

MAINE STATE LEGISLATURE

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Public Documents of Maine:

BEING THE

ANNUAL REPORTS

OF THE VARIOUS

Public Officers  Institutions

FOR THE YEAR

1893.

VOLUME II.

AUGUSTA :

BURLEIGH & FLYNT, PRINTERS TO THE STATE

1893.

Twenty-Fifth Annual Report

OF THE

INSURANCE COMMISSIONER

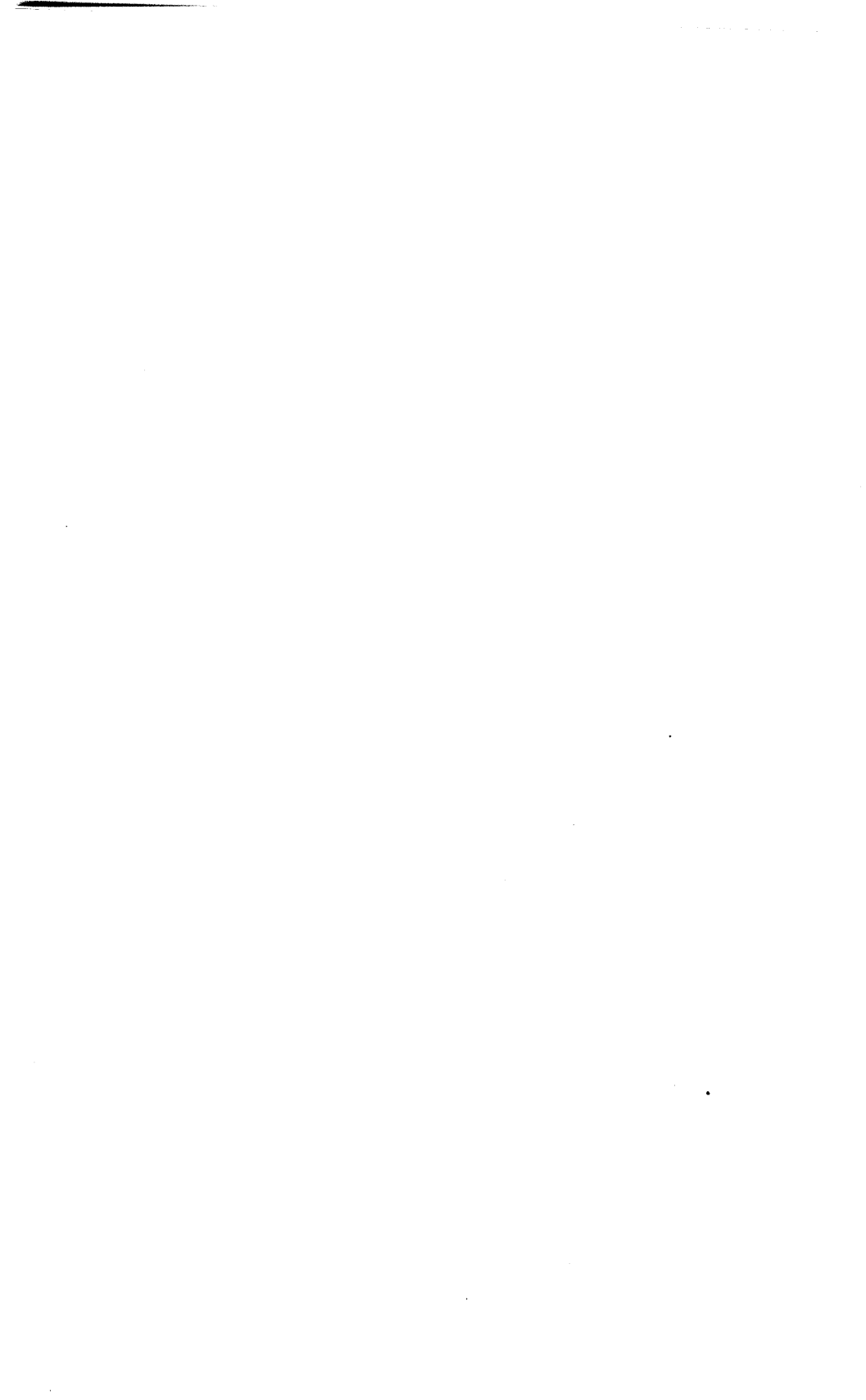


STATE OF MAINE.

PART II.

Life and Casualty Insurance.

AUGUSTA:
BURLEIGH & FLYNT, PRINTERS.
1893.



TWENTY-FIFTH 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-fifth 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	Phœnix Mutual.....	Hartford, Conn
Manhattan.....	New York City	Provident Life & Trust,	
Massachusetts Mutual,		Philadelphia, Pa	
	Springfield, Mass	Provident Savings Life.....	N. Y. 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	Hartford Steam Boiler, Hartford, Conn	
American Casualty.....	Baltimore, Md	Lloyd's Plate Glass.....	N. Y. City
American Employers' Liability,		London Guarantee and London	
	Jersey City, N. J	Accident Company.....	Eng
American Surety Co.....	New York City	Metropolitan Plate Glass.....	New York
Employers' Liability.....	London, Eng	New York Plate Glass.....	New York
Fidelity & Casualty.....	New York City	Standard L. & A.....	Detroit, Mich
Guarantee of No. America,		Travelers'.....	Hartford, Conn
	Montreal, Can		

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.
Garfield Mutual.....	Lewiston	Orient Mutual.....	York
Home Protective Legion.....	Madison	Provident Aid.....	Portland
Kennebec Mutual.....	Waterville	Sick, Accident and Mortuary	
Maine Benefit.....	Auburn	Bureau.....	Camden
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 Mut'l Benefit..Galesburg, Ill		Northwest'n Masonic Aid, Chicago, Ill	
Fidelity Mutual Life, Philadelphia, Pa		U. S. Masonic Benevolent	
Hartford Life & Amnity, Hartford, Ct		Association.....Council Bluffs, Ia	
Massachusetts Benefit....Boston, Mass			

MAINE CASUALTY COMPANIES.

Golden Rule Relief.....	Lewiston	Maine Sick Benefit.....	Lisbon Falls
Home Casualty.	Richmond		

CASUALTY COMPANIES OF OTHER STATES.

Atlas Accident Ins. Co....Boston, Mass		New England Live Stock	
Mercantile Mut'l Accident		Insurance Company..Boston, Mass	
Association.....Boston, Mass		U. S. Mutual Accident	
New Eng Mut'l Accident, Boston, Mass		Association.....New York City	

INSURANCE COMMISSIONER'S REPORT.

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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.
Ancient Order of Hibernians (First & Second Divisions), Portland	Portland	Odd Fellows' Relief Association.....	Portland
Casco Bay Commandery.....	Portland	Odd Fellows' Mutual Relief Association.....	Portland
Citizens' Mutual Relief Society	Portland	Odd Fellows' Mutual Relief Association.....	Westbrook (formerly Lewiston)
Good Templars' Relief Association.....	Portland	Patrons' Mutual Aid Society of Maine.....	Auburn
L'Union St. Joseph.....	Waterville	Portland Lodge No. 142, N. E. Order of Protection.....	Portland
Maine Central Railroad Relief Association.....	Portland	Portland Temperance Reform Club.....	Portland
Maine Commercial Travelers' Association.....	Portland	Societe De Bienfaisance St. Jean Baptiste.....	Waterville
Maine State Relief Association.....	Portland	Sons of Veterans Relief Association.....	Rockland
Masons' Mutual Relief Association.....	Mechanic Falls	Union Lafayette.....	Waterville
New England League.....	Portland	York County Odd Fellows' Mutual Relief Association,	Saco
Northeastern Masonic Relief Association.....	Augusta		
Odd Fellows' Benefit Association.....	Portland		
Odd Fellows' Graded Mutual Relief Association.....	Norway		

COMPANIES OF OTHER STATES.

American Mutual Relief Association.....	Boston, Mass	Northern Mutual Relief Association.....	Boston, Mass
American Legion of Honor	Boston, Mass	Odd Fellows' Accident Company.....	Boston, Mass
American Masonic Accident Association.....	Minneapolis, Minn	Odd Fellows' Fraternal Accident Association.....	Westfield, Mass
Ancient Order of United Workmen.....	Boston, Mass	Odd Fellows' Mutual Aid and Accident Association....	Piqua, Ohio
Ancient Order of Foresters of the World.....	Brooklyn, N. Y	Order of United Friends	Poughkeepsie, N. Y
Good Templars Mutual Benefit Association.....	Rochester, N. Y	Red Men's Fraternal Accident Asso. of America.....	Westfield, Mass
Home Circle.....	Boston, Mass	Royal Arcanum.....	Boston, Mass
Independent Order of Foresters.....	Toronto, Canada	Royal Conclave of Knights and Ladies.....	Boston, Mass
Knights of Honor.....	St. Louis, Mo	Royal Society of Good Fellows.....	Boston, Mass
Knights of Pythias of the World.....	Chicago, Ill	Royal Templars of Temperance.....	Buffalo, N. Y
Masonic Equitable Accident Association.....	Boston, Mass	United States Masonic Accident Association....	Fitchburg, Mass
Masonic National Health and Accident Association.....	Orange, Mass	United Fellowship.....	Boston, Mass
Masons' Fraternal Accident Asso. of America.....	Westfield, Mass	United Order of Pilgrim Fathers.....	Lawrence, Mass
New England Order of Protection.....	Boston, Mass	United Order of the Golden Cross.....	Knoxville, Tenn
Northern Legion.....	Boston, Mass		

MAINE COMPANIES.

There have been some changes in Maine assessment life and casualty companies. Four new companies have been organized during the year under the provisions of the general law and have commenced business, viz: The Garfield Mutual Life, Lewiston; The Home Protective Legion, Madison; The Sick, Accident and Mortuary Bureau, Camden, and The Home Casualty, Richmond. The two former, do life business only, the Camden, life and casualty, and the latter, casualty only. Their statements are published with the other Maine assessment companies in this volume.

The Golden Rule Relief Association which had suspended work for several years, has effected a reorganization by electing new officers, changing its headquarters from Portland to Lewiston, adopting an amended code of by-laws and resumed the transaction of casualty business.

The management of the Maine and New Brunswick Insurance Company has been changed by the election of a new board of officers. The former board of directors also made an arrangement with the Commercial Alliance Life Insurance Company of New York whereby the members of the Maine and New Brunswick Company can have the option to change their membership to this New York company without medical examination. This move appears to indicate that no effort will be made to extend the membership of the Maine company and can but be the beginning of the end of the Maine and New Brunswick. The abstracts and tables show the operations of all the Maine companies for the year 1892.

LIFE BUSINESS IN MAINE.

The number of life policies written in Maine during the year 1892, not including industrial policies or assessment certificates, was 4,023 for the sum of \$6,608,589.39, making \$34,502,499.12, represented by 21,436 policies, in force December 31, 1892; a gain of eighteen in policies and \$430,997.29 in the amount written in 1892 over that written

in 1891. The net gain of life insurance in force December 31, 1892 over December, 1891, was : policies, 1,508 ; amount, \$2,786,063.07. The ratio of losses and claims paid to premiums received was 53.28 per cent.

Life insurance on the assessment plan in Maine shows an increase, 760 certificates written ; a decrease of \$142,431 in amount written ; an increase of 2,637 certificates in force, and an increase of \$3,301,319 in amount of certificates in force, in 1892 as compared with 1891.

The whole amount of life insurance in force at the end of the years 1891 and 1892 that appears of record in Maine is as follows :

	1891.	1892.
Level premium companies,	\$31,726,436 05	\$34,512,499 12
Industrial policies.....	1,783,974 00	2,163,707 00
Co-operative companies..	43,027,875 00	46,329,194 00
Totals	\$76,538,285 05	\$83,005,400 12

CASUALTY INSURANCE.

The casualty insurance and surety business written in the State for the year 1892 amounted to \$15,191,277.17 an increase over that written in 1891 of \$3,118,513.93.

The casualty business on the assessment plan for 1892 amounted to \$11,348,427, showing a decrease in amount written of \$734,764, as compared with the amount written the year before and a decrease of \$705,400 in certificates in force December 31, 1892 as compared with the same date of the previous year.

LOSSES PAID.

The whole amount paid by life and casualty companies on policy claims in Maine for 1890, 1891 and 1892, may be stated as follows :

	1890.	1891.	1892.
Life, level premium.....	\$562,238 80	\$504,958 64	\$694,713 57
Life assessment.....	306,297 50	241,225 22	358,950 00
Totals.....	\$868,536 30	\$746,186 86	\$1,053,663 57

Casualty, stock.....	\$36,047 33	\$36,536 39	\$64,866 72
Casualty, assessment.....	16,986 13	29,014 27	28,232 41
Totals.....	\$53,033 46	\$65,550 66	\$93,099 13

TAXES AND FEES.

The taxes paid the State by insurance companies doing business in Maine for the years 1888-1892, and the fees for the several years, appear in the following table :

Year.	Fire Companies.	Life and Accident Companies.	Total Tax.	Fees.
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
1892	15,157 31	16,500 83	31,658 14	9,188

These fees for the year 1892 were received from the following sources :

From 136 companies for licenses.....	\$2,720 00
companies for licenses of 2,751 agents ...	5,502 00
9 Maine companies for annual examination,	180 00
a fraternal society for license of one agent,	1 00
155 brokers' licenses	775 00
1 special broker's license.....	10 00
Total.....	\$9,188 00

FRATERNAL INSURANCE.

The total membership of fraternal beneficiary societies in the State as returned to this department December 31, 1892, was 29,420 ; 10,466 of which are members of Maine societies and 18,954 of societies of other states. This shows for the year an increase of 308 in the membership of the former, and a decrease of 82 in that of the latter. The aggregate amount represented by certificates in force is \$38,658.303, an increase of \$3,786,923 above the amount in force the year before.

The amount paid for losses and claims was \$388,691.67 against \$384,244.63 for 1891.

It appears by the records of the insurance department that people of Maine and owners of Maine property have during the year 1892 paid for insurance as follows :

Fire and marine.....	\$1,702,980	57
Life and casualty, including fraternal benefits,	2,346,907	23
Total.....	\$4,049,887	80

And for the same period the insurance companies have paid to the people and property owners of Maine for indemnity :

For fire and marine losses.....	\$1,123,735	18
For life and casualty claims.....	1,535,473	37
Total.....	\$2,659,208	55

This computation is a matter of estimate so far as the amount paid as premiums or assessments on life and accident insurance on the assessment plan and in fraternal beneficiary business, and does not include payments made to factory mutual fire companies, Lloyds fire and marine, nor any insurance business outside the provisions of Maine statutes and of which this department has no record.

NO PLACE IN MAINE.

The endowment fraternal companies, either short term or long term, are now without the legal authority to work in Maine that a few of them enjoyed for the brief period of two years. This authority was revoked by the repeal of the law of 1891 known in general terms as the "Iron Hall Act," and by this repeal the statutes of Maine are relieved from the odium of a law authorizing a system of speculation vitally wrong in principle and dangerous in practice. This act, so skillfully engineered through the legislature in 1891, found none to defend it in 1893.

The only effect of this law of 1891 was to open the State for nearly two years to the operations of the Iron Hall, Order of Tonti and International Fraternal Alliance and an increase of Maine membership in those societies of about 2,000 in the

two years. This increase probably required the payment of at least \$125,000 for which less than \$25,000 was returned in benefits or indemnity. This would indicate that the people of our good State were swindled out of \$100,000 because of the passage of an act for which there was not the least reason founded upon common sense. The opportune collapse of the Iron Hall, which would have taken place under any circumstances in time, was doubtless accelerated by fraud and gross mismanagement, and the people of Maine were thereby saved many thousand dollars of their hard earnings.

A BIT OF HISTORY.

This year marks the quarter-century epoch in the history of supervision of insurance in Maine, during which time, the business has made mighty strides not only in our own State and country but throughout the world.

Insurance supervision was inaugurated in Maine in 1868 by Hon. Albert W. Paine of Bangor, whose official duties united the examination of State banks with supervision of insurance under the official designation of "Examiner of Banks and Insurance Companies," by virtue of a law passed by the legislature of that year.

The Insurance Department proper, was created by an act entitled "An Act concerning Insurance and Insurance Companies," approved March 21, 1870, and under this act, which is the basis of our present insurance code, Hon. Albert W. Paine was appointed Insurance Commissioner and entered upon the duties of the office, but held the place but one term of three years. He was succeeded by Hon. Joshua Nye who held the position for two terms, when Hon. William Philbrick received the appointment, holding it one year. He was succeeded by Hon. Joseph B. Peakes who at the end of one term was succeeded by Hon. Oramandal Smith, whose occupancy of the position was but about two years. He was succeeded by Hon. F. E. Nye, who held the office but a few months,

when in January of 1885 he resigned and the present incumbent was appointed to the place and is now in the ninth year of his occupancy.

Originally the office was planned upon what may be called the "vest pocket theory." The commissioner was at liberty to take the records and papers of the office to his home and attend to the work thereof at his convenience. To meet the expenses of the department insurance companies were to pay for licenses annually and these fees were to pay the salary and office expenses, the surplus to be turned into the State treasury, annually. The salary was fixed at \$2,500 including clerk hire and allowance was made for certain other expenses.

In 1879 the salary was reduced to the meagre sum of \$900 and increased to \$1,000 in 1881, and quarterly settlements with the governor and council required. It was also stipulated that the office should be kept at the State House during the sessions of the legislature.

In 1889 the business of the office had increased very largely, because of the incorporation of new assessment life and accident insurance companies and general legislation relating to assessment insurance and fraternal beneficiary business, making more systematic and extended records and files necessary and the salary was increased to \$1,500, a clerk provided and a convenient office is now set apart in new wing of the State House, which is kept open to the public during the usual office hours of State departments.

Thus, while within a few years great improvement has been made, there is still opportunity for further improvement and more work. The salary should be placed at a figure that will command the whole time and undivided attention of a competent man. The business of the office is increasing year by year, as the forms and plans of insurance multiply and the business increases in volume, diversity and importance.

TABLES AND ABSTRACTS.

The usual tables are given herewith as well as abstracts of the annual statements for 1892, of all the companies authorized to transact business in the State.

Table No. 1 shows the capital, assets, liabilities and surplus December 31, 1892, also the income and expenditures during the year.

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, 1892, of casualty companies, also the income and expenditures of the same during the year.

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.

The laws relating to insurance, passed by the sixty-sixth legislature, are appended to this volume with an opinion of the attorney general on the law relating to the combination of companies and agents to establish rates of fire insurance upon Maine property.

Respectfully submitted,

JOSEPH O. SMITH,

Insurance Commissioner.

AUGUSTA, MAINE, June 15, 1893.

STATISTICAL TABLES.

TABLE I—Showing the Capital, Assets, Liabilities and Surplus on the 31st day of December, 1892, and the Income and Expenditures for the Year ending December 31, 1892, 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, Portland.....	-	\$6,428,864 50	\$6,098,378 34	\$330,516 16	\$1,181,274 78	\$1,093,694 15	93.09
LIFE COMPANIES OF OTHER STATES.							
* Etna, Conn.....	\$1,500,000	\$38,624,169 87	\$32,325,579 82	\$6,300,530 05	\$6,471,198 36	\$5,294,503 07	81.82
† Commercial Alliance, N. Y.....	200,000	352,155 35	244,337 00	107,818 35	431,122 36	423,612 85	98.25
Connecticut Mutual, Conn.....	-	60,760,578 14	53,632,422 61	7,128,176 13	7,884,916 73	7,055,315 84	89.47
Equitable, N. Y.....	100,000	159,591,655 44	121,870,236 52	28,721,438 95	40,286,237 43	24,161,347 34	59.98
Massachusetts Mutual, Mass.....	-	13,433,668 21	12,342,830 38	1,090,838 83	3,406,803 43	2,245,617 43	67.38
Manhattan, N. Y.....	100,000	13,286,907 63	12,278,642 06	1,008,265 57	2,731,763 38	2,342,465 84	85.74
Metropolitan, N. Y.....	2,000,000	16,536,282 22	12,831,611 73	3,644,670 49	13,307,811 45	10,495,183 07	78.86
Mutual, N. Y.....	-	173,133,263 04	159,915,922 67	13,277,340 31	40,238,865 24	26,806,143 54	66.67
Mutual Benefit, N. J.....	-	51,386,072 30	47,734,381 58	3,651,690 72	9,586,043 75	7,225,967 06	75.37
National, Vt.....	-	8,762,430 53	7,760,889 69	4,001,543 84	2,497,779 73	1,557,415 89	62.35
New England Mutual, Mass.....	-	23,016,526 73	20,613,737 24	2,432,789 49	4,166,685 07	3,138,990 39	75.34
New York, N. Y.....	-	137,439,198 89	120,694,259 89	16,744,948 19	30,336,590 83	21,654,290 76	69.99
Northwestern Mutual, Wis.....	-	56,225,924 70	46,768,794 58	9,456,320 12	14,557,554 22	7,415,324 11	50.93
Penn Mutual, Pa.....	-	20,669,497 54	18,250,679 48	2,418,728 06	5,746,757 56	3,578,092 81	62.26
Phoenix Mutual, Conn.....	1,650	10,017,248 53	9,403,584 23	643,664 64	1,517,569 50	1,495,666 03	98.55
Provident Life and Trust, Pa.....	1,000,000	23,023,737 19	19,907,631 11	3,122,105 99	4,664,718 82	2,415,229 45	51.77
Provident Savings N. Y.....	100,000	1,225,277 99	605,215 00	620,062 99	1,882,841 18	1,626,258 49	86.37
State Mutual, Mass.....	-	8,937,655 23	7,669,868 66	1,025,186 57	2,191,251 72	1,337,111 61	60.99
Travelers', Conn.....	-	12,622,968 78	11,261,144 73	1,361,824 05	2,509,865 48	1,455,665 29	56.64
United States, N. Y.....	440,000	6,889,212 12	6,277,806 19	611,405 93	1,495,629 25	1,341,310 99	89.68
Washington, N. Y.....	125,000	12,961,455 63	11,611,311 96	450,143 07	2,750,633 43	2,144,608 81	77.96
Total, companies of other States.....	\$5,566,659	\$38,398,335 90	\$33,490,757 59	\$104,967,548 31	\$199,322,639 08	\$135,259,889 55	67.86
Aggregate.....	\$5,566,659	\$44,737,200 49	\$33,499,135 93	\$105,238,064 47	200,533,913 86	136,359,583 70	68.01

* Life department only. See Table IX.

† Compiled from the return of the company as made to the Insurance Commissioner of Maine. The abstract of company published on page 25, is taken from the annual report of the New York Insurance Department.

TABLE II—Showing the Nature of the Assets on the 31st Day of December, 1892, 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, Portland.....	\$734,494 95	\$1,430,298 71	\$410,936 46	\$290,054 25	\$3,172,442 74
LIFE COMPANIES OF OTHER STATES.					
* Ætna, Conn.....	\$535,056 65	\$17,824,627 43	\$749,208 24	\$913,626 70	\$12,966,403 22
† Commercial Alliance, N. Y.....	-	128,500 00	-	-	-
Connecticut Mutual, Conn.....	6,791,351 01	36,444,759 02	38,282 50	1,454,376 04	12,967,637 43
Equitable, N. Y.....	38,035,149 13	21,983,944 02	5,913,500 00	-	66,463,339 61
Massachusetts Mutual, Mass.....	556,326 57	4,332,182 47	1,503,383 50	576,729 84	4,866,701 81
Manhattan, N. Y.....	1,520,450 80	3,801,723 58	3,292,412 50	708,984 92	3,059,989 27
Metropolitan, N. Y.....	2,673,720 47	9,112,850 00	16,316 25	108,871 60	4,149,284 25
Mutual, N. Y.....	15,638,884 26	69,348,092 54	10,394,597 50	-	60,905,349 44
Mutual Benefit, N. J.....	200,000 00	27,297,312 22	5,331,896 13	4,239,796 40	11,096,321 69
National, Vt.....	356,088 40	3,665,291 09	657,821 32	118,667 18	3,001,726 62
New England Mutual, Mass.....	1,727,438 25	3,125,323 80	1,902,941 20	514,758 16	13,525,517 11
New York, N. Y.....	12,531,016 75	24,236,785 51	4,336,436 41	676,413 62	81,865,282 51
Northwestern Mutual, Wis.....	965,486 29	45,076,571 33	-	487,812 62	4,331,465 00
Penn Mutual, Pa.....	1,062,607 73	9,154,877 05	2,416,847 00	624,238 27	6,275,487 13
Phoenix Mutual, Conn.....	1,036,993 16	5,428,079 79	75,803 60	692,569 63	2,186,831 07
Provident Life and Trust, Pa.....	1,184,852 46	9,952,965 32	2,508,670 48	24,157 33	8,168,671 25
Provident Savings, N. Y.....	234,056 93	80,400 00	119,404 55	-	561,196 38
State Mutual, Mass.....	390,000 00	1,560,868 02	946,470 50	218,658 10	4,315,904 27
Travelers', Conn.....	1,886,259 14	3,321,181 81	1,111,273 09	-	5,213,023 41
United States, N. Y.....	67,822 49	4,475,162 81	275,127 26	-	1,532,223 06
Washington, N. Y.....	418,032 09	10,174,128 17	437,328 39	-	341,711 13
Total, Companies of Other States.....	\$87,841,622 64	\$310,525,626 58	\$42,057,530 33	\$11,359,660 41	\$307,800,065 66
Aggregate.....	\$88,576,117 59	\$311,955,925 29	\$42,468,466 79	\$11,649,714 66	\$310,972,508 40

* Assets of accident department not included. See Table IX.

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, Portland	\$119,967 73	\$63,419 47	\$167,144 15	\$41,168 76	\$6,429,927 22
LIFE COMPANIES OF OTHER STATES.					
Ætna, Conn.....	\$4,030,008 68	\$438,370 80	\$332,752 46	\$793,397 55	\$38,643,451 73
†Commercial Alliance, N. Y.	27,804 36	1,412 93	134,438 06	56,972 57	409,127 92
Connecticut Mutual, Conn.....	1,340,007 99	954,578 82	166,439 26	604,087 82	60,761,549 89
Equitable, N. Y.	12,292,019 29	234,969 86	2,243,917 20	5,356,293 52	152,499,072 71
Massachusetts Mutual, Mass.....	599,955 07	254,770 89	419,326 60	324,251 46	13,433,668 21
Manhattan, N. Y.	296,869 06	109,511 77	334,027 35	386,941 86	13,420,911 11
Metropolitan, N. Y.	211,898 11	173,633 62	57,347 17	3,060 75	16,596,282 22
Mutual, N. Y.	7,896,672 55	1,058,437 08	3,126,144 22	6,024,442 76	174,302,620 55
Mutual Benefit, N. J.	666,993 00	762,733 02	547,891 88	1,253,049 45	51,335,993 59
National, Vt.....	243,787 07	171,011 03	401,718 19	145,844 00	8,762,954 90
New England Mutual, Mass.....	563,113 04	234,075 52	184,735 10	1,268,624 55	23,646,526 73
New York, N. Y.	4,291,283 68	971,810 14	3,865,275 37	5,099,966 37	137,784,279 36
Northwestern Mutual, Wis.....	3,135,372 49	792,577 92	1,087,464 00	399,399 47	56,236,089 12
Penn Mutual, Pa.....	142,200 62	185,518 23	582,533 64	364,382 62	20,808,692 29
Phoenix Mutual, Conn.....	396,535 44	138,512 61	116,644 70	65,278 93	10,047,248 93
Provident Life and Trust, Pa.	167,974 03	204,741 28	544,446 20	273,258 75	23,029,737 10
Provident Savings, N. Y.	74,434 34	14,326 17	116,328 37	86,863 49	1,287,010 23
State Mutual, Mass.....	112,647 01	76,466 00	-	472,106 73	8,093,655 23
Travelers', Conn.....	592,241 49	55,704 89	413,315 04	84,989 53	12,707,988 31
United States, N. Y.	111,471 69	76,635 93	246,682 92	104,685 96	6,889,212 12
Washington, N. Y.....	159,563 87	138,091 31	269,052 88	132,547 19	12,061,455 03
Total, Companies of Other States.....	\$36,973,892 88	\$7,107,163 84	\$15,250,420 61	\$23,219,845 33	\$842,126,828 28
Aggregate.....	\$37,033,860 61	\$7,170,583 31	\$15,417,564 76	\$23,252,014 09	\$848,556,755 50

† Compiled from the return of the company as made to the Insurance Commissioner of Maine. The abstract of company published on page 25, is taken from the annual report of the New York Insurance Department.

TABLE III—Showing the Nature of the Liabilities on the 31st day of December, 1892, 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, Portland.....	\$75 00	\$7,073 50	†\$118,115 22	\$11,600 00	\$5,952,776 00	\$4,054 48	\$4,684 14	\$6,098,378 34
LIFE COMPANIES OF OTHER STATES.								
Ætna, Conn*.....	-	\$40,259 00	\$207,527 00	\$ 8,750 00	\$31,711,562 00	\$339,812 23	\$17,669 59	\$32,325,579 82
Commercial Alliance, N. Y.....	-	-	18,500 00	17,500 00	208,337 00	-	-	244,337 00
Connecticut Mutual, Conn.....	\$ 58,009 50	11,323 00	113,082 00	23,000 00	52,604,849 00	402,532 67	419,625 24	53,632,422 01
Equitable, N. Y.....	208,328 00	12,547 52	980,921 00	15,000 00	120,216,977 00	89,594 00	346,869 00	121,870,236 52
Massachusetts Mutual, Mass.....	-	-	59,103 66	9,128 00	12,188,297 00	85,235 18	1,045 54	12,342,809 38
Manhattan, N. Y.....	-	-	173,278 30	-	12,015,796 00	40,285 78	49,281 98	12,278,642 06
Metropolitan, N. Y.....	-	-	74,553 16	-	11,341,093 00	47,016 73	1,368,948 24	12,831,611 73
Mutual, N. Y.....	-	-	365,844 98	156,018 15	159,181,067 00	-	212,992 54	159,915,922 67
Mutual Benefit, N. J.....	-	-	196,542 39	2,000 00	47,266,347 00	267,747 45	1,744 74	47,734,381 58
National, Vt.....	-	-	2,183 60	2,000 00	7,414,009 02	7,999 39	334,688 68	7,760,880 69
New England Mutual, Mass.....	93,657 00	25,055 00	-	-	20,387,597 00	107,428 24	-	20,613,737 24
New York, N. Y.....	-	67,244 29	1,265,984 81	5,000 00	117,858,093 00	101,363 18	1,396,565 61	120,694,250 89
Northwestern Mutual, Wis.....	-	-	225,967 00	2,500 00	46,374,724 00	76,805 00	88,708 58	46,768,704 58
Penn Mutual, Pa.....	-	-	118,949 00	-	17,985,087 00	61,962 34	84,681 14	18,250,679 43
Phoenix Mutual, Conn.....	-	-	92,190 00	-	9,173,768 00	-	137,626 29	9,403,584 29
Provident Life and Trust, Pa.....	-	-	24,537 00	-	19,760,939 00	40,011 69	82,143 42	19,907,631 11
Provident Savings, N. Y.....	-	-	86,000 00	24,500 00	494,715 00	-	-	605,215 00
State Mutual, Mass.....	-	-	17,500 00	-	7,052,368 66	-	-	7,069,868 66
Travelers', Conn.....	-	-	62,587 73	12,000 00	11,186,557 00	-	-	11,261,144 73
United States, N. Y.....	-	-	96,380 00	12,750 00	6,156,050 00	-	12,626 19	6,277,806 19
Washington, N. Y.....	2,000 00	7,834 30	8,700 86	-	11,578,894 00	-	13,882 80	11,611,311 96
Total, companies of other States.....	\$361,994 50	\$164,263 11	\$4,190,332 49	\$290,146 15	\$722,157,126 68	\$1,667,793 88	\$4,569,100 78	\$733,400,757 59
Aggregate.....	\$362,069 50	\$171,336 61	\$4,308,447 71	\$301,746 15	\$728,109,902 68	\$1,671,848 36	\$4,573,784 92	\$739,499,135 93

STATISTICAL TABLES.

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*Liabilities of accident department not included. See Table IX. †Includes \$67,998.89—notice of deaths upon which proofs have not been received.

TABLE IV—Showing the Nature of the Income During the Year Ending on the 31st Day of December, 1892, 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, Portland.....	\$894,904 03	\$269,061 71	\$17,309 04	-	\$1,181,274 78
LIFE COMPANIES OF OTHER STATES.					
Aetna, Conn.....	\$4,580,796 88	\$1,836,085 74	\$13,239 70	\$41,106 04	\$6,471,198 36
Commercial Alliance, N. Y.....	425,094 15	5,958 21	-	70 00	431,122 36
Connecticut Mutual, Conn.....	4,622,203 33	2,871,181 78	296,888 91	94,642 71	7,884,916 73
Equitable, N. Y.....	34,046,368 39	6,239,669 10	-	-	40,286,237 49
Massachusetts Mutual, Mass.....	2,723,572 79	600,759 63	22,654 60	59,816 39	3,406,803 43
Manhattan, N. Y.....	2,101,276 35	563,800 34	65,640 98	11,045 71	2,731,763 38
Metropolitan, N. Y.....	12,514,078 07	691,049 51	33,774 99	68,908 88	13,307,811 45
Mutual, N. Y.....	32,047,763 34	7,128,928 74	732,003 33	330,167 83	40,238,865 24
Mutual Benefit, N. J.....	6,952,832 02	2,607,909 29	25,301 44	-	9,586,043 75
National, Vt.....	2,088,247 80	398,581 31	9,112 70	1,837 92	2,497,779 73
New England Mutual, Mass.....	3,021,100 08	994,884 99	82,884 09	67,815 91	4,166,685 07
New York, N. Y.....	25,040,113 93	5,307,280 90	589,196 00	-	30,936,590 83
Northwestern Mutual, Wis.....	11,804,015 76	2,695,605 21	57,933 25	-	14,557,554 22
Penn Mutual, Pa.....	4,757,172 41	953,668 45	32,482 11	3,434 58	5,746,737 55
Phoenix Mutual, Conn.....	920,024 63	540,839 43	41,838 58	14,866 92	1,517,569 56
Provident Life and Trust, Pa.....	3,633,238 74	1,012,799 98	18,680 10	-	4,664,718 82
Provident Savings, N. Y.....	1,839,918 26	33,772 49	9,150 43	-	1,882,841 18
State Mutual, Mass.....	1,828,858 39	340,045 35	22,347 98	-	2,191,251 72
Travelers', Conn.....	1,905,622 64	544,174 09	55,772 37	64,296 38	2,569,865 48
United States, N. Y.....	1,178,860 97	313,017 92	1,204 87	2,545 49	1,495,629 25
Washington, N. Y.....	2,226,739 32	512,952 22	9,844 01	1,106 33	2,750,639 48
Total, Companies of other States.....	\$160,258,062 25	\$36,182,964 70	\$2,119,950 44	\$761,661 69	\$199,322,639 08
Aggregate.....	\$161,152,966 28	\$36,452,026 41	\$2,137,259 48	\$761,661 69	\$200,503,913 86

TABLE V—Showing the Nature of the Disbursements during the Year ending December 31, 1892, 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, managers and agents, and medical examiners' fees.	All other disbursements.	Total disbursements.
MAINE LIFE COMPANY.									
Union Mutual, Portland.....	\$598,659 74	\$492 15	\$72,759 16	\$23,154 65	\$16,795 94	\$171,499 63	\$130,985 21	\$85,347 67	\$1,099,694 15
LIFE COS. OF OTHER STATES.									
Etna, Conn.....	\$3,155,765 93	-	\$360,160 41	\$678,354 03	\$119,740 17	\$585,738 86	\$169,163 98	\$225,579 69	\$5,294,503 07
Commercial Alliance, N. Y....	275,946 96	-	147 90	14,852 43	8,190 01	63,682 42	30,422 42	31,270 71	423,612 85
Connecticut Mutual, Conn....	4,168,182 75	-	565,318 89	1,223,598 14	30,016 49	354,262 34	186,159 87	257,633 39	7,055,315 87
Equitable, N. Y.....	11,180,812 04	\$333,398 34	3,333,102 77	1,687,134 83	322,439 44	3,146,075 35	1,238,359 23	2,920,625 34	24,161,947 34
Massachusetts Mutual, Mass..	931,444 00	-	228,246 71	335,357 73	42,541 02	408,822 69	223,906 44	130,298 84	2,295,617 43
Manhattan, N. Y.....	1,257,058 58	3,559 44	290,236 92	118,086 05	22,799 79	311,776 01	172,363 71	166,585 34	2,342,465 24
Metropolitan, N. Y.....	4,900,981 86	-	19,433 00	12,529 71	105,274 35	2,006,791 37	1,477,693 08	1,972,479 70	10,495,183 07
Mutual, N. Y.....	12,078,615 59	272,110 90	4,351,376 60	2,684,429 37	410,322 37	4,083,533 71	770,895 07	2,154,859 93	26,806,143 54
Mutual Benefit, N. J.....	3,421,892 89	36,735 04	777,691 92	1,597,594 62	197,078 45	806,785 28	233,645 31	153,643 49	7,225,067 00
National, Vt.....	995,849 36	-	250,427 62	111,601 32	46,505 52	379,746 65	101,425 43	74,859 99	1,557,415 29
New England Mutual, Mass..	1,533,886 50	-	399,290 13	581,053 62	50,013 43	257,242 56	122,694 94	194,818 06	3,138,999 30
New York, N. Y.....	9,010,891 28	1,370,130 30	2,202,771 17	1,411,219 58	304,515 52	4,058,316 60	1,022,442 60	2,274,003 71	21,654,290 76
Northwestern Mutual, Wis....	3,321,157 62	216 40	393,405 96	1,139,886 48	152,385 90	1,654,540 39	345,177 12	408,554 24	7,415,324 11
Penn Mutual, Pa.....	1,343,876 00	4,975 48	336,327 82	732,187 72	137,996 00	567,197 13	284,878 95	170,653 71	3,578,092 81
Phoenix Mutual, Conn.....	632 50	-	45,645 95	127,566 23	48,232 95	163,690 80	129,192 37	74,962 31	1,495,666 03
Provident Life and Trust, Pa.	1,066,030 00	31,700 66	183,259 19	450,576 27	48,427 36	306,501 25	168,033 83	160,700 89	2,415,229 45
Provident Savings, N. Y.....	826,902 97	840 70	849 84	344,904 85	23,297 67	248,711 58	106,208 04	74,542 84	1,626,258 49
State Mutual, Mass.....	529,876 32	-	153,674 18	238,941 29	26,500 41	239,501 22	124,923 03	23,755 16	2,337,171 61
Travelers', Conn.....	703,560 50	3,783 78	138,357 06	-	20,210 78	267,753 03	149,779 16	172,220 99	1,455,665 29
United States, N. Y.....	717,146 39	2,536 03	110,794 78	9,002 88	20,845 37	213,114 89	153,374 45	114,496 20	1,341,310 99
Washington, N. Y.....	1,021,967 79	9,993 94	376,755 26	133,325 17	25,439 45	229,416 08	204,886 15	142,824 97	2,144,608 81
Total, Cos. of other States....	\$62,943,688 25	\$2,070,613 51	\$14,517,274 14	\$13,632,202 32	\$2,432,916 45	\$20,348,200 21	\$7,415,625 18	\$11,899,369 49	\$135,259,889 55
Aggregate.....	\$63,542,347 99	\$2,071,105 66	\$14,590,033 30	\$13,655,356 97	\$2,449,712 39	\$20,519,699 84	\$7,546,610 39	\$11,984,717 16	\$136,359,583 70

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

TABLE VI—Exhibit of Policies.

Name of Company.	POLICIES IN FORCE DEC. 31, 1891.		POLICIES ISSUED DURING 1892.		POLICIES TERMINATED DURING 1892.		POLICIES IN FORCE DEC. 31, 1892.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE LIFE COMPANY.								
Union Mutual, Portland	16,412	\$30,649,490 56	3,899	\$7,826,625 16	2,495	\$5,182,630 80	17,816	\$33,293,484 92
LIFE COMPANIES OF OTHER STATES.								
Ætna, Conn.....	77,766	\$124,907,217 94	12,878	\$25,471,104 30	9,355	\$17,599,856 30	81,289	\$132,778,465 94
Commercial Alliance, N. Y.	6,137	19,872,900 00	2,620	7,527,220 00	2,224	6,566,700 00	6,533	20,833,420 00
Connecticut Mutual, Conn.....	64,794	155,043,055 00	4,418	12,291,824 00	3,655	9,597,577 00	65,557	157,737,302 00
Equitable, N. Y.....	230,424	804,894,557 00	62,940	200,490,316 00	41,365	154,422,628 00	251,969	850,962,245 00
Massachusetts Mutual, Mass.....	25,010	69,527,665 00	7,438	20,462,188 00	3,681	11,522,356 00	28,767	78,467,497 00
Manhattan, N. Y.....	21,718	59,077,628 69	5,061	14,184,559 63	4,184	11,990,658 15	22,595	61,271,530 17
Metropolitan, N. Y.	3,153	3,767,882 00	1,704	2,002,641 00	411	454,223 00	4,446	5,316,300 00
Mutual, N. Y.....	224,815	695,484,158 00	57,186	162,929,748 00	35,351	112,633,823 00	246,650	745,780,083 00
Mutual Benefit, N. J.....	69,350	183,171,333 00	12,002	30,623,721 00	7,006	18,096,966 00	74,346	195,698,088 00
National, Vt.....	23,303	51,369,348 00	6,980	15,477,172 00	3,605	8,168,167 00	26,678	58,678,353 00
New England Mutual, Mass.....	29,829	87,356,297 00	3,872	11,201,136 00	2,464	7,698,336 00	31,237	90,859,097 00
New York, N. Y.....	193,452	629,083,178 00	66,259	173,605,070 00	35,703	113,439,619 00	224,008	689,248,629 00
Northwestern Mutual, Wis.....	113,528	275,674,753 00	27,068	70,743,889 00	12,247	33,906,039 00	128,349	312,512,603 00
Penn Mutual, Pa.....	39,723	103,753,521 00	10,057	29,261,258 00	5,166	15,089,361 00	44,614	117,925,418 00
Phoenix Mutual, Conn.	18,369	27,102,425 00	3,876	7,976,246 00	2,457	4,529,365 00	19,788	30,549,306 00
Provident Life and Trust, Pa.....	27,571	85,851,372 00	4,508	15,786,348 00	2,183	6,911,187 00	29,896	94,726,533 00
Provident Savings, N. Y.	18,992	69,676,446 00	6,734	19,527,516 00	3,665	12,350,721 00	22,061	76,843,241 00
State Mutual, Mass.....	13,691	39,175,925 00	3,238	9,672,030 00	1,301	3,765,003 00	15,628	45,082,952 00
Travelers', Conn.....	26,392	61,809,064 00	5,711	22,748,854 00	3,322	10,753,785 00	28,781	73,804,133 00
United States, N. Y.....	17,064	41,164,116 00	4,538	14,515,745 00	3,663	11,951,561 00	17,939	43,728,300 00
Washington, N. Y.....	23,609	50,586,622 00	5,703	11,355,553 00	4,594	10,380,243 00	24,718	51,561,392 00
Total, Companies of other States	1,268,690	\$3,638,349,463 63	314,791	\$877,854,138 93	187,602	\$581,828,174 45	1,395,879	\$3,934,375,428 11
Aggregate	1,285,102	\$3,668,998,954 19	318,690	\$885,680,764 09	190,097	\$587,010,804 25	1,413,655	\$3,967,668,913 03

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INSURANCE COMMISSIONER'S REPORT.

TABLE VII—Showing the Number and Amount of Policies Terminated During 1892, 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, Portland.....	258	\$516,557 32	112	\$125,655 22	333	\$649,600 00	82	\$213,168 62
LIFE COS. OF OTHER STATES.								
Etna, Conn.....	1,246	\$2,171,996 30	895	\$1,031,913 00	707	\$1,568,575 00	1,461	\$1,848,076 00
Commercial Alliance, N. Y.....	76	266,900 00	-	-	-	-	78	316,500 00
Connecticut Mutual, Conn.....	1,618	3,846,323 00	220	418,541 00	-	-	496	1,144,489 00
Equitable, N. Y.....	2,697	11,125,172 00	201	716,872 00	246	848,750 00	5,635	24,138,117 00
Massachusetts Mutual, Mass.....	313	819,990 00	68	108,427 00	49	124,500 00	706	1,976,238 00
Manhattan, N. Y.....	410	1,198,517 58	26	58,541 06	-	-	336	922,975 09
Metropolitan, N. Y.....	88	94,034 00	6	2,600 00	4	5,830 00	63	75,426 00
Mutual, N. Y.....	3,141	10,892,646 00	541	1,396,412 00	20	59,300 00	5,416	19,221,306 00
Mutual Benefit, N. J.....	1,153	3,279,121 00	98	188,100 00	631	1,744,375 00	2,128	5,829,720 00
National, Vt.....	219	527,047 00	54	65,035 00	11	34,000 00	920	1,874,602 00
New England Mutual, Mass.....	414	1,258,121 00	-	-	105	247,976 00	753	1,893,502 00
New York, N. Y.....	2,240	8,125,105 00	468	1,541,435 00	388	136,850 00	4,464	17,694,610 00
Northwestern Mutual, Wis.....	1,105	2,902,599 00	283	473,968 00	441	3,732,653 00	956	2,378,052 00
Penn Mutual, Pa.....	440	1,194,020 00	88	187,013 00	159	405,000 00	663	1,577,814 00
Phoenix Mutual, Conn.....	466	708,995 00	211	195,080 00	1	2,000 00	83	165,254 00
Provident Life and Trust, Pa.....	218	714,311 00	142	348,917 00	1	20,000 00	458	1,375,329 00
Provident Savings, N. Y.....	207	911,600 00	-	-	2,787	9,364,821 00	9	22,250 00
State Mutual, Mass.....	149	423,038 00	47	113,270 00	15	25,000 00	461	1,205,311 00
Travelers', Conn.....	304	624,202 00	99	138,484 00	53	157,100 00	266	602,934 00
United States, N. Y.....	302	727,258 00	39	49,040 00	56	133,000 00	145	392,730 00
Washington, N. Y.....	327	865,220 00	88	112,032 00	19	29,752 00	785	2,074,123 00
Total, Cos. of other States	17,133	\$52,675,335 88	3,574	\$7,145,680 00	5,693	\$18,629,482 00	26,342	\$86,729,358 09
Aggregate.....	17,391	\$53,191,893 20	3,686	\$7,271,335 22	6,026	\$19,279,082 00	26,424	\$86,942,526 71

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, Portland.....	1,084	\$2,201,450 00	33	\$293,299 64	593	\$1,182,900 00	2,495	\$5,182,630 80
LIFE COS. OF OTHER STATES.								
Aetna, Conn.....	2,516	\$5,624,910 00	71	\$259,591 00	2,459	\$5,095,695 00	9,355	\$17,599,856 30
Commercial Alliance, N. Y.	1,871	5,448,050 00	-	-	199	535,250 00	2,224	6,586,700 00
Connecticut Mutual, Conn.	1,057	2,707,677 00	2	796,547 00	262	684,000 00	3,655	9,597,577 00
Equitable, N. Y.	24,015	78,341,549 00	-	-	8,511	39,252,168 00	41,365	154,422,628 00
Massachusetts Mutual, Mass.....	1,408	4,283,189 00	-	1,040,912 00	1,137	3,169,100 00	3,681	11,522,356 00
Manhattan, N. Y.	1,962	5,063,567 20	129	748,000 40	1,321	3,999,056 88	4,184	11,990,658 15
Metropolitan, N. Y.	227	238,813 00	9	11,500 00	14	26,000 00	411	454,223 00
Mutual, N. Y.	15,534	44,138,940 00	116	2,641,941 00	10,583	34,283,278 00	35,351	112,633,823 00
Mutual Benefit, N. J.	1,648	3,893,767 00	-	-	1,348	3,161,883 00	7,006	18,086,966 00
National, Vt.	1,439	3,240,100 00	66	339,700 00	896	2,087,683 00	3,605	8,168,167 00
New England Mutual, Mass.....	755	2,109,500 00	-	971,737 00	437	1,217,500 00	2,464	7,698,336 00
New York, N. Y.	16,245	45,799,132 00	-	5,837,285 00	11,898	34,305,202 00	35,703	113,439,619 00
Northwestern Mutual, Wis.	6,602	14,730,658 00	-	1,654,397 00	2,860	8,043,712 00	12,247	33,906,039 00
Penn Mutual, Pa.	2,228	6,083,393 00	38	698,221 00	1,550	4,943,900 00	5,166	15,089,361 00
Phoenix Mutual, Conn.	669	1,243,833 00	194	329,025 00	833	1,886,078 00	2,457	4,529,365 00
Provident Life and Trust, Pa. . . .	1,147	3,380,173 00	119	735,957 00	98	336,500 00	2,183	6,911,187 00
Provident Savings, N. Y.	100	170,050 00	1	170,000 00	561	1,712,000 00	3,665	12,350,721 00
State Mutual, Mass.	327	782,000 00	26	442,884 00	276	773,500 00	1,301	3,765,003 00
Travelers', Conn.	1,262	4,040,611 00	583	1,882,211 00	755	3,308,245 00	3,322	10,753,785 00
United States, N. Y.	2,407	8,139,933 00	57	451,000 00	657	2,058,600 00	3,663	11,951,561 00
Washington, N. Y.	2,462	5,210,576 00	-	-	913	2,088,540 00	4,594	10,380,243 00
Total, Cos. of other States ..	85,881	\$244,669,521 20	1,411	\$19,010,908 40	47,568	\$152,967,888 88	187,602	\$581,828,174 45
Aggregate.....	86,965	\$246,870,971 20	1,444	\$19,304,208 04	48,161	\$154,150,788 88	190,097	\$587,010,805 25

TABLE VIII—Showing the Business transacted in Maine during the Year ending December 31, 1892, by Life Insurance Companies.

NAME OF COMPANY.	POLICIES IN FORCE DEC. 31, 1892.		POLICIES ISSUED DURING THE YEAR.		Premiums received.	Losses and claims incurred.	Losses and claims paid.	Taxes paid on premiums.
	Number.	Amount.	Number.	Amount.				
MAINE LIFE COMPANY.								
Union Mutual, Portland	1,463	\$2,033,166 12	414	\$577,013 39	\$63,826 57	\$25,729 37	\$26,498 05	\$2,254 64
LIFE COMPANIES OF OTHER STATES.								
Ætna, Conn.....	1,537	\$1,867,837 00	69	\$ 95,329 00	\$76,628 46	\$51,657 00	\$51,501 41	\$211 06
Commercial Alliance, N. Y.....	52	141,000 00	43	140,500 00	3,568 10	20,000 00	20,000 00	
Connecticut Mutual, Conn.....	2,099	3,324,275 00	189	304,571 00	108,894 07	101,932 00	101,932 00	
Equitable, N. Y.....	1,412	2,709,588 00	571	1,164,395 06	110,304 93	22,782 00	23,782 00	1,070 04
Massachusetts Mutual, Mass.....	1,009	1,369,852 00	170	240,000 00	40,795 75	31,550 00	31,550 00	659 12
Metropolitan { Industrial.....	19,235	2,163,707 00	9,617	1,071,526 00	105,829 65	47,788 67	47,788 67	1,197 54
{ Ordinary.....	51	50,068 00	22	22,000 00	1,887 67			
Mutual, N. Y.....	3,654	6,742,761 00	540	1,076,660 00	252,321 60	72,001 61	72,001 61	3,464 20
Mutual Benefit, N. J.....	1,665	2,762,402 00	166	223,565 00	87,740 37	58,624 00	60,424 00	
National, Vt.....	295	506,622 00	63	222,000 00	17,550 36	15,150 00	15,150 00	321 31
New England Mutual, Mass.....	1,780	3,108,742 00	156	269,652 00	91,251 95	85,709 00	85,794 00	1,785 39
New York, N. Y.....	1,841	3,136,800 00	601	678,730 00	106,731 71	57,296 60	39,796 60	1,085 30
Northwestern Mutual, Wis.....	1,088	1,676,814 00	225	334,800 00	61,168 29	19,675 00	18,675 00	774 01
Penn Mutual, Pa.....	801	1,290,800 00	173	277,850 00	54,511 55	11,543 00	14,043 00	1,090 23
Phenix Mutual, Conn.....	792	757,552 00	167	189,469 06	28,370 24	29,483 00	30,622 00	
Provident Life and Trust, Pa.....	413	779,882 00	58	137,442 00	46,129 50	4,750 00	4,750 00	922 59
Provident Savings, N. Y.....	131	303,000 00	57	121,000 00	6,166 60	20,000 00	15,000 00	
State Mutual, Mass.....	144	275,344 00	60	84,500 00	9,713 96	1,260 00	1,260 00	119 97
Travelers', Conn.....	647	820,921 00	53	111,890 00	15,922 97	18,584 63	19,434 63	185 31
United States, N. Y.....	103	175,360 00	23	67,000 00	6,166 86	11,600 00	11,600 00	
Washington, N. Y.....	559	685,713 00	203	270,052 00	24,645 24	3,110 60	3,110 60	419 39
Total, Companies of other States	39,308	34,643,640 00	13,226	\$7,103,101 00	\$1,256,279 83	\$684,497 11	\$668,215 52	\$13,306 06
Aggregate.....	40,771	36,676,206 12	13,640	\$7,680,114 39	\$1,320,106 40	\$710,226 48	\$694,713 57	\$15,560 70

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TABLE IX—Showing the Capital, Assets, Liabilities and Surplus December 31, 1892, and the Income and Disbursements for the Year ending December 31, 1892, 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.
Aetna, Conn.....	-	\$ 82,066 34	\$ 36,109 28	\$ 45,957 06	\$ 79,730 01	\$ 81,760 48	\$ 32,784 04	\$ 67,414 82
American Casualty, Conn.....	\$1,000,000	2,607,675 76	1,467,918 77	139,756 99	2,466,699 11	2,543,039 11	1,103,964 82	2,422,864 41
American Employers' Liability, N. J.....	200,000	530,972 96	311,903 26	19,069 70	478,928 94	490,040 64	204,183 11	466,959 78
American Surety, N. Y.....	2,000,000	3,204,688 31	459,913 62	744,774 69	516,167 42	613,600 03	195,026 35	543,270 10
Employers' Liability, Eng.....	* 200,000	1,091,316 26	626,841 00	264,475 26	822,706 47	861,753 17	428,855 07	791,424 82
Fidelity and Casualty, N. Y.....	250,000	1,812,955 42	1,388,442 47	174,512 95	2,104,864 04	2,160,773 62	792,737 75	1,979,932 28
Guarantee of North America, Canada.....	304,600	772,306 72	170,892 31	296,814 41	208,049 08	258,722 76	77,566 53	232,504 88
Hartford Steam Boiler, Conn.....	500,000	1,625,228 52	1,019,130 81	106,097 71	716,227 44	785,069 75	106,722 89	708,413 77
Lloyds Plate Glass, N. Y.....	250,000	577,896 54	238,904 24	88,992 30	367,327 84	389,286 73	157,438 35	392,251 20
London Guarantee, Eng.....	* 200,000	231,802 02	901 01	30,901 01	144 00	144 00		
Metropolitan Plate Glass, N. Y.....	100,000	378,262 56	131,189 99	147,072 57	233,307 09	242,013 20	94,952 51	224,392 21
New York Plate Glass, N. Y.....	100,000	190,264 55	88,626 33	1,638 22	137,564 43	142,939 93	38,101 43	134,266 77
Standard Life and Accident, Mich.....	200,000	672,645 63	428,101 09	44,544 54	765,910 93	784,366 61	361,413 60	727,550 46
Travelers', Conn.....	1,000,000	2,406,922 31	1,231,117 12	175,805 19	2,259,761 42	2,370,914 42	933,115 81	2,000,030 64
Total.....	\$6,304,600	\$16,185,003 90	\$7,599,991 30	\$2,280,412 60	\$11,157,388 22	\$11,724,424 45	\$4,546,862 32	\$10,631,276 14

* Deposit capital.

