders.....	1,260,340 74

*Elected in 1892.

Installment paid on trust deposit.....	\$3 000 00
Total paid to policy-holders.....	\$12,671,490 88
Cash paid for commissions to agents.....	3,783,142 69
for salaries and traveling expenses of managers and agents..	135,000 00
for medical examiner's fees.....	291,680 11
for salaries of officers and office employes.....	500,578 18
for taxes, fees and fines.....	284,150 60
for rent.....	106,435 00
for advertising, printing and stationery.....	327,123 51
Other expenditures, viz: agency expenses, \$931,810.66; law expenses, \$106,766.15; postage and other office expenses, \$70,030.42; repairs and care of real estate, \$249,881.70.....	1,358,488 98
Total expenditures.....	19,458,089 90
Balance.....	\$118,849,989 78
(Total miscellaneous expenses, \$6,786,599 02.)	

Invested as follows:

III. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered.....	\$12,428,247 15
Loans on bond and mortgage (first liens).....	21,406,233 56
secured by collaterals.....	4,551,000 00
Premium notes and loans on policies now in force.....	521,700 28
Stocks and bonds owned by the company, cost value.....	73,578,274 02
Cash in office of company.....	\$5,486 24 }
deposited in banks.....	6,065,456 03 }
Agent's ledger balances.....	293,592 50
Total net or ledger assets (per balance).....	\$118,849,989 78

OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....	\$100,502 92
on bonds and stocks.....	441,921 37
Rents due and accrued on company's property or lease.....	22,613 52
Market value of bonds and stocks over cost.....	4,069,389 38
Gross premiums due and unreported on policies in force	
December 31, 1891.....	\$1,935,620 00
Gross deferred policies in force on December 31, 1891..	1,509,962 93
Total.....	3,445,582 93
Deduct the loading on above gross amount.....	689,116 59
Net amount of uncollected and deferred premiums.....	2,756,466 34
Total assets as per books of the company.....	\$126,240,883 31

ITEMS NOT ADMITTED.

Agents' balances.....	\$293,592 50
Total assets, (less items not admitted).....	\$125,947,290 81

IV. LIABILITIES.

Net present value of all outstanding policies in force	
December 31, 1891, computed according to the	
actuaries' table of mortality, with four per cent	
interest	\$108,775,584 00
Deduct re-insurance reserve.....	336,349 00
Net re-insurance reserve.....	\$108,439,235 00
Special reserve on annuities in excess of above standard.....	988,921 00
Claims for matured endowment due and unpaid.....	\$47,993 71
Claims for death losses and matured endowments, not	
due.....	1,194,167 67
Claims for death losses and other policy claims	
resisted.....	9,000 00
Amounts due and unpaid on annuity claims.....	28,060 68
Total policy claims.....	1,279,222 06
Other liabilities of the company, viz: premiums paid in advance....	52,696 94
Trust deposit held for account of beneficiaries under term of policies,	46,192 50
Liabilities as to policy-holders.....	110,806,267 50
Surplus as regards policy-holders.....	15,141,023 31
Total liabilities.....	\$125,947,290 81

Estimated surplus accrued on Tontine or other policies, the profits upon which are especially reserved for that class of policies, \$9,757,121.00.

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year,	\$431,108 71
received during the year.....	316,147 57
Total.....	\$747,256 28
Deduct amount used in payment of losses and claims... \$18,865 92	
in purchase of surrendered policies,	
and voided by lapse	41,673 52
in payment of dividends to policy-	
holders.....	769 24
redeemed by maker in cash	164,247 32
Balance note assets at end of year.....	\$521,700 28

VI. EXHIBIT OF POLICIES.

POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	Number.	Amount.
Whole life policies.....	117,264	\$406,767,200 00
Endowment policies.....	45,485	153,146,742 00
All other policies.....	10,730	9,424,784 00

LIFE INSURANCE COMPANIES

NEW POLICIES ISSUED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	36,667	113,024,100 00
Endowment policies	10,439	31,676,300 00
All other policies	5,405	5,750,900 00

OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies	168	650,616 00
Endowment policies	59	316,702 00
All other policies	8	2,000 00

OLD POLICIES INCREASED DURING THE YEAR.

Whole life policies	-	16,849 00
All other policies	-	109,300 00

ADDITIONS BY DIVIDENDS DURING THE YEAR.

All other policies	-	1,118,215 00
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Total	226,215	\$722,003,708 00
Deduct policies ceased to be in force	32,763	107,178,995 00
Total policies in force at the end of the year	193,452	\$614,824,713 00

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

By death	1,975	\$6,351,999 00
By maturity	640	1,459,808 00
By expiry	422	72,899 00
By surrender	4,196	17,206,112 00
By lapse	14,881	41,570,631 00
By change and decrease	-	1,382,482 00
Not taken	10,649	39,135,064 00
Total terminated	32,763	\$107,178,995 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year ...	1,324	\$2,651,000 00
Policies issued during the year	725	873,900 00
Total	2,049	3,524,900 00
Deduct policies ceased to be in force during the year ...	442	586,605 00
Policies in force at the end of the year 1891.	1,607	2,938,295 00
Losses and claims unpaid Dec. 31st of previous year ...	3	905 38
Losses and claims incurred during the year	13	30,104 40
Total	16	31,009 78
Losses and claims paid during the year	10	27,104 40
Premiums received during the year	-	141,533 07

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY,

MILWAUKEE, WIS.

INCORPORATED IN 1857. COMMENCED BUSINESS IN 1858.

H. L. PALMER, *President.*

J. W. SKINNER, *Secretary.*

Net or ledger assets December 31, of previous year.....\$40,780,211 89

I. INCOME DURING THE YEAR.

Cash received for new premiums without deductions . . .	\$2,094,384 88
Cash received for renewal premiums without deductions, 7,772,531 15	
Premium notes, loans or liens taken for renewal premiums, 65,874 68	
Premiums paid by surrendered policies..... 178,817 01	
Cash received for annuities..... 6,336 48	
Total premium income.....	\$10,117,944 20
Received for interest on mortgage loans.....	2,088,886 19
on bonds owned.....	114,296 88
on premium notes, loans or liens.....	46,719 64
on other debts due the company, including interest on deposits and deferred premiums....	117,184 06
discount on maturing endowments paid in advance	2,531 84
rents for use of company's property.....	57,134 90
Total income.....	12,544,697 71
Total.....	\$53,324,909 60

II. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.....	\$2,271,510 50
Premium notes, loans or liens used in payment of the same	18,175 68
Cash paid for matured endowments and additions.....	490,698 20
Premium notes, loans or liens used in payment of same, 6,351 91	
Total amount actually paid for losses and matured endowments.....	\$2,786,736 29
Cash paid to annuitants.....	66 40
*Cash paid for surrendered policies, including recon-verted additions.....	160,057 62

*Includes interest on notes used in part payment of same.

Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	\$ 6,975 74	
Cash surrender values applied in payment of premiums,	178,817 01	
Dividends paid to policy-holders.....	951,244 01	
Premium notes, loans or liens used in payment of dividends to policy-holders.....	77,146 33	
Total paid to policy-holders.....		\$4,161,043 40
Cash paid for commissions to agents.....		1,496,265 66
for salaries and traveling expenses of managers and agents.....	\$33,497 37	} 320,182 27
for medical examiner's fees, including salaries of medical director and assistant....	116,786 30	
for salaries of officers and office employes, exclusive of medical directors and law department.....	169,898 60	
for taxes, fees and fines.....		
for rent.....		133,054 67
for commuting commissions.....		4,343 50
for furniture and office fixtures.....		5,250 01
for advertising and printing.....		1,854 29
for advertising and printing.....		5,852 90
Other expenditures, viz: supplies, postage, exchange, law, loan building and other expenses.....		267,479 69
Premium on bonds bought in 1891.....		14,041 17
Total expenditures.....		\$6,409,367 56
Balance.....		\$46,915,542 04

Invested as follows:

III. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered.....	\$1,026,880 04
Loans on bond and mortgage (first liens).....	40,718,057 41
Premium notes and loans on policies now in force.....	546,319 88
Par value of bonds owned by the company.....	2,823,100 00
Cash in office of company, including \$239,953 09 of 1891 received January 1-10, 1892.....	\$333,736 42
Cash deposited in banks.....	1,449,572 54
Bills receivable.....	250 00
Agents' ledger balances.....	17,475 75
Other assets, viz: suspense account.....	150 00
Total net or ledger assets (per balance).....	\$46,915,542 04

OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....	\$648,737 94
Interest due and accrued on premium notes, loans or liens.....	22,256 80
Rents due and accrued on company's property or lease.....	8,058 76
Market value of bonds over par.....	145,527 11

Gross premiums due and unreported on policies in force	
December 31, 1891.....	\$465,813 00
Gross deferred policies in force on December 31, 1891..	892,478 00
Total	1,358,291 00
Deduct the loading on above gross amount	271,658 20
Net amount of uncollected and deferred premiums	\$1,086,632 80
Total assets as per books of the company	\$48,826,755 45

ITEMS NOT ADMITTED.

Agent's balances.....	\$17,475 75
Bills receivable	250 00
Suspense account.....	150 00
	<u>\$17,875 75</u>
Total assets, less items not admitted	\$48,808,879 70

IV. LIABILITIES.

Net present value of all outstanding policies in force December 31, 1891, computed according to the actuaries' table of mortality, with four per cent interest.	\$40,483,381 00
Reserve for paid up insurance claimable and for annuities	152,412 00
Claims for death losses and matured endowments, not due, \$173,861 90	
Claims for death losses and other policy claims resisted..	20,175 00
Total policy claims	\$194,036 90
Unpaid dividends \$16,662 and dividends on deferred premiums semi-annual and quarterly (estimated).....	79,135 00
Other liabilities of the company, viz.: premiums paid in advance, \$11,000; and accrued commissions, \$10,000 (estimated).....	21,000 00
Liabilities as to policy-holders	40,934,964 90
Surplus as regards policy-holders.....	7,891,790 55
Total liabilities	48,826,755 45

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year,	\$602,741 62
received during the year.....	66,328 13
Total	\$669,069 75
Deduct amount used in payment of losses and claims... \$24,527 59	
in purchase of surrendered policies	
and voided by lapse.....	6,975 74
in payment of dividends to policy-holders.....	77,146 33
redeemed by maker in cash.....	14,100 21
	<u>122,749 87</u>
Balance note assets at end of year	\$546,319 88

VI. EXHIBIT OF POLICIES.

POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	Number.	Amount.
Whole life policies.....	79,389	\$193,889,007 00
Endowment policies.....	18,597	10,591,726 00
All other policies.....	539	4,164,059 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	20,879	52,226,406 00
Endowment policies.....	4,579	10,591,726 00
All other policies.....	477	1,787,250 00

OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies.....	374	1,062,949 00
Endowment policies.....	87	180,746 00
All other policies.....	1	12,700 00

OLD POLICIES INCREASED DURING THE YEAR.

Whole life policies.....	12	-
Endowment policies.....	18	-
All other policies.....	9	166,161 00

ADDITIONS BY DIVIDENDS DURING THE YEAR

Whole life policies.....	-	98,391 00
Endowment policies.....	-	68,277 00
All other policies.....	-	2,361,991 00

Total.....	124,961	\$307,465,404 00
Deduct policies ceased to be in force.....	11,433	31,790,651 00

Total policies in force at the end of the year..... 113,528 \$275,674,753 00

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

By death.....	936	\$2,289,334 00
By maturity (endowment).....	276	502,836 00
By expiry (term).....	326	3,459,365 00
By surrender.....	837	2,097,344 00
By lapse.....	6,097	14,082,224 00
By change and decrease.....	-	584,126 00
Not taken.....	2,961	8,775,422 00

Total terminated..... 11,433 \$31,790,651 00

BUSINESS IN MAINE.

	Number.	Amount.
Policies in force December 31st of the previous year....	860	\$1,315,069 00
Policies issued during the year.....	282	433,875 00
Total.....	1,142	1,748,944 00
Deduct policies ceased to be in force during the year, including removals from the state.....	189	222,847 00
Policies in force at the end of the year.....	953	1,526,097 00

Losses and claims incurred during the year.....	13	13,616 00
Losses and claims paid during the year.....	13	13,616 00
Premiums received during the year.....	-	59,870 18

PENN MUTUAL LIFE INSURANCE COMPANY,
 PHILADELPHIA, PA.

INCORPORATED IN 1847. COMMENCED BUSINESS IN 1847

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

Net or ledger assets December 31st of previous year. \$15,932,328 72

I. INCOME DURING THE YEAR.

Cash received for new premiums, without deductions...	\$986,237 05	
Premium notes, loans or liens taken for new premiums..	35,254 10	
Cash received for renewal premiums without deductions..	2,941,859 99	
Premium notes, loans or liens taken for renewal pre- miums.....	102,304 24	
Cash received for annuities.....	11,819 50	
Total.....	\$4,077,474 88	
Deduct amount paid for re-insurance.....	2,881 69	
Total premium income.....	\$4,074,593 19	
Received for interest on mortgage loans.....	345,312 91	
on bonds owned, and dividends on stock.....	330,409 16	
on premium notes, loans or liens.....	39,572 26	
on collateral loans.....	175,590 74	
on general account.....	4,899 07	
for rents for use of company's property.....	31,131 01	
Total income.....	5,001,508 34	
Total.....	\$20,933,837 06	

II. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.....	\$1,112,358 72
Premium notes, loans, or liens, used in payment of the same.....	23,840 59
Cash paid for matured endowments and additions.....	195,873 13
Premium notes, loans, or liens, used in payment of the same.....	3,844 87
Total.....	1,335,917 31
Deduct re-insurance.....	3,000 00
Total amount actually paid for losses and matured endowments.....	1,332,917 31
Cash paid to annuitants.....	1,460 52
Cash paid for surrendered policies....	286,520 57

Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse.....	\$29,369 00	
Cash dividends paid to policy-holders.....	594,595 12	
Premium notes, loans or liens, used in payment of dividends to policy-holders.....	67,180 45	
Total paid to policy-holders.....		\$2,312,042 97
Cash paid for commissions to agents.....		\$451,473 33
for salaries and traveling expenses of managers and agents.....	\$144,644 18	} 286,056 86
for medical examiner's fees.....	50,534 38	
for salaries of officers and office employes.....	90,878 30	
for taxes, fees and fines.....		120,546 03
for rent.....		25,378 05
for furniture and fixtures.....		3,725 41
for advertising, printing and supplies.....		36,209 11
Other expenditures.....		51,527 49
Total expenditures.....		\$3,286,959 25
Balance.....		\$17,646,877 81

Invested as follows:

III. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered.....		\$954,040 95
Loans on bond and mortgage (first liens).....		6,964,889 14
secured by collaterals.....		2,014,100 00
on company's policies assigned as collateral.....		694,312 00
Premium notes and loans on policies now in force.....		577,893 24
Stocks and bonds owned by the company, cost value.....		5,928,830 78
Cash in office of company.....	\$6,207 27	} 393,407 27
Cash deposited in banks.....	367,200 00	
Cash deposited with treasurer of Missouri.....	20,000 00	
Bills receivable.....		50,879 20
Agents' ledger balances, secured by bonds.....		9,359 54
Other assets, viz: bills receivable secured by collateral.....		49,165 69
Sundry accounts.....		10,000 00
Total net or ledger assets (per balance).....		\$17,646,877 81

OTHER ASSETS

Interest due and accrued, on bonds and mortgages.....	\$128,365 42
on bonds and stocks.....	1,404 50
on collateral loans.....	21,436 39
on bank deposits.....	1,095 50
Rents due and accrued on company's property, or lease.....	1,766 49
Market value of bonds and stocks over cost.....	175,257 22
Net amount of uncollected and deferred premiums.....	\$575,184 97
Total assets as per books of the company.....	\$18,551,388 30

IV. LIABILITIES.

Net present value of all outstanding policies in force Dec. 31st, 1891, computed by the Pennsylvania Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent interest	\$15,871,969 00
Claims for death losses and matured endowments not due.....	95,292 00
Unpaid dividends of surplus or other profits due policy-holders.....	53,184 25
Other liabilities of the company, viz: depreciation in collateral loans, Premiums paid in advance, \$6,872.92; scrip outstanding, \$8,630.00..	12,400 00 15,502 92
<hr/>	
Liabilities as to policy-holders.....	\$16,048,848 17
Surplus as regards policy-holders.....	2,503,040 13
<hr/>	
Total liabilities.....	\$18,551,388 30
Estimated surplus accrued on Tontine or other policies, the profits upon which are especially reserved for that class of policies, \$169,981 18.	

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year,	\$557,618 62
Premium notes, loans or liens received during the year.....	153,249 85
<hr/>	
Total	\$710,868 47
Deduct amount used in payment of losses and claims... \$27,685 46	
used in purchase of surrendered policies, and voided by lapse	29,369 00
used in payment of dividends to pol- icy-holders	67,180 45
redeemed by maker in cash.....	8,740 32
<hr/>	
Balance note assets at end of the year.....	\$577,893 24

VI. EXHIBIT OF POLICIES.

POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.....	23,135	\$62,526,561 00
Endowment policies.....	11,207	24,896,729 00
All other policies.....	1,003	2,504,939 00
Reversionary additions.....	-	350,472 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	5,306	1,280,863 00
Endowment policies.....	2,431	6,483,279 00
All other policies.....	367	891,500 00

OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies.....	171	342,124 00
Endowment policies.....	238	187,606 00
All other policies.....	367	891,500 00
Reversionary additions.....	-	312 00

OLD POLICIES CHANGED AND INCREASED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.....	26	\$95,515 00
Endowment policies.....	7	43,990 00
All other policies.....	6	28,500 00
Reversionary additions.....	-	576 00

ADDITIONS BY DIVIDENDS DURING THE YEAR.

Reversionary additions.....	-	96,116 00
Total.....	44,328	\$115,991,482 00
Deduct policies ceased to be in force.....	4,605	12,237,961 00
Total.....	39,723	\$103,753,521 00
Deduct policies re-insured.....	-	149,160 00
Total policies in force at the end of the year.....	39,723	\$103,604,361 00

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

By death.....	425	\$1,104,268 00
By maturity.....	85	119,718 00
By expiry.....	134	344,500 00
By surrender.....	702	1,597,946 00
By lapse.....	2,131	5,177,638 00
By change and decrease.....	39	513,241 00
Not taken.....	1,089	3,300,650 00
Total terminated.....	4,605	\$12,237,961 00

BUSINESS IN MAINE

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	631	\$1,025,000 00
Policies issued during the year.....	134	216,950 00
Total.....	771	1,241,950 00
Deduct policies ceased to be in force during the year.....	63	96,500 00
Policies in force at the end of the year.....	708	1,145,450 00
Losses and claims incurred during the year.....	7	8,394 00
Losses and claims paid during the year.....	5	5,894 00
Premiums received during the year.....	-	48,216 55

PHENIX MUTUAL LIFE INSURANCE COMPANY,
HARTFORD, CONN.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

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

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

Net or ledger assets December 31, of previous year..... \$9,695,334 77

I. INCOME DURING THE YEAR.

Cash received for new premiums, without deductions....	\$131,689 89	
for renewal premiums without deductions..	495,250 33	
Premiums paid by dividends and surrendered policies..	136,140 25	
Total	763,080 47	
Deduct amount paid for re-insurance	4,489 16	
Total premium income.....		\$758,591 31
Received for interest on mortgage loans.....		401,020 95
on bonds owned, and dividends on stock.....		74,288 46
on premium notes, loans or liens.		45,119 34
on other debts due the company.....		11,229 53
for discount on claims paid in advance.....		181 78
for rents for use of company's property.....		48,833 12
Total income.....		1,339,264 49
Total.....		\$11,034,599 26

II. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.....	\$554,885 64
Premium notes, loans or liens used in payment of the same,	39,395 43
Cash paid for matured endowments and additions.....	194,245 99
Premium notes, loans or liens used in payment of same,	8,845 01
Total.....	797,372 07
Deduct re-insurance.....	5,000 00
Total amount actually paid for losses and matured	
endowments	792,372 07
Cash paid to annuitants.....	150 00
for surrendered policies.....	27,194 00
Premium notes, loans or liens used in purchase of sur-	
rendered policies, and voided by lapse.....	8,601 07

Cash surrender values applied in payment of premiums.....	\$15,893 15	
dividends paid to policy-holders.....	121,307 14	
Premium notes, loans or liens used in payment of dividends to policy-holders	696 41	
Total paid to policy-holders.....		\$966,213 84
Cash paid for commissions to agents.....		105,051 37
for salaries and traveling expenses of managers and agents.....	\$61,223 13 }	124,514 83
for medical examiner's fees	10,966 79 }	
for salaries of officers and office employes.....	52,324 91 }	
for taxes, fees and fines.....		46,290 77
for rent		13,046 84
furniture and other office fixtures.....		3,010 22
for advertising.....		10,211 35
Other expenditures, viz: books, blanks and stationery, \$11,941.83; exchange, \$670.97; postage, \$4,354.06; legal expenses, \$4,257.50; expense, \$7,993 13; care and repair of real estate, \$16,825.38; balance profit and loss account, \$15,308.01.....		61,350 88
Total expenditures.....		1,329,690 10
Balance.....		\$9,704,909 16

Invested as follows:

III. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered		\$1,087,456 50
Loans on bond and mortgage (first liens).....		5,514,451 73
secured by collaterals		14,600 00
on company's policies assigned as collateral.....		44,193 60
Premium notes and loans on policies now in force.....		755,284 32
Stocks and bonds owned by the company, cost value.....		1,910,249 49
Cash in office of company	\$374 83 }	378,673 52
Cash deposited in banks.....	378,298 69 }	
Total net or ledger assets (per balance).....		\$9,704,909 16

OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....		\$149,774 43
on premium notes, loans or liens.....		12,145 94
Market value of bonds and stocks over cost.....		59,467 00
Gross premiums due and unreported on policies in force		
December 31, 1891	\$78,362 13	
Gross deferred policies in force on December 31, 1891...	55,736 75	
Total	134,098 88	
Deduct the loading on above gross amount.	26,819 77	
Net amount of uncollected and deferred premiums.....		107,279 11
Total assets as per books of the company.....		\$10,033,575 64

IV. LIABILITIES.

Net present value of all outstanding policies in force
 December 31, 1891, computed by the Connecticut
 Insurance Department, according to the actuaries'
 table of mortality, with four per cent interest \$8,773,330 00

Deduct re-insurance reserve 11,735 00

Net re-insurance reserve \$8,761,595 00

Special policy reserve 473,923 00

Claims for death losses and matured endowments, not due 98,398 00

Other liabilities of the company, viz: reserve on real estate account,
 \$67,627.42; reserve for balance of capital stock, \$5,385.66; premiums
 paid in advance, \$12,518. 85,531 08

Liabilities as to policy-holders 9,419,447 08

Surplus as regards policy-holders 614,128 56

Total liabilities \$10,033,575 64

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year, \$819,461 78

Deduct amount used in payment of losses and claims . . . \$48,240 44

in purchase of surrendered policies,
 and voided by lapse 8,601 07

in payment of dividends to policy-
 holders 696 41

redeemed by maker in cash 6,639 54

64,177 46

Balance note assets at end of year \$755,284 32

VI. EXHIBIT OF POLICIES.

POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	11,248	\$16,711,418 00
Endowment policies	6,151	8,329,518 00
All other policies	15	24,000 00
Transfer change of plan &c in '91 and before	11	12,650 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	1,192	2,778,956 00
Endowment policies	1,687	2,446,304 00
All other policies	5	13,000 00

OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies	1	1,000 00
Endowment policies	1	1,000 00

OLD POLICIES INCREASED DURING THE YEAR.

Endowment policies	-	4,000 00
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LIFE INSURANCE COMPANIES

ADDITIONS BY DIVIDENDS DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.....	-	\$4,511 00
Endowment policies.....	-	17,572 00
Total	<u>20,311</u>	<u>30,343,929 00</u>
Deduct policies ceased to be in force.....	1,942	3,241,504 00
Total policies in force at the end of the year.....	<u>18,369</u>	<u>\$27,102,425 00</u>

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

By death.....	346	\$586,819 00
By maturity.....	214	203,091 00
By expiry.....	1	2,000 00
By surrender.....	100	153,146 00
By lapse.....	622	1,046,901 00
By change and decrease.....	113	216,629 00
By transfer, change of plan, &c.....	11	12,650 00
Not taken.....	535	1,020,268 00
Total terminated.....	<u>1,942</u>	<u>\$3,241,504 00</u>

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year...	743	\$678,944 00
Policies issued during the year.....	228	282,245 00
Total.....	<u>971</u>	<u>961,189 00</u>
Deduct policies ceased to be in force during the year...	192	230,783 00
Policies in force at the end of the year 1891.....	779	730,406 00
Losses and claims unpaid Dec. 31st of previous year...	3	2,700 00
Losses and claims incurred during the year.....	28	15,644 00
Total.....	<u>31</u>	<u>18,344 00</u>
Losses and claims paid during the year.....	29	17,094 00
Premiums received during the year.....	-	26,046 27

PROVIDENT LIFE AND TRUST COMPANY,
PHILADELPHIA, PA.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

SAMUEL R. SHIPLEY, *President*.

ASA S. WING, *Actuary*.

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

Net or ledger assets December 31, of previous year.....\$17,633,733 57

I. INCOME DURING THE YEAR.

Cash received for new premiums, without deductions ...	}	\$412,000 00
Premium notes, loans or liens taken for new premiums, estimated.....		
Cash received for renewal premiums without deductions..		2,503,612 23
Premium notes, loans or liens taken for renewal premiums,		2,887 32
Premiums paid by dividends and surrendered policies...		394,101 50
Cash received for annuities.....		13,385 12
Total premium income.....		\$3,325,986 17
Received for interest on mortgage loans.....		514,514 09
on bonds owned, and dividends on stock.....		257,488 17
on premium notes, loans or liens.....		6,328 88
on other debts due the company.....		101,500 82
for rents for use of company's property, net.....		22,218 01
for profits on bonds and stocks actually sold.....		8,429 27
Total income.....		4,236,465 41
Total.....		\$21,870,198 98

NOTE:—The interest earned by the investments which make up the \$1,000,000 capital stock, is not included in the report of the income of the company.

II. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.....	\$605,527 00
Cash paid for matured endowments and additions.....	341,678 00
Total amount actually paid for losses and matured endowments.....	947,205 00
Cash paid to annuitants.....	22,778 18
Cash paid for surrendered policies.....	172,367 56
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	172 20

Cash dividends paid to policy-holders.....	\$394,101 50	
Premium notes, loans or liens used in payment of dividends to policy-holders		3,638 54
Total paid to policy-holders	\$1,540,262 98	
Cash paid for commissions to agents		283,252 43
for salaries and traveling expenses of managers and agents.....	\$23,448 73	} 155,685 09
for medical examiner's fees.....	19,487 61	
for salaries of officers and office employes.....	112,748 75	
Cash paid for taxes, fees and fines	\$49,911 86	
for rent.		9,708 18
for furniture and office fixtures		4,691 29
for advertising		11,098 15
Other expenditures, viz: stationery and printing, \$11,429.41; postage, \$6,787.01; coal gas, &c , \$3,454.93; sundries, \$36,116.15		57,737 50
Total expenditures	2,112,397 48	
Balance.....		\$19,757,801 50

Invested as follows:

III. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered.....	\$1,168,796 74
Loans on bond and mortgage (first liens)	8,828,787 81
Loans secured by collaterals.....	1,919,891 40
Loans on company's policies assigned as collateral.....	1,143,268 10
Premium notes and loans on policies now in force.....	26,322 05
Stocks and bonds owned by the company, cost value.....	6,603,157 50
Cash in office of company.....	} 67,577 90
Cash deposited in banks.....	
Total net or ledger assets, per balance.....	\$19,757,801 50

OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....	\$167,981 64
on collateral loans.....	21,415 61
on premium notes, loans or liens.....	15,243 57
on company's property or lease	4,409 29
Market value of bonds and stocks over cost.....	279,272 50
Gross premiums due and unreported on policies in force	
December 31, 1891.....	\$234,777 92
Gross deferred policies in force on December 31, 1891....	506,772 19
Total.....	741,550 11
Deduct the loading 18½ per cent on above gross amount..	137,186 77
Deduct premiums paid in advance	77,790 71
Net amount of uncollected and deferred premiums.....	526,572 63
Total assets as per books of the company.....	\$20,772,696 74

IV. LIABILITIES.

Net present value of all outstanding policies in force December 31st, 1891, computed according to the actuaries' table of mortality, with four per cent interest	\$17,787,248 00	
Claims for annuities due and unpaid.....	\$844 80	
Claims for death losses and matured endowments, not due, or in process of adjustment	28,095 00	
Total policy claims		28,939 80
Unpaid dividends of surplus or other profits due policy-holders		26,333 04
Other liabilities of the company.....		66,411 60
Liabilities as to policy-holders.....		17,908,932 44
Surplus as regards policy-holders.		2,863,764 30
Total liabilities		\$20,772,696 74

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year, received during the year.....	\$32,045 51	2,887 3 1/2
Total		\$34,932 83
Deduct amount used in purchase of surrendered policies, and voided by lapse..	\$172 20	
used in payment of dividends to policy-holders.....	3,638 54	
redeemed by maker in cash.....	4,800 04	8,610 78
Balance note assets at end of year.		\$26,322 05

VI. EXHIBIT OF POLICIES.

POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	2,334	\$7,936,035 00
Endowment policies	22,883	68,947,040 00
All other policies.....	410	2,391,870 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	294	1,107,982 00
Endowment policies.....	2,676	7,338,289 00
All other policies	1,028	4,693,050 00

OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies.....	6	32,000 00
Endowment policies.....	111	398,500 00
All other policies.....	3	5,909 00

OLD POLICIES INCREASED DURING THE YEAR.

Whole life policies.....	7	37,500 00
Endowment policies	124	420,467 00
All other policies.....	8	57,000 00

ADDITIONS BY DIVIDENDS DURING THE YEAR.

All other policies.....	-	\$120,598
Total.....	29,884	93,486,240 00
Deduct policies ceased to be in force	2,313	7,634,868 00
Total policies in force at the end of the year.....	27,571	\$85,851,372 00

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

By death	211	\$617,039 00
By maturity (endowment)	130	341,678 00
By expiry (term)	1	1,200 00
By surrender	575	1,879,808 00
By lapse.....	1,195	3,825,903 00
By change and decrease.....	139	750,740 00
Not taken.....	62	218,500 00
Total terminated.....	2,313	\$7,634,868 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	351	\$624,716 00
Policies issued during the year.	65	121,484 00
Total.....	416	\$746,200 00
Deduct policies ceased to be in force during the year.	31	50,010 00
Policies in force at the end of the year.....	385	\$696,190 00
Losses and claims incurred during the year.....	1	1,114 00
Losses and claims paid during the year.....	1	1,114 00
Premiums received during the year.....	-	26,368 92

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.

