

# MAINE STATE LEGISLATURE

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PUBLIC DOCUMENTS OF MAINE:

BEING THE

ANNUAL REPORTS

OF THE VARIOUS

Public Officers <sup>and</sup> Institutions

FOR THE YEAR

1894.

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VOLUME II.

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AUGUSTA:

BURLEIGH & FLYNT, PRINTERS TO THE STATE.

1894.

Twenty-Sixth Annual Report

OF THE

# INSURANCE COMMISSIONER



STATE OF MAINE.

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## PART II.

Life and Casualty Insurance.

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AUGUSTA:

BURLEIGH & FLYNT, PRINTERS TO THE STATE.

1894.





TWENTY-SIXTH ANNUAL REPORT  
OF THE  
Insurance Commissioner.

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PART SECOND

LIFE AND CASUALTY INSURANCE

AND

SURETY BUSINESS.

ALSO

FRATERNAL BENEFICIARY BUSINESS.

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*To the Honorable Governor and Council:*

I submit Part Second of the Twenty-sixth 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 England Mutual.....	Boston, Mass
Commercial Alliance ...	New York City	New York.....	New York City
Connecticut Mutual....	Hartford, Conn	Northwestern Mutual, Milwaukee, Wis	
Equitable.....	New York City	Penn Mutual .....	Philadelphia, Pa
Life Insurance Clearing Company,		Phoenix Mutual.....	Hartford, Conn
St. Paul, Minn		Provident Life & Trust,	
Manhattan .....	New York City	Philadelphia, Pa	
Massachusetts Mutual,		Provident Savings.....	New York City
Springfield, Mass		State Mutual .....	Worcester, Mass
Metropolitan.....	New York City	Travelers'.....	Hartford, Conn
Mutual.....	New York City	Union Central.....	Cincinnati, O
Mutual Benefit .....	Newark, N. J	United States.....	New York City
National .....	Montpelier, Vt	Washington .....	New York City

GUARANTEE AND CASUALTY COMPANIES.

Ætna .....	Hartford, Conn	London Guarantee and Accident Co.	
American Employers' Liability,		London, Eng	
Jersey City, N. J		Metropolitan Plate Glass.....	N. Y. City
American Surety Co....	New York City	New Jersey Plate Glass...Newark, N. J	
Employers' Liability .....	London, Eng	New York Plate Glass...New York City	
Fidelity & Casualty.....	New York City	Preferred Accident ...	New York City
Guarantee of North America,		Standard L. & A .....	Detroit, Mich
Montreal, Can		Travelers'.....	Hartford, Conn
Hartford Steam Boiler, Hartford, Conn		Union Casualty & Surety Company,	
Lloyd's Plate Glass....	New York, N. Y	St. Louis, Mo	

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

MAINE ASSESSMENT COMPANIES.

Name of Company.	Location.	Name of Company.	Location.
Garfield Mutual Life Insurance Company.....	Lewiston	Orient Mutual Life Insurance Company .....	York
Home Casualty Company....	Richmond	Provident Aid Society .....	Portland
Kennebec Mutual Life Insurance Company .....	Waterville	York Mutual Aid Association	
* Lewiston Accident Co.....	Lewiston	Biddeford	
Maine Benefit Association .....	Auburn	Washington Casualty Insurance Company .	Portland

\* Formerly Golden Rule Relief Association. Name changed from Lewiston Accident Company to Peoples' Insurance Company, January, 1894.

## ASSESSMENT COMPANIES OF OTHER STATES.

Name of Company.	Location.	Name of Company.	Location.
Atlas Accident Insurance Company.....	Boston, Mass	Massachusetts Mutual Accident Association.....	Boston, Mass
Bay State Beneficiary Association.....	Westfield, Mass	Mercantile Mutual Accident Association.....	Boston, Mass
Covenant Mutual Benefit Association.....	Galesburg, Ill	Mutual Reserve Fund Life Association.....	New York City
Fidelity Mutual Life Association,	Philadelphia, Pa	New England Live Stock Insurance Company.....	Boston, Mass
Guaranty Fund Life Association,	Council Bluffs, Ia	New England Mutual Accident Association.....	Boston, Mass
Hartford Life and Annuity Insurance Company.....	Hartford, Ct	Northwestern Masonic Aid Association.....	Chicago, Ill
Massachusetts Benefit Association,	Boston, Mass	U. S. Masonic Benevolent Association,	Council Bluffs, Ia

The following table shows the associations and societies authorized to do business under the provisions of this 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	Odd Fellows Graded Mutual Relief Association.....	Norway
Casco Bay Commandery.....	Portland	Odd Fellows' 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.	Portland
Maine Central Railroad Relief Association.....	Portland	Order of Protection.....	Portland
Maine State Relief Association	Portland	Portland Temperance Reform Club.....	Portland
Mason's Mutual Relief Association.....	Mechanic Falls	Societe De Bienfaisance St. Jean Baptist.....	Waterville
New England League.....	Portland	Union Lafavette.....	Waterville
Northeastern Masonic Relief Association.....	Augusta	York County Odd Fellows' Mutual Relief Association,	Saco
Odd Fellows Benefit Association.....	Portland		

## COMPANIES OF OTHER STATES.

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

\* Formerly Odd Fellows' Fraternal Accident Association. Named changed March 29, 1893.

The following table shows the Life and Casualty Insurance business transacted in MAINE during the last five years.

LEVEL PREMIUM LIFE COMPANIES.

YEAR.	POLICIES ISSUED.		POLICIES IN FORCE AT THE END OF THE YEAR.		Premiums received.	Losses and claims paid.
	Number.	Amount.	Number.	Amount.		
1889 .....	3,050	\$5,145,497 72	16,418	\$26,276,033 41	\$ 838,883 04	\$606,512 34
1890 .....	3,871	6,111,984 37	18,369	29,159,412 74	1,020,283 17	562,238 80
1891 .....	4,005	6,177,591 10	19,928	31,726,436 95	1,160,207 86	504,958 64
1892 .....	13,640	7,680,114 39	40,771	36,676,206 12	1,320,106 40	694,713 57
1893 .....	20,272	22,595,403 45	43,668	41,154,973 23	1,392,565 31	970,350 44

STOCK CASUALTY COMPANIES.

1889 .....	-	\$11,102,886 26	-	-	\$81,706 30	\$26,118 76
1890 .....	-	10,138,463 00	-	-	76,806 38	36,047 33
1891 .....	-	12,072,763 24	-	-	76,750 03	36,576 39
1892 .....	-	15,191,277 17	-	-	85,594 45	64,866 72
1893 .....	-	13,628,824 45	-	-	83,814 15	25,280 17

ASSESSMENT COMPANIES.

1889 .....	6,631	\$16,481,525 00	12,600	\$35,504,900 00	-	\$185,127 81
1890 .....	10,169	25,579,800 00	16,228	46,565,250 00	-	323,283 63
1891 .....	12,087	26,057,791 00	20,652	35,238,550 00	-	270,242 49
1892 .....	13,573	25,080,996 00	22,744	57,834,469 00	-	387,182 41
1893 .....	8,621	10,800,326 00	15,915	34,393,587 00	-	278,759 13

FRATERNAL BENEFICIARY ORGANIZATIONS.