TABLE X—Showing the Risks Written and the Risks Terminated During the Year, and the Risks in Force December 31, 1892, also the Business in Maine During the Year Ending December 31, 1892, of Casualty Insurance Companies Authorized to Transact Business in this State.

Name of Company.	RISKS.			BUSINESS IN MAINE.			
	Written.	Terminated.	In force Dec. 31, 1892.	Risks written.	Premiums.	Losses paid.	Taxes paid on premiums.
Ætna, Conn.	\$19,290,750 00	\$10,919,300 00	\$15,266,750 00	\$160,000 00	\$692 00	-	\$13 84
American Casualty, Md.	418,772,515 00	276,116,211 00	405,547,575 00	4,543,500 00	*19,262 14	\$5,103 13	276 15
American Employers Liability, N. J. ...	130,195,000 00	63,534,000 00	118,471,000 00	864,000 00	1,213 70	14 00	23 99
American Surety, N. Y.	103,718,010 00	88,388,863 00	97,683,308 00	370,800 00	1,921 50	195 47	34 52
Employers Liability, Eng.	2,437,485 31	2,666,090 55	1,599,508 74	1,724,310 00	8,716 08	2,814 71	118 02
Fidelity & Casualty, N. Y.	296,955,875 11	258,588,994 67	284,977,150 50	1,566,811 80	9,204 07	7,524 60	34 78
Guarantee of N. A., Canada	51,400,996 00	49,575,555 00	41,673,096 00	63,000 00	367 50	-	7 35
Hartford Steam Boiler Co., Conn.	83,122,795 00	63,383,651 00	193,415,052 00	845,400 00	†8,265 24	30,036 30	-
Lloyds Plate Glass, N. Y.	13,291,982 00	12,778,999 00	13,334,257 00	48,439 12	1,375 92	446 27	18 59
London Guarantee, Eng.	1,935 02	133 02	1,777 00	-	-	-	-
Metropolitan Plate Glass, N. Y.	9,419,489 00	9,516,645 00	8,338,417 00	17,231 50	413 26	15 50	7 95
New York Plate Glass, N. Y.	7,194,026 39	1,215,449 33	6,212,217 77	29,134 75	748 83	107 99	11 51
Standard L. & A., Mich.	107,449,446 00	102,588,600 00	87,475,696 00	176,000 00	819 26	285 16	16 38
Travelers, Conn.	300,129,340 00	278,487,266 00	260,486,112 00	4,782,650 00	32,534 95	18,323 59	-
Totals	\$1,543,379,644 83	\$1,217,759,757 57	\$1,534,481,917 01	\$15,191,277 17	\$85,594 45	\$64,866 72	\$563 08

* Including \$851.27 received for inspections.

† Including \$2,479.57 received for inspections.

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TABLE XI—Showing the Assets, Liabilities and Insurance in Force on the 31st day of December, 1892, with the Income and Disbursements for the Year ending December 31, 1892, 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.							
Garfield Mutual Life, Lewiston	\$297 58	\$ 250 57	\$ 48,944	\$640 26	\$ 550 59	-	\$823 60
Home Protective Legion, Madison	822 23	1,000 00	210,000	660 00	1,000 00	-	837 67
Kennebec Mutual Life, Waterville	8,526 72	3,150 00	7,552,000	58,748 26	26 50	\$ 26,000 00	25,699 13
Maine Benefit Association, Auburn	68,593 85	90 17	14,224,000	179,729 77	3,925 05	140,000 00	33,958 63
Maine and New Brunswick Insurance Co., Bangor	60,518 27	-	14,061,000	129,719 53	2,732 04	79,133 33	36,294 31
Orient Life Insurance Company, York	2,422 68	2,422 68	511,000	11,401 53	710 75	1,000 00	8,580 39
Provident Aid Society, Portland	68,296 16	-	5,765,000	61,555 44	2,658 37	34,700 00	17,094 44
Sick, Accident and Mortuary Bureau, Camden	571 48	1,806 00	244,000	1,187 85	1,806 00	-	2,422 37
York Mutual Aid Association, Biddeford	12,192 86	4,476 71	6,905,500	76,339 02	5,420 89	30,596 74	46,389 74
Total	\$222,241 83	\$13,196 13	\$49,521,444	\$519,972 66	\$18,830 17	\$311,430 07	\$172,010 28
LIFE COMPANIES OF OTHER STATES.							
Bay State Beneficiary Association, Mass.	\$201,401 70	-	\$45,854,000	\$ 598,189 26	\$ 5,469 69	\$484,550 00	\$ 79,636 33
Covenant Mutual Benefit Association, Ill.	635,899 40	\$14,068 88	98,632,375	1,398,505 71	17,173 76	992,283 36	357,692 16
Fidelity Mutual Life Association, Pa.	653,308 70	13,339 44	41,430,950	779,669 03	25,138 98	359,165 56	289,639 02
Hartford Life and Annuity Insurance Co., Conn.	1,276,004 69	88,843 82	86,235,000	1,505,621 82	141,545 99	1,061,914 88	311,956 49
Massachusetts Benefit Association, Mass.	1,016,107 59	-	105,178,030	1,957,656 99	210,031 52	1,525,258 35	478,086 14
Mutual Reserve Fund Life Association, N. Y.	3,729,567 67	413,414 37	236,421,790	3,949,131 78	148,111 31	2,702,337 04	1,088,220 94
Northwestern Masonic Aid Association, Ill.	785,658 17	37,589 28	155,908,000	2,329,147 47	26,294 61	1,822,985 72	318,142 49
United States Masonic Benevolent Association, Ill.	200,903 67	498 10	21,706,250	227,425 00	33,634 18	143,100 00	82,017 82
Total	\$8,498,851 59	\$567,753 89	\$791,386,895	\$12,475,347 06	\$607,399 44	\$9,121,594 91	\$3,005,391 39

MAINE CASUALTY COMPANIES.							
Home Casualty Company, Richmond	\$301 79	\$7 50	\$61,400	\$ 4,270 25	-	\$ 222 50	\$ 3,745 96
Maine Sick Benefit Association, Lisbon Falls.....	817 60	-	81,900	17,280 54	-	3,381 39	13,081 55
Total	\$1,119 39	\$7 50	\$143,300	\$21,550 79	-	\$3,603 89	\$16,827 51
CASUALTY COMPANIES OF OTHER STATES.							
Atlas, Mass.....	\$ 20,028 28	\$ 7,524 95	\$17,815,170	\$ 49,792 66	\$6,361 64	\$ 6,415 29	\$ 36,954 43
Manufacturers' Accident Indemnity Company, N. Y....	102,395 81	70,000 00	75,471,750	182,800 63	1,434 44	73,183 46	163,558 49
Mercantile Mutual, Mass.....	11,202 59	601 37	14,478,495	52,109 55	1,601 41	36,216 29	24,154 52
New England Mutual, Mass.....	59,655 57	1,950 60	42,909,750	147,331 43	1,506 98	57,442 87	77,437 09
United States Mutual, N. Y.....	166,659 58	16,102 55	293,263,150	971,448 21	7,019 40	444,739 24	534,738 79
Total	\$359,941 83	\$96,179 47	\$443,940,315	\$1,403,482 48	\$17,923 87	\$617,997 15	\$776,863 32
New England Live Stock Insurance Company, Mass...	\$6,084 75	-	\$571,661	\$70,487 54	\$45 08	\$27,507 50	\$41,426 70

RECAPITULATION.

Life Companies	\$8,721,093 42	\$580,950 02	\$840,908,339	\$12,995,319 72	\$626,229 61	\$9,433,024 98	\$3,177,401 67
Casualty Companies	371,961 22	96,186 97	444,983,615	1,425,033 27	17,923 87	621,601 04	733,690 83
Aggregate...	\$9,092,154 64	\$677,136 99	\$1,284,991,954	\$14,420,352 99	\$644,153 48	\$10,054,626 02	\$3,971,092 50

TABLE XII—Showing the Business Transacted in Maine during the Year ending December 31, 1892, by Assessment Life and Casualty Insurance Companies.

NAME OF COMPANY.	CERTIFICATES WRITTEN DURING THE YEAR.		CERTIFICATES TERMINATED DURING THE YEAR.		CERTIFICATES IN FORCE DECEMBER 31, 1892.		Losses and claims paid during the year.
	No.	Amount.	No.	Amount.	No.	Amount.	
MAINE LIFE COMPANIES.							
Garfield Mutual Life Ins. Co, Lewiston	97	\$ 48,944 00	-	-	97	\$48,944 00	
Home Protective Legion, Madison	210	210,000 00	-	-	210	210,000 00	
Kennebec Mutual Life Ins. Co., Waterville.....	1,681	4,453,000 00	868	\$2,381,000 00	2,803	7,552,000 00	\$26,000 00
Maine Benefit Association, Auburn	363	550,000 00	521	1,085,000 00	5,300	11,799,000 00	131,000 00
Maine and New Brunswick Ins. Co., Bangor	1,275	3,722,000 00	1,191	3,994,000 00	3,992	12,686,000 00	76,000 00
Orient Mutual Life Ins. Co., York.....	550	769,000 00	203	258,000 00	347	511,000 00	1,000 00
Provident Aid Society, Portland	40	76,000 00	166	435,000 00	1,505	4,258,000 00	27,700 00
Sick, Accident and Mortuary Bureau, Camden	234	244,000 00	-	-	234	244,000 00	
York Mutual Aid Association, Biddeford	1,113	2,647,000 00	165	523,000 00	2,442	5,953,000 00	27,500 00
Total	5,563	\$12,719,944 00	3,114	\$8,676,000 00	16,930	\$43,261,944 00	\$289,200 00
LIFE COMPANIES OF OTHER STATES.							
Bay State Beneficiary Association, Mass.....	84	\$148,000 00	60	\$131,000 00	153	\$300,000 00	\$27,000 00
Covenant Mutual Benefit Association, Ill.	89	141,625 00	59	95,750 00	219	433,750 00	7,250 00
Fidelity Mutual Life Association, Penn.....	42	82,000 00	9	12,000 00	86	164,000 00	
Hartford Life and Annuity Ins. Co., Conn.....	52	83,000 00	27	62,000 00	107	154,000 00	1,000 00
Massachusetts Benefit Association, Mass.....	80	97,000 00	71	168,000 00	190	288,000 00	27,000 00
Mutual Reserve Fund Life Association, N. Y.....	96	298,500 00	45	165,500 00	267	1,007,000 00	
Northwestern Masonic Aid Association, Ill.....	2	2,500 00	25	30,000 00	93	250,500 00	2,500 00
United States Masonic Benevolent Association, Iowa	74	160,000 00	33	75,000 00	197	470,000 00	5,000 00
Total	519	\$1,012,625 00	329	\$739,250 00	1,312	\$3,067,250 00	\$69,750 00

MAINE CASUALTY COMPANIES.

Home Casualty Company, Richmond.....	617	\$ 61,700 00	3	\$ 300 00	614	\$61,400 00	\$ 222 50
Maine Sick Benefit Association, Lisbon Falls	2,211	165,825 00	1,119	83,925 00	1,092	81,900 00	3,381 39
Total	2,828	\$227,525 00	1,122	\$84,225 00	1,706	\$143,300 00	\$3,603 89

CASUALTY COMPANIES OF OTHER STATES.

Atlas Accident Ins. Co., Mass.....	466	\$1,391,390 00	143	\$ 402,750 00	323	\$ 988,640 00	\$ 591 38
Manufacturers' Accident Indemnity Company, N. Y.	1,450	3,987,450 00	1,907	3,957,550 00	538	3,020,150 00	3,476 59
Mercantile Mutual Accident Association, Mass.....	2,022	3,391,062 00	1,818	3,305,062 00	1,115	4,058,210 00	15,398 35
New England Mutual Accident Association, Mass.....	682	2,142,000 00	518	1,372,250 00	597	2,214,375 00	3,728 63
United States Mutual Accident Association, N. Y.....	43	209,000 00	83	397,000 00	223	1,083,600 00	1,433 57
Total	4,663	\$11,120,902 00	4,469	\$9,434,612 00	2,796	\$11,964,975 00	\$24,628 52
New England Live Stock Insurance Company, Mass.	260	\$35,912 00	360	\$48,927 00	98	\$16,140 00	\$850 00

RECAPITULATION.

Life Companies.....	6,082	\$13,732,569 00	3,443	\$9,415,250 00	18,242	\$46,329,194 00	\$358,950 00
Casualty Companies	7,491	11,348,427 00	5,591	9,518,837 00	4,502	11,505,275 00	28,232 41
Aggregate.....	13,573	\$25,080,996 00	9,034	\$18,934,087 00	22,744	\$57,834,469 00	\$387,182 41

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TABLE XIII—Showing the Business Transacted in Maine During the Year Ending December 31, 1892, by Fraternal Beneficiary Organizations.

Name of Company.	MEMBERS ADMITTED DURING THE YEAR.		MEMBERSHIP TERMINATED DURING THE YEAR.		MEMBERSHIP DECEMBER 31, 1892.		Losses and claims paid during the year.
	Number.	Amount.	Number.	Amount.	Number.	Amount.	
MAINE COMPANIES.							
Ancient Order of Hibernians (1st Division), Portland	12	-	2	-	124	-	\$447 50
Ancient Order of Hibernians (2d Division), Portland.....	21	-	17	-	140	-	335 00
Casco Bay Commandery, Portland.....	1	\$2,000 00	4	\$4,500 00	97	\$150,500 00	2,330 97
Citizens' Mutual Relief Society, Portland.....	1	-	209	-	215	-	6,663 96
Good Templars' Relief Association, Portland.....	-	-	-	-	17	-	-
L'Union St. Joseph, Waterville.....	10	-	4	-	39	-	99 00
Maine Central Railroad Relief Association, Portland.....	128	-	99	-	1,530	-	14,661 00
Maine Commercial Travelers' Association, Portland.*	-	-	-	-	-	-	-
Maine State Pythian Relief Association, Portland.....	55	72,255 00	144	204,080 00	1,936	2,614,810 00	23,860 00
Masons' Mutual Relief Association, Mechanic Falls.....	135	-	199	-	1,747	-	35,000 00
Northeastern Masonic Relief Association, Augusta.....	5	-	28	-	49	-	179 00
Odd Fellows' Benefit Association, Portland.....	-	-	24	-	149	-	434 00
Odd Fellows' Graded Mutual Relief Association, Norway.....	59	59,000 00	81	90,400 00	1,205	1,000,698 00	6,050 00
Odd Fellows' Mutual Relief Association, Westbrook.....	4	6,000 00	1,831	2,746,500 00	1,984	2,976,000 00	70,500 00
Odd Fellows' Mutual Relief Association, Portland.....	-	-	202	-	147	-	3,823 65
Patrons' Mutual Aid Society of Maine, Lewiston.....	4	-	185	-	493	-	5,198 50
Portland Lodge No. 142, New Eng. Order of Protection, Portland	-	-	-	-	43	73,000 00	167 50
Portland Temperance Reform Club, Portland	10	-	26	-	82	-	-
Societe de Bienfaisance St. Jean Baptiste, Waterville	31	-	11	-	224	-	1,249 86
Sons of Veterans Relief Association, Rockland	-	-	38	-	22	-	132 00
Union Lafayette, Waterville	43	-	21	-	73	-	92 81
York County Odd Fellows' Mutual Relief Association, Saco.	-	-	57	-	150	-	658 00
Total	519	\$139,255 00	3,182	\$3,045,480 00	10,466	\$6,815,008 00	\$171,882 75

COMPANIES OF OTHER STATES.

American Legion of Honor, Boston, Mass.....	2	\$ 2,000 00	30	\$ 96,000 00	298	\$975,500 00	\$5,000 00
American Masonic Accident Association, Minneapolis, Minn.....	200	820,000 00	50	205,000 00	150	615,000 00	323 57
American Mutual Relief Association, Boston, Mass.....	109	250,000 00	105	234,000 00	12	28,000 00	100 00
Ancient Order of Foresters of America, Brooklyn, N. Y.....	274	-	108	-	768	-	-
Ancient Order of United Workmen, Boston, Mass.....	775	1,550,000 00	113	226,000 00	4,981	9,962,000 00	36,000 00
Good Templars' Mutual Benefit Association, Rochester, N. Y.....	50	63,000 00	19	29,500 00	52	56,000 00	40 00
Home Circle, Boston, Mass.....	4	7,500 00	10	12,000 00	138	231,500 00	-
Knights of Honor, St. Louis, Mo.....	3	1,500 00	68	112,500 00	602	1,149,500 00	24,000 00
Knights of Pythias of the World, Chicago, Ill.....	2	3,000 00	10	24,000 00	163	279,000 00	9,000 00
Masonic Nat'l Health and Accident Association, Orange, Mass. . .	9	-	70	-	2	-	800 02
Masons' Fraternal Accident Ass'n of America, Westfield, Mass....	453	1,975,080 00	243	1,059,480 00	581	1,690,170 00	3,444 25
New England Order of Protection, Boston, Mass.....	256	412,000 00	184	297,000 00	2,094	3,284,000 00	20,000 00
Northern Legion, Boston, Mass.....	No	business	in Maine	in 1892.			
Northern Mutual Relief Association, Boston, Mass.....	22	-	17	-	117	-	-
Odd Fellows' Fraternal Accident Association, Westfield, Mass....	295	745,500 00	171	349,250 00	613	1,382,725 00	3,370 21
Odd Fellows' Mutual Aid and Accident Association, Piqua, Ohio,	7	8,000 00	14	20,000 00	26	34,000 00	-
Odd Fellows' Accident Company, Boston, Mass.....	116	283,500 00	-	-	116	283,500 00	-
Order of the International Fraternal Alliance, Baltimore, Md.....	14	9,800 00	4	2,800 00	13	9,100 00	77 00
Order of United Friends, Poughkeepsie, N. Y.....	59	52,500 00	58	106,000 00	503	628,500 00	12,500 00
Order of Tontii, Philadelphia, Pa.....	59	41,800 00	98	70,200 00	151	119,800 00	6,165 00
Red Men's Fraternal Accident Ass'n of America, Westfield, Mass.	26	60,750 00	10	17,000 00	57	159,000 00	317 50
Royal Arcanum, Boston, Mass.....	24	72,000 00	15	43,500 00	507	1,493,500 00	7,500 00
Royal Conclave of Knights and Ladies, Boston, Mass.....	-	-	-	-	6	12,000 00	-
Royal Society of Good Fellows, Boston, Mass.....	27	46,000 00	51	110,000 00	167	335,000 00	-
Royal Templars of Temperance, Buffalo, N. Y.....	-	-	3	4,000 00	65	93,000 00	-
United Fellowship, Boston, Mass.....	30	51,500 00	115	206,000 00	313	609,500 00	18,000 00
United Order of Pilgrim Fathers, Lawrence, Mass.....	237	341,000 00	45	67,000 00	1,565	2,577,000 00	20,000 60
United Order of the Golden Cross, Knoxville, Tenn.....	663	790,500 00	433	514,500 00	4,894	5,836,000 00	50,171 37
Total.....	3,716	\$7,586,930 00	2,044	\$3,805,730 00	18,954	\$31,843,295 00	\$216,808 92
Aggregate.....	4,235	\$7,726,185 00	5,226	\$6,851,210 00	29,420	\$38,658,303 00	\$388,691 67

*One death benefit paid in 1892. The insurance feature of the association has been discontinued.

Many of the Maine companies issue no certificates to their members.



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, 1892.



**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\$6,079,398 17

INCOME DURING THE YEAR.

Cash received for new premiums, without deductions.....	\$218,489 84
Cash received for renewal premiums, without deductions..	673,431 75
Premium notes, loans or liens taken for renewal premiums	5,776 00
Cash received for annuities	1,319 36
Total.....	\$899,016 95
Deduct amount paid for re-insurance	4,112 92
Total premium income	\$894,904 03
Received for interest on mortgage loans	79,344 31
bonds owned, and dividends on stock.....	148,028 77
premium notes, loans or liens.....	17,770 77
other debts due the company	23,300 59
(discount on endowments paid in advance.....	617 27
rents for use of company's property	17,309 04
Total income.....	\$1,181,274 78
Total.....	\$7,260,672 95

DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.....	\$453,622 96
Premium notes, loans, or liens used in payment of the same	17,912 00
Cash paid for matured and discounted endowments and ad- ditions.....	119,842 78
Premium notes, loans, or liens used in payment of same ...	7,282 00
Total amount actually paid for losses and matured endow- ments.....	\$598,659 74
Cash paid to annuitants.....	492 15
Cash paid for surrendered policies	45,958 28
Premium notes, loans, or liens used in purchase of surren- dered policies, and voided by lapse	20,725 88
Cash surrender values applied in payment of premiums....	6,075 00

MAINE LIFE INSURANCE COMPANY.

Cash dividends paid to policy-holders	\$19,625 65	
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	3,529 00	
Total paid to policy-holders		\$695,065 70
Cash paid for commissions to agents		171,499 63
salaries and traveling expenses of managers and agents	\$56,760 69	} 130,985 21
medical examiner's fees.....	20,065 08	
salaries of officers and office employees	54,159 44	
taxes, fees, and fines		16,795 94
rent.....		9,794 02
commuting commissions.....		2,069 49
furniture and office fixtures.....		701 68
advertising.....		11,269 66
Other expenditures, viz: printing, stationery, etc., \$18,581.89; postage, exchange, etc., \$9,347.19; traveling expenses, officers and clerks, \$3,906.27; legal expenses, \$6,815.57; miscellaneous expenses, \$9,950.87; profit and loss, \$12,911.03		61,512 82
Total expenditures.....		\$1,099,694 15
Balance		\$6,160,978 80

(Total miscellaneous expenses, \$404,628.45.)

ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered... ..	\$ 734,494 95
Loans on bond and mortgage (first liens)	1,430,298 71
Loans secured by collaterals.....	410,936 46
Premium notes and loans on policies now in force	290,054 25
Stocks and bonds owned by the company, cost value.....	3,172,442 74
Cash in office of company.....	\$ 725 45
Cash deposited in banks	119,242 28
Bills receivable	329 72
Agent's and other ledger balances	703 00
Other assets, viz: cash in transit December 31, 1892 (since received)....	1,751 24
Total net or ledger assets	\$6,160,978 80

OTHER ASSETS.

Interest due and accrued on bonds and mortgages	\$18,905 06
Interest due and accrued on bonds and stocks.....	31,704 22
Interest due and accrued on collateral and other loans	1,968 34
Interest due and accrued on premium notes, loans or liens,	9,584 67
Rents due and accrued on company's property or lease	1,317 18
Market value of bonds and stocks over cost.....	35,158 11
	\$63,419 47

MAINE LIFE INSURANCE COMPANY.

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Gross premiums due and unreported on policies in force	
December 31, 1892	\$130,128 61
Gross deferred premiums in force on December 31, 1892.....	78,801 57
Total	<u>\$208,930 18</u>
Deduct 20% on above gross amount.....	41,786 03
Net amount of uncollected and deferred premiums	<u>167,144 15</u>
Foreborne premiums to be deducted in settlement of policy claims included in liabilities.....	3,226 69
Total assets as per books of the company	<u>\$6,429,927 22</u>

ITEMS NOT ADMITTED.

Agent's and other ledger balances (net)	\$703 00	
Bills receivable.....	329 72	
		<u>1,032 72</u>
Total assets (less items not admitted)		<u>\$6,428,894 50</u>

ACCOUNT OF STOCKS, BONDS AND ALL OTHER SECURITIES (EXCEPT MORTGAGES)
 HYPOTHECATED TO THE UNION MUTUAL LIFE INSURANCE COMPANY, AS COL-
 LATERAL SECURITY FOR CASH ACTUALLY LOANED BY THE COMPANY, WITH THE
 PAR AND MARKET VALUE OF THE SAME, AND THE AMOUNT LOANED THEREON
 DECEMBER 31, 1892.

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	39,050 00	24,000 00
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 5,250 00	515 00 4,300 00
Maine Central R. R. Co. 7s.....	2,000 00	2,200 00	5,000 00
Northern Pacific R. R. Land Grant 6s.....	2,000 00	2,310 00	
City of Portland, Me., 6s.....	1,000 00	1,070 00	
Leeds & Farmington R. R. 1st mort. 6s.....	1,000 00	1,050 00	700 00
Central Wharf, Portland, Me., stock, 9 shares...	4,500 00	9,000 00	4,200 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	609 00	5,000 00
Old Colony R. R. Co. stock, 20 shares.....	2,000 00	3,680 00	
Grand Avenue R. R. Co., Kansas City, Mo., 1st mort. 5s (gold).....	2,000 00	1,920 00	
Camden & Rockland Water Co., Camden, Me., stock, 100 shares.....	10,000 00	10,000 00	10,000 00
Portland Nat'l Bank, Portland, Me., stock, 20 shares.....	2,000 00	2,120 00	
Portage City Water Co., Portage, Wis., 6s.....	500 00	500 00	1,300 00
Rochester Water Co., Rochester, Minn., 6s.....	500 00	500 00	
Ft. Smith (Ark.) Water Co. 6s.....	500 00	500 00	
Kankakee Water Co., Kankakee, Ill., 6s.....	500 00	500 00	5,000 00
Atlantic & Pacific R. R. 4s.....	7,000 00	4,900 00	
Norfolk & Western R. R. Co. 6s (convertible debenture).....	500 00	500 00	
Portland Water Co., Portland, Me., 25 shares stock.....	2,500 00	2,750 00	2,000 00
Line Rock R. R. Co., Rockland, Me., 5s.....	18,000 00	18,900 00	15,000 00
Portland R. R. Co., Portland, Me., 10 shares....	1,000 00	1,200 00	750 00
City Water Company of East St. Louis, Ill., 6s..	500 00	500 00	400 00
Schuster Hax Nat. Bank, St. Joseph, Mo., 100 shares.....	10,000 00	12,300 00	10,000 00
Maine Central R. R. 7s.....	500 00	680 00	500 00
Portland Railroad Co., Portland Me., 5 shares..	500 00	600 00	450 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	4,797 00	4,100 00
Portland, Me., Water Co. 4s.....	500 00	490 00	400 00
Atchison, Topeka & Santa Fe R. R. 4s.....	500 00	419 37	619 00
Akron St. Ry. Co. 6s.....	1,000 00	1,039 00	500 00
Androscooggin Co., Me., 6s.....	500 00	505 00	
Commercial Union Telegraph Co., 200 shares...	5,000 00	5,500 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
Portland, Me., Water Co., 20 shares.....	2,000 00	2,200 00	2,000 00
Rockland, Me., Trust Co., 5 shares.....	500 00	550 00	
St. Joseph & Grand Island R. R. 6s.....	11,000 00	10,230 00	
Atchison, Topeka & Santa Fe R. R. 4s.....	7,000 00	5,871 25	20,000 00
Northern Pacific R. R. 5s, Land Grant.....	6,000 00	4,140 00	
Atlantic & Pacific R. R. 4s.....	3,000 00	2,100 00	
Missouri Valley & Blair Ry. & Bridge Co. 6s...	1,000 00	1,000 00	900 00
First National Bank, Houlton, Me., 30 shares...	3,000 00	3,500 00	2,500 00
Cedar Rapids & Missouri River R. R. 7s.....	1,000 00	1,250 00	1,000 00

*Many of the securities enumerated above are not quoted upon the stock ex-
 changes of any of the larger cities, and of others that are quoted there is seldom
 a quoted sale. Against such the Finance Committee of the company have put
 their appraised value.

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

Description.	Total par value.	*Total market value.	Amount loaned thereon.
Missouri, Kansas and Texas R. R. 4s....	\$10,000 00	\$8,000 00	\$10,000 00
Northern Pacific R. R. & Land Grant Con. 5s....	4,000 00	2,760 00	
Portland, Me., Water Co., 80 shares.....	8,000 00	8,800 00	5,000 00
Houlton, Me., Water Co., 70 shares.....	1,750 00	1,925 00	1,500 00
National Shoe & Leather Bank, Auburn, Me., 110 shares.....	11,000 00	8,470 00	7,500 00
City of Portland (Portland & Rochester R.R.) 6s.	4,500 00	4,815 00	4,500 00
Oregon Short Line & Utah Northern R. R. 5s....	6,000 00	4,620 00	7,000 00
Atchison, Topeka & Santa Fe R. R. 4s.....	3,000 00	2,516 25	
Evansville, Ind., 5s.....	1,000 00	990 00	
Maine Central R. R. 7s.....	15,000 00	20,400 00	12,000 00
Mortgage of Real Estate on 3d St., Minneapolis, Minn.....	15,259 60	15,259 60	15,000 00
Scioto Valley & New England R. R. 4s.....	1,000 00	820 00	600 00
Missouri Valley & Blair R'y & Bridge Co. 6s....	1,000 00	1,090 00	900 00
Portland, Me., Water Co., 52 shares.....	5,200 00	5,720 00	5,000 00
Westbrook Man'f'g Co., 150 shares pref'd stock,	15,000 00	15,450 00	10,000 00
Oregon Improvement Co. 5s.....	5,000 00	3,200 00	2,800 00
Cedar Rapids & Missouri River R. R. 7s.....	1,000 00	1,250 00	900 00
New York & New England R. R., 50 shares pref'd	5,000 00	4,750 00	3,200 00
New York & Erie R. R. 5s.....	8,000 00	9,200 00	10,000 00
New York & Erie R. R. 7s.....	2,000 00	2,260 00	
Boston & Maine R. R., 200 shares stock.....	20,000 00	34,000 00	25,000 00
Portland Trust Co., 15 shares stock.....	1,500 00	1,755 00	1,000 00
Boston & Maine R. R., 200 share stock.....	20,000 00	34,000 00	25,000 00
St. Joseph Water Co., St. Joseph, Mo., 6s, (gold)	3,000 00	3,000 00	2,000 00
International Loan & Trust Co., Kansas City, Mo., 200 shares.....	20,000 00	15,000 00	11,000 00
City of Portland, Me., 6s.....	3,000 00	3,210 00	3,000 00
Runford Falls Power Co. 5s, 1st mort., (gold) ..	30,000 00	30,000 00	25,000 00
Fort Smith, Ark., Water Co. 6s, 1st con., mort., (gold)	10,500 00	10,500 00	14,000 00
Fulton, N. Y., Water Co. 5s, 1st mort.....	5,000 00	5,000 00	
Chicago & West Michigan R. R. 5s, 1st mort....	6,000 00	5,730 00	5,250 00
Eau Claire St. Ry. Light & Power Co. 6s, 1st mort., (gold).....	12,000 00	12,000 00	11,000 00
Lockwood Co., Waterville, Me., 12 shares.....	1,200 00	1,284 00	31,202 46
Chicago Gas Light & Coke Co. 5s.....	10,000 00	9,350 00	
Atchison, Topeka & Santa Fe R. R. 4s.....	19,000 00	15,936 25	31,202 46
New York & New England R. R., pref'd stock, 15 shares.....	1,500 00	1,425 00	
Ohio & Mississippi R. R., Spg'd Div., 7s.....	2,000 00	2,280 00	31,202 46
Mt. Vernon Water Co., Mt. Vernon, N. Y., 1st Mort., 6s.....	1,000 00	1,000 00	
West Duluth, Minn., 6s, (general fund).....	5,000 00	5,150 00	31,202 46
Houston & Texas Central R. R. 6s, (gold).....	2,000 00	2,060 00	
	\$494,209 60	\$536,582 72	\$410,936 46

MAINE LIFE INSURANCE COMPANY.

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 31, 1892.

Description.	Par Value.	†Market Value.
Bonds, United States 4's consols, gold, due July, 1907	\$ 25,000 00	\$ 28,625 00
" Atchison, Topeka & Santa Fe R. R., 4s, due July, 1989.	150,000 00	125,812 50
" Chicago & West Michigan R. R. 5s, due Dec., 1921...	125,000 00	119,375 00
" Current River R. R. 1st mort. 5s (K. C. F. S. & M.), due Oct., 1927.....	50,000 00	45,000 00
" Denver & Rio Grande R. R. 1st Mortg. 4s, due Jan., 1936.....	25,000 00	21,562 50
" Fremont, Elkhorn & Missouri Valley R. R. 6s (C. & N. W. R. R.), due Oct., 1933.....	25,000 00	30,625 00
" Flint & Pere Marquette R. R., Con. 6s, due Oct., 1920.	50,000 00	60,500 00
" Fort Street, Union Depot Co., Detroit, Mich., 1st mort. 4½s, due Jan., 1941.....	25,000 00	26,375 00
" Grand Avenue Railway, Kansas City, Mo., 1st mort. 5s, gold, due July, 1908.....	50,000 00	48,000 00
" Hannibal and St. Joseph R. R., 1st mort. 6s, due Mar., 1911.....	50,000 00	58,625 00
" Kansas & Missouri R. R. 5s (K. City F. S. & M. R. R.), due Aug., 1922.....	10,000 00	9,000 00
" Kansas City, St. Jo. and Council Bluffs R. R. 1st mort. 7s, due Jan., 1907.....	30,000 00	36,450 00
" Kansas City Belt Railway, 1st mort. 6s, due July, 1916.....	50,000 00	55,000 00
" Kansas City Cable Railway, 1st mort. 5s, due April, 1897.....	50,000 00	49,250 00
" Kansas City, Ft. Scott and Memphis R. R., con. mort. 6s, due May, 1928.....	50,000 00	50,250 00
" Lincoln & North Western R. R., 1st mort. 7s (C. B. & Q. R. R.) due Jan., 1910.....	50,000 00	62,500 00
" Lime Rock R. R., Rockland, Me., 5s, 1st mort. due April, 1908.....	25,000 00	26,250 00
" Milwaukee & St. Paul R. R., C. & M. div. 7s, due Jan., 1903.....	35,000 00	45,150 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	55,000 00
" Norwood & Montreal R. R., 1st mort. 5s, gold (R. W. & O. R. R.), due April, 1916.....	25,000 00	27,500 00
" Oregon Railway & Navigation Co., con. 1st mort. 5s, due June, 1925.....	50,000 00	44,000 00
" Oxford & Clarksville R. R. 6s, 1st mort. gold, due Nov., 1937.....	25,000 00	20,000 00
" People's Street Railway Co. of Luzerne Co., Pa., 1st mort. 6s, due Aug., 1918.....	25,000 00	27,500 00
" Portland & Ogdensburg R. R., 1st mort. 5s, (M. C. R. R.) due Nov., 1908.....	50,000 00	53,000 00
" Portland & Rumford Falls R. R., 1st mort. 5s, due Feb., 1912, Series A.....	25,000 00	25,000 00
" Rome, Watertown & Ogdensburg R. R. 5s, due July, 1922.....	25,000 00	28,250 00
" Scioto Valley & New England R. R., 1st mort. 4s, due Nov., 1989.....	50,000 00	41,000 00
" St. Louis R. R. 1st mort. 5s, due May, 1910, optional after 1900.....	25,000 00	25,250 00
" Staten Island Rapid Transit R. R. 6s, 1st mort., due Jan., 1913.....	10,000 00	11,650 00
" Sturgis, Goshen & St. Louis R. R., 1st mort. 3s, gold, (L. S. & M. S.) due Dec., 1989.....	25,000 00	18,125 00
" Union Street Railway Co., Dover, N. H. 6s, due Oct., 1910.....	25,000 00	26,250 00
" Utah & Northern Railway Co. 5s, con., due July, 1926.	25,000 00	19,750 00
" Wisconsin Valley R. R., 1st mort. 7s, due Jan., 1909.	4,000 00	4,920 00
" Americus, Georgia 6s, due April, 1919.....	10,000 00	11,200 00
" Albina, Oregon (Park) 6s, due June, 1921.....	25,000 00	30,937 50

† Many of the securities enumerated above are not quoted upon the stock exchanges of any of the larger cities, and of others that are quoted there is seldom a quoted sale. Against such the Finance Committee of the Company have put their appraised value.

MAINE LIFE INSURANCE COMPANY.

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

Description.	Par Value.	Market Value.
Bonds, Caribou, Maine, 4½s, due July, 1893.....	\$1,000 00	
“ “ “ “ “ “ 1894.....	1,000 00	
“ “ “ “ “ “ 1895.....	1,000 00	
“ “ “ “ “ “ 1896.....	1,000 00	\$4,000 00
“ “ “ (school bonds) 5s, due Aug., 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	11,220 00
“ Corsicana, Texas, (sewer) 5s, due July, 1919.....	18,000 00	18,000 00
“ (school) “ “ “ “ “ “.....	7,500 00	7,500 00
“ Damariscotta, Maine, 4½s, due July, 1900.....	2,000 00	2,060 00
“ Delaware, Ohio, (public hall) 6s, due Nov., 1901..	5,000 00	5,550 00
“ Fort Worth, Texas, 5s, gold, due May, 1920.....	10,000 00	10,000 00
“ Helena, Montana, (sinking fund) 6s, due June, 1911, optional after 1901.....	25,000 00	27,166 67
“ Jefferson Co., Alabama (road imp.) 5s, due July, 1920.....	40,000 00	40,800 00
“ Jefferson Co., Alabama, (road imp.) 6s, due Nov., 1919.....	25,000 00	28,750 00
“ Mattoon, Ills., 5s, (funding), due July, 1911.....	40,000 00	40,700 00
“ Montreal Harbor, (Debentures) 4s, due July, 1917..	10,000 00	10,000 00
“ “ “ “ “ “ 1918..	20,000 00	20,000 00
“ Mecklenburg Co., N. C. 6s, due Nov., 1920.....	30,000 00	34,650 00
“ Pueblo, Col., 6s, (public building) due June, 1902, optional after 1898.....	15,000 00	16,181 25
“ Pueblo, Col., water 6s, due April, 1904.....	25,000 00	28,583 25
“ Pueblo, Col., deficiency 6s, due June, 1906.....	10,000 00	11,650 00
“ Province of New Brunswick 4s, due Mar., 1930.....	3,000 00	3,000 00
“ “ “ “ “ “ July.....	52,000 00	52,000 00
“ “ “ “ “ “ April, 1931.....	5,000 00	5,000 00
“ “ “ “ “ “ Dec., 1924.....	1,000 00	1,000 00
“ “ “ “ “ “ Nov., 1925.....	39,000 00	39,000 00
“ Plano, Texas (school house imp.) 6s, due Sept., 1911,	7,000 00	7,000 00
“ Provo City, Utah, 6s, gold, due Nov., 1911.....	25,000 00	26,000 00
“ Richmond, Va., (currency) 4s, due Jan., 1926.....	10,000 00	9,850 00
“ State of Maine (registered) 3s, due Oct., 1917.....	25,000 00	25,000 00
“ West Duluth, Minn., (general fund) 6s, gold, due July, 1911.....	25,000 00	28,250 00
“ Wells County, Ind., (court house) 5s, due Sept., 1907,	13,000 00	13,693 29
“ Bath Iron Works, 1st mort. 5s, due July, 1893.....	5,000 00	
“ “ “ “ “ “ 1894.....	5,000 00	
“ “ “ “ “ “ 1895.....	5,000 00	
“ “ “ “ “ “ 1896.....	5,000 00	
“ “ “ “ “ “ 1897.....	5,000 00	25,000 00
“ Crystal Water Co., Edgewater, N. Y., 1st mort. 6s, due July, 1910.....	25,000 00	25,000 00
“ Chicago Gas Light and Coke Co. 5s, due July, 1937..	35,000 00	32,725 00
“ Citizens' Gas Light Co., Brooklyn, N. Y., 5s, due Feb., 1940.....	45,000 00	45,000 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	18,750 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
“ Kennebec Light & Heat Co. 1st mort. 6s, gold, due Aug., 1911.....	25,000 00	25,625 00
“ Le Mars, Iowa, Water & Light Co. 1st mort. 6s, due Nov., 1904.....	25,000 00	25,000 00
“ Leadville, Colo., Water Co. (sinking fund) 6s, due Aug., 1915.....	25,000 00	25,000 00
“ Manitowoc, Wis., Water 6s, due Feb., 1907.....	25,000 00	25,000 00

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

Description.		Par Value.	Market Value.
Bonds,	Metropolitan Telephone and Telegraph Co. 5s, due May, 1918.....	\$50,000 00	\$53,000 00
"	Michigan Gas Co. 1st mort. 6s, due Jan., 1919.....	15,000 00	15,000 00
"	Oshkosh, Wis., Water Works Co. 1st cons., mort. (currency) 6s, due May, 1920.....	25,000 00	25,000 00
"	Rumford Falls Power Co. 1st mort. 5s, gold, due Aug., 1907.....	25,000 00	25,000 00
"	Richmond Water & Light Co., Richmond, Ky., 6s, due July, 1910.....	25,000 00	25,000 00
"	Rockport, Ind., Waterworks Co. 6s, due Feb., 1905..	10,000 00	10,000 00
"	St. Joseph, Mo., Water Co. (sinking fund) 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	18,318 00
"	*Biddeford National Bank, Biddeford, Me., (20 shares).....	2,000 00	2,640 00
"	*Canal National Bank, Portland, Me., (200 shares)...	20,000 00	25,000 00
"	*City National Bank, Dallas, Texas, (40 shares).....	4,000 00	6,000 00
"	*Cumberland National Bank, Portland, Me., (122 shares).....	4,880 00	5,246 00
"	Commercial National Bank, Omaha, Neb., (50 shares) Farmers and Merchants National Bank, Waco, Texas, (20 shares).....	5,000 00	5,500 00
"	*First National Bank, Auburn, Me., (20 shares)....	2,000 00	1,800 00
"	*First National Bank, Wiscasset, Me., (10 shares)...	2,000 00	2,840 00
"	*First National Bank, Lewiston, Me., (100 shares)...	1,000 00	1,200 00
"	*First National Bank, Bangor, Me., (12 shares).....	10,000 00	16,200 00
"	*First National Bank, Biddeford, Me., (38 shares)...	1,200 00	1,560 00
"	*First National Bank, Portland, Me., (62 shares) ...	3,800 00	6,270 00
"	Flour City National Bank, Minneapolis, Minn., (50 shares).....	6,200 00	6,510 00
"	Knickerbocker Trust Company, New York City, (48 shares).....	5,000 00	5,800 00
"	*Line Rock National Bank, Rockland, Me., (60 shares).....	4,800 00	9,456 00
"	*Manufacturers National Bank, Lewiston, Me., (50 shares).....	4,200 00	4,500 00
"	*Merchants National Bank, Portland, Me., (36 shares).....	5,000 00	6,500 00
"	National Bank of Kansas City, Kansas City, Mo., (50 shares).....	2,700 00	4,320 00
"	National Bank of Commerce, Omaha, Neb., (50 shares).....	5,000 00	5,350 00
"	*National Traders Bank, Portland, Me., (63 shares)...	5,000 00	4,250 00
"	*North National Bank, Rockland, Me., (100 shares)...	6,300 00	7,434 00
"	*Northern National Bank, Hallowell, Me., (100 shares).....	10,000 00	15,000 00
"	*Norway National Bank, Norway, Me., (10 shares)...	10,000 00	13,600 00
"	*Peoples National Bank, Waterville, Me., (30 shares).....	1,000 00	1,220 00
"	*Portland National Bank, Portland, Me., (200 shares)...	3,000 00	3,750 00
"	*Richmond National Bank, Richmond, Me., (7 shares).....	20,000 00	21,200 00
"	*Rockland National Bank, Rockland, Me., (50 shares)...	700 00	735 00
"	Schuster Hax National Bank, St. Jo., Mo. (50 shares)...	5,000 00	8,350 00
"	Sioux Falls National Bank, Sioux Falls, So. Dakota, (20 shares).....	5,000 00	6,150 00
"	*Ticonic National Bank, Waterville, Me., (35 shares)...	2,000 00	2,300 00
"	*Westbrook Trust Company, Westbrook, Me., (50 shares).....	3,500 00	4,375 00
		5,000 00	5,300 00
		\$2,690,980 00	\$2,785,060 96
	Province of Ontario annuities, 1892 to 1925, \$7,000 payable semi-annually until 1925, present value including \$7,000, due December 31, 1892.....		\$260,382 29
	Province of Ontario annuities, 1892 to 1932, \$4,000 payable semi-annually until 1932, present value including \$4,000, due December 31, 1892.....		162,157 60
			\$3,207,600 85

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

LIABILITIES.

Net present value of all outstanding policies in force Decem- ber 31, 1892, computed according to the actuaries' table of mortality, with four per cent interest.		\$5,960,374 00
Deduct re-insurance	7,598 00	
Net re-insurance reserve.....		\$5,952,776 00
Premium obligation in excess of the net value of their policies.....		18 00
Claims for death losses due and unpaid	75 00	
Claims for matured endowments due and unpaid.....	7,073 50	
Claims for death losses and matured endowments, not due,	50,116 24	
Claims for death losses and other policy claims resisted....	11,600 00	
Notices of death upon which no proofs have been received,	67,998 98	
Total policy claims.....		136,863 72
Unpaid dividends of surplus or other profits due policy-holders.....		4,054 88
Other liabilities of the company, viz: contingent reserve, \$130.00; prem- iums paid in advance, \$1,536.14; unpaid bills and contingent liability, \$3,000.00.		4,666 14
Liabilities as to policy-holders.....		6,098,378 34
Surplus as regards policy-holders.....		330,516 16
Total liabilities.....		6,428,894 50
Estimated surplus accrued on tontine or other policies, the profits upon which are especially reserved for that class of policies, \$73,138.57.		

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year,		\$344,686 00
received during the year.....		15,880 88
Total.....		360,566 88
Deduct amount used in payment of losses and claims.....	\$25,194 00	
purchase of surrendered policies, and voided by lapse.....	20,725 88	
payment of dividends to policy- holders.....	3,529 00	
redeemed by maker in cash....	38,575 00	
		88,023 88
Balance note assets at end of year.....		\$272,543 0

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.....	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
New policies issued.....	3,285	6,622,517	576	977,166 00	-	-	-	3,861	7,599,683 00
Old policies revived.....	3	4,000	2	1,200 00	-	-	544 92	5	5,744 92
Old policies increased.....	-	-	-	-	-	7,657 18	-	-	7,657 18
Old policies transferred.....	6	10,500	27	23,045 55	-	-	3 27	33	33,548 82
Additions by dividends.....	-	-	-	-	-	-	16,197 26	-	16,197 26
Mortuary additions to policies.....	-	-	-	-	-	163,793 98	-	-	163,793 98
	10,350	\$19,719,894	7,776	\$13,882,692 55	2,185	\$4,648,363 26	\$225,165 91	20,311	\$38,476,115 72
Add policies transferred to Maine, Missouri, and Massachusetts N. F. law extensions....	-	-	-	-	396	830,105 00	-	396	830,105 00
	10,350	\$19,719,894	7,776	\$13,882,692 55	2,581	\$5,478,468 26	\$225,165 91	20,707	\$39,306,220 72
<i>Deduct policies ceased to be in force:</i>									
By death.....	157	\$291,417	70	\$129,468 00	31	\$91,580 00	\$4,092 32	258	\$516,557 32
By maturity and discount.....	-	-	112	124,320 55	-	-	1,334 67	112	125,655 22
By expiry (term).....	-	-	-	-	333	649,600 00	-	333	649,600 00
By surrender.....	44	115,776	35	78,613 00	3	8,000 00	10,779 62	82	213,168 62
By lapse.....	839	1,738,050	245	463,400 00	-	-	-	1,084	2,201,450 00
By re-conversion.....	-	-	-	-	-	-	378 04	-	378 04
By transfer.....	5	17,000	6	10,500 00	22	23,500 00	3 27	33	51,003 27
By decrease.....	-	75,500	-	9,500 00	-	2,221 50	-	-	87,221 50
Not taken.....	445	955,650	148	227,250 00	-	-	-	593	1,182,900 00
Mortuary additions to policies.....	-	-	-	-	-	154,696 83	-	-	154,696 83
Total terminated.....	1,490	\$3,193,393	616	\$1,043,051 55	389	\$929,598 33	\$16,587 92	2,495	\$5,182,630 80

By policies transferred to Maine, Missouri, and Massachusetts N. F. law extensions....	31	57,955	365	772,150 0.	-	-	-	396	\$30,105 00
	1,521	\$3,251,348	981	\$1,815,201 55	389	\$929,598 33	\$16,587 92	2,891	\$6,012,735 80
Net numbers and amounts in force at the end of the year	8,829	\$16,468,546	6,795	\$12,067,491 06	2,192	\$4,548,869 93	\$208,577 99	17,816	\$33,233,484 92
Policies re-insured.....	4	16,778	1	15,000 00	20	127,000	-	25	158,778 00

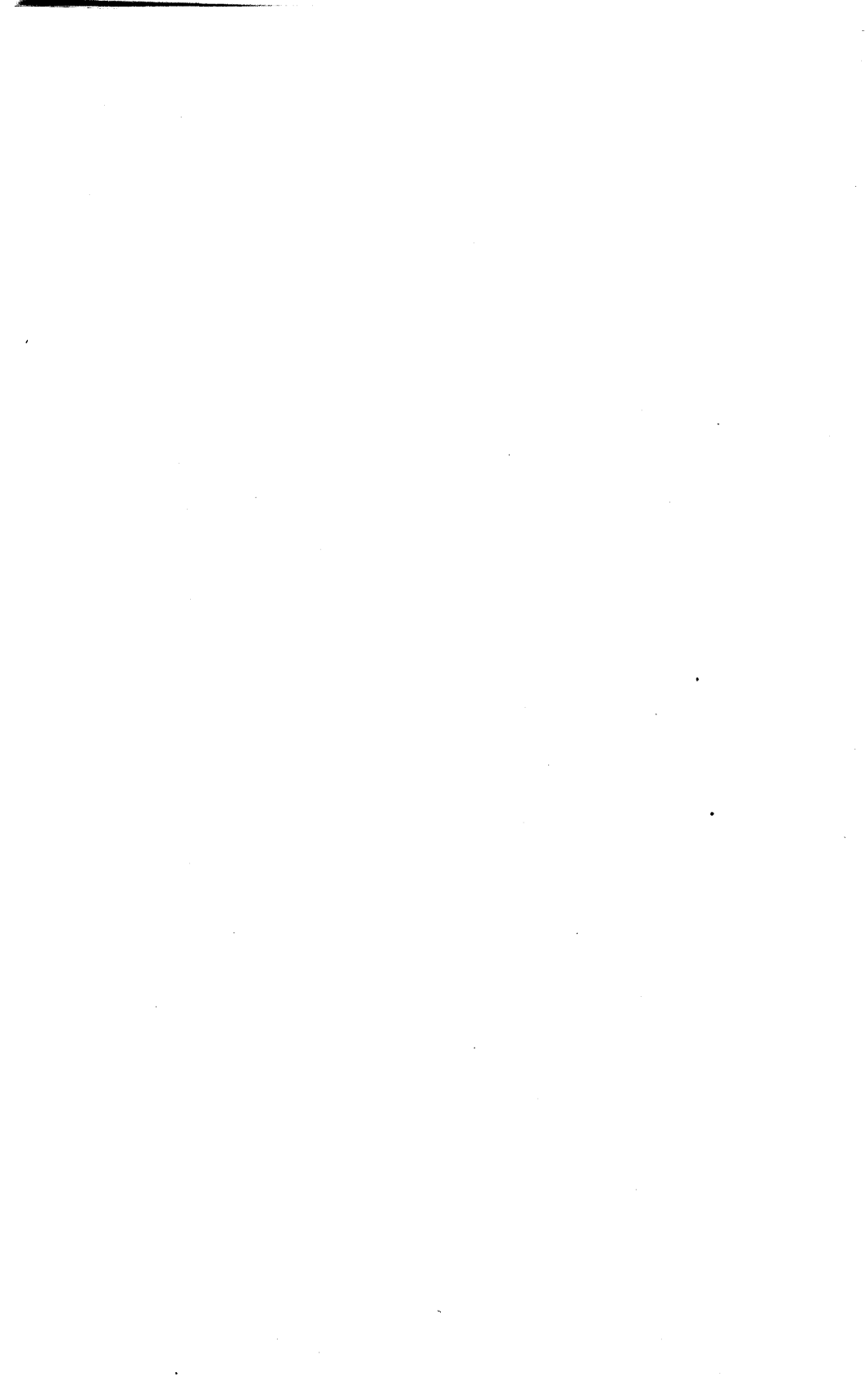
Five annuity policies of \$592.15 annually, in force December 31, 1892.