Net or ledger assets December 31, of previous year..... \$749,601 69

I. INCOME DURING THE YEAR.

Cash received for new premiums, without deductions.	\$249,614 50	
for renewal premiums without deductions,	1,040,577 68	
Premiums paid by dividends.....	332,469 69	
Total.....	1,622,661 87	
Deduct amount paid for re-insurance.....	10,068 54	
Total premium income.....	\$1,612,593 33	
Received for interest on mortgage loans.....	5,644 56	
on bonds owned, and dividends on stock.....	17,465 00	
on collateral loans.....	513 15	
on deposits in trust companies.....	3,760 19	
for rents for use of company's property.....	492 11	
Total income.....	1,640,468 34	
Total.....	\$2,390,070 03	

II. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.....	\$768,191 86	
Premium notes, loans or liens used in payment of the same,	5,267 54	
Total.....	773,459 40	
Deduct re-insurance.....	4,000 00	
Total amount actually paid for losses and matured en- dowments.....	769,459 40	
Cash paid to annuitants.....	100 00	
Cash paid for surrendered policies	3,134 49	
Cash dividends paid to policy-holders.....	246 54	
Dividends applied in payment of premiums.....	332,469 69	
Total paid to policy-holders.....	\$1,105,410 12	

Cash paid stockholders for interest or dividends	\$6,977 60
for commissions to agents	188,383 88
for salaries and traveling expenses of managers and agents.....	\$24,054 08 } 105,466 52
for medical examiner's fees.....	21,264 50 }
for salaries of officers and office employes	60,147 94 J
for taxes, fees and fines.....	19,687 27
for rent.....	20,263 30
for furniture and office fixtures.....	4,996 12
for advertising.....	15,064 25
Other expenditures, viz: stationery and printing, \$8,560.92; postage and telegrams, \$6,332.55; legal expenses, \$6,116.95; attendance fees, \$2,250; general expenses, \$3,817.55	27,077 97
Total expenditures	1,493,327 03
Balance	\$896,743 00
(Total miscellaneous expenses, \$387,916.91.)	

Invested as follows:

III. ASSETS.

As PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered.....	\$152,487 61
Loans on bond and mortgage (first liens).....	76,650 00
Loans secured by collaterals.....	7,500 00
Loans on company's policies assigned as collateral.....	490 00
Stocks and bonds owned by the company, cost value.....	502,833 26
Cash in office of company.....	\$ 1,860 77 }
Cash deposited in banks.....	103,792 17 } 105,652 94
Agent's ledger balances.....	51,129 19
Total net or ledger assets, per balance.....	896,743 00
Deduct depreciation from cost to bring same to market value.....	14,105 00
Total net or ledger assets less depreciation.....	\$882,638 00

OTHER ASSETS.

Interest accrued on bonds and mortgages.....	\$553 86
on bonds and stocks.....	5,916 64
on collateral loans.....	115 59
Rents due on company's property or lease.....	459 96
Market value of real estate over cost.....	14,000 00
Market value of bonds and stocks over cost.....	7,221 25
Due from other companies for losses or claims on policies of this com- pany re-insured, since paid.....	4,000 00
Gross premiums due and unreported on policies in force December 31, 1891.....	\$83,461 83
Gross deferred policies in force on December 31, 1891....	128,895 63
Total	212,357 46
Deduct the loading on above gross amount.....	42,471 49
Net amount of uncollected and deferred premiums.....	169,885 97
Total assets as per books of the company.....	\$1,084,791 27

ITEMS NOT ADMITTED.

Agent's balances.....	\$51,129 19
Total assets, less items not admitted	<u>\$1,033,662 08</u>

IV. LIABILITIES.

Net present value of all outstanding policies in force December 31, 1891, computed by the New York insurance department, according to the actuaries' table of mortality, with four per cent interest.....

Claims for death losses not due	\$51,000 00	
Claims for death losses and other policy claims resisted... ..	28,519 67	
Total policy claims.....		<u>79,519 67</u>
Liabilities as to policy-holders.....		463,538 67
Surplus as regards policy-holders.....		621,252 60
Total liabilities.....		<u>\$1,084,791 27</u>

V. EXHIBIT OF POLICIES.

POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.....	125	\$100,386 00
Endowment policies.....	266	330,050 00
All other policies.....	16,826	64,701,073 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	196	448,500 00
Endowment policies.....	176	246,000 00
All other policies.....	4,733	15,438,105 00

OLD POLICIES REVIVED DURING THE YEAR.

All other policies.....	14	51,000 00
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OLD POLICIES INCREASED DURING THE YEAR.

Whole life policies.....	-	1,000 00
Endowment policies.....	-	8,000 00
All other policies.....	19	8,000 00
Total.....	<u>22,355</u>	<u>81,332,114 00</u>
Deduct policies ceased to be in force.....	3,363	11,655,668 00
Total policies in force at the end of the year.....	18,992	<u>\$69,676,446 00</u>

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

	<i>Number.</i>	<i>Amount.</i>
By death.....	179	\$734,750 00
By maturity.....	1	5,000 00
By expiry.....	2,758	9,707,418 00
By surrender.....	35	34,250 00
By lapse.....	57	83,150 00
By change and decrease.....	22	184,000 00
Not taken.....	311	907,100 00
	<hr/>	<hr/>
Total terminated.....	3,363	\$11,655,668 00

BUSINESS IN MAINE.

Policies in force December 31st of the previous year..	57	\$160,000 00
Policies issued during the the year.....	87	133,000 00
	<hr/>	<hr/>
Total.....	144	293,000 00
Deduct policies ceased to be in force during the year..	36	49,000 00
	<hr/>	<hr/>
Policies in force at the end of the year.....	108	244,000 00
Losses and claims incurred during the year.....	1	2,000 00
Losses and claims paid during the year.....	1	2,000 00
Premiums received during the year.....	-	4,211 07

STATE MUTUAL LIFE ASSURANCE COMPANY,
WORCESTER, MASS.

INCORPORATED IN 1844. COMMENCED BUSINESS IN 1844

A. G. BULLOCK, *President.*

H. M. WITTER, *Secretary.*

Net or ledger assets December 31st of previous year..... \$6,138,933 68

I. INCOME DURING THE YEAR.

Cash received for new premiums, without deductions...	\$332,239 92	
Cash received for renewal premiums without deductions..	876,450 57	
Premium notes, loans or liens taken for renewal pre- miums.....	181,426 10	
Premiums paid by dividends and surrendered policies..	208,978 66	
Total.....	\$1,599,095 25	
Deduct amount paid for re-insurance.....	7,852 65	
Total premium income.....		\$1,591,242 60
Received for interest on mortgage loans.....		61,237 60
on bonds owned, and dividends on stock.....		186,188 10
on premium notes, loans or liens.....		8,224 60
on other debts due the company.....		43,321 01
for rents for use of company's property.....		21,317 00
Total income.....		1,911,530 91
Total.....		\$8,050,464 59

II. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.....	\$367,539 54	
Cash paid for matured endowments and additions.....	76,209 00	
Total amount actually paid for losses and matured endowments.....	443,748 54	
Cash paid for surrendered policies.....	} 160,626 35	
Premium notes, loans or liens used in purchase of sur- rendered policies and voided by lapse.....		
Cash surrender values applied in payment of premiums.....	} 208,978 66	
Cash dividends paid to policy-holders.....		
Premium notes, loans or liens, used in payment of divi- dends to policy-holders.....		
Total paid to policy-holders.....		\$813,353 55

Cash paid for commissions to agents.....	\$208,616 64
for salaries and traveling expenses of man- agers and agents.....	\$54,568 72
for medical examiner's fees.....	15,921 50
for salaries of officers and office employes.....	31,854 00
for taxes, fees and fines	21,073 16
for rent.....	3,000 00
for advertising, printing supplies, postage and all other incidentals.....	19,184 88
Other expenditures, viz: profit and loss.....	1,423 75
Total expenditures.....	<u>\$1,168,996 20</u>
Balance	\$6,881,468 39
(Total miscellaneous expenses, \$355,642.65.)	

Invested as follows:

III. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered.....	\$390,000 00
Loans on bond and mortgage (first liens).....	1,298,135 00
secured by collaterals.....	626,200 00
on company's policies assigned as collateral.....	347,111 00
Premium notes and loans on policies now in force.....	181,426 10
Stocks and bonds owned by the company, cost value.....	3,724,766 77
Cash in office of company	\$1,267 38
Cash deposited in banks.....	80,587 14
Bills receivable, personal loans.....	40,000 00
Loans to corporations	178,975 00
to cities and towns	13,000 00
Total net or ledger assets (per balance).....	<u>\$6,881,468 39</u>

OTHER ASSETS.

Interest due and accrued, on bonds and mortgages.....	\$12,870 00
on bonds and stocks	42,320 00
on collateral loans.....	4,735 00
on premium notes, loans or liens.....	8,075 00
Rents due and accrued on company's property or lease.....	2,500 00
Market value of bonds and stocks over cost.....	241,669 23
Total assets as per books of the company.....	<u>\$7,193,637 62</u>

IV. LIABILITIES.

Net present value of all outstanding policies in force Dec. 31st, 1891, computed according to the actuaries' table of mortality, with 4 per cent interest.....	\$6,251,551 12
Deduct re-insurance.....	10,745 96
Net re-insurance reserve.....	\$6,240,805 16
Claims for matured endowments due and unpaid.....	27,505 00
Liabilities as to policy-holders.....	\$6,268,310 16
Surplus as regards policy-holders.....	925,327 46
Total liabilities.....	<u>\$7,193,637 62</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year,	\$146,381 14
Premium notes, loans or liens received during the year.....	330,839 38
Total	\$477,220 52
Deduct amount used in payment of losses and claims.....	} 295,794 42
used in purchase of surrendered policies, and voided	
by lapse.....	
used in payment of dividends to policy-holders....	
redeemed by maker in cash.....	
Balance note assets at end of the year	\$181,426 10

VI. EXHIBIT OF POLICIES.

POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies and additions.....	3,516	\$9,287,018 00
Endowment policies and additions.....	8,864	25,730,933 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	82	346,770 00
Endowment policies.....	2,490	7,195,800 00

OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies.....	3	2,500 00
Endowment policies.....	2	6,000 00

OLD POLICIES INCREASED DURING THE YEAR.

Whole life policies.....	-	2,338 00
Endowment policies.....	-	12,686 00

ADDITIONS BY DIVIDENDS DURING THE YEAR.

Whole life policies.....	-	15,459 00
Endowment policies.....	-	58,313 00

Total.....	14,957	\$42,657,817 00
Deduct policies ceased to be in force.....	1,266	3,481,892 00
Total policies in force at the end of the year.....	13,691	\$39,175,925 00

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

By death policies and additions.....	141	\$383,449 00
By maturity, policies and additions.....	36	76,209 00
By expiry, policies and additions.....	20	44,000 00
By surrender, policies and addition.....	454	1,099,222 00
By lapse.....	331	690,000 00
By change and decrease.....	-	388,512 00
Not taken.....	284	800,500 00
Total terminated.....	1,266	\$3,481,892 00

LIFE INSURANCE COMPANIES

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	72	\$164,934 00
Policies issued during the year.....	46	68,500 00
	<hr/>	<hr/>
Total.....	118	233,434 00
Deduct policies ceased to be in force during the year.....	13	19,500 00
	<hr/>	<hr/>
Policies in force at the end of the year.....	105	213,934 00
Losses and claims incurred during the year.....	1	2,500 00
Losses and claims paid during the year.....	1	2,500 00
Premiums received during the year.	-	7,233 49

TRAVELERS' LIFE INSURANCE COMPANY,
(LIFE DEPARTMENT),
HARTFORD, CONN.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1865.

JAMES G. BATTERSON, *President.*

RODNEY DENNIS, *Secretary.*

Net or ledger assets December 31, of previous year..... \$10,757,353 74

I. INCOME DURING THE YEAR.

Cash received for new premiums without deductions ...	\$349,364 70	
Cash received for renewal premiums without deductions, 1,351,269 05		
Cash received for annuities.....	13,192 01	
Total	\$1,713,825 76	
Deduct amount paid for re-insurance.....	46,900 63	
Total premium income.....		\$1,666,925 13
Received for interest on mortgage loans.....		226,172 56
on bonds owned, and dividends on stock.....		226,815 43
on other debts due the company.....		80,495 76
rents for use of company's property.....		56,963 09
Profits on bonds and stocks actually sold.....		4,822 35
Total income.....		2,261,994 32
Total.....		\$13,019,348 06

II. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.....	\$486,912 94	
Cash paid for matured endowments and additions.....	123,026 00	
Total amount actually paid for losses and matured endowments.....		\$609,938 94
Cash paid to annuitants.....	2,252 15	
Cash paid for surrendered policies.....	122,349 96	
Total paid to policy-holders.....		\$734,541 05
Cash paid stockholders for interest or dividends.....		96,000 00
for commissions to agents.....		207,873 17
for salaries and traveling expenses of managers and agents.....	\$60,006 92	} 150,518 90
for medical examiner's fees.....	17,159 98	
for salaries of officers and office employees.....	73,352 00	
for taxes, fees and fines.....		17,852 11
for rent.....		1,278 19
for advertising.....		19,853 97

Other expenditures, viz: traveling expenses, \$3,578.06; books, blanks and stationery, \$10,579.90; express charges, \$669.32; loss expenses, \$458.26; legal expenses, \$2,217.56; expense, \$10,406.07; exchange, \$6,154.20; postage, \$106.79.....	\$34,170 16
Total expenditures.....	<u>\$1,262,087 55</u>
Balance.....	\$11,757,260 51
(Total miscellaneous expenses, \$527,546 50)	

Invested as follows:

III. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered.....	\$1,782,190 82
Loans on bond and mortgage (first liens).....	3,100,933 80
Loans secured by collaterals.....	698,454 56
Loans on company's policies assigned as collateral.....	380,932 48
Stocks and bonds owned by the company, cost value.....	5,128,104 00
Cash in office of company.....	\$1,569 36 }
Cash deposited in banks.....	596,248 65 }
Other assets, viz: suspense account.....	68,826 84
Total net or ledger assets (per balance).....	<u>\$11,757,260 51</u>
Deduct depreciation from cost to bring same to market value.....	581,232 10
Total net or ledger assets less depreciation.....	<u>\$11,176,028 41</u>

OTHER ASSETS.

Interest accrued on bonds and mortgages.....	\$53,789 61
Gross premiums due and unreported on policies in force December 31, 1891.....	\$191,518 29
Gross deferred policies in force on December 31, 1891..	240,371 88
Total.....	<u>431,890 17</u>
Deduct the loading on above gross amount.....	86,378 03
Net amount of uncollected and deferred premiums.....	<u>\$345,512 14</u>
Total assets as per books of the company.....	<u>\$11,575,330 16</u>

ITEMS NOT ADMITTED.

Suspense account.....	\$68,826 84
Total assets, less items not admitted.....	<u>\$11,506,503 32</u>

IV. LIABILITIES.

Net present value of all outstanding policies in force December 31, 1891, computed according to the actuaries' table of mortality, with four per cent interest, \$10,167,211 00	
Deduct re-insurance.....	<u>76,471 00</u>
Net re-insurance reserve.....	10,090,740 00
Reserve for indemnity contracts.....	5,000 00

Claims for death losses and matured endowments, not due	\$25,242 10	
Claims for death losses and other policy claims resisted,	10,000 00	
Total policy claims		\$35,242 10
Liabilities as to policy-holders	10,125,982 10	
Surplus as regards policy-holders	1,380,521 22	
Total liabilities		\$11,506,503 32

V. EXHIBIT OF POLICIES.

POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	15,834	\$30,301,644 00
Endowment policies	6,446	12,312,291 00
All other policies	2,264	10,944,285 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	1,725	4,120,614 00
Endowment policies	1,025	2,241,665 00
All other policies	1,584	9,686,229 00

OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies	31	74,659 00
Endowment policies	15	20,950 00
All other policies	5	9,500 00

OLD POLICIES INCREASED DURING THE YEAR.

Whole life policies	-	2,000 00
All other policies	-	19,000 00

TRANSFER DURING THE YEAR.

Whole life policies	62	320,230 00
Endowment policies	51	84,124 00
All other policies	234	552,700 00

Total	29,276	\$70,689,891 00
Deduct policies ceased to be in force	2,884	8,880,827 00

Total policies in force at the end of the year	26,392	\$61,809,064 00
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Policies ceased to be in force during the year with the mode of their termination:

By death	255	\$474,182 00
By maturity	102	122,896 00
By expiry	28	49,100 00
By surrender	260	470,721 00
By lapse	1,256	3,703,450 00
By change and decrease	116	845,374 00
By transfer	347	957,054 00
Not taken	520	2,258,050 00
Total terminated	2,884	\$8,880,827 00

LIFE INSURANCE COMPANIES

BUSINESS IN MAINE.		
	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year....	645	\$791,375 00
Policies issued during the year.....	25	118,580 00
	<hr/>	<hr/>
Total.....	670	909,955 00
Deduct policies ceased to be in force during the year,	45	138,874 00
	<hr/>	<hr/>
Policies in force at the end of the year.....	625	771,081 00
Losses and claims incurred during the year.....	9	14,133 00
Losses and claims paid during the year.....	8	13,133 00
Premiums received during the year.....	-	19,893 78

UNITED STATES LIFE INSURANCE COMPANY,
NEW YORK, N. Y.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

GEO. H. BURFORD, *President.*

C. P. FRALEIGH, *Secretary.*

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

Net or ledger assets December 31, of previous year..... \$6,106,731 62

I. INCOME DURING THE YEAR.

Cash received for new premiums, without deductions.....	\$269,601 30	
for renewal premiums without deductions..	819,772 34	
Cash received for annuities.....	5,000 00	
Total.....	1,094,374 14	
Deduct amount paid for re-insurance.....	6,912 68	
Total premium income.....	\$1,087,461 46	
Received for interest on mortgage loans.....	187,353 64	
on bonds owned, and dividends on stock.....	93,260 00	
on premium notes, loans or liens.....	11,010 93	
on other debts due the company.....	9,102 81	
for rents for use of company's property.....	1,439 00	
Balance profit and loss account, less debits.....	62,806 66	
Total income.....	1,452,434 50	
Total.....	\$7,559,166 12	

II. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.....	\$538,318 34	
Cash paid for matured endowments and additions.....	106,558 21	
Total.....	644,876 55	
Deduct re-insurance.....	5,000 00	
Total amount actually paid for losses and matured endowments.....	639,876 55	
Cash paid to annuitants.....	2,052 21	
for surrendered policies and additions.....	100,188 90	
Total paid to policy-holders.....	\$742,117 66	
Cash paid stockholders for interest.....	30,800 00	
for commissions to agents.....	193,560 89	

Cash paid for salaries and traveling expenses of managers and agents	\$75,953 23	}	\$155,949 62
for medical examiner's fees	27,016 10		
for salaries of officers and office employes	52,980 29	}	
for taxes, fees and fines			
for rent			21,016 84
for advertising			24,627 66
Other expenditures, viz: printing, stationery, etc., \$6 587.58; exchange express, etc., \$8,502.81; law expenses, \$5,222.05; directors fees, \$3,560; miscellaneous, \$10,063 78; traveling expenses of officers and office employes, \$1,974 93			35,911 16
Total expenditures			<u>1,224,011 45</u>
Balance			\$6,335,154 67
(Total miscellaneous expenses, \$481,893.79.)			

Invested as follows:

III. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered		\$66,972 49	
Loans on bond and mortgage (first liens)		3,907,877 81	
Loans secured by collaterals		70,823 38	
Loans on company's policies assigned as collateral		}	211,518 29
Premium notes and loans on policies now in force			
Stocks and bonds owned by the company, cost value		1,758,659 34	
Cash in office of company	\$ 850 63	}	288,267 97
Cash deposited in banks	287,417 34		
Bills receivable		13,291 50	
Agent's ledger balances		17,743 89	
Total net or ledger assets (per balance)		<u>\$6,335,154 67</u>	

OTHER ASSETS.

Interest due and accrued on bonds and mortgages		\$35,481 42
on bonds and stocks		26,130 84
on collateral loans		314 60
on premium notes, loans or liens		9,902 88
on bills receivable, \$66 98; and on bank balances, \$332.58		399 56
Market value of real estate over cost		2,577 51
Market value of bonds and stocks over cost		82,633 28
Gross premiums due and unreported on policies in force		
December 31, 1891	\$168,224 64	
Gross deferred policies in force on December 31, 1891	138,517 25	
Total	<u>306,741 89</u>	
Deduct the loading on above gross amount	61,348 38	
Net amount of uncollected and deferred premiums		<u>245,393 51</u>
Total assets as per books of the company		<u>\$6,737,988 27</u>

IV. LIABILITIES.

Net present value of all outstanding policies in force	
December 31, 1891, computed according to the actuaries' table of mortality, with four per cent interest	\$6,057,266 00
Deduct re-insurance	44,593 00
	<hr/>
Net re-insurance reserve	\$6,012,673 00
Claims for death losses and matured endowments, not due,	50,080 00
Claims for death losses and other policy claims resisted	11,750 00
	<hr/>
Total policy claims	61,830 00
Other liabilities of the company, viz: premiums paid in advance, \$2,325.49; liability for lapsed policies presentable for surrender, \$3,102; accrued rents and unrepresented accounts, \$9,016.73	14,444 22
	<hr/>
Liabilities as to policy-holders	6 088,947 22
Surplus as regards policy-holders	649,041 05
	<hr/>
Total liabilities	\$6,737,988 27

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year	\$181,777 22
received during the year	92,099 43
	<hr/>
Total	273,876 65
Deduct amount used in payment of losses and claims	\$12,816 23
in purchase of surrendered policies, and voided by lapse	14,018 16
redeemed by maker in cash	35,523 97
	<hr/>
Balance note assets at end of year	\$211,518 29

VI. EXHIBIT OF POLICIES.

POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	10,230	\$20,776,470 00
Endowment policies	1,674	3,018,704 00
All other policies	3,585	12,524,921 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	1,240	2,556,870 00
Endowment policies	222	452,600 00
All other policies	3,120	11,091,699 00

OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies	22	46,000 00
Endowment policies	9	14,000 00
All other policies	130	308,500 00

OLD POLICIES INCREASED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.....	17	\$43,500 00
Endowment policies.....	7	9,740 00
All other policies.....	17	32,100 00
	<hr/>	
Total.....	20,273	50,875,104 00
Deduct policies ceased to be in force.....	3,209	9,710,988 00
	<hr/>	
Total policies in force at the end of the year.....	17,064	\$41,164,116 00
Annuities in force December 31, 1891.....	5	2,553 00

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

By death.....	259	\$591,192 00
By maturity.....	48	107,696 00
By expiry.....	46	114,115 00
By surrender.....	83	171,716 00
By lapse.....	2,050	6,460,969 00
By change and decrease and correction.....	49	388,000 00
Not taken.....	674	1,877,300 00
	<hr/>	
Total terminated.....	3,209	\$9,710,988 00

BUSINESS IN MAINE.

Policies in force December 31st of the previous year...	107	\$146,770 00
Policies issued during the year.....	13	29,500 00
	<hr/>	
Total.....	120	176,270 00
Deduct policies ceased to be in force during the year...	19	27,200 00
	<hr/>	
Policies in force at the end of the year.....	101	149,070 00
Losses and claims incurred during the year.....	1	100 00
Losses and claims paid during the year.....	1	100 00
Premiums received during the year.....	-	6,115 19

WASHINGTON LIFE INSURANCE COMPANY,
NEW YORK, N. Y.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

W. A. BREWER, JR, *President.*

WM. HAXTUN, *Secretary.*

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

Net or ledger assets December 31, of previous year.....\$10,294,637 06

I. INCOME DURING THE YEAR.

Cash received for new premiums, without deductions....	\$559,106 35	
Cash received for renewal premiums without deductions	1,591,197 38	
Cash received for annuities.....	500 00	
Total premium income.....		\$2,150,803 73
Received for interest on mortgage loans.....		475,319 59
on bonds owned, and dividends on stock.....		16,523 00
on other debts due the company.....		22,184 35
discount on claims paid in advance.....		6,823 46
for rents for use of company's property.....		11,283 03
for profits on bonds and stocks, real estate, actually sold....		1,498 58
Total income.....		<u>2,684,435 74</u>
Total.....		\$12,979,072 80

II. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.....	\$739,979 83	
Cash paid for matured and discounted endowments and additions.....	227,268 72	
Total amount actually paid for losses and matured and discounted endowments.....	967,248 55	
Cash paid to annuitants.....	9,718 05	
Cash paid for surrendered policies and additions.....	326,203 23	
Cash paid for return premiums.....	2,715 62	
Cash dividends paid to policy-holders.....	\$141,115 00	
Total paid to policy-holders.....		\$1,447,000 45

Cash paid stockholders for interest or dividends.....	\$8,750 00
for commissions to agents.....	222,204 28
for salaries and traveling expenses of mana- gers and agents.....	\$76,917 04
for medical examiner's fees.....	26,206 50
for salaries of officers and office employes....	78,675 84
	181,799 38
Cash paid for taxes, fees and fines.....	\$23,871 72
for rent.....	10,500 00
for commuting commissions.....	43,621 43
for advertising.....	16,043 85
Other expenditures, viz: express and postage, \$9,826 15; printing and stationery, \$13,071 81; office expenses, \$32,774 30.....	
interest, \$2,756 66; profit and loss, \$2,467 97.....	60,896 89
Total expenditures.....	2,014,688 00
Balance.....	\$10,964,384 80
(Total miscellaneous expenses, \$567,687 55).	

Invested as follows:

III. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered..	\$501,818 25
Loans on bond and mortgage (first liens).....	9,541,192 92
Loans secured by collaterals.....	3,500 00
Loans on company's policies assigned as collateral.....	278,739 34
Stocks and bonds owned by the company, cost value.....	341,711 13
Cash in office of company.....	\$22,699 85
Cash deposited in banks.....	225,008 15
Agent's ledger balances.....	49,715 16
Total net or ledger assets, per balance.....	\$10,964,384 80

OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....	\$99,177 94
on bonds and stocks.....	1,687 50
on collateral loans.....	6,962 04
Market value of bonds and stocks over cost.....	83,901 37
Gross premiums due and unreported on policies in force December 31, 1891.....	\$136,602 61
Gross deferred policies in force on December 31, 1891..	242,803 80
Total.....	379,406 41
Deduct the loading on above gross amount.....	75,881 28
Net amount of uncollected and deferred premiums.....	303,525 13
Total assets as per books of the company.....\$	11,459,638 78

IV. LIABILITIES.

Net present value of all outstanding policies in force December 31st, 1891, computed according to the actuaries' table of mortality, with four per cent in- terest		\$10,969,764 00
Net re-insurance reserve.....		\$10,969,764 00
Claims for death losses due and unpaid.....	11,000 00	
for matured endowments due and unpaid.....	7,024 58	
for death losses not due.....	21,717 80	
for death losses and other policy claims resisted	10,012 20	
Total policy claims		49,754 58
Other liabilities of the company, viz: salaries, rents and office ex- penses, \$8,169 99; premiums paid in advance, \$4,831 68.....		13,001 67
Liabilities as to policy-holders.....		11,032,520 25
Surplus as regards policy-holders.....		427,118 53
Total liabilities		\$11,459,638 78

V. EXHIBIT OF POLICIES.

POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	11,779	\$25,906,296 00
Endowment policies	10,305	21,464,282 00
All other policies, reversionary additions.....		1,026,748 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	3,672	7,832,237 00
Endowment policies.....	1,495	2,571,450 00

OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies.....	180	536,990 00
Endowment policies.....	240	608,020 00
Reversionary additions.....		12,834 00

ADDITIONS BY DIVIDENDS DURING THE YEAR.

Whole life policies, reversionary additions.....		208,160 00
Total.....	27 671	60,167,017 00
Deduct policies ceased to be in force	4,062	9,580,395 00
Total policies in force at the end of the year.....	23,609	\$50,586,622 00

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

By death.....	291	\$752,666 00
By maturity.....	110	172,192 00
By surrender.....	610	1,767,255 00
By lapse.....	2,065	4,406,786 00
By change and decrease.....	27	57,430 00
Not taken.....	959	2,424,066 00
Total terminated.....	4,062	\$9,580,395 00

100 LIFE INSURANCE COMPANIES OF OTHER STATES.

BUSINESS IN MAINE.

	<i>Number</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	376	\$432,067 00
Policies issued during the year.	272	334,889 00
Total.....	648	\$766,956 00
Deduct policies ceased to be in force during the year.	150	184,500 00
Policies in force at the end of the year.....	498	\$582,456 00
Losses and claims incurred during the year.....	2	2,304 00
Losses and claims paid during the year.....	2	2,304 00
Premiums received during the year.....	-	20,764 14

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, 1891.



ÆTNA LIFE INSURANCE COMPANY,
(ACCIDENT DEPARTMENT.)

HARTFORD, CONN.

COMMENCED BUSINESS (Accident Department) IN 1891.

MORGAN G. BULKLEY, *President.*

JOEL L. ENGLISH, *Secretary.*

Special Guarantee Fund, \$50,000.

I. ASSETS.

See abstract of life department.

II. LIABILITIES.

See abstract of life department.

III. INCOME DURING THE YEAR.

Net cash received for premiums..... \$39,806 15

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$4,080 16
Paid for commissions or brokerage.....	9,500 78
Salaries and other charges of officers, clerks and employes.....	3,840 55
Paid State, national and local taxes.....	73 73
All other expenditures.....	5,467 38
Aggregate amount of expenditures in cash.....	\$22,912 60

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Risks.</i>	<i>Premiums.</i>
Written during the year.....	\$8,287,700	\$40,026 15
Deduct those expired and terminated.....	1,069,900	2,303 75
In force at end of the year.....	7,217,800	37,722 40
Deduct amount re-insured.....	55,000	220 00
Net amount in force.....	\$7,162,800	\$37,502 40

104 CASUALTY AND GUARANTEE INSURANCE COMPANIES

BUSINESS IN MAINE.

Risks taken.....	\$78,000 00
Premiums received.....	378 25

AMERICAN CASUALTY INSURANCE AND SECURITY COMPANY,

BALTIMORE, MD.

INCORPORATED IN 1890. COMMENCED BUSINESS IN 1890.

WILLIAM E. MIDGELEY, *President.*

JOHN J. JACKSON, *Secretary.*

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

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$11,000 00
Interest due and accrued thereon.....	176 62
Stocks and bonds owned by the company, market value.....	1,028,355 00
Loans secured by collaterals.....	79,078 33
Cash in company's principal office.....	\$2,652 53 }
Cash deposited in bank.....	443,970 19 }
Interest due and accrued on stocks and bonds.....	13,351 58
Interest due and accrued on collateral loans.....	8,511 88
Gross premiums in due course of collection.....	577,329 34
All other assets.....	44,173 60
Aggregate of all the admitted assets of the company at their actual value.....	\$2,208,599 07

II. LIABILITIES.

Losses adjusted and unpaid.....	\$10,459 30
Losses unadjusted, including all reported and supposed losses.....	64,457 31
Losses resisted, including interest, costs and expenses.....	12,670 28
Net amount of unpaid losses and claims.....	\$87,586 89
Amount required to safely re-insure all outstanding risks.....	864,732 18
All other demands against the company, viz: commissions, etc.....	97,999 51
Total amount of liabilities, except capital stock and net surplus.....	1,050,318 58
Capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital and other liabilities.....	158,284 49
Aggregate amount of liabilities including net surplus.....	\$2,208,599 07

III INCOME DURING THE YEAR.