1889 .....	4,715	\$8,053,510 00	20,570	\$24,319,699 00	-	\$280,518 43
1890 .....	4,976	5,403,075 00	25,810	31,399,999 00	-	510,931 38
1891 .....	5,026	6,143,111 50	29,194	34,809,380 00	-	385,144 63
1892 .....	4,235	7,726,185 00	29,420	38,658,303 00	-	388,691 67
1893 .....	7,051	15,054,505 00	29,823	44,029,385 00	-	351,150 91

SUMMARY,

SHOWING THE TOTAL BUSINESS OF ALL THE ABOVE COMPANIES.

1889 .....	14,396	\$40,783,418 98	49,588	\$ 86,100,632 41	\$ 920,589 34	\$1,098,277 34
1890 .....	19,016	47,233,322 37	60,407	107,124,661 74	1,097,089 55	1,432,501 14
1891 .....	21,118	50,451,256 84	69,774	121,774,366 95	1,236,957 89	1,197,022 15
1892 .....	31,448	55,678,572 56	92,935	133,168,978 12	1,405,700 85	1,535,454 37
1893 .....	35,944	62,079,658 90	89,406	119,577,945 23	1,476,379 46	1,625,540 65

## TAXES AND FEES.

The taxes paid the State by insurance companies doing business in Maine for the years 1888-1893, 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
1893	16,499 88	12,623 72	29,123 60	9,244

One domestic and twenty-two foreign life insurance companies transacted business in our State during the year 1893 ; of these companies, all confine their operations to the United States with the exception of three. While each succeeding year sees a large increase in the volume of business, it has also witnessed a gradual elimination of old-fashioned, iron-clad and harsh policy restrictions and conditions as regards residence, occupation, paid-up policies, surrender values, loans, etc., all of which improvements are in the interest of the insuring public, until today, many of the companies' policy contracts may be considered "ideal ones" from a policy-holder's standpoint.

With these improvements, however, have grown up one or two abuses, the first and principal of which is the ever increasing cost of new business ; the rate of commissions and the bonuses paid to agents have been rapidly increasing year by year until 1893 finds it twice what it was in the previous decade. The rapid strides made by the insurance companies during the past few years, the enormous proportions to which these companies have grown ; the fierce although friendly rivalry that has sprung into existence ; the laudable desire to have the largest assets, the greatest surplus, the largest amount of new business, the greatest premium income or to "lead the world" in the insurance field have all contributed to this evil and to the evil of advertising statements which cannot be allowed by any insurance department and which can only

create a false impression with the insuring public—the assets and income of the companies often being swelled by items of questionable or of no value.

Public opinion, while slow to kindle, can reform nations, when once aroused, and it is possible that if the companies do not of their own volition return to more conservative and economical business methods, that not only the increase in new business will be checked, but the companies may, by legislative action, be compelled to restrict their expenditures.

## MAINE COMPANIES.

### UNION MUTUAL.

The untimely death of John E. DeWitt, late President of the Union Mutual Life Insurance Company of Portland, by the Chester railroad calamity in August last, filled with sorrow the heart of every person who knew him. Self educated, cultured and refined, he was a staunch friend, genial and pleasant; few men have so endeared themselves to their associates as Mr. DeWitt and the loss will be felt in business and social circles, not only in Maine but in other states where he was well known. He has for many years been identified with the life insurance business—having been a successful agent of the Phoenix of Connecticut and later President of the United States Life of New York and for the past seventeen years President of the Union Mutual. Under his management the company has prospered and to-day commands the confidence and patronage of the public in a high degree.

The selection of Hon. Fred E. Richards of Portland, as Mr. DeWitt's successor places at the head of this institution one of Maine's brightest and most successful financiers, a man who has filled many important positions of honor and trust with credit to himself and the interests he represented; a man who has the confidence and esteem of the entire State and who is well qualified to discharge the duties of this responsible position.

The past year has been a severe one for insurance companies as well as for other business and especially so for the smaller assessment associations. Since the last report of this department, four assessment companies of this State have gone into the hands of receivers, viz :

MAINE SICK BENEFIT ASSOCIATION, LISBON FALLS,

This company commenced business as an assessment company in March, 1892, having been organized and transacting business as a fraternal beneficiary association prior to that time. In July, 1893, complaint was made to this office that the company was not paying its claims and from an investigation of its affairs it was ascertained that the assets of the company amounted to \$889.10 and that claims for indemnity and sickness amounting to \$5,341.11 had been received at the office of the association. The insurance commissioner filed a bill in equity against the company on the tenth of July, last, and J. A. Pulsifer of Auburn was appointed receiver.

MAINE AND NEW BRUNSWICK INSURANCE COMPANY,  
BANGOR.

The history of this company is so well known that little need be said in regard to its transactions. It was incorporated by special act of the legislature in 1887 and commenced business in the same year. At the close of 1892 it had 4,103 members, insuring \$14,061,000 and assets amounting to \$60,518.27 of which \$51,023.34 was deposited with the Treasurer of State as a reserve fund for the benefit and protection of its certificate holders. The only liabilities on that date were \$22,000 of unpaid losses—\$20,000 of which were in process of adjustment. Early in 1893 the company made an arrangement with the Commercial Alliance Life Insurance Company of New York whereby the members of the Maine and New Brunswick were given an opportunity to re-insure in the latter company upon certain specified conditions. This

arrangement did not meet the approval of a large number of the members of the Maine and New Brunswick and as a result of the negotiations between the two companies the insurance commissioner filed a bill in equity in July 1893, in the supreme court for Penobscot county, in accordance with the provisions of section 67 of chapter 49 of the Revised Statutes, praying for an injunction restraining the Maine and New Brunswick Insurance Company from proceeding further with its business and for the appointment of a receiver to wind up the affairs of the company in accordance with the provisions of law. John L. Crosby was appointed receiver of the company and is closing its business in accordance with the instruction of the court.

#### SICK, ACCIDENT AND MORTUARY BUREAU, CAMDEN.

This company commenced business in August, 1892, and transacted a life, casualty and sick benefit business, combined, on the assessment plan. I ascertained early in the current year that the company was financially embarrassed and upon investigation became satisfied that it was unable to pay its mortuary and indemnity claims and immediately instituted proceedings necessary to close its affairs. From the return of the company made to this office for the year ending December 31st, last, it appears that the assets amounted to \$590.16 and the liabilities on account of unpaid claims to the sum of \$4,090. In addition to the above, the statement shows that the officers advanced \$1,980 for the payment of claims during the year, which does not appear by the return to have been repaid.

C. O. Montgomery of Camden has been appointed receiver.

#### HOME PROTECTIVE LEGION, MADISON.

The above named company commenced business in December, 1892, and followed closely in the footsteps of the Sick, Accident and Mortuary Bureau of Camden, both as regards



the business conducted and the results. It transacted a life, accident and sick benefit business and at the close of 1893 had assets amounting to \$505.98 with liabilities of \$5,864.74. A bill in equity for the purpose of winding up the affairs of the company was filed February 24, 1894, and Warren C. Philbrook of Waterville has been appointed receiver.

#### A NEW COMPANY.

The Washington Casualty Insurance Company of Portland was organized late in the year 1893 under the provisions of chapter 237 of the Public Laws of 1889, as amended, and the certificate of the insurance commissioner authorizing the company to transact business on the assessment plan was issued January 2, 1894, in accordance with the provisions of said act.

#### TABLES AND ABSTRACTS.

The usual tables are given herewith, as well as abstracts of the annual statements for 1893, of all the companies authorized to transact business in the State.

Table No. 1 shows the capital, assets, liabilities and surplus, 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 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 assessment life and accident companies in Maine.