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	1,284	\$1,764,223 29
Policies issued during the year.....	414	577,013 39
Total.....	1,698	2,341,236 68
Deduct policies ceased to be in force during the year	235	308,070 56
Policies in force at the end of the year....	1,463	2,033,166 12
Losses and claims unpaid December 31st of previous year	5	2,051 27
Losses and claims incurred during the year.	16	25,729 37
Total.....	21	27,780 64
Losses and claims paid during the year.....	18	26,498 05
Premiums received during the year.....	-	63,826 57

LIFE INSURANCE COMPANIES OF OTHER STATES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF LIFE
INSURANCE COMPANIES OF OTHER STATES AUTHORIZED TO DO
BUSINESS IN THE STATE OF MAINE, SHOWING THEIR
CONDITION ON THE 31ST DAY OF DECEMBER, 1892.



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, \$1,500,000.

Net or ledger assets December 31, of previous year..... \$35,909,577 49

INCOME DURING THE YEAR.

Cash received for new premiums, without deductions.....	\$702,657 46	
renewal premiums without deductions.....	3,630,066 63	
Premium notes, loans or liens taken for renewal premiums,	45,782 16	
Premiums paid by dividends and surrendered policies....	202,926 70	
Total.....	4,581,432 95	
Deduct amount paid for re-insurance.....	666 07	
Total premium income	\$4,580,766 88	
Received for interest on mortgage loans	1,083,536 23	
on bonds owned, and dividends on stock.....	629,905 71	
on premium notes, loans or liens.....	72,004 45	
on other debts due the company, collateral loans,	47,771 56	
discount on claims paid in advance, endowments.....	2,867 79	
insurance deposits	13,239 70	
profits on bonds and stocks actually sold	41,106 04	
Total income	6,471,198 36	
Total.....	\$42,380,775 85	

DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.....	\$2,062,894 44	
Premium notes, loans, or liens used in payment of the same,	59,696 51	
Cash paid for matured endowments and additions	1,020,524 63	
Premium notes, loans or liens used in payment of same...	13,493 35	
Total.....	3,156,608 93	
Deduct re-insurance.....	843 00	
Total amount actually paid for losses and matured endowments.....	\$3,155,765 92	

Cash paid for surrendered policies.....	\$137,249 31
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	19,984 40
Cash surrender values applied in payment of premiums.....	202,926 70
dividends paid to policy-holders	617,895 00
Premium notes, loans or liens used in payment of dividends to policy-holders.....	60,459 03
Total paid to policy-holders	1,038,514 44
Cash paid stockholders for interest or dividends.....	125,000 00
for commissions to agents	585,738 86
for salaries and traveling expenses of managers and agents.....	\$30,759 17
for medical examiner's fees.....	43,545 00
for salaries of officers and office employes.....	94,859 81
for taxes, fees and fines.....	119,740 17
for rent.....	11,501 27
for furniture and office fixtures.....	1,608 40
for advertising.....	8,737 39
Other expenditures, viz: supplies, \$28,861.65; express, \$6,736.45; exchange, \$2,201.03; telegraph, \$1,143.94; postage, \$27,071.42; printing, \$4,988.16; stationery, \$3,522.04; legal, \$3,260.35; profit and loss, \$47.91; incidentals, \$899.66.....	78,732 63
Total expenditures.....	5,294,503 07
Balance	\$37,086,272 78

Invested as follows:

ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered	\$535,056 65
Loans on bond and mortgage (first lien).....	17,824,627 43
secured by collaterals.....	395,039 62
on company's policies assigned as collateral.....	354,168 62
Premium notes and loans on policies now in force.....	913,626 70
Stocks and bonds owned by the company, cost value.....	12,966,403 22
Cash in office of company	31,029 19
Cash deposited in banks.....	3,998,979 49
Bills receivable	700 00
Agent's ledger balances.....	16,641 86
Other assets, viz: deposited with accident department	50,000 00
Total net or ledger assets (per balance).....	37,086,272 78

OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....	\$222,914 02
stocks.....	93,986 14
collateral loans	5,335 03
premium notes, loans or liens.....	176,135 61
Market value of bonds and stocks over cost	726,055 69
Gross premiums due and unreported on policies in force, \$159,343 39	
Gross deferred premiums on policies in force.....	256,597 18
Total.....	415,940 57
Deduct the loading on above gross amount.....	83,188 11
Net amount of uncollected and deferred premiums.....	332,752 46
Assets accident department (less \$50,000, see above).....	32,066 34
Total assets as per books of the company.....	\$38,675,518 07

ITEMS NOT ADMITTED.

Agent's balances	\$16,641 86	
Loans on personal security, endorsed or not.....	} 700 00	
Bills receivable.....		
		17,341 86
Total assets, (less items not admitted).....		\$38,658,176 21

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1892, computed by the insurance department, according to the actuaries' table of mortality, with four per cent interest.....			\$31,760,355 00
Deduct re-insurance.....		48,793 00	
Net re-insurance reserve.....			\$31,711,562 00
Claims for matured endowments due and unpaid.....		40,259 00	
Claims for death losses and matured endowments, in process of adjustment or adjusted and not due.....		207,527 00	
Claims for death losses and other policy claims resisted...		8,750 00	
Total policy claims			256,536 00
Unpaid dividends of surplus or other profits due policy-holders.....			339,812 23
Other liabilities of the company, viz: bills payable, \$5,082.02; premiums paid in advance, \$3,582.57.....			8,664 59
Contingent surrender values.....			9,005 00
Liabilities in accident department.....			36,109 28
Liabilities as to policy-holders			32,361,689 10
Surplus as regards policy-holders			6,296,487 11
Total liabilities.....			38,658,176 28
Estimated surplus accrued on Tontine or other policies, the profits upon which are especially reserved for that class of policies, \$1,020,320.			

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year,		\$1,026,355 61
received during the year.....		45,782 16
Total.....		1,072,137 77
Deduct amount used in payment of losses and claims.....	\$73,189 86	
in purchase of surrendered policies, and voided by lapse.....	19,984 40	
in payment of dividends to policy- holders.....	60,459 03	
redeemed by maker in cash.....	4,877 78	158,511 07
Balance note assets at end of year		\$913,626 70

EXHIBIT OF POLICIES.

POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.....	36,144	\$50,291,140 94
Endowment policies.....	31,262	50,345,890 00
All other policies.....	10,360	24,270,187 00

NEW POLICIES ISSUED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	1,278	\$ 2,284,536 00
Endowment policies	8,030	14,687,876 00
All other policies.....	3,453	8,167,425 00

OLD POLICIES REVIVED AND INCREASED DURING THE YEAR.

Whole life policies.....	9	36,837 00
Endowment policies	19	75,130 30
All other policies.....	89	219,300 00
Total.....	90,644	150,378,322 24
Deduct policies ceased to be in force.....	9,355	17,599,856 30
Total policies in force at the end of the year.....	81,289	\$132,778,465 94

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

By death.....	1,246	\$2,171,996 30
By maturity.....	895	1,031,913 00
By expiry	707	1,568,575 00
By surrender.....	1,461	1,848,076 00
By lapse	2,516	5,624,010 00
By change and decrease	71	259,591 00
Not taken.....	2,459	5,095,695 00
Total terminated	9,355	\$17,599,856 30

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,595	\$1,894,406 00
Policies issued during the year	69	95,329 00
Total.....	1,664	1,989,735 00
Deduct policies ceased to be in force during the year.....	127	121,898 00
Policies in force at the end of the year.....	1,537	1,867,837 00
Losses and claims unpaid December 31st of previous year,	5	2,335 00
Losses and claims incurred during the year.....	63	51,657 00
Total.....	68	53,992 00
Losses and claims paid during the year.....	65	51,501 41
Premiums received during the year.....		76,628 46

**CONNECTICUT MUTUAL LIFE INSURANCE
COMPANY,
HARTFORD, CONN.**

INCORPORATED IN 1846. COMMENCED BUSINESS IN 1846.

JACOB L. GREENE, *President.*

EDWARD M. BUNCE, *Secretary.*

Net or ledger assets December 31st of previous year..... \$58,207,794 88

INCOME DURING THE YEAR.

Cash received for new premiums, without deductions.....	\$ 380,000 00	
Cash received for renewal premiums without deductions..	2,916,730 30	
Premium notes, loans or liens taken for renewal premiums,	379 00	
Premiums paid by dividends and surrendered policies....	1,325,094 03	
Total premium income.....		\$4,622,203 33
Received for interest on mortgage and collateral loans....	\$2,128,118 47	
on bonds owned, and dividends on		
stock	626,686 95	
on premium notes, loans or liens....	90,723 71	
on other debts due the company	21,287 90	
discount on matured endowments paid in		
advance	4,364 75	
		2,871,181 78
rents for use of company's property.....		296,888 91
profits on real estate, bonds and stocks actually sold....		94,642 71
Total income.....		7,884,916 73
Total.....		\$66,092,711 61

DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.....	\$3,695,491 01	
Premium notes, loans, or liens used in payment of the same	49,493 74	
Cash paid for matured endowments and additions.....	422,113 20	
Premium notes, loans or liens used in payment of same....	1,084 80	
Total amount actually paid for losses and matured endow-		
ments.....	4,168,182 75	
Cash paid for surrendered policies.....	325,838 94	
Premium notes, loans or liens used in purchase of surren-		
dered policies, and voided by lapse....	15,990 01	
Cash surrendered values applied in payment of premiums,	223,489 94	
Cash dividends paid to policy-holders.....	1,189,947 81	
Premium notes, loans or liens used in payment to policy-		
holders.....	33,650 33	
Total paid to policy-holders.....		\$5,957,099 78

Cash paid for salaries and commissions to agents.....		354,262 34
for traveling expenses of managers and agents	\$22,735 17	} 186,159 87
for medical examiner's fees.....	25,421 53	
for salaries of officers and office employes.....	138,003 17	} 300,160 49
for taxes, fees and fines.....		
for rent.....		7,374 99
for advertisting		44,814 52
Other expenditures: viz: Law expenses, \$18,868.14; printing and supplies, \$20,178.11; postage, \$12,223.40; expressage, \$3,579.70; telegraphing, \$980.75; expense of real estate, \$143,197.06; miscellaneous expenses, \$6,416.72.....		205,443 88
Total expenditures		<u>7,055,315 87</u>
Balance		\$59,037,395 74

ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered.....		\$6,791,381 01
Loans on bond and mortgage (first liens).....		36,444,759 02
Loans secured by collaterals		38,282 50
Premium notes and loans on policies now in force.....		1,454,376 04
Stocks and bond owned by the company, cost value.....		12,967,637 43
Cash in office of company and in bank.....		1,340,007 99
Bills receivable		951 75
Total net or ledger assets.....		<u>\$59,037,395 74</u>

OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....		\$709,233 20
on bonds and stocks.....		107,649 17
on collateral loans.....		996 07
on premium notes, loans or liens		129,658 47
on company's property or lease.....		7,041 91
Market value of bonds and stocks over cost.....		603,136 07
Gross deferred premiums on policies in force.....	\$208,049 08	
Deduct the loading on above gross amount.....	41,609 82	
Net amount of uncollected and deferred premiums.....		<u>166,439 26</u>
Total assets as per books of the company.....		\$60,761,549 89

ITEMS NOT ADMITTED.

Bills receivable.....		951 75
Total assets (less items not admitted).....		<u>\$60,760,598 14</u>

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1892, computed according to the Actuaries' Table of Mortality, with 4 per cent interest.....		\$52,604,849 00
Claims for death losses due and unpaid.....	\$58,009 50	
for matured endowments due and unpaid	11,323 00	
for death losses and matured endowments, not due	113,082 00	
for death losses and other policy claims resisted...	23,000 00	
Total policy claims.....		<u>205,414 50</u>

Unpaid dividends of surplus or other profits due policy-holders.....	402,532 67
Premiums paid in advance and surrender values applicable in payment of premiums.....	32,387 84
Other liabilities of the company, viz: reserve account of lapsed policies.....	278,514 00
Death claims reported in 1893, on account of deaths occurring in 1892, \$227,571.00; less reserve, \$118,847.00.....	108,724 00
Liabilities as to policy-holders.....	53,632,422 01
Surplus as regards policy-holders.....	7,128,176 18
Total liabilities.....	\$60,760,598 14

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year.....	\$1,569,873 30
Premium notes, loans or liens received during the year...	1,399 00
Total.....	\$1,571,272 30
Deduct amount used in payment of losses and claims	\$50,578 54
in purchase of surrendered policies, and voided by lapse.....	17,010 01
in payment of dividends to policy-holders.....	33,650 33
redeemed by maker in cash	15,657 38
	116,896 26
Balance note assets at end of year.....	\$1,454,376 04

EXHIBIT OF POLICIES.

POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.....	59,633	\$144,088,318 00
Endowment policies.....	5,161	10,954,737 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	3,626	10,239,150 00
Endowment policies.....	737	1,893,424 00

OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies.....	42	169,950 00
Endowment policies.....	11	32,500 00

OLD POLICIES INCREASED DURING THE YEAR.

Whole life policies	2	16,800 00
Total.....	69,212	167,334,879 00
Deducts policies ceased to be in force.....	3,655	9,597,577 00
Total policies in force at the end of the year.....	65,557	\$157,737,302 00

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

	<i>Number.</i>	<i>Amount.</i>
By death	1,618	\$3,846,323 00
By maturity.....	220	418,541 00
By surrender.....	496	1,144,489 00
By lapse.....	1,057	2,707,677 00
By change and decrease.....	2	796,547 00
Not taken.....	262	684,000 00
	<hr/>	<hr/>
Total terminated.....	3,655	\$9,597,577 00

BUSINESS IN MAINE.

Policies in force December 31st of the previous year.....	2,031	\$3,215,459 00
Policies issued during the year.....	189	304,741 00
	<hr/>	<hr/>
Total.....	2,220	3,520,200 00
Deduct policies ceased to be in force during the year....	121	195,925 00
	<hr/>	<hr/>
Policies in force at the end of the year.....	2,099	\$3,324,275 00
Losses and claims incurred during the year.....		\$101,932 00
Losses and claims paid during the year.....		101,932 00
Premiums received during the year.....		108,894 07

***COMMERCIAL ALLIANCE LIFE INSURANCE
COMPANY,**

NEW YORK, N. Y.

INCORPORATED IN 1888. COMMENCED BUSINESS IN 1889.

JOHN I. HOLLEY, *President.*

WILLIAM MILLER, *Secretary.*

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

INCOME DURING THE YEAR.

New premiums, without deductions.....	\$ 96,928 72
Renewal premiums.....	334,066 55
Total premium receipts.....	\$430,995 27
Interest on mortgage loans.....	5,958 21
Received for losses or claims on policies reinsured	10,000 00
Furniture sold	70 00
Total receipts during the year	447,023 48
Balance of net or ledger assets December 31, 1891.....	194,554 31
Total.....	\$641,577 79

DISBURSEMENTS DURING THE YEAR.

Losses and additions, including mortuary dividends.....	\$285,046 96
Dividends to policy holders	14,852 43
Surrendered policies.....	147 90
Total paid policy holders.....	\$300,047 29
Commissions to agents.....	\$63,682 42
Salaries and traveling expenses of agents	6,102 11
Medical examiners' fees.....	2,925 00
Salaries and other compensation of officers and other office employees.....	21,395 31
Net premiums to other companies for re-insurance.....	5,961 12
Taxes in State where organized, and taxes, licenses, fines and fees in other states.....	8,190 01
Rent.....	8,060 05
Commuting commissions.....	6,149 31
Advertising.....	4,008 20
All other items, viz: general expenses, \$2,099.16; printing and stationery, \$2,795.54; postage, \$1,436.49; legal expenses, \$4,496.01; collection fees, \$2,038.89; profit and loss, \$187.06...	13,053 15
Total miscellaneous expenses	139,466 68
Disbursements during the year, deducted from above total	439,513 97
Balance December 31, 1892	\$202,063 82

*This abstract is taken from the annual report of the New York Insurance Department. The figures of the company in the tables were taken from the annual statement of the company as made to this office, which differs materially from the statement of the company as published by the New York Department.

Invested as follows:

ASSETS.

Loans secured by mortgages on real estate, first liens.....		\$128,500 00
Cash in office.....	\$ 4,592 06 }	
In bank.....	23,242 30 }	27,804 36
Bills receivable.....		1,756 81
Agents' ledger balances		44,002 65
Total net or invested assets, as per balance.....		202,063 82

OTHER ASSETS.

Interest due and accrued on bonds and mortgages		1,412 93
Gross premiums due and unreported on policies in force....	\$ 8,211 86	
Gross deferred premiums on policies in force	181,148 06	
Total.....	189,359 92	
Deduct average loading (20 per cent).....	37,871 98	
Net amount of uncollected and deferred premiums.....		151,487 94
Furniture, fixtures and safes, \$5,063.80; commuted commissions, \$6,149.31,		11,213 11
Total of invested and other assets		366,177 80
Deduct items not admitted....		56,972 57
Total admitted assets.....		\$309,205 23

ITEMS NOT ADMITTED.

Furniture, fixtures and safes	\$5,063 80
Committed commissions	6,149 31
Agents' balances.....	44,002 65
Bills receivable.....	1,756 81
Total items not admitted.....	\$56,972 57

LIABILITIES.

Present value of all the outstanding policies in force on the 31st day of December, 1892, computed by the New York State Insurance Department, according to the Actuaries' or Combined Table of Mortality, with 4 % interest..	\$210,559 00	
Deduct net value of risks re-insured.....	2,303 00	
Net re-insurance reserve		\$208,256 00
Death losses and matured endowments not due.....	\$18,500 00	
Death losses and other policy claims resisted	17,500 00	
Total policy claims.....		36,000 00
Liabilities on policy holders' account		244,256 00
Gross surplus on policy holders' account.....		64,949 23
Total liabilities on policy holders' account.....		\$309,205 23

EXHIBIT OF POLICIES.

POLICIES IN FORCE AT THE COMMENCEMENT OF THE YEAR, INCLUDING

ADDITONS.

	Number.	Amount.
Whole life policies	10	\$44,500 00
Endowment policies	5	15,000 00
All other policies.....	6,122	19,813,400 00

NEW POLICIES ISSUED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	37	\$76,105 00
Endowment policies.....	2	515 00
All other policies	2,572	7,405,500 00

OLD POLICIES REVIVED DURING THE YEAR.

All other policies	9	45,000 00
Total number and amount.....	8,757	27,400,020 00
Deduct policies decreased and ceased to be in force.....	2,224	6,566,700 00
Total policies in force at the end of the year	6,533	\$20,833,320 00

POLICIES IN FORCE AT THE END OF THE YEAR, INCLUDING ADDITIONS.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.....	32	\$99,105 00
Endowment policies.....	5	12,515 00
All other policies	6,496	20,721,700 00
Total policies in force at the end of the year.....	6,533	\$20,833,320 00

POLICIES WHICH HAVE CEASED TO BE IN FORCE DURING THE YEAR, WITH THE
MODE OF THEIR TERMINATION.

	<i>Number.</i>	<i>Amount.</i>
Terminated by death.....	76	\$266,900 00
By surrender.....	78	316,500 00
By lapse	1,871	5,448,050 00
Not taken	199	535,250 00
Total.	2,224	\$6,566,700 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	35	\$ 60,000 00
Policies issued during the year.....	43	140,500 00
Total.....	78	200,500 00
Deduct policies ceased to be in force during the year	26	59,500 00
Policies in force at the end of the year.....	52	\$141,000 00
Losses and claims incurred during the year.....	4	\$20,000 00
Losses and claims paid during the year	4	20,000 00
Premiums received during the year.....	-	3,568 10

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.....\$130,447,059 20

INCOME DURING THE YEAR.

Cash received for new premiums, without deductions.....	\$7,185,332 04	
renewal premiums, with deductions....	26,186,670 82	
annuities	674,565 53	
Total premium income.....		\$34,046,568 39
Received for interest on mortgage loans.....		1,018,362 38
bonds owned, and dividends on stock.....		3,727,210 53
discount on claims paid in advance.....		1,494,096 19
Total income.....		\$40,286,237 49
Total		170,733,296 69

DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions	\$10,461,982 75	
matured endowments and additions	718,829 29	
Total amount actually paid for losses and matured endowments		\$11,180,812 04
Cash paid to annuitants.....	333,398 34	
surrender values applied in payment of premiums..	3,333,102 77	
dividends paid to policy holders.....	1,687,134 83	
Total paid to policy-holders.....		\$16,534,447 98
Cash paid stockholders for interest or dividends.....		7,000 00
for commissions to agents.....		3,146,075 35
for salaries and traveling expenses of managers and agents.....		\$279,302 56)
for medical examiner's fees.....		415,571 52)
for salaries of officers and office employes		543,485 15)
for taxes, fees and fines.....		322,439 44
for rent.....		374,483 17
for commuting commissions.....		565,586 24
for advertising.....		212,208 56
Other expenditures, viz: printing, stationery, legal expenses, &c.....		1,761,347 37
Total expenditures.....		24,161,947 34
Balance.....		\$146,571,349 35

Invested as follows:

ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered.....	\$38,035,149 19
Loans on bond and mortgage (first liens).....	21,983,944 02
Loans secured by collaterals	5,913,900 00
Stocks and bonds owned by the company, book value..	66,469,339 61
Cash in office of company.....	\$ 26,508 74
Cash deposited in banks and trust companies.....	12,235,510 55
Agent's ledger balances.....	1,312,080 04
Other assets, including commuted commissions.....	595,317 20
Total net or ledger assets.....	\$146,571,349 35

OTHER ASSETS.

Interest due and accrued on bonds and mortgages and all other securities.....	\$175,607 26
Rents due and accrued on company's property or lease.....	59,302 62
Market value of bonds and stocks over book value.....	3,448,896 28
Gross premiums due and unreported on policies in force..\$	445,086 50
Gross deferred premium on policies in force,.....	2,359,810 00
Total	\$2,804,896 50
Deduct the loading on above gross amount.....	560,979 30
Net amount of uncollected and deferred premiums.....	2,243,917 20
Total assets as per books of the company.	\$152,499,072 71

ITEMS NOT ADMITTED.

Commuted commissions.....	\$ 595,317 20
Agent's balances.....	1,312,080 04
Total assets (less items not admitted)	\$150,591,675 47

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1892, computed according to the acturies' table of mortality, with four per cent interest.....	\$120,216,977 00
Claims for death losses due and unpaid.....	\$208,328 00
for matured endowments due and unpaid.....	12,547 52
for death losses and matured endowments, not due	980,921 00
for death losses and other policy claims resisted...	15,000 00
Total policy claims.....	\$1,216,796 52
Unpaid dividends of surplus or other profits due policy-holders	\$89,594 00
Other liabilities of the company, viz.: under clause promising paid up insurance on lapsed policies.....	346,869 00
Liabilities as to policy-holders.....	\$121,870,236 52
Surplus as regards policy-holders.....	28,721,438 95
Total liabilities.....	\$150,591,675 47

Estimated surplus accrued on Tontine or other policies, the profits upon which are especially reserved for that class of policies, \$24,336,145 00.

EXHIBITS OF POLICIES.

POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.....	195,561	\$678,766,500 00
Endowment policies.....	32,500	116,332,945 00
All other policies.....	2,363	9,795,112 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	49,780	155,336,064 00
Endowment policies.....	9,501	30,141,857 00
All other policies.....	775	2,275,258 00

OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies.....	2,487	9,631,870 00
Endowment policies.....	379	1,530,968 00
All other policies.....	18	63,650 00

ADDITIONS BY DIVIDENDS DURING THE YEAR.

All other policies.....	-	1,510,649 00
Total.....	293,364	1,005,384,873 00
Deduct policies ceased to be in force.....	41,365	154,422,628 00
Total policies in force at the end of the year.....	251,999	\$850,962,245 00

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

By death.....	2,697	\$11,125,172 00
By maturity.....	201	716,872 00
By expiry.....	246	848,750 00
By surrender.....	5,695	24,138,117 00
By lapse.....	24,015	78,341,549 00
Not taken.....	8,511	39,252,168 00
Total terminated.....	41,365	\$154,422,628 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,073	\$2,059,114 00
Policies issued during the year.....	571	1,164,395 00
Total.....	1,644	3,223,509 00
Deduct policies ceased to be in force during the year.....	232	513,921 00
Policies in force at the end of the year.....	1,412	2,709,588 00
Losses and claims unpaid December 31st of previous year.....	1	1,000 00
Losses and claims incurred during the year.....	17	22,782 00
Total.....	18	23,782 00
Losses and claims paid during the year.....	18	23,782 00
Premiums received during the year.....	-	110,304 93

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..... \$11,324,133 26

INCOME DURING THE YEAR.

Cash received for new premiums, without deductions.....	\$558,816 33	
Premium notes, loans or liens taken for new premiums...	11,891 00	
Cash received for renewal premiums without deductions..	1,808,038 19	
Premium notes, loans or liens taken for renewal premiums,	124,526 21	
Premiums paid by dividends and surrendered policies....	256,973 79	
Total.....	2,760,245 52	
Deduct amount paid for re-insurance	36,672 73	
Total premium income.....	2,723,572 79	
Received for interest on mortgage and collateral loans.....	318,774 08	
on bonds owned, and dividends on stock.....	246,681 03	
on premium notes, loans or liens.....	33,649 57	
on other debts due the company	1,337 04	
discount on claims paid in advance.....	317 93	
rents for use of company's property.....	22,654 60	
profit and loss	51,456 43	
Other income.....	8,359 96	
Total income	3,406,803 43	
Total.....	\$14,730,936 69	

DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.....	\$803,164 28	
Premium notes, loans, or liens used in payment of the same.....	20,762 72	
Cash paid for matured endowments and additions	105,488 39	
Premium notes, loans or liens used in payment of same,	2,028 61	
Total amount actually paid for losses and matured endow- ments.....	931,444 00	
Cash paid for surrendered policies	188,032 78	
Premium notes, loans or liens in purchase of surrendered policies, and voided by lapse.....	35,237 36	
Cash surrender values applied in payment of premiums... dividends paid to policy-holders.....	4,976 57 273,053 84	
Premium notes, loans or liens used in payment of divi- dends to policy-holders	62,303 89	
Total paid to policy-holders.....	\$1,495,048 44	

Cash paid for commissions to agents	\$403,822 69
for salaries and traveling expenses of managers and agents.....	\$98,152 10
for medical examiner's fees.....	39,105 50
for salaries of officers and office employes	86,648 84
for taxes, fees and fines.....	42,541 02
for rent	22,124 38
for furniture and office fixtures.....	7,252 71
for advertising and printing	25,069 25
Other expenditures, viz: postage, stationery, etc.....	46,850 44
Expenses on real estate obtained by foreclosure, taxes, fees etc.....	29,002 06
Total expenditures.....	2,295,617 43
Balance	\$12,435,319 26

Invested as follows:

ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered.....	\$556,326 57
Loans on bond and mortgage (first liens).....	4,332,182 47
secured by collaterals.....	1,043,900 50
on company's policies assigned as collateral.....	459,483 00
Premium notes and loans on policies now in force.....	576,729 84
Stocks and bonds owned by the company, cost value.....	4,866,701 81
Cash in office of company.....	\$61,696 75
deposited in banks.....	538,298 32
Total net or ledger assets	\$12,435,319 26

OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....	\$92,802 48
and stocks.....	110,065 77
on collateral loans.....	\$19,703 06
on loans on company's policies..	7,036 38
on premium notes, loans or liens.....	18,818 26
certificates of deposit, etc.....	3,920 44
Repts due and accrued on company's property or lease	2,424 50
Market value of real estate over cost	51,679 10
of bonds and stocks over cost.....	272,572 36
Gross premiums due and unreported on policies in force..	182,116 88
Gross deferred premiums on policies in force.....	342,041 37
Total.....	524,158 25
Deduct 20 per cent on above gross amount.....	104,831 65
Net amount of uncollected and deferred premiums.	419,326 60
Total assets as per books of the company.....	\$13,433,668 21

LIABILITIES.

Net present value of all outstanding policies in force December 31st, 1892, computed according to the actuaries' table of mortality, with four per cent interest.....	\$12,347,348 00
Deduct re-insurance.....	159,051 00
Net re-insurance reserve.....	\$12,188,297 00

Claims for death losses and matured endowments, in process of adjustment.....	\$59,103 66	
Claims for death losses and other policy claims resisted..	9,128 00	
Total policy claims.....		\$68,231 66
Unpaid dividends of surplus or other profits due policy-holders.....		85,235 18
Other liabilities of the company, viz.: premiums paid in advance.....		1,045 54
Liabilities as to policy-holders.....		\$12,342,809 38
Surplus as regards policy-holders.....		1,090,858 83
Total liabilities.....		\$13,433,668 21

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st, of previous year		\$576,905 54
Premium notes, loans or liens received during the year.....		136,417 21
Total		\$713,322 75
Deduct amount used in payment of losses and claims... \$22,791 33		
in purchase of surrendered policies, and voided by lapse	35,237 36	
payment of dividends to policy-holders	62,303 89	
redeemed by maker in cash.....	9,014 51	129,347 09
Balance note assets at end of year.....		\$583,975 66

EXHIBIT OF POLICIES.

POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.....	19,941	\$57,533,384 00
Endowment policies.....	4,514	10,466,268 00
All other policies.....	555	1,528,013, 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	6,920	18,792,450 00
Endowment policies.....	376	848,000 00
All other policies.....	103	471,000 00

OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies.....	38	179,192 00
Endowment policies.....	1	1,000 00

OLD POLICIES INCREASED DURING THE YEAR.

Whole life policies.....	-	111,910 00
Endowment policies.....	-	6,082 00
All other policies.....	-	5,000 00

ADDITIONS BY DIVIDENDS DURING THE YEAR.

All other policies.....	-	47,554 00
Total.....	32,448	\$89,989,853 00
Deduct policies ceased to be in force.....	3,681	11,522,356 00
Total policies in force at end of the year.....	28,767	78,467,497 00

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

	<i>Number.</i>	<i>Amount.</i>
By death	313	819,990 00
By maturity	68	108,427 00
By expiry	49	124,500 00
By surrender.....	706	1,976,238 00
By lapse.....	1,408	4,283,189 00
By change and disease.....	-	1,040,912 00
Not taken.....	1,137	3,169,100 00
	<hr/>	
Total terminated.....	3,681	\$11,522,356 00

BUSINESS IN MAINE.

Policies in force December 31st of the previous year....	965	1,333,185 00
Policies issued during the year.....	170	240,000 00
	<hr/>	
Total.....	1,135	1,573,185 00
Deduct policies ceased to be in force during the year....	126	209,333 00
	<hr/>	
Policies in force at the end of the year.....	1,009	1,363,852 00
Losses and claims incurred during the year.....	14	31,550 00
	<hr/>	
Total.....	14	31,550 00
Losses and claims paid during the year....	14	31,550 00
Premiums received during the year.....	-	40,796 75

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 31st of previous year..... \$12,201,132 59

INCOME DURING THE YEAR.

Cash received for new premiums, without deductions.....	\$393,025 39
for renewal premiums without deductions.....	1,659,151 83
Premium notes, loans or liens taken for renewal premiums.....	44,517 37
Cash received for annuities.....	12,479 91
Total.....	2,109,174 50
Deduct amount paid for re-insurance.....	7,898 15
Total premium income.....	\$2,101,276 35
Received for interest on mortgage loans.....	202,976 33
on bonds owned, and dividends on stock.....	167,205 00
on premium notes, loans or liens.....	45,189 51
on other debts due the company.....	134,998 50
discount on claims paid in advance.....	3,431 00
rents for use of company's property.....	65,640 98
profits on bonds and stocks actually sold.....	11,045 71
Total income.....	2,731,763 38
Total.....	\$14,932,895 97

DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.....	\$1,147,112 61
Premium notes, loans, or liens used in payment of the same.....	51,404 97
Cash paid for matured endowments and additions.....	58,253 04
Premium notes, loans or liens used in payment of same... ..	287 96
Total amount actually paid for losses and matured endowments.....	1,257,058 58
Cash paid to annuitants.....	3,559 44
Cash paid for surrendered policies.....	258,163 40
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	32,073 52
Cash dividends paid to policy-holders.....	114,221 15
Premium notes, loans or liens used in payment of dividends to policy-holders.....	3,861 90
Total paid to policy-holders.....	\$1,668,940 99

Cash paid stockholders for interest or dividends.....	\$16,000 00
for commissions to agents.....	311,776 01
for salaries and traveling expenses of man- agers and agents.....	\$57,257 39
for medical examiner's fees.....	32,625 52
for salaries of officers and office employes.....	82,480 80
for taxes, fees and fines.....	22,799 79
for rent.....	32,457 21
for advertising and printing.....	22,235 14
Other expenditures: viz: Expenses of real estate, law, office and agency expenses,	95,592 99
Total expenditures	2,342,465 84
Balance	\$12,590,430 13

Invested as follows:

ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered.....	\$1,520,450 80
Loans on bond and mortgage (first liens).....	3,801,723 58
Loans secured by collaterals	3,292,412 50
Premium notes and loans on policies now in force.....	708,984 92
Stocks and bonds owned by the company, cost value.....	3,059,989 27
Cash in office of company.....	\$ 17,931 62
Cash deposited in banks.....	188,937 44
Total net or ledger assets (per balance)....	\$12,590,430 13

OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....	\$70,408 11
bonds and stocks.....	3,210 06
collateral loans.....	18,199 49
premium notes, loans or liens	13,720 63
Rents due and accrued on company's property or lease	3,973 48
Market value of real estate over cost.....	149,853 83
bonds and stocks over cost.....	96,262 73
Gross premiums due and unreported on policies in force..	\$252,147 93
Gross deferred premiums on policies in force	165,386 25
Total.....	417,534 18
Deduct the loading on above gross amount.....	83,506 83
Net amount of uncollected and deferred premiums.....	334,027 35
Furniture, fixtures and commuted commissions	28,320 86
Due from agents, collected in full since December 31st.....	6,821 82
Advances to agents, secured.....	105,682 62
Total assets as per books of the company.....	\$13,420,911 11

ITEMS NOT ADMITTED.

Commuted commissions.....	\$ 28,320 86
Cash advanced to or in hands of officers or agents.....	105,682 62
	134,003 48
Total assets (less items not admitted).....	\$13,286,907 63

LIABILITIES.

Net present value of all outstanding policies in force	
December 31, 1892, computed by the New York Insurance	
Department, according to the Actuaries' Table of Mor-	
tality, with 4 per cent interest.....	
	\$12,024,657 00
Deduct re-insurance	8,861 00
	<hr/>
Net re-insurance reserve.....	\$12,015,796 00
Claims for death losses and matured endowments, not due.....	173,278 30
Unpaid dividends of surplus or other profits due policy-holders.....	40,285 78
Other liabilities of the company, viz: estimate to cover every other	
existing claim, \$12,885.98; additional liability on account of claims	
on which no proofs have been received, \$36,396.00.....	49,281 98
	<hr/>
Liabilities as to policy-holders.....	12,278,642 06
Surplus as regards policy-holders.....	1,008,265 57
	<hr/>
Total liabilities.....	\$13,286,907 63
Estimated surplus accrued on Tontine or other policies, the profits	
upon which are especially reserved for that class of policies,	
\$125,715.48.	

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of		
previous year.....	\$765,525 75	
Premium notes, loans or liens received during the year...	44,517 37	
	<hr/>	
Total.....		\$810,043 12
Deduct amount used in payment of losses and claims.....	\$51,692 93	
in purchase of surrendered policies,		
and voided by lapse.....	32,073 52	
in payment of dividends to policy-		
holders.....	3,864 90	
redeemed by maker in cash, and charged		
agents for collection.....	13,426 85	
	<hr/>	
		101,058 20
Balance note assets at end of year.....		\$708,984 92

EXHIBIT OF POLICIES.

POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.....	17,839	\$47,334,382 00
Endowment policies.....	2,734	7,688,081 00
All other policies	1,145	4,055,165 69

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	4,557	12,885,604 00
Endowment policies.....	436	995,739 00
All other policies.....	68	303,216 63
	<hr/>	
Total.....	26,779	73,262,188 32
Deduct policies ceased to be in force.....	4,184	11,990,658 15
	<hr/>	
Total policies in force at the end of the year.....	22,595	\$61,271,530 17

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

	<i>Number.</i>	<i>Amount.</i>
By death.....	410	\$1,198,517 58
By maturity.....	26	58,541 00
By surrender.....	336	922,975 09
By lapse.....	1,962	5,063,567 20
By change and decrease.....	129	748,000 40
Not taken.....	1,321	3,999,056 88
Total terminated.....	4,184	\$11,990,658 15

BUSINESS IN MAINE.

Policies in force December 31st of the previous year.....	33	47,311 00
Policies issued during the year.....	2	4,000 00
Total.....	35	51,311 00
Deduct policies ceased to be in force during the year....	5	10,500 00
Policies in force at the end of the year.....	30	40,811 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.....		46 60

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 31st of previous year..... \$13,460,212 30

INCOME DURING THE YEAR.

Cash received for new premiums, without deductions...	\$12,514,156 14	
Deduct amount paid for re-insurance.....	78 07	
Total premium income.....		12,514,078 07
Received for interest on mortgage loans.....		450,881 37
on bonds owned, and dividends on stock.....		163,666 46
on premium notes, loans or liens.....		3,266 50
on other debts due the company.....		71,076 14
for discount on claims paid in advance.....		2,159 04
for rents for use of company's property.....		33,774 99
for profits on bonds and stocks actually sold, agents' deposits, etc		68,908 88
Total income.....		13,307,811 45
Total.....		\$26,768,023 75

DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.....	\$4,897,236 53	
Premium notes, loans, or liens used in payment of the same,	1,145 33	
Cash paid for matured endowments and additions.....	2,394 00	
Premium notes, loans or liens used in payment of same...	206 00	
Total amount actually paid for losses and matured endow- ments.....		4,900,981 86
Cash paid for surrendered policies.....		16,351 51
Premium notes, loans or liens used in purchase of surren- dered policies, and voided by lapse		3,081 49
Cash dividends paid to policy-holders.....		8,472 61
Premium notes, loans or liens used in payment of divi- dends to policy-holders.....		4,057 10
Total paid to policy-holders.....		\$4,982,944 57
Cash paid stockholders for interest or dividends.....		140,000 00
for commissions to agents.....		2,006,791 37
for salaries and traveling expenses of managers and agents.....	1,038,228 72	} 1,477,693 08
for medical examiner's fees.	96,369 54	
for salaries of officers and office employes.....	343,094 82	

Cash paid for taxes, fees and fines.....	\$105,274 35
for rent.....	26,408 30
for commuting commissions.....	1,453,799 91
for furniture and office fixtures.....	13,975 60
for advertising and printing, stationery and supplies.	165,593 03
Other expenditures, viz: legal expenses.....	23,936 26
General expense account, home office and agencies	148,766 60
Total expenditures.....	<u>10,495,183 07</u>
Balance.....	\$16,272,840 68

Invested as follows:

ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered.....	\$2,673,720 47
Loans on bond and mortgage (first liens)	9,112,850 00
on company's policies assigned as collateral.....	16,216 25
Premium notes and loans on policies now in force.	108,871 60
Stocks and bonds owned by the company, cost value.....	4,149,284 25
Cash in office of company.....	} 211,898 11
Cash deposited in banks.....	
Total net or ledger assets	<u>\$16,272,840 68</u>

OTHER ASSETS.

Interest due and accrued on bonds and mortgages	\$138,826 02	
and stocks.....	33,862 01	
on collateral loans... ..	87 25	
Rents due and accrued on company's property or lease....	258 34	173,033 62
Market value of bonds and stocks over cost		3,060 75
Gross premiums due and unreported on policies in force		
December 31, 1892.....	21,733 55	
Gross deferred policies in force on December 31, 1892.....	49,950 41	
Total.....	71,683 96	
Deduct the loading on above gross amount.. ..	14,336 79	
Net amount of uncollected and deferred premiums.....		57,347 17
Total assets as per books of the company.....		<u>\$16,506,282 22</u>

LIABILITIES.

Net present value of all outstanding policies in force		
December 31st, 1892, computed according to the actuaries'		
table of mortality, with four per cent. interest.....		\$11,341,093 00
Claims for death losses due and unpaid.....	}	74,553 16
Claims for matured endowments due and unpaid.....		
Claims for death losses and matured endowments, not due		
Claims for death losses and other policy claims resisted.....		
Unpaid dividends of surplus or other profits due policy-holders.....		47,016 73
Other liabilities of the company, viz.: special reserve.....		1,283,631 00
Premiums paid in advance, etc.....		85,317 84
Liabilities as to policy-holders.. ..		<u>12,831,611 73</u>
Surplus as regards policy-holders.....		3,674,670 49
Total liabilities.....		<u>\$16,506,282 22</u>

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year		\$113,366 84
received during the year.....		3,994 68
Total.....		<u>117,361 52</u>
Deduct amount used in payment of losses and claims.....	\$1,351 33	
in purchase of surrendered policies, and voided by lapse.....	3,081 49	
in payment of dividends to policy-holders	4,057 10	
redeemed by maker in cash.....	-	8,489 92
Balance note assets at end of year.....		<u>\$108,871 60</u>

EXHIBIT OF POLICIES.

POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.....	2,991	\$3,599,025 00
Endowment policies.....	124	117,535 00
All other policies.....	38	51,322 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	1,367	1,555,141 00
Endowment policies.....	234	264,500 00
All other policies.....	103	183,000 00
Total.....	<u>4,857</u>	<u>5,770,523 00</u>
Deduct policies ceased to be in force.....	411	454,223 00
Total policies in force at the end of year.....	4,446	\$5,316,300 00

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

By death.....	88	94,054 00
By maturity.....	6	2,600 00
By expiry.....	4	5,830 00
By surrender.....	63	75,426 00
By lapse.....	227	238,813 00
By change and decrease.....	9	11,500 00
Not taken.....	<u>14</u>	<u>26,000 00</u>
Total terminated.....	411	454,223 00

BUSINESS IN MAINE.

ORDINARY BUSINESS.

Policies in force December 31st of previous year	42	40,568 00
Policies issued during the year.....	22	22,000 00
Total.....	<u>64</u>	<u>62,568 00</u>
Deduct policies ceased to be in force during the year....	13	12,500 00
Policies in force at the end of the year.....	51	50,068 00
Premiums received during the year.....	-	1,887 67

LIFE INSURANCE COMPANIES

INDUSTRIAL BUSINESS.		
	<i>Number,</i>	<i>Amount.</i>
Policies in force December 31st, 1891.....	15,944	\$1,783,974 00
Policies issued during the year.....	9,617	1,071,326 00
Total.....	25,561	2,855,500 00
Deduct policies ceased to be in force during the year....	6,326	691,798 00
Policies in force at the end of the year.....	19,235	2,163,707 00
Premiums received during the year.....	~	105,829 65

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..... \$47,338,279 44

INCOME DURING THE YEAR.

Cash received for new premiums, without deductions.....\$	950,165 16
renewal premiums, with deductions....	4,396,601 74
Premiums paid by dividends and surrendered policies....	1,594,436 86
Cash received for annuities.....	11,659 26
Total premium income.....	\$6,952,893 02
Received for interest on mortgage loans.....	1,551,947 78
bonds owned, and dividends on stock.....	581,802 14
premium notes, loans or liens	250,866 29
other debts due the company.....	222,275 06
discount on claims paid in advance.....	1,018 02
rents for use of company's property, net	25,301 44
Total income.....	9,586,043 75
Total	\$56,924,323 19

DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions	\$3,099,677 60
Premium notes, loans or liens used in payment of same....	138,180 53
Cash paid for matured endowments and additions	182,240 89
Premium notes, loans or liens used in payment of same.	1,793 87
Total amount actually paid for losses and matured endowments.....	\$3,421,892 89
Cash paid to annuitants.....	36,735 04
for surrendered policies.....	335,531 30
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	135,300 23
Cash surrender values applied in payment of premiums..	246,860 39
dividends paid to policy holders.....	1,572,439 11
Premium notes, loans or liens used in payment of dividends to policy-holders	25,155 51
Total paid to policy-holders.....	\$5,833,914 47
Cash paid for commissions to agents and agency expenses.....	806,785 28
for medical examiner's fees.....\$	78,616 15
for salaries of officers and office employes	155,029 16
for taxes, fees and fines.....	197,078 45
for advertising and printing, legal and miscellaneous expenses.....	101,144 68
Other expenditures, viz: premiums on bonds purchased	52,498 81
Total expenditures.....	7,225,067 00
Balance.....	\$49,699,256 19

Invested as follows:

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).....		27,297,312	22
Loans secured by collaterals		4,062,500	00
Loans on company's policies assigned as collateral		1,269,306	13
Premium notes and loans on policies now in force		4,239,796	40
Stocks and bonds owned by the company, par value		11,096,321	49
Cash in office of company	\$189,170	90	} 666,993 00
Cash deposited in banks.....	477,822	10	
Real estate, purchased on foreclosure.....		687,777	49
Agent's ledger balances and cash obligations		9,831	29
Other assets, viz: premiums in transit, since received.....		169,418	17
Total net or ledger assets.....	\$49,699,256		19

OTHER ASSETS.

Interest due and accrued on bonds and mortgages	\$475,223	53
on bonds and stocks.....	135,975	84
on collateral loans.....	34,939	25
on premium notes, loans or leins	116,594	40
Market value of bonds and stocks over par	386,022	50
Gross premiums due and unreported on policies in force..	\$199,206	47
Gross deferred premiums on policies in force	485,658	38
Total	\$684,864	85
Deduct the loading on above gross amount.....	136,972	97
Net amount of uncollected and deferred premiums.....	547,891	88
Total assets as per books of the company.	\$51,395,903	59

ITEMS NOT ADMITTED.

Agent's balances and cash obligations	9,831	29
Total assets (less items not admitted)	\$51,386,072	30

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1892, computed by the New Jersey Insurance Department, according to the actuaries' table of mortality, with four per cent interest..	47,266,347	00
Claims for death losses and matured endowments, not due..	\$196,542	39
for death losses and other policy claims resisted.....	2,000	00
Total policy claims.....	198,542	39
Unpaid dividends of surplus or other profits due policy-holders..	267,747	45
Other liabilities of the company, viz.: premiums paid in advance .	1,744	74
Liabilities as to policy-holders.....	\$47,734,381	58
Surplus as regards policy-holders.....	3,651,690	72
Total liabilities....	\$51,386,072	30

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year,		\$4,208,469	23
received during the year.....		410,978	39
Total.....		\$4,619,447	62
Deduct amount used in payment of losses and claims.....	\$139,974	40	
in purchase of surrendered policies,			
and voided by lapse.....	135,300	23	
in payment of dividends to policy-			
holders.....	25,155	51	
redeemed by maker in cash.....	79,221	08	
		<u>379,651</u>	<u>22</u>
Balance note assets at end of year.....		\$4,239,796	40

EXHIBIT OF POLICIES

POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.....	50,643	\$137,493,968 00
Endowment policies.....	15,311	37,055,017 00
All other policies.....	3,396	8,622,348 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	7,748	19,936,714 00
Endowment policies.....	3,053	7,108,331 00
All other policies.....	1,102	2,925,998 00

OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies.....	48	148,500 00
Endowment policies.....	17	33,000 00

OLD POLICIES INCREASED DURING THE YEAR.

Whole life policies.....	12	32,900 00
Endowment policies.....	22	52,909 00

ADDITIONS BY DIVIDENDS DURING THE YEAR.

Whole life policies.....	-	263,313 00
Endowment policies.....	-	116,056 00
Total.....	<u>81,352</u>	<u>\$213,795,054 00</u>
Deduct policies ceased to be in force.....	7,006	18,096,966 00
Total policies in force at the end of the year.....	<u>74,346</u>	<u>\$195,698,088 00</u>

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

By death.....	1,153	\$3,279,121 00
By maturity.....	98	188,100 00
By expiry.....	631	1,744,375 00
By surrender.....	2,128	5,829,720 00
By lapse.....	1,648	3,893,767 00
Not taken.....	1,348	3,161,883 00
Total terminated.....	<u>7,006</u>	<u>\$18,096,966 00</u>

LIFE INSURANCE COMPANIES

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,614	\$2,707,228 00
Policies issued during the year.....	166	223,565 00
Total.....	1,780	2,930,793 00
Deduct policies ceased to be in force during the year....	115	168,391 00
Policies in force at the end of the year.....	1,665	2,762,402 00
Losses and claims unpaid December 31st of previous year	5	7,250 00
Losses and claims incurred during the year.....	34	58,624 00
Total.....	39	65,874 00
Losses and claims paid during the year.....	36	60,424 00
Premiums received during the year.....	-	68,527 00

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..... \$151,770,232 30

INCOME DURING THE YEAR.

Cash received for new premiums, without deductions.....	\$8,788,262 67
renewal premiums without deductions, 22,402,238 65	
Cash received for annuities.....	857,264 02
Total premium income	\$32,047,765 34
Received for interest on mortgage loans	3,555,556 09
bonds owned, and dividends on stock.....	2,823,001 80
other debts due the company.....	760,370 79
rents for use of company's property.....	792,003 35
Other income, viz: contingent guarantee account.....	330,167 89
Total income	40,238,865 24
Total.....	\$192,009,097 54

DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.....	\$10,696,535 88
Cash paid for matured endowments and additions.....	1,382,079 71
Total amount actually paid for losses and matured endowments.....	\$12,078,615 59
Cash paid to annuitants.....	272,110 90
Cash paid for surrendered policies.....	4,351,376 60
dividends paid to policy-holders	2,684,429 37
Total paid to policy-holders.....	\$19,386,532 46
for commissions to agents	4,083,533 71
medical examiner's fees and salaries....	\$321,217 67
salaries of officers and office employes...	449,677 40
taxes, fees and fines.....	410,322 37
rent.....	140,000 00
salaries and expenses of law department.....	157,398 94
advertising.....	150,880 80
Other expenditures, viz: agency expenses.....	612,733 19
Exchange, postage, printing, stationery, etc.....	1,093,847 00
Total expenditures.....	26,806,143 54
Balance.....	\$165,202,954 00

Invested as follows:

ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered	\$15,638,884	26
Loans on bond and mortgage (first liens).....	69,348,092	54
secured by collaterals.....	10,394,597	50
Stocks and bonds owned by the company, book value.	60,905,349	64
Cash in office of company	\$7,848	18 }
Cash deposited in banks.....	7,798,824	37 }
Agent's ledger balances.....	148,195	79
Other assets, viz: suspense account.....	3,772	28
Commuted commissions.....	957,389	44
		<u>1,109,357</u>
Total net or ledger assets.....	\$165,202,954	00

OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....	}	\$980,204	12
stocks.....			
collateral loans.			
Rents due and accrued on company's property or lease...		78,232	96
			<u>\$1,058,437</u>
Market value of bonds and stocks over book value.....		4,915,085	25
Gross premiums due and unreported on policies in force...	\$1,786,651	97	
Gross deferred premiums on policies in force	2,121,028	81	
Total.....	3,907,680	28	
Deduct the loading on above gross amount.....	781,536	06	
Net amount of uncollected and deferred premiums.....	3,126,144	22	
Total assets as per books of the company.....	\$174,302,620	55	

ITEMS NOT ADMITTED.