Net cash received for premiums.....	\$1,303,973 27
Received on account of re-insurance American Steam Boiler Company.....	36,500 00
Received for interest on stocks and bonds and all other sources.....	30,640 57
Aggregate amount of income received in cash.....	\$1,371,113 84

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$317,302 03
Cash dividends actually paid.....	100,000 00
Paid for commissions or brokerage	434,660 80
Salaries and other charges of officers, clerks and employes.....	65,200 57
Paid State, national and local taxes.....	19,594 85
All other expenditures, viz: inspectors' salaries, traveling expenses, rent, advertising, council fees, office expenses and furniture.....	265,140 35
Aggregate amount of expenditures in cash.....	<u>\$1,201,898 60</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Risks</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$83,812,963	\$334,846 43
Written during the year.....	307,227,889	2,102,757 56
Total	<u>\$391,040,852</u>	<u>\$2,437,603 99</u>
Deduct those expired and terminated.....	128,149,581	786,840 46
In force at end of the year.....	<u>\$262,891,271</u>	<u>\$1,650,763 53</u>

AMERICAN EMPLOYERS' LIABILITY INSURANCE COMPANY.

JERSEY CITY, N. J.

INCORPORATED IN 1890. COMMENCED BUSINESS IN 1890.

JONATHAN H. CRANE, *President.*

JOHN MACRAE, *Secretary.*

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

I. ASSETS.

Loans on bond and mortgage (first liens)	\$125,000 00
Interest due and accrued thereon	1,258 66
Stocks and bonds owned by the company, market value	104,718 75
Loans secured by collaterals	5,000 00
Cash in company's principal office	\$ 6,802 89 }
Cash deposited in bank	17,072 78 }
	23,875 67
Interest due and accrued on stocks and bonds	1,740 00
Interest due and accrued on collateral loans	20 83
Gross premiums in due course of collection	83,593 20
Bills receivable, not matured, taken for premiums	335 00
	\$345,542 11
Aggregate of all the admitted assets of the company at their actual value	

II. LIABILITIES.

Losses adjusted and unpaid	\$1,362 95
Amount required to safely re-insure all outstanding risks	118,412 31
All other demands against the company, viz: commissions, etc.	11,567 00
Total amount of liabilities, except capital stock and net surplus	131,342 26
Capital actually paid up in cash	200,000 00
Surplus beyond capital and other liabilities	14,199 85
	\$345,542 11

III. INCOME DURING THE YEAR.

Net cash received for premiums, (casualty)	\$187,814 94
Received for interest on mortgages	2,293 93
Received for interest on stocks and bonds and all other sources	4,828 03
Income from all other sources, viz: increased capital and premiums thereon	52,500 00
	\$247,436 90
Aggregate amount of income received in cash	

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (casualty)	\$16,016 95
Cash dividends actually paid	5,837 16
Paid for commissions or brokerage	41,251 72
Salaries and other charges of officers, clerks and employes	20,595 43
Paid State, national and local taxes	2,958 51
All other expenditures	31,553 23
Aggregate amount of expenditures in cash	\$148,212 99

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Risks.</i>	<i>Premiums.</i>
In force December 31, 1890	\$11,635,000	\$43,766 99
Written during the year	55,265,000	258,875 68
Total	66,900,000	302,642 67
Deduct those expired and terminated	14,642,000	65,818 05
Net amount in force	\$52,258,000	\$236,824 62

BUSINESS IN MAINE.

Risks taken (casualty)	\$337,000 00
Premiums received	704 42
Losses paid on risks taken	51 00
Losses incurred in Maine	51 00

AMERICAN SURETY COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1884.

W. L. TRENHOLM, *President.*S. S. COLVILLE, *Treasurer.*

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$207,021 94
Loans on bond and mortgage (first liens).....	5,021 24
Stocks and bonds owned by the company, market value.....	1,165,547 10
Loans secured by collaterals.....	18,557 80
Cash in company's principal office.....	\$ 1,105 71 }
Cash deposited in banks.....	65,271 42 }
Interest due and accrued on stocks and bonds.....	9,942 33
Gross premiums in due course of collection.....	31,694 64
All other assets, viz: rents.....	1,475 33
Aggregate of all the admitted assets of the company at their actual value.....	\$1,505,637 51

II. LIABILITIES.

Claims unadjusted, including all reported and supposed claims.....	\$81,910 36
Claims resisted, including interest, costs and expenses.....	16,100 40
Net amount of unpaid losses and claims.....	\$98,110 76
Amount required to safely re-insure all outstanding risks.....	236,780 56
All other demands against the company, viz: commissions, etc.....	1,189 23
Total amount of liabilities, except capital stock and net surplus.....	336,080 55
Capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital and other liabilities.....	169,556 96
Aggregate amount of liabilities, including net surplus.....	\$1,505,637 51

III. INCOME DURING THE YEAR.

Net cash received for premiums (surety).....	\$443,429 42
Received for interest on mortgages.....	2,125 00
Received for interest on stocks and bonds and all other sources.....	34,543 29
Income from all other sources, viz: rents.....	9,512 78
Aggregate amount of income received in cash.....	\$489,610 49

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (surety).....	\$128,373 34
Cash dividends actually paid	60,000 00
Paid for commissions or brokerage	28,817 93
Salaries and other charges of officers, clerks and employes.....	108,741 23
Paid State, national and local taxes.....	15,438 24
All other expenditures.	56,393 34
	<hr/>
Aggregate amount of expenditures in cash.....	\$397,764 08

V. MISCELLANEOUS.

RISKS AND PREMIUMS

	<i>Surety Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.	\$73,853,359	\$441,145 03
Written, transferred or renewed during the year.....	92,334,793	499,144 10
	<hr/>	<hr/>
Total.....	\$166,218,152	\$940,289 13
Deduct those expired, transferred or cancelled.....	83,863,991	466,728 01
	<hr/>	<hr/>
Net amount in force.....	\$82,354,161	\$473,561 12

BUSINESS IN MAINE.

Risks taken (surety).....	\$366,400 00
Premiums received.....	1,325 80

EMPLOYER'S LIABILITY ASSURANCE CORPORATION—(LIMITED.)

LONDON, ENGLAND.

INCORPORATED IN 1880. COMMENCED BUSINESS IN 1881.

ENDICOTT & MACOMBER, *Managers*, 71 Kilby Street, Boston, Mass.

I. ASSETS.

Stocks and bonds owned by the company, market value.....		\$825,269 80
Cash in company's principal office.	\$369 40 }	6,361 87
Cash deposited in bank.....	4,992 47 }	
Interest due and accrued on collateral loans		12,327 09
Gross premiums in due course of collection.....		213,522 23
All other assets, viz: cash deposited with trustees.....		62,691 39
Aggregate of all the admitted assets of the company at their actual value.....		\$1,119,172 38

II. LIABILITIES.

Net amount of unpaid losses and claims	\$237,210 00
Amount required to safely re-insure all outstanding risks	419,097 35
All other demands against the company, viz: commissions, etc.....	30,000 00
Total amount of liabilities, except capital stock and net surplus.....	686,307 35
Deposit capital.....	400,000 00
Surplus beyond capital and other liabilities.....	32,865 03
Aggregate amount of liabilities including net surplus.....	\$1,119,172 38

III. INCOME DURING THE YEAR.

Net cash received for premiums.....	\$822,312 89
Received for interest on stocks, bonds and all other sources.....	36,006 50
Aggregate amount of income received in cash.....	\$858,319 39

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$438,418 33
Paid for commissions or brokerage.....	183,180 10
Salaries and other charges of officers, clerks and employes.....	76,095 76
Paid State, national and local taxes.....	18,273 37
All other expenditures, viz: sundry expenses including depreciation,	104,131 66
Aggregate amount of expenditures in cash.....	\$830,099 22

V MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Risks.</i>	<i>Premiums.</i>
In force December 31, 1890..	\$132,888,911	\$830,296 08
Written during the year..	361,348,723	1,654,326 40
Total..	<u>\$494,237,634</u>	<u>\$2,484,622 48</u>
Deduct those expired and terminated..	311,426,236	1,654,572 96
Net amount in force..	<u>\$182,811,398</u>	<u>\$830,049 52</u>

BUSINESS IN MAINE.

Risks taken..	\$1,183,280 00
Premiums received	10,506 61
Losses paid on risks taken..	4,006 67
Losses incurred in Maine..	730 00

FIDELITY AND CASUALTY COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

WM M. RICHARDS, *President.*ROBT J. HILLAS, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered.....		\$10,500 00
Loans on bond and mortgage (first liens).....		5,933 32
Interest due and accrued thereon.....		55 00
Stocks and bonds owned by the company, market value.....		972,475 00
Loans secured by collaterals.....		153,210 00
Cash in company's principal office.....	\$28,247 08 }	121,370 85
Cash deposited in bank.....	93,123 77 }	
Interest due and accrued on stocks and bonds.....		1,475 00
Interest due and accrued on collateral loans.....		1,327 38
Gross premiums in due course of collection.....		304,372 07
All other assets.....		16,348 78
Aggregate of all the admitted assets of the company at their actual value.....		\$1,587,067 40

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$94,945 34	
Losses resisted, included interest, costs and expenses....	43,706 81	
Net amount of unpaid losses and claims.....		\$138,652 15
Amount required to safely re-insure all outstanding risks.....		945,726 32
All other demands against the company, viz: commissions, etc.....		107,352 49
Total amount of liabilities, except capital stock and net surplus.....		1,191,730 96
Capital actually paid up in cash.....		250,000 00
Surplus beyond capital and other liabilities.....		145,336 44
Aggregate amount of liabilities including net surplus.....		\$1,587,067 40

III. INCOME DURING THE YEAR.

Net cash received for premiums.....	\$1,865,333 78
Received for interest on stocks and bonds and all other sources.....	40,265 45
Aggregate amount of income received in cash.....	\$1,905,599 23

114 CASUALTY AND GUARANTEE INSURANCE COMPANIES

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses	\$679,707 79
Cash dividends actually paid.....	20,000 00
Paid for commissions or brokerage.....	515,960 86
Salaries and other charges of officers, clerks and employes.....	212,828 84
Paid State, national and local taxes.....	30,771 95
All other expenditures.....	219,737 03
Aggregate amount of expenditures in cash	\$1,679,006 47

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

<i>Fidelity Department:</i>	<i>Amount at Risk.</i>	<i>Premium.</i>
In force December 31, preceding year.....	\$33,622,393 56	\$218,708 90
Written or renewed during the year.....	38,538,093 69	242,646 04
Total	72,160,487 25	461,354 94
Deduct expirations and cancellations	36,385,098 45	221,902 19
In force December 31, 1891.....	\$35,775,388 80	\$239,452 75
<i>Accident Department:</i>		
In force December 31, preceding year	\$162,076,600 00	\$1,195,665 35
Written or renewed during the year.....	179,317,217 00	1,365,557 53
Total.....	\$341,393,817 00	2,561,222 88
Deduct expiration and cancellations.....	168,582,583 33	1,315,704 17
In force December 31, 1891.....	\$172,811,233 67	\$1,245,518 71
<i>Plate Glass Department:</i>		
In force December 31, preceding year.....	\$7,623,286 96	\$214,730 54
Written or renewed during the year.....	8,182,849 31	\$237,966 74
Total.....	15,806,136 27	452,687 28
Deduct expirations and cancellations.....	7,712,182 11	217,994 50
In force December 31, 1891.....	\$8,093,954 16	\$234,692 78
<i>Steam Boiler Department:</i>		
In force December 31, preceding year.....	\$23,898,271 33	\$130,029 74
Written or renewed during the year.....	26,858,310 00	118,436 18
Total	50,756,581 33	248,465 92
Deduct expirations and cancellations.	20,826,888 00	97,111 94
In force December 31, 1892.....	\$29,929,693 33	\$151,353 98
Aggregate amount	\$246,610,269 96	\$1,871,018 22

BUSINESS IN MAINE.

	<i>Amount at risk.</i>	<i>Premiums received.</i>	<i>Losses paid.</i>	<i>Losses incurred</i>
Fidelity.....	\$106,500 00	\$682 50	-	-
Accident.....	1,169,800 00	6,574 55	\$1,714 13	\$1,746 98
Plate glass.....	18,000 15	484 39	85 17	125 17
Steam boiler.....	218,000 00	645 00	-	-
Aggregate.....	\$1,512,300 15	\$8,386 44	\$1,799 30	\$1,872 15

GUARANTEE COMPANY OF NORTH AMERICA,
MONTREAL, CANADA.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1872.

A. I. GALT, *President.*

EDWARD RAWLINGS, *Managing Director.*

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

I. ASSETS.

Real estate owned by the company, unincumbered	\$24,591 35
Loans on bond and mortgage (first liens)	9,616 80
Stocks and bonds owned by the company, market value	568,057 66
Cash in company's principal office	\$1,727 45 }
Cash deposited in bank	92,712 42 }
Interest due and accrued on stocks and bonds	7,793 01
Gross premiums in due course of collection	28,844 37
All other assets, viz: furniture including safes	5,230 18
Aggregate of all the admitted assets of the company at their actual value	\$748,573 24

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	\$28,057 87
Losses resisted, including interest, cost and expenses	18,500 00
Net amount of unpaid losses and claims	\$46,557 87
Amount required to safely re-insure all outstanding risks	108,854 03
All other demands against the company, viz: commissions, etc.	16,432 52
Total amount of liabilities, except capital stock and net surplus	171,844 42
Capital actually paid up in cash	304,600 00
Surplus beyond capital and other liabilities	272,128 82
Aggregate amount of liabilities including net surplus	\$748,573 24

III. INCOME DURING THE YEAR.

Net cash received for premiums	\$209,165 01
Received for interest on stocks and bonds and all other sources	20,376 66
Income from all other sources, viz: claims recovered	38 618 20
Aggregate amount of income received in cash	\$868,159 87

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses	\$110,383 85
Cash dividends actually paid.	18,276 00
Paid for commissions or brokerage.	4,504 29
Salaries and other charges of officers, clerks and employes.	54,189 54
Paid State, national and local taxes.	5,793 13
All other expenditures.	61,005 78
	<hr/>
Aggregate amount of expenditures in cash.	\$254,152 59

V. MISCELLANEOUS.

	<i>Guarantee Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.	\$45,016,806 00	\$267,844 61
Written or renewed during the year.	49,752,117 00	251,722 25
	<hr/>	<hr/>
Total.	94,768,923 00	529,566 86
Deduct those expired and marked off as terminated,	48,710,118 00	271,354 62
	<hr/>	<hr/>
In force at the end of the year 1891.	46,058,805 00	248,212 23
Deduct amount re-insured.	5,569,950 00	30,504 17
	<hr/>	<hr/>
Net amount in force December 31, 1891.	\$40,488,855 00	\$217,708 06

BUSINESS IN MAINE.

Risks taken (guarantee).	\$56,000 00
Premiums received.	558 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.....	\$25,437 07
Loans on bond and mortgage (first liens).....	379,620 00
Interest due and accrued thereon.....	11,532 13
Stocks and bonds owned by the company, market value.....	915,070 18
Loans secured by collaterals.....	5,000 00
Cash in company's principal office.....	\$ 4,138 66 }
Cash deposited in bank.....	64,761 16 }
Interest due and accrued on stocks and bonds.....	15,922 28
Interest due and accrued on collateral loans.....	58 33
Gross premiums in due course of collection.....	134,895 31
Aggregate of all the admitted assets of the company at their actual value.....	\$1,556,435 12

II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$11,337 72
Amount required to safely re-insure all outstanding risks.....	944,530 97
All other demands against the company, viz: commissions, etc.....	6,780 33
Total amount of liabilities, except capital stock and net surplus....	962,649 02
Capital actually paid up in cash.....	500,000 00
Surplus beyond capital and other liabilities.....	93,786 10
Aggregate amount of liabilities including net surplus.....	\$1,556,435 12

III. INCOME DURING THE YEAR.

Net cash received for premiums (steam boiler).....	\$712,876 97
Received for interest on mortgages.....	21,262 75
Received for interest on stocks and bonds and all other sources.....	45,918 05
Income from all other sources, viz: special mechanical services.....	1,923 29
Aggregate amount of income received in cash.....	\$781,981 06

IV. EXPENDITURES DURING THE YEAR

Net amount paid for losses.....	\$69,044 50
Cash dividends actually paid.....	50,000 00
Paid for commissions or brokerage	170,904 52
Salaries and other charges of officers, clerks and employes.....	26,433 30
Paid State, national and local taxes.....	11,693 34
All other expenditures, viz: inspection expenses, agency and office expenses, advertising, apparatus and furniture.....	320,480 06
Aggregate amount of expenditures in cash.....	<u>\$648,555 72</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Steam Boiler Risks.</i>	<i>Premiums Thereon.</i>
In force on the 31st day of Dec., of the preceding year..	\$149,598,954	\$1,553,997 55
Written or renewed during the year.....	<u>82,560,577</u>	<u>774,563 22</u>
Total.....	232,159,531	2,328,560 77
Deduct those expired and marked off as terminated.....	<u>58,483,623</u>	<u>589,188 75</u>
In force on the 31st day of December, 1891.....	\$173,675,908	\$1,739,372 02
Unearned premiums computed at fifty per cent.....		<u>\$869,686 01</u>

BUSINESS IN MAINE.

Risks taken (steam boiler).....	\$901,800 00
Premiums received.....	6,444 33
Received for inspections	2,761 85
Losses paid on risks taken.....	141 49
Losses incurred in Maine.....	141 49

LLOYD'S PLATE GLASS INSURANCE COMPANY,
NEW YORK, N. Y.

INCORPORATED IN AUGUST, 1882. COMMENCED BUSINESS IN SEPTEMBER 4, 1882.

J. G. BEEMER, *President.*

W. T. WOODS, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered.....		\$125,000 00
Stocks and bonds owned by the company, market value.....		367,595 00
Cash in company's principal office.....	\$2,336 25 }	13,783 15
Cash deposited in bank.....	11,446 90 }	
Gross premiums in due course of collection.....		68,427 40
Aggregate of all the admitted assets of the company at their actual value.....		\$574,805 56

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$3,508 35
Amount required to safely re-insure all outstanding risks.....	194,585 10
All other demands against the company, viz: commissions, etc.....	49,258 59
Total amount of liabilities, except capital stock and net surplus.....	247,352 14
Capital actually paid up in cash.....	250,000 00
Surplus beyond capital and other liabilities.....	77,453 41
Aggregate amount of liabilities including net surplus.....	\$574,805 56

III. INCOME DURING THE YEAR.

Net cash received for premiums.....	\$378,124 15
Received for interest on stocks and bonds and all other sources.....	11,636 17
Income from all other sources, viz: rent, in addition to company's office, \$5,451 87; for increased capital, \$150,000 00.....	155,451 87
Aggregate amount of income received in cash.....	\$545,212 19

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$169,597 34
Cash dividends actually paid.....	122,750 00
Paid for commissions or brokerage.....	98,148 88
Salaries and other charges of officers, clerks and employes.....	64,299 13
Paid State, national and local taxes.....	9,119 91
All other expenditures, viz: repairs and other expenses to company's building, including city taxes, janitor and interest.....	4,262 81
Aggregate amount of expenditures in cash.....	\$468,178 07

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Plate Glass Risks.</i>	<i>Premiums</i>
In force Decemeber 31, 1890.....	\$12,341,945	\$370,915 41
Written during the year.....	13,245,000	406,409 41
Total.....	<u>\$25,587,345</u>	<u>\$777,324 82</u>
Deduct those expired and terminated.....	12,766,071	390,834 31
Net amount in force.....	<u>\$12,821,274</u>	<u>\$386,490 51</u>

BUSINESS IN MAINE.

Risks taken, (plate glass).....	\$51,886 09
Premiums received.....	1,448 69
Losses paid on risks taken.....	741 87
Losses incurred in Maine.....	700 62

METROPOLITAN PLATE GLASS INSURANCE
COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1874. COMMENCED BUSINESS IN 1874.

HENRY HARTEAU, *President.*

EUGENE H. WINSLOW, *Secretary.*

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

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$150,000 00
Stocks and bonds owned by the company, market value.....	146,612 50
Cash in company's principal office.....	\$ 4,016 93 }
Cash deposited in bank.....	22,227 37 }
Interest due and accrued on stocks and bonds.....	750 00
Gross premiums in due course of collection.....	32,812 90
Sundry accounts.....	775 02
All other assets, viz: plate glass on hand to replace losses, \$4,646.91; gross premiums in due course of collection, over three months due, \$852.37.....	5,499 28
Aggregate of all the admitted assets of the company at their actual value.....	\$362,634 00

II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$2,900 00
Amount required to safely re-insure all outstanding risks.....	119,849 33
All other demands against the company.....	14,978 29
Total amount of liabilities, except capital stock and net surplus.....	137,727 62
Capital actually paid up in cash.....	100,000 00
Surplus beyond capital and other liabilities.....	124,966 38
Aggregate amount of liabilities including net surplus.....	\$362,694 00

III. INCOME DURING THE YEAR.

Net cash received for premiums.....	\$237,801 17
Received for interest on stocks and bonds and all other sources.....	4,422 44
Income from all other sources, viz: rents.....	1,762 38
Aggregate amount of income received in cash.....	\$243,985 99

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$99,928 13
Cash dividends actually paid.....	16,000 00
Paid for commissions or brokerage.....	71,334 90
Salaries and other charges of officers, clerks and employes.....	35,405 92
Paid State, national and local taxes.....	2,868 61
All other expenditures, viz: expenses of building.....	3,104 35
	<hr/>
Aggregate amount of expenditures in cash.....	\$228,641 91

V. MISCELLANEOUS

RISKS AND PREMIUMS.

	<i>Risks.</i>	<i>Premiums.</i>
In force December 32, 1891.....	\$7,684,712	\$225,917 91
Written during the year	9,181,174	262,066 68
	<hr/>	<hr/>
Total.....	\$16,865,886	\$487,984 59
Deduct those expired and terminated	8,430,313	248,285 93
	<hr/>	<hr/>
Net amount in force.....	\$8,435,573	\$239,698 66

BUSINESS IN MAINE.

Risks taken (plate glass).....	\$10,729 10
Premiums received.....	270 30
Losses paid on risks taken.. . . .	55 00
Losses incurred in Maine.....	55 00

NEW YORK PLATE GLASS INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1891.

ELIJAH R. KENNEDY, *President.*

MAJOR A. WHITE, *Secretary.*

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

I. ASSETS.

Stocks and bonds owned by the company, market value.....	\$145,775 00
Cash in company's principal office and in bank	10,877 52
Grass premiums in due course of collection.....	13,682 71

Aggregate of all the admitted assets of the company at their actual value.....	\$170,335 23

II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$1,796 16
Amount required to safely re-insure all outstanding risks.....	28,176 28
All other demands against the company, viz: commissions, etc.....	4,580 48

Total amount of liabilities, except capital stock and net surplus.....	34,552 92
Capital actually paid up in cash	100,000 00
Surplus beyond capital and other liabilities.....	35,782 31

Aggregate amount of liabilities including net surplus	\$170,335 23

III. INCOME DURING THE YEAR.

Net cash received for premiums (plate glass).....	\$41,710 99
Received for interest on stocks and bonds and all other sources.....	2,006 07

Aggregate amount of income received in cash.. ..	\$43,717 06

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (glass)	\$4,095 96
Paid for commissions or brokerage.....	13,575 81
Salaries and other charges of officers, clerks and employes.....	7,221 50
Paid State, national and local taxes.....	3,392 34
All other expenditures, viz: advertising, stationery and all other expenses	9,706 43

Aggregate amount of expenditures in cash.....	\$37,992 04

V. MISCELLANEOUS.

RISKS AND PREMIUMS.		
	<i>Glass Risks.</i>	<i>Premiums.</i>
Written during the year.....	\$315,708 52	\$57,809 54
Deduct those expired and terminated.....	82,067 81	2,340 08
Net amount in force.....	<u>\$233,640 71</u>	<u>\$55,469 46</u>

BUSINESS IN MAINE.

Risks taken (plate glass).....	\$12,668 90
Premiums received.....	351 43

STANDARD LIFE AND ACCIDENT INSURANCE COMPANY,

DETROIT, MICH.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1884.

D. M. FERRY, *President*.

STEWART MARKS, *Secretary*.

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

I. ASSETS.

Loans on bond and mortgage (first liens).....		\$267,852 34
Interest due and accrued thereon.....		5,294 76
Stocks and bonds owned by the company, market value.....		125,000 00
Cash in company's principal office.....	\$5,810 30	} 62,140 09
Cash deposited in bank.....	56,329 79	
Interest due and accrued on stocks and bonds.....		612 50
Gross premiums in due course of collection.....		160,252 68
Bills receivable.....		319 22
All other assets, viz: reserve on business re-insured in foreign companies.....		4,111 50
		<u>625,583 14</u>
Less items not admitted.....		4,430 77
Aggregate of all the admitted assets of the company at their actual value.....		<u>\$621,152 37</u>

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$626 00	
Losses resisted, including interests, costs and expenses..	36,770 56	
Net amount of unpaid losses and claims.....		\$37,396 56
Amount required to safely re-insure all outstanding risks.....		320,737 76
All other demands against the company, viz: commissions, etc.....		41,665 69
Total amount of liabilities, except capital stock and net surplus.....		<u>399,800 01</u>
Capital actually paid up in cash.....		200,000 00
Surplus beyond capital and other liabilities.....		21,352 36
Aggregate amount of liabilities, including net surplus.....		<u>\$621,152 37</u>

III. INCOME DURING THE YEAR.

Net cash actually received for premiums.....	\$653,443 26
Received for interest on bonds and mortgages..	21,921 11
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources.....	1,316 66
	<hr/>
Aggregate amount of income received in cash	\$676,681 03

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses	\$306,159 33
Cash dividends actually paid	6,000 00
Paid for commissions or brokerage.....	165,717 85
Paid for salaries and other charges of officers, clerks and employes ...	80,383 08
Paid for State, national and local taxes	18,923 71
All other expenditures, viz: postage, express and telegrams, \$5,960 59; expense account, \$9,233 36; furniture and fixtures, \$1,297.11; advertising (general, \$2,500.00, agency, \$2,779.92), \$5,279.92; rent, \$6,798 50; printing and stationery, \$12,244 03; profit and loss, \$256 47; adjustment account, \$4,884.78; medical fees, \$1,742.77; law charges, \$1,600.62.....	49,298 15
	<hr/>
Aggregate amount of expenditures in cash.	\$626,482 12

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, 1890	\$62,853,300	\$535,336 99
Written or renewed during the year.....	91,160,150	788,792 47
	<hr/>	<hr/>
Total... ..	154,013,450	1,324,129 46
Deduct those expired and terminated.....	71,398,600	682,653 94
	<hr/>	<hr/>
Net amount in force.....	\$82,614,850	\$641,475 52

BUSINESS IN MAINE.

Risks taken (accident).....	\$195,000 00
Premiums received.....	996 75
Losses paid on risks taken.....	300 20
Losses incurred in Maine.....	300 20

TRAVELER'S 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
Stocks and bonds owned by the company, market value.....	1,721,904 50
Loans secured by collaterals.....	100,000 00
Cash in company's principal office.....	\$930 03 }
Cash deposited in bank.....	259,756 53 }
	260,686 56
Aggregate of all the admitted assets of the company at their actual value.....	\$2,106,608 63

II. LIABILITIES.

Losses adjusted and unpaid.....	\$101,750 00
Losses unadjusted, including all reported and supposed losses.....	55,100 00
Net amount of unpaid losses and claims.....	\$156,850 00
Amount required to safely re-insure all outstanding risks.....	843,624 48
Due and accrued for salaries, rents, advertising and other miscella- neous expenses.....	10,000 00
Total amount of liabilities, except capital stock and net surplus.....	1,010,474 48
Capital actually paid up in cash.....	600,000 00
Surplus beyond capital and other liabilities.....	496 134 15
Aggregate amount of liabilities including net surplus.....	\$2,106,608 63

III. INCOME DURING THE YEAR.

Net cash received for premiums.....	\$2,104,427 52
Received for interest on stocks and bonds and all other sources.....	92,985 63
Aggregate amount of income received in cash.....	\$2,197,413 15

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$986,453 01
Cash dividends actually paid	559,376 55
Salaries and other charges of officers, clerks and employes.....	176,314 47
Paid State, national and local taxes	37,989 93
All other expenditures.....	<u>172,912 50</u>
Aggregate amount of expenditures in cash.. ..	\$1,933,046 46

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$244,211,089	\$1,528,201 22
Written during the year.....	<u>282,752,094</u>	<u>2,104,684 52</u>
Total.....	526,963,183	3,632,885 74
Deduct those expired and terminated.....	<u>287,914,145</u>	<u>2,092,155 25</u>
In force at end of the year.....	239,049,038	1,540,730 49
Deduct amount re-insured.....	<u>10,000</u>	<u>154 20</u>
Net amount in force.....	\$238,949,038	\$1,540,576 29

BUSINESS IN MAINE.

Risks taken.....	\$4,935,550 00
Premiums received	34,987 45
Losses paid on risks taken.....	29,294 18
Losses incurred in Maine.....	28,294 18

MAINE ASSESSMENT LIFE INSURANCE COMPANIES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS SHOWING
THEIR CONDITION, DECEMBER 31st, 1891.



KENNEBEC MUTUAL LIFE INSURANCE COMPANY,

WATERVILLE, ME.

INCORPORATED IN 1889 COMMENCED BUSINESS IN 1889.

WILLIAM T. HAINES, *President.*

CYRUS W. DAVIS, *Secretary.*

I. BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... **\$187 91**

II. INCOME.

Gross amount of membership fees required or represented by applications, without deduction.	\$16,983 00
Annual dues as per contract, without any deduction. ...	3,043 38
Medical examiners, fees paid by applicant.....	3,816 00
Total paid by members	\$23,842 38
Advanced by directors	2,400 85
Sundry small fees and sale of stamps and stationery.....	6 97
Total income.....	26,250 20
Total net resources.....	\$26,438 11

III. DISBURSEMENTS.

Advance payments returned to rejected applicants.....	\$ 537 50
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	16,632 04
Commissions paid or allowed for collecting annual dues..	84 69
Salaries of managers and agents not-paid by commissions,	2,537 57
Salaries and other compensation of office employes.....	338 50
Medical examiners' fees, whether paid direct by members or otherwise.....	3,816 00
Rent, \$141.60; advertising and printing, \$533.86	675 46
All other items, viz: licenses to agents, \$87.00; postage, \$176.09; office expenses, \$87.17.....	350 26
Total disbursements.....	24,971 02
Balance.....	\$1,466 09

(Total expenses, \$24,434.52.)