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

Respectfully submitted,

S. W. CARR,

*Insurance Commissioner.*

AUGUSTA, ME., April 10, 1894.

# **STATISTICAL TABLES.**

**TABLE I—Showing the Capital, Assets, Liabilities and Surplus on the 31st day of December, 1893, and the Income and Expenditures for the Year ending December 31, 1893, 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.
<b>MAINE LIFE COMPANY.</b>							
Union Mutual, Portland.....	-	\$6,412,524 95	\$6,224,016 60	\$218,508 35	\$1,261,930 51	\$1,167,345 33	92.50
<b>LIFE COMPANIES OF OTHER STATES.</b>							
Ætna, Conn.....	\$1,500,000	\$40,107,581 66	\$33,702,551 19	\$6,405,030 47	\$6,690,681 53	\$5,088,723 71	76.19
Commercial Alliance, N. Y.....	200,000	284,707 02	236,689 00	48,018 02	468,456 09	446,718 47	95.36
Connecticut Mutual, Conn.....	-	61,358,887 11	54,915,376 74	6,443,510 37	7,776,133 54	6,887,329 69	88.57
Equitable, N. Y.....	100,600	166,297,408 85	136,689,646 57	29,607,762 28	42,022,605 55	25,355,498 80	60.33
Life Insurance Clearing Company, Minn.....	125,000	153,312 36	17,539 24	135,773 12	52,340 23	47,741 64	91.21
Manhattan, N. Y.....	100,000	13,486,674 37	12,699,999 30	786,675 07	2,776,652 78	2,507,440 31	90.30
Massachusetts Mutual, Mass.....	-	14,480,480 80	13,460,163 84	1,020,316 96	3,554,085 57	2,454,311 70	69.05
Metropolitan, N. Y.....	2,000,000	19,343,705 06	15,233,284 14	4,110,420 92	15,216,236 65	12,430,087 70	81.69
Mutual, N. Y.....	-	184,935,690 80	169,787,421 88	15,148,268 92	41,953,145 68	30,370,039 87	72.39
Mutual Benefit, N. J.....	-	53,328,957 16	49,742,734 47	3,586,222 69	9,956,710 55	8,102,288 37	81.37
National, Vt.....	-	9,885,656 52	8,752,759 65	1,132,896 87	2,791,502 30	1,703,316 30	81.37
New England Mutual, Mass.....	-	23,226,285 10	21,537,527 35	1,688,757 75	4,166,171 07	3,511,337 19	84.28
New York, N. Y.....	-	148,700,781 21	131,675,151 03	17,025,630 18	33,863,646 95	23,424,725 21	69.17
Northwestern Mutual, Wis.....	-	64,012,297 44	52,712,726 18	11,299,571 26	14,968,898 68	7,585,045 20	50.67
Penn Mutual, Pa.....	-	22,618,948 96	20,097,258 31	2,521,690 65	6,130,334 66	3,914,276 40	63.85
Phoenix Mutual, Conn.....	-	10,123,390 26	9,560,901 45	562,488 81	1,612,749 45	1,552,607 18	96.27
Provident Life and Trust, Pa.....	1,000,000	24,644,836 22	21,830,045 15	2,814,791 07	4,907,203 40	2,869,587 77	58.47
Provident Savings, N. Y.....	100,000	1,484,338 36	801,945 77	682,392 59	2,133,147 18	1,875,747 12	87.93
State Mutual, Mass.....	-	8,888,870 17	7,826,230 65	1,062,639 52	2,330,073 65	1,557,159 78	66.83
Travelers', Conn.....	-	13,486,281 04	12,497,592 95	988,688 09	2,744,021 91	1,549,632 19	59.02

United States, N. Y.....	440,000	6,908,718 45	6,378,438 97	530,279 48	1,507,800 87	1,377,958 08	91.38
Washington, N. Y. ....	125,000	12,581,849 68	12,190,324 78	391,524 90	2,719,699 23	2,119,594 50	77.93
Total, companies of other States .....	\$5,690,000	\$900,339,658 60	\$792,346,308 61	\$107,993,349 99	\$210,342,297 52	\$146,731,167 18	69.76
Aggregate.....	\$5,690,000	\$906,782,183 55	\$798,570,325 21	\$108,211,858 34	\$211,604,228 03	\$147,898,512 51	69.89

**TABLE II—Showing the Nature of the Assets on the 31st Day of December, 1893, 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.
<b>MAINE LIFE COMPANY.</b>					
Union Mutual, Portland .....	\$838,217 93	\$1,310,256 62	\$528,759 99	\$283,135 54	\$3,072,323 58
<b>LIFE COMPANIES OF OTHER STATES.</b>					
Ætna, Conn.....	\$529,001 65	\$20,776,211 14	\$1,176,236 02	\$825,964 38	\$11,755,736 82
Commercial Alliance, N. Y.....	7,500 00	119,526 35	-	-	-
Connecticut Mutual, Conn.....	7,105,311 33	37,669,434 86	12,849 50	1,351,625 21	12,804,588 80
Equitable, N. Y.....	38,325,582 17	22,808,916 74	8,452,213 33	-	79,998,305 80
Life Insurance Clearing Company, Minn.....	-	55,000 00	27,000 00	719 50	24,330 00
Manhattan, N. Y.....	2,345,594 54	3,820,536 08	2,499,889 92	647,925 32	2,971,414 27
Massachusetts Mutual, Mass.....	548,785 72	4,661,421 10	1,844,525 56	617,400 42	5,212,512 95
Metropolitan, N. Y.....	4,624,382 57	9,294,850 00	8,201 25	89,968 42	4,750,802 50
Mutual, N. Y.....	18,089,918 69	70,729,938 93	7,497,200 00	-	68,745,465 48
Mutual Benefit, N. J.....	200,000 00	29,642,468 50	3,731,707 36	4,325,771 69	12,095,120 22
National, Vt.....	518,564 52	3,861,909 72	916,141 18	206,319 60	3,183,031 06
New England Mutual, Mass.....	1,787,880 75	3,326,450 00	1,952,312 01	460,388 69	13,864,954 61
New York, N. Y.....	13,139,049 93	25,805,235 20	5,111,208 06	1,075,440 32	85,908,223 50
Northwestern Mutual, Wis.....	1,051,087 49	51,412,788 28	-	476,006 97	5,289,965 00
Penn Mutual, Pa.....	1,272,304 15	10,129,302 04	2,767,285 02	699,565 30	6,370,820 00
Phoenix Mutual, Conn.....	989,853 49	5,497,146 83	113,779 85	620,518 48	2,253,633 49
Provident Life and Trust, Pa.....	1,276,667 37	10,143,430 84	3,655,864 42	23,125 10	8,679,620 00
Provident Savings, N. Y.....	234,685 41	183,400 00	14,797 54	-	659,888 30
State Mutual, Mass.....	460,000 00	1,671,937 07	1,045,232 50	239,923 26	4,741,890 02
Travelers', Conn.....	1,983,477 90	3,990,485 05	1,510,381 30	-	4,907,946 08
United States, N. Y.....	68,444 20	4,465,008 64	82,523 38	* 230,726 17	1,663,281 31
Washington, N. Y.....	536,195 33	10,606,678 17	470,988 89	-	341,711 13
Total, companies of other States .....	\$95,114,237 21	\$330,672,135 54	\$42,890,337 09	\$11,891,478 83	\$336,223,441 34
Aggregate.....	\$95,952,455 14	\$331,982,392 16	\$43,419,097 08	\$12,174,614 37	\$339,295,764 92

\* Includes loans made in cash on company's policies assigned as collateral.