Commuted commissions.....	\$957,389	44
Agent's balances	148,195	79
Suspense account.....	3,772	28
		<u>1,109,357</u>
Total assets, (less items not admitted).....	\$173,193,263	04

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1892, computed according to the American table of mortality, with four per cent interest.....	\$159,181,067	00
Claims for death losses and matured endowments, not due, \$365,844	98	
Claims for death losses and other policy claims resisted... 156,018	15	
Annuity claims.....	25,967	80
Total policy claims..	547,830	93
Other liabilities of the company, viz: under non-forfeiture clause of policies.....	\$149,344	00
Premiums paid in advance.....	37,680	74
		<u>187,024</u>
Liabilities as to policy-holders	159,915,922	67
Surplus as regards policy-holders	13,277,340	37
Total liabilities.....	\$173,193,263	04

EXHIBIT OF POLICIES.

POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.....	181,248	\$549,700,072
Endowment policies.....	43,543	118,323,603
All other policies.....	19	27,460,483

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	39,149	108,520,042
Endowment policies.....	12,706	32,253,219
All other policies.....	5	4,513,626

OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies.....	4,178	12,547,962
Endowment policies.....	1,031	2,609,811
All other policies.....	1	60,221

OLD POLICIES INCREASED DURING THE YEAR.

Whole life policies		1,358,699
Endowment policies.....		509,687
All other policies.....		19,549

OLD POLICIES CHANGED DURING THE YEAR.

Whole life policies.....	70	328,516
Endowment policies.....	46	208,416
Total.....	282,001	858,413,906
Deduct policies ceased to be in force.....	35,351	112,633,823
Total policies in force at the end of the year.....	246,650	\$745,780,083

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

	<i>Number.</i>	<i>Amount.</i>
By death.....	3,141	\$10,892,646 00
By maturity.....	541	1,396,412 00
By expiry.....	20	59,300 00
By surrender.....	5,416	19,221,306 00
By lapse.....	15,534	44,138,940 00
By change and decrease.....	116	2,641,941 00
Not taken.....	10,583	34,283,278 00
Total terminated.....	\$35,351	112,633,823 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	3,361	\$6,071,352 00
Policies issued during the year.....	540	1,076,660 00
Total.....	3,901	7,148,012 00
Deduct policies ceased to be in force during the year.....	247	405,251 00
Policies in force at the end of the year.....	3,654	6,742,761 00
Losses and claims incurred during the year.....	42	72,001 61
Losses and claims paid during the year.....	42	72,001 61
Premiums received during the year.....	-	252,321 60

NATIONAL LIFE INSURANCE COMPANY,
MONTPELIER, VT.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1850.

CHARLES DEWEY, *President.*

GEORGE W. REED, *Secretary.*

Net or ledger assets December 31st of previous year..... \$7,103,542 21

INCOME DURING THE YEAR.

Cash received for new premiums, without deductions.....	\$ 422,724 34	
Cash received for renewal premiums without deductions..	1,479,354 65	
Premium notes, loans or liens taken for renewal premiums,	\$4,015 82	
Premiums paid by dividends and surrendered policies....	102,152 99	
Total premium income.....		\$2,088,247 80
Received for interest on mortgage loans	221,847 29	
bonds owned, and dividends on stock.....	132,644 58	
premium notes, loans or liens.....	32,464 87	
other debts due the company	11,324 57	
rents for use of company's property.....	9,112 70	
profits on bonds and stocks actually sold.....	1,837 92	
Total income		2,497,779 73
Total.....		\$9,601,321 94

DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.....	\$625,287 41	
Premium notes, loans, or liens used in payment of the same.....	2,526 95	
Cash paid for matured endowments and additions	65,035 00	
Total amount actually paid for losses and matured endowments.....		592,849 36
Cash paid for surrendered policies	217,027 08	
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse	8,423 64	
Cash surrender values applied in payment of premiums... dividends paid to policy-holders.....	24,970 90	
	111,557 02	
Premium notes, loans or liens used in payment of dividends to policy-holders	44 30	
Total paid to policy-holders.....		\$854,878 30
Cash paid for commissions to agents	379,746 65	
for salaries and traveling expenses of managers and agents.....	\$35,251 51	} 101,426 43
for medical examiner's fees.....	32,634 67	
for salaries of officers and office employees	33,539 25	

Cash paid for taxes, fees and fines.....	\$46,505 52
for rent.....	21,542 17
for furniture and office fixtures.....	14,220 80
for advertising.....	12,551 35
Other expenditures, viz: printing and stationery, \$12,802.16; legal expenses, \$2,847.45; telegrams, postage and express, \$10,896.06	26,545 67
Total expenditures.....	<u>1,557,415 89</u>
Balance	\$9,043,906 05

(Total miscellaneous expenses, \$602,537.59.)

Invested as follows:

ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered.....	\$356,088 40
Loans on bond and mortgage (first liens).....	3,665,291 09
secured by collaterals.....	148,246 33
on company's policies assigned as collateral.....	509,574 99
Premium notes and loans on policies now in force.....	118,667 18
Stocks and bonds owned by the company, cost value.....	3,001,726 62
Cash in office of company.....	\$ 5,618 32 }
deposited in banks.....	238,168 75 }
Agent's ledger balances.....	524 37
Total net or ledger assets	<u>\$8,043,906 05</u>

OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....	\$104,297 96
and stocks.....	45,738 69
on collateral loans.....	3,774 38
on premium notes, loans or liens.....	17,200 00
Market value of bonds and stocks over cost.....	146,319 63
Gross premiums due and unreported on policies in force, \$364,079 14	
Gross deferred premiums on policies in force	198,068 59
Total.....	<u>502,147 73</u>
Deduct the loading on above gross amount.....	100,429 54
Net amount of uncollected and deferred premiums.....	401,718 19
Total assets as per books of the company.....	<u>\$8,762,954 90</u>

ITEMS NOT ADMITTED.

Agent's balances.....	524 37
Total assets, (less items not admitted).....	<u>\$8,762,430 53</u>

LIABILITIES.

Net present value of all outstanding policies in force December 31st, 1892, computed by the Vermont Insurance Department, according to the actuaries' table of mortality, with four per cent interest..	\$7,414,009 00
Claims for death losses and matured endowments, not due..	2,183 60
Claims for death losses and other policy claims resisted..	2,000 09
Total policy claims.....	<u>\$4,183 60</u>

Unpaid dividends of surplus or other profits due policy-holders.....	\$7,999 39
Other liabilities of the company, viz.: balance due on surrenders, \$4,430 36; premiums paid in advance, \$900 12.....	5,330 48
Extra reserve on life rate endowment policies.....	329,358 20
Liabilities as to policy-holders	7,760,880 69
Surplus as regards policy-holders.....	1,001,549 84
Total liabilities	\$8,762,430 53
Estimated surplus accrued on Tontine or other policies, the profits upon which are especially reserved for that class of policies.....	50,630 41

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year		\$85,990 49
Premium notes, loans or liens received during the year.....		84,015 82
Total		\$170,006 31
Deduct amount used in payment of losses and claims.....	\$2,526 95	
used in purchase of surrendered policies, and voided by lapse.....	8,429 64	
used in payment of dividends to policy- holders.....	44 30	
redeemed by maker in cash.....	40,338 24	51,339 13
Balance note assets at end of the year		\$118,667 18

EXHIBIT OF POLICIES.

POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	14,016	\$37,642,013 00
Endowment policies	9,278	13,646,895 00
Reversionary additions.....	-	65,440 00
All other policies.....	9	15,000 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	5,687	12,632,566 00
Endowment policies.....	1,114	2,332,440 00
All other policies.....	135	403,500 00

OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies.....	24	54,800 00
Endowment policies.....	6	15,000 00
All other policies.....	14	28,500 00

OLD POLICIES INCREASED DURING THE YEAR.

Whole life policies	-	6,000 00
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ADDITIONS BY DIVIDENDS DURING THE YEAR.

Whole life policies.....	-	3,537 00
Endowment policies.....	-	829 00
Total	30,283	66,846,520 00
Deduct policies ceased to be in force.....	3,605	8,168,167 00
Total policies in force at the end of the year.....	26,678	\$58,678,353 00

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

	<i>Number.</i>	<i>Amount.</i>
By death.....	219	\$527,047 00
By maturity.....	54	65,035 00
By expiry.....	11	34,000 00
By surrender.....	920	1,874,602 00
By lapse.....	1,439	3,240,100 00
By change and decrease.....	66	339,700 00
Not taken.....	896	2,087,683 00
Total terminated.....	3,605	\$8,168,167 00

BUSINESS IN MAINE.

Policies in force December 31st of the previous year.....	269	\$369,122 00
Policies issued during the year.....	63	222,000 00
Total.....	332	591,122 00
Deduct policies ceased to be in force during the year.....	37	84,500 00
Policies in force at the end of the year.....	295	506,622 00
Losses and claims incurred during the year.....	7	\$15,150 00
Losses and claims paid during the year.....	7	15,150 00
Premiums received during the year.....	-	17,550 36

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 31 of previous year..... \$20,702,344 87

INCOME DURING THE YEAR.

Cash received for new premiums, without deductions	\$253,182 63
Premium notes, loans or liens taken for new premiums ...	103,278 00
Cash received for renewal premiums without deductions..	2,049,428 13
Premium notes, loans or liens taken for renewal pre- miums	615,211 32
Total premium income	\$3,021,100 08
Received for interest on mortgage loans.....	150,372 47
bonds owned and dividends on stock.....	678,808 95
premium notes, loans or liens.....	55,760 82
other debts due the company.....	109,942 75
rents for use of company's property	82,884 09
Other income, viz: balance of profit and loss account	67,815 91
Total income	4,166,685 07
Total	\$24,869,029 94

DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions	\$1,263,572 26
Premium notes, loans or liens used in payment of the same,	26,982 24
Cash paid for matured and discounted endowments and additions	233,435 23
Premium notes, loans or liens used in payment of same...	9,896 77
Total amount actually paid for losses and matured and discounted endowments.....	1,533,886 50
Cash paid for surrendered policies.....	324,293 88
Premium notes, loans or liens used in purchase of surren- dered policies, and voided by lapse... ..	74,996 31
Cash distributions paid to policy-holders.....	565,406 12
Premium notes, loans or liens used in payment of distri- butions to policy-holders.....	15,647 50
Total paid to policy-holders.....	\$2,514,230 31
Cash paid for commissions to agents.....	257,242 56
medical examiners's fees	\$ 17,163 59)
salaries of officers and office employes.....	105,531 44)
taxes, fees and fines	50,013 43
advertising and printing.....	29,424 39

Other expenditures, viz: stationery and all other incidental expenses at home office and at agencies	\$157,228 28
Accrued interest on investments purchased during the year	8,165 39
Total expenditures..	<u>3,138,499 30</u>
Balance	\$21,730,030 64
(Total miscellaneous expenses, \$616,603.60.)	

Invested as follows:

ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered	\$1,727,438 25
Loans on bond and mortgage (first liens)	3,125,323 80
Loans secured by collaterals.....	1,962,041 20
Loans on company's policies assigned as collateral	900 00
Premium notes and loans on policies now in force	514,758 16
Stocks and bonds owned by the company, cost value.....	13,525,517 11
Cash deposited in banks.....	563,113 04
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	370,030 08
Total net or ledger assets	<u>\$21,730,030 64</u>

OTHER ASSETS.

Interest due and accrued on bonds and mortgages	\$ 49,011 61
stocks.....	138,241 40
collateral loans.....	19,522 53
premium notes, loans or liens	21,216 00
Rents due and accrued on company's property or lease	15,084 58
Market value of bonds and stocks over cost	897,685 47
Gross premiums due and unreported on policies in force, \$ 41,538 88	
Gross deferred premiums on policies in force.....	<u>163,722 34</u>
Total.....	205,261 22
Deduct the loading (10 per cent) on above gross amount...	<u>20,526 12</u>
Net amount of uncollected and deferred premiums.....	184,735 10
Total assets as per books of the company	<u>\$23,046,526 73</u>

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1892, computed by the Massachusetts Insurance Department, according to the Actuaries' Table of Mortality, with 4% interest....	\$20,387,597 00
Claims for death losses due and unpaid.....	\$93,657 00
Claims for matured endowments due and unpaid.....	<u>25,055 00</u>
Total policy claims	118,712 00
Unpaid distributions of surplus or other profits due policy-holders ...	107,428 24
Liabilities as to policy-holders.....	<u>20,613,737 24</u>
Surplus as regards policy-holders	2,432,789 49
Total liabilities.....	<u>\$23,046,526 73</u>

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year		\$932,539 25
Premium notes, loans or liens received during the year.....		718,489 32
Total.....		\$1,651,028 57
Deduct amount used in payment of losses and claims	\$36,879 01	
purchase of surrendered policies, and voided by lapse.....	74,996 31	
payment of distributions to policy- holders.....	15,647 50	
redeemed by maker in cash	637,808 51	
		765,331 33
Balance note assets at end of year		\$885,697 24

EXHIBIT OF POLICIES.

POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	9,592	\$28,342,740 00
Endowment policies.....	19,623	57,264,403 00
All other policies.....	614	1,749,154 00

NEW POLICIES ISSUED DURING THE YEAR.

All other policies.....	3,732	\$10,724,000 00
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OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies	44	\$123,947 00
Endowment policies	25	64,000 00
All other policies	69	142,220 00

OLD POLICIES INCREASED DURING THE YEAR.

Whole life policies.....	-	\$ 1,842 00
Endowment policies.....	-	107,296 00

ADDITIONS BY DIVIDENDS DURING THE YEAR.

Whole life policies	-	\$13,692 00
Endowment policies.....	2	24,121 00
All other policies	-	18 00
Total.....	33,701	98,557,433 00
Deduct policies ceased to be in force.....	2,464	7,698,336 00
Total policies in force at the end of the year	31,237	\$90,859,097 00

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

By death.....	414	\$1,258,121 00
By expiry	105	247,976 00
By surrender.....	753	1,893,502 00
By lapse	755	2,109,500 00
By change and decrease.....	-	971,737 00
Not taken	437	1,217,500 00
Total terminated..	2,464	\$7,698,336 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	1,757	\$3,067,589 00
Policies issued during the year.....	156	269,652 00
Total.....	1,913	3,337,241 00
Deduct policies ceased to be in force during the year	133	228,499 00
Policies in force at the end of the year.....	1,780	\$3,108,742 00
Losses and claims unpaid December 31st of previous year ..	8	\$ 9,451 00
Losses and claims incurred during the year	51	85,709 00
Total.....	59	\$95,160 00
Losses and claims paid during the year	52	\$85,794 00
Premiums received during the year, cash	-	\$67,328 95
notes	-	23,923 00
Total.....	-	\$91,251 95

NEW YORK LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1845.

JOHN A. MCCALL, *President.*CHAS. C. WHITNEY, *Secretary.*

Net or ledger assets December 31st of previous year \$113,849,939 78

INCOME DURING THE YEAR.

Cash received for new premiums, without deductions ..	}	\$4,623,865 00
Premium notes, loans or liens taken for new premiums		
Cash received for renewal premiums without deduc-	}	19,584,062 24
tions		
Premium notes, loans or liens taken for renewal pre-	}	881,581 52
miums		
Cash received for annuities		
Total		\$25,089,508 76
Deduct amount paid for re-insurance		49,394 83
Total premium income		\$25,040,113 93
Received for interest on mortgage loans		1,035,096 94
on bonds owned, and dividends on stock		3,866,504 75
on premium notes, loans or liens		33,621 81
on other debts due the company		341,890 37
for discount on claims paid in advance		30,167 03
for rents for use of company's property		589,196 00
Total income		\$30,936,590 83
Total		\$149,786,580 61

DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions	}	\$7,983,035 87
Premium notes, loans, or liens used in payment of same ..		
Cash paid for matured endowments and additions	}	1,114,301 99
Premium notes, loans or liens used in payment of same ..		
Total		\$9,097,397 86
Deduct re-insurance		86,506 58
Total amount actually paid for losses and matured endow-		9,010,891 28
ments		
Cash paid to annuitants		1,370,130 30
for surrendered policies		1,400,539 34
Reserve values paid on maturing Tontines		802,231 83
Cash dividends paid to policy-holders		1,408,219 58
Interest paid on trust deposits		3,000 00
Total paid to policy-holders		\$13,995,012 33
Cash paid for commissions to agents		4,058,316 60
for salaries and traveling expenses of managers	}	\$120,000 00
and agents		
for medical examiner's fees and salaries	}	323,315 84
for salaries of officers and office employes (518		
in number)		579,127 28
		1,022,442 60

OF OTHER STATES.

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Cash paid for taxes, fees and fines	\$304,515 52
for rent.....	131,800 00
for agency expenses.....	1,076,186 34
for furniture and office fixtures, etc.....	143,134 14
for law expenses.....	148,571 36
for advertising	318,731 67
for stationery and printing	133,612 83
Other expenditures, viz: examination of company, \$33,502.19; repairs and care of real estate, \$289,065.18.....	322,567 37
Total expenditures	<u>\$21,654,290 76</u>
Balance.....	\$128,132,289 85

Invested as follows:

ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered.....	\$12,531,016 75
Loans on bond and mortgage (first liens)	24,236,785 51
secured by collaterals	3,916,000 00
on company's policies assigned as collateral.....	420,436 41
Premium notes and loans on policies now in force.	676,413 62
Stocks and bonds owned by the company, book value	\$1,865,282 51
Cash in office of company	\$ 363,305 53
Cash deposited in banks	3,837,978 15
Agent's ledger balances.....	285,071 37
Total net or ledger assets.....	<u>\$128,132,289 85</u>

OTHER ASSETS.

Interest due and accrued on bonds and mortgages	\$239,745 52
on bonds and stocks	650,770 84
on collateral loans and deposits.....	61,066 42
Rents due and accrued on company's property.....	20,426 96
Market value of bonds and stocks over cost	4,814,895 00
Gross premiums due and unreported on policies in force, \$2,709,741 21	
Gross deferred premiums on policies in force.....	2,121,853 00
Total.....	<u>4,831,594 21</u>
Deduct the loading on above gross amount.. ..	566,318 84
Net amount of uncollected and deferred premiums.....	<u>3,865,275 37</u>
Total assets as per books of the company	<u>\$137,784,270 56</u>

ITEMS NOT ADMITTED.

Agent's balances.....	285,071 37
Total assets (less items not admitted)	<u>\$137,499,198 99</u>

LIABILITIES.

Net present value of all outstanding policies in force December 31st, 1892, computed according to the actuaries' table of mortality, with four per cent. interest.....	\$118,103,475 00
Deduct re-insurance	245,382 00
Net re-insurance reserve.....	<u>\$117,858,093 00</u>

LIFE INSURANCE COMPANIES

Special reserve on annuities in excess of above standard.....	1,217,795 00
Claims for matured endowments due and unpaid	\$ 67,244 29
for death losses and matured endowments, not due..	1,265,984 81
for death losses and other policy claims resisted ..	5,000 00
for annuities not presented	58,036 99
Total policy claims	1,396,266 09
Unpaid dividends of surplus or other profits due policy-holders.....	101,363 18
Premiums paid in advance	75,693 42
Trust deposit held for account of beneficiary.....	45,040 20
Liabilities as to policy-holders	\$120,694,250 89
Surplus as regards policy-holders.....	16,804,948 10
Total liabilities	\$137,499,198 99

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year	\$521,700 28
received during the year.....	454,739 00
Total.....	\$976,439 28
Deduct amount used in payment of losses and claims....	\$19,534 86
in purchase of surrendered policies, and voided by lapse.....	57,076 26
in payment of dividends to policy- holders	1,104 38
redeemed by maker in cash.....	222,310 16
	300,025 66
Balance note assets at end of year.....	\$676,413 62

EXHIBIT OF POLICIES.

POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.....	132,989	\$445,161,400 00
Endowment policies.....	47,863	157,904,086 00
All other policies	4,854	26,017,692 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	52,543	140,120,500 00
Endowment policies.....	10,610	26,036,000 00
All other policies.....	2,150	4,343,820 00

OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies.....	225	762,966 00
Endowment policies.....	71	156,200 00
All other policies.....	4	3,000 00

OLD POLICIES INCREASED DURING THE YEAR.

Whole life policies	-	1,735,034 00
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ADDITIONS BY DIVIDENDS DURING THE YEAR.

All other policies.....	-	447,550 00
Total.....	251,309	802,688,248 00
Deduct policies ceased to be in force.....	35,703	113,439,619 00
Total policies in force at the end of year.....	215,606	\$689,248,629 00

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

	<i>Number.</i>	<i>Amount.</i>
By death.....	2,240	\$8,125,105 00
By maturity.....	468	1,541,435 00
By expiry.....	388	136,850 00
By surrender.....	4,434	17,694,610 00
By lapse.....	16,245	45,799,132 00
By change and decrease.....	-	5,837,285 00
Not taken.....	11,898	34,305,202 00
Total terminated.....	35,703	\$113,439,619 00

BUSINESS IN MAINE.

Policies in force December 31st of previous year	1,607	\$2,938,295 00
Policies issued during the year.....	601	678,730 00
Total.....	2,208	3,617,025 00
Deduct policies ceased to be in force during the year....	367	480,225 00
Policies in force at the end of the year.....	1,841	3,136,800 00
Losses and claims unpaid Dec. 31st of previous year	6	3,905 38
Losses and claims incurred during the year	18	57,296 60
Total.....	24	61,201 98
Losses and claims paid during the year	18	39,796 60
Premiums received during the year.....	-	106,731 71

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 31st of previous year..... \$46,915,542 04

INCOME DURING THE YEAR.

Cash received for new premiums, without deductions.....	\$2,492,434 45	
for renewal premiums without deductions.....	9,007,332 46	
Premium notes, loans or liens taken for renewal premiums	58,617 71	
Premiums paid by surrendered policies	233,739 94	
Cash received for annuities	11,891 20	
Total premium income	\$11,804,015 76	
Received for interest on mortgage loans	2,367,108 26	
on bonds owned	134,789 24	
on premium notes, loans or liens.....	43,371 17	
on other debts due the company	149,001 51	
discount on maturing endowments paid in advance	1,335 03	
rents for use of company's property.....	57,933 25	
Total income.....	14,557,554 22	
Total.....	\$61,473,096 26	

DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.....	\$2,818,863 02	
Premium notes, loans, or liens used in payment of the same	29,517 27	
Cash paid for matured endowments and additions	470,004 30	
Premium notes, loans or liens used in payment of same... ..	2,773 03	
Total amount actually paid for losses and matured endow- ments.....	3,321,157 62	
Cash paid to annuitants.....	216 40	
Cash paid for surrendered policies.....	150,907 75	
Premium notes, loans or liens used in purchase of surren- dered policies, and voided by lapse.....	8,758 27	
Cash surrender values applied in payment of premiums... ..	233,739 94	
Cash dividends paid to policy-holders.....	1,076,139 72	
Premium notes, loans or liens used in payment of divi- dends to policy-holders.....	63,746 76	
Total paid to policy-holders.....	\$4,854,666 46	

Cash paid for commissions to agents.....		\$1,654,540 39
for salaries and traveling expenses of man- agers and agents.....	\$ 32,010 55	} 345,177 12
for medical examiner's fees, and salaries of medical director and assistant M. D.'s.....	126,701 99	
for salaries of officers and office employes, ex- clusive of medical directors and law dept'....	186,464 58	
for taxes, fees and fines.....	152,385 90	
for rent.....		4,188 45
for commuting commissions.....		17,930 21
for furniture and office fixtures.....		3,279 97
for advertisting.....		6,495 15
Other expenditures, viz: supplies, postage, exchange, law, loan, building and other expenses.....		288,343 42
Premium on bonds bought in 1892.....		83,678 87
Profit and loss.....		4,638 17
Total expenditures.....		<u>7,415,324 11</u>
Balance.....		\$54,057,772 15

Invested as follows:

ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered, or less than cost, \$	995,486 29
Loans on bond and mortgage (first liens).....	45,076,571 33
Premium notes and loans on policies now in force.....	487,812 62
Bonds owned by the company, par value.....	4,331,465 00
Cash in office of company.....	\$ 615,411 55
Cash deposited in banks.....	2,539,960 94
Agents' ledger balances.....	11,064 42
Total net or ledger assets.....	<u>\$54,057,772 15</u>

OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....	\$764,623 10
premium notes, loans or liens.....	19,810 50
Rents due and accrued on company's property or lease.....	8,144 32
Market value of bonds over par.....	298,335 05
Gross premiums due and unreported on policies in force, \$	369,944 00
Gross deferred premiums on policies in force.....	989,311 00
Total.....	<u>1,359,255 00</u>
Deduct the loading on above gross amount.....	271,851 00
Net amount of uncollected and deferred premiums.....	1,087,404 00
Total assets as per books of the company.....	<u>\$56,236,089 12</u>

ITEMS NOT ADMITTED.

Agents' balances.....	11,064 42
Total assets (less items not admitted).....	<u>\$56,225,024 70</u>

LIABILITIES.

Net present value of all outstanding policies in force		
December 31, 1892, computed according to the Actuaries'		
Table of Mortality, with 4 per cent interest ..		\$46,374,724 00
Reserve for paid up insurance claimable and for annuities		64,708 58
Claims for death losses and matured endowments, not due	\$225,967 00	
Claims for death losses and other policy claims resisted...	2,500 00	
Total policy claims.....		\$228,467 00
Unpaid dividends of surplus and dividends on deferred		
premiums, semi-annual and quarterly, estimated.....	\$76,805 00	
Other liabilities of the company, viz: premiums paid in		
advance, \$13,000.00, and accrued commission, \$11,000.00,		
estimated.....	24,000 00	
		100,805 00
Liabilities as to policy-holders.....		46,768,704 58
Surplus as regards policy-holders.....		9,456,320 12
Total liabilities.....		\$56,225,024 70

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of		
previous year.....	\$546,319 88	
Premium notes, loans or liens received during the year...	59,557 74	
Total.....		\$605,877 62
Deduct amount used in payment of losses.....	\$32,290 30	
in purchase of surrendered policies,		
and voided by lapse.....	8,758 27	
in payment of dividends to policy-		
holders.....	63,746 76	
redeemed by maker in cash.....	13,269 67	
		118,065 00
Balance note assets at end of year.....		\$487,812 62

EXHIBIT OF POLICIES.

POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.....	91,573	\$223,616,969 00
Endowment policies.....	21,357	47,457,902 00
All other policies	598	4,599,882 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	20,458	51,777,212 00
Endowment policies.....	5,420	12,784,141 00
All other policies.....	595	2,020,750 00

OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies	465	1,261,286 00
Endowment policies... ..	82	204,678 00
All other policies.....	-	4,250 00

OLD POLICIES INCREASED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.....	38	
Endowment policies....	8	
All other policies.....	3	\$198,954 00

ADDITIONS BY DIVIDENDS DURING THE YEAR.

Whole life policies	-	140,296 00
Endowment policies.....	-	75,512 00
All other policies.....	-	2,276,810 00
Total.....	140,596	346,418,642 00
Deduct policies ceased to be in force.....	12,247	33,906,039 00
Total policies in force at the end of the year.....	128,349	\$312,512,603 00

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

By death	1,105	\$2,902,599 00
By maturity.....	283	473,968 00
By expiry.....	441	3,722,653 00
By surrender.....	956	2,378,052 00
By lapse.....	6,602	14,730,658 00
By change and decrease.....	-	1,654,397 00
Not taken.....	2,860	8,043,712 00
Total terminated.....	12,247	\$33,906,039 00

BUSINESS IN MAINE.

Policies in force December 31st of the previous year....	953	1,526,097 00
Policies issued during the year.....	225	334,800 00
Total.....	1,178	1,860,897 00
Deduct policies ceased to be in force during the year....	90	184,083 00
Policies in force at the end of the year.....	1,088	1,676,814 00
Losses and claims incurred during the year.....	13	19,675 00
Losses and claims paid during the year.....	12	18,675 00
Premiums received during the year.....		61,168 29

**PENN MUTUAL LIFE INSURANCE COMPANY,
PENNSYLVANIA, PA.**

INCORPORATED IN 1847. COMMENCED BUSINESS IN 1847.

EDWARD M. NEEDLES, *President.*

HENRY C. BROWN, *Secretary.*

Net or ledger assets December 31, of previous year..... \$17,646,877 81

INCOME DURING THE YEAR.

Cash received for new premiums, without deductions.....	\$1,173,843 85	
Premium notes, loans or liens taken for new premiums..	43,068 00	
Cash received for renewal premiums, without deductions, 3,381,373 05		
Premium notes, loans or liens taken for renewal premiums,	128,877 57	
Cash received for annuities.....	33,290 67	
Total	\$4,760,453 14	
Deduct amount paid for re-insurance.....	3,286 73	
Total premium income.....		\$4,757,172 41
Received for interest on mortgage loans.....	456,983 26	
bonds owned, and dividends on stock.....	312,564 98	
premium notes, loans or liens	43,712 52	
collateral loans	130,278 14	
general account.....	10,129 55	
rents for use of company's property ..	32,482 11	
profits on bonds and stocks actually sold	3,434 58	
Total income.....		\$5,746,757 55
Total		\$23,393,635 36

DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions	\$1,147,442 76	
Premium notes, loans or liens used in payment of same....	19,420 24	
Cash paid for matured endowments and additions	183,752 23	
Premium notes, loans or liens used in payment of same. ...	3,260 77	
Total.....	\$1,553,876 00	
Deduct re-insurance	10,000 00	
Total amount actually paid for losses and matured endow- ments.....	1,343,876 00	
Cash paid to annuitants.....	4,975 48	
for surrendered policies.....	297,397 48	
Premium notes, loans or liens used in purchase of sur- rendered policies, and voided by lapse.....	38,930 34	
Cash dividends paid to policy-holders.....	654,499 20	
Premium notes, loans or liens used in payment of divi- dends to policy-holders.....	77,688 52	
Total paid to policy-holders.....		\$2,417,367 02

Cash paid for commissions to agents		\$567,197 13
for salaries and traveling expenses of managers and agents.....	\$129,647 66	} 284,878 95
for medical examiner's fees.....	56,374 97	
for salaries of officers and office employes	98,856 32	
for taxes, fees and fines.....		
for rent		29,157 07
for commuting commissions		8,083 99
for furniture and office fixtures		5,776 23
for advertising and printing and supplies		35,742 20
Other expenditures, viz: postage and office expenses, legal ex- penses, etc.....		91,894 22
Total expenditures.....		\$3,578,092 81
Balance.....		\$19,815,542 55

Invested as follows:

ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered		\$1,062,607 73
Loans on bond and mortgage (first liens).....		9,154,877 05
Loans secured by collaterals		1,581,950 00
Loans on company's policies assigned as collateral		834,897 00
Premium notes and loans on policies now in force		624,238 27
Stocks and bonds owned by the company, cost value ..		6,275,487 13
Cash in office of company	\$ 2,200 62	} 142,200 62
Cash deposited in banks.....	140,000 00	
Bills receivable		56,339 20
Agent's ledger balances.....		12,261 65
Bills receivable secured by collateral.....		60,683 90
Sundry accounts		10,000 00
Total net or ledger assets.....		\$19,815,542 55

OTHER ASSETS.

Interest due and accrued on bonds and mortgages	\$161,624 93	
on collateral loans.....	17,005 08	
on bank deposits, etc.....	3,011 49	
Rents due and accrued on company's property or lease....	3,876 73	
		\$185,518 23
Market value of bonds and stocks over cost.....		225,097 87
Gross premiums due and unreported on policies in force..	337,829 06	
Gross deferred premiums on policies in force	330,337 99	
Total	728,167 05	
Deduct the loading on above gross amount.....	145,633 41	
Net amount of uncollected and deferred premiums.....		582,533 64
Total assets as per books of the company.		\$20,808,692 29

ITEMS NOT ADMITTED.

Agent's balances	\$ 12,261 65	
Bills receivable	117,023 10	
Sundry accounts	10,000 00	
		139,284 75
Total assets (less items not admitted)		\$20,669,407 54

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1892, computed according to the actuaries' table of mortality, with four per cent interest	\$17,985,087 00
Claims for death losses and matured endowments, not due.....	118,949 00
Unpaid dividends of surplus or other profits due policy-holders.....	\$61,962 34
Scrap outstanding.....	8,630 00
Other liabilities of the company, viz.: premiums paid in advance, \$14,280.36; depreciation in collateral loans, \$61,770.78	76,051 14
	146,643 48
Liabilities as to policy-holders.....	18,250,679 48
Surplus as regards policy-holders.....	2,418,728 06
Total liabilities.....	\$20,669,407 54
Actual surplus accrued on Tontine or other policies, the profits upon which are especially reserved for that class of policies, \$775,107.87.	

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year, received during the year.....	\$577,893 24	194,129 19
Total		\$772,022 43
Deduct amount used in payment of losses and claims.....	\$22,681 01	
in purchase of surrendered policies, and voided by lapse.....	38,930 34	
in payment of dividends to policy-holders	77,688 52	
redeemed by maker in cash.....	8,484 29	
		147,784 16
Balance note assets at end of year.....		\$624,238 27

EXHIBIT OF POLICIES

POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.....	22,995	\$64,944,245 00
Endowment policies.....	15,348	34,829,532 00
All other policies	1,380	3,979,744 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	5,789	17,525,732 00
Endowment policies.....	3,062	8,420,464 00
All other policies.....	369	1,489,300 00

OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies.....	185	334,422 00
Endowment policies	237	273,611 00
All other policies	380	937,422 00

OLD POLICIES INCREASED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	27	124,000 00
Endowment policies.....	8	48,500 00

ADDITIONS BY DIVIDENDS DURING THE YEAR.

All other policies.....	-	107,807 00
Total	49,780	\$133,014,779 00
Deduct policies ceased to be in force.....	5,166	15,089,361 00
Total policies in force at the end of the year.....	44,614	\$117,925,418 00

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

By death	440	\$1,194,020 00
By maturity	88	187,013 00
By expiry	159	405,000 00
By surrender	663	1,577,814 00
By lapse	2,228	6,083,393 00
By change and decrease.....	38	698,221 00
Not taken.....	1,550	4,943,960 00
Total terminated.....	5,166	\$15,089,361 00

BUSINESS IN MAINE.

Policies in force December 31st of the previous year....	708	\$1,145,450 00
Policies issued during the year.....	173	277,850 00
Total.....	881	1,423,300 00
Deduct policies ceased to be in force during the year....	80	132,500 00
Policies in force at the end of the year.....	801	1,290,800 00
Losses and claims unpaid December 31st of previous year	2	2,500 00
Losses and claims incurred during the year.....	12	11,543 00
Total.....	14	14,043 00
Losses and claims paid during the year.....	12	10,543 00
Premiums received during the year.....	-	54,511 55

**PHOENIX 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, \$1,050.00.

Net or ledger assets December 31, of previous year..... \$9,704,909 16

INCOME DURING THE YEAR.

Cash received for new premiums, without deductions.....	\$219,987 77	
renewal premiums without deductions,	705,747 53	
Premiums paid by dividends and surrendered policies....	135,785 25	
Cash received for annuities.....	6,501 69	
Total.....	925,735 30	
Deduct amount paid for re-insurance	5,710 67	
Total premium income		\$920,024 63
Received for interest on mortgage loans		372,186 64
bonds owned, and dividends on stock.....		112,309 25
premium notes, loans or liens.....		42,545 50
other debts due the company		13,723 98
discount on claims paid in advance		74 06
rents for use of company's property.....		41,838 58
Other income, viz: balance, profit and loss account		14,866 92
Total income.....		1,517,569 56
Total.....		\$11,222,478 72

DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.....	\$669,047 07
Premium notes, loans or liens used in payment of same..	41,615 85
Cash paid for matured endowments and additions.....	189,304 10
Premium notes, loans or liens used in payment of same..	5,775 90
Total amount actually paid for losses and matured endowments.....	905,742 92
Cash paid to annuitants.....	632 50
Cash paid for surrendered policies.....	28,555 20
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	7,597 88
Cash surrender values applied in payment of premiums..	9,492 87
Total paid to policy-holders.....	\$1,079,587 60

Cash paid for commissions to agents		\$163,690 80
salaries and traveling expenses of man-		
agers and agents	\$57,823 00	} \$129,192 37
medical examiner's fees.....	15,756 22	
salaries of officers and office employes...	54,613 15	
taxes, fees and fines		48,232 95
rent.....		16,980 61
furniture and office fixtures.....		2,515 48
advertising		10,521 04
Other expenditures, viz: care and repair of real estate		15,003 59
Books, blanks and stationery, \$8,267.65; exchange, \$621.95; postage, \$4,477.70; legal, \$3,649.81; expense, \$11,923.98		28,941 09
Total expenditures.....		1,495,666 03
Balance.....		\$9,726,812 69

Invested as follows:

ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered		\$1,036,993 16
Loans on bond and mortgage (first liens).....		5,428,079 79
secured by collaterals.....		13,050 00
Loans on company's policies assigned as collateral.....		62,753 60
Premium notes and loans on policies now in force.....		692,569 63
Stocks and bonds owned by the company, cost value.....		2,186,831 07
Cash in office of company	\$ 171 71	} 306,535 44
Cash deposited in banks.....	306,363 73	
Total net or ledger assets.....		\$9,726,812 69

OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....		\$125,393 08
premium notes, loans or liens.....		13,119 53
Market value of bonds and stocks over cost		65,278 93
Gross premiums due and unreported on policies in force...	\$76,438 43	
Gross deferred premiums on policies in force	69,367 45	
Total.....	145,805 88	
Deduct the loading on above gross amount.....	29,161 18	
Net amount of uncollected and deferred premiums.....		116,644 70
Total assets as per books of the company.....		\$10,047,248 93

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1892, computed according to the Actuaries' table of mortality, with four per cent interest.....		\$8,855,419 00
Special policy reserve.....		318,349 00
Claims for death losses and matured endowments, not due.....		92,190 00
Other liabilities of the company, viz: reserve on real estate account, \$122,545.63; for balance of capital stock, \$5,325.66; premiums paid in advance, \$9,695.00		137,626 29
Liabilities as to policy-holders		9,403,584 29
Surplus as regards policy-holders		643,664 64
Total liabilities.....		\$10,047,248 93

LIFE INSURANCE COMPANIES

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st, of previous year		\$755,284 32
Deduct amount used in payment of losses and claims... \$47,891 75		
in purchase of surrendered poli-		
cies, and voided by lapse	7,597 88	
payment of dividends to policy-		
holders	592 46	
redeemed by maker in cash.....	7,132 60	
		<u>62,714 69</u>
Balance note assets at end of year.....		\$692,569 63

EXHIBIT OF POLICIES.

POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.....	11,754	\$17,952,542 00
Endowment policies.....	6,604	9,926,934 00
All other policies.....	11	42,150 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	2,150	5,057,455 00
Endowment policies.....	1,671	2,730,161 00
All other policies.....	23	105,500 00

OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies.....	3	14,000 00
Endowment policies.....	9	12,000 00

OLD POLICIES TRANSFERRED DURING THE YEAR.

Whole life policies.....	9	24,000 00
Endowment policies.....	11	18,000 00

ADDITIONS BY DIVIDENDS DURING THE YEAR.

Whole life policies.....	}	-	25,130 00
Endowment policies.....			
Total.....	22,245	\$35,078,671 00	
Deduct policies ceased to be in force.....	2,457	4,529,365 00	
Total policies in force at end of the year.....	19,788	30,549,306 00	

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

By death	466	708,095 00
By maturity	211	195,080 00
By expiry	1	2,000 00
By reduced.....	-	29,300 00
By surrender.	83	144,954 00
By lapse.....	669	1,243,833 00
By change and decrease.	174	257,025 00
By transfer.....	20	42,000 00
Not taken	833	1,886,078 00
Total terminated.....	2,457	\$4,529,365 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year....	779	\$730,406 00
Policies issued during the year.....	167	189,469 00
Total.....	946	919,875 00
Deduct policies ceased to be in force during the year....	154	162,323 00
Policies in force at the end of the year.....	792	757,552 00
Losses and claims unpaid December 31st of previous year.....	2	1,250 00
Losses and claims incurred during the year.....	52	29,483 00
Total.....	54	\$30,733 00
Losses and claims paid during the year... ..	53	30,622 00
Premiums received during the year.....	-	28,370 24

PROVIDENT LIFE AND TRUST COMPANY,
PHILADELPHIA, PA.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

SAMUEL R. SHIPLEY, *President.*

ASA S. WING, *Secretary.*

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

Net or ledger assets December 31st of previous year..... \$19,757,801 50

INCOME DURING THE YEAR.

Cash received for new premiums, without deductions.....\$	435,000 00
Cash received for renewal premiums without deductions..	2,719,034 05
Premium notes, loans or liens taken for renewal premiums,	2,398 87
Premiums paid by dividends and surrendered policies....	447,607 74
Cash received for annuities.....	28,598 08
Total premium income.....	\$3,633,238 74
Received for interest on mortgage loans	571,079 27
bonds owned, and dividends on stock.....	319,052 69
premium notes, loans or liens.....	5,899 80
other debts due the company	116,768 22
rents for use of company's property.....	18,680 10
Total income	4,664,718 82
Total.....	\$24,422,520 32

DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.....	\$717,113 00
Cash paid for matured endowments and additions	348,917 00
Total amount actually paid for losses and matured endow-	
ments.....	\$1,066,030 00
Cash paid to annuitants	31,700 66
for surrendered policies.....	183,259 19
Cash dividends paid to policy-holders.....	447,607 74
Premium notes, loans or liens used in payment of divi-	
dends to policy-holders.....	2,968 53
Total paid to policy-holders.....	\$1,731,566 12
Cash paid for commissions to agents	306,501 25
for salaries and traveling expenses of managers	}
and agents	\$22,460 67 }
for medical examiner's fees.....	22,207 95 }
for salaries of officers and office employes	123,365 19 }
	168,033 83

OF OTHER STATES.

75

Cash paid for taxes, fees and fines.....	\$48,427 36
for rent.....	10,836 98
for furniture and office fixtures.....	25,600 33
for advertising.....	10,867 74
Other expenditures, viz: stationery and printing, \$13,580.05; postage, \$4,590.05; fuel, lights, etc., \$4,240.83; sundries, \$26,236.39	48,047 23
Additions to office building.....	64,748 61
Total expenditures.....	<u>2,415,229 45</u>
Balance	\$22,007,290 87

Invested as follows:

ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered	\$1,184,852 46
Loans on bond and mortgage (first liens).....	9,552,965 32
secured by collaterals	1,219,103 48
on company's policies assigned as collateral.....	1,289,567 00
Premium notes and loans on policies now in force.....	24,157 33
Stocks and bonds owned by the company, cost value.....	8,168,671 25
Cash in office of company	167,974 03
deposited in banks.....	
Total net or ledger assets	\$22,007,290 87

OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....	\$180,261 54
on collateral loans	6,774 40
on premium notes, loans or liens.....	16,119 59
Rents due and accrued on company's property or lease.....	158,575 00
Market value of bonds and stocks over cost	273,258 75
Gross premiums due and unreported on policies in force,	\$255,745 78
Gross deferred premiums on policies in force	536,738 18
Total.....	<u>792,483 96</u>
Deduct premiums paid in advance and the loading on above gross amount	248,037 76
Net amount of uncollected and deferred premiums.....	<u>544,446 20</u>
Total assets as per books of the company.....	\$23,023,737 10

LIABILITIES.

Net present value of all outstanding policies in force December 31st, 1892, computed according to the actuaries' table of mortality, with four per cent interest	19,760,939 00
Claims for death losses and matured endowments, not due.	\$24,537 00
Amounts due and unpaid on annuity claims.....	424 85
Total policy claims.....	<u>24,961 85</u>
Unpaid dividends of surplus or other profits due policy-holders.....	40,011 69
Other liabilities of the company	81,718 57
Liabilities as to policy-holders	<u>19,907,631 11</u>
Surplus as regards policy-holders.....	3,122,105 99
Total liabilities	\$23,029,737 10

LIFE INSURANCE COMPANIES

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year		\$26,322 05
Premium notes, loans or liens received during the year		2,398 87
Total		\$28,720 92
Deduct amount used in payment of dividends to policy-holders	\$2,968 53	
redeemed by maker in cash	1,595 06	
		4,563 59
Balance note assets at end of the year		\$24,157 33

EXHIBIT OF POLICIES.

POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	Number.	Amount.
Whole life policies	2,425	\$ 8,256,127 00
Endowment policies	23,963	71,619,143 00
All other policies	1,183	5,976,102 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	346	1,694,980 00
Endowment policies	2,844	8,011,743 00
All other policies	1,091	5,039,533 00

OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies	9	28,094 00
Endowment policies	91	278,333 00
All other policies	8	41,229 00

OLD POLICIES INCREASED DURING THE YEAR.

Whole life policies	8	42,000 00
Endowment policies	104	495,000 00
All other policies	7	23,160 00

ADDITIONS BY DIVIDENDS DURING THE YEAR.

All other policies	-	132,216 00
Total	32,079	\$101,637,720 00
Deduct policies ceased to be in force	2,183	6,911,187 00
Total policies in force at the end of the year	29,896	\$94,726,533 00

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

By death	218	\$714,311 00
By maturity (endowment)	142	343,917 00
By expiry (term)	1	20,000 00
By surrender	458	1,375,329 00
By lapse	1,147	3,380,173 00
By change and decrease	119	735,957 00
Not taken	98	336,500 00
Total terminated	2,183	\$6,911,187 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	385	\$696,190 00
Policies issued during the year.....	58	137,442 00
Total	443	833,632 00
Deduct policies ceased to be in force during the year....	30	59,750 00
Policies in force at the end of the year.....	413	773,882 00
Losses and claims incurred during the year.....	5	4,750 00
Losses and claims paid during the year.....	5	4,750 00
Premiums received during the year.....	-	46,129 50

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..... 8896,743 00

INCOME DURING THE YEAR.

Cash received for new premiums, without deductions	\$314,559 86	
Cash received for renewal premiums without deductions..	1,176,988 32	
Premiums paid by dividends and surrendered policies	344,751 29	
Cash received for annuities.....	15,000 00	
Total.....	1,851,299 47	
Deduct amount paid for re-insurance.....	11,381 21	
Total premium income		\$1,839,918 26
Received for interest on mortgage loans.....		4,434 71
bonds owned and dividends on stock.....		24,914 75
other debts due the company.....		4,423 03
rents for use of company's property		9,150 43
Total income		1,882,841 18
Total.....		\$2,779,584 18

DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions	\$834,902 97	
Deduct re-insurance.....	8,000 00	
Total amount actually paid for losses and matured endow- ments.....	826,902 97	
Cash paid to annuitants.....	840 70	
Cash paid for surrendered policies.....	849 84	
Cash dividends paid to policy-holders.....	153 56	
Premium notes, loans or liens used in payment of divi- dends to policy-holders.....	344,751 29	
Total paid to policy-holders.....		\$1,173,498 36
Cash paid stockholders for interest or dividends.....		6,977 60
Cash paid for commissions to agents.....		248,711 58
salaries and traveling expenses of man- agers and agents.....	\$26,095 70	} 106,208 04
medical examiners's fees	27,465 50	
salaries of officers and office employes	52,646 84	
taxes, fees and fines		23,297 67
rent		19,208 49

Cash paid for furniture and office fixtures.....	\$ 1,992 78
advertising and printing.....	14,410 98
Other expenditures, viz: stationery and printing, \$8,527.13; postage and telegrams, \$7,561.40; legal expenses, \$4,233.89; attendance fees, \$2,150.00; general expenses, \$9,480.57.....	31,952 99
Total expenditures..	<u>1,626,258 49</u>
Balance	\$1,153,325 69

(Total miscellaneous expenses, \$452,760.13.)

Invested as follows:

ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered.....	\$234,056 93
Loans on bond and mortgage (first liens)	80,400 00
Loans secured by collaterals.....	117,500 00
Loans on company's policies assigned as collateral	1,904 55
Stocks and bonds owned by the company, cost value.....	583,297 63
Cash in office of company.....	\$ 2,439 83
Cash deposited in banks.....	71,994 51
Bills receivable.....	82 40
Agents' ledger balance.....	61,649 84
Other assets	61,732 24
Total net or ledger assets	<u>1,153,325 69</u>
Deduct depreciation from cost to bring same to market value.....	22,101 25
Total net or ledger assets, less depreciation.....	\$1,131,224 44

OTHER ASSETS.

Interest accrued on bonds and mortgages	\$ 679 55
stocks.....	7,237 51
collateral loans	255 61
Rents accrued on company's property or lease.....	6,153 50
Market value of real estate over cost.....	15,000 00
Market value of bonds and stocks over cost	10,131 25
Gross premiums due and unreported on policies in force, \$ 88,718 69	
Gross deferred premiums on policies in force.....	143,938 05
Total.....	<u>232,656 74</u>
Deduct the loading on above gross amount.....	116,328 37
Net amount of uncollected and deferred premiums.....	<u>116,328 37</u>
Total assets as per books of the company	\$1,287,010 23

ITEMS NOT ADMITTED.

Agent's balances	\$61,649 84
Bills receivable.....	82 40
Supplies, printed matter and stationery.....	61,732 24
Total assets, (less items not admitted).....	<u>\$1,225,277 99</u>

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1892, computed according to the Actuaries' Table of Mortality, with 4% interest.....		\$494,715 00
Claims for death losses and matured endowments, not due	\$86,000 00	
Claims for death losses and other policy claims resisted..	24,500 00	
Total policy claims		110,500 00
Liabilities as to policy-holders.....		605,215 00
Surplus as regards policy-holders		620,062 99
Total liabilities.....		\$1,225,277 99

EXHIBIT OF POLICIES.

POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	280	\$479,486 00
Endowment policies.....	320	433,950 00
All other policies	18,392	68,763,010 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	247	\$489,500 00
Endowment policies.....	291	423,000 00
All other policies	6,172	18,520,016 00

OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies	1	\$1,000 00
All other policies	12	71,000 00

OLD POLICIES INCREASED DURING THE YEAR.

All other policies	11	\$13,000 00
Total.....	25,726	\$89,193,962 00
Deduct policies ceased to be in force.....	3,665	12,350,721 00
Total policies in force at the end of the year	22,061	\$76,843,241 00

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

By death.....	207	\$911,600 00
By expiry	2,787	9,364,821 00
By surrender.....	9	22,250 00
By lapse	100	170,050 00
By change and decrease.....	1	170,000 00
Not taken	561	1,712,000 00
Total terminated..	3,665	\$12,350,721 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	108	\$244,000 00
Policies issued during the year.....	57	121,000 00
Total.....	165	365,000 00
Deduct policies ceased to be in force during the year	34	62,000 00
Policies in force at the end of the year.....	131	303,000 00
Losses and claims incurred during the year	4	20,000 00
Losses and claims paid during the year	3	\$15,000 00
Premiums received during the year.....	-	6,166 60

STATE MUTUAL LIFE ASSURANCE COMPANY,
WORCESTER, MASS.

INCORPORATED IN 1844. COMMENCED BUSINESS IN 1845.

A. G. BULLOCK, *President.*

H. M. WITTER, *Secretary.*

Net or ledger assets December 31st of previous year \$6,881,468 39

INCOME DURING THE YEAR.

Cash received for new premiums, without deductions....	\$400,440 77	
for renewal premiums without deductions,	974,496 73	
Premium notes, loans or liens taken for renewal premiums,	218,658 10	
Premiums paid by dividends	238,941 29	
Total.....	\$1,832,536 89	
Deduct amount paid for re-insurance.....	3,678 50	
Total premium income.....		\$1,828,858 39
Received for interest on mortgage loans.....		74,286 75
on bonds owned, and dividends on stock.....		212,076 30
on premium notes, loans or liens.....		19,318 20
on other debts due the company.....		43,364 10
for rents for use of company's property.....		22,347 98
Total income.....		\$2,191,251 72
Total.....		\$9,072,720 11

DISBURSEMENTS DURING THE YEAR

Cash paid for losses and additions.....	\$416,666 32	
Cash paid for matured endowments and additions.....	113,270 00	
Total amount actually paid for losses and matured endowments.....	\$529,876 32	
Cash paid for surrendered policies	153,674 18	
Cash dividends paid to policy-holders.....	238,941 29	
Total paid to policy-holders.....		\$922,491 79
Cash paid for commissions to agents.....		239,501 22
for salaries and traveling expenses of managers and agents	\$65,754 68	} 124,923 03
for medical examiner's fees	20,890 35	
for salaries of officers and office employes.....	38,278 00	
for taxes, fees and fines		26,500 41
for rent.....		3,000 00
for advertising and printing.....		18,862 10
Other expenditures, viz: profit and loss		1,893 06
Total expenditures		\$1,337,171 61
Balance.....		\$7,735,548 50

(Total miscellaneous expenses, \$414,679.82.)

Invested as follows:

ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered.....	\$390,000	00
Loans on bond and mortgage (first liens)	1,560,868	62
secured by collaterals	605,100	00
on company's policies assigned as collateral.....	341,370	50
Premium notes and loans on policies now in force.	218,658	10
Stocks and bonds owned by the company, cost value	4,315,904	27
Cash in office of company	\$ 1,966	52
Cash deposited in banks.....	110,680	49
Loans to corporations	178,500	00
towns	12,500	00
Total net or ledger assets.....	\$7,735,548	50

OTHER ASSETS.

Interest due and accrued on bonds and mortgages	\$13,780	00
on bonds and stocks	45,830	00
on collateral loans.....	5,820	00
on premium notes, loans or liens.....	8,470	00
Rents due and accrued on company's property or lease.....	2,500	00
Market value of bonds and stocks over cost	281,106	73
Total assets as per books of the company	\$8,093,055	23

LIABILITIES.