Invested as follows:

IV. NET OR INVESTED ASSETS.

*Cost value of bonds and stocks owned absolutely deposited	
in State treasury.....	\$125 00
Cash in State treasury.....	57 49
Cash of general account in hands of treasurer of company,	1,278 18
All other deposits, viz: Ticonic bank, mortuary fund....	5 42
	<hr/>
Total net or invested assets, as per balance above.....	\$1,466 09
*Par value, \$100.	

V. LIABILITIES.

Borrowed money.....	\$3,264 32
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VI. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1891.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1890.....	189	\$707,000
Policies or certificates written during the year 1891...	1,851	4,919,000
	<hr/>	<hr/>
Total.....	2,040	5,626,000
Deduct number and amount which have ceased to be in force during 1891.....	50	128,000
	<hr/>	<hr/>
Total policies or certificates in force December 31, 1891,	1,990	\$5,498,000
Policies or certificates terminated by lapse during 1891,	50	128,000

BUSINESS ALL IN MAINE.

MAINE BENEFIT ASSOCIATION,

AUBURN, ME.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1885.

GEORGE C. WING, *President.*N. W. HARRIS, *Secretary.*

I. BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.....	\$46,362 95
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II. INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$7,616 00
Annual dues as per contract, without any deduction.....	20,725 50
Assessments: mortuary	135,319 99
Total paid by members.....	163,661 49
Interest, \$2,498.34; rent, \$125.....	2,623 34
Cash received from all other sources, viz: miscellaneous receipts, \$954.24; rejected applicants, \$85.25.....	1,039 49
Total income.....	167,324 32
Total net resources.....	\$213,687 27

(Assessments paid in advance, \$66.69.)

III. DISBURSEMENTS.

Losses and claims	\$195,000 00
Advance payments returned to rejected applicants.....	144 25
Commissions and fees retained by or allowed to agents on account of fees and dues.....	5,515 10
Commissions paid or allowed for collecting assessments...	3,457 87
Salaries of managers and agents not paid by commissions,	6,185 17
Salaries of officers, \$5,529.52; other compensation of offi- cers, \$442.40.....	5,971 92
Salaries and other compensation of office employes.....	1,388 50
Medical examiners' fees, whether paid direct by members or otherwise.. ..	2,189 00
Rent, \$600; advertising and printing, \$802.15.	1,402 15
All other items, viz: expenses, \$1,646.71; license, \$50.00; money returned, \$328.01; postage, \$1,319.61; local board, \$83.02; interest, \$185.25; premium, \$106.00 ..	3,924 73
Total disbursements.....	\$155,178 69
Balance.....	\$58,508 58

(Total expenses, \$30,034.44.)

Invested as follows:

IV. NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely (deposited with State treasurer, at par value).....	\$56,200 00
Agent's ledger balances.....	751 00
Cash in office.....	971 19
Cash deposited in American Bank and Trust Company on emergency or reserve fund account.....	586 39
Total net or invested assets, as per balance above.....	58,508 58
Deduct depreciation of assets to bring same to market value, and agent's balances unsecured.....	751 00
Total net or invested assets, less depreciation.....	<u>\$57,757 58</u>

V. NON-INVESTED ASSETS.

Interest accrued.....	\$617 43
Gross assets.....	<u>\$58,375 01</u>

VI. LIABILITIES

Advance assessments.....	\$66 69
Balance, net assets.....	<u>\$58,308 32</u>

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$16,488 91
Mortuary assessments, not yet called for losses reported.....	30,000 00
Net amount due from members.....	<u>\$46,488 91</u>

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, seven)...	\$18,000 00
Losses reported (number of claims, one).....	5,000 00
Losses resisted (number of claims, one).....	4,000 00
Total contingent mortuary liabilities.....	<u>\$27,000 00</u>

VII. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1891.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1890 ...	6,178	\$14,199,000 00
Policies or certificates written during the year 1891..	1,050	2,089,000 00
Total.....	<u>7,228</u>	<u>16,288,000 00</u>
Deduct number and amount which have ceased to be in force during 1891.....	847	1,867,000 00
Total policies or certificates in force Dec. 31, 1891,	<u>6,381</u>	<u>\$14,421,000 00</u>

	<i>Number.</i>	<i>Amount.</i>
Losses and claims on policies or certificates unpaid December 31, 1890.....	8	\$24,000 00
Losses and claims on policies or certificates incurred during the year 1891.....	52	130,000 00
Total	60	154,000 00
Losses and claims on policies or certificates paid during the year 1891.....	50	125,000 00
Policies or certificates terminated by death during 1891	52	130,000 00
Policies or certificates terminated by lapse during 1891	795	1,737,000 00

BUSINESS IN MAINE DURING 1891.

Policies or certificates in force December 31, 1890....	5,641	\$12,950,000 00
Policies or certificates written during the year 1891..	405	624,000 00
Total.....	6,046	13,574,000 00
Deduct number and amount which have ceased to be in force during 1891.....	588	1,240,000 00
Total policies or certificates in force Dec. 31, 1891,	5,458	12,334,000 00
Losses and claims on policies or certificates unpaid December 31, 1890.....	7	21,000 00
Losses and claims on policies or certificates incurred during the year 1891.....	50	126,000 00
Total	57	147,000 00
Losses and claims on policies or certificates paid dur- ing the year 1891.....	48	120,000 00
Policies or certificates terminated by death during 1891	50	126,000 00
Policies or certificates terminated by lapse during 1891	538	1,114,000 00

MAINE AND NEW BRUNSWICK INSURANCE
COMPANY,

BANGOR, ME.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

WM. ENGEL, *President.*

ROLAND PLACE, *Secretary.*

I. BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$33,354 34

II. INCOME.

Gross amount of membership fees required or represented by applications without deduction.....	\$15,687 50	
Annual dues as per contract, without any deduction....	10,353 00	
Assessments: mortuary, expense.....	87,549 59	
Medical examiners, fees paid by applicant.....	3,038 00	
Total paid by members	116,628 09	
Interest.....	1,237 68	
Cash received from all other sources, viz: transfer fees, etc.,	33 00	
Total income.....		\$117,898 77
Total net resources.....		\$151,253 11

III. DISBURSEMENTS.

Losses and claims	\$70,978 22
Advance payments returned, to rejected applicants, Ent. fees, \$472.50; Med. Ex., \$186.....	658 50
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	15,500 26
Commissions paid or allowed for collecting assessments...	2,102 83
Salaries of managers and agents not paid by commissions, Salaries of officers, \$3,583.66; other compensation of officers, \$753.50; (medical director and attorney paid by fees).....	4,337 16
Salaries and other compensation of office employes.....	721 00
Medical examiner's fees, whether paid direct by members or otherwise.....	3,038 00
Rent, \$200; taxes, \$15.98; advertising and printing, \$642.91, All other items, viz: licenses, \$57; office fixtures, \$58.75; mis. expense, \$238.71; postage, \$773.33; profit and loss, protested check, \$8.88; discount, \$8.24.....	1,144 91
Expenses of paying losses, \$356.13; premium and interest on securities in reserve, \$1,911.....	2,267 13

Salaries of managers and agents being arrears for the years 1887, 1888, 1889, 1890, and paid from the receipts of those years.....	\$6,500 00
*Repaid incorporators money advanced for expenses of organization also paid from receipts of former years.....	1,200 00
Total disbursements.....	<u>\$111,786 10</u>
Balance.....	\$39,467 01

*This sum was expended in previous years and is included among the expenses of those years so should not count as an *expense* in the year 1891.

Invested as follows:

IV. NET OR INVESTED ASSETS.

Loans on mortgages (first lien) on real estate, deposited in State treasury.....	\$6,153 34
Cost value of bonds and stocks owned absolutely, deposited in State treasury.....	21,700 00
Cash in office.....	163 25
Cash deposits in State treasury or banks on emergency or reserve fund account.....	9,548 38
In Merchants' National Bank, Bangor, Me.....	265 74
All other deposits: in Eastern Trust and Banking Co., Bangor, Me.....	1,636 30
Total net or invested assets.....	<u>\$39,467 01</u>

V. NON-INVESTED ASSETS.

Interest accrued.....	\$535 53
Market value of bonds and stock over cost.....	2,456 66
Total non-invested assets.....	<u>\$2,992 19</u>
Gross assets.....	\$42,459 20

VI. LIABILITIES.

Losses adjusted, due and unpaid, one club dividend, deferred.....	\$133 33
Balance, net assets.....	<u>\$42,325 87</u>

CONTINGENT MORTUARY ASSETS (OR RESOURCES)

Mortuary assessments, called and not yet due.....	\$3,000 00
Mortuary assessments, not yet called for losses unadjusted,.....	9,000 00
Net amount due from members.....	<u>\$12,000 00</u>

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, one)....	\$3,000 00
Losses in process of adjustment, (number of claims, three,).....	9,000 00
Total contingent mortuary liabilities.....	<u>\$12,000 00</u>

VII. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1891.		
	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1890	3,762	\$13,482,000 00
Policies or certificates written during the year 1891...	1,625	5,212,000 00
Total	5,387	18,694,000 00
Deduct number and amount which have ceased to be in force during 1891.....	1,296	4,099,000 00
Total policies or certificates in force Dec. 31, 1891,	4,091	14,595,000 00
Losses and claims on policies or certificates unpaid Dec. 31, 1890.....	4	13,000 00
Losses and claims on policies or certificates incurred during the year 1891.....	21	69,000 00
Total	25	82,000 00
Losses and claims on policies or certificates paid during the year 1891.....	21	70,978 22
Policies or certificates terminated by death during 1891,	21	69,000 00
Policies or certificates terminated by lapse during 1891,	1,275	4,030,000 00

BUSINESS IN MAINE DURING 1891.		
	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1890.....	3,695	\$13,234,000 00
Policies or certificates written during the year 1891...	1,452	4,617,000 00
Total	5,147	17,851,000 00
Deduct number and amount which have ceased to be in force during 1891.....	1,239	3,893,000 00
Total policies or certificates in force Dec. 31, 1891,	3,908	13,958,000 00
Losses and claims on policies or certificates unpaid Dec. 31, 1890.....	3	10,000 00
Losses and claims on policies or certificates incurred during the year 1891.....	20	66,000 00
Total	23	76,000 00
Losses and claims on policies or certificates paid during the year 1891.....	20	67,978 22
Policies or certificates terminated by death during 1891,	20	66,000 00
Policies or certificates terminated by lapse during 1891,	1,219	3,827,000 00

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 Dec. 31st of the previous year.....	\$29,285 87
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II. INCOME.

Gross amount of initiation fees required or represented by applications, without deduction of fees returned.....	\$2,821 40
Annual dues as per contract, without any deduction.....	8,395 15
Discounts allowed for collections.....	1,598 45
Assessments: mortuary, \$51,394.02; expense, \$289.20...	51,683 22
Total paid by members and applicants.....	64,498 22
Interest.....	1,731 45
Total income.....	66,229 67
Total net resources.....	\$95,515 54

III. DISBURSEMENTS.

Losses and claims.....	\$29,500 00
Advance payments returned to rejected applicants.....	324 28
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	1,840 10
Discounts allowed for collecting assessments.....	1,598 45
Salaries of managers and agents not paid by commissions,	5,037 09
Salaries and other compensation of officers.....	5,037 09
Salaries and other compensation of office employes.....	1,700 00
Advanced to officers and agents to be repaid out of future salaries or commission, personal account.....	14 55
All other items, viz: total account investigations and settlements of claims, \$289.20; liabilities reported Dec. 31, 1890, \$1000.00; general expense account, \$2,249.46; advance account, \$19.88.....	3,568 54
Total disbursements.....	43,603 01
Balance.....	\$51,912 53

Invested as follows:

IV. NET OR INVESTED ASSETS.

*Cost value of bonds and stocks owned absolutely, deposited in State treasury.....	\$34,053 40
Municipal bond bought for future deposit.....	1,035 00
Cash in office.....	1,018 28
All other deposits, viz: Portland Trust Company.....	15,805 85
Total net or invested assets, as per balance above.....	<u>51,912 53</u>

*Par value \$33,000.

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called for and not yet due assessment No. 25, called for January 1, 1892 (estimated).....	\$8,500 00
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CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims 2)....	\$5,000 00
Losses reported (number of claims 1).....	<u>2,500 00</u>
Total contingent mortuary liabilities.....	\$7,500 00

V. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1891.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1890.....	2,300	\$6,539,000 00
Policies or certificates written during the year 1891.....	180	<u>371,000 00</u>
Total.....	2,480	6,910,000 00
Deduct number and amount which have ceased to be in force during 1891.....	174	<u>503,000 00</u>
Total policies or certificates in force Dec. 31, 1891...	2,306	6,407,000 00
Losses and claims on policies and certificates unpaid Dec. 31, 1890... ..	2	5,000 00
Losses and claims on policies or certificates incurred during the year 1891.....	11	<u>32,000 00</u>
Total.....	13	37,000 00
Losses and claims on policies or certificates paid during the year 1891.....	10	29,500 00
Policies or certificates terminated by death during 1891..	11	32,000 00
Policies or certificates terminated by lapse during 1891..	163	<u>471,000 00</u>

BUSINESS IN MAINE DURING 1891.

Policies or certificates in force Dec. 31, 1891.....	1,602	\$4,678,000 00
Policies or certificates written during the year 1891.....	111	<u>188,000 00</u>
Total.....	1,713	4,866,000 00

INSURANCE COMPANIES.

141

	<i>Number.</i>	<i>Amount.</i>
Deduct number and amount which have ceased to be in force during 1891	82	\$251,000 00
Total policies or certificates in force Dec. 31, 1891...	1,631	4,615,000 00
Losses and claims on policies or certificates unpaid Dec 31, 1890.....	2	5,000 00
Losses and claims on policies or certificates incurred during the year 1891.....	8	22,000 00
Total.....	10	27,000 00
Losses and claims on policies or certificates paid during the year 1891.....	7	19,500 00
Policies or certificates terminated by death during 1891..	8	22,000 00
Policies or certificates terminated by lapse during 1891..	74	229,000 00

YORK MUTUAL AID ASSOCIATION,

BIDDEFORD, ME.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1889.

GEORGE B PERKINS, *President.*WM. A. ROBERTS, *Secretary.*

I. BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.....	\$298 35
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II. INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$13,315 00
Annual dues as per contract, without any deduction....	7,809 00
Assessments	15,458 23
Medical examiners, fees paid by applicant.....	2,162 00
Total paid by members.....	38,744 23
Interest.....	21 54
Cash received from all other sources, viz: transfer fees...	13 00
Total income.....	38,778 77
Total net resources.....	\$39,077 12

III. DISBURSEMENTS

Losses and claims	\$8,500 00
Advance payments returned to rejected applicants.....	250 00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	11,364 10
Commissions paid or allowed for collecting assessments...	20 04
Salaries of managers and agents not paid by commissions	668 95
Salaries and other compensation of officers.....	3,821 35
Salaries and other compensation of office employes....	1,406 43
Medical examiner's fees, whether paid direct by members or otherwise.....	2,162 00
Rents, \$317.66. advertising and printing, \$752.55.....	1,070 21
All other items, viz: postage, \$514.65; legal fees, \$176.40; traveling expenses, \$1,299 85; office furniture, \$129.85; borrowed money repaid on account of money advanced for working fund, \$500; miscellaneous, \$201.20.....	2,821 95
Total disbursements.....	\$32,085 03
Balance.....	\$6,992 09

(Total expenses, \$23,335 03).

Invested as follows:

IV. NET OR INVESTED ASSETS.

*Cost value of bonds and stocks owned absolutely	\$2,533 33
Cash in office.....	2,019 39
All other deposits, viz: Biddeford National Bank, death fund, \$2,427.05; expense fund, \$12.32.....	2,439 37
<u>Total net or invested assets.....</u>	<u>\$6,992 09</u>

*Par value, \$2,500.

V. LIABILITIES.

Advanced for working fund.....	5,152 82
<u>Balance, net assets.....</u>	<u>\$1,839 27</u>

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and balance not yet due (estimated).....	\$2,663 95
Mortuary assessments, not yet called for losses unadjusted	3,000 00
<u>Net amount due from members.....</u>	<u>\$5,663 95</u>

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims 1).....	\$3,000 00
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VI. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1891.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1890.....	1,000	\$2,488,000 00
Policies or certificates written during the year 1891....	1,081	2,691,000 00
<u>Total.....</u>	<u>2,081</u>	<u>5,179,000 00</u>
Deduct number and amount which have ceased to be in force during 1891.....	456	1,181,000 00
<u>Total policies or certificates in force December 31, 1891.....</u>	<u>1,625</u>	<u>3,998,000 00</u>
Losses and claims on policies or certificates incurred during the year 1891.....	5	13,500 00
Losses and claims on policies or certificates paid during the year 1891.....	4	8,500 00
Policies or certificates terminated by death during 1891	5	13,500 00
Policies or certificates terminated by lapse during 1891	451	1,167,500 00

144 MAINE ASSESSMENT LIFE INSURANCE COMPANIES.

BUSINESS IN MAINE DURING 1891.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1890.....	891	\$2,374,000 00
Policies or certificates written during the year 1891...	1,028	2,557,000 00
Total	1,919	4,931,000 00
Deduct number and amount which have ceased to be in force during 1891.....	425	1,102,000 00
Total policies or certificates in force December 31, 1891	1,494	3,829,000 00
Losses and claims on policies or certificates incurred during the year 1891.....	5	13,500 00
Losses and claims on policies or certificates paid during the year 1891.....	4	8,500 00
Policies or certificates terminated by death during 1891,	5	13,500 00
Policies or certificates terminated by lapse during 1891,	420	1,088,500 00

ASSESSMENT LIFE INSURANCE COMPANIES OF OTHER
STATES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS, SHOWING
THEIR CONDITION DECEMBER 31st, 1891.



BAY STATE BENEFICIARY ASSOCIATION,

WESTFIELD, MASS.

INCORPORATED IN 1882. COMMENCED BUSINESS IN 1882.

JOHN R. REED, *President.*

ROBERT W. PARK, *Secretary.*

I. BALANCE SHEET.

Amount of net or invested assets December 31, 1890 \$154,431 37

II. INCOME

Gross amount of membership fees required or represented by applications, without deduction	\$16,233 00	
Annual dues as per contract, without any deduction....	57,938 29	
Assessments	410,576 55	
Medical examiners, fees paid by applicant	2,236 00	
Interest	5,004 83	
Total income		491,988 67
Total net resources		\$646,420 04

III. DISBURSEMENTS.

Losses and claims	\$392,050 00	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	37,313 79	
Salaries of officers.....	9,570 82	
Salaries and other compensation of office employes . . .	5,495 00	
Medical examiner's fees, whether paid direct by members or otherwise	5,720 96	
Rent, \$400; taxes, \$567.20; advertising and printing, \$2,053.39	3,020 59	
All other items, viz : Traveling expenses, \$6,350; postage, \$8,050; legal expenses, \$500; sundries, \$386.13,	15,286 13	
Total disbursements.....		468,457 29
Balance		\$177,962 75

(Total expenses, \$76,407.29)

IV. NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely	\$160,619 17	
Cash deposits in banks on emergency or reserve fund account, viz: Springfield Safe and Deposit Trust Company, Springfield, Mass., \$11,697.62; First National Bank of Westfield, \$3,530.69	15,228 31	
All other deposits, viz: Cash in office, \$1,556 33; First National Bank, \$558.94	2,115 27	
Total net or invested assets		\$177,962 75

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due (since paid)	\$73,000 00	
Mortuary assessments, not yet called for losses reported,	17,000 00	
Net amount due from members		\$90,000 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 15)	\$53,000 00	
Losses in process of adjustment (number of claims, 12) . . .	37,000 00	
Total contingent mortuary liabilities		\$90,000 00

V. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1891.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1890	12,258	\$39,420,000 00
Policies or certificates written during the year 1891	2,238	7,087,000 00
Total	14,496	\$46,507,000 00
Deduct number and amount which have ceased to be in force during 1891	1,111	3,556,000 00
Total policies or certificates in force December 31, 1891,	13,385	\$42,951,000 00
Losses and claims on policies or certificates unpaid De- cember 31, 1890	30	\$94,500 00
Losses and claims on policies or certificates incurred dur- ing the year 1891	120	387,550 00
Total	150	\$482,050 00
Losses and claims on policies or certificates paid during the year 1891	123	\$392,050 00
Policies or certificates terminated by death during 1891,	120	387,550 00
Policies or certificates terminated by lapse during 1891,	991	3,168,450 00

BUSINESS IN MAINE DURING 1891.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1890.....	61	\$233,000 00
Policies or certificates written during the year 1891	92	109,000 00
	<hr/>	<hr/>
Total	153	\$342,000 00
Deduct number and amount which have ceased to be in force during 1891	<hr/>	<hr/>
	24	59,000 00
Total policies or certificates in force December 31, 1891,	129	\$283,000 00
Losses and claims on policies or certificates unpaid De- cember 31, 1890.....	2	\$4,000 00
Losses and claims on policies or certificates incurred dur- ing the year 1891.....	3	10,000 00
	<hr/>	<hr/>
Total	5	\$14,000 00
Losses and claims on policies or certificates paid during the year 1891.....	5	\$14,000 00
Policies or certificates terminated by death during 1891,	3	10,000 00
Policies or certificates terminated by lapse during 1891,	21	49,000 00

COVENANT MUTUAL BENEFIT ASSOCIATION,

GALESBURG, ILLINOIS.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1877.

A. W. BERGGREN, *President*.W. H. SMOLLINGER, *Secretary*.

I. BALANCE SHEET.

Amount of net or invested assets Dec. 31st of previous year.....	\$545,448 24
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II. INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$76,151 50
Assessments: mortuary, \$997,166.40; expense, \$116,- 353.14; advance deposits, \$36,951.92.....	1,150,471 46
Total paid by members.....	1,226,622 96
Interest.....	16,142 03
Total income.....	1,242,764 99
Total net resources.....	\$1,788,213 23

(Assessments paid in advance, \$37,636 95)

III DISBURSEMENTS.

Losses and claims.....	\$910,500 00
Advance payments returned to rejected applicants, \$5,749; advance deposits, \$37,636.95; surrendered cer- tificate, \$838.....	44,223 95
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	72,518 82
Salaries of managers and agents not paid by commissions	25,779 15
Salaries of officers.....	19,891 53
Salaries and other compensation of office employes.....	18,682 31
Medical examiner's fees, whether paid direct by mem- bers or otherwise.....	15,882 00
Rent, \$1,887.47; taxes, 2,571.91; advertising and print- ing, \$7,272.99.....	11,732 37
All other items, viz: Contingent expenses, \$1,640 84; postage, express and exchange, \$7,988.31; traveling expenses, \$7,796.32; directors and managers expenses, \$4,419.40; legal expenses, \$160; furniture and fix- tures, \$304 90; type and printing material, \$167.40; sundry expenses, \$264.50.....	22,741 67
Profit and loss.....	4,704 24
Total disbursements.....	\$1,146,656 04
Balance.....	\$641,557 19

(Advance assessments applied, included above, \$37,636.95.)
(Total expenses, \$187,227.85.)

Invested as follows:

IV. NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely.....	\$536,896 37	
All deposits, viz: Galesburg national bank.....	104,660 82	
		<hr/>
Total net or invested assets, as per balance above.....	641,557 19	
Deduct depreciation of assets to bring same to market value and agents' balances unsecured..	27,690 31	
		<hr/>
Total net or invested assets.....		\$613,866 88

V. NON-INVESTED ASSETS.

Interest due.....	\$5,370 93	
Market value of bonds and stocks over cost.....	2,809 50	
All other non-invested assets.....	10,377 56	
		<hr/>
Total non-invested assets.....		18,567 99
		<hr/>
Gross assets.....		\$632,424 87

VI. LIABILITIES.

Advance assessments.....		14,293 50
		<hr/>
Balance net assets.....		\$618,131 37

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	\$143,575 00	
not yet called for losses unadjusted,	125,250 00	
resisted	10,500 00	
reported....	88,625 00	
		<hr/>
Net amount due from members.....		\$367,950 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims 1).....	\$2,500 00	
in process of adjustment (number of claims 52)..	122,750 00	
reported (number of claims 37).....	88,625 00	
resisted (number of claims 4)	10,500 00	
		<hr/>
Total contingent mortuary liabilities.....		\$224,375 00

VII. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1891.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force Dec. 31, 1890.....	32,719	\$84,707,875 00
Policies or certificates written during the year 1891.....	7,241	14,412,875 00
		<hr/>
Total	39,960	\$99,120,750 00

	<i>Number.</i>	<i>Amount.</i>
Deduct number and amount which have ceased to be in force during 1891.....	4,918	\$11,914,125 00
Total policies or certificates in force Dec. 31, 1891.....	35,012	87,206,625 00
Losses and claims on policies or certificates unpaid Dec. 31, 1890.....	77	216,750 00
Losses and claims on policies or certificates incurred during the year 1891.....	357	940,625 00
Total,	434	1,157,375 00
Losses and claims on policies or certificates paid during the year 1891.....	340	933,000 00
Policies or certificates terminated by death during 1891,	357	940,625 00
Policies or certificates terminated by surrender.....	55	103,875 00
Policies or certificates reduced in amount during 1891,	-	358,000 00
Policies or certificates terminated by lapse during 1891,	4,506	10,511,625 00

BUSINESS IN MAINE DURING 1891.

Policies or certificates in force Dec. 31, 1890.....	128	\$288,125 00
Policies or certificates written during the year 1891....	97	164,500 00
Total.....	225	452,625 00
Deduct number and amount which have ceased to be in force during 1891.....	36	64,750 00
Total policies or certificates in force Dec. 31, 1891.....	189	387,875 00
Losses and claims on policies or certificates incurred during the year 1891.....	1	1,250 00
Losses and claims on policies and certificates paid during the year 1891.....	1	1,250 00
Policies or certificates terminated by death during 1891,	1	1,250 00
Policies or certificates reduced in amount during 1891..	-	1,875 00
Policies or certificates terminated by lapse during 1891,	34	59,125 00
Policies or certificates terminated by removal	1	2,500 00

FIDELITY MUTUAL LIFE ASSOCIATION,

PHILADELPHIA, PENN.

INCORPORATED IN 1878. COMMENCED BUSINESS IN 1879.

L. G. FOUSE, *President.*W. S. CAMPBELL, *Secretary.*

I. BALANCE SHEET.

Amount of net or invested assets December 31st of previous year. . . . \$355,450 19

II. INCOME.

Gross amount of membership fees required or represented by applications, without deduction.	\$36,757 00	
Annual dues as per contract, without any deduction, including contingent expense dues.	191,074 05	
Assessments: mortuary, \$388,505.18; expenses, \$8,802.64,	397,307 82	
Medical examiners' fees paid by applicant.	2,065 67	
		<hr/>
Total paid by members.	627,204 54	
Interest, \$18,998.31; rent, \$1,454.13.	20,452 44	
Advances to agents repaid.	\$37,693 55	
Cash received from all other sources, viz: fees for changing policies.	89 00	
		<hr/>
Total income.	\$647,745 98	
Total net resources.	\$1,003,196 17	
(Assessments paid in advance, \$193.89.)		

III. DISBURSEMENTS.

Losses and claims.	\$280,050 00
Advanced payments returned to rejected applicants.	10,695 07
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.	83,253 62
Commissions paid or allowed for collecting assessments.	8,802 64
Salaries of managers and agents not paid by commissions.	12,913 34
Salaries of officers.	16,642 01
Salaries and other compensation of office employes.	32,810 46
Medical examiner's fees, whether paid direct by members or otherwise.	21,911 55
Rent, \$7,513.82; taxes, \$535.92; advertising, \$8,719.66; printing, \$11,517.16.	28,286 56
State license, legal expense, &c.	5,937 91
Furniture, fixtures, &c.	4,294 12

Janitor, fuel, expressage, telegraph, investigating claims, &c	\$4,155 68	
Traveling expenses, postage, &c.. .. .	10,211 50	
Total disbursements.....		\$520,564 46
Balance.....		\$482,631 71
(Advance assessments applied, included above, \$669.22.)		
(Total expenses, \$229,819 39.)		

Invested as follows:

IV. NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances	\$57,553 11	
Loans on mortgages (first lien) on real estate.....	211,150 00	
Interest bearing notes secured by liens on policies.....	28,537 42	
Cost value of bonds and stocks owned absolutely	16,870 01	
Agent's ledger balances	23,003 58	
Cash in office.....	1,989 49	
Printing machinery.....	1,767 28	
Cash deposits on emergency or reserve fund account: Union Trust Company, Philadelphia, \$6,214.74; Seventh National Bank, Philadelphia, \$2,858 19; Nas- sau Bank, New York, \$785.80.. .. .	9,858 73	
All other deposits; loans on renewal interest of \$159,- 574.17; probable decreasement having been deducted..	139,902 09	
Total net or invested assets.....		\$482,631 71

V. NON-INVESTED ASSETS.

Interest due, \$7,000; accrued, \$3,797.20	\$3,867 20	
Market value of real estate over cost and incumbrances,	22,446 89	
Total non-invested assets.....		\$26,314 09
Gross assets.....		\$508,945 80

VI LIABILITIES.

Salaries, rents, and office expenses due and accrued.....	\$245 75	
Advance assessments.....	11,681 22	
Total actual liabilities.....		\$11,926 97
Balance, net assets		\$14,387 12

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Indemnity reserve or amount pledged for losses	\$879,323 00
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CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, sixteen)	\$37,000 00	
Losses in process of adjustment (number of claims, one)	3,000 00	
Losses reported (number of claims, sixteen).....	54,500 00	
Losses resisted, (number of claims, five).....	19,000 00	
Total contingent mortuary liabilities.....		\$113,500 00

VII. EXHIBIT OF CERTIFICATES OF POLICIES.

TOTAL BUSINESS OF 1891.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1890.....	12,176	\$26,955,650 00
Policies or certificates written during the year 1891.....	5,331	12,124,800 00
Total	<u>17,507</u>	<u>39,080,450 00</u>
Deduct number and amount which have ceased to be in force during 1891.....	2,502	5,500,700 00
Total policies or certificates in force Dec. 31, 1891..	<u>15,005</u>	<u>33,579,750 00</u>
Losses and claims on policies or certificates unpaid December 31, 1890.	5	*12,650 00
Losses and claims on policies or certificates incurred during the year 1891.....	149	326,400 00
Total	<u>154</u>	<u>339,050 00</u>
Losses and claims on policies or certificates paid during the year 1891.....	132	280,050 00
Policies or certificates terminated by death during 1891,	149	326,400 00
Policies or certificates terminated by lapse during 1891,	2,353	5,174,300 00

BUSINESS IN MAINE DURING 1891.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates written during the year 1891	55	\$97,500 00
Deduct number and amount which have ceased to be in force during 1891.....	2	3,500 00
Total policies or certificates in force December 31, 1891,	<u>53</u>	<u>\$94,000 00</u>
Policies or certificates terminated by lapse during 1891..	2	\$3,500 00

*Three of these claims settled at a saving of \$2,850.

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1880.