TABLE II—CONCLUDED.

H:*	Name of Company.	Cash in office and bank.	Interest and rents due and accrued.	Net deferred and outstanding premiums.	All other assets.	Total assets.
	<b>MAINE LIFE COMPANY.</b>					
	Union Mutual, Portland .....	\$ 37,793 33	\$82,893 25	\$184,345 69	\$4,799 02	\$6,442,524 95
	<b>LIFE COMPANIES OF OTHER STATES.</b>					
	Ætna, Conn.....	\$3,529,010 71	\$542,478 08	\$251,138 94	\$622,803 92	\$40,107,581 66
	Commercial Alliance, N. Y.....	49,290 15	1,008 82	1 5,181 60	2,200 00	284,707 02
	Connecticut Mutual, Conn.....	977,812 39	1,018,812 63	194,289 69	224,102 70	61,558,887 11
	Equitable, N. Y.....	11,277,798 30	470,745 70	4,019,142 40	944,704 41	166,297,408 85
	Life Insurance Clearing Company, Minn.....	7,695 59	1,773 01	36,124 26	470 00	153,312 36
	Manhattan, N. Y.....	574,282 47	111,513 05	337,027 16	178,491 56	13,486,674 37
	Massachusetts Mutual, Mass.....	650,447 38	318,358 34	454,325 66	172,703 67	14,480,480 80
	Metropolitan, N. Y.....	200,905 64	185,986 42	188,608 26	-	19,343,705 06
	Mutual, N. Y.....	10,844,691 72	1,236,683 73	3,572,577 39	4,219,214 86	184,935,690 80
	Mutual Benefit, N. J.....	587,036 62	\$66,185 89	598,786 06	1,281,880 82	53,323,957 16
	National, Vt.....	444,930 48	223,295 22	408,353 62	123,111 12	9,885,656 52
	New England Mutual, Mass.....	548,193 65	251,342 05	* 199,102 69	835,660 65	23,226,285 10
	New York, N. Y.....	7,012,468 93	1,455,908 02	5,108,834 30	4,084,412 95	148,700,781 21
	Northwestern Mutual, Wis.....	3,152,252 33	942,322 61	1,311,377 60	345,657 14	61,012,297 44
	Penn Mutual, Pa.....	505,633 23	237,547 60	636,491 62	-	22,618,948 96
	Phoenix Mutual, Conn.....	306,637 16	137,067 64	161,864 81	42,888 51	10,123,390 26
	Provident Life and Trust, Pa.....	39,467 03	255,219 59	571,441 87	-	24,644,836 22
	Provident Savings, N. Y.....	111,709 86	20,961 63	202,723 12	26,172 50	1,484,398 36
	State Mutual, Mass.....	145,479 52	85,700 00	60,298 82	438,468 98	8,888,870 17
	Travelers', Conn.....	551,846 41	70,517 49	451,626 81	-	13,466,281 04
	United States, N. Y.....	72,216 82	82,062 15	233,076 49	11,379 29	6,908,748 45
	Washington, N. Y.....	155,214 55	135,478 74	254,494 00	61,088 87	12,581,849 68
	<b>Total, companies of other States.....</b>	<b>\$41,775,620 96</b>	<b>\$8,651,168 51</b>	<b>\$10,565,827 17</b>	<b>\$13,615,411 95</b>	<b>\$900,339,658 60</b>
	<b>Aggregate.....</b>	<b>\$41,913,414 29</b>	<b>\$8,734,061 76</b>	<b>\$10,690,172 86</b>	<b>\$13,620,210 97</b>	<b>\$906,782,183 55</b>

\* Only 10 % deducted from loading.

STATISTICAL TABLES.

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**TABLE III—Showing the Nature of the Liabilities on the 31st day of December, 1893, 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 as regards policy-holders.
<b>MAINE LIFE COMPANY.</b>								
Union Mutual, Portland .....	\$75 00	\$11,702 27	\$ 81,352 56	\$9,100 00	\$6,094,923 00	\$3,501 82	\$23,361 95	\$6,224,016 60
<b>LIFE COMPANIES OF OTHER STATES.</b>								
Aetna, Conn. ....	-	\$44,852 00	\$191,072 00	\$27,500 00	\$32,983,704 00	\$427,334 06	\$28,089 13	\$33,702,551 19
Commercial Alliance, N. Y. ....	-	-	28,000 00	15,750 00	192,849 00	-	-	236,689 00
Connecticut Mutual, Conn. ....	\$ 30,721 50	12,978 00	118,459 00	46,000 00	53,817,154 00	438,371 02	451,693 22	54,915,376 74
Equitable, N. Y. ....	191,131 00	26,589 20	1,404,591 00	100,000 00	134,863,617 00	97,532 00	6,186 37	136,689,646 57
Life Insurance Clearing Co., Minn. ....	-	-	-	-	17,539 24	-	-	17,539 24
Manhattan, N. Y. ....	-	-	202,508 00	-	12,377,481 00	37,482 36	82,527 94	12,699,999 30
Massachusetts Mutual, Mass. ....	-	-	88,855 39	22,000 00	13,228,341 00	116,895 22	4,072 23	13,469,163 84
Metropolitan, N. Y. ....	-	* 85,448 99	-	-	13,582,729 00	34,473 66	1,530,632 49	15,233,284 14
Mutual, N. Y. ....	-	-	782,350 28	360,730 00	168,133,470 60	-	480,871 60	169,787,421 88
Mutual Benefit, N. J. ....	-	-	187,758 39	10,000 00	49,261,433 00	280,158 35	3,334 73	49,742,734 47
National, Vt. ....	1,183 60	1,500 00	1,643 92	17,000 00	8,345,378 89	6,267 70	379,785 54	8,752,759 65
New England Mutual, Mass. ....	151,052 00	28,853 00	-	-	21,244,871 21	112,749 14	-	21,537,527 35
New York, N. Y. ....	-	122,007 76	1,326,854 37	4,000 00	129,862,448 00	134,533 61	225,397 26	131,675,151 03
Northwestern Mutual, Wis. ....	-	-	232,006 97	36,500 00	52,246,111 69	123,130 21	74,909 00	52,712,726 18
Penn Mutual, Pa. ....	-	-	* 78,729 00	-	19,933,817 00	50,784 19	24,928 12	20,097,258 31
Phoenix Mutual, Conn. ....	-	-	98,958 00	-	9,319,191 00	-	142,752 45	9,560,901 45
Provident Life and Trust, Pa. ....	-	-	65,309 00	-	21,613,502 00	48,612 82	99,621 33	21,830,045 15
Provident Savings, N. Y. ....	-	-	159,000 00	50,500 00	587,661 00	-	4,784 77	804,945 77
State Mutual, Mass. ....	-	-	15,836 00	52,000 00	7,758,334 65	-	-	7,826,230 65
Travelers', Conn. ....	-	-	81,703 15	25,268 80	12,390,621 00	-	-	12,497,592 95



United States, N. Y.....	-	-	78,555 00	29,500 00	6,259,235 00	-	11,148 97	6,378,438 97
Washington, N. Y.....	5,017 60	10,020 93	14,549 30	§§ 62,267 00	12,087,274 00	-	11,135 95	12,190,324 78
Total, Companies of other States...	\$379,105 70	\$332,251 88	\$5,156,888 77	\$859,015 80	\$783,139,811 99	\$1,917,333 37	\$3,561,901 10	\$792,346,308 61
Aggregate.....	\$379,180 70	\$343,954 15	\$5,238,241 33	\$868,115 80	\$786,234,734 99	\$1,920,835 19	\$3,585,263 05	\$798,570,325 21

\* Includes all policy claims.