Net present value of all outstanding policies in force December 31st, 1892, computed according to the actuaries' table of mortality, with four per cent. interest.....	\$7,066,497	29
Deduct re-insurance	14,128	63
Net re-insurance reserve.....	\$7,052,368	66
Claims for death losses and matured endowments, not due.....	17,500	00
Liabilities as to policy-holders	7,069,868	66
Surplus as regards policy-holders.....	1,023,186	57
Total liabilities	\$8,093,055	23

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year.....	\$181,426	10
received during the year.....	385,944	74
Total.....	567,370	84
Deduct amount redeemed by maker in cash	348,712	74
Balance note assets at end of year.....	\$218,658	10

EXHIBIT OF POLICIES.

POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	Number.	Amount.
Whole life policies.....	3,422	\$ 8,962,748 00
Endowment policies.....	10,269	29,939,021 00
Additions	-	334,156 00

NEW POLICIES ISSUED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.....	124	\$ 489,620 00
Endowment policies.....	3,112	9,058,000 00

OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies.....	1	246 00
Endowment policies.....	1	1,000 00

OLD POLICIES INCREASED DURING THE YEAR.

Whole life policies.....	-	8,883 00
Endowment policies.....	-	18,799 00

ADDITIONS BY DIVIDENDS DURING THE YEAR.

Whole life policies.....	-	22,152 00
Endowment policies.....	-	73,329 00
Total.....	16,929	48,847,954 00
Deduct policies ceased to be in force.....	1,301	3,765,003 00
Total policies in force at the end of year.....	15,628	\$45,082,951 00

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

By death.....	149	\$423,038 00
By maturity.....	47	113,270 00
By expiry.....	15	25,000 00
By surrender.....	461	1,205,311 00
By lapse.....	327	782,000 00
By change and decrease.....	26	442,884 00
Not taken.....	276	773,500 00
Total terminated.....	1,301	\$3,765,003 00

BUSINESS IN MAINE.

Policies in force December 31st of previous year.....	105	\$213,934 00
Policies issued during the year, and transferred.....	60	84,500 00
Total.....	165	298,434 00
Deduct policies ceased to be in force during the year....	21	23,090 00
Policies in force at the end of the year.....	144	275,344 00
Losses and claims incurred during the year.....	2	1,260 00
Losses and claims paid during the year.....	2	1,260 00
Premiums received during the year.....	-	9,713 96

TRAVELERS' LIFE INSURANCE COMPANY,
HARTFORD, CONN.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1866.

JAMES G. BATTERSON, *President.*

RODNEY DENNIS, *Secretary.*

Net or ledger assets December 31st of previous year..... \$11,757,260 51

INCOME DURING THE YEAR.

Cash received for new premiums, without deductions.....	\$465,373 24	
for renewal premiums without deductions.	1,505,667 71	
for annuities	5,136 60	
Total	1,976,177 55	
Deduct amount paid for re-insurance.....	70,554 91	
Total premium income		\$1,905,622 64
Received for interest on mortgage loans		202,839 45
on bonds owned and dividends on stock		255,051 01
on other debts due the company		86,283 63
rents for use of company's property.....		55,772 37
profits on bonds and stocks or real estate actually sold..		64,296 38
Total income.....		\$2,569,865 48
Total.....		\$14,327,125 99

DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.....	\$569,463 50	
Cash paid for matured endowments and additions	136,597 00	
Total.....	706,060 50	
Deduct re-insurance.....	2,500 00	
Total amount actually paid for losses and matured endow- ments.....	703,560 50	
Cash paid to annuitants	3,783 78	
Cash paid for surrendered policies.....	138,357 06	
Total paid to policy-holders.....		\$845,701 34
Cash paid stockholders for interest or dividends.....		113,000 00
for commissions to agents.....		287,753 03
for salaries and traveling expenses of mana- gers and agents	\$58,941 95	} 149,779 16
for medical examiner's fees.....	22,049 86	
for salaries of officers and office employes.....	68,787 25	
for taxes, fees and fines		20,210 78
for rent.....		1,292 51

Cash paid for advertising	\$17,454 14
Other expenditures, viz: traveling expenses, \$3,836.38; books, blanks and stationery, \$5,257.60; express charges, \$689.21; loss expenses, \$533.73; legal expenses, \$2,203.00; expense, \$10,960.47; exchange, \$10,425.10; postage, \$6,568.84.....	40,474 33
Total expenditures	\$1,455,665 29
Balance	\$12,871,460 70

Invested as follows:

ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered.....	\$1,886,250 14
Loans on bond and mortgage (first liens).....	3,321,181 81
Loans secured by collaterals.....	729,470 00
Loans on company's policies assigned as collateral.....	411,803 69
Stocks and bonds owned by the company, cost value.....	5,845,515 73
Cash in office of company.....	\$ 2,964 20)
Cash deposited in banks.....	589,277 29)
Bills receivable	11,492 90
Other assets, viz: suspense account.....	73,496 63
Total net or ledger assets	\$12,871,460 70
Deduct depreciation from cost to bring same to market value.....	632,492 32
Total net or ledger assets, less depreciation.....	\$12,238,968 38

OTHER ASSETS.

Interest accrued on bonds and mortgages.....	\$55,704 89
Gross premiums due and unreported on policies in force...	\$237,611 27
Gross deferred premiums on policies in force	279,932 53
Total.....	516,643 80
Deduct the loading on above gross amount.....	103,328 76
Net amount of uncollected and deferred premiums.....	413,315 04
Total assets as per books of the company.....	\$13,707,988 31

ITEMS NOT ADMITTED.

Bills receivable.....	\$11,492 90
Suspense account.....	73,496 63
Total assets (less items not admitted).....	\$4,989 53
Total assets (less items not admitted).....	\$12,622,998 78

LIABILITIES.

Reserve for indemnity contracts	\$5,000 00
Net present value of all outstanding policies in force	
December 31, 1892, computed according to the Actuaries'	
Table of Mortality, with 4 per cent interest.	\$11,305,362 00
Deduct re-insurance	123,805 00
Net re-insurance reserve.....	11,181,557 00

Claims for death losses and matured endowments, not due	\$62,587 73	
Claims for death losses and other policy claims resisted...	12,000 00	
Total policy claims.....		\$74,587 73
Liabilities as to policy-holders.....	11,261,144 73	
Surplus as regards policy-holders.....	1,361,854 05	
Total liabilities.....		\$12,622,998 78

EXHIBIT OF POLICIES.

POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.....	16,255	\$31,257,961 00
Endowment policies.....	6,729	12,994,548 00
All other policies	3,468	17,556,555 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	2,231	5,810,987 00
Endowment policies.....	1,125	2,250,189 00
All other policies.....	1,955	13,630,478 00

OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies	18	33,947 00
Endowment policies.....	14	20,938 00
All other policies.....	13	65,000 00

OLD POLICIES INCREASED DURING THE YEAR.

Whole life policies	-	4,011 00
Endowment policies.....	-	1,000 00
All other policies.....	-	6,300 00

TRANSFERRED DURING THE YEAR.

Whole life policies.....	36	149,304 00
Endowment policies.....	58	160,200 00
All other policies.....	261	616,500 00
Total.....	32,103	\$4,557,918 00
Deduct policies ceased to be in force.....	3,322	10,753,785 00
Total policies in force at the end of the year	28,781	\$73,804,133 00

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

	<i>Number.</i>	<i>Amount.</i>
By death.....	304	\$624,202 00
By maturity.....	99	138,484 00
By expiry.....	53	157,100 00
By surrender.....	266	602,934 00
By lapse	1,262	4,040,611 00
By change and decrease.....	228	956,207 00
By transfer	355	926,004 00
Not taken	755	3,308,243 00
Total terminated.....	13,322	\$10,753,785 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	625	\$771,061 00
Policies issued during the year.....	53	111,890 00
Total.....	678	882,971 00
Deduct policies ceased to be in force during the year.....	31	62,050 00
Policies in force at the end of the year.....	647	820,921 00
Losses and claims unpaid December 31st of the previous year.....	1	1,000 00
Losses and claims incurred during the year.....	13	18,584 63
Total.....	14	19,584 63
Losses and claims paid during the year.....	13	19,434 63
Premiums received during the year	-	15,922 97

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..... \$6,335,154 67

INCOME DURING THE YEAR.

Cash received for new premiums, without deductions.....	\$301,798 14	
for renewal premiums, without deductions,	884,233 78	
Total	1,186,031 92	
Deduct amount paid for re-insurance.....	7,170 95	
Total premium income.....		\$1,178,860 97
Received for interest on mortgage loans.....		201,832 42
bonds owned, and dividends on stock.....		91,837 64
premium notes, loans or liens		12,475 17
other debts due the company.....		7,372 69
rents for use of company's property ...		1,204 87
Other income, viz: balance profit and loss account.....		2,545 49
Total income.....		\$1,465,629 25
Total		\$7,830,783 92

DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions	\$668,076 22	
Premium notes, loans or liens used in payment of same....	52,260 17	
Total.....	720,336 39	
Deduct re-insurance	3,190 00	
Total amount actually paid for losses and matured endow- ments.....	717,146 39	
Cash paid to annuitants.....	2,536 03	
for surrendered policies.....	110,994 78	
Cash dividends paid to policy-holders.....	9,602 88	
Total paid to policy-holders.....		\$839,480 08
Cash paid stockholders for interest.....		30,800 00
for commissions to agents		213,114 89
for salaries and traveling expenses of managers and agents.....	\$74,314 30	} 153,374 45
for medical examiner's fees.....	25,471 60	
for salaries of officers and office employes	53,588 55	
for taxes, fees and fines.....		20,845 37

Cash paid for rent	\$23,900 44
for advertising.....	21,178 66
Other expenditures, viz: printing, stationery, etc., \$5,819.22; directors' fees, \$5,210.00; exchange, express, etc., \$8,629.45; law expenses, \$4,193.82; miscellaneous, \$13,655.65; traveling expenses, officers and office employes, \$1,099.96.....	38,608 10
Total expenditures.....	\$1,341,310 99
Balance.....	\$6,189,472 93

Invested as follows:

ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered	\$ 67,822 49
Loans on bond and mortgage (first liens).....	4,475,162 81
Loans secured by collaterals	65,423 38
Loans on company's policies assigned as collateral	203,703 88
Stocks and bonds owned by the company, cost value ..	1,532,223 06
Cash in office of company	\$ 777 75 1
Cash deposited in banks.....	110,693 94 }
Bills receivable	12,118 75
Agent's ledger balances.....	15,546 87
Total net or ledger assets.....	\$6,489,472 93

OTHER ASSETS.

Interest accrued on bonds and mortgages	\$44,288 14
on bonds and stocks.....	21,514 18
on collateral loans.....	261 70
on premium notes, loans or liens	10,402 48
Interest on bills receivable and bank balances.....	139 43
Market value of real estate over cost.....	1,777 51
Market value of bonds and stocks over cost.....	74,642 83
Gross premiums due and unreported on policies in force..	\$189,065 38
Gross deferred premiums on policies in force	128,288 27
Total	308,353 65
Deduct the loading on above gross amount.....	61,670 73
Net amount of uncollected and deferred premiums.....	246,682 92
Total assets as per books of the company.	\$6,880,212 12

ITEMS NOT ADMITTED.

Agent's balances	\$15,546 87
Bills receivable	12,118 75
Interest on bills receivable.....	16 35
	27,681 97
Total assets (less items not admitted)	\$6,861,530 15

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1892, computed according to the actuaries' table of mortality, with four per cent interest.....	\$6,203,120 00
Deduct reinsurance.....	47,070 00
Net re-insurance reserve.....	\$6,156,050 00

Claims for death losses and matured endowments, not due,	\$36,380 00	
other policy claims resisted....	12,750 00	
Total policy claims.....		\$103,130 00
Other liabilities of the company, viz.: premiums paid in advance, \$2,493.58; liability on lapsed policies presentable for surrender, \$4,000; accrued rents and unrepresented accounts, \$6,132.61		12,626 19
Liabilities as to policy-holders.....		6,277,806 19
Surplus as regards policy-holders.....		583,723 96
Total liabilities.....		\$6,861,530 15

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year,		\$211,518 29
received during the year.....		76,166 31
Total		\$287,684 60
Deduct amount used in payment of losses and claims.....	\$28,960 93	
in purchase of surrendered policies, and voided by lapse.....	20,490 84	
redeemed by maker in cash.....	28,510 95	
		77,960 72
Balance note assets at end of year.....		\$209,703 88

EXHIBIT OF POLICIES

POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.....	10,220	\$19,895,968 00
Endowment policies.....	1,666	2,915,662 00
All other policies	5,178	18,352,486 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	1,189	2,736,925 00
Endowment policies.....	186	438,670 00
All other policies.....	2,946	10,826,100 00

OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies....	25	54,350 00
Endowment policies	5	7,090 00
All other policies	129	319,700 00

OLD POLICIES INCREASED, CHANGED AND CORRECTED DURING THE YEAR.

Whole life policies	31	68,000 00
Endowment policies.....	7	17,500 00
All other policies.....	20	47,500 00
Total	21,602	55,679,861 60
Deduct policies ceased to be in force.....	3,663	11,951,561 00
Total policies in force at the end of the year.....	17,939	\$43,728,300 00
Annuities in force December 31, 1892	5	2,553 00

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

	<i>Number.</i>	<i>Amount.</i>
By death	302	\$727,258 00
By maturity	39	49,040 00
By expiry	56	133,000 00
By surrender	145	392,730 00
By lapse.	2,407	8,139,933 00
By change, decrease and correction.....	57	451,000 00
Not taken.....	657	2,058,600 00
	<hr/>	<hr/>
Total terminated.....	3,663	\$11,951,561 00

BUSINESS IN MAINE.

Policies in force December 31st of the previous year.....	101	\$149,070 00
Policies issued during the year.....	23	67,000 00
	<hr/>	<hr/>
Total.....	124	216,070 00
Deduct policies ceased to be in force during the year....	21	40,710 00
	<hr/>	<hr/>
Policies in force at the end of the year.....	103	175,360 00
Losses and claims incurred during the year.....	3	11,600 00
Losses and claims paid during the year.....	3	11,600 00
Premiums received during the year.....	-	6,166 86

**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..... \$10,964,384 80

INCOME DURING THE YEAR.

Cash received for new premiums, without deductions.....	\$ 571,863 14
renewal premiums without deductions, 1,647,484 10	
annuities.....	7,383 08
Total premium income	\$2,226,730 32
Received for interest on mortgage loans	469,352 37
bonds owned, and dividends on stock.....	18,639 93
other debts due the company	22,223 09
discount on claims paid in advance	2,736 83
rents for use of company's property.....	9,844 01
profits on bonds and stocks and real estate actually sold.....	1,106 93
Total income.....	\$2,750,633 48
Total.....	\$13,715,018 28

DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.....	\$882,236 62
Cash paid for matured and discounted endowments and additions.....	139,731 17
Total amount actually paid for losses and matured and discounted endowments..	1,021,967 79
Cash paid to annuitants.....	9,993 94
Cash paid for surrendered policies and additions	376,755 26
Cash dividends paid to policy-holders	129,959 00
Return premiums.....	3,366 17
Total paid to policy-holders.....	\$1,542,042 16
Cash paid stockholders for interest or dividends	8,750 00
for commissions to agents	229,416 08
salaries and traveling expenses of managers and agents	88,303 19
medical examiner's fees	28,077 36
salaries of officers and office employes.....	88,505 60
taxes, fees and fines	25,439 45

Cash paid for rent.....	\$10,500 00
commuting commissions.....	42,876 74
advertising.....	18,943 46
Other expenditures, viz: exchange and postage, \$19,623.41; printing and stationery, \$12,005.41; office expenses, \$28,783.47; interest, \$1,047.10; profit and loss, \$9,295.38.....	61,754 77
Total expenditures.....	\$2,144,603 81
Balance.....	\$11,570,409 47

Invested as follows:

ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered.....	\$ 418,032 09
Loans on bond and mortgage (first liens).....	10,174,128 17
secured by collaterals.....	103,500 00
on company's policies assigned as collateral.....	333,828 39
Stocks and bonds owned by the company, cost value.....	341,711 13
Cash in office of company.....	\$ 30,189 66)
Cash deposited in banks.....	120,374 21)
Agents' ledger balances.....	48,645 82
Total net or ledger assets.....	\$11,570,409 47

OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....	\$128,041 40
stocks.....	1,687 50
collateral loans.....	8,362 41
Market value of bonds and stocks over cost.....	83,901 37
Gross premiums due and unreported on policies in force..	\$103,351 22
Gross deferred premiums on policies in force.....	232,964 88
Total.....	336,316 10
Deduct the loading on above gross amount.....	67,263 22
Net amount of uncollected and deferred premiums.....	269,052 88
Total assets as per books of the company.....	\$12,061,455 03

LIABILITIES.

Net present value of all outstanding policies in force Dec. 31, 1892, computed by the New York Insurance Department, according to the Actuaries' table of mortality, with four per cent interest.....	\$11,578,894 00
Claims for death losses due and unpaid.....	\$2,000 00
Claims for matured endowments due and unpaid.....	7,834 30
Claims for death losses not due.....	8,700 86
Total policy claims.....	18,535 16
Other liabilities of the company, viz: salaries, rents, etc., \$7,749.96; premiums paid in advance, \$6,132.84.....	13,882 80
Liabilities as to policy-holders.....	11,611,311 96
Surplus as regards policy-holders.....	450,143 07
Total liabilities.....	\$12,061,455 03

EXHIBIT OF POLICIES.

POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.....	3,278	\$28,795,669 00
Endowment policies.....	10,294	20,791,262 00
All other policies.....	37	999,691 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	3,944	7,698,610 00
Endowment policies.....	1,158	2,087,241 00
All other policies.....	5	

OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies.....	323	740,555 00
Endowment policies.....	273	629,043 00
All other policies.....	-	12,247 00

ADDITIONS BY DIVIDENDS DURING THE YEAR.

All other policies.....	-	187,557 00
Total.....	29,312	61,942,175 00
Deduct policies ceased to be in force.....	4,594	10,380,243 00
Total policies in force at end of the year.....	24,718	\$51,561,932 00

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

By death.....	327	\$865,220 00
By maturity	88	112,032 00
By discount	19	29,752 00
By surrender.....	785	2,074,123 00
By lapse.....	2,462	5,210,576 00
Not taken	913	2,088,540 00
Total terminated.....	4,594	\$10,380,243 00

BUSINESS IN MAINE.

Policies in force December 31st of the previous year....	498	\$582,456 00
Policies issued during the year.....	203	270,052 00
Total.....	701	852,508 00
Deduct policies ceased to be in force during the year....	142	166,795 00
Policies in force at the end of the year.....	559	685,713 00
Losses and claims incurred during the year.....	4	3,110 60
Losses and claims paid during the year... ..	4	3,110 60
Premiums received during the year.....	-	24,645 24



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, 1892.



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.

ASSETS.

See abstract of life department.

LIABILITIES.

See abstract of life department.

INCOME DURING THE YEAR.

Net cash received for accident premiums, \$81,220.01, less reinsurance, \$1,447.00.....	\$79,730 01
Received for interest on mortgages.....	1,987 47
Aggregate amount of income received in cash	\$81,760 48

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$32,784 04
Paid for commissions or brokerage.....	18,722 96
Salaries and other charges of officers, clerks, agents and employes..	9,468 01
Paid State, national and local taxes.....	804 92
All other expenditures, viz: surgeons' fees, \$92.00; furniture, \$123.28; express, \$279.42; advertising, stationery and printing, \$4,026.56; postage and exchange, \$967.17; expense, \$143.46.....	5,634 89
Aggregate amount of expenditures in cash.....	\$67,414 82

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$7,217,800	\$37,722 40
Written during the year.....	19,290,750	81,220 01
Total.....	26,508,550	118,942 41
Deduct those expired and terminated.....	10,919,300	48,443 17
In force at end of the year.	15,589,250	70,499 24
Deduct amount re-insured.....	322,500	1,422 50
Net amount in force.....	\$15,266,750	\$69,076 74

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken.....	\$160,000 00
Premiums received.....	692 00

AMERICAN CASUALTY INSURANCE AND
SECURITY COMPANY,

BALTIMORE, MD.

INCORPORATED IN 1890. COMMENCED BUSINESS IN 1890.

WILLIAM E. MIDGLEY, *President.* JOHN J. JACKSON, *Secretary.*

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

ASSETS.

Loans on bond and mortgage (first liens).....	\$12,500 00
Interest due and accrued thereon.....	174 16
Stocks and bonds owned by the company, market value.....	1,158,025 00
Cash in company's principal office.....	264,731 79
Interest due and accrued on stocks and bonds.....	10,599 59
bank balances.....	14,221 90
Gross premiums in due course of collection.....	944,153 84
All other assets, viz: cash in hands of managers, due and payable Jan. 20, 1893.....	203,269 48
Aggregate of all the admitted assets of the company at their actual value.....	\$2,607,675 76

LIABILITIES.

Losses adjusted and unpaid.....	\$16,006 75
Losses unadjusted, including all reported and supposed losses.....	143,358 43
Losses resisted, including interest, costs and expenses..	30,425 00
Net amount of unpaid losses and claims....	\$189,790 18
Amount required to safely re-insure all outstanding risks.....	1,186,531 49
All other demands against the company, viz: commissions, etc.....	91,597 10
Total amount of liabilities, except capital stock and net surplus.....	1,467,918 77
Capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital and other liabilities.....	139,756 99
Aggregate amount of liabilities, including net surplus.....	\$2,607,675 76

INCOME DURING THE YEAR.

Net cash received for premiums.....	\$2,466,699 11
Received on account of re-insurance.....	20,000 00
Received for interest on stocks and bonds and all other sources.....	56,340 00
Aggregate amount of income received in cash.....	\$2,543,039 11

102 CASUALTY AND GUARANTEE INSURANCE COMPANIES

EXPENDITURES DURING THE YEAR.

Net amount paid for losses..	\$1,103,964 88
Cash dividends actually paid.....	100,000 00
Paid for commissions or brokerage.....	736,930 67
Salaries and other charges of officers, clerks and employes.....	118,777 17
Paid State, national and local taxes	55,178 94
All other expenditures, viz: inspectors' salaries, traveling expenses, rent, advertising, counsel fees and office expenses.....	308,012 75
Aggregate amount of expenditures in cash.....	\$2,422,864 41

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$262,891,271 00	\$1,650,763 53
Written during the year.....	418,772,515 00	3,255,501 28
Total.....	681,663,786 00	4,906,264 81
Deduct those expired and terminated....	276,116,211 00	2,548,890 01
In force at end of the year.....	\$405,547,575 00	\$2,357,374 80

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken.....	\$4,543,500 00
Premiums received.....	18,410 87
Inspection fees received.....	851 27
Losses paid on risks taken.....	5,103 13
Losses incurred in Maine.....	5,230 13

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.

ASSETS.

Loans on bond and mortgage (first liens)	\$196,500 00
Interest due and accrued thereon	2,351 01
Stocks and bonds owned by the company, market value	89,500 00
Cash in company's principal office	\$ 1,635 06 }
Cash deposited in bank	52,429 07 }
Interest due and accrued on stocks and bonds.....	1,544 86
Gross premiums in due course of collection	185,934 12
Bills receivable, not matured, taken for premiums	200 00
All other assets, viz: furniture, supplies, safes, etc.....	3,500 00
Aggregate of all the admitted assets of the company at their actual value	\$532,994 12

LIABILITIES.

Losses adjusted and unpaid.....	\$955 07
Losses resisted, included interest, costs and expenses....	11,750 00
Amount of unpaid losses and claims.....	\$ 12,705 07
Amount required to safely re-insure all outstanding risks	274,223 53
All other demands against the company, viz: commissions, etc.....	24,974 66
Total amount of liabilities, except capital stock and net surplus.....	\$311,903 26
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital and other liabilities	21,090 86
Aggregate amount of liabilities including net surplus.....	\$532,994 12

INCOME DURING THE YEAR.

Net cash received for premiums (casualty)	\$478,928 94
Received for interest on mortgages.....	6,382 28
stocks and bonds and all other sources	4,729 42
Aggregate amount of income received in cash.....	\$490,040 64

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (casualty)	\$204,183 11
Cash dividends actually paid	5,914 16
Paid for commissions or brokerage.....	104,671 09
Salaries and other charges of officers, clerks and employes.....	41,729 93
Paid State, national and local taxes.....	8,572 61
All other expenditures	41,892 88
Aggregate amount of expenditures in cash	\$406,959 78

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Casualty Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$ 52,258,000	\$236,824 62
Written during the year	130,195,000	651,924 47
Total	182,453,000	888,749 09
Deduct those expired and terminated.....	63,534,000	338,678 53
In force at end of the year ...	118,919,000	550,070 56
Deduct amount re-insured	448,000	1,623 50
Net amount in force	\$118,471,000	\$548,447 06

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Casualty risks taken.....	\$864,000 00
Premiums received....	1,213 70
Losses paid on risks taken	14 00
Losses incurred in Maine	14 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, \$2,000,000.

ASSETS.

Real estate owned by the company, unincumbered.....		\$1,281,508 63
Loans on bond and mortgage (first liens).....		5,000 00
Stocks and bonds owned by the company, market value.....		1,651,317 33
Loans secured by collaterals.....		18,557 80
Cash in company's principal office.....	\$1,355 75 }	
Cash deposited in bank.....	128,990 56 }	130,346 31
Interest due and accrued on stocks and bonds.....		13,076 78
Gross premiums in due course of collection.....		35,123 97
Bills receivable, not matured, taken for premiums.....		7,240 52
All other assets, viz: United States government, \$58,463.20, said amount representing the 18th installment now due, and 10 per cent of 18 installments received by the navy department in the matter of constructing Cruiser No. 11, and the rents due and accrued, \$4,053.77.....		62,516 97
Aggregate of all the admitted assets of the company at their actual value		\$3,204,688 31

LIABILITIES.

Claims unadjusted, including all reported and supposed losses	\$155,982 77	
Claims resisted, included interest, costs and expenses....	23,407 99	
Amount of unpaid losses and claims.....		\$179,390 76
Amount required to safely re-insure all outstanding risks.....		279,167 74
All other demands against the company, viz: commissions, etc.....		1,355 12
Total amount of liabilities, except capital stock and net surplus....		459,913 62
Capital actually paid up in cash.....		2,000,000 00
Surplus beyond capital and other liabilities.....		744,774 69
Aggregate amount of liabilities including net surplus.....		\$3,204,688 31

INCOME DURING THE YEAR.

Net cash received for premiums (surety).....	\$516,167 42
Received for interest on mortgages.....	250 00
Received for interest on stocks and bonds and all other sources.....	42,468 54
Income from all other sources, viz: rents, \$12,731.29; profits on securities sold, \$41,977.98.....	54,714 07
Aggregate amount of income received in cash.....	\$613,600 03

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (surety).....	\$195,026 35
Cash dividends actually paid	100,000 00
Paid for commissions or brokerage.....	30,469 82
Salaries and other charges of officers, clerks and employes.....	126,488 15
Paid State, national and local taxes.....	14,926 98
All other expenditures, viz: Printing, stationery, postage, telegrams, advertising and traveling expenses, \$28,282.42; general expenses, including rents and counsel fees, \$48,076.38.....	76,358 80
Aggregate amount of expenditures in cash.....	\$543,270 10

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Surety Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$82,354,161	\$473,561 12
Written during the year.....	103,718,010	585,632 69
Total.....	186,072,171	1,059,193 81
Deduct those transferred and terminated, in 1892.....	88,388,863	500,858 34
In force at end of the year.....	\$97,683,308	\$558,335 47

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (surety).....	\$370,800 00
Premiums received.....	1,921 50
Losses paid on risks taken.....	195 47
Losses incurred in Maine.....	50 00

EMPLOYERS' LIABILITY ASSURANCE CORPORATION—(LIMITED),

LONDON, ENG.

INCORPORATED IN 1880. COMMENCED BUSINESS IN 1881.

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

Deposit Capital, \$400,000.

ASSETS.

Stocks and bonds owned by the company, market value.....		\$884,768 75
Cash in company's principal office.....	\$377 09	7,068 60
Cash deposited in bank.....	255 08	
Cash deposited with trustees.....	6,436 43	
Interest due and accrued on stocks and bonds.....		12,514 18
Gross premiums in due course of collection, not more than three months due.....		186,964 73
Aggregate of all the admitted assets of the company at their actual value.....		\$1,091,316 26

LIABILITIES.

Amount of unpaid losses and claims.....		\$239,155 00
Amount required to safely re-insure all outstanding risks, net premium reserve.....		365,196 00
All other demands against the company, viz: commissions, etc....		22,490 00
Total amount of liabilities, except capital stock and net surplus. . .		626,841 00
Capital actually paid up in cash (in U. S.).....		490,000 00
Surplus beyond capital and other liabilities.....		64,475 26
Aggregate amount of liabilities, including net surplus.....		\$1,091,316 26

INCOME DURING THE YEAR.

Net cash received for premiums.....	\$822,706 47
Received for interest on stocks and bonds and all other sources.....	36,271 51
Income from all other sources.....	2,775 19
Aggregate amount of income received in cash.....	\$861,753 17

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$428,855 07
Paid for commissions or brokerage.....	180,446 41
Salaries and other charges of officers, clerks and employes.....	87,217 29
Paid State, national and local taxes.....	16,755 05
All other expenditures, viz: including depreciation.....	78,151 00
Aggregate amount of expenditures in cash.....	\$791,424 82

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$1,828,113 98	\$830,049 52
Written during the year.....	2,437,485 31	1,000,824 42
Total.....	4,265,599 29	1,830,873 94
Deduct those expired and terminated.....	2,666,090 55	1,117,216 29
Net amount in force.....	\$1,599,508 74	\$713,657 65

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken.....	\$1,724,310 00
Premiums received.....	8,716 08
Losses paid on risks taken.....	2,814 71
Losses incurred in Maine.....	2,839 71

FIDELITY AND CASUALTY COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

GEO. F. SEWARD, *President*.ROBERT J. HILLAS, *Secretary*.

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

ASSETS.

Real estate owned by the company, unincumbered	\$5,150 00
Loans on bond and mortgage (first liens).....	7,266 66
Stocks and bonds owned by the company, market value.....	1,192,090 25
Loans secured by collaterals.....	121,839 00
Cash in company's principal office.....	\$72,259 45 }
Cash deposited in banks and trust company	27,045 77 }
Interest due and accrued on stocks and bonds.....	2,729 00
Interest due and accrued on collateral loans.....	415 59
Gross premiums in due course of collection.....	327,798 66
All other assets.....	56,361 06
Aggregate of all the admitted assets of the company at their actual value	\$1,812,955 42

LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$ 86,737 74
Losses resisted, including interest, costs and expenses ...	119,810 47
Amount of unpaid losses and claims.....	\$206,548 21
Amount required to safely re-insure all outstanding risks.....	1,075,726 03
All other demands against the company, viz: commissions, etc.....	106,168 23
Total amount of liabilities, except capital stock and net surplus.....	1,388,442 47
Capital actually paid up in cash.....	250,000 00
Surplus beyond capital and other liabilities.....	174,512 95
Aggregate amount of liabilities, including net surplus.....	\$1,812,955 42

INCOME DURING THE YEAR.

Net cash received for premiums.....	\$2,104,864 04
Received for interest on mortgages.....	55,734 58
Income from all other sources, viz: rents	175 00
Aggregate amount of income received in cash.....	\$2,160,773 62

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$792,737 75
Cash dividends actually paid.....	40,000 00
Paid for commissions or brokerage.....	620,258 40
Salaries and other charges of officers, clerks and employes.....	216,324 70
Paid State, national and local taxes.....	30,937 77
All other expenditures.....	279,673 06
Aggregate amount of expenditures in cash.....	\$1,979,932 28

MISCELLANEOUS.

RISKS AND PREMIUMS.

<i>Fidelity Department:</i>	<i>Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$35,775,388 80	\$239,452 75
Written or renewed during the year.....	41,617,262 40	260,286 78
Total.....	77,392,651 20	499,739 53
Deduct expirations and cancellations.....	40,738,111 80	265,424 25
In force December 31, 1892.....	36,654,539 40	234,315 28
<i>Accident Department:</i>		
In force December 31, 1891.....	172,811,233 67	1,245,518 71
Written or renewed during the year.....	144,477,229 43	913,409 06
Total.....	317,288,463 10	2,158,927 77
Deduct expirations and cancellations.....	182,738,808 10	1,353,813 65
In force December 31, 1892.....	134,549,655 00	805,114 12
<i>Plate Glass Department:</i>		
In force December 31, 1891.....	8,003,954 16	234,692 78
Written or renewed during the year.....	9,727,825 59	258,931 82
Total.....	17,821,849 75	493,624 60
Deduct expirations and cancellations.....	8,609,073 99	241,859 31
In force December 31, 1892.....	9,212,775 76	251,765 29
<i>Steam Boiler Department:</i>		
In force December 31, 1891.....	29,929,693 33	151,353 98
Written or renewed during the year.....	36,865,054 69	160,050 86
Total.....	66,794,748 02	311,404 84
Deduct expirations and cancellations.....	24,847,000 83	100,986 99
In force December 31, 1892.....	41,947,747 19	210,417 85
<i>Employers' Liability Department:</i>		
Written or renewed during the year.....	63,147,633 00	667,749 75
Deduct expirations and cancellations.....	1,655,999 85	67,012 48
In force December 31, 1892.....	61,491,633 15	600,737 27
<i>Burglary Department:</i>		
Written or renewed during the year.....	1,120,800 00	9,114 25
In force December 31, 1892.....	1,120,800 00	9,114 25
Total.....	\$284,977,159 50	\$2,111,464 06

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

	<i>Amount at risk.</i>	<i>Premiums received.</i>	<i>Losses paid.</i>	<i>Losses incurred.</i>
Fidelity.....	\$211,000 00	\$1,218 75		
Accident.....	747,500 00	3,593 10	\$7,106 35	\$7,188 85
Plate Glass.....	20,311 80	543 49	229 83	229 83
Steam Boiler.....	163,000 00	493 00		
Employers' Liability.....	425,000 00	3,412 73	188 42	338 42
Aggregate.....	\$1,566,811 80	\$9,264 07	\$7,524 60	\$7,752 10

**GUARANTEE COMPANY OF NORTH AMERICA,
MONTREAL, CANADA.**

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1878.

EDWARD RAWLINGS, *Vice-President.*

ROBERT KERR, *Acting Secretary.*

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

ASSETS.

Real estate owned by the company, unincumbered.....		\$31,588 85
Loans on bond and mortgage (first liens).....		14,616 80
Stocks and bonds owned by the company, market value.....		584,703 16
Loans secured by collaterals.....		13,500 00
Cash in company's principal office.....	\$654 05 }	
Cash deposited in banks.....	82,101 85 }	83,955 90
Interest due and accrued on stocks and bonds.....		8,360 28
Gross premiums in due course of collection ...		30,976 94
All other assets, viz: furniture, including safes		5,803 79
Aggregate of all the admitted assets of the company at their actual value.....		<u>\$78,306 72</u>

LIABILITIES.

Losses unadjusted, including all reported and supposed losses	\$38,961 37	
Losses resisted, included interest, costs and expenses....	<u>31,000 00</u>	
Gross amount of claims for losses.....	69,961 37	
Deduct re-insurance and salvage.....	<u>17,500 00</u>	
Net amount of unpaid losses and claims.....		\$52,461 37
Amount required to safely re-insure all outstanding risks.....		108,627 34
All other demands against the company, viz: commissions, etc.....		9,803 60
Total amount of liabilities, except capital stock and net surplus.....		<u>170,892 31</u>
Capital actually paid up in cash.....		304,600 00
Surplus beyond capital and other liabilities.....		<u>296,514 41</u>
Aggregate amount of liabilities including net surplus.....		\$772,306 72

INCOME DURING THE YEAR.

Net cash received for premiums (guarantee).....	\$208,049 08
Received for interest on stocks and bonds and all other sources.....	28,553 28
Income from all other sources, viz: claims recovered.....	<u>22,120 40</u>
Aggregate amount of income received in cash.....	\$258,722 76

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (guarantee).....	\$77,566 53
Cash dividends actually paid.....	18,276 00
Paid for commissions or brokerage.....	12,678 25
Salaries and other charges of officers, clerks and employes.....	58,299 18
Paid State, national and local taxes.....	5,371 31
All other expenditures, viz: advertising, rent and taxes, printing and stationery, inspection and revision, law and office charges, postage, &c.....	59,161 15
Aggregate amount of expenditures in cash.....	\$232,504 88

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Risks.</i>	<i>Premiums.</i>
In force on the 31st day of December, 1891.....	\$46,058,805	\$248,212 23
Written or renewed during the year.....	51,400,996	249,914 04
Total.....	97,459,801	498,126 27
Deduct those expired and marked off as terminated....	49,575,555	248,551 33
In force at the end of the year 1892.....	47,884,246	249,574 94
Deduct amount re-insured.....	6,211,150	32,320 25
Net amount in force December 31st, 1892.....	\$41,673,096	\$217,254 69

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken.....	\$63,000 00
Premiums received.....	367 50

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.

ASSETS.

Real estate owned by the company, unincumbered.....	\$ 36,666 53
Loans on bond and mortgage (first liens)	343,227 85
Interest due and accrued thereon.....	10,203 00
Stocks and bonds owned by the company, market value.....	1,028,132 00
Loans secured by collaterals.....	5,000 00
Cash in company's principal office.....	\$ 5,656 91
Cash deposited in bank.....	55,142 97
Interest due and accrued on stocks and bonds.....	18,879 21
collateral loans.....	58 33
Gross premiums in due course of collection.....	122,261 72
Aggregate of all the admitted assets of the company at their actual value.....	\$1,625,228 52

LIABILITIES.

Amount of unpaid losses and claims.....	\$ 17,657 95
Amount required to safely re-insure all outstanding risks.....	995,850 30
All other demands against the company, viz: commissions, rent and brokerage, etc.....	5,622 56
Total amount of liabilities, except capital stock and net surplus.....	1,019,130 81
Capital actually paid up in cash.....	500,000 00
Surplus beyond capital and other liabilities.....	106,097 71
Aggregate amount of liabilities including net surplus.....	\$1,625,228 52

INCOME DURING THE YEAR.

Net cash received for premiums.....	\$716,227 44
Received for interest on mortgages.....	20,848 16
Received for interest on stocks and bonds and all other sources.....	44,940 58
Income from all other sources, viz: special mechanical services.....	3,053 57
Aggregate amount of income received in cash.....	\$785,069 75

EXPENDITURES DURING THE YEAR.

Net amount paid for losses	\$106,722 89
Cash dividends actually paid	55,000 00
Paid for commissions or brokerage.....	163,725 74
Salaries and other charges of officers, clerks and employes.....	30,332 50
Paid State, national and local taxes.....	14,682 41
All other expenditures, viz: inspection expenses.....	235,264 49
Agency and office expenses, advertising, apparatus and furniture....	102,685 74
Aggregate amount of expenditures in cash.....	\$708,413 77

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$173,675,908	\$1,739,372 02
Written or renewed during the year.....	83,122,795	770,612 45
Total	256,798,703	2,509,984 47
Deduct those expired and terminated.....	63,383,651	628,657 23
In force at end of year.....	\$193,415,052	\$1,881,327 24

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken.....	\$845,400 00
Premiums received	5,785 67
Received for inspection.....	2,479 57
Losses paid on risks taken.....	30,036 30
Losses incurred in Maine.....	30,036 30

*LONDON GUARANTEE AND ACCIDENT COMPANY,

LONDON, ENG.

ALFRED C. EDWARDS, *Manager*, Chicago, Ill.

Deposit Capital, \$200,000.

ASSETS.

Stocks and bonds owned by the company, market value.....	230,000 00
Cash deposited in bank.....	144 00
Gross premiums in due course of collection.....	1,658 02
Aggregate of all the admitted assets of the company at their actual value.....	\$231,802 02

LIABILITIES.

Amount required to safely re-insure all outstanding risks.....	\$ 901 01
Deposit capital.....	200,000 00
Surplus beyond capital and other liabilities.....	30,901 01
Aggregate amount of liabilities including net surplus.....	\$231,802 02

INCOME DURING THE YEAR.

Net cash received for premiums... ..	\$144 00
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MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Risks.</i>
Written during the year.....	\$1,935 02
Deduct those expired and terminated.....	133 02
In force at end of the year.....	1,802 00
Deduct amount re-insured.....	25 00
Net amount in force	\$1,777 00

*Admitted to Maine November 12, 1892.

LLOYD'S PLATE GLASS INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1882. COMMENCED BUSINESS IN 1882.

W. T. WOODS, *President.*

C. E. W. CHAMBERS, *Secretary.*

Capital Paid Up in Cash, \$250 000.

ASSETS.

Real estate owned by the company, unincumbered.....		\$135,000 00
Stocks and bonds owned by the company, market value.....		352,065 00
Cash in company's principal office.....	\$4,630 90	24,571 13
Cash deposited in bank.....	19,940 23	
Interest due and accrued on stocks and bonds.....		4,270 00
Gross premiums in due course of collection		60,440 41
All other assets, viz.: rents due and accrued.....		1,550 00
Aggregate of all the admitted assets of the company at their actual value		\$577,896 54

LIABILITIES.

Amount of unpaid losses and claims.....		\$3,657 24
Amount required to safely re insure all outstanding risks.....		187,240 24
All other demands against the company, viz.: commissions, etc....		48,006 76
Total amount of liabilities, except capital stock and net surplus....		238,904 24
Capital actually paid up in cash.....		250,000 00
Surplus beyond capital and other liabilities.....		88,992 30
Aggregate amount of liabilities including net surplus.....		\$577,896 54

INCOME DURING THE YEAR.

Net cash received for premiums.....		\$367,327 84
Received for interest on stocks and bonds and all other sources.....		16,380 02
Income from all other sources, viz.: rents, \$5,778.87		5,578 87
Aggregate amount of income received in cash.....		\$389,286 73

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....		\$157,438 35
Cash dividends actually paid.....		35,000 00
Paid for commissions or brokerage.....		97,483 01
Salaries and other charges of officers, clerks and employes.....		55,110 17
Paid State, national and local taxes.....		11,951 83
All other expenditures, viz.: postage and express, \$3,382.55; rents, \$1,975.12; sundries, \$4,830.92; advertising, stationery, etc., \$9,361.91; legal expenditures, 1,944.29; repairs and additions to building, \$13,873.05.....		35,267 84
Aggregate amount of expenditures in cash.....		\$392,251 20

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$12,821,274	\$386,490 51
Written during the year.....	13,291,982	390,968 98
Total	<u>26,113,256</u>	<u>777,459 49</u>
Deduct those expired and terminated	12,778,999	405,472 15
In force at end of the year..	<u>\$13,334,257</u>	<u>\$371,987 34</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken.....	\$48,439 12
Premiums received.....	1,375 92
Losses paid on risks taken.....	446 27
Losses incurred in Maine.....	446 27

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.

ASSETS.

Loans on bond and mortgage (first liens).....		\$150,000 00
Stocks and bonds owned by the company, market value		152,335 00
Cash in company's principal office.....	\$8,583 41	39,771 28
Cash deposited in bank.....	31,187 84	
Gross premiums in due course of collection.....		30,404 17
All other assets, viz: sundry accounts, \$163.47; plate glass on hand to replace losses, \$5,582.64.....		5,752 11
Aggregate of all the admitted assets of the company at their actual value.....		\$378,262 56

LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$3,000 00
Amount required to safely re-insure all outstanding risks.....	115,685 82
All other demands against the company, viz: commissions, etc.....	4,903 13
Total amount of liabilities, except capital stock and net surplus.....	131,189 99
Capital actually paid up in cash.....	100,000 00
Surplus beyond capital and other liabilities.....	147,072 57
Aggregate amount of liabilities, including net surplus.....	\$378,262 56

INCOME DURING THE YEAR.

Net cash received for premiums... ..	\$233,307 09
Received for interest on stocks and bonds and all other sources.....	5,569 35
Income from all other sources, viz: rents....	3,136 76
Aggregate amount of income received in cash.....	\$242,013 20

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$94,952 51
Cash dividends actually paid	16,000 00
Paid for commissions or brokerage.....	72,524 50
Salaries and other charges of officers, clerks and employes.....	34,796 85
Paid State, national and local taxes.....	3,643 39
All other expenditures, viz: expenses of building.....	2,474 96
Aggregate amount of expenditures in cash.....	\$224,392 21

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.	\$8,435,573 00	\$239,698 66
Written during the year	9,419,489 00	257,992 81
Total	17,855,062 00	497,691 47
Deduct those expired and terminated.....	9,516,645 00	266,319 82
Net amount in force at end of the year.....	\$8,338,417 00	\$231,371 65

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken	\$17,231 50
Premiums received.....	413 26
Losses paid on risks taken.....	15 50
Losses incurred in Maine....	15 50

NEW YORK PLATE GLASS INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1891.

E. R. KENNEDY, *President.*

MAJOR A. WHITE, *Secretary.*

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

ASSETS.

Stocks and bonds owned by the company, market value.....		\$148,125 00
Cash in company's principal office.....	\$2,717 69 1	13,442 89
Cash deposited in bank.....	10,725 20 1	
Interest due and accrued on stocks and bonds.....		1,000 00
Gross premiums in due course of collection.....		27,659 42
All other assets.....		37 24
Aggregate of all the admitted assets of the company at their actual value.....		\$190,264 55

LIABILITIES.

Losses adjusted and unpaid.....		\$3,878 75
Amount required to safely re-insure all outstanding risks.....		76,619 38
All other demands against the company, viz: commissions, etc.....		8,128 20
Total amount of liabilities, except capital stock and net surplus.....		88,626 33
Capital actually paid up in cash.....		100,000 00
Surplus beyond capital and other liabilities.....		1,638 22
Aggregate amount of liabilities including net surplus.....		\$190,264 55

INCOME DURING THE YEAR.

Net cash received for premiums.....		\$137,564 43
Received for interest on stocks and bonds and all other sources.....		5,375 50
Aggregate amount of income received in cash.....		\$142,935 93

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....		\$38,101 43
Cash dividends actually paid.....		2,500 00
Paid for commissions or brokerage.....		44,003 41
Salaries and other charges of officers, clerks and employes.....		22,360 78
Paid State, national and local taxes.....		4,071 63
All other expenditures.....		23,229 52
Aggregate amount of expenditures in cash.....		\$134,266 77

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$ 233,640 71	\$ 55,469,46
Written during the year.....	7,194,026 39	176,161 42
Total.....	7,427,667 10	231,630 88
Deduct those expired and terminated.....	1,215,499 33	80,774 21
In force at end of the year.....	\$6,212,217 77	\$150,856 67

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken.....	\$29,134 75
Premiums received	748 83
Losses paid on risks taken.....	107 99
Losses incurred in Maine.....	107 99

***PREFERRED ACCIDENT INSURANCE COMPANY,
NEW YORK, N. Y.**

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

P. C. LOUNSBERRY, *President.*

KIMBALL C. ATWOOD, *Secretary.*

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

ASSETS.

Stocks and bonds owned by the company, market value.....	\$100,271 23
Cash deposited in bank	99,728 77
Aggregate of all the admitted assets of the company at their actual value.....	\$200,000 00

LIABILITIES.

Capital actually paid up in cash.....	\$100,000 00
Surplus beyond capital and other liabilities.....	100,000 00
Aggregate amount of liabilities including net surplus.....	\$200,000 00

*Incorporated March 3, 1893. Admitted to Maine July 5, 1893.

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.

ASSETS.

Loans on bond and mortgage (first liens).....	\$302,391 23
Interest due and accrued thereon.....	6,241 82
Stocks and bonds owned by the company, market value.....	148,000 00
Loans secured by collaterals.....	10,000 00
Cash in company's principal office.....	\$ 1,156 19 }
Cash deposited in bank.....	50,503 91 }
Interest due and accrued on stocks and bonds.....	612 50
Reserve on business re-insured in foreign companies.....	6,592 74
Gross premiums in due course of collection.....	153,739 98
Bills receivable, not matured, taken for premiums.....	76 47
	<hr/>
	679,314 84
Less items not admitted: bills receivable, \$76.47; reserve on business re-insured in foreign companies, \$6,592.74.....	6,669 21
Aggregate of all the admitted assets of the company at their actual value.....	\$672,645 63

LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$ 750 00
Losses resisted, including interest, costs and expenses....	37,142 02
Net amount of unpaid losses and claims.....	\$ 37,892 02
Amount required to safely re-insure all outstanding risks.....	359,236 68
All other demands against the company, viz: commissions, etc.....	39,972 39
Total amount of liabilities, except capital stock and net surplus.....	428,101 09
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital and other liabilities.....	44,544 54
	<hr/>
Aggregate amount of liabilities, including net surplus.....	\$672,645 63

INCOME DURING THE YEAR.

Net cash received for premiums... ..	\$765,910 93
Received for interest on bonds and mortgages.....	16,382 30
Received for interest and dividends on stocks and bonds, collateral loans and from all other sources.....	2,073 38
	<hr/>
Aggregate amount of income received in cash.....	\$784,366 61

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses.....	\$361,413 60
Paid for commissions or brokerage.....	200,104 72
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes	96,027 03
Paid for State, national and local taxes in this and other states.....	17,825 42
All other payments and expenditures, viz: postage, express and tele- grams, \$5,430.21; expense account, \$7,855.91; furniture and fixtures, \$473.88; advertising (general, \$3,000.00; agency, \$3,750.53, \$6,750.53); rent, \$8,133.60; printing and stationery, \$12,744.16; profit and loss, \$1,324.65; adjustment account, \$5,667.16; medical fees, \$2,177.75; law charges, \$1,582.84.....	52,179 69
Aggregate amount of expenditures in cash.....	\$727,550 46

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Risks.</i>	<i>Premiums.</i>
In force December 31, 1891	\$ 82,614,850	\$641,475 52
Written or renewed during the year.....	107,449,446	914,442 12
Total	190,064,296	1,555,917 64
Deduct those expired and terminated	102,588,600	855,444 27
In force at the end of the year.....	\$87,475,696	\$700,473 37

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (accident)	\$176,000 00
Premiums received.....	819 26
Losses paid on risks taken	285 16
Losses incurred in Maine	285 16

TRAVELERS' INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1864.

JAMES G. BATTERSON, *President.*RODNEY DENNIS, *Secretary.*

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

ASSETS.

Real estate owned by the company, unincumbered.....		\$12,417 57
Stocks and bonds owned by the company, market value.....		2,078,167 66
Cash in company's principal office.....	\$1,041 09	316,337 08
Cash deposited in bank ..	315,295 19	
Aggregate of all the admitted assets of the company at their actual value.....		\$2,406,922 31

LIABILITIES.

Losses unadjusted, including all reported and supposed losses	\$169,918 80	
Losses resisted, including interest, costs and expenses....	96,450 00	
Amount of unpaid losses and claims.....		\$266,368 80
Amount required to safely re-insure all outstanding risks.....		951,748 32
All other demands against the company, viz: commissions, etc....		10,000 00
Total amount of liabilities, except capital stock and net surplus....		1,231,117 12
Capital actually paid up in cash.....		1,000,000 00
Surplus beyond capital and other liabilities.....		175,805 19
Aggregate amount of liabilities including net surplus.....		\$2,406,922 31

INCOME DURING THE YEAR.

Net cash received for accident premiums.....	\$2,259,761 42
Received for interest on stocks and bonds and all other sources.....	111,153 00
Aggregate amount of income received in cash.....	\$2,370,914 42

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$953,115 81
Paid for commissions or brokerage.....	583,237 20
Salaries and other charges of officers, clerks and employes.....	174,578 26
Paid State, national and local taxes.....	38,240 48
All other expenditures, viz: medical examiners' fees, \$6,353.10; rents, \$32,910.76; furniture and fixtures, \$8,817.52; advertising, \$24,557.11; books, blanks and stationery, \$25,829.63; express charges, \$7,663.93; loss expenses, \$32,729.50; legal expenses, \$10,380.43; expense, \$10,316.80; exchange, \$3,141.96; postage, \$13,848.53; profit and loss, \$74,309.62.....	250,858 89
Aggregate amount of expenditures in cash.....	\$2,000,030 64

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$239,049,038	\$1,540,730 49
Written during the year.....	300,129,340	2,260,487 84
Total	539,178,378	3,801,218 33
Deduct those expired and terminated.....	278,487,266	2,175,361 98
In force at end of the year.....	260,691,112	1,625,856 35
Deduct amount re-insured.....	205,000	726 42
Net amount in force.....	\$260,486,112	\$1,625,129 93

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken.....	\$4,782,650 00
Premiums received.....	32,534 95
Losses paid on risks taken	18,323 59
Losses incurred in Maine.....	18,323 59

MAINE ASSESSMENT INSURANCE COMPANIES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS SHOWING
THEIR CONDITION, DECEMBER 31st, 1892.



GARFIELD MUTUAL LIFE INSURANCE COMPANY,

LEWISTON, ME.

INCORPORATED IN 1892. COMMENCED BUSINESS IN 1892.