H. A. WHITMAN, *President.*

STEPHEN BALL, *Secretary.*

I. BALANCE SHEET.

Amount of net or invested assets December 31st of previous year \$1,000,428 23

II. INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$71,155 00	
Annual dues as per contract, without any deduction....	221,747 12	
Assessments: mortuary, \$978,882 78; expense, \$45,951.14	1,024,833 92	
Total paid by members.....	1,317,736 04	
Interest ..	17,187 72	
Advances to agents repaid.....	51 26	
Cash received from all other sources, viz: from members for accumulated safety fund.....	95,934 77	
Total income	1,430,909 79	
Total net resources.....	\$2,431,338 02	

(Assessments paid in advance, \$12,734.20).

III. DISBURSEMENTS.

Losses and claims ..	\$959,622 00	
Advance payments applied to members.....	17,517 38	
Dividends from accumulated safety fund, payments....	24,840 35	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.	154,081 45	
Salaries of officers.....	11,500 00	
Salaries and other compensation of office employes.	42,194 18	
Medical examiner's fees, whether paid direct by members or otherwise.....	26,602 77	
Rent, \$5,270.75; taxes, \$9,617.44; advertising and printing, \$10,270.60.....	25,158 79	
All other items, viz: miscellaneous office expenses, \$9,594 63; traveling expenses, \$14,527.88; legal expenses, \$3,441.75; postage, \$10,816 29; stockholders' dividends, \$20,000.00.....	58,410 55	
Total disbursements	1,319,927 47	
Balance	\$1,111,410 55	

(Advance assessments applied, included above, \$17,517.38).
(Total expenses, \$297,947.74).

Invested as follows:

IV. NET OR INVESTED ASSETS.

Loans on mortgages (first lien) on real estate.....	\$5,100 00	
Cost value of bonds and stocks owned absolutely.....	89,657 75	
Cash in office.....	3,765 71	
Cash deposits on emergency or reserve fund account; deposited in Security Company of Hartford, Conn.;		
trustees of company accumulated safety funds.....	947,190 19	
All other deposits: First Nat Bank, \$43,269.18; Farmers and Merchants National, \$11,019 58; United States, \$11,408.14.....	65,696 90	
Total net or invested assets, as per balance above.....	1,111,410 55	
Deduct depreciation of assets to bring same to market value, and agent's balance unsecured.	8,543 75	
Total net or invested assets, less depreciation.....		\$1,102,866 80

V NON-INVESTED ASSETS.

Interest accrued.....		\$73 66
Gross assets.....		\$1,102,940 46

VI. LIABILITIES.

Taxes due and accrued.....	\$12,091 92	
Advance assessments, \$13,722.88; bonus, or dividend obligations, \$271.25.....	13,994 13	
All other (not including contingent mortuary).....	17,655 62	
Total actual liabilities.....		43,741 67
Balance, net assets.....		\$1,059,198 79

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$3,000 00	
due and unpaid.....	191,500 00	
not yet called for losses unadjusted	16,000 00	
for losses resisted....	48,000 00	
for losses reported..	89,500 00	
Net amount due from members.....		\$348,000 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims 69)....	\$191,500 00	
in process of adjustment (number of claims 9)...	19,000 00	
reported (number of claims 27).....	89,500 00	
resisted (number of claims 6).....	48,000 00	
All other contingent liabilities.....	947,260 96	
Total contingent mortuary liabilities.....		\$1,295,260 96

VII. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1891.

	<i>Number</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1890.....	33,687	\$78,036,000 00
Policies or certificates written during the year 1891.....	7,571	15,215,000 00
Total	41,258	93,251,000 00
Deduct number and amount which have ceased to be in force during 1891.....	4,934	10,145,500 00
Total policies or certificates in force December 31, 1891	36,324	83,105,500 00
Losses and claims on policies or certificates unpaid December 31, 1890.....	105	335,000 00
Losses and claims on policies or certificates incurred during the year 1891.....	363	995,000 00
Total	468	1,330,000 00
Losses and claims on policies or certificates paid during the year 1891.....	357	982,000 00
Policies or certificates terminated by death during 1891...	405	995,000 00
Policies or certificates terminated by lapse during 1891...	4,529	9,150,500 00

BUSINESS IN MAINE DURING 1891.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1890.....	113	\$188,000 00
Policies or certificates written during the year 1891.....	31	50,000 00
Total	144	238,000 00
Deduct number and amount which have ceased to be in force during 1891.....	62	105,000 00
Total policies or certificates in force December 31, 1891	82	133,000 00
Losses and claims on policies or certificates incurred during the year 1891.....	2	6,000 00
Policies or certificates terminated by death during 1891..	2	6,000 00
Policies or certificates terminated by lapse during 1891...	60	99,000 00

MASSACHUSETTS BENEFIT ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1878. COMMENCED BUSINESS IN 1879.

GEORGE A. LITCHFIELD, *President.*E. S. LITCHFIELD, *Secretary*

I. BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$620,330 31

II. INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$81,220 68
Annual dues as per contract, without any deduction.....	194,425 35
Assessments: mortuary, \$1,201,725.64; expense and reserve, \$216,426.89.....	1,418,152 53
Total paid by members.....	1,693,798 56
Interest.....	25,854 25
Cash received from all other sources, viz: incidentals....	1,108 49
Total income.....	\$1,720,761 30
Total net resources.....	\$2,341,091 61

III. DISBURSEMENTS.

Losses and claims.....	\$1,170,308 86
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	\$ 209,680 82
Commissions and costs paid or allowed for collecting assessments.....	5,636 32
Salaries of officers.....	21,299 96
Salaries and other compensation of office employes.....	11,256 59
Medical examiner's fees, whether paid direct by members or otherwise.....	14,358 77
Rent, \$3,368.08; taxes, \$2,878 90; advertising and printing, \$10,977 35.....	17,224 33
All other items, viz: postage, \$5,357.41; agency Expenses, \$19,769.17; traveling expenses, \$959.29; legal expenses, \$15,913.87; incidentals, \$5,662 69.....	47,662 43
Total disbursements.....	\$1,497,428 08
Balance.....	\$843,663 53

Invested as follows:

IV. NET OR INVESTED ASSETS.

Loans on mortgages (first lien) on real estate.....	\$289,570 00
Loans secured by pledge of bonds, stocks, or other market- able collateral.....	41,330 00
Cost value of bonds and stocks owned absolutely.....	245,508 08
Agent's ledger balances (secured).....	16,986 59
Cash in office.....	18,805 39
Cash deposits in State treasury or banks on emergency or reserve fund account: Boston Nat'l, \$10,000; Broadway Nat'l, \$53,800 72; First Ward, \$5,000; Manuf., \$5,000; Winnisunnet Nat'l, \$5,000; Blackstone National, \$144,- 668.09; Missouri Ins. Dep., \$1,000; State treasury of Mass., cash, \$404.14.....	221,902 95
All other deposits: Blackstone Nat'l, \$344.20; Interna- tional Trust Company, \$9,216 32.....	9,560 52
Total net or invested assets, as per balance above.....	843,663 53
Deduct depreciation of assets to bring same to market value, and agent's balance unsecured.....	1,008 96
Total net or invested assets, less depreciation.....	\$842,654 57

V. NON-INVESTED ASSETS.

Accrued.....	\$7,362 54
Gross assets.....	\$850,017 11

VI. LIABILITIES.

Balance net assets.....	\$850,017 11
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CONTINGENT MORTUARY ASSETS (OR RESOURCES)

Mortuary assessments, not yet called for losses reported.....	\$458,500 00
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CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims 48).....	\$125,250 00
in process of adjustment, (number of claims, 51)...	175,750 00
reported, (number of claims, 18).....	66,000 00
resisted, (number of claims, 8).....	32,500 00
Total contingent mortuary liabilities.....	\$399,500 00

VII. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1891.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1890.....	23,759	\$72,509,000 00
Policies or certificates written during the year 1891.....	7,312	31,677,750 00
Total.....	31,071	\$104,186,750 00

	<i>Number.</i>	<i>Amount.</i>
Deduct number and amount which have ceased to be in force during 1891.....	2,990	\$10,119,000 00
Total policies or certificates in force Dec. 31, 1891,	28,031	94,067,750 00
Losses and claims on policies or certificates unpaid Dec. 31, 1890.....	100	319,900 00
Losses and claims on policies or certificates incurred during the year 1891.....	423	1,369,750 00
Total.....	523	1,689,650 00
Abatement by compromise and disability settlements...	-	119,841 14
Losses and claims on policies or certificates paid during the year 1891.....	396	1,170,308 86
Total.....	396	1,290,150 00
Policies or certificates terminated by death during 1891,	423	1,369,750 00
Policies or certificates terminated by lapse during 1891,	2,567	8,749,250 00

BUSINESS IN MAINE DURING 1891.

Policies or certificates in force December 31, 1890.....	153	\$305,000 00
Policies or certificates written during the year 1891....	58	115,000 00
Total.....	211	420,000 00
Deduct number and amount which have ceased to be in force during 1891.	30	61,000 00
Total policies or certificates in force during December, 1891.....	181	359,000 00
Losses and claims on policies or certificates incurred during the year 1891.....	5	12,000 00
Abatement by compromise and disability settlements...	-	5,500 00
Losses and claims on policies or certificates paid during the year 1891.....	4	4,500 00
Total.....	4	10,000 00
Policies or certificates terminated by death during 1891,	5	12,000 00
Policies or certificates terminated by lapse during 1891,	25	49,000 00

MUTUAL RESERVE FUND LIFE ASSOCIATION,

NEW YORK, N. Y. .

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1881.

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

I. BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$2,930,178 90

II. INCOME.

Gross amount of membership fees required or represented by applications, without deduction	\$269,991 00	
Annual dues as per contract, without any deduction.....	453,693 87	
Assessments (mortality)	2,787,789 38	
Medical examiner's fees paid by applicant.....	42,807 00	
	<hr/>	
Total paid by members.....	3,554,281 25	
Interest	123,336 64	
Cash received from all other sources, viz: fees for alterations in policies.	2,781 12	
Special deposits received during 1891—less the amount included above.....	23,727 40	
	<hr/>	
Total income	\$3,704,126 41	
Total net resources.....	\$6,634,305 31	

III. DISBURSEMENTS.

Losses and claims.....	\$2,290,108 80
Commissions and fees retained or paid by or allowed to agents on account of fees and dues.....	313,127 92
Commissions paid or allowed for collecting assessments..	137,153 64
Salaries of managers and agents not paid by commissions,	52,323 32
Salaries of officers	58,120 00
Salaries and other compensation of office employes.....	56,637 46
Medical examiner's fees, whether paid direct by members or otherwise.....	59,073 72
Rent, \$37,574 50; taxes, \$14,819 82; advertising and printing, \$83,254.59.	135,648 91
All other items, viz: legal expenses, \$3,632.75; traveling expenses, \$19,060 41; actual expenses, \$1,920; postage, \$10,013 92; agency expenses, \$8,004.15; general office expenses, \$26,341.68; furniture and fixtures, \$3,188.62.	72,161 53

Expenses investing and adjusting \$2,290,108 80 of death claims.....	55,512 96	
Total disbursements.....		<u>\$3,249,868 26</u>
Balance.....		\$3,384,437 05
(Advance assessments applied, included above, \$109,833.35.)		
(Total expenses, \$959,759.46.)		

Invested as follows:

IV. NET OR INVESTED ASSETS.

Loans on mortgages (first lien) on real estate.....	\$2,287,900 00	
Cost value of bonds and stocks owned absolutely.....	250,989 22	
Agent's ledger balances.....	126,707 75	
Furniture and fixtures.....	16,073 90	
Cash in office.....	2,504 26	
Cash deposited in State treasury or banks on emergency or reserve fund account.....	616,331 72	
All other deposits.....	83,930 20	
Total net or invested assets, as per balance above.....		<u>\$3,384,437 05</u>

V. NON-INVESTED ASSETS.

Interest due, \$3,625.00; accrued, \$20,119.11; on other investments, \$1,012.50.....	\$24,786 61	
Market value of bonds and stock over cost.....	10,410 78	
Total non-invested assets.....		<u>\$35,197 39</u>
Gross assets.....		<u>\$3,419,634 44</u>

VI. LIABILITIES.

Advance assessments.....	\$ 40,068 91	
Outstanding bond obligations.....	287,505 89	
Total actual liabilities.....		<u>\$327,574 80</u>
Balance, net assets.....		<u>\$3,092,059 64</u>

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$925,848 00	
Annual dues in process of collection.....	68,342 00	
Total due from members.....	994,190 00	
Deduct estimated cost of collection.....	64,622 35	
Net amount due from members.....		<u>\$929,567 65</u>

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 39)....	\$165,100 00
Losses in process of adjustment (number of claims, 71)	279,863 00
Losses resisted (number of claims, 24).....	81,100 00
All other contingent liabilities, viz.: Net present value of all policies in force December 31, 1891, computed as renewable term insurance for 60 days, Actuaries' Table of Mortality, interest 4 per cent.....	570,072 00
Total contingent mortuary liabilities.....	\$1,096,135 00

VII. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1891.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1890 ...	58,515	\$197,003,435 00
Policies or certificates written during the year 1891..	14,063	44,307,965 00
Policies or certificates restored during the year 1891..	6	11,000 00
Total	72,589	241,322,400 00
Deduct number and amount which have ceased to be in force during 1891	7,910	26,114,490 00
Total policies or certificates in force Dec. 31, 1891,	64,679	\$215,207,910 00
Losses and claims on policies or certificates unpaid December 31, 1890.....	131	\$434,100 00
Losses and claims on policies or certificates incurred during the year 1891.....	704	2,398,600 00
Total	835	2,832,700 00
Losses and claims on policies or certificates paid during the year 1891... ..	700	2,290,108 80
Policies or certificates terminated by death during 1891	704	2,398,600 00
Policies or certificates not taken during 1891.....	1,495	4,807,040 00
Policies or certificates terminated by expiry during 1891	5,711	18,908,850 00

BUSINESS IN MAINE DURING 1891.

Policies or certificates in force December 31, 1890....	235	\$982,500 00
Policies or certificates written during the year 1891..	49	207,500 00
Total.....	284	1,190,000 00
Deduct number and amount which have ceased to be in force during 1891.....	68	316,000 00
Total policies or certificates in force Dec. 31, 1891,	216	874,000 00
Policies or certificates not taken during 1891.....	33	136,000 00
Policies or certificates terminated by expiry during 1891.....	35	180,000 00

NORTHWESTERN MASONIC AID ASSOCIATION,

CHICAGO, ILL.

INCORPORATED IN 1874. COMMENCED BUSINESS IN 1874.

DANIEL J. AVERY, *President.*JAMES A. STODDARD, *Secretary.*

I. BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$427,008 48

II. INCOME.

Gross amount of membership fees required or represented by applications without deduction.....	\$83,257 00
Assessments: mortuary, \$1,521,728.01; exp, \$316,565.70,	1,838,293 71
Interest.....	11,484 21
Cash received from all other sources, viz: Changing certificates, \$17.50; delinquent charges, \$4,141.90; reinstatement account, \$1,487.72; sundry accounts outstanding, \$1,453.20	10,100 32
Total income.....	\$1,943,135 24
Total net resources.....	\$2,370,143 72

III. DISBURSEMENTS.

Losses and claims	\$1,482,416 66
Advance payments returned to rejected applicants.....	9,050 59
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	96,967 33
Commissions paid or allowed for collecting assessments...	10,675 06
Salaries of managers and agents not paid by commissions,	30,062 82
Salaries of officers.....	45,635 10
Salaries and other compensation of office employes.....	40,003 11
Medical examiner's fees, whether paid direct by members or otherwise.	15,678 20
Rent, \$8,984 08; advertising, stationery and printing, \$10,927.81.....	19,911 89
All other items, viz: Sundry accounts from last year, \$1,373 99; advance assessment account, \$1 470.84; suspense acc't, \$52.93; filing State Reports, \$3,946 27; bad debts, \$20.00; postage, \$10,653.45; traveling expenses, \$5,436 17; furniture, \$1,191 70; refitting office, \$1,453.12; incidental expenses, \$4,992.54; legal expenses, \$2,111 19; writing, tucking and folding, etc, \$1,292.19.	33,994 44
Total disbursements.....	\$1,784,395 11
Balance.....	\$685,748 61

Invested as follows:

IV. NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely	\$363,526 50	
Agent's ledger balances	1,835 34	
Cash in office.	149 93	
Cash deposits in hands of treasurer.	220,236 84	
Total net or invested assets, as per balance above	\$585,748 61	
Deduct depreciation of assets to bring same to market value, and agent's balances unsecured*	14,535 25	
Total net or invested assets, less depreciation		\$571,213 36

V. NON-INVESTED ASSETS.

Interest accrued		\$1,758 31
Gross assets		\$572,971 67

VI. LIABILITIES.

Losses adjusted, due and unpaid, awaiting determination as to beneficiary, etc.	\$24,750 00	
Advance assessments	34,584 27	
All other (not including contingent mortuary), viz : Sunday accounts outstanding, \$1,453.20; suspense account, \$233 72	1,686 92	
Total actual liabilities		\$61,021 19
Balance, net assets		\$511,950 48

CONTINGENT MORTUARY ASSETS (OR RESOURCES)

Mortuary assessments, due and unpaid, estimated	\$ 25,000 00	
not yet called for losses reported (proofs received)	178,500 00	
not yet called for losses reported, (no proofs)	172,000 00	
Net amount due from members.		\$375,500 00

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment, (number of claims, 66)	\$178,500 00	
Losses reported (number of claims, 59)	172,000 00	
Total contingent mortuary liabilities.		\$350,500 00

VII. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1891.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1890	54,977	\$149,092,500 00
Policies or certificates written during the year 1891	7,269	17,125,500 00
Policies or certificates restored during the year 1891	2,996	7,813,500 00
Total	65,242	174,031,500 00

* Bonds.

Deduct number and amount which have ceased to be in force during 1891.....	6,952	18,653,000 00
Total policies or certificates in force Dec 31, 1891,	<u>68,290</u>	<u>155,378,500 00</u>
Losses and claims on policies or certificates unpaid Dec. 31, 1890.....	70	205,666 66
Losses and claims on policies or certificates incurred during the year 1891.....	583	1,660,000 00
Total.....	<u>653</u>	<u>1,865,666 66</u>
Surrendered certificates.....		8,000 00
Losses and claims on policies or certificates paid during the year 1891.....	519	1,482,416 66
Policies or certificates terminated by death during 1891,	583	1,660,000 00
Policies or certificates terminated by lapse during 1891,	6,369	16,993,000 00

BUSINESS IN MAINE DURING 1891.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1890.....	119	\$287,000 00
Policies or certificates written during the year 1891....	3	4,000 00
Policies or certificates restored during the year 1891 ..	3	10,000 00
Total.....	<u>125</u>	<u>301,000 00</u>
Deduct number and amount which have ceased to be in force during 1891.....	9	23,000 00
Total policies or certificates in force Dec. 31, 1891,	116	278,000 00
Policies or certificates terminated by lapse during 1891,	9	23,000 00

UNITED STATES MASONIC BENEVOLENT
ASSOCIATION.

COUNCIL BLUFFS, IOWA.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1886.

JOSEPH R. REED, *President.*

WM. J. JAMESON, *Secretary.*

I. BALANCE SHEET.

Amount of net or invested assets Dec. 31st of the previous year..... \$122,012 46

II. INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$20,692 00	
Assessments: mortuary, \$138,102.00; expense, \$45,965.65	184,067 65	
	<hr/>	
Total paid by members.....	204,759 65	
Interest.....	7,197 80	
Cash received from all other sources, viz: guarantee fund, \$21,454; exchange, \$38 44; certificate expense, \$24.40 advance assessment, \$374.27.....	21,891 11	
	<hr/>	
Total income.....		\$233,848 56
		<hr/>
Total net resources.....		\$355,861 02

III. DISBURSEMENTS.

Losses and claims.....	\$132,500 00	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	20,692 00	
Commissions paid or allowed for collecting assessments...	3,875 35	
Salaries of managers and agents not paid by commissions,	11,484 79	
Salaries and other compensation of officers.....	16,685 22	
Medical examiner's fees, whether paid direct by members or otherwise.....	3,046 50	
Rent, taxes, advertising and printing.....	1,743 15	
All other items, viz: postage, \$1,668.71; general fund, \$382.28; expenses, \$5,599.54; guarantee fund returned, \$570; traveling expenses, \$1,825.19.....	10,045 72	
	<hr/>	
Total disbursements.....		\$200,072 73
		<hr/>
Balance.....		\$155,788 29

Invested as follows:

IV. NET OR INVESTED ASSETS.

Guarantee notes	\$118,079 00
Loans on mortgages (first lien) on real estate.....	6,200 00
Agent's ledger balances	3,083 13
Cash in Citizens' State Bank.....	8,014 16
Cash deposits in State treasury or banks on emergency or reserve fund account. Guarantee cash—deposited state of Iowa, \$10,000; guarantee cash—deposited state of Missouri, \$1,000	11,000 00
All other deposits, viz: guarantee cash Citizens State Bank Council Bluffs, Iowa.....	9,382 00
Total net or invested assets, as per balance above.....	\$155,788 29

V. NON-INVESTED ASSETS.

Interest due, \$5,216.30; accrued, \$120 41.....	\$5,336 71
Gross assets.....	\$161,125 00

VI. LIABILITIES.

Advance assessments.....	\$374 27
Balance, net assets.....	\$160,750 73

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, not yet called for losses unadjusted.....	\$20,000 00
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CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims 8).....	\$20,000 00
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V. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1891.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1890.....	7,924	\$19,810,000 00
Policies or certificates written during the year 1891.....	2,034	4,720,000 00
Total.....	<u>9,958</u>	<u>24,730,000 00</u>
Deduct number and amount which have ceased to be in force during 1891.....	1,872	4,662,500 00
Total policies or certificates in force Dec. 31, 1891...	8,086	20,067,500 00
Losses and claims on policies and certificates unpaid Dec. 31, 1890.....	11	27,500 00
Losses and claims on policies or certificates incurred during the year 1891.....	50	125,000 00
Total.....	<u>61</u>	<u>152,500 00</u>
Losses and claims on policies or certificates paid during the year 1891.....	53	132,500 00
Policies or certificates terminated by death during 1891..	50	125,000 00
Policies or certificates terminated by lapse during 1891..	1,822	4,537,500 00

170 ASSESSMENT INSURANCE COMPANIES OF OTHER STATES.

BUSINESS IN MAINE DURING 1891.

	<i>Number.</i>	<i>Amount</i>
Policies or certificates in force Dec. 31, 1890.....	121	\$302,000 00
Policies or certificates written during the year 1891.....	87	212,500 00
Total.....	208	515,000 00
Deduct number and amount which have ceased to be in force during 1891.....	52	\$130,000 00
Total policies or certificates in force Dec. 31, 1891...	156	385,000 00
Policies or certificates terminated by lapse during 1891..	52	130,000 00

MAINE ASSESSMENT CASUALTY INSURANCE COMPANY.

**ABSTRACTS COMPILED FROM THE ANNUAL STATEMENT OF THE
MAINE MUTUAL ACCIDENT ASSOCIATION, SHOWING
ITS CONDITION ON THE 31st DAY OF
DECEMBER, 1891.**



MAINE MUTUAL ACCIDENT ASSOCIATION,

PORTLAND, ME.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

AUGUSTUS F. MOULTON, *President.* CHAS. H. BOOTHBY, *Secretary.*

I. BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$3,077 40

II. INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$6,503 50	
Assessments: indemnity and expense.....	9,282 00	
Total paid by members.....	15,785 50	
Interest.....	142 50	
Cash received from all other sources, viz: Agents' balances.....	136 48	
Total income.....		\$16,064 48
Total net resources.....		\$19,141 88

III. DISBURSEMENTS.

Losses and claims.....	\$4,215 32	
Advance payments returned to rejected applicants.....	12 40	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	6,047 15	
Commissions paid or allowed for collecting assessments...	25 86	
Salaries of managers and agents not paid by commissions	729 53	
Salaries of officers, \$1,905; other compensation of officers, \$1,650.....	1,921 50	
Salaries and other compensation of office employes....	462 00	
Medical examiner's fees, whether paid direct by members or otherwise.....	206 00	
Rent, \$300; advertising and printing, \$342 61.....	642 61	
All other items, viz: books and stationery, \$112 84; postage, \$332.58; expense of adjusting claims, \$158.05; general expenses, \$343.55.....	947 02	
Total disbursements.....		\$15,209 39
Balance.....		\$3,932 49

Invested as follows:

IV. NET OR INVESTED ASSETS.

Agent's ledger balances and amount due from all other sources	\$795 09	
Cash in office.....	137 40	
Cash deposits in State treasury on emergency or reserve fund account.....	3,000 00	
Total net or invested assets as per balance above.....	\$3,932 49	
Deduct depreciation of assets to bring same to market value, and agents' balance unsecured	400 00	
Total net or invested assets, less depreciation		\$3,532 49

V. NON-INVESTED ASSETS.

Office furniture, books and printed matter.....	\$550 00	
Market value of bonds and stock over cost.....	100 00	
Total non-invested assets.....		\$650 00
Gross assets.....		\$4,182 49

VI. LIABILITIES.

Salaries, rents and office expenses due and accrued.....	270 00	
Balance, net assets.....		\$3,912 49

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Indemnity assessments, called and not yet due.....	\$1,529 50	
Indemnity assessments, due and unpaid.....	433 25	
Indemnity assessments, not yet called for losses unadjusted,	1,500 00	
Amount due from members		\$3,462 75

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, 24) paid in January, 1892.	689 28	
Losses in process of adjustment (number of claims, 19) estimated.....	700 00	
Losses reported (number of claims, 19).....	340 00	
Losses resisted (number of claims, 3).....	260 00	
Total contingent mortuary liabilities.....		\$1,929 28

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1891.

	Number.	Amount.
Policies or certificates in force December 31, 1890.....	1,315	\$4,082,275 00
Policies or certificates written during the year 1891.....	1,641	2,472,800 00
Total.....	2,956	6,555,075 00

INSURANCE COMPANY.

175

	<i>Number.</i>	<i>Amount.</i>
Deduct number and amount which have ceased to be in force during 1891.....	1,748	3,875,315 00
Total policies or certificates in force December 31, 1891.....	1,209	2,679,760 00
Losses and claims on policies or certificates paid during the year 1891.....	165	4,215 32
Policies or certificates terminated by death during 1891	1	1,500 00
Policies or certificates terminated by lapse during 1891	1,747	1,873,815 00

BUSINESS ALL IN MAINE.



**ASSESSMENT CASUALTY INSURANCE COMPANIES OF
OTHER STATES.**

**ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS, SHOWING
THEIR CONDITION ON DECEMBER 31st, 1891.**



*ATLAS ACCIDENT INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1890. COMMENCED BUSINESS IN 1890.

HENRY E. TURNER, *President.* _____ HUGH BROWNE, *Secretary.*

I. BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$1,235 50

II. INCOME.

Gross amount of membership fees required or represented by applications, without deduction.	\$18,875 50	
Assessments: mortuary, \$7,246.32; expense, \$5,130.78...	12,703 70	
Total paid by members	\$31,579 20	
Advances to agents repaid.....	476 75	
Cash received from all other sources, viz: money advanced by incorporators.....	2,600 00	
Money paid to company gratuitous.....	2,656 12	
Total income.....		<u>\$37,312 07</u>
Total net resources.....		<u>\$38,547 57</u>

(Assessments paid in advance, \$326 60.)

III. DISBURSEMENTS.

Losses and claims.....	\$1,043 29
Advance payments returned to rejected applicants.....	300 00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	18,860 50
Commissions paid or allowed for collecting assessments ..	399 30
Salaries of officers	2,000 00
Salaries and other compensation of office employes.....	1,463 50
Medical examiner's fees, whether paid direct by members or otherwise.....	48 00

*Admitted February 26, 1892.

180 ASSESSMENT CASUALTY INSURANCE COMPANIES

Rent, \$615.67; advertising and printing, \$2,213.39	\$2,829 96	
All other items, viz: sundries, \$459.04; postage, \$1,151.61; traveling expenses, \$114.17; petty cash, \$2.90; legal fees, \$3 00.	1,730 72	
Total disbursements.		<u>\$23,377 27</u>
Balance.		<u>\$10,170 30</u>
(Total expenses, \$27,330.98.)		

Invested as follows:

IV. NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely.	\$5,100 00	
Cash in office.	1,043 09	
All other deposits, viz: Broadway National Bank, \$3,670- 52; Suffolk Trust Company, \$65.19	3,735 71	
Total net or invested assets.		<u>\$9,878 80</u>

V. NON-INVESTED ASSETS.

Office furniture.		<u>\$291 50</u>
Gross assets		<u>\$10,170 30</u>

VI. LIABILITIES.

Advance assessments.	\$326 60	
All other (not including contingent mortuary), viz: ad- vanced by incorporators	2,600 00	
Total actual liabilities.		<u>\$2,926 60</u>
Balance, net assets.		<u>\$7,243 70</u>

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.	\$734 02	
Deduct estimated cost of collection	73 40	
Net amount due from members.		<u>\$660 62</u>

CONTINGENT MORTUARY LIABILITIES.

Losses reported (number of claims 12).		<u>\$500 56</u>
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VII. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1891.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1890.	358	\$89,500 00
Policies or certificates written during the year 1891.	3,910	17,705,400 00
Total	<u>4,268</u>	<u>17,794,900 00</u>
Deduct number and amount which have ceased to be in force during 1891.	872	2,179,680 00
Total policies or certificates in force December 31, 1891, Losses and claims on policies or certificates incurred during the year 1891	44	1,043 29
Losses and claims on policies or certificates paid during the year 1891	44	1,043 29
Policies or certificates terminated by lapse during 1891, Losses and claims on policies or certificates incurred during the year 1891	872	2,179,682 00

FIDELITY MUTUAL AID ASSOCIATION,

SAN FRANCISCO, CAL.

INCORPORATED IN 1888. COMMENCED BUSINESS IN 1888.