† Includes special policy reserve, \$315,556.00.

‡ Includes additional reserve in excess of standard, \$892,776.

§ Includes \$24,380.35.—Notices of deaths on which no proofs have been received.

§§ Reported—proofs not received.

**TABLE IV—Showing the Nature of the Income during the Year Ending on the 31st day of December, 1893, of Life Insurance Companies Transacting Business in this State.**

Name of Company.	Premiums.	Interest and dividends.	Rents.	Income from all other sources.	Total income.
<b>MAINE LIFE COMPANY.</b>					
Union Mutual, Portland .....	\$964,201 08	\$280,148 89	\$17,580 54	-	\$1,261,930 51
<b>LIFE COMPANIES OF OTHER STATES.</b>					
Ætna, Conn. ....	\$4,695,744 58	\$1,940,631 14	\$15,090 40	\$39,215 41	\$6,690,681 53
Commercial Alliance, N. Y. ....	462,583 43	5,872 66	-	-	468,456 09
Connecticut Mutual, Conn. ....	4,623,200 08	2,852,207 31	292,367 27	8,358 82	7,776,133 54
Equitable, N. Y. ....	35,537,369 59	5,098,094 52	1,387,231 44	-	42,022,695 55
Life Insurance Clearing Company, Minn. ....	45,824 72	6,515 51	-	-	52,340 23
Manhattan, N. Y. ....	2,113,909 90	631,063 90	31,738 98	-	2,776,652 78
Massachusetts Mutual, Mass. ....	2,911,104 74	604,231 04	26,019 06	7,730 73	3,553,085 57
Metropolitan, N. Y. ....	14,361,213 67	701,989 18	126,836 90	26,196 90	15,216,236 65
Mutual, N. Y. ....	33,594,357 98	7,692,553 84	756,253 86	-	41,953,145 68
Mutual Benefit, N. J. ....	7,311,842 35	2,619,241 78	25,626 42	-	9,956,710 55
National, Vt. ....	2,388,814 30	392,820 14	9,867 86	-	2,791,502 30
New England Mutual, Mass. ....	3,048,004 83	998,256 11	79,416 05	40,500 09	4,166,171 07
New York, N. Y. ....	2,488,657 44	5,617,094 39	624,552 31	133,342 81	33,863,646 95
Northwestern Mutual, Wis. ....	11,921,814 49	2,986,924 85	55,535 44	4,623 90	14,968,898 68
Penn Mutual, Pa. ....	5,018,273 58	1,084,224 91	25,788 31	2,047 86	6,130,334 66
Phoenix Mutual, Conn. ....	1,022,192 88	515,793 64	44,057 48	30,795 45	1,612,749 45
Provident Life and Trust, Pa. ....	3,773,996 63	1,109,618 18	23,588 54	-	4,907,203 40
Provident Savings, N. Y. ....	2,077,727 18	43,452 75	11,967 25	-	2,133,147 18
State Mutual, Mass. ....	1,932,333 39	384,646 96	13,073 30	-	2,330,073 65
Travelers', Conn. ....	2,073,718 95	588,612 27	61,987 05	19,703 64	2,744,021 91
United States, N. Y. ....	1,184,616 15	320,957 20	1,818 21	409 31	1,507,800 87
Washington, N. Y. ....	2,138,468 47	568,373 30	12,857 46	-	2,719,699 23
Total, companies of other States .....	\$169,725,679 33	\$36,678,019 69	\$3,625,673 64	\$312,924 92	\$210,342,297 52
Aggregate .....	\$170,689,880 41	\$36,958,168 52	\$3,643,254 18	\$312,924 92	\$211,604,228 03

TABLE V—Showing the Nature of the Disbursements during the Year Ending December 31, 1893, 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 policyholders.	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.....	\$594,839 42	\$542 15	\$61,712 19	\$24,512 66	\$20,128 50	\$191,646 32	\$140,843 61	\$133,120 48	\$1,167,345 82
LIFE COS. OF OTHER STATES.									
Ætna, Conn.....	\$2,754,348 12	-	\$428,981 15	\$719,840 71	\$125,935 54	\$564,651 07	\$164,750 96	\$330,816 14	\$5,088,723 71
Commercial Alliance, N. Y. . . .	222,175 41	-	2,614 41	3,532 10	9,634 62	53,176 54	69,517 46	86,667 95	449,718 47
Connecticut Mutual, Conn.....	3,976,458 56	-	597,355 0	1,256,291 62	293,156 27	351,402 13	187,707 54	231,048 4	6,887,329 69
Equitable, N. Y.....	10,761,402 80	\$380,089 37	4,390,008 51	2,118,214 75	381,409 82	3,261,085 85	1,095,686 79	2,967,100 91	25,355,498 80
Life Ins. Clearing Co., Minn....	5,159 79	-	-	-	2,535 38	-	22,086 20	12,677 68	47,741 64
Manhattan, N. Y. ....	1,257,951 62	3,255 32	360,708 00	115,114 83	22,451 72	338,562 56	207,914 70	201,481 56	2,597,440 31
Massachusetts Mutual, Mass. . .	979,598 54	-	300,324 37	371,939 49	46,697 51	3,945,179	210,318 48	145,981 52	2,454,311 70
Metropolitan, N. Y.....	5,535,120 09	-	212,813 62	45,773 37	143,271 95	2,214,534 63	2,001,086 50	2,277,497 51	12,430,937 70
Mutual, N. Y.....	13,139,668 77	330,180 21	5,535,261 20	1,884,362 22	439,070 91	5,243,319 72	1,957,517 77	1,844,539 07	30,370,039 87
Mutual Benefit, N. J.....	3,810,177 49	34,660 89	1,063,741 05	1,608,926 78	218,788 52	792,061 68	239,902 86	184,029 10	8,102,288 37
National, Vt.....	623,992 87	-	350,753 35	113,897 95	52,278 52	368,142 22	111,749 43	82,501 96	1,703,316 30
New England Mutual, Mass. . . .	1,711,438 00	-	526,373 91	668,976 30	53,683 06	22,156 36	124,517 74	198,191 82	3,511,337 19
New York, N. Y.....	9,523,539 41	1,407,256 95	1,664,024 11	1,744,391 78	317,296 97	4,579,880 82	2,336,879 64	2,451,455 46	23,424,725 21
Northwestern Mutual, Wis....	3,512,408 84	1,187 85	611,950 74	1,113,961 87	163,389 60	1,412,599 79	336,392 99	373,153 32	7,585,045 20
Penn Mutual, Pa. ....	1,639,565 20	7,300 70	447,394 69	768,102 08	157,209 98	508,318 07	261,315 41	122,070 27	3,914,276 40
Phoenix Mutual, Conn.....	880,249 82	1,215 00	79,434 08	132,522 20	51,135 67	189,940 13	141,351 36	85,750 52	1,552,607 18
Provident Life and Trust, Pa. . .	1,291,685 00	21,380 80	271,695 36	494,064 34	69,243 75	317,264 51	183,542 22	217,711 76	2,869,587 77
Provident Savings, N. Y.....	933,373 71	1,581 40	4,506 58	389,321 56	22,978 70	313,886 68	128,880 59	81,217 59	1,875,747 12
State Mutual, Mass.....	579,839 62	-	322,827 49	262,512 24	31,665 55	223,572 71	162,924 17	34,818 00	1,537,159 78
Travelers', Conn.....	731,412 90	5,536 50	185,369 90	-	25,286 44	291,250 33	148,588 32	162,157 80	1,549,632 19
United States, N. Y.....	734,291 82	2,536 70	137,826 07	19,545 98	22,199 62	189,259 18	159,472 01	112,826 70	1,379,958 08
Washington, N. Y.....	1,030,978 57	11,028 65	377,289 59	124,885 00	26,879 84	201,615 19	203,026 95	193,890 71	2,119,594 50
Total, Cos. of other States, . . .	\$65,718,866 95	\$2,210,210 34	\$17,271,853 26	\$14,072,087 24	\$2,675,599 31	\$22,053,608 26	\$10,388,681 91	\$12,340,259 88	\$146,731,167 18
Aggregate.....	\$66,313,706 37	\$2,210,752 49	\$17,333,565 45	\$14,096,509 90	\$2,695,727 84	\$22,245,251 58	\$10,529,525 52	\$12,433,380 36	\$147,898,512 51