A. T. RENY, *President.*

J. O. TREMBLY, *Secretary.*

INCOME.

Gross amount of membership fees required or represented	
by applications, without deduction	\$195 00
Assessments: mortuary, \$286; expense, \$96.70.....	382 70
Medical examiners fees, paid by applicant	62 00
Total paid by members	\$639 70
Cash received from all other sources, viz: borrowed money,	550 57
Total income.....	\$1,190 27

DISBURSEMENTS.

Advance payments returned to rejected applicants	\$66 09
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	148 00
Medical examiners' fees, whether paid direct by members or otherwise..	18 00
Rent, \$85; advertising and printing, \$175.10.....	260 10
Borrowed money returned.....	300 00
Office supplies and traveling expenses.....	100 50
Total disbursements.....	\$892 69
Balance	\$297 58

(Total expenses, \$826.60,)

NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate.....	\$186 46
Cash in office	21 73
Cash deposits in State treasury on emergency or reserve fund account	80 00
All other deposits, viz: Manufacturers' National Bank, Lewiston	9 39
Total net or invested assets.....	\$297 58

LIABILITIES.

Borrowed money	\$250 57
Balance net assets	847 01

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1892.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates written during the year.....	97	\$48,944 00
Total policies or certificates in force December 31, 1892.....	97	48,944 00

BUSINESS ALL IN MAINE.

HOME CASUALTY COMPANY,

RICHMOND, ME.

INCORPORATED IN 1892. COMMENCED BUSINESS IN 1892.

M. P. MILLIKEN, *President.*H. C. REED, *Secretary.*

INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$3,382 00	
Annual dues as per contract, without any deduction ..	864 50	
Assessments (mortuary or indemnity).....	523 75	
Total income		\$4,270 25

(Assessments paid in advance, \$7.50.)

DISBURSEMENTS.

Losses and claims	\$222 50	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.	2,685 40	
Commissions paid or allowed for collecting assessments ..	1 44	
Salaries of officers, \$107.50; other compensation of officers, \$876.40.....	783 90	
Advertising and printing	113 18	
All other items, viz: books, sign, postage, traveling ex- penses, fuel and sundries.....	162 04	
Total disbursements.....		3,968 46
Balance		\$301 79

(Advance assessments applied, included above, \$7.50.)
(Total expenses, \$3,745.96.)

NET OR INVESTED ASSETS.

Cash in office	\$249 41	
Cash deposits in State treasury on emergency or reserve fund account	52 38	
Total net or invested assets.....		\$301 79

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1892.		
	<i>Number.</i>	<i>Amount.</i>
Policies or certificates written during the year 1892.....	617	\$61,700 00
Deduct number and amount which have ceased to be in force during 1892	3	300 00
Total policies or certificates in force December 31, 1892,	614	61,400 00
Losses and claims on policies or certificates incurred dur- ing the year 1892.....	12	222 50
Losses and claims on policies or certificates paid during the year 1892	12	222 50
Policies or certificates terminated by lapse during 1892	3	300 00

BUSINESS ALL IN MAINE.

**HOME PROTECTIVE LEGION,
MADISON, ME.**

INCORPORATED IN 1892. COMMENCED BUSINESS IN 1892.

GEO. F. KENT, *President.*

EUGENE W. SMITH, *Secretary.*

INCOME.

Assessments (mortuary)	\$450 00	
Medical examiners' fees paid by applicant.	210 00	
Total paid by members.....	660 00	
Cash received from all other sources, viz: advanced by officers.....	1,000 00	
Total income.		\$1,660 00

DISBURSEMENTS.

Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	\$420 00	
Salaries of officers	50 00	
Salaries and other compensation of office employes.....	7 92	
Medical examiners' fees, whether paid direct by members or otherwise.....	210 00	
Advertising and printing	149 75	
Total disbursements.....		\$37 67
Balance		\$822 33

(Total expenses, \$837.67.)

NET OR INVESTED ASSETS.

Cash deposits in State treasury or banks on emergency or reserve fund account, viz: State treasury	\$ 90 90	
First National Bank, Skowhegan, and in hands of treasurer of company.....	732 33	
Total net or invested assets.....		\$822 33

LIABILITIES.

Borrowed money	\$1,000 00
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EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1892.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates written during the year 1892.....	210	\$210,000 00
Total policies or certificates in force December 31, 1892	210	\$210,000 00

BUSINESS ALL IN MAINE.

**KENNEBEC MUTUAL LIFE INSURANCE COMPANY,
WATERVILLE, ME.**

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1889.

WILLIAM T. HAINES, *President.*

CYRUS W. DAVIS, *Secretary.*

BALANCE SHEET.

Amount of net or invested assets December 31, 1891..... \$1,466 09

INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$15,197 50	
Annual dues as per contract, without any deduction	7,078 61	
Assessments (mortality).....	33,124 15	
Medical examiners, fees paid by applicant.....	3,348 00	
Total paid by members	58,748 26	
Interest	12 00	
Changing policies.....	14 50	
Total income.....	58,774 76	
Total net resources.....	\$60,240 85	

DISBURSEMENTS.

Losses and claims	\$26,000 00	
Advance payments returned to rejected applicants	15 00	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	15,155 00	
Commissions paid or allowed for collecting assessments and dues.....	1,359 38	
Salaries of managers and agents not paid by commissions, Salaries and other compensation of office employes.....	2,903 12	
Medical examiners' fees, whether paid direct by members or otherwise.....	753 50	
.....	3,360 00	
Rent, \$166.41; taxes, \$2.09; advertising and printing, \$578.28, All other items, viz: licenses, \$54; postage, \$513; office ex- penses, \$853.45	746 78	
.....	1,421 35	
Total disbursements.....	51,714 13	
Balance	\$8,526 72	

(Total expenses, \$25,699.13.)

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely (deposited with treasurer of State).....	\$5,085 00	
Cash deposits in State treasury on emergency or reserve fund account	66 11	
All other deposits, viz: Ticonic National Bank.....	3,375 61	
Total net or invested assets.....		\$8,526 72
(Office furniture and supplies, \$800.)		

LIABILITIES.

Borrowed money		3,150 00
Balance net assets		\$5,376 72

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, not yet called for losses unadjusted, ..	\$12,000 00	
Deduct estimated cost of collection with 15% for reserve ..	2,000 00	
Net amount due from members		\$10,000 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 3)		\$10,000 00
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EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1892.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1891	1,990	\$5,498,000 00
Policies or certificates written during the year 1892.....	1,681	4,453,000 00
Total.....	3,671	9,951,000 00
Deduct number and amount which have ceased to be in force during 1892.....	868	2,381,000 00
Total policies or certificates in force December 31, 1892..	2,803	7,570,000 00
Losses and claims on policies or certificates incurred during the year 1892	11	36,000 00
Losses and claims on policies or certificates paid during the year 1892.....	8	26,000 00
Policies or certificates terminated by death during 1892.....	12	40,000 00
Policies or certificates terminated by lapse during 1892.....	856	2,381,000 00

BUSINESS ALL IN MAINE.

MAINE BENEFIT ASSOCIATION,

AUBURN, ME.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1885.

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

BALANCE SHEET.

Amount of net or invested assets December 31, 1891..... \$58,508 58

INCOME.

Gross amount of membership fees required or represented		
by applications, without deduction	\$ 8,369 50	
Annual dues as per contract, without any deduction.....	20,978 50	
Assessments: mortuary, \$147,082.38; expense, \$3,290.39.....	150,372 77	
Total paid by members.	179,720 77	
Interest, \$3,050.05; rent, \$125.00 ..	3,175 05	
Cash received from all other sources, viz: miscellaneous receipts, \$538.67; rejected applications, \$91.00; accrued interest, \$108.33; premiums, \$12.00.....	750 00	
Total income.....		183,645 82
Total net resources.....		\$242,154 40

DISBURSEMENTS.

Losses and claims.....	\$140,000 00	
Advance payments returned to rejected applicants.....	138 25	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	7,039 26	
Commissions paid or allowed for collecting assessments...	3,792 26	
Salaries and expenses of managers and agents not paid by commissions	6,691 20	
Salaries of officers.....	6,316 13	
Salaries and other compensation of office employes.....	1,416 25	
Medical examiners' fees, whether paid direct by members or otherwise	1,686 00	
Rent, \$600.00; advertising and printing, \$860.16.....	1,460 16	
All other items, viz: interest, \$43.34; licenses, \$38.00; profit and loss, \$202.68; postage, \$1,350.54; money returned, \$263.72; expense, \$1,485.85; New York office, \$1,810.52; accrued interest, \$225.22; premium, \$137.50.....	5,557 37	
Total disbursements.....		174,096 88
Balance		\$68,057 52
(Total expenses, \$33,958.63.)		

NET OR INVESTED ASSETS.

Par value of bonds and stocks owned absolutely, deposited with State treasurer	\$66,200 00	
Agents' ledger balances... ..	650 75	
Cash in office.....	403 03	
Cash deposits in State treasury or banks on emergency or reserve fund account, viz: State treasury, \$800.00; Shoe and Leather Bank, \$3.74	803 74	
Total net or invested assets, as per balance above	68,057 52	
Deduct agents' balances unsecured	650 75	
Total net or invested assets, less depreciation.....		\$67,406 77

NON-INVESTED ASSETS.

Interest accrued	\$829 58	
Market value of bonds and stock over cost	357 50	
Total non-invested assets		1,187 08
Gross assets.. ..		\$68,593 85

LIABILITIES.

Advance assessments.....		90 17
Balance net assets		\$68,503 68

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due	\$18,913 79	
not yet called for losses unadjusted,	5,000 00	
resisted....	4,000 00	
reported... ..	30,000 00	
Total due from members	57,913 79	
Deduct estimated cost of collection	1,500 00	
Net amount due from members.....		\$56,413 79

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 13).....	\$32,000 00	
in process of adjustment (number of claims, 1).....	5,000 00	
reported (number of claims, 3)	9,000 00	
resisted (number of claims, 1).....	4,000 00	
Total contingent mortuary liabilities.....		\$50,000 00

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1892.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1891	6,381	\$14,421,000 00
Policies or certificates written during the year 1892.....	936	1,789,000 00
Total.....	7,317	16,210,000 00
Deduct number and amount which have ceased to be in force during 1892.....	915	1,986,000 00
Total policies or certificates in force December 31, 1892,	6,402	\$14,224,000 00

	<i>Number.</i>	<i>Amount.</i>
Losses and claims on policies or certificates unpaid Dec. 31, 1891	9	\$ 25,000 00
Losses and claims on policies or certificates incurred during the year 1892	67	161,000 00
Total.....	76	\$186,000 00
Losses and claims on policies or certificates paid during the year 1892	59	\$140,000 00
Policies or certificates terminated by death during 1892	67	161,000 00
Policies or certificates terminated by lapse during 1892.....	848	1,825,000 00

BUSINESS IN MAINE DURING 1892.

Policies or certificates in force December 31, 1891	5,458	\$12,334,000 00
Policies or certificates written during the year 1892	363	550,000 00
Total.....	5,821	12,884,000 00
Deduct number and amount which have ceased to be in force during 1892.....	521	1,085,000 00
Total policies or certificates in force December 31, 1892,	5,300	\$11,799,000 00
Losses and claims on policies or certificates unpaid Dec. 31, 1891.....	9	\$ 25,600 00
Losses and claims on policies or certificates incurred during the year 1892.....	59	142,000 00
Total.....	68	\$167,000 00
Losses and claims on policies or certificates paid during the year 1892	54	\$131,000 00
Policies or certificates terminated by death during 1892	59	142,000 00
Policies or certificates terminated by lapse during 1892.....	462	943,000 00

MAINE AND NEW BRUNSWICK INSURANCE
COMPANY,

BANGOR, ME.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

E. A. DUNHAM, *President.*

F. E. SOUTHARD, *Secretary.*

BALANCE SHEET.

Amount of net or invested assets December 31, 1891..... \$33,467 01

INCOME.

Gross amount of membership fees required or represented		
by applications, without deduction.....	\$11,122	50
Annual dues as per contract, without any deduction	17,612	02
Assessments	98,537	01
Medical examiners fees, paid by applicant.....	2,448	00
Total paid by members	129,719	53
Interest	2,704	54
Cash received from all other sources, viz: transfer fees, &c.,	27	50
Total income.....	132,451	57
Total net resources.....	\$171,918	58

DISBURSEMENTS.

Losses and claims	\$79,133	33
Entrance fees returned to rejected applicants.	322	50
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	11,048	77
Commissions paid or allowed for collecting assessments and dues	2,675	28
Salaries of managers and agents not paid by commissions, Salaries of officers, \$5,115.91; other compensation of officers, \$193.25.....	5,309	16
Salaries and other compensation of office employes	440	50
Medical examiners' fees, whether paid direct by members or otherwise.....	2,448	00
Rent, \$200; taxes, \$44.93; advertising and printing, \$624.65. .	869	58
All other items, viz: postage, \$823.15; licenses, \$92; office fixtures, \$16; expenses of paying losses, \$76.13; premium and accrued interest on securities purchased for reserve fund, \$2,703.17; miscellaneous expense, \$250.95; discount, \$1.31; profit and loss on protested check, \$13.11.....	3,975	82
Total disbursements.....	115,660	14
Balance	\$56,258	44

(Total expenses, \$36,204.31.)

NET OR INVESTED ASSETS.

Loans on mortgages (first lien) on real estate, deposited in State treasury.....	\$4,923 83	
Cost value of bonds and stocks owned absolutely, deposited in State treasury.....	38,100 00	
Cash deposits in State treasury or banks on emergency or reserve fund account: State treasury, \$8,000; Merchants' Bank, Bangor, \$930.....	8,930 00	
All other deposits, viz: Merchants' Bank, Bangor.....	2,653 79	
Eastern Trust and Banking Company, Bangor.....	1,650 82	
Total net or invested assets.....		\$56,258 44

NON-INVESTED ASSETS.

Interest accrued	\$ 78 33	
Market value of bonds and stock over cost.....	4,181 50	
Total non-invested assets.....		4,259 83
Gross assets		\$60,518 27

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due	\$ 2,000 00	
not yet called for losses unadjusted,	20,000 00	
Total due from members.....		\$22,000 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 1)	\$ 2,000 00	
in process of adjustment (number of claims, 8).....	20,000 00	
Total contingent mortuary liabilities		\$22,000 00

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1892.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1891	4,091	\$14,595,000 00
Policies or certificates written during 1892.....	1,329	3,896,000 00
Total	5,420	18,491,000 00
Deduct number and amount which have ceased to be in force during 1892	1,317	4,430,000 00
Total policies or certificates in force December 31, 1892,	4,103	14,061,000 00
Losses and claims on policies or certificates unpaid December 31, 1891.....	4	12,000 00
Losses and claims on policies or certificates incurred during the year 1892.....	28	89,000 00
Total	32	101,000 00
Losses and claims on policies or certificates paid during the year 1892.....	23	79,000 00
Policies or certificates terminated by death during 1892..	28	89,000 00
Policies or certificates terminated by lapse during 1892 ..	1,289	4,341,000 00

BUSINESS IN MAINE DURING 1892.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1891	3,908	\$13,958,000 00
Policies or certificates written during the year 1892.....	1,275	3,722,000 00
Total	5,183	16,680,000 00
Deduct number and amount which have ceased to be in force during 1892	1,191	3,994,000 00
Total policies or certificates in force December 31, 1892,	3,992	12,686,000 00
Losses and claims on policies or certificates unpaid December 31, 1891	3	9,000 00
Losses and claims on policies or certificates incurred during the year 1892.....	28	89,000 00
Total	31	98,000 00
Losses and claims on policies or certificates paid during the year 1892.....	22	76,000 00
Policies or certificates terminated by death during 1892 ...	28	89,000 00
Policies or certificates terminated by lapse during 1892 ...	1,165	3,905,000 00

MAINE SICK BENEFIT ASSOCIATION,

LISBON FALLS, ME.

INCORPORATED IN 1892. COMMENCED BUSINESS IN 1892.

D. W. ESTES, *President.*GEO. E. FOSTER, *Secretary.*

INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$11,348 50	
Annual dues as per contract, without any deduction	1,640 84	
Assessments (mortuary).....	4,291 20	
Total income.....		\$1,728 54

DISBURSEMENTS.

Losses and claims.....	\$ 3,381 39	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	11,069 17	
Commissions paid or allowed for collecting assessments..	92 21	
Compensation of officers.....	913 29	
Rent, \$57.16; advertising and printing, \$245.56	302 72	
All other items, viz: postage and express, licenses, office fixtures and general expense.....	704 16	
Total disbursements.....		16,462 94
Balance		\$817 60

(Total expenses, \$13,081.55)

NET OR INVESTED ASSETS.

Cash in office.....	\$117 60	
Cash deposited in State treasury on emergency or reserve fund account	500 00	
All other deposits, Shoe and Leather Bank, Auburn.....	200 00	
Total net or invested assets		\$817 60

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1892.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates written during the year 1892.....	2,211	\$165,825 00
Deduct number and amount which have ceased to be in force during 1892	1,119	83,925 00
Total policies or certificates in force December 31, 1892,	1,092	\$81,900 00

INSURANCE COMPANIES.

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	<i>Number.</i>	<i>Amount.</i>
Losses and claims on policies or certificates incurred during the year 1892.	149	\$3,792 86
Losses and claims on policies or certificates paid during the year 1892.....	136	3,381 39
Policies or certificates terminated by death during 1892....	3	225 00
Policies or certificates terminated by lapse during 1892	1,116	83,700 00

BUSINESS ALL IN MAINE.

**ORIENT MUTUAL LIFE INSURANCE COMPANY,
YORK VILLAGE, ME.**

INCORPORATED IN 1892. COMMENCED BUSINESS IN 1892.

INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$5,760 00	
Annual dues as per contract, without any deduction	1,284 64	
Assessments (mortuary).....	3,531 89	
Medical examiners fees, paid by applicant	825 00	
Total paid by members	11,401 53	
Cash received from all other sources, viz: borrowed money,	710 75	
Total income		\$12,112 28
(Assessments paid in advance, \$1,639.24.)		

DISBURSEMENTS.

Losses and claims	\$1,000 00	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	5,722 80	
Commissions paid or allowed for collecting assessments ..	109 21	
Salaries and other compensation of office employes.....	443 50	
Medical examiners' fees, whether paid direct by members or otherwise.....	825 00	
Rent, \$50; advertising and printing, \$383.65.....	433 05	
All other items, viz: postage, traveling expenses and mis- cellaneous	1,156 04	
Total disbursements.....		9,689 60
Balance		\$2,422 68
(Total expenses, \$8,689.60.)		

NET OR INVESTED ASSETS.

Cash deposits in State treasury or banks on emergency or reserve fund account, viz: State treasury.....	\$ 529 78	
Maine Savings Bank and on hand.....	1,892 90	
Total net or invested assets		\$2,422 68

LIABILITIES.

Borrowed money, used in expense account.....	\$ 710 75	
Advance assessments, quarterly calls carried to the credit of individual members.....	1,639 24	
Total actual liabilities		2,349 99
Balance net assets.....		\$72 69

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1892.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates written during the year 1892.....	550	\$769,000 00
Deduct number and amount which have ceased to be in force during 1892	203	258,000 00
Total policies or certificates in force December 31, 1892,	347	511,000 00
Losses and claims on policies or certificates incurred dur- ing the year 1892.....	1	1,000 00
Losses and claims on policies or certificates paid during the year 1892.....	1	1,000 00
Policies or certificates terminated by death during 1892....	1	1,000 00
Policies or certificates terminated by lapse during 1892	202	257,000 00

BUSINESS ALL IN MAINE.

PROVIDENT AID SOCIETY,

PORTLAND, ME.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1885.

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

BALANCE SHEET.

Amount of net or invested assets December 31, 1891..... \$51,912 53

INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$ 1,565 53	
Annual dues as per contract, without any deduction.....	8,095 90	
Assessments: mortuary, \$51,148.61; expense, \$745.40.....	51,894 01	
Total paid by members.....	\$61,555 44	
Interest	2,595 92	
Cash received from all other sources, viz: advance account	27 04	
Personal account.....	35 41	
Total income.....		64,213 81
Total net resources.....		\$116,126 34

DISBURSEMENTS.

Losses and claims.....	\$34,700 00	
Advance payments returned to rejected applicants.....	139	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	1,051 10	
Commissions paid or allowed for collecting assessments..	1,556 82	
Salaries of managers and agents not paid by commissions }		
Salaries and other compensation of officers..... }	6,206 72	
Salaries and other compensation of office employes.....	1,855 25	
All other items, viz: investigating and settling claims.....	745 40	
General expense account.....	1,575 89	
Total disbursements.....		\$47,830 18
Balance.....		\$68,296 16
(Total expenses, \$17,694.44.)		

NET OR INVESTED ASSETS.

*Cost value of bonds and stocks owned absolutely deposi- ted in State treasury.....	\$12,073 40	
Municipal bond bought for future deposit.....	1,035 00	
Cash in office.....	227 31	
Cash deposited with Benj. N. Johnson, Boston (court bond),	500 00	
All other deposits: Portland Trust Company.....	24,460 45	
Total net or invested assets.....		\$68,296 16

*Par value, \$41,000.

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due..... \$8,500

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 1).....	\$2,500 00
in process of adjustment (number of claims, 2).....	5,000 00
reported (number of claims, 3).....	5,500 00
Total contingent mortuary liabilities.....	\$13,000 00

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF 1892.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1891.....	2,306	\$6,407,00 00
Policies or certificates written during the year 1892.....	92	207,000 00
Total.....	2,398	6,614,000 00
Deduct number and amount which have ceased to be in force during 1892.....	319	843,000 00
Total policies or certificates in force December 31, 1892	2,079	5,765,000 00
Losses and claims on policies or certificates unpaid December 31, 1891.....	2	3,700 00
Losses and claims on policies or certificates incurred during the year 1892.....	18	44,000 00
Total.....	20	47,700 00
Losses and claims on policies or certificates paid during the year 1892.....	14	34,700 00
Policies or certificates terminated by death during 1892....	18	44,000 00
Policies or certificates terminated by lapse during 1892....	331	805,000 00

BUSINESS IN MAINE DURING 1892.

Policies or certificates in force December 31, 1891.....	1,631	4,617,000 00
Policies or certificates written during the year 1892.....	40	76,000 00
Total.....	1,671	4,693,000 00
Deduct number and amount which have ceased to be in force during 1892.....	166	435,000 00
Total policies or certificates in force December 31, 1892,	1,505	4,258,000 00
Losses and claims on policies or certificates unpaid December 31, 1891.....	2	3,700 00
Losses and claims on policies or certificates incurred during the year 1892.....	14	34,000 00
Total.....	16	37,700 00
Losses and claims on policies or certificates paid during the year 1892.....	11	27,700 00
Policies or certificates terminated by death during 1892....	14	34,000 00
Policies or certificates terminated by lapse during 1892....	152	461,000 00

**SICK, ACCIDENT AND MORTUARY BUREAU,
CAMDEN, ME.**

INCORPORATED IN 1892. COMMENCED BUSINESS IN 1892.

E. FRANK KNOWLTON, *President.*

THOMAS A. HUNT, *Secretary.*

INCOME.

Gross amount of membership fees required or represented by applications, without deduction.	\$510 00	
Assessments (mortuary or indemnity).....	443 85	
Medical examiners' fees paid by applicant	234 00	
Total paid by members	1,187 85	
Cash received from all other sources, viz: cash advanced by the corporators to pay expenses	1,806 00	
Total income		\$2,993 85

DISBURSEMENTS.

Commissions and fees retained by or paid or allowed to agents on account of fees and dues	\$510 00	
Salaries of managers and agents not paid by commission..	936 21	
Salaries and other compensation of office employes	57 50	
Medical examiners' fees, whether paid direct by members otherwise.....	234 00	
Rent, \$7.00; advertising and printing, \$525.16	532 16	
All other items, viz: furniture and safe, \$102.00; express, postage and sundries, \$50.50.....	152 50	
Total disbursements.....		2,422 37
Balance		\$571 48

(Total expenses, \$2,422.37.)

NET OR INVESTED ASSETS.

Cash in office	\$127 63	
Cash deposits in State treasury on emergency or reserve fund account	88 77	
All other deposits, viz: Camden National Bank.....	355 08	
Total net or invested assets		\$571 48

LIABILITIES.

Borrowed money (advanced by corporators).....	\$1,806 08
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EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS DURING 1892.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates written during the year	234	\$244,000 00
Total policies or certificates in force December 31, 1892....	234	244,000 00

BUSINESS ALL IN MAINE.

**YORK MUTUAL AID ASSOCIATION,
BIDDEFORD, ME.**

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1889.

GEORGE B. PERKINS, *President.*

WILLIAM A. ROBERTS, *Secretary.*

BALANCE SHEET.

Amount of net or invested assets December 31, 1891..... \$6,992 09

INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$26,205 00
Annual dues as per contract, without any deduction.....	9,762 00
Assessments (mortuary).....	38,146 02
Medical examiners fees paid by applicant.....	2,226 00
Total paid by members.....	76,339 02
Interest.....	258 00
Cash received from all other sources, viz: money advanced for working fund, \$5,023 89; transfer fees, \$39.00; miscellaneous, \$100.00.....	5,162 89
Total income.....	81,759 91
Total net resources.....	\$88,752 00

DISBURSEMENTS.

Losses and claims.....	\$30,563 74
Advance payments returned to rejected applicants.....	686 00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	23,653 50
Commissions paid or allowed for collecting assessments..	209 44
Salaries of managers and agents not paid by commissions,	4,918 17
Salaries of officers.....	1,600 30
Salaries and other compensation of office employes.....	1,814 12
Medical examiners' fees, whether paid direct by members or otherwise.....	2,226 00
Rent, \$350; advertising and printing, \$827.02.....	1,177 02
All other items, viz: money repaid on account of money advanced for working fund.....	5,700 00
Postage, \$1,058.34; legal fees, \$235; traveling expenses, \$1,693.53; office furniture, \$820.36; interest, \$71.75; miscellaneous, \$212.21.....	4,091 19
Total disbursements..	76,672 48
Balance.....	\$12,079 52

(Total expenses, \$15,339.74.)

NET OR INVESTED ASSETS.

*Cost value of bonds and stocks owned absolutely deposited with State treasurer.....	\$10,670 23	
Cash in office.....	1,079 13	
Cash deposits in Biddeford National Bank on emergency or reserve fund account.....	330 16	
Total net or invested assets		\$12,079 52

NON-INVESTED ASSETS.

Interest accrued		113 34
Gross assets.....		\$12,192 86

LIABILITIES.

Advanced for working fund		4,476 71
Balance net assets		\$7,716 15

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and balance not yet due (estimated)	\$ 5,000 00	
Mortuary assessments, not yet called for losses unadjusted,	16,000 00	
Total due from members.....		\$21,000 00

CONTINGENT MORTUARY LIABILITIES.

Losses reported (number of claims, 5).....		\$16,000 00
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EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1892.

	Number.	Amount.
Policies or certificates in force December 31, 1891	1,625	\$3,998,000 00
Policies or certificates written during the year 1892.....	2,263	5,011,500 00
Total	3,888	9,009,500 00
Deduct number and amount which have ceased to be in force during 1892	823	2,104,000 00
Total policies or certificates in force December 31, 1892,	3,065	6,905,500 00
Losses and claims on policies or certificates unpaid December 31, 1891	1	3,000 00
Losses and claims on policies or certificates incurred during the year 1892.....	18	43,500 00
Total	19	46,500 00
Losses and claims on policies or certificates paid during the year 1892.....	14	30,500 00
Policies or certificates terminated by death during 1892....	18	43,500 00
Policies or certificates terminated by lapse during 1892	805	2,060,500 00

*Par value \$10,500.

BUSINESS IN MAINE DURING 1892.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1891	1,494	\$3,829,000 00
Policies or certificates written during the year 1892.....	1,113	2,647,000 00
Total	<u>2,607</u>	<u>6,476,000 00</u>
Deduct number and amount which have ceased to be in force during 1892	165	523,000 00
Total policies or certificates in force December 31, 1892,	2,442	5,953,000 00
Losses and claims on policies or certificates unpaid Decem- ber 31, 1891.....	1	3,000 06
Losses and claims on policies or certificates incurred dur- ing the year 1892.....	14	34,500 06
Total	<u>15</u>	<u>37,500 00</u>
Losses and claims on policies or certificates paid during the year 1892	12	27,500 00
Policies or certificates terminated by death during 1892....	14	34,500 06
Policies or certificates terminated by lapse during 1892	150	489,000 00



ASSESSMENT INSURANCE COMPANIES OF OTHER
STATES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS, SHOWING
THEIR CONDITION DECEMBER 31st, 1892.



ATLAS ACCIDENT INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1890. COMMENCED BUSINESS IN 1890.

HENRY E. TURNER, *President.*

HUGH BROWN, *Secretary.*

BALANCE SHEET.

Amount of net or invested assets December 31, 1891..... \$7,243 70

INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$26,854 00	
Assessments: mortuary, \$11,314.03; expense, \$10,100.43: paid in advance, \$1,524.20	22,938 66	
Total paid by members	49,792 66	
Interest	200 00	
Cash received from all other sources, viz: special deposit,	6,161 64	
Total income.....	56,154 30	
Total net resources.....	\$93,398 60	
(Assessments paid in advance, \$1,524.20.)		

DISBURSEMENTS.

Losses and claims	\$ 6,415 29	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	26,854 00	
Commissions paid or allowed for collecting assessments...	1,783 14	
Salaries and other compensation of officers and office employes	3,435 52	
Medical examiners' fees, whether paid direct by members or otherwise.....	468 00	
Rent, \$904.00; advertising and printing, \$1,286.30.....	2,190 30	
All other items, viz: postage, traveling expenses, legal fees and licenses.....	2,223 07	
Total disbursements.....	43,369 72	
Balance.....	\$20,028 28	
(Advance assessments applied, included above, \$1,524.20.)		
(Total expenses, \$36,954.43.)		

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely.....	\$5,100 00	
Cash in office.....	1,720 34	
All other deposits	12,424 43	
Total net or invested assets.....	\$19,244 77	

NON-INVESTED ASSETS.

Interest accrued.....	200 00
Office furniture.....	583 51
Gross assets.....	<u>\$19,444 77</u>

LIABILITIES.

Advance assessments.....	\$1,524 20
Special deposit.....	<u>6,000 75</u>
Total actual liabilities.....	7,524 95
Balance, net assets.....	<u>\$11,919 82</u>

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due	\$2,998 80
not yet called for losses reported...	<u>1,078 00</u>
Total due from members.....	4,076 80
Deduct estimated cost of collection.....	<u>470 68</u>
Net amount due from members.....	\$3,669 12

CONTINGENT MORTUARY LIABILITIES.

Losses reported (number of claims, 34).....	\$1,078 00
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EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1892.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1891	3,396	\$15,615,220 00
Policies or certificates written during 1892.....	5,414	<u>21,893,540 00</u>
Total.....	8,810	37,508,760 00
Deduct number and amount which have ceased to be in force during 1892	4,794	<u>19,693,590 00</u>
Total policies or certificates in force December 31, 1892,	4,016	\$17,815,170 00
Losses and claims on policies or certificates incurred during the year 1892.....	181	\$6,415 29
Losses and claims on policies or certificates paid during the year 1892.....	181	6,415 29
Policies or certificates terminated by lapse during 1892 ..	4,794	19,693,590 00

BUSINESS IN MAINE DURING 1892.

Policies or certificates written during the year 1892.....	496	1,391,330 00
Deduct number and amount which have ceased to be in force during 1892	143	<u>402,750 00</u>
Total policies or certificates in force December 31, 1892,	323	988,640 00
Losses and claims on policies or certificates incurred during the year 1892.....	27	591 38
Losses and claims on policies or certificates paid during the year 1892.....	27	591 38
Policies or certificates terminated by lapse during 1892 ...	143	402,750 00

BAY STATE BENEFICIARY ASSOCIATION,
WESTFIELD, MASS.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1881.

JOHN R. REED, *President.*

R. W. PARKS, *Secretary.*

BALANCE SHEET.

Amount of net or invested assets December 31, 1891..... \$177,962 75

INCOME.

Gross amount of membership fees required or represented by applications, without deduction	\$20,383 50
Annual dues as per contract, without any deduction.....	68,458 17
Assessments: mortuary, \$484,369.53; expense, \$21,848.06.....	506,217 59
Medical examiners fees, paid by applicant.....	3,130 00
Total paid by members.....	598,189 26
Interest	5,469 69
Total income.....	603,658 95
Total net resources.....	\$781,621 70

DISBURSEMENTS.

Losses and claims.....	\$484,550 00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	51,176 30
Salaries of officers.....	8,127 00
Salaries and other compensation of office employes.....	9,800 00
Medical examiners' fees, whether paid direct by members or otherwise	6,983 70
Rent, \$400.00; taxes, \$589.50; advertising and printing, \$2,559.83,	3,549 33
All other items, viz: traveling expenses, legal expenses, postage and sundries.....	16,033 67
Total disbursements.....	580,220 00
Balance	\$201,401 70

(Total expenses, \$79,636.33.)

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely.	\$163,619 17
Cash deposits in State treasury or banks on emergency or reserve fund account, viz: Springfield Safe Deposit and Trust Company, Springfield, Mass.	12,173 73
First National Bank, Westfield, Mass.	22,377 83
Massachusetts State treasury	2,852 50
All other deposits: First National Bank, Westfield, (mortuary account).....	378 47
Total net or invested assets.....	\$201,401 70

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due	\$84,000 00	
not yet called for losses unadjusted,	54,000 00	
resisted	10,000 00	
Total due from members		148,000 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 26)	\$75,000 00	
in process of adjustment (number of claims, 22)	63,000 00	
resisted (number of claims, 2)	10,000 00	
Total contingent mortuary liabilities		\$148,000 00

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1892.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1891	13,385	\$42,951,000 00
Policies or certificates written during the year 1892	3,186	7,206,000 00
Total	16,571	50,157,000 00
Deduct number and amount which have ceased to be in force during 1892	1,378	4,302,500 00
Total policies or certificates in force December 31, 1892	15,193	\$45,854,500 00
Losses and claims on policies or certificates unpaid Dec. 31, 1891	27	\$ 83,050 00
Losses and claims on policies or certificates incurred during the year 1892	176	549,500 00
Total	203	\$632,550 00
Losses and claims on policies or certificates paid during the year 1892	153	\$484,550 00
Policies or certificates terminated by death during 1892	176	549,500 00
Policies or certificates terminated by lapse during 1892	1,202	3,753,000 00

BUSINESS IN MAINE DURING 1892.

Policies or certificates in force December 31, 1891	129	\$283,000 00
Policies or certificates written during the year 1892	84	148,000 00
Total	213	431,000 00
Deduct number and amount which have ceased to be in force during 1892	60	131,000 00
Total policies or certificates in force December 31, 1892	153	\$300,000 00
Losses and claims on policies or certificates incurred during the year 1892	11	\$29,000 00
Losses and claims on policies or certificates paid during the year 1892	10	\$27,000 00
Policies or certificates terminated by death during 1892	11	29,000 00
Policies or certificates terminated by lapse during 1892	49	102,000 00

COVENANT MUTUAL BENEFIT ASSOCIATION,
GALENSBURG, ILL.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1877.

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

BALANCE SHEET.

Amount of net or invested assets December 31, 1891..... \$641,557 19

INCOME.

Gross amount of membership fees required or represented
by applications, without deduction..... \$194,662 00
Assessments: mortuary, \$1,031,230.08; expense, \$136,051.13;
advance deposits, \$36,562.50 1,203,843 71
Total paid by members 1,398,505 71
Interest 17,173 76
Total income..... 1,415,679 47
Total net resources..... \$2,057,236 66

(Assessments paid in advance, \$36,787.12.)

DISBURSEMENTS.

Losses and claims..... \$992,283 36
Advance payments returned to rejected applicants and
paid for surrendered certificates..... 54,661 26
Commissions and fees retained by or paid or allowed to
agents on account of fees and dues 218,742 23
Salaries of managers and agents not paid by commissions, 16,930 70
Salaries of officers 22,170 82
Salaries and other compensation of office employes 21,711 18
Medical examiners' fees, whether paid direct by members
or otherwise..... 29,521 00
Rent, \$5,302.71; taxes, \$3,124.65 advertising and printing,
\$9,292.07 17,719 43
All other items, viz: contingent expenses, express, post-
age, exchange, travelling expenses, furniture and fix-
tures, etc..... 30,896 80
Accrued interest..... 25 00
Total disbursements..... 1,404,861 78
Balance \$652,374 88

(Advance assessments applied, included above, \$36,787.12.)

(Total expenses, \$257,692.16)

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely.....	\$551,019 43	
All other deposits, Galesburg National Bank.....	101,355 45	
Total net or invested assets, as per balance above.....	652,374 88	
Deduct depreciation of assets to bring same to market value, and agents' balance unsecured	37,544 62	
Total net or invested assets, less depreciation		\$614,830 26

NON-INVESTED ASSETS.

Interest due and accrued.....	\$4,796 15	
Postage, stamps, furniture and fixtures and stationery	6,825 80	
Market value of bonds and stock over cost	2,940 75	
Miscellaneous.....	6,506 53	
Total non-invested assets		21,069 23
Gross assets..		\$635,899 49

LIABILITIES.

Advance assessments.....		14,068 88
Balance net assets		\$621,830 61

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due	\$152,329 20	
not yet called for losses unadjusted,	207,770 80	
resisted	16,000 00	
reported ...	105,500 00	
Total due from members.....		\$329,270 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 3).....	\$ 6,770 80	
in process of adjustment (number of claims, 77)....	201,000 00	
reported (number of claims, 41)	105,500 00	
resisted (number of claims, 9).....	16,000 00	
Total contingent mortuary liabilities		\$329,270 80

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1892.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1891	35,042	\$87,206,625 00
Policies or certificates written during the year 1892.....	13,876	25,688,625 00
Total	48,918	112,895,250 00
Deduct number and amount which have ceased to be in force during 1892	6,601	14,262,875 00
Total policies or certificates in force December 31, 1892,	42,317	\$98,632,375 00

OF OTHER STATES.

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	<i>Number.</i>	<i>Amount.</i>
Losses and claims on policies or certificates unpaid December 31, 1891	94	\$ 224,375 00
Losses and claims on policies or certificates incurred dur- ing the year 1892.	433	1,122,250 00
Total	527	1,346,625 00
Losses and claims on policies or certificates paid during the year 1892.....	397	1,017,351 20
Policies or certificates terminated by death during 1892....	433	1,122,250 00
Policies or certificates terminated by lapse, surrender and reductions during 1892.....	6,168	13,140,625 00

BUSINESS IN MAINE DURING 1892.

Policies or certificates in force December 31, 1891	189	387,875 00
Policies or certificates written during the year 1892..	89	141,625 00
Total	278	529,500 00
Deduct number and amount which have ceased to be in force during 1892	59	95,750 00
Total policies or certificates in force December 31, 1892,	219	433,750 00
Losses and claims on policies or certificates incurred dur- ing the year 1892	4	7,250 00
Losses and claims on policies or certificates paid during the year 1892.	4	7,250 00
Policies or certificates terminated by death during 1892	4	7,250 00
Policies or certificates terminated by lapse and removals during 1892.....	55	88,500 00

FIDELITY MUTUAL LIFE ASSOCIATION,
PHILADELPHIA, PENN.

INCORPORATED IN 1878. COMMENCED BUSINESS IN 1879.

L. G. FOUSE, *President.*

W. S. CAMPBELL, *Secretary.*

BALANCE SHEET.

Amount of net or invested assets December 31, 1891..... \$482,631 71

INCOME.

Gross amount of membership fees required or represented		
by applications, without deduction.....	\$47,769	75
Annual dues as per contract, without any deduction	239,460	35
Assessments: mortuary, \$480,867.74; expense, \$9,148.19.....	490,015	93
Medical examiners fees, paid by applicant.....	2,423	00
Total paid by members	779,669	03
Interest, \$22,162.33; rent, \$2,877.65;.....	25,039	98
Advances to agents repaid, \$86,391.67.		
Cash received from all other sources, viz: fees for chang- ing policies	99	00
Total income.....	804,868	01
Total net resources.....	\$1,287,439	72

(Assessments paid in advance, \$1,659.98.)

DISBURSEMENTS.

Losses and claims	\$359,165	56
Advance payments returned to rejected applicants	11,539	39
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	104,743	96
Commissions paid or allowed for collecting assessments	9,148	19
Salaries of managers and agents not paid by commissions,	21,278	63
Salaries of officers.	16,509	00
Salaries and other compensation of office employes.....	42,461	88
Medical examiners' fees, whether paid direct by members or otherwise.....	27,116	80
Rent, \$8,121.69; taxes, \$609; advertising and printing, \$27,913.20,	36,643	89
Advance to officers and agents to be repaid out of future salaries or commissions, \$150,839.16.		
All other items, viz: State licenses, legal expenses, &c... ..	10,152	59
Furniture, fixtures, etc.	3,781	02
Janitor, fuel, expressage, telegrams, etc.....	4,726	27
Traveling expenses, postage, etc.	13,073	79
Total disbursements.....	660,343	97
Balance	\$627,095	75

(Advanced assessments applied, included above, \$135.70.)

(Total expenses, \$289,633.02.)

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.....	225,900 00	
Loans secured by pledge of bonds, stocks, or other marketable collateral	32,290 17	
Cost value of bonds and stocks owned absolutely.....	20,649 51	
Agents' ledger balances... ..	39,483 80	
Cash in office.....	580 81	
Printing machinery.....	1,767 28	
Cash deposits in banks on emergency or reserve fund account	52,521 49	
Loans on renewal interests.....	196,349 58	
Total net or invested assets.....		\$627,095 75

NON-INVESTED ASSETS.

Interest due, \$226.50; accrued, \$3,739.56.....	\$ 3,966 06	
Market value of real estate over cost and incumbrances...	22,246 89	
Total non-invested assets.....		26,212 95
Gross assets.....		\$653,308 70

LIABILITIES.

Salaries, rents, and office expenses due and accrued.....	\$ 133 94	
Advance assessments, bonus, or dividend obligations.....	13,205 50	
Total actual liabilities.....		\$13,339 44
Balance net assets		\$639,969 26

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Indemity reserve.....	\$1,148,753 00
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CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 2)	\$12,000 00	
in process of adjustment (number of claims, 5).....	24,000 00	
reported (number of claims, 26).....	51,000 00	
Total contingent mortuary liabilities.....		\$87,000 00

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1892.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1891	15,005	\$33,579,750 00
Policies or certificates written during the year 1892.....	6,018	15,903,750 00
Total.....	21,023	49,483,500 00
Deduct number and amount which have ceased to be in force during 1892.....	3,513	8,052,550 00
Total policies or certificates in force December 31, 1892..	17,510	41,430,950 00

	<i>Number.</i>	<i>Amount.</i>
Losses and claims on policies or certificates unpaid December 31, 1891	22	\$118,000 00
Losses and claims on policies or certificates incurred during the year 1892.....	170	395,415 56
Total.....	192	446,165 56
Losses and claims on policies or certificates paid during the year 1892.....	159	359,165 56
Policies or certificates terminated by death during 1892....	170	395,415 56
Policies or certificates terminated by lapse during 1892....	3,343	7,657,134 44

BUSINESS IN MAINE DURING 1892.

Policies or certificates in force December 31, 1891.....	53	94,000 00
Policies or certificates written during the year 1892.....	42	82,000 00
Total.....	95	176,000 00
Deduct number and amount which have ceased to be in force during 1892.....	9	12,000 00
Total policies or certificates in force December 31, 1892.	86	164,000 00
Policies or certificates terminated by lapse during 1892.....	9	12,000 00

**HARTFORD LIFE AND ANNUITY INSURANCE
COMPANY,
HARTFORD, CONN.**

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1880.

H. A. WHITMAN, *President.*

STEPHEN BALL, *Secretary.*

BALANCE SHEET.

Amount of net or invested assets December 31, 1891..... \$1,111,410 55

INCOME.

Gross amount of membership fees required or represented		
by applications, without deduction.....	\$ 67,967	26
Annual dues as per contract, without any deduction	240,918	88
Assessments: mortuary, \$1,143,949.77; expense, \$52,785.91....	1,196,735	68
Total paid by members	1,505,621	82
Interest.....	46,283	36
Cash received from all other sources, viz: members for accumulated safety fund	95,262	63
Total income	1,647,167	81
Total net resources.....	\$2,758,578	36

(Assessments paid in advance, \$12,144.75.)

DISBURSEMENTS.

Losses and claims	\$1,091,914	88
Advance payments applied to members' payments.....	15,747	29
Dividend from accumulated safety fund.....	29,492	17
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	139,443	77
Salaries of managers and agents not paid by commissions,	22,362	62
Salaries of officers.	12,000	00
Salaries and other compensation of office employes.....	47,860	61
Medical examiners' fees, whether paid direct by members or otherwise.....	24,188	96
Rent, \$5,595.94; taxes, \$13,387.66; advertising and printing, \$19,348.73.....	29,331	43
All other items, viz: miscellaneous office expenses, travel- ing expenses, postage and law expenses.....	36,769	10
Stockholders' dividends.....	20,000	00
Total disbursements.....	1,469,020	83
Balance	\$1,289,557	53

(Advance assessments applied, included above, \$15,747.29.)

(Total expenses, \$311,956.49.)

NET OR INVESTED ASSETS.

Loans on mortgages (first lien) on real estate	\$ 3,600 00	
Cost value of bonds and stocks owned absolutely	83,333 50	
Cash in office	1,319 85	
Cash deposits in State treasury or banks on emergency or reserve fund account	1,056,527 60	
All other deposits	144,776 58	
Total net or invested assets, as per balance above	1,289,557 53	
Deduct depreciation of assets, to bring same to market value, and agents' balance unsecured	13,876 50	
Total net or invested assets, less depreciation		\$1,275,681 03

NON-INVESTED ASSETS.

Interest accrued		323 66
Gross assets		\$1,276,004 69

LIABILITIES.

Losses adjusted due and unpaid	\$13,000 00	
Taxes due and accrued	13,685 31	
Advance assessments, \$10,120.34; bonus, or dividend obli- gations, \$411.13	10,531 47	
All other (not including contingent mortuary)	51,627 04	
Total actual liabilities		88,843 82
Balance net assets		\$1,187,160 87

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments due and unpaid	\$260,300 29	
not yet called for losses resisted ...	23,000 00	
reported	83,000 00	
Total due from members	366,300 29	
Deduct estimated cost of collection	2,756 54	
Net amount due from members		\$363,543 75

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 83)	\$253,500 00	
reported (number of claims, 23)	83,000 00	
resisted (number of claims, 4)	23,000 00	
Net valuation of policies	6,249 00	
All other contingent liabilities	1,056,611 54	
Total contingent mortuary liabilities		\$1,422,360 54

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1892.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1891	36,324	883,105,500 00
Policies or certificates written during the year 1892... ..	6,717	12,970,000 00
Total	43,041	96,075,500 00
Deduct number and amount which have ceased to be in force during 1892	4,651	9,820,500 00
Total policies or certificates in force Dec. 31, 1892	38,390	86,255,000 00
Losses and claims on policies or certificates unpaid December 31, 1891.....	111	348,600 00
Losses and claims on policies or certificates incurred during the year 1892.....	420	1,126,500 00
Total	531	1,474,500 00
Losses and claims on policies or certificates paid during the year 1892	418	1,102,600 00
Policies or certificates terminated by death during 1892 ..	462	1,126,500 00
Policies or certificates terminated by lapse during 1892 ..	2,927	6,261,500 00

BUSINESS IN MAINE DURING 1892.

Policies or certificates in force December 31, 1891.....	82	133,000 00
Policies or certificates written during the year 1892..	52	83,000 00
Total	134	216,000 00
Deduct number and amount which have ceased to be in force during 1892.....	27	62,000 00
Total policies or certificates in force Dec. 31, 1892.....	107	154,000 00
Losses and claims on policies or certificates unpaid December 31, 1891	1	1,000 00
Losses and claims on policies or certificates paid during the year 1892	1	1,000 00

**MASSACHUSETTS BENEFIT ASSOCIATION,
BOSTON, MASS.**

INCORPORATED IN 1878. COMMENCED BUSINESS IN 1879.

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

BALANCE SHEET.

Amount of net or invested assets December 31st, 1891..... \$843,663 33

INCOME.

Gross amount of membership fees required or represented	
by applications, without deduction.....	\$176,948 18
Annual dues as per contract, without any deduction ..	239,848 60
Assessments.....	1,540,860 21
Total paid by members	1,957,656 99
Interest.....	29,662 03
Advances for claims not due.....	99,345 90
Cash received from all other sources	81,023 59
Total income.....	2,167,688 51
Total net resources	\$3,011,352 04

DISBURSEMENTS.

Losses and claims	\$1,525,258 35
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	308,262 44
Commissions paid or allowed for collecting assessments...	3,566 57
Salaries of officers.....	31,500 00
Salaries and other compensation of office employes.....	16,794 18
Medical examiners' fees, whether paid direct by members or otherwise..	17,958 95
Rent, \$3,370.00; taxes, \$5,801.40 advertising and printing, \$23,626.22.....	32,797 62
All other items, viz: legal expenses, postage, agency ex- penses, traveling expenses and sundries.....	67,206 35
Total disbursements.....	2,003,344 49
Balance	\$1,008,007 55

(Total expenses, (\$478,086.14))

NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate.....	\$331,882 71	
Cost value of bonds and stocks owned absolutely.....	258,401 45	
Agent's ledger balances.....	21,738 01	
Cash in office.....	14,613 01	
Cash deposits in State treasury or banks on emergency or reserve fund account.....	276,337 15	
Loans secured by approved claims.....	99,345 99	
All other deposits.....	5,689 32	
Total net or invested assets.....		\$1,008,007 55

NON-INVESTED ASSETS.

Interest accrued.....	\$7,166 49	
Market value of bonds and stock over cost.....	933 55	
Total non-invested assets.....		8,100 04
Gross assets.....		\$1,016,107 59

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due	\$540,000 00
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CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims 60).....	\$185,550 00	
in process of adjustment (number of claims, 27)....	73,950 00	
reported (number of claims, 36).....	115,650 00	
resisted (number of claims, 8).....	20,000 00	
Total contingent mortuary liabilities.....		\$395,150 00

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1892.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1891.	28,081	\$94,067,750 00
Policies or certificates written during the year 1892.....	19,339	24,888,080 00
Total	38,480	118,955,830 00
Deduct number and amount which have ceased to be in force during 1892.....	4,137	13,777,800 00
Total policies or certificates in force December 31, 1892	34,343	105,178,030 00
Losses and claims on policies or certificates unpaid De- cember 31, 1891	125	399,500 00
Losses and claims on policies or certificates incurred during the year 1892.....	520	1,653,750 00
Total	645	2,059,250 00
Losses and claims on policies or certificates paid during the year 1892.....	517	1,664,100 00
Policies or certificates terminated by death during 1892..	520	1,659,750 00
Policies or certificates terminated by lapse during 1892...	3,617	12,118,050 00

BUSINESS IN MAINE DURING 1892.		
	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1891.....	181	\$359,000 00
Policies or certificates written during the year 1892.....	80	97,600 00
Total.....	261	456,600 00
Deduct number and amount which have ceased to be in force during 1892.....	71	168,000 00
Total policies or certificates in force December 31, 1892	190	288,600 00
Losses and claims on policies or certificates unpaid December 31, 1891.....	1	2,000 00
Losses and claims on policies or certificates incurred during the year 1892.....	19	25,000 00
Total.....	11	27,000 00
Losses and claims on policies or certificates paid during the year 1892.....	11	27,000 00
Policies or certificates terminated by death during 1892,	10	25,000 00
Policies or certificates terminated by lapse during 1892,	61	143,000 00

MASSACHUSETTS MUTUAL ACCIDENT ASSOCIATION.

BOSTON, MASS.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1884.

EVERETT A. STEVENS, *President.* G. LEONARD MCNEILL, *Secretary.*

BALANCE SHEET.

Amount of net or invested assets December 31, 1891 \$8,347 89

INCOME.

Gross amount of membership fees required or represented by applications, without deduction.	\$6,609 50
Annual dues as per contract, without any deduction	2,456 75
Assessments (mortuary or indemnity).....	11,558 30
Total paid by members	20,624 55
Interest.....	305 21
Cash received from all other sources, viz: renewal fees ..	3,002 80
Fees for rewriting certificates	15 00
Total income	23,947 56
Total net resources.....	\$82,295 45

DISBURSEMENTS.

Losses and claims	\$6,363 69
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	7,014 12
Commissions paid or allowed for collecting assessments..	105 50
Salaries of managers and agents not paid by commission..	938 02
Salaries of officers	2,530 00
Salaries and other compensation of office employes	1,631 65
Medical examiners' fees, whether paid direct by members or otherwise.....	535 00
Rent, \$399.99; advertising and printing, \$810.20.....	1,210 19
All other items, viz: postage, \$437.68; office expenses, \$372.57,	810 25
Adjustment of claims	83 29
Total disbursements.....	21,221 71
Balance	\$81,073 74

(Total expenses, \$7,843.90.)

NET OR INVESTED ASSETS.