C. W. NEVIN, *President.*J. L. M. SHETTERLEY, *Secretary.*

I. BALANCE SHEET.

Amount of net or invested assets December 31, 1890	\$5,673 06
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II. INCOME

Gross amount of membership fees required or represented by applications, without deduction	\$38,195 00
Annual dues as per contract, without any deduction ...	45,230 00
Assessments, reserve collections	5,252 00
Interest	171 87
Cash received from all other sources, viz.: Amount over- paid, due depositories	167 32
Total income	89,016 79
Total net resources	\$94,689 85

III. DISBURSEMENTS.

Losses and claims	\$20,041 42
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	38,195 00
Commissions paid or allowed for collecting assessments.	1,718 12
Salaries of managers and agents not paid by commissions,	3,525 00
Salaries and other compensation of office employes	3,042 95
Salaries of officers	5,854 00
Rent, \$570; licenses and taxes, \$438.55; advertising and printing, \$2,915.95	3,914 50
All other items, viz.: Postage, \$1,376.47; furniture, \$194 80	1,571 27
Legal expenses, \$574.35; traveling expenses: Special agent's, adjuster's and auditor's expenses	2,336 60
Sundry expense	1,156 46
Total disbursements	81,355 32
Balance	\$ 3,334 53

182 ASSESSMENT CASUALTY INSURANCE COMPANIES

Invested as follows:

IV. NET OR INVESTED ASSETS.

Agent's ledger balances	\$5,223 16	
Cash in office	440 69	
Cash deposits in State treasury or banks on emergency or reserve fund account, viz: American Bank and Trust Company (special interest bearing deposit payable to Insurance Commissioner of California).....	5,000 00	
All other deposits, viz: American Bank and Trust Co., in various banks and depositories subject to check and call	1,050 70	
	<u>1,787 30</u>	
Total net or invested assets		\$13,501 85

V. LIABILITIES.

Due depositories		167 33
Balance, net assets		<u>\$13,334 53</u>

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1891.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1890.....	3,533	\$264,975 00
Policies or certificates written during the year 1891	9,710	728,250 00
Total	<u>13,243</u>	<u>\$993,225 00</u>
Deduct number and amount which have ceased to be in force during 1891	9,079	680,925 00
Total policies or certificates in force December 31, 1891,	4,164	\$312,300 00
Losses and claims on policies or certificates incurred during the year 1891	781	20,041 42
Losses and claims on policies or certificates paid during the year 1891	781	\$20,041 42
Policies or certificates terminated by death during 1891,	28	2,100 00
Policies or certificates terminated by lapse during 1891, and not taken certificates	9,051	678,825 00

BUSINESS IN MAINE DURING 1891.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates written during the year 1891	97	7,275 00
Deduct number and amount which have ceased to be in force during 1891	56	4,200 00
Total policies or certificates in force December 31, 1891,	41	3,075 00
Losses and claims on policies or certificates incurred during the year 1891	5	124 00
Losses and claims on policies or certificates paid during the year 1891	5	124 00

MANUFACTURERS' ACCIDENT INDEMNITY
COMPANY,

GENEVA, N. Y.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1887.

THOMAS SMITH, *President.*

WILLIAM D. CHASE, *Secretary.*

I. BALANCE SHEET.

Amount of net or invested assets Dec. 31st of previous year..... \$96,479 98

II. INCOME.

Gross amount of membership fees required or represented	
by applications, without deduction.....	\$38,692 00
Annual dues as per contract, without any deduction ...	8,421 09
Assessments: indemnity, \$96,368 66; deposits, \$51,704,	148,072 66
Total paid by members.....	195,185 75
Interest.....	1,590 30
Advances to agents repaid.....	100 00
Cash received from all other sources.....	79 30
Total income.....	<u>196,955 35</u>
Total net resources.....	\$293,435 31

(Assessments paid in advance, \$51,704.00)

III. DISBURSEMENTS.

Losses and claims.....	\$61,650 96
Advance payments returned to rejected applicants,	689 29
Commissions and fees retained by or paid or allowed to	
agents on account of fees and dues.....	38,209 00
Commissions paid or allowed for collecting assessments,	10,523 08
Salaries of managers and agents not paid by commissions,	4,826 93
Salaries of officers.....	13,403 93
Salaries and other compensation of office employes.....	15,045 08
Medical examiner's fees, whether paid direct by mem-	
bers or otherwise.....	707 90
Postage, \$6,617 22; advertising and printing, \$16,045 98,	22,663 20
Advanced to officers and agents to be repaid out of future	
salaries or commissions.....	1,676 00
All other items, viz: traveling and legal expenses.. ...	27,678 05
Total disbursements.....	<u>\$197,053 41</u>
Balance.....	\$96,381 90

(Advance assessments applied, included above, \$13,921.13.)
(Total expenses, \$134,733.16.)

184 ASSESSMENT CASUALTY INSURANCE COMPANIES

Invested as follows:

IV. NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	\$8,245 44	
Loans on mortgages (first liens) on real estate.....	66,350 00	
Cost value of bonds and stocks owned absolutely.....	11,060 00	
Agent's ledger balances..	282 42	
Cash in office.....	1,035 33	
All other deposits, viz: First National Bank of Geneva, \$5,865 58; in hands of collectors, \$3,543.13.....	9,408 71	
Total net or invested assets.....		\$96,381 90

V. NON-INVESTED ASSETS.

Interest accrued	\$507 45	
Furniture, safes and printed matter	3,500 00	
Market value of real estate over cost and encumbrances,	754 56	
Total non-invested assets.....		4,762 01
Gross assets.....		\$101,143 91

VI. LIABILITIES.

Advance assessments.....	19,782 87	
Balance net assets.....		\$81,361 04

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	\$15,000 00	
not yet called for losses unadjusted,	1,000 00	
registered	9,000 00	
reported....	2 000 00	
Total due from members.....	27,000 00	
Deduct estimated cost of collection.....	2,500 00	
Net amount due from members.....		\$24,500 00

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims 28)..	\$ 889 97	
reported (number of claims 80).....	1,600 00	
resisted (number of claims 3).....	12,000 00	
Total contingent mortuary liabilities.....		\$14,489 97

VII. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1891.

	Number.	Amount.
Policies or certificates in force Dec. 31, 1890.....	15,080	\$56,331,500 00
Policies or certificates written during the year 1891.....	19,346	66,391,900 00
Total	34,426	\$122,723,400 00

	<i>Number.</i>	<i>Amount.</i>
Deduct number and amount which have ceased to be in force during 1891.....	16,793	\$50,226,550 00
Total policies or certificates in force Dec. 31, 1891..	17,633	72,496,850 00
Losses and claims on policies or certificates incurred during the year 1891.....	1,756	61,630 96
Losses and claims on policies or certificates paid during the year 1891.....	1,756	61,630 96
Policies or certificates terminated by death during 1891,	8	4,060 00
Policies or certificates terminated by lapse during 1891,	16,785	50,222,550 00

BUSINESS IN MAINE DURING 1891.

Policies or certificates in force Dec 31, 1890.....	1,000	\$2,940,350 00
Policies or certificates written during the year 1891....	920	1,843,950 00
Total.....	1,920	4,784,300 00
Deduct number and amount which have ceased to be in force during 1891.....	925	1,794,050 00
Total policies or certificates in force Dec. 31, 1891...	995	2,990,250 00
Losses and claims on policies or certificates incurred during the year 1891.....	179	11,624 55
Losses and claims on policies and certificates paid during the year 1891.....	179	11,624 55
Policies or certificates terminated by death during 1891,	1	100 00
Policies or certificates terminated by lapse during 1891,	924	1,793,950 00

MERCANTILE MUTUAL ACCIDENT ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1881 COMMENCED BUSINESS IN 1881.

WILLIAM B. BROWN, *President.* WILLIAM L. WELLMAN, *Secretary.*

I. BALANCE SHEET.

Amount of net or invested assets December 31st of previous year. \$14,426 53

II. INCOME.

Gross amount of membership fees required or represented by applications, without deduction.	\$22,475 00
Annual dues as per contract, without any deduction.	12,448 01
Assessments: indemnity and reserve fund.	26,454 17
Total paid by members	61,377 18
Interest on reserve fund with State treasurer, \$380; on deposits Boston Safe Deposit and Trust Co., \$34.45	414 45
Cash received from all other sources, viz: balance due members, deposits for future payments Dec. 31, 1891.	543 74
Total income	\$62,335 37
Total net resources.	\$76,761 90

III. DISBURSEMENTS.

Losses and claims.	\$20,393 60
Assessments returned to members.	12 00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.	17,321 25
Salaries of officers, \$6,616.89; other compensation of officers, \$330	6,976 89
Salaries and other compensation of office employes	1,541 00
Medical examiner's fees, whether paid direct by members or otherwise	2,635 97
Advertising and printing	918 39
All other items, viz: postage, \$858.30; rent and sundries, \$1,354 32; entrance fees returned to members, \$6,344.	8,556 62
Total disbursements.	\$58,355 72
Balance.	\$18,406 18

(Total expenses, \$37,950 12.)

Invested as follows:

IV. NET OR INVESTED ASSETS.

Cash in office.....	\$643 55
Cash deposits in State treasury or banks on emergency or reserve fund account, viz: with State treasurer, 1 U. S. coupon 4 per cent bond, \$500; premium, \$135.62; interest 1890 and 91, \$40; N. Y. and N. E. 1st mort. 6 per cent bonds, premiums, commissions and interest, \$8 076.88	8,752 50
All other deposits, viz: Boston Safe Deposit and Trust Company.....	9,010 13
Total net or invested assets	\$18,406 18

V. LIABILITIES.

All other (not including contingent mortuary,) viz: members, deposits for future payments.....	543 74
Balance, net assets.....	\$17,862 44

CONTINGENT MORTUARY AND DISABILITY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$3,500 00
not yet called for losses unadjusted,	5,833 70
resisted....	10,175 00
reported... ..	8,500 00
Total due from members.....	\$28,008 70

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims, 26)...	5,833 70
Losses reported (number of claims, 21).....	8,500 00
Losses resisted, (number of claims, 3).....	10,175 00
Total contingent mortuary and disability liabilities.....	\$24,508 70

VI. EXHIBIT OF CERTIFICATES OF POLICIES.

TOTAL BUSINESS OF 1891.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1890.....	3,433	\$14,003,300 00
Policies or certificates written during the year 1891.....	4,495	9,104,180 00
Total	7,928	23,107,480 00
Deduct number and amount which have ceased to be in force during 1891.....	3,156	7,088,410 00
Total policies or certificates in force Dec. 31, 1891..	4,772	16,019,070 00
Losses and claims on policies or certificates unpaid Dec. 31, 1890.....	19	10,500 00
Losses and claims on policies or certificates incurred during the year 1891.....	436	34,402 30
Total	455	44,902 30

	<i>Number.</i>	<i>Amount.</i>
Losses and claims on policies or certificates paid during the year 1891.....	424	\$20,393 60
Policies or certificates terminated by death during 1891,	4	16,250 00
Policies or certificates terminated by lapse during 1891,	3,152	7,072,160 00
BUSINESS IN MAINE DURING 1891.		
Policies or certificates in force December 31, 1890.....	239	\$738,500 00
Policies or certificates written during the year 1891	3,302	6,215,730 00
Total...	3,591	6,954,230 00
Deduct number and amount which have ceased to be in force during 1891	1,680	3,162,020 00
Total policies or certificates in force December 31, 1891,	1,911	3,792,210 00
Losses and claims on policies or certificates incurred during the year 1891.....	203	6,801 84
Losses and claims on policies or certificates paid during the year 1891.....	189	6,255 07
Policies or certificates terminated by death during 1891,	1	1,250 00
Policies or certificates terminated by lapse during 1891..	1,679	3,160,770 00

NEW ENGLAND LIVE STOCK INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1888. COMMENCED BUSINESS IN 1888.

J. A. HARWOOD, *President.*

EVERETT S. LITCHFIELD, *Secretary.*

I. BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$3,971 60

II. INCOME.

Gross amount of membership fees required or represented		
by applications without deduction.....	\$18,326 91	
Annual dues as per contract, without any deduction.....	110 69	
Assessment: mortality, \$22,200 05; expenses, \$7,592.63,	20,835 68	
Medical examiner's fees paid by applicant ..	151 00	
	48,474 28	
Total paid by members.....	48,474 28	
Cash received from all other sources.....	14 92	
	48,489 20	
Total income.....		48,489 20
Total net resources.....		\$52,460 80

III. DISBURSEMENTS.

Losses and claims	\$19,496 00	
Commissions and fees retained by or paid or allowed to		
agents on account of fees and dues ..	9,032 30	
Salaries of managers and agents not paid by commissions,	7,372 13	
Salaries and other compensation of office employes.....	1,413 07	
Medical examiner's fees, whether paid direct by members		
or otherwise, and veterinary service	6,061 70	
Rent, \$504 00; advertising, \$104 32; printing, \$216 25,	824 57	
All other items, viz: postage, \$496 17; furniture, etc.,		
\$142 10; general expense, \$1,179 61; traveling expenses,		
\$257 16; Mass. agency expenses, \$464 25; Maine agency		
expenses, \$670.10; loss on accounts, \$115 29; legal ser-		
vices, \$150.....	3,774 70	
	\$47,974 47	
Total disbursements.....		\$47,974 47
Balance.....		\$4,486 33

190 ASSESSMENT CASUALTY INSURANCE COMPANIES

Invested as follows:

IV. NET OR INVESTED ASSETS.

Agent's ledger balances.....	\$2,436 99
Cash in office, mortuary, \$146 26; corporation, \$1,071,07,	1,517 33
Deposited in First Nat'l Bank, \$343.30; Granite Nat'l	
Bank, Augusta, Me., \$188.71.....	532 01
	<hr/>
Total net or invested assets.....	\$4,486 33

V. NON-INVESTED ASSETS.

Total non-invested assets, furniture, etc.....	\$500 00
	<hr/>
Gross assets	\$4,986 33

CONTINGENT MORTUARY ASSETS (OR RESOURCES)

Mortuary assessments, called and not yet due.....	\$2,736 94
Mortuary assessments, due and unpaid.....	826 49
Mortuary assessments, ready to issue for losses unadjusted,	6,636 64
	<hr/>
Net amount due from members.....	\$10,200 07

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims 21)	\$2,420 00
Losses resisted (number of claims 3).....	300 00
	<hr/>
Total contingent mortuary liabilities.....	\$2,720 00

VII. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1891.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1890	2 477	\$397,646 00
Policies or certificates written during the year 1891...	4,287	637,560 00
	<hr/>	<hr/>
Total.....	6,764	1,035,206 00
Deduct number and amount which have ceased to be in		
force during 1891.....	3,411	531,143 00
	<hr/>	<hr/>
Total policies or certificates in force Dec 31, 1891,	3,353	504,063 00
Losses and claims on policies or certificates unpaid Dec.		
31, 1890.....	15	2,514 00
Losses and claims on policies or certificates incurred		
during the year 1891.....	145	20,373 00
	<hr/>	<hr/>
Total	160	22,887 00
Losses and claims paid by compromise.....	-	671 00
Losses and claims on policies or certificates paid during		
the year 1891.....	133	19,496 00
Policies or certificates terminated by death during 1891,	145	20,373 00
Policies or certificates terminated by lapse during 1891,	3,266	510,770 00

BUSINESS IN MAINE DURING 1891.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates written during the year 1891....	283	\$41,936 00
Deduct number and amount which have ceased to be in force during 1891.....	85	12,781 00
Total policies or certificates in force Dec. 31, 1891,	198	29,155 00
Losses and claims on policies or certificates incurred during the year 1891.....	3	300 00
Losses and claims on policies or certificates paid during the year 1891.....	2	200 00
Policies or certificates terminated by death during 1891,	3	300 00
Policies or certificates terminated by lapse during 1891,	82	12,481 00

NEW ENGLAND MUTUAL ACCIDENT ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1884.

AUGUSTUS P. MARTIN, *President.* BENJAMIN F. DYER, *Secretary.*

I. BALANCE SHEET.

Amount of net or invested assets December 31st of previous year \$49,521 41

II. INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$30,324 10	
Annual dues as per contract, without any deduction....	860 75	
Assessments: mortuary and indemnity, \$61,375.61; expense, \$55,379.75	116,755 36	
Total paid by members.....	147,940 21	
Interest	1,075 78	
Total income	149,015 99	
Total net resources.....	\$198,537 40	

(Assessments paid in advance, \$8,906.68).

III. DISBURSEMENTS.

Losses and claims	\$67,278 41	
Advance payments returned to rejected applicants.....	819 00	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.	30,505 35	
Commissions paid or allowed for collecting assessments, Salaries of officers, \$7,687.54; other compensation of officers, \$747.00.....	11,202 09	
Salaries and other compensation of office employes.	8,434 54	
Salaries and other compensation of office employes.	11,717 20	
Medical examiner's fees, whether paid direct by members or otherwise.	11,751 84	
Rent, \$2,006 68; taxes, \$1,129.52; advertising, printing and stationery, \$1,636.77.....	7,772 95	
All other items, viz: furniture and moveables, \$173.97; traveling expenses, \$448.86; general expenses, \$1,561.11; postage, \$1,415.98.....	3,599 92	
Total disbursements	153,081 30	
Balance	\$45,456 10	

(Advance assessments applied, included above, \$8,950.42).
(Total expenses, \$81,983.89).

Invested as follows:

IV. NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely.....	\$23,908 10	
Agent's ledger balances.....	1,566 55	
Cash in office.....	293 49	
Cash deposited in Howard National Bank, New England Trust Company and National Bank of Commerce.....	19,697 96	
Total net or invested assets, as per balance above.....	45,466 10	
Deduct depreciation of assets to bring same to market value, and agent's balance unsecured.....	2,059 65	
Total net or invested assets, less depreciation.....		\$43,396 45

V. NON-INVESTED ASSETS.

Furniture and movables.....	\$2,633 49	
Interest due, \$122.50; accrued, \$240 59.....	363 09	
Total non-invested assets.....		2,996 58
Gross assets.....		\$46,393 03

VI. LIABILITIES.

Taxes due and accrued (estimated).....	\$100 00	
Salaries, rents and office expenses due and accrued.....	729 62	
Advance assessments.....	3,217 54	
All other (not including contingent mortuary).....	500 00	
Total actual liabilities.....		4,547 16
Balance, net assets.....		\$41,845 87

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

☛ Mortuary and indemnity assessments, called and not yet due.....	\$4,689 00	
Assessments not yet called for losses unadjusted.....	2,676 56	
resisted.....	5,290 00	
reported.....	1,456 06	
Net amount due from members.....		\$14,111 62

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims 2).....	\$3,400 00	
in process of adjustment (number of claims 48, estimated amount).....	2,676 56	
reported (number of claims 30).....	1,456 06	
resisted (number of claims 5).....	5,290 00	
Total contingent mortuary liabilities.....		\$12,822 62

VII. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1891.

	<i>Number</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1890.....	9,373	\$37,283,750 00
Policies or certificates written during the year 1891.....	6,939	23,991,625 00
Total.....	16,312	61,275,375 00
Deduct number and amount which have ceased to be in force during 1891.....	7,057	21,588,875 00
Total policies or certificates in force December 31, 1891	9,255	39,686,500 00
Losses and claims on policies or certificates unpaid December 31, 1890.....	8	6,861 08
Losses and claims on policies or certificates incurred during the year 1891.....	964	69,107 33
Total.....	972	75,968 41
Losses and claims on policies or certificates paid during the year 1891.....	965	67,278 41
Policies or certificates terminated by death during 1891...	6	20,500 00
Policies or certificates terminated by lapse during 1891...	7,051	21,568,375 00

BUSINESS IN MAINE DURING 1891.

Policies or certificates in force December 31, 1890.....	512	\$1,422,000 00
Policies or certificates written during the year 1891.....	348	764,000 00
Total.....	860	2,186,000 00
Deduct number and amount which have ceased to be in force during 1891.....	427	741,375 00
Total policies or certificates in force December 31, 1891	433	1,444,625 00
Losses and claims on policies or certificates unpaid December 31, 1890.....	1	80 00
Losses and claims on policies or certificates incurred during the year 1891.....	126	5,211 90
Total.....	127	5,291 90
Losses and claims on policies or certificates paid during the year 1891.....	125	5,136 90
Policies or certificates terminated by death during 1891..	1	1,250 00
Policies or certificates terminated by lapse during 1891...	426	740,125 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..... \$201,647 73

II. INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$53,980 00
Assessments: indemnity, \$374,478 00; expense, \$537,082.55	911,560 55
Total paid by members	<u>965,540 55</u>
Interest.....	3,789 50
Total income.....	<u>\$969,320 05</u>
Total net resources.....	\$1,170,977 78
(Assessments paid in advance, \$160,712.37)	

III. DISBURSEMENTS.

Losses and claims.....	\$410,107 28
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	134,179 54
Commissions paid or allowed for collecting assessments...	20,910 00
Salaries of managers and agents not paid by commissions,	97,191 23
Salaries of officers.....	20,964 06
Salaries and other compensation of office employes.....	91,543 58
Medical examiner's fees, whether paid direct by members or otherwise.....	17,484 87
Rent, \$15,129.02; taxes, \$7,775.03; advertising and printing, \$36,254.21	59,158 26
All other items, viz: furniture, \$4,394.89; traveling expenses, \$9,209.47; legal expenses, \$15,270 26; postage and exchange, \$18,986.17; books and stationery, \$8,880; miscellaneous charges, \$13,926.40; special deposit of 1890 and contribution returned, \$81,035.94	<u>151,703 13</u>
Total disbursements.....	<u>\$1,003,241 95</u>
Balance.....	\$167,735 83
(Advance assessments applied, included above, \$196,578.14.)	
(Total expenses, \$593,134 67.)	

Invested as follows:

IV. NET OR INVESTED ASSETS.

Loans on mortgages (first lien) on real estate.....	\$87,000 00	
Cost value of bonds and stocks owned absolutely.....	11,837 47	
Agent's ledger balances.....	13,762 75	
Cash in office.....	5,022 50	
Cash deposits in banks on emergency or reserve fund account, viz: Atlantic Trust Company, \$13,000; tradesmen's National Bank, \$30,153.48.....	43,153 48	
All other deposits, viz: Central National Bank, \$1,705.22; Tradesmen's National Bank, \$5,254.41.....	6,959 63	
Total net or invested assets, as per balance above.....		\$167,735 83

V. NON-INVESTED ASSETS.

Interest.....		\$1,543 67
Gross assets.....		\$169,279 50

VI. LIABILITIES.

Advance assessments.....	\$11,014 87	
All other (not including contingent mortuary) viz: accounts payable, estimated.....	7,000 00	
Total actual liabilities.....		\$18,014 87
Balance net assets.....		151,264 63

CONTINGENT MORTUARY ASSETS (OR RESOURCES.)

Mortuary and indemnity assessments, called and not yet due.....	\$26,562 00	
Mortuary and indemnity not yet called for losses unadjusted.....	39,026 08	
Mortuary and indemnity not yet called for losses resisted.....	25,500 00	
Mortuary and indemnity not yet called for losses reported.....	18,000 00	
Total due from members.....	109,088 08	
Deduct estimated cost of collection.....	4,100 00	
Net amount due from members.....		104,988 08

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment, (number of claims, 123)..	\$39,026 08	
reported, (number of claims, 86).....	18,000 00	
resisted, (number of claims, 6).....	25,500 00	
Total contingent mortuary liabilities.....		\$82,526 08

VII. EXHIBIT OF CERTIFICATES OR POLICIES

TOTAL BUSINESS OF 1891.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1890.	55,382	\$270,297,500 00
Reinstatements on certificates issued prior to December 31, 1890, for which new certificates were not issued.	167	798,000 00
Policies or certificates written during the year 1891.	30,882	147,054,450 00
Total.	86,431	\$418,149,950 00
Deduct number and amount which have ceased to be in force during 1891.	27,913	132,787,800 00
Total policies or certificates in force December 31, 1891,	58,518	\$285,362,150 00
Losses and claims on policies or certificates unpaid December 31, 1890.	192	\$72,721 42
Losses and claims on policies or certificates incurred during the year 1891.	3,629	419,911 94
Total.	3,821	492,633 36
Losses and claims on policies or certificates paid during the year 1891.	3,610	\$410,107 23
Policies or certificates terminated by death during 1891,	26	117,500 00
Policies or certificates terminated by lapse during 1891,	27,887	132,670,300 00

BUSINESS IN MAINE DURING 1891.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1891.	201	\$976,000 00
Policies or certificates written and reinstated during the year 1891.	174	827,100 00
Total.	375	1,813,100 00
Deduct number and amount which have ceased to be in force during 1891.	112	541,500 00
Total policies or certificates in force December 31, 1891,	263	1,271,600 00
Losses and claims on policies or certificates unpaid December 31, 1890.	1	25 71
Losses and claims on policies or certificates incurred during the year 1891.	22	1,432 72
Total.	23	\$1,458 43
Losses and claims on policies or certificates paid during the year 1891.	23	1,458 43
Policies or certificates terminated by lapse during 1891,	112	5,415,500 00



MAINE FRATERNAL BENEFICIARY ORGANIZATIONS.

**ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS, SHOWING
THEIR CONDITION ON DECEMBER 31st, 1891.**



ANCIENT ORDER OF HIBERNIANS,
(FIRST DIVISION.)

PORTLAND, ME.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

JAMES DAWSON, *President.*

PATRICK PLUNKETT, *Secretary.*

Balance on hand December 31, 1890. \$1,992 46

INCOME.

From entrance fees	\$ 18 00	
annual dues.....	412 30	
	430 30	
Total.....		\$2,422 76

DISBURSEMENTS.

For death losses (number, 1)	\$ 50 00	
claims for accident or sickness (number, 10)	180 00	
all other expenditures.....	95 75	
	325 75	
Balance on hand December 31, 1891.....		\$2,097 01

MEMBERSHIP.

Total membership, December 31, 1880		114
Admitted during the year.....		6
		120
Total.....		120
Terminated during the year: By death, 1; by lapse, 5.....		6
		114
Total membership, December 31, 1891.....		114

BUSINESS ALL IN MAINE.

ANCIENT ORDER OF HIBERNIANS,
(SECOND DIVISION.)

PORTLAND, ME.

INCORPORATED IN 1882. COMMENCED BUSINESS IN 1881.

JAMES A. O'NEIL, *President.*

B. J. CURRAN, *Secretary.*

Balance on hand December 31, 1890.....	\$83 37
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INCOME.

From entrance fees	\$ 18 00	
annual dues	584 94	
	602 94	
Total.....		\$686 31

DISBURSEMENTS.

For claims for accident or sickness (number 10)	\$ 90 00	
all other expenditures	142 99	
	232 99	
Balance on hand December 31, 1891.....		\$453 32

MEMBERSHIP.

Total membership, December 31, 1890	172
Admitted during the year.	6
Total.....	178
Terminated during the year by lapse.....	39
Total membership, December 31, 1891.....	139

BUSINESS ALL IN MAINE.

ANDROSCOGGIN MASONIC RELIEF ASSOCIATION,

LEWISTON, ME.

NOT INCORPORATED. COMMENCED BUSINESS IN 1878.

SETH D. WAKEFIELD, *President.* NATHAN WOODBURY, *Secretary.*

Balance on hand December 31, 1890.....	\$565 90
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INCOME.

From assessments.....	\$4,579 25	
annual dues.....	456 00	
all other sources, viz: interest.....	3 84	
		<u>5,039 09</u>
Total.....		\$5,604 99

DISBURSEMENTS.

For death losses.....	\$4,300 00	
salaries of officers and clerks.....	176 02	
all other expenditures, viz: for postal cards, stamps and stationery.....	106 14	
On deposit.....	1,022 83	
		<u>5,604 99</u>
Balance on hand December 31, 1891.....		\$1,022 83

MEMBERSHIP.

Total membership, December 31, of previous year.....	563
Terminated during the year: by death, 18; by lapse, 399.....	417
	<u>146</u>
Total membership, December 31, 1891.....	146

BUSINESS IN MAINE.

Certificates in force December 31, of previous year (number).....	563
Deduct number ceased to be in force during the year.....	417
	<u>146</u>
Total certificates in force December 31, 1891.....	146

CASCO BAY COMMANDERY,

PORTLAND, ME.

INCORPORATED IN 1890. COMMENCED BUSINESS IN 1890.

LEWIS PRAY, *President.*JOSEPH A. KENNEDY, *Secretary.*

Balance on hand December 31, 1890.....	\$618 23
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INCOME.

From assessments.....	\$1,899 37	
entrance fees.....	12 00	
annual dues.....	376 60	
all other sources.....	57 56	
		<u>2,345 53</u>
Total.....		\$2,963 76

DISBURSEMENTS.

For death losses.....	\$1,967 14	
claims for accident or sickness.....	218 50	
salaries of officers and clerks.....	50 00	
all other expenditures.....	235 39	
		<u>2,471 03</u>
Balance on hand December 31, 1891.....		\$492 73

MEMBERSHIP.

Total membership, December 31, 1890.....	97
Admitted during the year.....	2
	<u>99</u>
Terminated during the year: By death, 1; by lapse, 1.....	2
	<u>97</u>

BUSINESS IN MAINE.

	Number.	Amount.
Certificates in force December 31, 1890.....	100	\$149,000 00
Certificates written during the year.....	2	4,000 00
		<u>\$153,000 00</u>
Deduct number and amount ceased to be in force during the year.....	2	2,000 00
		<u>\$151,000 00</u>
Total certificates in force December 31, 1891.....	100	\$151,000 00
Losses or claims on certificates paid during the year.....	1	\$1,000 00
Losses or claims on certificate, incurred during the year.....	1	1,000 00

CITIZENS' MUTUAL RELIEF SOCIETY,

PORTLAND, ME.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1875.

WASHINGTON LIBBY, *President.* FRANKLIN J. ROLLINS, *Secretary.*

Balance on hand December 31, 1890.....	\$2,215 23
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INCOME.

From assessments.....	\$9,104 00	
entrance fees.....	5 00	
annual dues.....	520 00	
all other sources, viz: second notice fees.....	83 60	
interest.....	101 66	
		9,814 26
Total.....		12,029 49

DISBURSEMENTS.

For death losses (number, 18).....	\$9,227 00	
salaries of officers and clerks.....	540 00	
all other expenditures, viz: postage and printing.....	151 54	
care of hall.....	12 00	
		9,930 54
Balance on hand December 31, 1891.....		\$2,098 95

MEMBERSHIP.

Total membership, December 31 of previous year.....	574
Admitted during the year.....	1
Total.....	575
Terminated during the year: by death, 25; by lapse, 127.....	152
Total membership December 31, 1891..	423

BUSINESS ALL IN MAINE.

GOOD TEMPLARS RELIEF ASSOCIATION,

PORTLAND, ME.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1889.

E. H. BROOKS, *President.*J. A. KENNEDY, *Secretary.*

Balance on hand December 31, 1890.....	\$18 05
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Balance on hand December 31, 1891.....	18 05
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MEMBERSHIP.

Total membership, December 31, 1890.....	17
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Total membership, December 31, 1891.....	17
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L'UNION ST. JOSEPH,

WATERVILLE, ME.

INCORPORATED IN 1890. COMMENCED BUSINESS IN 1889.

NAPOLEON LOUBIER, *President.* _____ AIME NADEAU, *Secretary.*

Balance on hand December 31, 1890..... \$101 38

INCOME.

From entrance fees	\$ 10 00	
annual dues.....	108 65	
all other sources, viz: interests.....	1 93	
		120 58
Total.....		\$221 96

DISBURSEMENTS.

For claims for accident or sickness.....	\$48 00	
all other expenditures, viz: books and paper.....	4 00	
Subscription to the convent building.....	10 00	
		62 00
Balance on hand December 31, 1891.....		\$159 96

MEMBERSHIP.

Total membership, December 31, 1890	34
Admitted during the year.....	8
Total.....	42
Terminated during the year: by lapse.....	8
Total membership, December 31, 1891.....	34

BUSINESS ALL IN MAINE.

MAINE CENTRAL RAILROAD RELIEF ASSOCIATION,

PORTLAND, ME.

ORGANIZED IN 1887. COMMENCED BUSINESS IN 1887.

ELTON A. HALL, *President.*

EDWIN G. FOSTER, *Secretary.*

Balance on hand December 31, 1890..... \$10,454 74

INCOME.