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

STATISTICAL TABLES.

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TABLE VI—Exhibit of Policies.

Name of Company.	POLICIES IN FORCE Dec. 31, 1892.		POLICIES ISSUED During 1893.		POLICIES TERMINATED During 1893.		POLICIES IN FORCE Dec. 31, 1893.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
<b>MAINE LIFE COMPANY.</b>								
Union Mutual, Portland .....	17,816	\$33,293,484 92	5,140	\$10,416,703 94	3,792	\$7,795,772 14	19,164	\$85,914,416 72
<b>LIFE COMPANIES OF OTHER STATES.</b>								
Aetna, Conn. ....	81,289	\$132,778,465 94	11,748	\$23,381,374 00	10,292	\$20,709,117 00	82,745	\$135,450,722 94
Commercial Alliance, N. Y. ....	6,533	20,833,320 00	17,738	32,280,207 00	18,107	36,324,290 00	6,164	16,789,237 00
Connecticut Mutual, Conn. ....	65,537	157,737,302 00	4,091	10,649,485 00	3,947	11,392,289 00	65,701	156,994,393 00
Equitable, N. Y. ....	251,399	850,962,245 00	59,703	205,280,227 00	33,267	123,709,895 00	278,435	932,532,577 00
Life Insurance Clearing Co., Minn. ....	628	1,342,500 00	2,892	6,894,500 00	2,508	5,960,500 00	1,012	2,276,500 00
Manhattan, N. Y. ....	22,595	61,271,530 17	7,700	17,840,208 47	5,440	14,817,268 53	24,855	64,294,470 11
Massachusetts Mutual, Mass. ....	28,767	78,467,497 00	7,391	19,742,615 00	4,792	14,449,143 00	31,366	83,760,969 00
Metropolitan, N. Y. ....	4,446	5,316,300 00	5,486	6,123,656 00	1,770	2,180,485 00	8,162	9,259,471 00
Mutual, N. Y. ....	246,650	745,780,083 00	76,369	212,429,850 00	49,806	155,339,455 00	273,213	802,867,478 00
Mutual Benefit, N. J. ....	74,349	195,698,088 00	11,853	29,032,764 00	8,712	22,454,102 00	77,433	202,276,750 00
National, Vt. ....	26,678	58,678,353 00	5,957	12,519,496 00	4,291	9,565,236 00	28,344	61,632,613 00
New England Mutual, Mass. ....	31,237	90,850,097 00	3,533	9,644,040 00	2,614	8,074,118 00	32,156	92,429,019 00
New York, N. Y. ....	224,008	689,248,629 00	86,061	228,417,114 00	48,077	138,509,065 00	261,992	779,156,678 00
Northwestern Mutual, Wis. ....	128,349	312,512,608 00	21,357	52,143,411 00	13,296	33,593,127 00	136,410	325,132,947 00
Penn Mutual, Pa. ....	44,610	117,885,418 00	9,129	24,376,898 00	6,254	17,974,598 00	47,485	124,287,718 00
Phoenix Mutual, Conn. ....	19,788	30,519,306 00	4,786	8,929,815 00	3,154	5,796,598 00	21,420	33,682,523 00
Provident Life and Trust, Pa. ....	29,896	94,726,533 00	3,972	13,980,736 00	2,503	8,877,197 00	31,365	99,830,162 00
Provident Savings, N. Y. ....	22,061	76,843,241 00	8,148	25,663,308 00	5,676	17,411,115 00	24,533	83,101,434 00
State Mutual, Mass. ....	15,628	45,082,951 00	2,826	8,174,391 00	1,623	5,065,183 00	16,831	48,192,159 00
Travelers', Conn. ....	28,781	73,894,133 00	5,316	20,217,667 00	3,973	11,025,933 00	30,124	79,995,867 00
United States, N. Y. ....	17,939	43,728,300 00	4,328	11,240,131 00	3,914	12,235,125 00	18,353	42,733,306 00
Washington, N. Y. ....	24,718	51,561,932 00	4,483	8,423,047 00	4,812	10,275,458 00	24,359	49,709,521 00
Total, companies of other States. ...	1,396,503	\$2,935,667,827 11	364,833	\$985,388,000 47	238,858	\$694,649,207 53	1,522,518	\$4,226,406,620 05
Aggregate .....	1,414,319	\$2,968,961,312 03	370,013	\$995,804,704 41	242,650	\$702,444,979 67	1,541,682	\$4,262,321,036 77

TABLE VII—Showing the Number and Amount of Policies Terminated during 1893, 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 .....	260	\$460,675 11	114	\$121,807 73	351	\$735,470 00	196	\$262,498 03
LIFE COMPANIES OF OTHER STATES.								
Ætna, Conn.....	1,205	\$1,917,724 00	872	\$886,848 00	759	\$1,754,255 00	1,465	\$2,197,401 00
Commercial Alliance, N. Y.....	105	320,530 00	-	-	-	-	179	454,000 00
Connecticut Mutual, Conn.....	1,484	3,749,793 00	180	302,434 00	-	-	589	1,379,577 00
Equitable, N. Y.....	2,815	10,829,629 00	246	598,536 00	298	1,185,389 00	7,764	32,314,923 00
Life Insurance Clearing Company, Minn.....	7	12,500 00	-	-	-	-	2	6,000 00
Manhattan, N. Y.....	403	1,146,975 62	55	110,976 00	-	-	380	1,118,490 28
Massachusetts Mutual, Mass.....	354	882,421 00	65	140,599 60	30	67,000 00	244	2,390,750 00
Metropolitan, N. Y.....	139	168,091 00	-	-	10	21,796 00	42	596,354 00
Mutual, N. Y.....	3,326	11,901,966 00	791	1,964,279 00	107	262,714 00	6,953	24,464,505 00
Mutual Benefit, N. J.....	1,132	3,669,033 00	184	268,330 00	724	2,072,593 00	2,785	7,657,306 00
National, Vt.....	233	560,623 00	76	90,803 00	23	95,000 00	1,105	2,526,636 00
New England Mutual, Mass.....	488	1,517,989 00	112	258,290 00	124	332,000 00	913	2,413,965 00
New York, N. Y.....	2,523	8,416,925 00	448	1,386,979 00	415	270,742 00	3,862	13,833,707 00
Northwestern Mutual, Wis.....	1,209	3,226,351 00	217	358,863 00	342	3,397,368 00	1,905	3,899,375 00
Penn Mutual, Pa.....	524	1,490,652 00	94	183,993 00	191	501,000 00	830	2,024,129 00
Phœnix Mutual, Conn.....	375	693,387 00	203	196,950 00	1	10,000 00	120	192,563 00
Provident Life and Trust, Pa.....	251	882,436 00	171	476,576 00	-	-	694	2,111,899 00
Provident Savings, N. Y.....	279	1,049,100 00	-	-	4,167	12,930,015 00	22	63,000 00
State Mutual, Mass.....	164	464,648 60	46	155,603 00	14	28,500 00	640	1,911,798 00
Travelers', Conn.....	283	689,318 00	121	128,180 00	97	255,500 00	330	729,573 00
United States, N. Y.....	325	748,543 00	50	65,328 00	91	310,700 00	172	534,770 00
Washington, N. Y.....	329	845,187 00	103	205,743 00	* 28	* 49,952 00	887	2,061,420 00
Total, companies of other States .....	18,013	\$55,183,881 62	4,034	\$7,773,316 00	7,421	\$23,544,468 00	32,786	\$104,879,137 28
Aggregate.....	18,273	\$55,644,536 73	4,148	\$7,895,123 73	7,772	\$24,279,928 00	32,982	\$105,141,635 31