Cash in office (5 City of Boston \$100 4% bonds)	\$500 00
Cash deposits in State treasury or banks on emergency or reserve fund account: Boston Safe and Deposit Trust Co.,	109 81
Bonds and interest in State treasury	3,120 00
All other deposits, viz: Boston Safe Deposit and Trust Co.,	7,343 93
Total net or invested assets	\$81,073 74

LIABILITIES.

Capital stock.....	\$2,600 00
Balance net assets.....	\$8,473 74

CONTINGENT MORTUARY ASSETS (OR RESOURCES.)

Mortuary assessments, called and not yet due	\$887 00
Net amount due from members	\$887 00

CONTINGENT MORTUARY LIABILITIES.

Total contingent mortuary liabilities	\$165 71
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EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1892.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1891.....	1,443	\$4,523,125 00
Policies or certificates written during the year.....	1,398	4,182,625 00
Total.....	2,841	8,711,750 00
Deduct number and amount ceased to be in force during the year.....	1,273	3,386,000 00
Total policies or certificates in force December 31, 1892.	1,568	5,325,750 00
Losses and claims on policies or certificates incurred during the year.....	136	6,529 40
Losses and claims on policies or certificates paid during the year.....	134	6,363 69
Policies or certificates terminated by death during the year,	1	1,250 00
Policies or certificates terminated by lapse during the year,	1,272	3,384,750 00

BUSINESS IN MAINE DURING 1892.

Policies or certificates in force December 31, 1891	36	56,750 00
Policies or certificates written during the year.....	25	52,600 00
Total.....	61	109,250 00
Deduct number and amount ceased to be in force during the year.....	39	44,250 00
Total policies or certificates in force December 31, 1892.	22	65,000 00
Losses and claims on policies or certificates incurred during the year.....	9	226 22
Losses and claims on policies or certificates paid during the year.....	9	226 22
Policies or certificates terminated by lapse during the year,	39	44,250 00

MERCANTILE MUTUAL ACCIDENT ASSOCIATION,
BOSTON, MASS.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1881.

GEO. M. HOBBS, *President.*

WILLIAM L. WELLMAN, *Secretary.*

BALANCE SHEET.

Amount of net or invested assets December 31, 1891..... \$17,826 44

INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$ 7,705 00
Annual dues as per contract, without any deduction.....	12,609 21
Assessments: mortuary, \$29,410.69; expense, \$2,384.65	31,755 34
Total paid by members	52,109 55
Interest	358 23
Advances to agents repaid	641 81
Cash received from all other sources, viz: balance due members for deposits	601 37
Total income	53,710 96
Total net resources	\$71,573 40

DISBURSEMENTS.

Losses and claims	\$36,216 29
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.. ..	10,079 56
Commissions paid or allowed for collecting assessments ..	59 37
Salaries of officers, \$3,440.74; other compensation of officers, \$345.00.....	3,785 74
Salaries and other compensation of office employes.....	4,088 80
Medical examiners' and legal fees, whether paid direct by members or otherwise.....	2,686 44
Rent, \$699.96; advertising and printing, \$768.91	1,468 87
All other items, viz: postage and sundries	1,985 74
Total disbursements.....	60,370 81
Balance	\$11,202 59

(Total expenses, \$24,154.52.)

NET OR INVESTED ASSETS.

Cash in office	\$440 98	
Cash deposits in State treasury or banks on emergency or reserve fund account	9,178 83	
All other deposits	1,582 78	
Total net or invested assets.....		\$11,202 59

LIABILITIES.

Members deposits for future payments		601 37
Balance net assets		\$10,601 22

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due	\$3,000 00	
due and unpaid	1,000 00	
not yet called for losses unadjusted, resisted	2,415 70	
reported ...	19,925 00	
reported ...	7,400 00	
Total due from members		\$33,740 70

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims, 48)....	\$2,415 70	
reported (number of claims, 3)	7,400 00	
resisted (number of claims, 6)	19,925 00	
Total contingent mortuary liabilities.		\$29,740 70

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1892.

FILE	Number.	Amount.
Policies or certificates in force December 31, 1891	4,772	\$16,019,070 00
Policies or certificates written during the year 1892	3,082	5,539,625 00
Total	7,854	21,558,695 00
Deduct number and amount which have ceased to be in force during 1892.....	3,291	7,080,200 00
Total policies or certificates in force December 31, 1892,	4,563	14,478,495 00
Losses and claims on policies or certificates unpaid De- cember 31, 1891	31	24,508 70
Losses and claims on policies or certificates incurred dur- ing the year 1892	559	41,448 29
Total	590	65,956 99
Losses and claims on policies or certificates paid during the year 1892.....	533	36,216 29
Policies or certificates terminated by death during 1892..	6	23,000 00
Policies or certificates terminated by lapse during 1892 ..	3,285	7,057,200 00

BUSINESS IN MAINE DURING 1892.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1891.....	1,911	\$3,972,219 00
Policies or certificates written during the year 1892.....	2,022	3,391,062 00
Total.....	3,933	7,363,272 00
Deduct number and amount which have ceased to be in force during 1892	1,818	3,305,062 00
Total policies or certificates in force December 31, 1892,	1,115	4,058,210 00
Losses and claims on policies or certificates unpaid De- cember 31, 1891.....	15	13,646 42
Losses and claims on policies or certificates incurred during the year 1892.....	344	3,414 07
Total	359	17,060 49
Losses and claims on policies or certificates paid during the year 1892.....	336	15,398 35
Policies or certificates terminated by death during 1892..	2	6,000 00
Policies or certificates terminated by lapse during 1892 ..	2,220	4,033,250 00

MUTUAL RESERVE FUND LIFE ASSOCIATION,

NEW YORK, N. Y.

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1881.

BALANCE SHEET.

Amount of net or invested assets December 31, 1891..... \$3,384,437 05

INCOME.

Gross amount of membership fees required or represented		
by applications, without deduction.....	\$288,787	00
Annual dues as per contract, without any deduction.....	572,319	85
Assessments, mortuary.....	3,041,740	93
Medical examiners, fees paid by applicant.....	46,284	09
Total paid by members.....	3,949,131	78
Interest, \$115,118.57; rent, \$425.....	115,543	57
Cash received from all other sources, viz: fees for altera- tions in policies, &c.....	1,799	49
Special deposits, less amount applied in payment of assess- ments.....	30,768	25
Total income.....	4,037,243	09
Total net resources.....	\$7,481,680	14

DISBURSEMENTS.

Losses and claims.....	\$2,702,337	04
Advance payments returned to rejected applicants.....	529	40
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	345,139	26
Commissions paid or allowed for collecting assessments..	186,957	55
Salaries of managers and agents not paid by commissions	66,192	42
Salaries of officers.....	72,767	15
Salaries and other compensation of office employes.....	68,506	67
Medical examiners' fees, whether paid direct by members or otherwise.....	57,972	27
Rent, \$42,822.81; taxes, \$14,889.68; advertising and printing, \$93,948.96.....	151,661	45
All other items, viz: legal expenses, traveling expenses, postage, agency and general office expenses.....	82,946	46
Expense of investigating death claims.....	56,077	71
Total disbursements.....	\$3,791,087	38
Balance.....	\$3,690,592	76

(Total expenses, \$1,088,220.94.)

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances	\$ 41,531 67	
Loans on mortgages (first lien) on real estate.....	3,310,050 00	
Par value of bonds and stocks owned absolutely	250,893 32	
Agent's ledger balances.....	185,031 00	
Furniture and fixtures.....	19,407 06	
Cash in office.....	2,892 49	
Cash deposits in state treasury or banks on emergency or reserve fund account.....	768,878 60	
All other deposits.....	111,206 61	
Total net or invested assets.....		\$3,690,592 76

NON-INVESTED ASSETS.

Interest due and accrued.....	\$28,104 66	
Market value of real estate over cost and incumbrances . .	2,000 09	
Market value of bonds and stock over cost.....	8,870 25	
Total non-invested assets.....		38,974 91
Gross assets.. ..		\$3,729,567 67

LIABILITIES.

Advance assessments and dues, \$71,840.29; bonus, or dividend obligations, \$341,574.08.....		413,414 37
Balance, net assets.....		\$3,316,153 30

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$1,041,971 54	
due and unpaid.....	107,699 40	
Total due from members.....	1,149,670 94	
Deduct estimated cost of collection.....	93,952 55	
Net amount due from members.....		\$1,055,718 39

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 48).....	\$205,400 00	
in process of adjustment (number of claims, 116)....	420,788 00	
resisted (number of claims, 13)	64,900 00	
All other contingent liabilities.....	632,581 00	
Total contingent mortuary liabilities.....		\$1,323,669 00

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF 1892.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1891.....	64,679	\$215,207,910 00
Policies or certificates written during the year 1892.....	15,314	48,646,650 00
Total.....	79,993	263,854,560 00
Deduct number and amount which have ceased to be in force during 1892.	7,651	27,432,770 00
Total policies or certificates in force Dec. 31, 1892.....	72,342	236,421,790 00
Losses and claims on policies or certificates unpaid December 31, 1891.....	134	526,063 00
Losses and claims on policies or certificates incurred during the year 1892.....	818	2,898,200 00
Total.....	952	3,424,263 00
Losses and claims on policies or certificates paid during the year 1892.....	773	2,702,337 04
Policies or certificates terminated by death during 1892..	818	2,898,260 00
Policies or certificates terminated by lapse and expiry during 1892.....	6,833	24,534,570 00

BUSINESS IN MAINE DURING 1892.

Policies or certificates in force December 31, 1891.....	216	874,000 00
Policies or certificates written during the year 1892.....	96	298,500 00
Total.....	312	1,172,500 00
Deduct number and amount which have ceased to be in force during 1892.....	45	165,500 00
Total policies or certificates in force December 31, 1892,	267	1,007,000 00
Losses and claims on policies or certificates incurred during the year 1892.....	1	2,500 00
Policies or certificates terminated by death during 1892....	1	2,500 00
Policies or certificates terminated by lapse and expiry during 1892.....	44	163,000 00

NEW ENGLAND LIVE STOCK INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1888. COMMENCED BUSINESS IN 1888.

J. A. HARWOOD, *President.*

L. TILLINGHAST, *Secretary.*

BALANCE SHEET.

Amount of net or invested assets December 31, 1891..... \$4,486 33

INCOME.

Gross amount of membership fees required or represented	
by applications, without deduction	\$24,900 48
Assessments: mortuary, \$34,046.52; expense, \$10,858.78.....	44,905 30
Medical examiners fees, paid by applicant	681 76
Total paid by members.....	70,487 54
Cash received from all other sources.....	45 08
Total income.....	70,532 62
Total net resources.....	\$75,018 95

DISBURSEMENTS.

Losses and claims.....	\$27,507 50
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	13,181 56
Salaries of managers and agents not paid by commission..	9,821 32
Salaries of officers.....	535 50
Salaries and other compensation of office employes.....	1,928 75
Medical examiners' fees and veterinary services, whether paid direct by members or otherwise	10,220 95
Rent, \$958; advertising and printing, \$902.55	1,860 55
All other items, viz: postage, furniture, telegrams, general expenses, traveling expenses, agency expenses, legal services, etc.....	3,878 07
Total disbursements.....	68,934 20
Balance	\$6,084 75

(Total expenses, \$41,426.70.)

NET OR INVESTED ASSETS.

Agent's ledger balances.....	\$3,351 41
Cash in office.....	1,594 06
All other deposits: First National Bank	1,007 37
Granite National Bank, Augusta, Me	131 91
Total net or invested assets.....	\$6,084 75

NON-INVESTED ASSETS.

Furniture	\$750 00	
Gross assets		\$6,084 75

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due	\$3,802 44	
due and unpaid	562 91	
not yet called for losses unadjusted,	9,084 95	
Total due from members		\$13,480 30

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 20)	\$2,514 00
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EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1892.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1891	3,353	\$504,063 00
Policies or certificates written during the year 1892	5,378	769,044 00
Total	8,731	1,273,147 00
Deduct number and amount which have ceased to be in force during 1892	4,736	701,466 00
Total policies or certificates in force December 31, 1892,	3,995	571,661 00
Losses and claims on policies or certificates unpaid Dec. 31, 1891	24	2,720 00
Losses and claims on policies or certificates incurred during the year 1892	196	27,798 00
Total	222	30,518 00
Losses and claims on policies or certificates paid during the year 1892	200	27,507 50
Losses and claims paid by compromise and fire insurance companies	-	496 50
Policies or certificates terminated by death during 1892	196	27,798 00
Policies or certificates terminated by lapse during 1892	4,540	673,668 00

BUSINESS IN MAINE DURING 1892.

Policies or certificates in force December 31, 1891	198	29,155 00
Policies or certificates written during the year 1892	260	35,912 00
Total	458	65,067 00
Deduct number and amount which have ceased to be in force during 1892	360	48,927 00
Total policies or certificates in force December 31, 1892,	98	16,140 00
Losses and claims on policies or certificates unpaid December 31, 1891	1	100 00
Losses and claims on policies or certificates incurred during the year 1892	6	750 00
Total	7	850 00
Losses and claims on policies or certificates paid during the year 1892	7	850 00
Policies or certificates terminated by death during 1892	6	750 00
Policies or certificates terminated by lapse during 1892	354	48,177 00

NEW ENGLAND MUTUAL ACCIDENT
ASSOCIATION,
BOSTON, MASS.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1884.

AUGUSTUS P. MARTIN, *President.*

BENJ. F. DYER, *Secretary.*

BALANCE SHEET.

Amount of net or invested assets December 31, 1891..... \$45,456 10

INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$15,867 08	
Annual dues as per contract, without any deduction.....	664 75	
Assessments: mortuary, \$66,930.41; expense, \$63,869.19.....	130,799 60	
Total paid by members.....	147,331 43	
Interest.....	1,506 98	
Total income.....	148,838 41	
Total net resources.....	\$194,264 51	
(Assessments paid in advance, \$4,833.53.)		

DISBURSEMENTS.

Losses and claims.....	\$57,442 87	
Advance payments returned to rejected applicants.....	705 52	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	16,272 60	
Commissions paid or allowed for collecting assessments..	14,010 35	
Salaries of officers, \$8,612.54; other compensation of offi- cers, \$748.....	8,760 54	
Salaries and other compensation of office employes.....	13,078 24	
Medical examiners' fees, whether paid direct by members or otherwise.....	3,512 41	
Rent, \$2,566.68; fees and taxes, \$1,292.97; advertising and printing and stationery, \$4,521.29.....	8,380 94	
All other items, viz: expense of adjusting claims.....	8,415 38	
Furniture and movables.....	264 00	
Traveling expenses.....	1,089 26	
General expenses.....	2,221 65	
Postage.....	1,431 72	
Total disbursements.....	135,585 48	
Balance.....	\$58,709 03	

(Advance assessments, included above, \$6,753.47.)

(Total expenses, \$77,437.09.)

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely.....	\$24,933 10	
Agent's ledger balances.....	1,774 41	
Cash in office.....	840 22	
All other deposits.....	31,161 30	
Total net or invested assets, as per balance above.....	58,709 03	
Deduct depreciation of assets to bring same to market value, and agent's balance unsecured.....	2,287 51	
Total net or invested assets, less depreciation.....		\$56,441 52

NON-INVESTED ASSETS.

Interest accrued		\$316 65
Furniture and movables.....	\$2,897 49	
Gross assets		\$58,758 17

LIABILITIES.

Taxes due and accrued.....	\$150 00	
Advance assessments.....	1,303 60	
All other liabilities.....	500 00	
Total actual liabilities.....		1,950 60
Balance net assets		\$57,704 97

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$4,735 00	
not yet called for losses unadjusted	3,106 74	
resisted....	11,322 59	
reported... ..	1,034 28	
Total due from members.....		\$20,198 52

CONTINGENT MORTUARY LIABILITIES

Losses in process of adjustment (number of claims, 33)....	\$3,106 74	
reported (number of claims, 23).....	1,034 28	
resisted (number of claims, 8).....	11,322 50	
Total contingent mortuary liabilities.....		\$15,463 52

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1892.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1891	9,255	\$39,686,500 00
Policies or certificates written during the year 1892.....	5,952	23,086,000 00
Total	15,207	62,772,500 00
Deduct number and amount which have ceased to be in force during 1892	5,343	19,832,750 00
Total policies or certificates in force December 31, 1892	9,864	42,909,750 00

	<i>Number.</i>	<i>Amount.</i>
Losses and claims on policies or certificates unpaid December 31, 1891.....	7	\$8,690 00
Losses and claims on policies or certificates incurred during the year 1892.....	891	60,075 37
Total	898	68,765 37
Losses and claims on policies or certificates paid during the year 1892.....	890	57,442 87
Policies or certificates terminated by death during 1892....	4	14,250 00
Policies or certificates terminated by lapse during 1892	5,339	19,848,500 00

BUSINESS IN MAINE DURING 1892.

Policies or certificates in force December 31, 1891	433	1,444,625 00
Policies or certificates written during the year 1892.....	682	2,142,090 00
Total.	1,115	3,586,625 00
Deduct number and amount which have ceased to be in force during 1892	518	1,372,250 00
Total policies or certificates in force December 31, 1892,	597	2,214,375 00
Losses and claims on policies or certificates unpaid December 31, 1891.....	2	155 00
Losses and claims on policies or certificates incurred during the year 1891.....	78	3,573 63
Total	80	3,728 63
Losses and claims on policies or certificates paid during the year 1892	80	3,728 63
Policies or certificates terminated by lapse during 1892	518	1,372,250 00

**NORTHWESTERN MASONIC AID ASSOCIATION,
CHICAGO, ILL.**

INCORPORATED IN 1874. COMMENCED BUSINESS IN 1874.

DANIEL J. AVERY, *President.* CHARLES A. CAPWELL, *Secretary.*

BALANCE SHEET.

Amount of net or invested assets December 31, 1891..... \$585,748 61

INCOME.

Gross amount of membership fees required or represented	
by applications, without deduction.....	\$ 80,038 50
Assessments: mortuary, \$1,883,458.80; expense, \$365,650.17....	2,249,108 97
Total paid by members	2,329,147 47
Interest	15,922 37
Cash received from all other sources, viz: re-instatements, sundries, etc.....	10,371 64
Total income.....	2,355,441 48
Total net resources.....	\$2,941,190 09

DISBURSEMENTS.

Losses and claims	\$1,822,585 72
Advance payments returned to rejected applicants.	9,337 95
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	96,161 11
Commissions paid or allowed for collecting assessments....	13,865 75
Salaries of managers and agents not paid by commissions,	37,371 69
Salaries of officers.....	46,703 91
Salaries and other compensation of office employes	44,085 12
Medical examiners' fees, whether paid direct by members or otherwise	15,876 55
Rent, \$12,214.78; advertising, printing and stationery, \$10,837.39.....	23,052 08
All other items, viz: sundry accounts, postage, traveling expenses, furniture, legal expenses and miscellaneous....	41,026 28
Total disbursements.....	2,151,066 16
Balance.....	\$790,123 93
(Total expenses, \$318,142.49.)	

NET OR INVESTED ASSETS.

Cost value of bonds owned absolutely.....	\$379,623 64
Agents' ledger balances	1,834 65
Cash in office.....	100 00
Cash deposits in hands of treasurer	408,565 64
Total net or invested assets as per balance above.....	790,123 93
Deduct depreciation of assets, to bring same to market value, and agents' balances unsecured.....	6,592 39
Total net or invested assets, less depreciation.	\$783,531 54

NON-INVESTED ASSETS.

Interest accrued.....	\$2,126 63
Gross assets.....	\$785,658 17

LIABILITIES.

Losses adjusted, due and unpaid	\$ 6,014 28
Advance assessments.....	29,889 60
All other liabilities, viz: suspense account, sundry ac- counts.....	1,685 40
Total actual liabilities.....	37,589 28
Balance net assets	\$748,068 89

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments due and unpaid.....	\$35,000 00
not yet called for losses unadjusted	9,500 00
resisted....	1,000 00
reported...	181,500 00
adjusted—	
not due..	325,000 00
Total due from members.....	\$552,000 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 95).....	\$325,000 00
in process of adjustment (number of claims, 4).....	9,500 00
reported (number of claims, 59).....	181,500 00
resisted (number of claims, 1)	1,000 00
Total contingent mortuary liabilities..	\$517,000 00

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1892.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1891	58,290	\$155,378,500 00
Policies or certificates written during 1892.....	4,806	14,948,500 00
Total.....	63,096	170,327,000 00
Deduct number and amount which have ceased to be in force during 1892	13,679	14,419,060 00
Total policies or certificates in force December 31, 1892,	49,417	155,908,000 00
Losses and claims on policies or certificates unpaid Dec. 31, 1891.....	134	375,250 00
Losses and claims on policies or certificates incurred during the year 1892.....	661	1,977,000 00
Total.....	795	2,352,250 00
Losses and claims on policies or certificates paid during the year 1892.....	655	1,829,235 72
Policies or certificates terminated by death during 1892 ..	661	1,977,000 00
Policies or certificates terminated by consolidation dur- ing 1892.....	8,603	854,500 00
Policies or certificates terminated by lapse during 1892 ..	4,415	11,587,500 00

BUSINESS IN MAINE DURING 1892.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1891.....	116	\$278,000 00
Policies or certificates written during the year 1892.....	2	2,500 00
Total.....	118	280,500 00
Deduct number and amount which have ceased to be in force during 1892	25	30,000 00
Total policies or certificates in force December 31, 1892,	93	250,500 00
Losses and claims on policies or certificates incurred during the year 1892.....	1	2,500 00
Losses and claims on policies or certificates paid during the year 1892.....	1	2,500 00
Policies or certificates terminated by death during 1892...	1	2,500 00
Policies or certificates terminated by consolidation during 1892.....	14	1,000 00
Policies or certificates terminated by lapse during 1892 ...	10	26,500 00

UNITED STATES MASONIC BENEVOLENT
ASSOCIATION,

COUNCIL BLUFFS, IA.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1886.

JOSEPH R. REED, *President.*

WILLIAM J. JAMESON, *Secretary.*

BALANCE SHEET.

Amount of net or invested assets December 31, 1891..... \$155,788 29

INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$ 18,650 00
Assessments: mortuary, \$156,582.55; expense, \$52,152.45.....	208,775 00
Total paid by members	227,425 00
Interest.....	8,174 02
Cash received from all other sources, viz: guarantee fund,	17,117 20
Advance assessment	8,312 96
Total income.....	261,059 18
Total net resources.....	\$416,847 47

DISBURSEMENTS.

Losses and claims.....	\$143,100 00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	18,650 00
Commissions paid or allowed for collecting assessments..	5,125 26
Salaries of managers and agents not paid by commissions,	12,384 00
Salaries of officers and clerk hire	20,955 70
Medical examiners' fees, whether paid direct by members or otherwise.....	2,908 50
Rent, taxes, advertising and printing	1,238 30
Travelling expenses.....	3,232 38
Expense	6,813 78
Assessments paid from advance assessments.....	8,418 75
General fund	391 61
All other items, viz: postage.....	1,898 54
Total disbursements.....	225,117 82
Balance	\$191,729 65

(Total expenses, \$82,017.82.)

NET OR INVESTED ASSETS.

Loans on mortgages (first lien) on real estate.....	\$ 52,800 00	
Loans secured by pledge of bonds, stocks or other marketable collateral.....	118,479 00	
Guaranty notes	6,759 42	
Cash deposits in State treasury or banks on emergency or reserve fund account: guaranty cash deposited with State of Missouri	1,000 00	
Citizens' State Bank.....	12,691 23	
Total net or invested assets, less depreciation		\$191,720 65

NON-INVESTED ASSETS.

Interest due, \$4,545.00; accrued, \$4,629.02.....	9,174 02
Gross assets.....	\$200,903 67

LIABILITIES.

Advance assessments.....	498 10
Balance net assets	\$200,405 57

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, not yet called for losses reported.....	\$54,400 00
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CONTINGENT MORTUARY LIABILITIES.

Losses reported (number of claims, 22)	\$54,400 00
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EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1892.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1891	8,086	\$20,067,500 00
Policies or certificates written during the year 1892.....	2,643	6,191,250 00
Total	10,729	26,258,750 00
Delect number and amount which have ceased to be in force during 1892	1,885	4,532,500 00
Total policies or certificates in force December 31, 1892.....	8,844	21,706,250 00
Losses and claims on policies or certificates unpaid December 31, 1891.....	8	20,000 00
Losses and claims on policies or certificates incurred during the year 1892.....	71	177,500 00
Total	79	197,500 00
Losses and claims on policies or certificates paid during the year 1891.....	57	141,300 00
Policies or certificates terminated by death during 1892..	71	177,500 00
Policies or certificates terminated by lapse during 1892...	1,814	4,375,000 00

BUSINESS IN MAINE DURING 1892.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1891.....	156	\$385,000 00
Policies or certificates written during the year 1892.....	74	160,000 00
Total.....	230	545,000 00
Deduct number and amount which have ceased to be in force during 1892.....	33	75,000 00
Total policies or certificates in force December 31, 1892.....	197	470,000 00
Losses and claims on policies or certificates incurred during the year 1892.....	2	5,000 00
Losses and claims on policies or certificates paid during the year 1892.....	2	5,000 00
Policies or certificates terminated by death during 1892..	2	5,000 00
Policies or certificates terminated by lapse during 1892..	31	70,000 00

***UNITED STATES MUTUAL ACCIDENT
ASSOCIATION.**

NEW YORK, N. Y.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1887.

CHARLES B. PEET, *President.*

JAMES R. PITCHER, *Secretary.*

BALANCE SHEET.

Amount of net or invested assets December 31, 1891..... \$167,735 83

INCOME.

Gross amount of membership fees required or represented by applications, without deduction.	\$50,424 00
Assessments: indemnity, \$330,566.00; expense, \$590,658.21 ...	921,024 21
Total paid by members.....	971,448 21
Interest	7,019 40
Total income.....	978,467 61
Total net resources.....	\$1,146,203 44

(Assessments paid in advance, \$57,833.30.)

DISBURSEMENTS.

Losses and claims.....	\$444,739 24
Advance payments returned to members.....	912 32
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	133,618 63
Commissions paid or allowed for collecting assessments...	30,204 52
Salaries of managers and agents not paid by commissions,	97,478 01
Salaries of officers.....	30,722 20
Salaries and other compensation of office employes.....	92,427 66
Medical examiners' fees, whether paid direct by members or otherwise.....	21,600 98
Rent, \$19,864.63; taxes, \$5,524.22; advertising and printing, \$35,617.87	61,006 72
All other items, viz: legal expenses, traveling expenses, books and stationery, postage and exchange, miscel- laneous charges, furniture and fixtures	67,700 08
Total disbursements.....	980,410 35
Balance.....	\$165,793 09

(Advance assessments applied, included above, \$58,623.00.)
(Total expenses, \$534,758.79.)

*Withdrew from Maine July 1, 1893.

NET OR INVESTED ASSETS.

Loans on mortgages (first lien) on real estate	\$92,500 00	
Cost value of bonds and stocks owned absolutely.....	11,837 47	
Agent's ledger balances.....	15,488 36	
Cash in office	9,639 75	
Cash deposits in State treasury or banks on emergency or reserve fund account.....	29,731 52	
All other deposits.....	6,595 99	
	<hr/>	
Total net or invested assets.....		\$165,793 09

NON-INVESTED ASSETS.

Interest due and accrued.		866 49
Furniture, fixtures and supplies, \$22,000.00.		
		<hr/>
Gross assets.....		\$166,659 58

LIABILITIES.

Advance assessments.	\$10,102 55	
All other liabilities, viz: unpaid accounts (estimated).....	6,006 00	
	<hr/>	
Total actual liabilities.....		16,102 55
		<hr/>
Balance net assets		\$150,557 03

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments.....	\$14,619 57	
not yet called for losses unadjusted.	47,553 74	
resisted.....	13,797 71	
reported...	21,599 39	
	<hr/>	
Total due from members.....	97,570 41	
Deduct estimated cost of collection.....	4,147 00	
	<hr/>	
Net amount due from members.....		\$93,423 41

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims, 224)...	\$47,553 74	
reported (number of claims, 109).....	21,599 39	
resisted (number of claims, 3).....	13,797 71	
	<hr/>	
Total contingent mortuary liabilities.....		\$82,750 84

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1892.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1891	58,518	\$285,362,150 00
Policies or certificates written during the year 1892	25,497	123,053,300 00
	<hr/>	
Total.....	84,015	408,415,450 00
Deduct number and amount which have ceased to be in force during 1892.....	24,082	115,150,300 00
	<hr/>	
Total policies or certificates in force December 31, 1892,	59,933	293,265,150 00

192 ASSESSMENT INSURANCE COS. OF OTHER STATES.

	<i>Number.</i>	<i>Amount.</i>
Losses and claims on policies or certificates unpaid December 31, 1891.....	211	\$82,526 08
Losses and claims on policies or certificates incurred during the year 1892.....	3,502	445,164 00
Total.....	3,713	527,690 08
Losses and claims on policies or certificates paid during the year 1892.....	3,371	444,739 24
Policies or certificates terminated by death during 1892 ...	29	127,150 00
Policies or certificates terminated by lapse during 1892....	24,053	115,023,150 00

BUSINESS IN MAINE DURING 1892.

Policies or certificates in force December 31, 1891.....	263	1,271,600 00
Policies or certificates written during the year 1892....	43	209,000 00
Total	306	1,480,600 00
Deduct number and amount which have ceased to be in force during 1892.....	83	397,000 00
Total policies or certificates in force December 31, 1892,	223	1,083,600 00
Losses and claims on policies or certificates incurred during the year 1892.....	21	1,686 43
Losses and claims on policies or certificates paid during the year 1892....	19	1,433 57
Policies or certificates terminated by lapse during 1892.....	83	397,000 00

MAINE FRATERNAL BENEFICIARY ORGANIZATIONS.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS, SHOWING
THEIR CONDITION ON DECEMBER 31st., 1892.



ANCIENT ORDER OF HIBERNIANS,
(FIRST DIVISION).

PORTLAND, ME.

—
INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

WILLIAM C. MCCALLUM, *President.* MICHAEL T. RAGAN *Secretary.*

—
Balance on hand December 31, 1891..... \$211 06

INCOME.

Entrance fees.....	\$ 36 00	
Annual dues.....	477 15	
All other sources.....	158 72	671 87
Total.....		\$882 93

DISBURSEMENTS.

Death losses, number, 2.....	\$107 50	
Claims for accident or sickness, number, 15.....	340 00	
All other expenditures.....	87 65	535 15
Balance on hand December 31, 1892.....		\$347 78

MEMBERSHIP.

Total membership, December 31, of previous year.....	114	
Admitted during the year.....		12
Total.....		126
Terminated during the year: by death.....		2
Total membership, December 31, 1892.....		124

BUSINESS ALL IN MAINE.

ANCIENT ORDER OF HIBERNIANS,
(SECOND DIVISION).
PORTLAND, ME.

—
INCORPORATED IN 1882. COMMENCED BUSINESS IN 1881.

C. A. MANNIX, *President.*

JAMES A. MCGONAGLE, *Secretary.*

Balance on hand December 31, 1891..... \$262 87

INCOME.

Entrance fees.....	\$ 63 00	
Annual dues.....	700 50	
All other sources.....	11 00	774 50
Total.....		\$1,037 37

DISBURSEMENTS.

Claims for accident or sickness, number, 28.....	\$335 00	
All other expenditures, viz: rent, gas, fuel, postage, janitor, &c.,	301 09	636 09
Balance on hand December 31, 1892.....		\$401 28

MEMBERSHIP.

Total membership, December 31, of previous year.....	136
Admitted during the year.....	21
Total.....	157
Terminated during the year: by lapse.....	17
Total membership, December 31, 1892.....	140

BUSINESS ALL IN MAINE.

CASCO BAY COMMANDERY,

PORTLAND, ME.

INCORPORATED IN 1890. COMMENCED BUSINESS IN 1890.

THRESA A. HANSON, *President.*JOSEPH A. KENNEDY, *Secretary.*

Balance on hand December 31, 1891	\$492 71
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INCOME.

Assessments.....	\$2,000 09	
Entrance fees.....	6 00	
Annual dues.....	360 70	
All other sources.....	48 95	2,415 74
Total.....		\$2,908 45

DISBURSEMENTS.

Death losses.....	\$1,946 47	
Claims for accident or sickness.....	384 50	
Salaries of officers and clerks.....	59 00	
All other expenditures.....	211 62	2,601 59
Balance on hand December 31, 1892.....		\$306 86

MEMBERSHIP.

Total membership, December 31, of previous year.....	97
Admitted during the year.....	1
Total.....	98
Terminated during the year: by death, 1; by lapse, 3.....	4
Total membership, December 31, 1892.....	94

BUSINESS ALL IN MAINE.

CITIZEN'S MUTUAL RELIEF SOCIETY,
PORTLAND, ME.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1875.

WASHINGTON LIBBY, *President.*

HENRY A. MULLEN, *Secretary.*

Balance on hand December 31, 1891..... \$2,098 15

INCOME.

Assessments.....	\$6,810 00	
Entrance fees.....	5 00	
Annual dues.....	279 00	
All other sources.....	174 00	7,241 94
Total.....		\$9,340 89

DISBURSEMENTS.

Death losses, number, 15..	\$6,663 96	
Salaries of officers and clerks.....	565 05	7,229 01
All other expenditures.....		209 00
Balance on hand December 31, 1892.....		\$2,111 88

MEMBERSHIP.

Total membership, December 31, of previous year.....	423
Admitted during the year.....	1
Total.....	424
Terminated during the year: by death, 15; by lapse, 194.....	209
Total membership, December 31, 1892.....	215

BUSINESS ALL IN MAINE.

GOOD TEMPLARS RELIEF ASSOCIATION,

PORTLAND, ME.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1889.

E. H. BROOKS, *President.*

JOSEPH A. KENNEDY, *Secretary.*

Balance on hand December 31, 1891.....	\$18 05
Balance on hand December 31, 1892.....	18 05

MEMBERSHIP.

Total membership, December 31, 1891.....	17
Total membership, December 31, 1892.....	17

BUSINESS ALL IN MAINE.

**L'UNION ST. JOSEPH,
WATERVILLE, ME.**

INCORPORATED IN 1890. COMMENCED BUSINESS IN 1889.

J. B. LANGELIER, *President.*

NAPOLEON LOUBIER, *Secretary.*

Balance on hand December 31, 1891..... \$159 96

INCOME.

Entrance fees.....	\$ 12 50	
Annual dues.....	109 25	
All other sources, viz: by-laws, interest, etc.....	15 49	\$137 24
Total.....		\$297 20

DISBURSEMENTS.

Claims for accident or sickness.....	\$99 00	
All other expenditures, viz: paper, etc.....	3 00	102 00
Balance on hand December 31, 1892.....		\$195 20

MEMBERSHIP.

Total membership, December 31, of previous year.....	33	
Admitted during the year.....	10	
Total.....		43
Terminated during the year by lapse.....	4	
Total membership, December 31, 1892.....		39

BUSINESS ALL IN MAINE.

MAINE CENTRAL RAILROAD RELIEF
ASSOCIATION,
PORTLAND, ME.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

ELTON A. HALL, *President.* EDWIN G. FOSTER, *Secretary.*

Balance on hand December 31, 1891.....\$14,020 81

INCOME.

Assessments.....	\$9,120 50	
Entrance fees.....	378 00	
Annual dues.....	8,251 00	
All other sources, viz: net receipts from annual ball.....	870 88	
Interest.....	763 26	19,383 64
Total.....		\$33,404 45

DISBURSEMENTS.

Death losses, number, 9.....	\$9,000 00	
Claims for accident or sickness, number, 252.....	5,661 00	
Salaries of officers and clerks.....	600 00	
All other expenditures, viz: postage, stationery and office furniture..	151 00	
Safe rent and premium on bonds.....	60 00	15,472 70
Balance on hand December 31, 1892..		\$17,931 75

MEMBERSHIP.

Total membership, December 31, of previous year.....	1,528
Admitted during the year.....	160
Total.....	1,688
Terminated during the year: by death, 11; by lapse, 102.....	113
Total membership, December 31, 1892.....	1,575

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year.....	1,501	
Certificates written during the year.....	128	
Total.....	1,629	
Deduct number and amount ceased to be in force during the year.....	99	
Total certificates in force December 31, 1892.....	1,530	
Losses or claims on certificates paid during the year.....	-	\$9,000 00
incurred during the year.....	-	11,000 00

MAINE STATE RELIEF ASSOCIATION.

PORTLAND, ME.

INCORPORATED IN 1874. COMMENCED BUSINESS IN 1874.

WYER GREEN, *President.*JOSEPH F. CHUTE, *Secretary.*

BALANCE SHEET.

Amount or net or invested assets December 31st of previous year.....\$15,056 66

INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$ 165 00
Assessments: mortuary or indemnity, \$27,416; expense, \$1,995 ...	29,411 00
Total paid by members.....	29,466 00
Interest.....	721 98
Cash received from all other sources, viz: fines.....	74 10
Total income.....	30,372 08
Total net resources	\$45,428 74

(Assessments paid in advance, \$110.)

DISBURSEMENTS.

Losses and claims.....	\$23,860 00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	55 00
Commissions paid or allowed for collecting assessments.....	796 21
Salaries of managers and agents not paid by commission	1,537 42
Salaries of officers, \$175; other compensation of officers, \$9.....	184 00
Advertising and printing.....	339 70
All other items, viz: advance assessments applied	175 00
Total disbursements.....	26,947 33
Balance.....	\$18,481 41

(Advance assessments applied included above, \$175.)
(Total expenses, \$2,912 33.)

NET OR INVESTED ASSETS.

*Cost value of bonds and stocks owned	\$12,133 73
Cash deposits in banks on emergency or reserve fund account..	6,347 68
Total net or invested assets.....	\$18,481 41

*Deposited with the treasurer of State on reserve fund account.

LIABILITIES.

Advance assessments.....	\$24 00
Balance net assets.....	\$18,457 41

EXHIBIT OF CERTIFICATES OR POLICIES.

BUSINESS IN MAINE DURING 1892.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, of previous year.....	2,025	\$2,746,635
Policies or certificates written during the year.....	55	72,255
	<hr/>	<hr/>
Total.....	2,080	2,818,890
Deduct number and amount ceased to be in force during the year.	144	204,080
	<hr/>	<hr/>
Total policies or certificates in force December 31, 1892.....	1,936	2,614,810
Losses and claims on policies or certificates incurred during the year.....	18	23,860
Losses and claims on policies or certificates paid during the year.	126	180,220
Policies or certificates terminated by death during the year.....	18	23,860

MASONS' MUTUAL RELIEF ASSOCIATION,
MECHANIC FALLS, ME.

COMMENCED BUSINESS IN 1875.

F. O. PURRINGTON, *President*,

J. H. DECOSTER, *Secretary*.

Balance on hand December 31, 1891... \$1,595 68

INCOME.

Assessments.....	\$35,999 48	
Entrance fees.....	21 00	36,220 48
Total.....		\$37,816 16

DISBURSEMENTS.

Death losses, number, 35.....	\$35,000 00	
Salaries of officers and clerks.....	924 30	
All other expenditures, viz: postage, canvassers, &c.....	922 14	36,846 44
Balance on hand December 31, 1892.....		\$969 72

MEMBERSHIP.

Total membership, December 31, of previous year.....		1,811
Admitted during the year.....		135
Total.....		1,946
Terminated during the year: by death, 43; by lapse, 156.....		199
Total membership, December 31, 1892.....		1,747

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, 1891.....		\$146 38
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INCOME.

Assessments.....	\$243 00	
All other sources, viz: interest.....	85	243 85
Total.....		\$390 23

DISBURSEMENTS.

Death losses, number, 3.....	\$179 00	
Salaries of officers and clerks (3 years).....	62 00	
All other expenditures, viz: (3 years) postage, stationery, &c....	19 00	260 00
Balance on hand December 31, 1892.....		\$130 23

MEMBERSHIP.

Total membership, December 31, of previous year.....	72
Admitted during the year.....	5
Total.....	77
Terminated during the year: by death, 4; by lapse, 24.....	28
Total membership, December 31, 1892.....	49

BUSINESS ALL IN MAINE.

**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, 1891... \$1,490 67

INCOME.

Assessments.....	535 00	
All other sources, viz: interest.....	\$52 44	
Advance assessments.....	16 50	603 94
Total.....		\$2,094 01

DISBURSEMENTS.

Death losses, number, 3.....	\$434 00	
Salaries of officers and clerks.....	36 75	
All other expenditures, viz: stationery and printing.....	47 22	518 97
Balance on hand December 31, 1892.....		\$1,585 04

MEMBERSHIP.

Total membership, December 31, of previous year.....		173
Terminated during the year: by death, 3; by lapse, 21.....		24
Total membership, December 31, 1892.....		149

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 Debember 31, 1891..... \$5,002 51

INCOME.

Assessments.....	\$7,075 00	
Entrance fees.....	118 00	
Annual dues.....	1,173 00	
All other sources, viz: interest.....	163	8,529 00
Total		\$13,531 51

DISBURSEMENTS.

Death losses, number, 6.....	\$6,050 00	
Salaries of officers and clerks.....	623 61	
All other expenditures, viz: printing, postage, books, &c.....	635 00	7,308 61
Balance on hand December 31, 1892.....		\$6,222 90

MEMBERSHIP.

Total membership, December 31, of previous year.....	1,227	
Admitted during the year.....		59
Total.....	1,286	
Terminated during the year: by death, 7; by lapse, 74.....		81
Total membership, December 31, 1892.....		\$1,205 00

BUSINESS ALL IN MAINE.

**ODD FELLOWS' MUTUAL RELIEF ASSOCIATION,
PORTLAND, ME.**

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1868.

ALBRO E. CHASE, *President.*

CHAS. F. PLUMMER, *Secretary.*

Balance on hand December 31, 1891..... \$64 83

INCOME.

Assessments.....	\$4,128 94	
Annual dues.....	147 00	
All other sources, viz: dividends and interest.....	126 21	
Sale of bank stock.....	500 00	
	<u>4,902 15</u>	
Total.....		\$4,966 98

DISBURSEMENTS.

Death losses.....	\$3,823 65	
Salaries of officers and clerks.....	344 74	
All other expenditures, viz: postage and printing.....	92 95	
	<u>4,261 34</u>	
Balance on hand December 31, 1892.....		\$705 64

MEMBERSHIP.

Total membership, December 31, of previous year.....	349
Terminated during the year: by death, 16; by lapse, 186.....	<u>202</u>
Total membership, December 31, 1892.....	147

BUSINESS ALL IN MAINE.

ODD FELLOWS' MUTUAL RELIEF ASSOCIATION
OF YORK COUNTY,

SACO, ME.

COMMENCED BUSINESS IN 1873.

C. H. BRACKETT, *President.*

W. S. FOWLER, *Secretary.*

Balance on hand December 31, 1891. \$627 64

INCOME.

Assessments.....	\$806 50	
All other sources, viz: dividends.....	24 30	830 80
Total.....		\$1,458 44

DISBURSEMENTS.

Death losses.....	\$658 00	
Salaries of officers and clerks.....	61 48	719 48
Balance on hand December 31, 1892....		\$738 96

MEMBERSHIP.

Total membership December 31, of previous year	207
Terminated during the year: by death, 5; by lapse, 52.....	57
Total membership December 31, 1892	150

BUSINESS ALL IN MAINE.

ODD FELLOWS' MUTUAL RELIEF ASSOCIATION,
WESTBROOK, ME.
(Formerly Lewiston.)

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1873.

ALBRO E. CHASE, *President.*

GEO. T. SPRINGER, *Secretary.*

Balance on hand December 31, 1891..... \$3,592 91

INCOME.

Assessments.....	\$82,743 29	
Entrance fees.....	41 00	
All other sources.....	10 95	
		82,795 24
Total.....		\$86,388 15

DISBURSEMENTS.

Death losses (number, 47).....	\$70,500 00	
Salaries of officers and clerks.....	1,350 00	
All other expenditures, viz: expenses secretary and treasurer's office.....	679 29	
Miscellaneous.....	2,142 28	
		74,671 57
Balance on hand December 31, 1892.....		\$11,716 58

MEMBERSHIP.

Total membership, December 31, of previous year.....	3,811	
Admitted during the year.....		4
Total.....	3,815	
Terminated during the year: by death, 87; by lapse, 1,744.....	1,831	
Total membership, December 31, 1892.....		1,984

BUSINESS ALL IN MAINE.

PATRONS MUTUAL AID SOCIETY OF MAINE,
AUBURN, ME.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1877.

E. H. BROWN, *President.*

J. M. JACKSON, *Secretary.*

Balance on hand December 31, 1891 \$1,086 73

INCOME.

Assessments.....	\$6,224 50	
Entrance fees.....	12 00	
Annual dues.....	20 40	
All other sources, viz: re-instatement fees.....	1 75	
Interest.....	19 16	6,277 81
Total.....		\$7,364 54

DISBURSEMENTS.

Death losses.....	\$5,198 50	
Salaries and expenses of officers and clerks.....	228 31	
All other expenditures, viz: postage and printing.....	126 75	
Commissions, examinations, etc.....	7 00	
Miscellaneous.....	25 60	5,586 16
Balance on hand December 31, 1892.....		\$1,778 38

MEMBERSHIP.

Total membership December 31, of previous year.....	674
Admitted during the year.....	4
Total.....	678
Terminated during the year: by death, 7; by lapse, 178.....	185
Total membership December 31, 1892.....	493

BUSINESS ALL IN MAINE.

PORTLAND LODGE No. 142, NEW ENGLAND
ORDER OF PROTECTION,
PORTLAND, ME.

INCORPORATED IN 1890. COMMENCED BUSINESS IN 1890.

GEO. E. BARBOUR, *President.*

FRED I. OTIS, *Secretary.*

Balance on hand December 31, 1891..... \$88 55

INCOME.

Assessments.....	\$512 85	
Entrance fees.....	21 00	
Annual dues.....	296 50	
All other sources.....	49 72	861 07
Total		\$949 62

DISBURSEMENTS.

Claims for accident or sickness.....	\$167 50	
Salaries of officers and clerks.....	48 10	
All other expenditures.....	662 85	878 45
Balance on hand December 31, 1892..		\$71 17

MEMBERSHIP.

Total membership, December 31, of previous year.....	82	
Admitted during the year.....	4	
Total.....	86	
Terminated during the year: by lapse.....	21	
Total membership, December 31, 1892.....	65	

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year.....	43	\$73,000 00
Total certificates in force December 31, 1892.....	43	73,000 00

PORTLAND TEMPERANCE REFORM CLUB,
 PORTLAND, ME.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1889.

GEO. N. E. KIMBALL, *President.* THOMAS A. OAKES, *Secretary.*

Balance on hand Debenber 31, 1891 \$19 37

INCOME.

Entrance fees.....	\$ 2 50	
Annual dues.....	20 75	
All other sources.....	512 92	536 17
Total.....		\$555 54

DISBURSEMENTS.

All other expenditures.....	512 22
Balance on hand December 31, 1892.....	\$43 32

MEMBERSHIP.

Total membership, December 31, of previous year.....	98
Admitted during the year.....	10
Total.....	108
Terminated during the year: by death, 1; by lapse, 25.....	26
Total membership, December 31, 1892.....	82

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, 1891..... \$1,220 67

INCOME.

Assessments.....	\$828 00	
Entrance fees.....	38 75	
Annual dues.....	724 05	
All other sources, viz: interest.....	49 06	
Fines.....	48 75	1,688 61
Total.....		\$2,909 28

DISBURSEMENTS.

Death losses.....	\$616 00	
Claims for accident or sickness.....	653 86	
All other expenditures, viz: Columbus Day.....	41 35	
Advance assessments.....	212 00	
Expenses of delegation to Biddeford.....	25 00	1,528 21
Balance on hand December 31, 1892.....		\$1,381 07

MEMBERSHIP.

Total membership, December 31, of previous year.....	204
Admitted during the year.....	31
Total.....	235
Terminated during the year: by death, 3; by lapse, 8.....	11
Total membership, December 31, 1892.....	224

BUSINESS ALL IN MAINE.

**SONS OF VETERANS RELIEF ASSOCIATION,
ROCKLAND, ME.**

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1888.

ELLISON MULLEN, *President.*

H. C. CHATTO, *Secretary.*

Balance on hand December 31, 1891..... \$6 15

INCOME.

Assessments	\$112 90	
Annual dues.....	45 28	158 18
Total.....		\$164 33

DISBURSEMENTS.

Claims for accident or sickness, number, 13.....	\$132 00	
All other expenditures	31 78	163 78
Balance on hand December 31, 1892.....		\$0 55

MEMBERSHIP.

Total membership, December 31, of previous year.....	60	
Terminated during the year: by lapse.....		38
Total membership, December 31, 1892.....		22

BUSINESS ALL IN MAINE.

UNION LAFAYETTE,
WATERVILLE, ME.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1890.

AETELARD HALDE, *President.*

A. JOLLY, *Secretary.*

Balance on hand December 31, 1891..... \$290 87

INCOME.

Entrance fees.....	\$ 43 00	
Annual dues.....	330 00	
All other sources, viz: interest.....	11 15	
Fine.....	1 00	
Collections for uniforms.....	444 00	
Sale of by-laws.....	1 20	830 35
Total.....		\$1,121 22

DISBURSEMENTS.

Claims for accident or sickness.....	\$92 81	
All other expenditures, viz: rent.....	68 76	
Furniture.....	15 62	
Sundries.....	76 97	254 16
Balance on hand December 31, 1892.....		\$867 06

MEMBERSHIP.

Total membership, December 31, of previous year.....	51	
Admitted during the year.....	43	
Total.....	94	
Terminated during the year: by lapse.....	21	
Total membership, December 31, 1892.....	73	

BUSINESS ALL IN MAINE.

FRATERNAL BENEFICIARY ORGANIZATIONS OF
OTHER STATES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS, SHOWING
THEIR CONDITION ON DECEMBER 31st., 1892.



**AMERICAN LEGION OF HONOR,
BOSTON, MASS.**

INCORPORATED IN 1879. COMMENCED BUSINESS IN 1878.

ENOCH S. BROWN, *President.*

ADAM WARNOCK, *Secretary.*

Balance on hand December 31, 1891..... \$705,849 66

INCOME.

Assessments	\$3,020,882 31	
Entrance fees.....	9,019 40	
All other sources, viz: supplies, fines, interest, sale of safe, &c.....	49,442 10	
		3,079,343 81
Total.....		\$3,785,193 47

DISBURSEMENTS.

Death losses... ..	\$2,812,500 00	
Claims for accident or sickness.....	130,148 00	
Salaries of officers and clerks.....	23,345 46	
All other expenditures, viz: dividends, printing, postage, stationary, advertising, office expenses, &c.....	238,076 84	
		3,204,070 30
Balance on hand December 31, 1892.....		\$581,123 17

MEMBERSHIP.

Total membership, December 31, of previous year..		61,355
Admitted during the year.....		6,655
Total.....		68,010
Terminated during the year: by death, 1,000; by lapse, 6,456.....		7,456
Total membership, December 31, 1892.....		60,554

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year.....	326	\$1,069,500 00
Certificates written during the year.....	2	2,000 00
Total.....	328	1,071,500 00
Deduct number and amount ceased to be in force during the year.....	30	96,000 00
Total certificates in force December 31, 1892.....	298	975,500 00
Losses or claims on certificates paid during the year.....	1	5,000 00
Losses or claims on certificate incurred during the year.....	1	5,000 00

AMERICAN MASONIC ACCIDENT ASSOCIATION,
MINNEAPOLIS, MINN.

INCORPORATED IN 1880. COMMENCED BUSINESS IN 1890.

JAMES SMITH, *President.*

E. B. TRUBEY, *Secretary.*

Balance on hand December 31, 1891..... \$10,538 76

INCOME.

Assessments	\$29,338 92	
Entrance fees.....	10,760 00	
All other sources, viz: interest.....	100 00	
		40,198 92
Total.....		\$50,737 68

DISBURSEMENTS.

Claims for accident or sickness, number, 256....	\$12,545 13	
Salaries of officers and clerks.	3,516 92	
All other expenditures, viz: membership fees.....	10,760 00	
Postage, express, printing, license fees, furniture and fixtures and traveling expenses	5,822 24	
		32,644 29
Balance on hand December 31, 1892.....		\$18,093 39

MEMBERSHIP.

Total membership, December 31, of previous year.....		2,004
Admitted during the year.....		2,152
Total.....		4,156
Terminated during the year: by lapse.....		748
Total membership, December 31, 1892.....		3,408

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates written during the year.....	200	\$820,000 00
Deduct number and amount ceased to be in force during the year		205,000 00
Total certificates in force December 31, 1892.....	150	615,000 00
Losses or claims on certificates paid during the year.....	8	323 57
Losses or claims on certificate incurred during the year....	8	323 57

AMERICAN MUTUAL RELIEF ASSOCIATION,
BOSTON, MASS.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1889.

SAMUEL W. SARGENT, *President*. WM. H. MAXWELL, *Secretary*.

Balance on hand December 31, 1891... \$117 33

INCOME.

Assessments.....	\$ 534 25	
Entrance fees.....	1,644 50	
All other sources.....	3,198 80	
		<u>5,377 55</u>
Total.....		\$5,494 88

DISBURSEMENTS.