From assessments (deaths)	\$7,042 75	
entrance fees	666 00	
monthly dues	7,757 50	
all other sources, viz.: Interest	596 12	
Net receipts concert and ball	941 70	
		17,004 07
Total		\$27,468 81

DISBURSEMENTS.

For death losses (number, 8)	\$8,000 00	
claims for accident or sickness (number, 181)	4,288 00	
salaries of officers and clerks	750 00	
all other expenditures, viz.: Premium on investment bonds, etc.	400 00	
		13,438 00
Balance on hand December 31, 1891.....		\$14,020 81

MEMBERSHIP.

Total membership, December 31, 1890.....		1,315
Admitted during the year.....		299
Total.....		1,614
Terminated during the year: By death, 6; by lapse, 80..		86
Total membership, December 31, 1891.....		1,528

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1890	1,257	
Certificates written during the year	244	
Total.....	1,501	
Deduct number and amount ceased to be in force during the year	78	
Total certificates in force December 31, 1891.....	1,423	
Losses or claims on certificates paid during the year (deaths)	8	\$8,000 00
Losses or claims on certificate, incurred during the year (deaths).....	6	6,000 00

MAINE COMMERCIAL TRAVELERS' ASSOCIATION,
 PORTLAND, ME.

INCORPORATED JULY 13, 1886.

GEORGE B. LORING, *President.*

C. K. GAGE, *Secretary.*

Balance on hand December 31, 1890.....	\$174 00
Balance on hand December 31, 1891.....	\$174 00

MEMBERSHIP.

Total membership, December 31, 1890	93
Admitted during the year	7
Total membership, December 31, 1891.....	100

BUSINESS ALL IN MAINE.

MAINE STATE RELIEF ASSOCIATION,

PORTLAND, ME.

INCORPORATED IN 1874. COMMENCED BUSINESS IN 1874.

WYER GREENE, *President.*

JOSEPH F. CHUTE, *Secretary.*

BALANCE SHEET.

Amount of net or invested assets December 31, 1890..... \$8,879 65

INCOME.

Gross amount of membership fees required or represented by	
applications, without deduction.....	\$ 366 00
Annual dues as per contract, without any deduction.....	2,095 00
Assessments (mortuary).....	25,798 00
	28,169 00
Total paid by members.....	28,169 00
Interest	385 73
Cash received from all other sources, viz: fines on second notices.....	87 90
	28,642 63
Total net resources.....	\$37,521 68

(Assessments paid in advance, \$89.)

DISBURSEMENTS.

Losses and claims	\$19,225 00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	122 00
Commissions paid or allowed for collecting assessments.....	657 48
Salaries of managers and agents not paid by commissions.....	1,431 87
Salaries of officers, \$175; other compensation of officers, \$8..	181 00
Advertising and printing	240 87
All other items, viz: postage and postal cards, \$381.67; office fixtures and incidentals, \$146.08; paid accrued interest, \$49.05	576 80
	22,465 62
Total disbursements.....	22,465 62
Balance.....	\$15,056 66

(Advance assessments applied, included above, \$282.)

(Total expenses, \$3,240.02.)

Invested as follows:

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely.	\$3,000 00	
Cash deposits in State treasury or banks on emergency or reserve fund account: Maine Savings Bank, Portland, \$2 106 49; Portland Trust Company, Portland, \$1,096 11..	3,204 60	
All other deposits: Portland Trust Company, \$343 69; Portland Savings Bank, \$2,341.35; Gorham Savings Bank, \$1,167.02.	3,852 06	
Total net or invested assets.		\$15,056 66

LIABILITIES.

Advance assessments.	89 00
Balance, net assets.	\$14,967 66

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1891.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1890.	2,024	\$2,750,270 00
Policies or certificates written during the year 1891.	122	166,895 00
Total.	2,146	3,018,165 00
Deduct number and amount which have ceased to be in force during 1891.	121	170,530 00
Total policies or certificates in force December 31, 1891,	2,025	2,746,635 00
Losses and claims on policies or certificates incurred during the year 1890.	15	19,225 00
Losses and claims on policies or certificates paid during the year 1891.	15	19,225 00
Policies or certificates terminated by death during 1891.	15	19,225 00
Policies or certificates terminated by lapse during 1891.	106	151,305 00

BUSINESS IN MAINE DURING 1891.

Policies or certificates in force December 31, 1890.	2,024	2,750,270 00
Policies or certificates written during the year 1891.	122	166,895 00
Total.	2,146	3,018,165 00
Deduct number and amount which have ceased to be in force during 1891.	121	170,530 00
Total policies or certificates in force December 31, 1891,	2,025	2,746,635 00
Losses and claims on policies or certificates incurred during the year 1891.	15	19,225 00
Losses and claims on policies or certificates paid during the year 1891.	15	19,225 00
Policies or certificates terminated by death during 1891.	15	19,225 00
Policies or certificates terminated by lapse during 1891.	106	151,305 00

MASONS' MUTUAL RELIEF ASSOCIATION,

MECHANIC FALLS, ME.

COMMENCED BUSINESS IN 1875.

A. J. WESTON, *President.*J. H. DeCOSTER, *Secretary.*

Balance on hand December 31, 1890.....	\$118 07
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INCOME.

From assessments.....	\$30,872 37	
entrance fees.....	39 00	
		<u>30,911 37</u>
Total.....		\$31,029 44

DISBURSEMENTS.

For death losses (number, 28).....	\$28,000 00	
salaries of officers and clerks.....	900 00	
all other expenditures, viz.: Postage, stationery, printing, etc.....	533 76	
		<u>29,433 76</u>
Balance on hand December 31, 1891.....		\$1,595 68

MEMBERSHIP.

Total membership, December 31, 1890.....	1,797
Admitted during the year.....	266
Total.....	<u>2,063</u>
Terminated during the year: By death, 29; by lapse, 223.....	252
Total membership, December 31, 1891.....	1,811

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1890.....	1,797	
Certificates written during the year.....	266	
Total.....	<u>2,063</u>	
Deduct number and amount ceased to be in force during the year.....	252	
Total certificates in force December 31, 1891.....	1,811	
Losses or claims on certificates paid during the year.....	28	\$28,000 00
Losses or claims on certificate, incurred during the year.....	29	

MAINE SICK BENEFIT ASSOCIATION,

LISBON FALLS, ME.

COMMENCED BUSINESS IN 1891.

AMAZIAH F. NUTTING, *President.*

GEORGE E. FOSTER, *Secretary.*

INCOME.

From entrance fees, due and received.....	\$750 00	
annual dues	57 00	
	<u> </u>	
Total.....		\$807 00

DISBURSEMENTS.

Claims for accident or sickness (number, 10).....	\$156 30	
Salaries of officers and clerks	100 00	
All other expenditures, viz.: Postage, printing, etc.....	240 00	
	<u> </u>	496 30
Balance on hand December 31, 1891		\$310 70

MEMBERSHIP.

Total.....		150
Terminated during the year by lapse.....		<u>4</u>
Total membership, December 31, 1891.....		146

BUSINESS ALL IN MAINE.

NORTHEASTERN MASONIC RELIEF ASSOCIATION,

AUGUSTA, ME.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1877.

WM. L. THOMPSON, *President.*J. E. BLANCHARD, *Secretary.*

Balance on hand December 31, 1890.	\$218 53
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INCOME.

From assessments	\$595 00	
all other sources, viz : Interest :	45	
	<u> </u>	595 45
Total		<u>\$813 98</u>

DISBURSEMENTS

For death losses (number, 6)	\$646 00	
all other expenditures, viz : Postal cards, printing, etc.	19 40	
Worthless check	2 20	
	<u> </u>	667 60
Balance on hand December 31, 1891.		<u>\$146 38</u>

MEMBERSHIP.

Total membership, December 31, 1890.	138	
Admitted during the year (none reinstated)	9	
	<u> </u>	147
Total		147
Terminated during the year: By death, 6; by lapse, 69	75	
	<u> </u>	72
Total membership, December 31, 1891		72

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1890	138	
Certificates written during the year (none reinstated)	9	
	<u> </u>	
Total	147	
Deduct number and amount ceased to be in force during the year	75	
	<u> </u>	
Total certificates in force December 31, 1891	72	
Losses or claims on certificates paid during the year	6	\$646 00
Losses or claims on certificate, incurred during the year.	5	499 00

ODD FELLOWS' BENEFIT ASSOCIATION,

PORTLAND, ME.

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1875.

A. J. CUMMINGS, *President.*O. T. HODSDON, *Secretary.*

Balance on hand December 31, 1890.....	\$1,250 83
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INCOME.

From assessments.....	\$337 00	
annual dues.....	83 50	
all other sources, viz : Interest.....	162 52	
		<u>583 02</u>
Total.....		\$1,833 85

DISBURSEMENTS.

For death losses (number, 38, 39).....	\$294 00	
salaries of officers and clerks.....	22 85	
all other expenditures, viz : Postage, stationary and printing.....	25 63	
		<u>343 48</u>
Balance on hand December 31, 1891.....		\$1,490 37

MEMBERSHIP.

Total membership, December 31, 1890.....	186
Terminated during the year: By death, 2; by lapse, 11.....	13
	<u>173</u>
Total membership, December 31, 1891.....	173

BUSINESS ALL IN MAINE.

**ODD FELLOWS' GRADED MUTUAL RELIEF
ASSOCIATION OF MAINE,**

NORWAY, ME.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1883.

ALFRED S. KIMBALL, *President.*

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

Balance on hand December 31, 1890..... \$4,260 36

INCOME.

From assessments.....	\$14,475 00	
entrance fees	195 00	
annual dues	1,202 00	
all other sources, viz: interest	75 00	
	15,947 00	
Total.....		20,207 36

DISBURSEMENTS.

For death losses (number, 14).....	\$14,051 00	
salaries of officers and clerks	812 51	
all other expenditures, viz: postage and printing.....	341 34	
	15,204 85	
Balance on hand December 31, 1891.....		\$5,002 51

MEMBERSHIP.

Total membership December 31, 1890.....	1,221	
Admitted during the year	97	
Total.....	1,318	
Terminated during the year: by death, 13; by lapse, 78.....	91	
	1,227	
Total membership, December 31, 1891.....		1,227

BUSINESS IN MAINE.

	<i>Numb.r.</i>	<i>Amount.</i>
Certificates in force December 31, 1890	1,221	
Certificates written during the year.....	97	\$109,804 00
Total.....	1,318	
Deduct number and amount ceased to be in force during the year	91	95,550 00
	1,227	
Total certificates in force December 31, 1891.....		1,227
Losses or claims on certificates paid during the year.....	14	\$14,051 00
Losses or claims on certificate, incurred during the year...	12	12,493 00

ODD FELLOWS' MUTUAL RELIEF ASSOCIATION,

PORTLAND, ME.

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1868.

ALBRO E. CHASE, *President.*

CHARLES F. PLUMMER, *Secretary.*

Balance on hand December 31, 1890 \$1,207 94

INCOME.

From assessments.....	\$11,513 67	
entrance fees.....	1 00	
annual dues.....	583 00	
all other sources, viz: dividends and interest.....	360 00	
sale of investments.....	6,786 75	
	<u> </u>	19,245 41
Total.....		<u>\$20,453 35</u>

DISBURSEMENTS.

For death losses (number 338 to 368).....	\$19,641 00	
salaries of officers and clerks.....	744 27	
all other expenditures.....	3 25	
	<u> </u>	20,388 52
Balance on hand December 31, 1891.....		<u>\$64 83</u>

MEMBERSHIP.

Total membership December 31, 1890.....	716
Admitted during the year.....	1
Total.....	<u>717</u>
Terminated during the year: by death, 22: by lapse, 347.....	369
Total membership, December 31, 1891.....	<u>348</u>

BUSINESS ALL IN MAINE.

PATRONS' MUTUAL AID SOCIETY OF MAINE,

LEWISTON, ME.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1877.

JAMES L. MARTIN, *President.*JOHN L. HAM, *Secretary.*

Balance on hand December 31, 1890	\$1,008 59
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INCOME.

From assessments.....	\$9,740 25	
entrance fees	149 00	
annual dues	38 40	
all other sources, viz: reinstatement fees, \$1.75; E. H. Libby (to balance account as general agent), \$15.95; interest (about) \$16.90.....	34 60	
		<u>9,962 25</u>
Total.....		\$10,970 84

DISBURSEMENTS.

For death losses (number, 13)	\$9,214 00	
salaries of officers and clerks	310 51	
all other expenditures, viz: printing, \$81 30; postage, \$114.48; commissions paid to agents, \$50; medical examinations, \$33; licenses, \$10; services and expenses of board of directors, \$14 43; all other expenses, \$28.39....	359 60	
		<u>9,884 11</u>
Balance on hand December 31, 1891.....		\$1,086 73

MEMBERSHIP.

Total membership, December 31, 1890.....	775
Admitted during the year	35
Total.....	<u>810</u>
Terminated during the year: By death, 15; by lapse, 121.....	<u>136</u>
Total membership, December 31, 1891	674

BUSINESS ALL IN MAINE.

PORTLAND LODGE No. 142, NEW ENGLAND
ORDER OF PROTECTION,

PORTLAND, ME.

INCORPORATED IN 1890. COMMENCED BUSINESS IN 1890.

JOSEPH A. KENNEDY, *President.*

E. H. BROOKS, *Secretary.*

Balance on hand December 31, 1890..... \$97 65

INCOME.

From assessments.....	\$494 85	
entrance fees	68 00	
annual dues ..	243 50	
all other sources.....	37 00	
		843 35
Total.....		\$941 00

DISBURSEMENTS.

For death losses.....	\$466 75	
claims for accident or sickness (number, 6).....	103 00	
salaries of officers and clerks	40 00	
all other expenditures, viz.: Rent, postage, per capita tax, etc.....	242 70	
		852 45
Balance on hand December 31, 1891.....		\$88 55

MEMBERSHIP.

Total membership, December 31, 1890.....	68
Admitted during the year.....	34
Total.....	102
Terminated during the year: By lapse.....	20
Total membership, December 31, 1891.....	82

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1890.....	38	\$64,000 00
Certificates written during the year.....	7	15,000 00
Total.....	45	79,000 00
Deduct number and amount ceased to be in force during year.....	3	5,000 00
Total certificates in force December 31, 1891.....	42	74,000 00

PORTLAND MASONIC RELIEF ASSOCIATION,

PORTLAND, ME.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1873.

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

Balance on hand December 31, 1890.....	\$2,813 67
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INCOME.

From assessments.....	\$21,711 93	
entrance fees.....	6 00	
annual dues.....	611 00	
all other sources, viz: annual special, \$37.00; rent, \$87.50.....	124 50	
deposits.....	183 75	
interest account, \$1,612.08; bonds sold, \$3,000.....	4,612 08	
	<u>27,249 26</u>	
Total.....		\$30,062 93

DISBURSEMENTS.

For death losses (number, 27).....	\$27,000 00	
salaries of officers and clerks.....	950 00	
all other expenditures, viz: for postal cards and postage, printing.....	132 74	
rent, \$175.00; sundries, \$12 10.....	187 10	
	<u>28,379 08</u>	
Balance on hand December 31, 1891.....		\$1,683 85
Par value invested fund on December 31, 1891.....		20,880 00

MEMBERSHIP.

Total membership, December 31, 1890.....	669
Admitted during the year.....	<u>2</u>
Total.....	671
Terminated during the year: by death, 20; by lapse, 119.....	<u>139</u>
Total membership, December 31, 1891.....	532

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year.....	669	\$669,000 00
Certificates written during the year.....	<u>2</u>	<u>2,000 00</u>
Total.....	671	671,000 00
Deduct number and amount ceased to be in force during the year, Total certificates in force December 31, 1891.....	<u>139</u>	<u>139,000 00</u>
	532	532,000 00
Losses or claims on certificates paid during the year.....	15	15,000 00
Losses or claims on certificate, incurred during the year.....	20	20,000 00

PORTLAND TEMPERANCE REFORM CLUB,

PORTLAND, ME.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1889.

GEORGE N. E. KIMBALL, *President.* THOMAS A. OAKES, *Secretary.*

Balance on hand December 31, 1890.....	\$19 84
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INCOME.

From entrance fees	\$ 6 50	
annual dues	74 50	
all other sources..	189 06	
		<u>270 06</u>
Total.....		\$289 90

DISBURSEMENTS.

For all other expenditures	250 69
Balance on hand December 31, 1891	<u>\$39 21</u>

MEMBERSHIP.

Total membership, December 31, 1890	123
Admitted during the year.....	26
Total,	<u>149</u>
Terminated during the year	51
Total membership December 31, 1891	<u>98</u>

BUSINESS ALL IN MAINE.

SOCIETE DE BIENFAISANCE ST. JEAN BAPTISTE,

WATERVILLE, ME.

COMMENCED BUSINESS IN 1875.

L. S. MARQUIS, *President.*_____
NAPOLEON LOUBIER, *Secretary.*

Balance on hand December 31, 1890..... \$1,250 72

INCOME.

From assessments	\$544 00	
entrance fees	36 25	
annual dues	619 75	
all other sources, viz.: Interest.....	49 25	
fines	76 50	
		<u>1,325 75</u>
Total.....		\$2,576 47

DISBURSEMENTS.

For death losses	\$544 00	
claims for accident or sickness	562 75	
all other expenditures, viz.: Donation to the Catholic congregation.....	176 75	
printing of by-laws, etc	72 30	
		<u>1,355 80</u>
Balance on hand December 31, 1891.....		\$1,220 67

MEMBERSHIP.

Total membership, December 31, 1890	208
Admitted during the year.....	29
	<u>237</u>
Total.....	237
Terminated during the year: By death, 2; by lapse, 30.....	32
	<u>205</u>
Total membership, December 31, 1891.....	205

BUSINESS ALL IN MAINE.

SONS OF VETERANS RELIEF ASSOCIATION,

ROCKLAND, ME.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1888.

JAMES N. ARMSTRONG, *President.*

EDWARD K. GOULD, *Secretary.*

Balance on hand December 31, 1890..... \$13 76

INCOME.

From assessments.....	\$209 85	
entrance fees	8 00	
annual dues	72 50	
		<u>290 35</u>
Total.....		\$304 11

DISBURSEMENTS.

For claims for accident or sickness (No. 15)	\$221 60	
all other expenditures.....	76 95	
		<u>298 55</u>
Balance on hand December 31, 1891.....		\$5 56

MEMBERSHIP.

Total membership, December 31, 1890	80
Admitted during the year.....	7
Total.....	<u>87</u>
Terminated during the year: by lapse.....	27
Total membership, December 31, 1891.....	<u>60</u>

BUSINESS ALL IN MAINE.

UNION LAFAYETTE,

WATERVILLE, ME.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1890.

A. JOLY, *President.*ADOLPHE BOISVERT, *Secretary.*

Balance on hand December 31, 1890.....	\$938 35
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INCOME.

From entrance fees.....	\$ 39 00	
annual dues.....	273 50	
all other sources, viz.: Interest.....	7 28	
		319 78
Total.....		\$458 13

DISBURSEMENTS.

For claims for accident or sickness (number, 4).....	\$ 33 90	
all other expenditures, viz: Rent.....	55 40	
fixtures.....	53 75	
sundries.....	24 81	
		167 26
Balance on hand December 31, 1891.....		\$290 87

MEMBERSHIP.

Total membership, December 31, 1890.....	51
Admitted during the year.....	39
Total.....	90
Terminated during the year by lapse.....	39
Total membership, December 31, 1891.....	51

BUSINESS ALL IN MAINE.

YORK COUNTY ODD FELLOWS' MUTUAL RELIEF
ASSOCIATION,

SACO, ME.

COMMENCED BUSINESS IN 1873.

C. H. BRACKETT, *President.*

W. L. HOLT, *Secretary.*

Balance on hand December 31, 1890 \$788 96

INCOME.

From assessments 1,945 65

Total \$2,734 61

DISBURSEMENTS.

For death losses (number, 7) \$1,973 00

salaries of officers and clerks, treasurer 5 00

all other expenditures, viz.: Printing and postage..... 32 25

secretary's salary, 5 per cent on all collections..... 96 72

2,106 97

Balance on hand December 31, 1891 \$627 64

MEMBERSHIP.

Total membership, December 31, 1890 294

Terminated during the year: By death, 7; by lapse, 80..... 87

Total membership, December 31, 1891..... 207

BUSINESS ALL IN MAINE.



FRATERNAL BENEFICIARY ORGANIZATIONS OF
OTHER STATES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS, SHOWING
THEIR CONDITION ON DECEMBER 31st, 1891.



AMERICAN LEGION OF HONOR,

BOSTON, MASS.

INCORPORATED IN 1879. COMMENCED BUSINESS IN 1878.

E. S. BROWN, *President.*

ADAM WARNOCK, *Secretary.*

Balance on hand December 31, 1890..... \$619,427 44

INCOME.

From assessments	\$3,029,353 46	
entrance fees.....	8,267 50	
annual dues	16,890 20	
all other sources, viz: interest.....	20,519 64	
relief advance, returned...	19,676 00	
sale of supplies and fines..	4,668 27	
	3,099,375 07	
Total		\$3,718,802 51

DISBURSEMENTS.

For death losses (number, 915).....	\$2,730,500 00	
claims for accident or sickness (number, 9,156)....	113,506 00	
salaries of officers and clerks	20,740 62	
all other expenditures, viz: Cash dividend to members,	104,537 60	
rent and taxes.....	2,111 00	
returned borrowed money,	5,000 00	
general expenses.....	36,557 63	
	3,012,952 85	
Balance on hand December 31, 1891.....		\$705,849 56

MEMBERSHIP.

Total membership December 31, 1890.....	62,574
Admitted during the year	6,022
Total	68,596
Terminated during the year: by death, 954; by lapse, 6,287.....	7,241
Total membership, December 31, 1891	61,355

BUSINESS IN MAINE.

	Number.	Amount.
Certificates in force December 31, 1890	370	\$1,202,500 00
Certificates written during the year.....	6	7,000 00
Total	376	1,209,500 00
Deduct number and amount ceased to be in force during the year	50	140,000 00
Total certificates in force December 31, 1891.....	326	1,069,500 00
Losses or claims on certificates paid during the year.....	6	10,000 00
Losses or claims on certificate, incurred during the year..	6	10,000 00

AMERICAN MUTUAL RELIEF ASSOCIATION.

BOSTON, MASS.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1889

SAMUEL W. SARGENT, *President.* WILLIAM H. MAXWELL, *Secretary.*

Balance on hand December 31, 1890.....	\$13 60
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INCOME.

From assessments.....	\$92 98	
entrance fees.....	\$ 78 00	
annual dues.....	4,125 17	
	<u> </u>	4,296 15
Total.....		<u>\$4,309 15</u>

DISBURSEMENTS.

For claims for accident or sickness (number, 1).....	\$ 50 00	
salaries of officers and clerks.....	1,791 70	
all other expenditures.....	2,350 12	
	<u> </u>	4,191 82
Balance on hand December 31, 1891.....		<u>\$117 33</u>

MEMBERSHIP.

Total membership, December 31, 1890.....	40
Admitted during the year.....	12
	<u> </u>
Total membership, December 31, 1891.....	52

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year. (These members were in a lodge in Boston).....	7	\$11,000 00
Certificates written during the year.....	1	1,000 00
	<u> </u>	<u> </u>
Total certificates in force December 31, 1891.....	8	\$12,000 00

ANCIENT ORDER OF UNITED WORKMEN,

BOSTON, MASS.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1879.

JOHN C. BICKFORD, *President.*

HUGH DOHERTY, *Secretary.*

Balance on hand December 31, 1890..... \$5,470 82

INCOME.

From assessments.....	\$291,330 00	
All other sources, viz: beneficiary certificates, per capita tax, supplies and fines.....	29,140 54	
		<u>320,470 54</u>
Total.....		\$325,941 36

DISBURSEMENTS.

For death losses (number, 125).....	\$250,000 00	
claims for accident or sickness (relief call).....	35,496 00	
salaries of officers and clerks.....	6,017 00	
		<u>307,183 84</u>
all other expenditures, viz.: Supreme Lodge tax, \$2,051.00; Grand Lodge session, \$3,614.43; care of room, \$9.98; deputies, \$1,617.77; rent, \$715; printing, \$2,748.85; expenses Grand Lodge officers, \$1,166.41; instruction, \$1,623.97; examining committee, \$206 35; office expenses, \$569.58; bonds, \$212.50; tax, \$10.00; appropri- ations, \$1,125.00..		307,183 84
Balance on hand December 31, 1891.....		\$18,757 52

MEMBERSHIP.

Total membership, December 31, 1890	20,510
Admitted during the year	6,326
	<u>26,836</u>
Total.....	26,836
Terminated during the year: By death, 132; by lapse, 308.....	440
	<u>440</u>
Total membership, December 31, 1891	26,396

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1890.....	3,787	\$7,574,000
Certificates written during the year.....	615	1,230,000
	<u>4,402</u>	<u>8,804,000</u>
Total.....		
Deduct number and amount ceased to be in force during the year.....	83	166,000
	<u>83</u>	<u>166,000</u>
Total certificates in force December 31, 1891	4,319	8,638,000
Losses or claims on certificates paid during the year.....	24	48,000
Losses or claims on certificate, incurred during the year.....	25	50,000

GOOD TEMPLARS' MUTUAL BENEFIT ASSOCIATION

ROCHESTER, N. Y.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1883.

W. MARTIN JONES, *President.*GEORGE T. FISH, *Secretary.*

Balance on hand December 31, 1890.....	\$3,067 25
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INCOME

From assessments, mortuary, \$18,511.43; disability, \$5 614 30	\$24,455 73
entrance fees.....	4,874 00
annual dues.....	2,165 43
all other sources, viz: examiners' fees.....	640 00
interest, \$147.15; registry fees, \$31.40; borrowed at bank, \$500.00	678 55
indemnity advances restored from mortuary fund.....	545 64
	<u>33,359 35</u>
Total.....	\$36,426 60

DISBURSEMENTS.

For death losses (number, 10).....	\$15,602 06
claims for accident or sickness (number, 136)...	4,987 95
salaries and commissions of officers and clerks.....	1,989 36
all other expenditures, viz: commissions and fees.....	5,940 05
rent, advertising supplies and printing, traveling ex- penses, postage and envelopes.....	1,335 36
Last year's indebtedness and sundries,.....	977 60
	<u>39,532 38</u>
Balance on hand December 31, 1891.....	\$5,894 22

MEMBERSHIP.

Total membership, December 31, 1890.....	1,941
Admitted and reinstated during the year.....	733
Total.....	<u>2,674</u>
Terminated during the year: by death, 11; by lapse, 551	562
Total membership, December 31, 1891.....	2,112

BUSINESS IN MAINE.

	Number.	Amount.
Certificates in force December 31, 1889	8	\$ 4,000 00
Certificates written and reinstated during the years 1890 and 1891	25	32,500 00
Total.....	33	36,500 00
Deduct number and amount ceased to be in force during the years 1890 and 1891.....	12	14,000 00
Total certificates in force December 31, 1891.....	21	22,500 00

SUPREME COUNCIL OF THE HOME CIRCLE,

BOSTON, MASS.

INCORPORATED IN 1880. COMMENCED BUSINESS IN 1879.

EDWARD PAGE, *Supreme Leader.*

JULIUS M. SWAN, *Secretary.*

Balance on hand December 31, 1890.....	\$5,230 78
Amount held on account of delayed claims as per report of Dec., 1890..	6,000 00

INCOME.

From assessments	\$126,752 78	
entrance fees	304 08	
all other sources, viz : B. C. fees, \$871.50; supplies, \$891 79; charter fees, council fines, dues, and all other sources, \$1,876.32.....	6,639 61	
	<u>6,639 61</u>	133,696 47
Total.....		\$144,927 25

DISBURSEMENTS.

For death losses (number, 52)	\$134,000 00	
claims for accident or sickness.....	375 00	
salaries of officers and clerks.....	3,600 00	
all other expenditures, viz : advertising and printing, \$825 55; postage, express and telegrams, \$307.60; supplies, \$702.65; office furniture, \$130; deputies expenses, \$157.75; promoting the order and all other expenses, \$761.37.....	3,484 92	
	<u>3,484 92</u>	141,459 92
Balance on hand December 31, 1891.....		\$3,467 33

MEMBERSHIP.

Total membership, December 31, 1890	5,966
Admitted during the year.....	650
Total.....	6,606
Terminated during the year: By death, 41; by lapse, 327	368
Total membership, December 31, 1891.....	6,238

BUSINESS IN MAINE.

	Number.	Amount.
Certificates in force December 31, 1890.....	90	\$163,500 00
Certificates written during the year.....	64	73,500 00
Total.....	154	237,000 00
Deduct number and amount ceased to be in force during the year.....	10	21,000 00
Total certificates in force December 31, 1891	144	236,000 00
Losses or claims on certificates paid during the year	2	7,000 00
Losses or claims on certificate, incurred during the year...	2	7,000 00

SUPREME LODGE KNIGHTS OF HONOR.

ST. LOUIS, MO.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1873.

SAMUEL KLOTZ, *Supreme Dictator.* B. F. NELSON, *Supreme Reporter.*

Balance on hand December 31, 1890.....		\$40,186 98
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INCOME.

From assessments.....	\$4,209,016 19	
benefit certificates.....	24,313 15	
annual dues.....	34,637 67	
all other sources, viz: exchange, interest, fines, supplies, defunct cards, buttons, uniformed rank and assistant books.....	10,944 75	
		<u>4,278,941 76</u>
Total.....		\$4,319,128 74

DISBURSEMENTS.

For death losses (number, 2,142).....	\$4,207,500 00	
salaries of officers and clerks.....	19,954 00	
all other expenditures, viz: attorney's fees, bene- fit certificates, mileage and per diem, rent, post- age, printing, supplies, deputies, Grand Lodge credits, traveling expenses Supreme Lodge offi- cers, general expense, organizing lodges, &c .	51,619 00	
		<u>4,279,073 00</u>
Balance on hand December 31, 1891.....		\$40,055 74

MEMBERSHIP.

Total membership, December 31, 1890.....		135,212
Admitted during the year.....		<u>11,282</u>
Total.....		146,494
Terminated during the year: By death, 2081; by lapse, 11,914.....		<u>13,995</u>
Total membership, December 31, 1891.....		132,499

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1890.....	706	\$1,334,500 00
Certificates written during the year.....	<u>7</u>	<u>11,500 00</u>
Total.....	713	1,346,000 00
Deduct number and amount ceased to be in force during the year.....	<u>46</u>	<u>85,500 00</u>
Total certificates in force December 31, 1891.....	667	1,260,500 00
Losses or claims on certificates paid during the year.....	4	7,000 00
Losses or claims on certificate incurred during the year.....	4	7,000 00

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, 1890..... \$177,358 50

INCOME.

From assessments.....	\$737,781 20	
entrance fees.....	11,148 00	
all other sources, viz: Interest on funds, \$9,147.96; warrants and supplies to sections, \$1,955.90; return of expense in contested case, \$261.37.....	11,365 23	
		<u>760,294 43</u>
Total.....		\$937,652 93

DISBURSEMENTS.