\* By discount.

STATISTICAL TABLES.

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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 .....	1,762	\$3,532,950 00	27	\$329,734 27	535	\$1,221,500 00	3,245	\$6,664,835 14
LIFE COMPANIES OF OTHER STATES.								
Ætna, Conn. ....	3,328	\$7,823,563 00	183	\$726,123 00	2,480	\$ 5,403,203 00	10,292	\$20,709,117 00
Commercial Alliance, N. Y. ....	2,288	6,451,750 00	-	-	15,535	29,094,950 00	18,107	36,324,290 00
Connecticut Mutual, Conn. ....	1,402	3,834,375 00	2	1,236,110 00	240	890,000 00	3,947	11,392,289 00
Equitable, N. Y. ....	16,793	52,896,162 00	-	-	5,351	25,885,250 00	33,267	123,709,895 00
Life Insurance Clearing Company, Minn. ....	201	387,200 00	-	4,000 00	2,298	5,559,800 00	2,598	5,960,500 00
Manhattan, N. Y. ....	2,266	5,866,148 11	113	1,558,594 16	2,223	5,016,284 36	5,440	14,817,268 53
Massachusetts Mutual, Mass. ....	1,925	5,225,270 00	-	923,853 00	1,574	4,819,250 00	4,792	14,449,143 00
Metropolitan, N. Y. ....	1,125	1,214,250 00	22	36,000 00	45	139,000 00	1,770	2,150,485 00
Mutual, N. Y. ....	21,311	59,170,813 09	118	6,041,160 00	17,200	51,534,018 00	43,896	155,339,455 00
Mutual Benefit, N. J. ....	2,140	5,037,038 00	-	-	1,637	3,809,892 00	8,712	22,434,102 00
National, Vt. ....	1,801	3,852,300 00	41	267,245 00	922	2,172,629 00	4,291	9,565,236 00
New England Mutual, Mass. ....	530	1,351,250 00	1	914,631 00	446	1,283,000 00	2,614	8,074,118 00
New York, N. Y. ....	25,253	69,710,799 00	-	9,162,411 00	15,576	44,673,592 00	48,077	138,309,065 00
Northwestern Mutual, Wis. ....	6,855	16,013,201 00	-	4,712,771 00	2,768	7,885,250 00	13,226	31,543,127 00
Penn Mutual, Pa. ....	3,074	8,419,889 00	46	567,285 00	1,195	4,790,650 00	6,254	17,974,598 00
Phoenix Mutual, Conn. ....	1,162	2,178,507 00	290	493,528 00	1,093	2,121,663 00	3,154	5,796,598 00
Provident Life and Trust, Pa. ....	1,303	4,465,696 00	104	628,500 00	70	312,000 00	2,508	8,877,107 00
Provident Savings, N. Y. ....	211	342,000 00	8	224,500 00	983	2,802,500 00	5,676	17,411,115 00
State Mutual, Mass. ....	436	1,070,000 00	28	465,628 00	295	969,000 00	1,623	5,065,183 00
Travelers', Conn. ....	1,674	5,908,439 00	561	2,239,196 00	907	4,675,667 00	3,973	14,025,933 00
United States, N. Y. ....	2,493	7,857,818 00	69	446,666 00	804	2,271,300 00	3,914	12,235,125 00
Washington, N. Y. ....	2,998	5,799,432 00	-	-	587	1,313,694 00	4,842	10,275,458 00
Total, companies of other States. ....	100,529	\$265,886,990 11	1,496	\$30,558,004 16	74,579	\$206,823,426 36	238,858	\$694,649,207 53
Aggregate .....	102,291	\$269,419,940 11	1,523	\$30,887,938 43	75,114	\$208,044,920 36	242,103	\$701,314,042 67

TABLE VIII—Showing the Business Transacted in Maine during the Year Ending December 31, 1893, by Life Insurance Companies.