Claims for accident or sickness (number, 9).....	\$ 570 00	
Salaries of officers and clerks.....	2,180 00	
All other expenditures.....	2,734 22	
		<u>5,484 22</u>
Balance on hand December 31, 1892.....		\$10 66

MEMBERSHIP.

Total membership, December 31, of previous year.....		52
Admitted during the year.....		<u>253</u>
Total.....		305
Terminated during the year by lapse.....		<u>247</u>
Total membership, December 31, 1892.....		58

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year.....	8	\$ 12,000 00
Certificates written during the year.....	109	<u>250,000 00</u>
Total.....	117	262,000 00
Deduct number and amount ceased to be in force during the year.....	105	<u>234,000 00</u>
Total policies or certificates in force December 31, 1892.....	12	28,000 00
Losses or claims on certificates paid during the year.....	2	100 00
Losses or claims on certificate incurred during the year.....	2	100 00

ANCIENT ORDER OF FORESTERS OF AMERICA,
BROOKLYN, N. Y.

COMMENCED BUSINESS IN 1876.

WILLIAM A. KITTS, *Chief Ranger.*

E. M. McMINTY, *Secretary.*

Balance on hand December 31, 1891..... \$5,306 59

INCOME.

Assessments.....	\$72,539 12	
Entrance fees.....	{ 1,023 33	
Annual dues.....	}	73,562 45
 Total.....		 \$78,869 04

DISBURSEMENTS.

Death losses, number, 57.....	\$68,500 00	
Claims for disability, number, 4.....	3,000 00	
Salaries of officers and clerks.....	{ 1,170 24	
All other expenditures.....	}	72,670 24
 Balance on hand December 31, 1892.....		 \$6,198 80

MEMBERSHIP.

Total membership, December 31, of previous year.....	2,857	
Admitted during the year.....	552	
Total.....	3,409	
Terminated during the year: by death, 51; by lapse, 861.....	912	
Total membership, December 31, 1892.....	2,497	

BUSINESS IN MAINE.

		<i>Number.</i>
Certificates in force December 31, of previous year.....	602	
Certificates written during the year.....	274	
Total.....	876	
Deduct number ceased to be in force during the year.....	108	
Total certificates in force December 31, 1892.....	768	

ANCIENT ORDER OF UNITED WORKMEN,

BOSTON, MASS.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1879.

ROSWELL B. FARREN, *President.* J. EDWARD BURTT, *Secretary.*

Balance on hand December 31, 1891.....\$18,757 52

INCOME.

Assessments	\$434,809 00	
Entrance fees	6,884 00	
Annual dues.....	28,231 60	
All other sources, viz: supplies.....	1,810 67	
Interest	232 62	
		\$471,967 79
Total.....		\$490,725 31

DISBURSEMENTS.

Death losses, number, 185	\$370,000 00	
Salaries of officers and clerks.....	7,581 40	
All other expenditures, viz: relief call.....	17,381 00	
Rent, advertising, printing, G. L. sessions, office expenses, &c.,	21,417 18	
		416,379 58
Balance on hand December 31, 1892		\$74,345 73

MEMBERSHIP.

Total membership, December 31, of previous year.....		26,396
Admitted during the year		6,505
Total		32,901
Terminated during the year: by death, 185; by lapse, 338.....		583
Total membership, December 31, 1892.....		32,318

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year.	4,319	\$8,638,000 00
Certificates written during the year.....	775	1,550,000 00
Total ..	5,094	10,188,000 00
Deduct number and amount which have ceased to be in force during the year.....	113	226,000 00
Total certificates in force December 31, 1892.....	4,981	9,962,000 00
Losses or claims on certificates paid during the year	18	36,000 00
Losses or claims on certificates incurred during the year....	18	36,000 00

**GOOD TEMPLARS MUTUAL BENEFIT
ASSOCIATION,
ROCHESTER, N. Y.**

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1883.

W. MARTIN JONES, *President.*

GEO. T. FISH, *Secretary.*

Balance on hand December 31, 1891..... \$5,894 22

INCOME.

Mortuary assessments	\$30,375 46	
Expense assessments and registry fees.....	6,012 12	
Entrance fees	3,792 00	
Disability premiums.	2,252 80	
Medical examiners fees.....	536 00	
All other sources, viz: interest, \$173; investigating claims, \$100; sale of furniture, \$3.75; indemnity advances restored from mortuary fund	558 81	
	43,527 19	
Total		\$49,421 41

DISBURSEMENTS.

Death losses, number, 15.....	\$26,326 08	
Claims for accident or sickness, number, 47	3,425 45	
Salaries of officers and clerks	673 93	
All other expenditures, viz: commissions to agents.....	3,638 00	
Medical examiners fees.....	536 00	
Advance payments returned	154 00	
Rent, advertising, supplies, traveling expenses, postage, sta- tionery, interest, &c.....	6,952 94	
	41,706 40	
Balance on hand December 31, 1892.....		\$7,715 01

MEMBERSHIP.

Total membership, December 31, of previous year.....	2,112	
Admitted during the year	569	
Total	2,681	
Terminated during the year: by death, 11; by lapse, 492	503	
Total membership, December 31, 1892.....		2,178

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year.....	21	\$22,500 00
Certificates written during the year.....	50	63,000 00
Total	71	85,500 00
Deduct number and amount which have ceased to be in force during the year.....	19	29,500 00
Total certificates in force December 31, 1892.....	52	56,000 00
Losses and claims on certificates paid during the year	1	40 00
Losses or claims on certificates incurred during the year.....	1	40 00

***INDEPENDENT ORDER OF FORESTERS,
TORONTO, CANADA.**

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1881.

ORONHYATEKHA, *President.*

JOHN A. MCGILLIVRAY, *Secretary.*

Balance on hand, December 31, 1891 \$408,798 20

INCOME.

Assessments.....	\$530,115 93	
Entrance fees.....	31,405 00	
Annual dues.....	17,715 75	
All other sources, viz: interest.....	13,682 92	
Rents.....	161 75	
Sale of paraphernalia, supplies, etc.....	12,623 27	
		605,704 62
Total.....		\$1,014,502 82

DISBURSEMENTS.

Death losses.....	\$277,350 00	
Total and permanent disability.....	8,000 00	
Claims for accident or sickness.....	55,398 82	
Salaries of officers and clerks.....	24,866 34	
All other expenditures, viz: agents and agency work.....	10,570 36	
Rents, \$1,779.00; advertising and printing, \$8,570.00....	10,349 00	
Manufacture of paraphernalia, office expenses and furni- ture.....	40,370 45	
		433,904 97
Balance on hand December 31, 1892.....		\$580,597 85

MEMBERSHIP.

Total membership, December 31, of previous year.....	31,667
Admitted during the year.....	13,916
Total.....	45,583
Terminated during the year: by death, 209; by lapse, 2,350.	2,559
Total membership, December 31, 1892.....	43,024

* Admitted February 18, 1893.

**KNIGHTS OF PYTHIAS OF THE WORLD,
CHICAGO, ILL.**

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1877.

J. A. HINSEY, *President.*

H. B. STOLTE, *Secretary.*

Balance on hand, December 31, 1891..... \$172,516 75

INCOME.

Assessments.....	\$865,730 15	
All other sources, viz: interest, \$7,416.82; certificate fees, \$600.50; supplies, etc., \$1,060.00; miscellaneous, \$172.40.....	9,249 72	874,979 87
Total		\$1,047,496 62

DISBURSEMENTS.

Death losses (number, 398)	\$897,000 00	
Salaries of officers and clerks.....	8,941 64	
All other expenditures, viz: mileage and per diem board of control, organizers' expenses, office expenses, etc	17,401 44	923,343 08
Balance on hand, December 31, 1892		\$124,153 54

MEMBERSHIP.

Total membership, December 31, of previous year	27,269	
Admitted during the year.....	5,689	
Total.....		32,958
Terminated during the year: by death, 373; by lapse, 1,760.....		2,133
Total membership, December 31, 1892		30,225

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year.....	171	\$300,000 00
Certificates written during the year	2	3,000 00
Total.....	173	303,000 00
Deduct number and amount ceased to be in force during the year	10	24,000 00
Total certificates in force December 31, 1892.....	163	279,000 00
Losses or claims on certificates paid during the year.....	4	9,000 00
Losses or claims on certificates incurred during the year	3	8,000 00

***MASONIC EQUITABLE ACCIDENT ASSOCIATION,
BOSTON, MASS.**

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1892.

ALBERT C. SMITH, *President.*

WILLIAM H. JONES, *Secretary.*

INCOME.

Assessments	\$4,176 00	
Entrance fees	10,370 00	
Annual dues.....	2,135 00	
		\$16,681 00

DISBURSEMENTS.

Claims for accident, number, 30.....	\$2,309 25	
Salaries of clerks.....	262 00	
All other expenditures, viz: medical examiner's fees, com- missions to agents, printing and stationery, postage, furni- ture, incidentals.....	11,521 76	
		14,183 01
Balance on hand December 31, 1892		\$2,497 99

MEMBERSHIP.

Admitted during the year.....		2,074
Terminated during the year: by death, 3; by lapse, 566.....		563
Total membership, December 31, 1892.....		1,505

*Admitted to Maine March 10, 1893.

**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, 1891.....	\$31 97
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INCOME.

Assessments	\$3,773 40	
Entrance fees.....	99 00	
Annual dues.....	730 44	
		4,602 84
Total.....		\$4,634 82

DISBURSEMENTS.

Claims for accident or sickness, number, 100....	\$3,797 87	
Salaries of officers and clerks.....	387 89	
All other expenditures.....	441 55	
		4,627 31
Balance on hand December 31, 1892.....		\$7 51

MEMBERSHIP.

Total membership, December 31, of previous year.....	298
Admitted during the year.....	33
Total.....	331
Terminated during the year: by death, 1; by lapse, 303.....	304
Total membership, December 31, 1892.....	27

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31 of previous year.....	63	
Certificates written during the year.....	9	
Total.....	72	
Deduct number and amount ceased to be in force during the year	70	
Total certificates in force December 31, 1892.....	2	
Losses or claims on certificates paid during the year.....	23	\$800 02
Losses or claims on certificate incurred during the year.....	23	800 02

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

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

WILLIAM PROVIN, *President.*

JAMES A. LAKIN, *Secretary.*

Balance on hand December 31, 1891..... \$14,968 96

INCOME.

Assessments.....	\$78,722 00	
Entrance fees.....	24,815 00	
Annual dues.....	36,953 73	
All other sources, viz: interest.....	406 00	
Advance to agents prepaid.....	4,187 87	
Miscellaneous	1,500 00	
		146,584 60
Total.....		\$161,553 56

DISBURSEMENTS.

Claims for accident or sickness, number, 853.....	\$67,787 01	
Salaries of officers and clerks	18,507 84	
All other expenditures	44,277 06	
		130,571 91
Balance on hand December 31, 1892.....		\$30,981 65

MEMBERSHIP.

Total membership, December 31, of previous year	10,508
Admitted during the year.....	4,963
Total.....	15,471
Terminated during the year: by death, 6; by lapse, 4,255	4,261
Total membership, December 31, 1892.....	11,210

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year.	371	\$ 774,570 00
Certificates written during the year.....	453	1,975,080 00
Total	824	2,749,650 00
Deduct number and amount which have ceased to be in force during the year.....	243	1,059,480 00
Total certificates in force December 31, 1892.....	581	1,690,170 00
Losses or claims on certificates paid during the year.....	57	3,444 25
Losses or claims on certificates incurred during the year....	57	3,444 25

**NEW ENGLAND ORDER OF PROTECTION,
BOSTON, MASS.**

JOHN J. WHIPPLE, *President.*

GRANVILLE CASH, *Secretary.*

Balance on hand December 31, 1891..... \$79,273 81

INCOME.

Assessments.....	\$138,311 08	
Entrance fees.....	7,112 00	
Annual dues.....	36,362 69	
All other sources, viz: medical examiners' fees.....	4,548 00	
Rent.....	200 00	
Miscellaneous.....	5,081 67	
		191,615 44
Total		\$270,889 25

DISBURSEMENTS.

Death losses (number, 72)	\$137,000 00	
Salaries of officers and clerks.....	4,950 27	
All other expenditures, viz: commissions to agents	3,827 98	
Medical examiners' fees, rent and printing.....	6,232 28	
Supplies, incidentals, etc.....	3,439 73	
		155,450 26
Balance on hand December 31, 1892.....		\$115,438 99

MEMBERSHIP.

Total membership, December 31, of previous year ..	10,053
Admitted during the year.....	2,105
Total.....	12,158
Terminated during the year: by death, 72; by lapse, 514.....	586
Total membership, December 31, 1892.....	12,613

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year.....	2,022	\$3,169,000 00
Certificates written during the year	256	412,000 00
Total.....	2,278	3,581,000 00
Deduct number and amount ceased to be in force during the year.....	184	297,000 00
Total certificates in force December 31, 1892.....	2,094	3,284,000 00
Losses or claims on certificates paid during the year.....	12	20,000 00
Losses or claims on certificate incurred during the year.....	12	20,000 00

NORTHERN LEGION,

BOSTON, MASS.

 INCORPORATED IN 1888. COMMENCED BUSINESS IN 1888.

 _____, *President.*

 CASSIUS CLAY POWERS, *Treasurer.*

Balance on hand December 31, 1891.....	\$702 66
Balance on hand December 31, 1892.....	702 66

MEMBERSHIP.

Total membership, December 31, of previous year.....	376
Total membership, December 31, 1892.....	376

**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, 1891..... \$1,888 89

INCOME.

Assessments.....	\$45,546 44	
Charter fees.....	114 00	
Per capita tax.	1,757 50	
All other sources, viz: certificate fees.....	201 00	
Sundries.....	398 58	
	48,017 52	
Total.....		\$49,906 41

DISBURSEMENTS.

Death losses, number, 23.....	\$38,280 00	
Claims for accident or sickness (number, 129).....	7,440 00	
Salaries of officers and clerks.....	800 00	
All other expenditures.....	2,147 99	
	48,667 99	
Balance on hand December 31, 1892.....		\$1,238 42

MEMBERSHIP.

Total membership, December 31, of previous year.....	1,827
Admitted during the year.....	122
Total.....	1,949
Terminated during the year: by death, 24; by lapse, 196.....	220
Total membership, December 31, 1892.....	1,729

BUSINESS IN MAINE.

	<i>Number.</i>
Certificates in force December 31, of previous year.....	112
Certificates written during the year.....	22
Total.....	134
Deduct number ceased to be in force during the year.....	17
Total certificates in force December 31, 1892.....	117

ODD FELLOWS' ACCIDENT COMPANY,
BOSTON, MASS.

INCORPORATED IN 1892. COMMENCED BUSINESS IN 1892.

JOHN J. WHIPPLE, *President*. JAY B. CRAWFORD, *Secretary*.

INCOME.

Assessments	\$ 332 00	
Entrance fees	6,845 00	
Annual dues.....	166 00	
All other sources, viz: advanced by treasurer.....	219 53	
		\$7,562 53

DISBURSEMENTS.

Claims for accident, number, 8.....	\$219 53	
Salaries of officers and clerks	166 00	
All other expenditures, viz: commissions to agents.....	6,845 00	
Repaid treasurer amount advanced	219 53	
		7,450 06
Balance on hand December 31, 1892.....		\$112 47

MEMBERSHIP.

Admitted during the year	1,369
Terminated during the year: by cancellation	2
Total membership, December 31, 1892.....	1,367

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates written during the year.....	116	\$283,500 00
Total certificates in force December 31, 1892	116	\$283,500 00

**ODD FELLOWS' FRATERNAL ACCIDENT
ASSOCIATION OF AMERICA,**

WESTFIELD, MASS.

—
INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

JAMES NOBLE, JR., *President.* HERBERT N. KINGSBURY, *Secretary.*
—

Balance on hand December 31, 1891..... \$6,972 62

INCOME.

Assessments	\$46,049 11
Entrance fees.....	16,485 00
Annual dues.....	23,024 55
All other sources	6,000 00
	91,558 66
Total.....	\$98,531 28

DISBURSEMENTS.

Claims for accident or sickness, number, 684	\$48,649 18
Salaries of officers and clerks	8,294 36
All other expenditures, viz: establishing local branches.....	28,238 58
Sundries	3,708 52
	88,890 64
Balance on hand December 31, 1892.....	\$9,640 64

MEMBERSHIP.

Total membership, December 31, of previous year	8,021
Admitted during the year.....	3,789
Total.....	11,810
Terminated during the year	2,328
Total membership, December 31, 1892.....	9,482

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year	489	\$986,475 00
Certificates written during the year.....	295	745,500 00
Total	784	1,731,975 00
Deduct number and amount which have ceased to be in force during the year.....	171	349,250 00
Total certificates in force December 31, 1892	613	1,382,725 00
Losses and claims on certificates paid during the year	74	3,370 21
Losses or claims on certificates incurred during the year.....	74	3,370 21

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, 1891.....\$26,535 59

INCOME.

Assessments.....	\$201,158 61	
Entrance fees.....	15,414 60	
Annual dues.....	19,313 81	
		235,887 02
Total		\$262,422 61

DISBURSEMENTS.

Death losses, number 92.....	\$167,500 00	
Claims for accident or sickness, number, 825	28,790 00	
Salaries of officers and clerks	7,300 00	
All other expenditures, viz: agents' commissions.....	7,766 51	
Salaries of managers and agents.....	14,402 95	
Rent, postage, printing, office expenses, &c	10,861 20	
		236,620 66
Balance on hand December 31, 1892..		\$25,801 95

MEMBERSHIP.

Total membership, December 31, of previous year.....	12,304	
Admitted during the year.....	3,476	
Total.....	15,780	
Terminated during the year: by death, 94; by lapse, 1,950.....	2,044	
Total membership, December 31, 1892.....	13,736	

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year.....	33	\$46,000 00
Certificates written during the year.....	7	8,000 00
Total	40	54,000 00
Deduct number and amount ceased to be in force during the year	14	20,000 00
Total certificates in force December 31, 1892.....	26	34,000 00

ORDER OF THE INTERNATIONAL FRATERNAL ALLIANCE,

BALTIMORE, MD.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1889.

CHARLES C. STEIFF, *President.* ARTHUR D. THOMPSON, *Secretary.*

Balance on hand December 31, 1891..... \$10,583 78

INCOME.

Assessments.....	\$184,266 92	
Sick benefits returned.....	427 00	
Annual dues, fines and per capita tax.....	4,710 41	
All other sources, viz: interest.....	4,725 49	
Supplies.....	760 81	
		194,890 63
Total.....		\$205,474 41

DISBURSEMENTS.

Death losses (number, 29).....	\$24,386 90	
*Claims for accident or sickness (number, 693).....	18,651 00	
Salaries of officers and clerks.....	9,377 76	
All other expenditures, viz: reserve fund.....	\$1,833 54	
Sinking fund.....	3,222 15	
Cancelled policies.....	4,999 89	
Investments.....	6,000 00	
Agents' commissions.....	10,000 00	
Printing, postage, taxes, rents, advertising, traveling expenses, etc.	29,587 72	
		188,757 65
Balance on hand December 31, 1892.....		\$16,716 76

MEMBERSHIP.

Total membership, December 31, of previous year.....	6,600
Admitted during the year.....	2,166
Total.....	8,766
Terminated during the year: by death, 29; by lapse, 3,738.....	3,767
Total membership, December 31, 1892.....	4,999

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year.....	3	\$2,100 00
Certificates written during the year.....	14	9,800 00
Total.....	17	11,900 00
Deduct number and amount ceased to be in force during the year.....	4	2,800 00
Total policies or certificates in force December 31, 1892.....	13	9,100 00
Losses or claims on certificates paid during the year.....	2	77 60
Losses or claims on certificate incurred during the year.....	2	72 00

* Loans on policies.

**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, 1891 \$1,140,214 94

INCOME.

Assessments.....	\$847,890 90	
All other sources.....	64,862 52	
		<u>912,743 52</u>
Total.....		\$2,052,958 46

DISBURSEMENTS.

Matured certificates.....	\$192,900 17	
Claims for sickness.....	371,939 00	
Assessments returned.....	2,675 71	
All other expenditures, viz: State taxes	2,783 61	
Expense, accrued interest, premium on bonds, legal expenses	7,684 88	
		<u>577,983 37</u>
Balance on hand December 31, 1892		\$1,474,975 09

MEMBERSHIP.

Total membership December 31, of previous year	20,384
Admitted during the year.....	<u>2,314</u>
Total.....	22,698
Terminated during the year	<u>3,497</u>
Total membership December 31, 1892.....	19,201

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year.....	190	\$148,200 00
Certificates written during the year	59	<u>41,800 00</u>
Total.....	249	190,000 00
Deduct number and amount ceased to be in force during the year.....	98	<u>70,200 00</u>
Total certificates in force December 31, 1892.....	151	119,800 00
Losses or claims on certificates paid during the year.....	-	6,165 00

**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 Debenber 31, 1891..... \$3,674 96

INCOME.

Assessments.....	\$566,414 85	
All other sources.....	5,286 31	
		571,701 16
Total.....		\$575,376 12

DISBURSEMENTS.

Death and disability losses, number, 320.....	\$547,600 00	
Salaries of officers and clerks.....	7,456 40	
All other expenditures.....	13,660 84	
		568,717 24
Balance on hand December 31, 1892.....		\$6,658 88

MEMBERSHIP.

Total membership, December 31, of previous year.....		21,129
Admitted during the year.....		2,083
		23,212
Total.....		23,212
Terminated during the year: by death, 307; by lapse, 1,991.....		2,298
Total membership, December 31, 1892.....		20,914

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year.....	502	\$682,000 00
Certificates written during the year.....	59	52,500 00
Total.....	561	734,500 00
Deduct number and amount ceased to be in force during the year.....	58	106,000 00
Total certificates in force December 31, 1892.....	503	628,500 00
Losses or claims on certificates paid during the year.....	6	12,500 00
Losses or claims on certificate incurred during the year.....	6	12,500 00

**RED MEN'S FRATERNAL ACCIDENT ASSOCIATION,
WESTFIELD, MASS.**

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

ROBERT H. KNEIL, *President.*

ROBERT GOWDY, *Secretary.*

Balance on hand December 31, 1891..... \$246 50

INCOME.

Assessments	\$5,485 46	
Entrance fees	1,750 00	
Annual dues.....	2,742 73	
All other sources, viz: reinstatements.....	121 15	
		10,099 34
Total.....		\$10,345 84

DISBURSEMENTS.

Claims for accident, number, 124.....	\$5,461 27	
Salaries of officers and clerks	814 70	
All other expenditures, viz: postage, printing, advertising, organization of councils, &c.....	3,039 18	
		9,315 15
Balance on hand December 31, 1892.....		\$1,030 69

MEMBERSHIP.

Total membership, December 31, of previous year.....	908
Admitted during the year	585
Total	1,493
Terminated during the year.....	396
Total membership, December 31, 1892.....	1,097

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year.....	41	\$115,250 00
Certificates written during the year.....	28	60,750 00
Total.....	67	176,000 00
Deduct number and amount ceased to be in force during the year	10	17,000 00
Total certificates in force December 31, 1892	57	159,000 00
Losses or claims on certificates paid during the year	6	317 50
Losses or claims on certificates incurred during the year.....	6	317 50

**ROYAL CONCLAVE OF KNIGHTS AND LADIES,
BOSTON, MASS.**

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1888.

E. T. COLBY, *President.*

BENJAMIN F. SPILMAN, *Secretary.*

Balance on hand December 31, 1891.. . . . \$645 01

INCOME.

Assessments.....	\$6,930 28	
Entrance fees.....	56 00	
Annual dues.....	219 48	
All other sources, viz: borrowed money.....	662 86	
Other sources.....	297 88	
	8,166 50	
Total.....		\$8,811 51

DISBURSEMENTS.

Death losses, number, 14.....	\$3,451 46	
Claims for accident or sickness, number, 46.....	1,736 00	
Salaries of officers and clerks.....	1,600 57	
Borrowed money.....	351 61	
Rent.....	305 01	
Printing, &c.....	184 75	
Legal expenses.....	173 91	
All other expenditures.....	497 72	
	8,301 03	
Balance on hand December 31, 1892.....		\$510 48

MEMBERSHIP.

Total membership December 31, of previous year	716
Admitted during the year.....	26
Total.....	742
Terminated during the year: by death, 8; by lapse, 397.....	405
Total membership December 31, 1892	337

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Total certificates in force December 31, 1892.....	6	\$12,000 00

SUPREME COUNCIL OF THE HOME CIRCLE,
 BOSTON, MASS.

INCORPORATED IN 1880. COMMENCED BUSINESS IN 1879.

EDWARD PAGE, *Supreme Leader.* JULIUS M. SWAIN, *Supreme Secretary.*

Balance on hand December 31, 1891..... \$3,467 33

INCOME.

Assessments	\$131,803 48	
All other sources, viz: interest	362 83	
Supplies, charters, fines, &c	9,524 52	
		141,690 83
Total.....		\$145,158 26

DISBURSEMENTS.

Death losses, number, 56	\$132,000 00	
Salaries of officers and clerks	3,900 00	
All other expenditures, viz: rents, taxes, advertising and printing.....	1,610 75	
Postage, express, stationery, supplies, &c.....	6,889 75	
		144,400 50
Balance on hand December 31, 1892.....		\$757 76

MEMBERSHIP.

Total membership, December 31, of previous year.....	6,238
Admitted during the year.....	670
Total.....	6,908
Terminated during the year: by death, 65; by lapse, 312.....	377
Total membership, December 31, 1892.....	6,531

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31 of previous year.....	144	\$236,000 00
Certificates written during the year.....	4	7,500 00
Total.....	148	243,500 00
Deduct number and amount ceased to be in force during the year	10	12,000 00
Total certificates in force December 31, 1892.....	138	231,500 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, 1891.....	\$40,055 74
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INCOME.

Assessments.....	\$4,279,400 97	
Benefit certificates.....	18,257 70	
Annual dues.....	33,630 30	
All other sources, viz: fines, exchange, interest, supplies and miscellaneous.....	10,060 39	4,341,349 36
Total.....		\$4,381,465 10

DISBURSEMENTS.

Death losses, number, 2,213.....	\$4,283,391 66	
Salaries of officers and clerks.....	21,925 00	
All other expenditures, viz: mileage and per diem.....	18,028 40	
Attorneys' fees, postage, printing, stationery, supplies and rent.....	33,481 15	4,356,826 21
Balance on hand December 31, 1892.....		\$24,578 89

MEMBERSHIP.

Total membership, December 31, of previous year.....	132,469
Admitted during the year.....	8,297
Total.....	140,736
Terminated during the year: by death, 2,051; by lapse, 11,672.....	13,723
Total membership, December 31, 1892.....	127,073 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year.....	667	\$1,260,500 00
Certificates written during the year.....	3	1,500 00
Total.....	670	1,262,000 00
Deduct number and amount which have ceased to be in force during the year.....	68	112,500 00
Total certificates in force December 31, 1892.....	602	1,149,500 00
Losses or claims on certificates paid during the year.....	12	24,000 00
Losses or claims on certificates incurred during the year....	12	24,000 00

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, 1891 \$333,428 71

INCOME.

Assessments	\$3,432,833 68	
Benefit certificates	33,068 00	
Per capita tax.....	42,988 09	
All other sources, viz: changes, benefit certificates, interest, rent, supplies sold, fines, &c.....	24,635 06	
		<u>3,533,486 83</u>
Total	\$3,866,915 54	

DISBURSEMENTS.

Death losses, number, 1,153	\$3,491,750 00	
Salaries of officers and clerks	34,272 54	
All other expenditures, viz: instituting councils, general expense, postage, expressage, &c.....	49,213 89	
Loss from sale of two city of Boston bonds	434 11	
		<u>3,485,670 63</u>
Balance on hand December 31, 1892	\$381,244 91	

MEMBERSHIP.

Total membership December 31, of previous year	124,766	
Admitted during the year.....	17,293	
Total	142,059	
Terminated during the year: by death, 1,141; by lapse, 3,729	4,870	
Total membership December 31, 1892.....	137,189	

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year.....	498	\$1,465,000 00
Certificates written during the year.....	24	72,000 00
Total.....	522	1,537,000 00
Deduct number and amount ceased to be in force during the year.....	15	43,500 00
Total certificates in force December 31, 1892.....	507	1,493,500 00
Losses or claims on certificates paid during the year.....	3	7,500 00
Losses or claims on certificate incurred during the year.	3	7,500 00

**SUPREME ASSEMBLY, ROYAL SOCIETY OF GOOD
FELLOWS,
BOSTON, MASS.**

INCORPORATED IN 1882. COMMENCED BUSINESS IN 1882.

W. R. SPOONER, *President*.

D. WILSON, *Secretary*.

Balance on hand, December 31, 1891..... \$5,269 04

INCOME.

Assessments.....	\$334,838 61	
Benefit certificates and registration.....	3,723 59	
Per capita tax.....	19,137 54	
All other sources, viz: interest, sale of supplies, fines, &c.,	4,591 70	
		362,291 35
Total		\$367,560 39

DISBURSEMENTS.

Death losses (number, 141)	\$331,396 99	
Expenses of litigation.....	3,641 31	
Salaries of officers and clerks.....	10,613 83	
All other expenditures, viz: rent, advertising, printing, postage, expressage, stationery, supplies, furniture, general expenses, &c.	15,769 80	
		361,961 93
Balance on hand, December 31, 1892		\$5,598 46

MEMBERSHIP.

Total membership, December 31, of previous year	11,037	
Admitted during the year.....	978	
Total	12,015	
Terminated during the year: by death, 138; by lapse, 1,670.....	1,808	
Total membership, December 31, 1892	10,207	

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year.....	191	\$399,000 00
Certificates written during the year	27	46,000 00
Total	218	445,000 00
Deduct number and amount ceased to be in force during the year	51	110,000 00
Total certificates in force December 31, 1892	167	335,000 00

SUPREME COUNCIL, ROYAL TEMPLARS OF
TEMPERANCE,
BUFFALO, N. Y.

INCORPORATED IN 1880. COMMENCED BUSINESS IN 1877.

L. R. SANBORN *President.*

SAMUEL NELSON, *Secretary.*

Balance on hand December 31, 1891..... \$8,862 50

INCOME.

Assessments.....	\$336,214 93	
Entrance fees.....	621 70	
Annual dues.....	11,674 81	
All other sources, viz: interest, rent, per capita tax, supplies, &c.....	1,942 24	
		<u>350,453 68</u>
Total.....		\$359,316 18

DISBURSEMENTS.

Death losses, number, 216	\$320,963 45	
Claims for total disability, number, 35.....	13,650 00	
Salaries of officers and clerks.....	6,956 34	
All other expenditures, viz: rent and medical department,	1,193 54	
Official paper, printing and supplies.....	5,729 39	
Postage and miscellaneous.....	3,498 15	
		<u>351,990 87</u>
Balance on hand December 31, 1892.....		\$7,325 31

MEMBERSHIP.

Total membership, December 31, of previous year.....	13,698
Admitted during the year.....	968
Total.....	<u>14,666</u>
Terminated during the year: by death, 231; by lapse, 1,753.....	1,984
Total membership, December 31, 1892.....	<u>12,682</u>

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year.....	68	\$97,000 00
Deduct number and amount ceased to be in force during the year.....	3	4,000 00
Total certificates in force December 31, 1892.....	<u>65</u>	<u>93,000 00</u>

**SUPREME COMMANDERY, 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, 1891..... \$25,238 66

INCOME.

Assessments.....	\$315,118 95	
Entrance fees.....	6,132 00	
Per capita tax.....	8,821 13	
All other sources, viz: merchandise.....	555 99	
		\$30,626 07
Total		\$855,864 73

DISBURSEMENTS.

Death losses (number, 227)	\$327,430 98	
Salaries of officers and clerks.....	7,813 96	
All other expenditures, viz: medical examiners' fees, rent, printing, supplies, stationery, postage, etc	8,121 02	
		\$43,365 96
Balance on hand December 31, 1892.....		\$12,498 77

MEMBERSHIP.

Total membership, December 31, of previous year ..	19,059
Admitted during the year.....	2,886
Total.....	21,945
Terminated during the year: by death, 230; by lapse, 1,453.....	1,683
Total membership, December 31, 1892.....	20,262

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year.....	4,664	\$5,569,000 00
Certificates written during the year	663	790,500 00
Total.....	5,327	6,359,500 00
Deduct number and amount ceased to be in force during the year.....	433	514,500 00
Total certificates in force December 31, 1892.....	4,894	5,836,000 00
Losses or claims on certificates paid during the year.....	43	50,171 37
Losses or claims on certificates incurred during the year....	42	53,500 00

SUPREME COUNCIL UNITED FELLOWSHIP,
BOSTON, MASS.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1880.

GEO. W. NICKERSON, *Director*.

HENRY DAMON, *Secretary*.

Balance on hand December 31, 1891... \$1,790 20

INCOME.

Assessments.....	\$14,484 02	
Benefit certificates.....	21 00	
Annual dues.....	2,335 00	
All other sources	216 50	
		17,066 52
Total.....	\$13,856 72	

DISBURSEMENTS.

Death losses, number, 17.....	\$15,569 73	
Salaries of officers and clerks.....	1,250 00	
All other expenditures.. ..	1,687 30	
		18,507 03
Balance on hand December 31, 1892.....		\$249 69

MEMBERSHIP.

Total membership, December 31, of previous year.....		1,046
Admitted during the year.....		90
Total		1,136
Terminated during the year: by death, 16; by lapse, 276		292
Total membership, December 31, 1892.....		844

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year.....	398	\$764,000 00
Certificates written during the year	30	51,500 00
Total.....	428	815,500 00
Deduct number and amount ceased to be in force during the year	115	206,000 00
Total certificates in force December 31, 1892.....	313	609,500 00
Losses or claims on certificates paid during the year.	10	18,000 00
Losses or claims on certificates incurred during the year.....	6	12,000 00

UNITED ORDER OF THE PILGRIM FATHERS,
LAWRENCE, MASS.

INCORPORATED IN 1879. COMMENCED BUSINESS IN 1879.

JOHN L. BATES, *President.*

J. E. SHEPARD, *Secretary.*

Balance on hand December 31, 1891..... \$11,005 19

INCOME.

Assessments.....	\$231,024 51	
Annual dues.....	10,599 99	
All other sources, viz: medical examiners' fees.....	3,321 25	
Interest.....	417 96	
Charter fees and sale of supplies.....	2,584 05	
		247,947 76
Total.....		\$258,952 95

DISBURSEMENTS.

Death losses (number, 125).....	\$225,000 00	
Salaries of officers and clerks.....	5,638 96	
All other expenditures, viz: medical examiners' fees.....	3,321 25	
Miscellaneous.....	9,146 43	
		241,106 64
Balance on hand December 31, 1892.....		\$17,846 31

MEMBERSHIP.

Total membership, December 31, of previous year.....	13,311
Admitted during the year.....	2,657
Total.....	15,968
Terminated during the year: by death, 128; by lapse, 394.....	522
Total membership, December 31, 1892.....	15,246

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year.....	1,373	\$2,303,000 00
Certificates written during the year.....	237	341,000 00
Total.....	1,610	2,644,000 00
Deduct number and amount ceased to be in force during the year.....	45	67,000 00
Total certificates in force December 31, 1892.....	1,565	2,577,000 00
Losses or claims on certificates paid during the year.....	13	20,000 00
Losses or claims on certificates incurred during the year.....	14	21,000 00

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STATE OF MAINE.

PUBLIC LAWS RELATING TO INSURANCE.

Enacted by the Legislature in the Year 1893.

CHAPTER 147.

An Act relating to Insurance Companies of Foreign Countries.

SECTION 1. Foreign insurance companies incorporated or associated under the laws of any government or state other than the United States, or one of the United States, shall not be licensed to do business in this state, until, beside complying with the provisions of law relating to the admission of companies of other states, it has made a deposit with the treasurer of this state or with the financial officer or insurance commissioner of some one of the other states of the United States, of a sum not less than the capital or assets required of like companies organized under the laws of other states to entitle them to admission to this state. Such deposit must be in exclusive trust for the benefit and security of all the company's policy holders and creditors in the United States and may be in securities under the same restrictions as the investments of companies of other states.

SECTION 2. All real estate, securities and assets of such companies in the United States shall be held by trustees who are citizens thereof, for the benefit of all its creditors in the United States. These trustees shall be appointed by such company, and a certified copy of the vote by which they are appointed, and of the deed of trust shall be filed in the office of the insurance commis-

sioner, and he shall have power to examine such trustees or the agents of such company under oath, and its assets, books and accounts in the same manner as he may examine the officers, agents, books and accounts of any company authorized to do insurance business in the state.

SECTION 3. When such foreign insurance company shall have complied with the foregoing provisions, and the insurance commissioner is satisfied that it is solvent in the United States, he may issue to it a license to transact business in this state upon the payment of an admission fee of twenty dollars and two dollars for each agent's certificate of authority, and he may renew the licenses of the company and agents on the first day of July, annually, upon the payment of like fees, so long as he finds the company solvent.

Approved February 9, 1893.

CHAPTER 150.

An Act to prevent the courts of this state from being deprived of jurisdiction of actions against Foreign Accident or Casualty Insurance Companies, and also to prevent limiting the time for commencing actions against such companies to a period of less than two years from the time the cause of action accrues.

No conditions, stipulations, or agreements, shall deprive the courts of this state of jurisdiction of actions against foreign accident or casualty insurance companies or associations, nor limit the time for commencing actions against such companies or associations to a period of less than two years from the time when the cause of action accrues.

Approved February 15, 1893.

CHAPTER 152.

An Act to amend chapter two hundred and thirty-four of the Public Laws of eighteen hundred and eighty-nine, relating to Fraternal Beneficiary Organizations.

Section three of chapter two hundred and thirty-four of the public laws of eighteen hundred and eighty-nine is hereby amended by inserting after the word "member" in the eighteenth line the following: "Or payable to the assured in whole or in part upon his

or her total disability, or in yearly instalmen's upon reaching the age of seventy years," so that said section as amended shall read as follows :

"SECTION 3. Any corporation duly organized as aforesaid, and which does not employ paid agents in soliciting or procuring business, other than in the preliminary organization of local branches, and which conducts its business as a fraternal society on the lodge system, or limits its certificate holders to a particular order, class or fraternity, or to the employes of a particular town or city, designated firm, business house or corporation, may provide in its by-laws for the payment, from time to time, of a fixed sum by each member, and from this income may make weekly or other payments to any member during a period of disability of such member. Such corporation may also provide in its by-laws for the payment, from time to time, of a fixed sum by each member to be paid to the beneficiaries of deceased members, in such amount and manner as shall be fixed by said by-laws and written in the benefit certificates issued to such members, and payable to the husband, wife, children, relatives of, or persons dependent upon such member, or payable to the assured in whole or in part upon his or her total disability, or in yearly instalments upon reaching the age of seventy years; but no contract under this act shall be valid or legal which shall be conditional upon an agreement or understanding that the beneficiary shall pay the dues and assessments, or either of them, for said member. And such corporation now organized under the laws of this State, which limits its certificate holders to a particular order, class or fraternity, may employ paid agents in soliciting business. But no person shall act as such an agent until he has first been licensed therefor by the insurance commissioner in accordance with the provisions of section seventy-three, chapter forty-nine of the Revised Statutes, and any person violating this provision shall, upon conviction, be punished as provided in said section seventy-three. For such license the commissioner shall receive one dollar.

Approved February 15, 1893.

CHAPTER 161.

An Act to amend chapter two hundred eighty-four, Public Laws of eighteen hundred eighty-five, relating to Foreign Surety Companies.

SECTION 1. Section four of chapter two hundred eighty-four of the public laws of eighteen hundred eighty-five is hereby amended so as to read as follows :

SECTION 4. No person shall act within this State, as agent or otherwise, in procuring or securing applications for suretyship upon the bond of any per-son or corporation, or aid in transacting the business of such suretyship, for any company incorporated or organized, under the laws of any other state or country, unless such company is possessed of two hundred and fifty-thousand dollars. paid up, unimpaired capital, well invested in or well secured by real estate, bonds, stocks, or securities other than names alone, or if a mutual company, net cast assets of the amount aforesaid.

SECTION 2. The business of credit insurance and title insurance may be transacted under and be regulated by the provisions of law relating to foreign surety companies.

Approved February 17, 1893.

CHAPTER 171.

An Act to amend section three of chapter one hundred twelve of the Public Laws of eighteen hundred ninety-one, relating to Insurance Brokers, to correct an error in said section.

Section three of chapter one hundred twelve of the public laws of eighteen hundred ninety-one is hereby amended, so as to read as follows :

SECTION 3. Section seventy-four of said chapter is hereby amended so that said section as amended, shall read as follows :

SECTION 74. The commissioner may license any person as broker to negotiate contracts of insurance for others than himself for a compensation, by virtue of which license he may effect insurance with any domestic company; or any resident of the state to negotiate such contracts and effect insurance with the agents of any foreign company who have been licensed to do business in this state, as provided in sections seventy-two and seventy-three but

with no others. For such license he shall pay five dollars, authorizing him thus to act until the first day of the next July; and on a payment of a similar fee his license may be renewed from year to year, ending on the first day of each July. Whoever, without such license, assumes to act as such broker, shall be punished by a fine not exceeding fifty dollars, or by imprisonment not more than sixty days for each offense, and licenses of insurance agents and brokers may be revoked by the commissioner, upon conviction for the violation of any of the provisions of this and the preceding section.'

Approved February 28, 1893.

CHAPTER 187.

An Act to repeal chapter one hundred and eleven of the Public Laws of eighteen hundred and ninety-one, relating to Fraternal Beneficiary Associations.

SECTION 1. Chapter one hundred and eleven of the public laws of eighteen hundred and ninety-one, entitled "An Act to restore to certain corporations rights of which they were deprived by the repeal of chapter three hundred and seventy-three of the public laws of the year eighteen hundred and eighty-five," is hereby repealed.

SECTION 2. This act shall take effect when approved.

Approved March 7, 1893.

CHAPTER 214.

An Act to amend chapter two hundred thirty-seven of the Public Laws of eighteen hundred eighty-nine, relating to Life and Casualty Insurance on the Assessment Plan.

SECTION 1. Section six of chapter two hundred thirty-seven of the public laws of eighteen hundred eighty-nine is amended so that said section shall read as follows:

SECTION 6. Any corporation organized under this act, or any Maine corporation doing assessment insurance business under this act or its charter, shall keep on deposit with the treasurer of the State of Maine a reserved fund for the benefit and protection of certificate holders in said corporation; for the creation of which it

shall on or before the thirty-first day of December of each year, deposit with said treasurer in the case of life companies not less than fifteen per cent and in case of casualty companies not less than ten per cent of total receipts on assessments made to pay death benefits or indemnity claims during the year then ended, until the reserved fund so accumulated shall amount, together with the amount there deposited prior to the passage of this act, in the case of life companies to not less than fifty thousand dollars; and in the case of casualty companies to not less than twenty-five thousand dollars. These amounts may be deposited in such interest bearing securities as the governor and council may approve, or in such securities as any insurance company or savings banks may from time to time, be by law authorized to invest their funds in. These securities shall be held in trust by the treasurer of state, but the corporation shall have at all times the right to exchange any part of said securities for others of like amount and character. When deemed advisable by a majority of the directors, such a part of the fund as may be considered necessary may be applied from time to time to the payment of claims under insurance contracts and the expense necessarily incident thereto, and for no other purpose. Provided, however, that said fund shall not at any time be reduced below an amount equal to one assessment upon all of its members. The insurance commissioner shall annually, in February, certify to the treasurer of state the minimum amount of reserve fund required to be kept on deposit in the state treasury by each corporation doing business under this act. If said corporation shall neglect for sixty days to satisfy any judgments against it, in any court in this state, then the said treasurer shall convert into money any of said securities and forthwith satisfy such judgment, and said corporation shall not transact any further business until said deposit is restored. When any such corporation shall discontinue business, any justice of the supreme judicial court may appoint a receiver or agent to administer any unexhausted portion of such fund which shall be used, less compensation not to exceed five per cent, as such court or justice may allow the receiver or agent, first, in the payment of accrued, mortuary or indemnity claims upon certificates or policies, or if insufficient to pay such claims in full, they shall be paid, pro rata; second, if a balance remains after the payment of such claims, such balance to be distributed to the holders of certificates then in force, pro rata, in accordance with the maximum

amount named therein after first paying all expenses incident to such distribution. If, upon the thirty-first day of December of any year, the reserve fund of any such corporation is found to be less than the amount of one assessment upon all the members thereof, said corporation shall, within one year thereafter, collect from its members a sum sufficient to bring said reserve fund up to one assessment upon all its members, and deposit the amount with the treasurer of state to the credit of said fund.'

SECTION 2. Section eight of said chapter shall be amended, so as to read as follows :

'SECTION 8. No corporation doing business as a life insurance company under this act shall issue a certificate or policy upon the life of any person more than sixty years of age, and every call for payments by the policy or certificate holders shall distinctly state the purpose of the same, whether for mortuary or indemnity claims or for expenses, and the proceeds of mortuary or indemnity calls, less a commission actually paid for collecting the same not exceeding three per cent thereof, shall be used for payment of claims under policy contracts, for investigating and contesting policy claims believed to be fraudulent, and for deposit with the treasurer of state on reserve fund, and for no other purpose.'

SECTION 3. Nothing in this act shall in any way conflict with special provisions of the charters of companies heretofore granted.

Approved March 16, 1893.

CHAPTER 215.

An Act to amend chapter two hundred and thirty-seven of the Public Laws of eighteen hundred eighty-nine, relating to Life and Casualty Insurance on the Assessment Plan.

SECTION 1. That section two of chapter two hundred thirty-seven of the public laws of eighteen hundred eighty-nine, entitled "An Act relating to Life and Casualty Insurance on the assessment plan," be amended, so as to read as follows :

'SECTION 2. Seven or more persons, citizens of this state, may form a corporation to carry on the business of life or casualty insurance or both, on the assessment plan. Such corporations shall be organized, and the proceedings thereunder shall conform to sections one, two and three of chapter fifty-five of the revised

statutes ; but no such corporation shall begin to do business until at least five hundred persons have subscribed, in writing, to be insured therein, and have each paid in one full mortuary or disability assessment, which shall be deposited in the state treasury on emergency or reserve fund account, to be held in trust for the benefit of the beneficiaries as provided in section six of this act, nor until said corporation has filed with the insurance commissioner a certified copy of the record of its organization and by-laws, which has been approved by him ; nor until the insurance commissioner has certified that it has complied with the provisions of this act and is authorized to transact business. No organization under the provisions of this act shall continue valid more than one year unless the organization has been completed and business begun thereunder.'

SECTION 2. This act shall take effect when approved.

Approved March 16, 1893.

CHAPTER 223.

An Act to prevent limiting the time within which notice of accidents or injury of death shall be given to Accident or Casualty Insurance Companies to a period of less than sixty days.

No conditions, stipulations, or agreements contained in any application for insurance in any foreign or domestic casualty or accident insurance company, or contained in any policy issued by any such company, or in any way made by any such company, limiting the time within which notice of the accident or injury, or death, shall be given to such company, to a period of less than sixty days after the happening of the accident or injury, or death, shall be valid. Said notice may be given to the company insuring, at any time within sixty days after the happening of the accident or injury, or death and shall be valid and binding on the company.

Approved March 17, 1893.

CHAPTER 280.

An Act additional to and amendatory of Chapter two hundred and thirty-four of the Public Laws of eighteen hundred and eighty-nine, relating to Fraternal Beneficiary Organizations.

SECTION 1. Section three of chapter two hundred and thirty-four of the public laws of eighteen hundred and eighty-nine as amended by chapter one hundred and fifty-two, public laws of eighteen hundred and ninety-three, is hereby further amended by leaving out all after the word "aforesaid" in the first line, to the word "and" in the fourth line; also by leaving out all after the word "member" in the twenty-first line to the word "may" in the twenty-fourth line and inserting the following: 'Any corporation authorized to transact business as defined in this act may employ paid agents in soliciting business;' and by striking out the words "one dollar" in the last line and inserting therefor the words 'two dollars;' so that said section as amended, shall read as follows:

SECTION 3. Any corporation duly organized as aforesaid, and which conducts its business as a fraternal society on the lodge system, or limits its certificate holders to a particular order, class or fraternity, or the employes of a particular town or city, designated firm, business house or corporation, may provide in its by-laws for the payment, from time to time, of a fixed sum by each member, and from this income may make weekly or other payments to any member during a period of disability of such member. Such corporation may also provide in its by-laws for the payment, from time to time, of a fixed sum by each member to be paid to the beneficiaries of deceased members, in such amount and manner as shall be fixed by said by-laws and written in benefit certificates issued to such members, and payable to the husband, wife, children, relatives of, or persons dependent upon such member, or payable to the assured in whole or in part upon his or her total disability, or in yearly installments on reaching the age of seventy years; but no contract under this act shall be valid or legal which shall be conditional upon an agreement or understanding that the beneficiary shall pay the dues and assessments, or either of them, for said member. Any corporation authorized to transact business as defined in this act may employ paid agents in soliciting business. But no person shall act as such an agent until he has first been licensed therefor by the insurance commissioner in accordance with the provisions of section seventy-three, chapter forty-nine of the

revised statutes, and any persons violating this provision, shall, upon conviction, be punished as provided in said section seventy-three. For such license the commissioner shall receive two dollars.

SECTION 2. All acts or parts of acts inconsistent with this act, are hereby repealed.

SECTION 3. This act shall take effect when approved.

Approved March 28, 1893.

CHAPTER 285.

An Act additional to Chapter forty-nine of the Revised Statutes, relating to Insurance.

Should any insurance company, not organized under the laws of Maine, but doing an insurance business within this State, or their representatives residing out of the State, make an application to remove any suit or action to which it is a party, heretofore or hereafter commenced in any court of this State, to the United States district or circuit court, or shall enter into any compact or combination with other insurance companies or agents for the purpose of governing or controlling the rates charged for fire insurance on any property within this State, the insurance commissioner shall forthwith revoke the license or authority of said company to transact business, and no renewal of said license or authority shall be granted for the period of three years from the date of such revocation.

Approved March 28, 1893.

CHAPTER 286.

An Act additional to Chapter forty-nine of the Revised Statutes, relating to Fire Insurance Contracts.

SECTION 1. Chapter forty-nine of the revised statutes is hereby amended by adding thereto the following: 'All contracts of fire insurance written upon property in this State shall cover the actual loss or damage not exceeding the amount insured, except in such cases where it shall be otherwise agreed in writing and signed by

the assured. Co-insurance contracts shall state the value of property insured.'

SECTION 2. All acts and parts of acts inconsistent with this act, are hereby repealed.

Approved March 28, 1893.

CHAPTER 308.

An Act relative to the care of deposits made with the State Treasurer in trust.

SECTION 1. Insurance companies making deposits with the State treasurer under sections fifty-seven to sixty-three of the revised statutes and acts additional thereto, shall pay five dollars to the State treasurer for every change in securities made as therein provided.

SECTION 2. The State treasurer may expend each year a sum not exceeding two hundred dollars, for such extra clerical assistance as he may deem necessary in the care and custody of the deposits made with him in trust by such corporations and organizations as are required by their charters or other laws of this State to make deposits in trust with said treasurer.

SECTION 3. The amount expended under the authority of the preceding section, shall be assessed in the month of April of each year by the board of State assessors, upon the several corporations and organizations making such deposits, in proportion to the amount of their deposits at the close of the year next preceding said assessment, and the assessment so made shall be payable to the State treasurer on the first day of July next after the assessment is made. The amount on deposit by each of such corporations or organizations upon which the tax is to be assessed, shall be certified by the State treasurer to the board of State assessors in the month of March each year.

SECTION 4. This act shall take effect when approved.

Approved March 29, 1893.

ADDENDA.

OPINION OF THE ATTORNEY GENERAL.

In response to an inquiry addressed by the Insurance Commissioner to Hon. Frederic A. Powers, Attorney General, asking his construction of Chapter 285 of the Public Laws of 1893, that officer under date of May 17, 1893, rendered the following opinion :

“Agents, who reside in Maine, of fire insurance companies not organized under the laws of Maine but doing an insurance business within this State, cannot form an organization and through that organization fix rates for fire insurance on any property within this State. Should they do so it would be your duty under Chapter 285 of the Public Laws of 1893 to revoke the license or authority of such companies to transact business in this State. The companies are expressly forbidden to do this very thing. They cannot do indirectly what they cannot do directly or do through their agents something which they cannot do themselves. The act of the agent in the prosecution of the business in which he is employed, is the act of the principal within the meaning of said chapter.”

COMPANIES ENJOINED.

The Maine Sick Benefit Association of Lisbon Falls, was, on application of the Insurance Commissioner made July 10, 1893, enjoined from transacting further business by Associate Justice Artemas Libby of the Supreme Judicial Court, under date of July 20, 1893, and J. A. Pulsifer of Auburn was appointed receiver.

The Maine and New Brunswick Life Insurance Company of Bangor, was, on application of the Insurance Commissioner made July 14, 1893, enjoined from transacting further business by Chief Justice John A. Peters of the Supreme Judicial Court, under date of July 22, 1893, and John L. Crosby of Bangor was appointed receiver.

The Bangor Mutual Fire Insurance Company of Bangor, is also in process of liquidation, upon application of the commissioner.