For death losses (number, 333).....	\$732,000 00	
salaries of officers and clerks.....	9,020 66	
all other expenditures, viz.: Attorney's fees, rent, taxes, organizers' expenses, mileage and per diem, board of control, miscellaneous office expenses.....	24,115 52	
		<u>765,136 18</u>
Balance on hand December 31, 1891.....		\$172,516 75

MEMBERSHIP.

Total membership, December 31, 1890.....	23,501
Admitted during the year.....	5,236
Total.....	<u>28,737</u>
Terminated during the year: By death, 368; by lapse, 1,100.....	1,468
Total membership, December 31, 1891.....	<u>27,269</u>

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1890.....	184	\$325,000 00
Certificates written during the year.....	1	3,000 00
Total.....	<u>185</u>	<u>328,000 00</u>
De dust number and amount ceased to be in force during the year.....	14	28,000 00
Total certificates in force December 31, 1891.....	<u>171</u>	<u>300,000 00</u>
Losses or claims on certificates paid during the year.....	4	10,000 00
Losses or claims on certificate incurred during the year.....	5	11,000 00

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, 1890..... \$12 63

INCOME.

From assessments.....	\$ 2,934 69	
entrance fees.....	255 00	
annual dues.....	1,114 34	
	4,304 03	
Total.....		\$4,316 66

DISBURSEMENTS.

For claims for accident or sickness (number, 72).....	\$2,915 34	
salaries of officers and clerks.....	817 49	
all other expenditures.....	521 85	
	4,284 68	
Balance on hand December 31, 1891.....		\$31 98

MEMBERSHIP.

Total membership December 31, 1890.....		288
Admitted during the year.....		85
Total.....		373
Terminated during the year: by death, 2; by lapse, 73.....		75
Total membership, December 31, 1891.....		298

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1890.....	15	
Certificates written during the year.....	59	
Total.....	74	
Deduct number and amount ceased to be in force during the year.....	11	
Total certificates in force December 31, 1891.....	63	
Losses or claims on certificates paid during the year.....	9	\$240 56
Losses or claims on certificate, incurred during the year.....	12	311 97

MASON'S 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, 1890. \$20,961 19

INCOME.

From assessments.	\$68,018 00	
entrance fees	24,520 00	
annual dues	31,051 80	
all other sources.	4,632 10	
		<u>128,221 90</u>
Total.		\$149,183 09

DISBURSEMENTS.

For death losses (number, 4)	\$15,132 10	
claims for accident or sickness	58,389 81	
salaries of officers and clerks.	7,784 85	
all other expenditures.	52,907 37	
		<u>134,214 13</u>
Balance on hand December 31, 1891.		\$14,968 96

MEMBERSHIP.

Total membership, December 31, 1890		10,088
Admitted during the year.		4,904
Total.		<u>14,992</u>
Terminated during the year: By death, 4; by lapse, 4,480.		4,484
Total membership, December 31, 1891.		10,508

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1890	410	\$945,000 00
Certificates written during the year.	125	546,250 00
Total.	535	<u>1,491,250 00</u>
Deduct number and amount ceased to be in force during the year.	164	716,680 00
Total certificates in force December 31, 1891.	371	774,570 00
Losses or claims on certificates paid during the year	50	2,615 98
Losses or claims on certificate, incurred during the year.	50	2,615 98

NEW ENGLAND ORDER OF PROTECTION,

BOSTON, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

JOHN J. WHIPPLE, *President.*GRANVILLE CASH, *Secretary.*

Balance on hand December 31, 1890	\$44,433 39
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INCOME.

From assessments.....	\$126,636 31	
entrance fees	10,076 50	
annual dues.....	33,111 13	
rent.....	200 00	
all other sources.....	3,775 59	
		173,799 53
Total.....		\$218,232 92

DISBURSEMENTS.

For death losses, (number, 58)	\$124,000 00	
salaries of officers and clerks.....	4,374 00	
all other expenditures, viz: commissions.....	3,043 16	
rent, advertising, medical examiner's fees.....	4,097 69	
supplies, office expenses, official visitations.....	3,444 26	
		138,959 11
Balance on hand December 31, 1891	\$79,273 81	

MEMBERSHIP.

Total membership, December 31, 1890	8,878
Admitted during the year.....	1,935
Total.....	10,813
Terminated during the year: by death, 62; by lapse, 698.....	760
Social members.....	1,073
Total membership, December 31, 1891	11,126

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1890	1,472	\$2,540,000 00
Certificates written during the year.....	765	1,117,000 00
Total.....	2,237	3,657,000 00
Deduct number and amount ceased to be in force during the year.....	250	404,000 00
Total certificates in force December 31, 1890.....	1,987	3,253,000 00
Losses or claims on certificates paid during the year.....	10	18,000 00
Losses or claims on certificate, incurred during the year.....	19	18,000 00

NORTHERN LEGION,

BOSTON, MASS.

INCORPORATED IN 1888. COMMENCED BUSINESS IN 1888.

—— ——— *President.*

CASSIUS CLAY POWERS, *Treasurer.*

Balance on hand December 31, 1890..... \$578 61

INCOME.

From assessments..... \$12 20

Total..... \$590 81

MEMBERSHIP.

Total membership, December 31, 1890..... 377

Terminated during the year by death..... 1

Total membership December 31, 1891..... 376

BUSINESS IN MAINE.

Certificates in force December 31, 1890..... 57

Total certificates in force December 31, 1891..... 57

NORTHERN MUTUAL RELIEF ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1883.

ALFRED L. BARBOUR, *President.*WALTER WRIGHT, *Secretary.*

Balance on hand December 31, 1890.....	\$713 45
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INCOME.

From assessments.....	\$39,872 81	
entrance fees.....	118 00	
annual dues.....	1,774 50	
all other sources, viz : sale of supplies, certificate fees, interest, &c.....	941 48	
	<u> </u>	42,756 79
Total.....		\$43,470 24

DISBURSEMENTS.

For death losses (number, 22).....	\$31,085 00	
claims for accident or sickness (number, 95).....	5,502 50	
salaries of officers and clerks.....	1,150 00	
all other expenditures, viz : general expenses.....	3,843 85	
	<u> </u>	41,581 35
Balance on hand December 31, 1891.....		\$1,888 89

MEMBERSHIP.

Total membership, December 31, 1890.....	1,841
Admitted during the year.....	120
Total.....	<u>1,961</u>
Terminated during the year: By death, 24; by lapse, 110.....	134
Total membership, December 31, 1891.....	1,827

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1890.....	112	\$175,000 00
Certificates written during the year.....	1	1,500 00
Total.....	113	176,500 00
Deduct number and amount ceased to be in force during the year,	1	1,000 00
Total certificates in force December 31, 1891.....	112	175,500 00
Losses or claims on certificates paid during the year.....	1	1,900 00

ODD FELLOWS' FRATERNAL ACCIDENT ASSO-
CIATION OF AMERICA,

WESTFIELD, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

JAMES NOBLE, JR., *President.*

H. N. KINGSBURY, *Secretary.*

Balance on hand December 31, 1890..... \$10,237 57

INCOME

From assessments.....	\$40,091 58	
entrance fees.....	22,605 00	
annual dues.....	20,045 79	
		<u>82,742 37</u>
Total.....		\$92,979 94

DISBURSEMENTS.

Claims for accident (number, 601).....	\$45,834 72	
Salaries of officers and clerks.....	7,206 32	
All other expenditures, viz : Establishing branches, etc.....	29,043 28	
Sundries.....	3,923 00	
		<u>86,007 32</u>
Balance on hand December 31, 1891.....		\$6,972 62

MEMBERSHIP.

Total membership December 31, 1890.....	6,480
Reinstated during 1891.....	388
Admitted during the year.....	4,521
Total.....	<u>11,389</u>
Terminated during the year by lapse.....	3,368
Total membership, December 31, 1891.....	8,021

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1890.....	517	\$1,081,725 00
Certificates written during the year.....	175	316,500 00
Total.....	692	<u>1,398,225 00</u>
Deduct number and amount ceased to be in force during the year.....	203	411,750 00
Total certificates in force December 31, 1890.....	489	<u>986,475 00</u>
Losses or claims on certificates paid during the year.....	92	5,641 44
Losses or claims on certificate, incurred during the year....	92	5,641 44

ODD FELLOWS' MUTUAL AID AND ACCIDENT ASSOCIATION,

PIQUA, OHIO.

INCORPORATED IN 1882. COMMENCED BUSINESS IN 1882.

J. R. GEORGE, *President.*

J. L. MCKINNEY, *Secretary.*

Balance on hand December 31, 1890..... \$13,839 00

INCOME.

From assessments.....	\$141,107 04	
entrance fees.....	11,768 70	
annual dues	14,365 00	
all other sources.....	63 00	
		167,303 74
Total		\$181,142 74

DISBURSEMENTS.

For death losses (number, 65).....	\$97,000 00	
claims for accident (number, 711).....	23,230 00	
salaries of officers and clerks	7,319 93	
all other expenditures, viz: Commission to agents, \$1,- 709.82; collecting assessments, \$2,838.51; local managing agents, \$12,908.82; rent, fixtures, etc , \$998.96; office expenses, \$851.12; traveling expenses, \$5,998 20; extraordinary expenses, 2,355.79.....	27,057 22	
		154,607 15
Balance on hand December 31, 1891.....		\$26,535 59

MEMBERSHIP.

Total membership, December 31, 1890.....	10,117	
Admitted during the year	3,241	
Total.....	13,358	
Terminated during the year: By death, 80; by lapse, 94.....	1,034	
Total membership, December 31, 1891.....	12,304	

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1890	13	\$16,000 00
Certificates written during the year.....	20	30,000 00
• Total.....	33	46,000 00
Deduct number and amount ceased to be in force during year.....	14	21,000 00
Total certificates in force December 31, 1891.....	19	\$25,000 00

ORDER OF FRATERNAL GUARDIANS.

PENNSYLVANIA, PA.

INCORPORATED IN 1888. COMMENCED BUSINESS IN 1888.

JAMES L MILES, *Guardian.*

WILLIAM E. KREWSON, *Secretary.*

Balance on hand December 31, 1890	\$216,554 61
By error in amount of death claims paid in year 1890.....	250 00

INCOME.

From assessments	\$389,760 50	
entrance fees, charters fees.....	5,570 00	
annual dues, per capita tax	4,111 50	
all other sources, viz: Interest.....	16,150 50	
general lodge and supply account.....	13,312 86	
		<u>428,905 58</u>
Total.....		\$645,710 19

DISBURSEMENTS.

For death losses (number, 51).....	\$24,772 75	
salaries of officers and clerks.....	6,023 85	
all other expenditures, viz: Rent of office, postage, express, traveling expenses, printing and general office expenses,	17,229 65	
		<u>48,026 23</u>
Balance on hand December 31, 1891.....		\$597,683 96

MEMBERSHIP.

Total membership, December 31, 1890	6,692
Admitted during the year.....	2,564
Total.....	<u>9,256</u>
Terminated during the year: by death, 51; By lapse, 593	644
Total membership, December 31, 1891.....	<u>8,612</u>

BUSINESS IN MAINE.

	Number.	Amount.
Certificates in force December 31, 1890.....	42	\$104,000 00
Certificates written during the year.....	29	62,000 00
Total.....	71	166,000 00
Deduct number and amount ceased to be in force during the year.....	1	2,000 00
Total certificates in force December 31, 1891.....	70	<u>164,000 00</u>

ORDER OF UNITED FRIENDS,

POUGHKEEPSIE, N. Y.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1881.

THOMAS S. STOUT, *President.*OLIVER M. SHEDD, *Secretary.*

Balance on hand December 31, 1890.....	\$7,616 91
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INCOME.

From assessments	\$498,759 20	
annual dues.....	4,642 53	
all other sources.....	3,674 96	
	<hr/>	507,076 69
Total		\$514,693 60

DISBURSEMENTS.

For death and disability losses.....	\$498,225 00	
salaries of officers and clerks, mileage, etc.....	7,891 20	
all other expenditures.....	4,902 44	
	<hr/>	511,018 64
Balance on hand December 31, 1891.....		\$3,674 96

MEMBERSHIP.

Total membership December 31, 1890.....	22,343
Admitted during the year	2,067
	<hr/>
Total	24,410
Terminated during the year: By death, 292; by lapse, 2,999.....	3,291
	<hr/>
Total membership, December 31, 1891	21,129

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1890	531	\$879,000 00
Certificates written during the year.....	43	70,000 00
	<hr/>	<hr/>
Total	574	949,000 00
Deduct number and amount ceased to be in force during the year	72	167,000 00
	<hr/>	<hr/>
Total certificates in force December 31, 1891.....	502	682,000 00
Losses or claims on certificates paid during the year.....	9	1,800 00
Losses or claims on certificate, incurred during the year...	9	1,800 00

ORDER OF THE IRON HALL,

INDIANAPOLIS, IND.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1881.

F. D. SOMERBY, *Supreme Justice.*E. J. WALKER, *Supreme Accountant.*

Balance on hand December 31, 1890.....	\$1,588,135 66
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INCOME.

From assessments.....	\$1,940,230 87
registration fees.....	15,406 00
per capita tax.....	54,191 00
all other sources.....	23,860 59
	<u>2,033,688 46</u>
Total.....	\$3,621,824 12

DISBURSEMENTS.

For death losses (number, 259).....	\$ 66,808 00
claims for accident or sickness (number, 7,550).....	375,319 19
final benefits.....	663,361 12
salaries of officers and clerks.....	31,958 65
all other expenditures.....	10,633 80
postage, telegrams and express, \$3,872.22; supreme session, \$3,262.60; supplies, \$2,400.46.....	9,535 28
advertising and printing, \$16,682.93; legal and traveling expenses, \$13,455.32.....	30,138 27
	<u>1,187,754 29</u>
Balance on hand December 31, 1891.....	\$2,434,069 83

MEMBERSHIP.

Total membership, December 31, 1890.....	53,906
Admitted during the year.....	15,542
Total.....	<u>69,448</u>
Terminated during the year: Matured, 909; by death, 259; by lapse, 3,076.....	4,244
Total membership, December 31, 1891.....	65,204

BUSINESS IN MAINE.

	Number.	Amount.
Certificates in force December 31, 1890.....	675	\$504,400 00
Certificates written during the year.....	900	711,600 00
Total.....	<u>1,575</u>	<u>1,216,000 00</u>
Deduct number and amount ceased to be in force during the year.....	69	50,200 00
Total certificates in force December 31, 1891.....	1,506	1,165,800 00
Losses or claims on certificates paid during the year.....	134	9,230 00
Losses or claims on certificate incurred during the year.....	139	9,770 00

ORDER OF TONTI,

PHILADELPHIA, PA.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1885.

HENRY K. WHEELER, *President.*D. H. KENNEY, *Secretary.*

Balance on hand December 31, 1890.....	\$686,724 55
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INCOME.

From assessments.....	\$748,227 41	
all other sources.....	33,071 23	
		<u>781,298 64</u>
Total.....	\$1,468,023 19	

DISBURSEMENTS.

For claims for sickness (number, 4,754)	\$325,450 79	
salaries of officers and clerks.....	1,214 00	
all other expenditures, viz: State tax	1,143 46	
		<u>327,808 25</u>
Balance on hand December 31, 1891	\$1,140,214 94	

MEMBERSHIP.

Total membership December 31, 1890	16,360,000
Admitted during the year.....	<u>3,810,800</u>
Total	20,170,800
Terminated during the year: By death, 68; by lapse, 1,745.....	<u>1,634,600</u>
Total membership, December 31, 1891	18,536,200

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1890.....	70	\$56,600 00
Certificates written during the year	128	98,000 00
Total	198	<u>154,600 00</u>
Deduct number and amount ceased to be in force during the year	8	<u>6,400 00</u>
Total certificates in force December 31, 1891.....	190	148,200 00
Sick claims on certificates paid during the year	19	1,700 00

RED MEN'S FRATERNAL ACCIDENT ASSOCIATION
OF AMERICA,

WESTFIELD, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887

ROBERT H. KNEIL, *President*

ROBERT GOWDY, *Secretary.*

Balance on hand December 31, 1890. \$1,015 84

INCOME.

From assessments.	\$4,657 83	
entrance fees	1,347 00	
annual dues	2,328 77	
all other sources	163 13	
		8,496 73
Total.		<u>\$9,512 57</u>

DISBURSEMENTS.

For death losses (number, 1)	\$1,000 00	
claims for accidents (number, 97)	4,427 17	
salaries of officers and clerks.	932 50	
all other expenditures.	2,906 40	
		9,266 07
Balance on hand December 31, 1891.		<u>\$246 50</u>

MEMBERSHIP.

Total membership, December 31, 1890	846
Admitted during the year	449
Total.	1,295
Terminated during the year: By death, 1; by lapse, 386.	387
Total membership, December 31, 1891	<u>908</u>

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1890.	49	\$149,750 00
Certificates written during the year.	25	64,250 00
Total.	<u>74</u>	<u>214,000 00</u>
Deduct number and amount ceased to be in force during the year.	33	98,750 00
Total certificates in force December 31, 1891	<u>41</u>	<u>115,250 00</u>
Losses or claims on certificates paid during the year.	8	414 27
Losses or claims on certificate, incurred during the year.	8	414 27

SUPREME COUNCIL OF THE ROYAL ARCANUM,
BOSTON, MASS.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1877.

H. H. C. MILLER, *Regent.*

W. O. ROBSON, *Secretary.*

Balance on hand December 31, 1890 \$275,763 47

INCOME.

From assessments	\$3,129,419 57	
entrance fees, benefit certificates.....	33,964 00	
annual dues, per capita tax.....	39,705 57	
all other sources, viz: Changes, benefit certificates,	1,447 00	
interest and rent.....	8,631 60	
sale of supplies, fines, dispensation fees, etc	12,864 45	
	3,226,032 19	
Total		\$3,501,795 66

DISBURSEMENTS.

For death losses, (number, 1,048).....	\$3,096,250 00	
salaries of officers and clerks.....	33,536 96	
all other expenditures, viz: Benefit certificate fees		
returned	42 50	
instituting councils and extension of the order.....	3,867 81	
official visits, mileage and per diem to members of		
supreme council	9,762 98	
rent	2,785 92	
supplies purchased, general expense, postage, ex-		
pressing, printing, office furniture, legal service,		
etc	22,120 78	
	3,168,366 95	
Balance on hand December 31, 1891		\$333,428 71

MEMBERSHIP.

Total membership, December 31, 1890	111,366
Admitted during the year.....	17,089
	128,455
Terminated during the year: By death, 1,009; by lapse, 2,680.....	3,689
	124,766
Total membership, December 31, 1891	

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1890	501	\$1,474,500 00
Certificates written during the year.....	13	39,000 00
Total.....	514	1,513,000 00
Deduct number and amount ceased to be in force during the year..	16	48,000 00
Total certificates in force December 31, 1891.....	498	1,465,000 00
Losses or claims on certificates paid during the year.....	4	12,000 00
Losses or claims on certificate, incurred during the year....	4	12,000 00

SUPREME ASSEMBLY, ROYAL SOCIETY OF GOOD FELLOWS,

BOSTON, MASS.

INCORPORATED IN 1882. COMMENCED BUSINESS IN 1882.

W. K. SPOONER, *President.*

D. WILSON, *Secretary.*

Balance on hand December 31, 1890 \$13,926 33

INCOME.

From assessments:	{ Mortuary, \$349,129.51, } { Expense, \$14 51, }	\$349,144 02	
entrance fees:	{ Beneficiary certificates, \$1,509.50, } { Registration, \$1,178.00, }	2,637 50	
annual dues, per capita tax		20,907 30	
all other sources, viz.: Interest, supplies, fines, etc.		861 57	
	Medical examiners	1,345 00	
			374,948 39
Total			\$388,874 72

DISBURSEMENTS.

For death losses (number, 140)		\$352,878 39	
legal fees for protection of Widows and Orphans			
Benevolent Fund		1,164 26	
salaries of officers and clerks		9,978 88	
all other expenditures, viz : General expenses, etc		18,239 65	
	Medical examiners	1,345 00	
			383,605 68
Balance on hand December 31, 1891			\$5,269 04

MEMBERSHIP.

Total membership, December 31, 1890	13,084
Admitted during the year	652
Total	13,736
Terminated during the year: By death, 120; by lapse, 2,579	2,699
Total membership, December 31, 1891	11,037

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1890	280	\$592,000 00
Certificates written during the year	7	15,000 00
Total	287	607,000 00
Deduct number and amount ceased to be in force during the year	96	208,000 00
Total certificates in force December 31, 1891	191	399,000 00
Losses or claims on certificates paid during the year	2	3,800 00

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, 1890, in cash and needed supplies \$5,930 42

INCOME.

From assessments.....	\$329,586 62	
entrance fees, medical examination	708 13	
annual dues	13,271 53	
all other sources, viz: Interest, \$9 24; rent, \$215.00,	224 24	
supplies, \$283.24; per capital tax, \$1,001.34	1,284 58	
fund for extension of order.....	831 35	
		<u>345,907 05</u>
Total.....		\$351,837 47

DISBURSEMENTS

For total disability (number, 34), and death losses (num- ber, 200)	\$330,775 00	
medical examination fees.....	626 58	
salaries of officers and clerks.....	5,287 95	
all other expenditures, viz: Rent	398 75	
printing and advertising, \$1,310.61; official paper, \$2,940 35	4,250 96	
board of directors and committees, \$402 40; traveling expenses, \$501.16; incidentals, \$71.50; postage, express and telegraph, \$656.34	1,531 40	
		<u>342,970 64</u>
Balance on hand December 31, 1891.....		\$8,886 83

MEMBERSHIP.

Total membership, December 31, 1890	15,133
Admitted during the year.....	776
Total.....	<u>15,909</u>
Terminated during the year: By death, 201; by lapse, 2,010	2,211
Total membership, December 31, 1891	<u>13,698</u>

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1890	98	\$135,000 00
Certificates written during the year	2	3,500 00
	<hr/>	<hr/>
Total.....	100	138,500 00
Deduct number and amount ceased to be in force during the year.....	32	41,500 00
	<hr/>	<hr/>
Total certificates in force December 31, 1891.....	68	97,000 00
Losses or claims on certificates paid during the year	1	1,000 00
Losses or claims on certificate, incurred during the year.....	1	1,000 00

ROYAL CONCLAVE OF KNIGHTS AND LADIES,
 BOSTON, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1888.

GEORGE W. HOWARD, *Councilor.* BENJAMIN F. SPILMAN, *Secretary.*

Balance on hand December 31, 1890..... \$562 31

INCOME.

From assessments.....	\$40,704 89	
entrance fees.....	856 00	
annual dues.....	26 50	
all other sources.....	3,613 17	
		<u>45,200 56</u>
Total.....		\$45,762 87

DISBURSEMENTS.

For death losses (number, 18).....	\$22,122 31	
claims for accident or sickness (number, 284).....	12,146 79	
salaries of officers and clerks.....	2,414 59	
all other expenditures, viz : Commissions and medical examiner's fees.....	1,488 16	
rent, interest, printing and supplies.....	1,645 78	
loans, stamps, etc.....	5,300 24	
		<u>45,117 86</u>
Balance on hand December 31, 1891.....		\$645 01

MEMBERSHIP.

Total membership, December 31, 1890.....	2,272
Admitted during the year.....	214
	<u>2,486</u>
Total.....	2,486
Terminated during the year: By death, 12; by lapse, 1,758.....	1,770
	<u>716</u>
Total membership, December 31, 1891.....	716

BUSINESS IN MAINE.

Certificates in force December 31, 1890.....	411	\$735,500 00
Total certificates in force December 31, 1891.....	411	735,500 00

SUPREME COUNCIL OF UNITED FELLOWSHIP,

BOSTON, MASS.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1889.

J. VARNUM MOTT, *Director.*HENRY DAMON, *Secretary.*

Balance on hand December 31, 1890, benefit fund, \$1,098 66; general fund, \$68.74.....	\$1,167 40
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INCOME.

From assessments.....	\$14,854 96	
entrance fees, benefit certificate and registration fees,	147 00	
annual dues and expense assessments.....	1,669 00	
all other sources.....	849 54	
	<u>17,520 50</u>	
Total.....		\$18,687 90

DISBURSEMENTS.

For death losses (number, 21).....	\$14,664 54	
salaries of officers and clerks.....	1,060 00	
all other expenditures.....	1,183 16	
	<u>16,897 70</u>	
Balance on hand December 31, 1891.....		\$1,790 20

MEMBERSHIP.

Total membership, December 31, 1890.....	1,219
Admitted during the year.....	124
Total.....	<u>1,343</u>
Terminated during the year: By death, 20; by lapse, 277.....	297
Total membership, December 31, 1891.....	<u>1,046</u>

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1890.....	462	\$904,500 00
Certificates written during the year.....	79	126,000 00
Total.....	<u>541</u>	<u>1,030,500 00</u>
Deduct number and amount ceased to be in force during the year.....	143	266,500 00
Total certificates in force December 31, 1891.....	<u>*398</u>	<u>764,000 00</u>
Losses or claims on certificates paid during the year.....	8	5,202 90
Losses or claims on certificate incurred during the year....	8	6,537 00

*NOTE—Of the 398 certificates in force December 31, 1891, 366 were full rate, representing \$732,000; 32 were half rate, representing, \$32,000; total, \$764,000.

UNITED STATES MASONIC ACCIDENT
ASSOCIATION.

FITCHBURG, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887

JOHN W. KIMBALL, *President.*

C. S. PERRY, *Secretary.*

Balance on hand December 31, 1890..... \$793 48

INCOME.

From assessments.....	\$6,468 00	
entrance fees.....	3,090 00	
annual dues.....	3,234 00	
		<u>12,792 00</u>
Total.....		\$13,585 48

DISBURSEMENTS.

For claims for accident or sickness (number, 83)	\$6,391 99	
salaries of officers and clerks.....	2,150 00	
all other expenditures, viz: postago, gas, rent, advertis- ing, etc.....	4,912 39	
		<u>13,454 38</u>
Balance on hand December 31, 1891.....		\$131 10

MEMBERSHIP.

Total membership, December 31, 1890	803
Admitted during the year.	619
Total	1,421
Terminated during the year by lapse	566
Total membership, December 31, 1891.....	855

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1890	350	\$1,281,550 00
Certificates written during the year	17	51,250 00
Total	367	\$1,332,800 00
Deduct number and amount ceased to be in force during the year.....	96	348,150 00
Total certificates in force December 31, 1891	271	984,650 00
Losses or claims on certificates paid during the year.....	24	1,569 96

UNITED ORDER OF THE PILGRIM FATHERS,

LAWRENCE, MASS.

INCORPORATED IN 1879. COMMENCED BUSINESS IN 1879.

MOSES P. BROWN, *President.*

JAMES E. SHEPARD, *Secretary.*

BALANCE SHEET.

Amount of net or invested assets December 31, 1890..... \$9,078 14

INCOME.

Annual dues as per contract, without any deduction.....	\$9,469 72
Assessments, mortuary.....	177,932 11
Medical examiner's fees paid by applicant.....	1,650 00
Total paid by members.....	189,051 83
Interest.....	414 58
Cash received from all other sources.....	1,746 27
Total income.....	191,212 68
Total net resources.....	\$200,290 82

DISBURSEMENTS.

Losses and claims.....	\$177,000 00
Salaries of directors.....	478 50
of officers.....	2,866 64
and other compensation of office employes.....	451 00
Medical examiner's fees, whether paid direct by members or otherwise.....	1,650 00
Rent, \$507.50; advertising and printing, \$1,152.90.....	1,660 40
All other items.....	5,179 09
Total disbursements.....	189,285 63
Balance.....	\$11,005 19

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely.....	\$3,000 00
Pacific National.....	8,005 19
Total net or invested assets.....	\$11,005 19

LIABILITIES.

Losses adjusted, due and unpaid.....	\$1,000 00
Balance, net assets.....	\$10,005 19

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$31,000 00	
not yet called for losses unadjusted..	31,000 00	
Total due from members		\$62,000 00
Amount due from members		62,000 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, 24)..... \$42,000 00

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1891.

	<i>Number</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1890.....	12,408	\$21,757,000 00
Policies or certificates written during the year 1891.....	1,320	2,310,000 00
	13,728	24,067,000 00
Total.....		
Deduct number and amount which have ceased to be in force during 1891	417	729,750 00
	13,311	23,337,250 00
Total policies or certificates in force December 31, 1891		
Losses and claims on policies or certificates unpaid December 31, 1890	19	35,000 00
Losses and claims on policies or certificates incurred during the year 1891.....	107	189,000 00
	126	224,000 00
Total.....		
Losses and claims on policies or certificates paid during the year 1891.....	101	177,000 00
Policies or certificates terminated by death during 1891..	107	185,000 00
Policies or certificates terminated by lapse, during 1891..	299	523,250 00
Withdrawn.....	11	19,000 00

BUSINESS IN MAINE DURING 1891.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1890.....	1,254	\$2,061,000 00
Policies or certificates written during the year 1891.....	141	247,800 00
	1,395	2,308,800 00
Total.....		
Deduct number and amount which have ceased to be in force during 1891.....	23	40,500 00
	1,372	2,268,300 00
Total policies or certificates in force December 31, 1891		
Losses and claims on policies or certificates incurred during the year 1891	7	14,000 00
Losses and claims on policies or certificates paid during the year 1891	7	14,000 00

UNITED ORDER OF THE GOLDEN CROSS,

KNOXVILLE, TENN.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

FESSENDEN I. DAY, *President.*W. R. COOPER, *Secretary.*

Balance on hand December 31, 1890.....	\$18,010 90
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INCOME.

From assessments	\$300,999 57	
entrance fees	3,831 50	
annual dues	8,779 04	
all other sources, viz: Medical examination..	1,720 00	
interest, merchandise and charter fees.....	3,314 41	
	<u> </u>	318,644 52
Total.....		\$336,655 42

DISBURSEMENTS.

For death losses (number, 198).....	\$295,736 93	
salaries of officers and clerks	5,713 98	
all other expenditures, viz: Medical examination,	1,720 00	
rent, printing, postage, expense supreme session,		
attorney's fees, organizing commandries and		
incidentals	8,245 85	
	<u> </u>	311,416 76
Balance on hand December 31, 1891.....		\$25,238 66

MEMBERSHIP.

Total membership, December 31, 1890.....	17,342
Admitted during the year.....	3,055
Total	<u> </u> 20,397
Terminated during the year: By death, 202; by lapse, 1,136.....	1,338
Total membership, December 31, 1891	<u> </u> 19,059

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1890.....	4,224	\$5,096,000 00
Certificates written during the year 1891.....	871	1,038,000 00
Total	<u> </u> 5,095	<u> </u> 6,134,000 00
Deduct number and amount ceased to be in force during the		
year	431	574,000 00
Total certificates in force December 31, 1891.....	<u> </u> 4,664	<u> </u> 5,560,000 00
Losses or claims on certificates paid during the year 1891....	52	59,163 97
Losses or claims on certificate incurred during the year 1891.	52	58,500 00

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