Name of Company.	POLICIES ISSUED DURING THE YEAR.		POLICIES TERMINATED DURING THE YEAR.		POLICIES IN FORCE DECEMBER 31, 1893.		Premiums received.	Losses and claims paid.	Taxes paid on premiums.
	Number.	Amount.	Number.	Amount.	Number.	Amount.			
MAINE LIFE COMPANY.									
Union Mutual, Portland.....	655	\$1,152,335 45	311	\$406,806 34	1,807	\$2,778,695 23	\$84,782 81	\$40,279 78	\$1,666 62
LIFE COS. OF OTHER STATES.									
Etna, Conn.....	81	\$ 102,843 00	114	\$ 131,572 00	1,504	\$1,836,108 00	\$75,227 57	\$51,568 27	\$175 47
Commercial Alliance, N. Y.....	8,168	13,366,864 00	7,629	12,007,000 00	690	899,864 00	14,392 90	-	287 86
Connecticut Mutual, Conn.....	216	323,554 00	154	277,245 00	2,161	3,370,984 00	110,662 32	67,077 00	22 85
Equitable, N. Y.....	579	1,564,814 00	222	552,210 00	1,769	3,722,192 00	102,569 58	119,240 55	-
Life Ins. Clearing Co., Minn.....	44	71,000 00	19	26,500 00	25	44,500 00	1,253 34	-	25 06
Manhattan, N. Y.....	71	97,000 00	19	27,495 00	82	110,316 00	2,054 75	8,495 00	-
Massachusetts Mutual, Mass. . .	179	278,225 00	115	148,637 00	1,073	1,499,530 00	45,401 64	19,596 00	705 96
Metropolitan, N. Y. { Ordinary.	36	41,000 00	9	11,000 00	78	80,068 00	*120,306 11	*47,860 65	1,419 79
Metropolitan, N. Y. { Industrial	7,592	1,012,537 00	7,126	876,032 00	19,611	2,300,272 00		190,683 07	1,258 79
Mutual, N. Y.....	833	1,796,101 00	340	977,370 00	4,144	7,560,832 00	262,904 51	-	-
Mutual Benefit, N. J.....	233	333,826 00	139	221,288 00	1,759	2,874,400 00	93,292 03	101,665 00	-
National, Vt.....	64	97,590 00	44	124,000 00	315	430,122 00	17,640 88	2,850 00	352 81
New England Mutual, Mass. . . .	190	308,736 00	115	229,831 00	1,854	3,196,647 00	89,007 55	100,153 00	1,786 36
New York, N. Y.....	457	679,200 00	485	609,715 00	1,813	3,116,225 00	114,681 28	109,164 62	-
Northwestern Mutual, Wis. . . . .	208	294,844 00	66	95,288 00	1,259	1,876,370 00	8,667 44	7,000 00	1,146 31
Penn Mutual, Pa.....	129	173,000 00	76	123,450 00	854	1,340,350 00	59,376 72	31,320 00	1,187 53
Phoenix Mutual, Conn.....	117	11,070 00	105	104,775 00	804	771,837 00	21,320 40	21,977 00	72 16
Provident Life and Trust, Pa. . .	33	74,357 00	21	56,740 00	425	791,499 00	27,846 76	240 00	557 93
Provident Savings, N. Y.....	44	67,500 00	25	62,599 00	146	318,000 00	7,192 07	6,090 00	23 84
State Mutual, Mass.....	35	55,717 00	28	61,930 00	151	269,131 00	8,667 44	15,324 00	110 18
Travelers', Conn.....	79	170,857 00	27	43,917 00	699	947,861 00	17,800 30	10,367 00	515 53
United States, N. Y.....	70	118,433 00	43	88,750 00	139	205,040 00	6,832 30	11,920 00	-
Washington, N. Y.....	253	296,573 00	191	218,186 00	631	764,100 00	28,932 13	7,469 59	429 25
Total, Cos. of other States..	19,617	\$21,443,068 00	17,094	\$17,750,041 00	41,861	\$38,376,278 00	\$1,307,782 50	\$830,070 66	10,077 68
Aggregate.....	20,272	\$22,595,403 45	17,405	\$18,156,847 34	43,668	\$41,154,973 23	\$1,392,565 81	\$970,350 44	11,744 30

\* Includes both ordinary and industrial business.

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TABLE IX—Showing the Capital, Assets, Liabilities and Surplus December 31, 1893, and the Income and Disbursements for the Year Ending December 31, 1893, of Casualty Insurance Companies Authorized to Transact Business in this State.

Name of Company.	Paid up capital.	Total assets.	Liabilities not including capital.	Surplus over all liabilities.	Premiums.	Total income.	Losses.	Total disbursements.
Ætna, Conn.....	* \$ 50,000	\$114,801 36	\$ 48,018 62	\$66,282 74	\$113,988 57	\$119,392 56	\$ 35,410 74	\$ 87,054 81
American Employers' Liability, N.J.	200,000	535,185 91	324,669 64	5,516 27	603,009 51	623,829 12	367,632 02	640,358 41
American Surety, N. Y.....	2,000,000	3,371,038 56	554,408 57	811,629 97	728,139 92	885,260 51	242,304 86	741,422 30
Employers' Liability, Eng.....	750,000	1,130,977 28	718,320 00	272,657 28	924,713 24	969,875 46	486,555 02	893,412 87
Fidelity and Casualty, N. Y.....	250,000	2,086,756 17	1,667,239 55	163,516 62	2,242,945 73	2,308,545 02	895,436 72	2,130,375 38
Guarantee of North America, Can..	304,600	784,638 52	177,921 88	392,117 14	219,775 04	266,856 43	97,831 79	245,567 72
Hartford Steam Boiler, Conn.....	500,000	1,862,591 25	1,234,213 31	123,287 95	729,503 12	799,215 27	67,085 75	714,556 29
Lloyd's Plate Glass, N. Y.....	250,000	599,236 65	253,816 71	90,419 94	375,980 88	404,615 84	164,969 50	388,621 63
London Guarantee & Accident, Eng.	200,000	396,762 54	157,364 66	39,397 88	113,506 83	113,544 23	7,511 37	56,589 70
Metropolitan Plate Glass, N. Y.....	100,000	335,651 61	140,116 66	145,534 95	237,946 71	247,089 03	105,415 00	238,959 15
New Jersey Plate Glass, N. J.....	100,000	131,843 62	26,167 72	5,675 90	32,771 12	37,917 88	11,114 15	35,300 81
New York Plate Glass, N. Y.....	100,000	295,668 75	103,407 00	2,261 75	170,615 92	179,371 11	68,851 84	166,954 24
Preferred Accident, N. Y.....	100,000	344,755 69	121,710 62	123,045 07	325,230 52	401,148 76	110,925 72	233,221 82
Standard Life and Accident, Mich..	200,000	763,744 07	512,610 44	51,133 63	882,474 02	902,814 00	436,075 43	890,507 92
Travelers', Conn.....	1,000,000	2,527,848 20	1,316,862 63	210,985 57	2,411,692 63	2,533,054 98	1,141,963 03	2,295,299 45
Union Casualty and Surety Co., Mo.,	250,000	559,518 63	207,413 91	192,104 72	163,125 50	172,551 44	8,348 67	105,911 49
Total .....	\$6,351,600	\$15,860,428 81	\$7,584,261 43	\$2,521,567 38	\$10,287,390 26	\$10,974,081 64	\$4,247,511 75	\$9,833,013 99

\* Special guarantee fund.



TABLE X—Showing the Risks Written and the Risks Terminated during the Year, and the Risks in Force December 31, 1893, also the Business in Maine during the Year Ending December 31, 1893, of Casualty Insurance Companies Authorized to Transact Business in this State.

Name of Company.	Risks.			BUSINESS IN MAINE.			
	Written.	Terminated.	In force Dec. 31, 1893.	Risks Written.	Premiums.	Losses paid.	Taxes paid on premiums
Ætna, Conn.....	\$ 26,083,450 00	\$ 26,867,400 00	\$ 20,425,800 00	\$206,750 00	\$921 93	\$113 93	-
American Employers' Liability, N. J.....	130,195,000 00	123,977,324 00	124,016,176 00	218,833 00	543 86	559 61	\$10 87
American Surety, N. Y.....	136,057,448 00	106,725,418 00	127,013,338 00	543,400 00	3,345 90	324 00	56 44
Employers' Liability, Eng.....	253,774,087 00	210,536,976 00	203,187,985 00	2,201,090 00	11,065 45	2,719 62	165 72
Fidelity & Casualty, N. Y.....	333,703,146 71	285,541,874 88	333,138,422 33	1,411,782 63	7,865 89	1,437 55	128 57
Guarantee of No. America, Canada.....	53,457,993 00	51,934,849 00	42,463,167 00	254,500 00	285 06	4,623 67	-
Hartford Steam Boiler, Conn.....	113,488,943 00	74,059,474 00	232,844,521 00	1,377,700 00	* 14,138 67	-	282 77
Lloyd's Plate Glass, N. Y.....	15,122,197 00	13,598,651 00	14,857,800 00	74,118 87	1,551 55	811 15	2 81
London Guarantee & Accident, Eng.....	30,514,075 00	3,940,250 00	26,796,325 00	95,000 00	648 75	-	12 97
Metropolitan Plate Glass, N. Y.....	9,812,821 00	9,367,981 00	8,783,257 00	14,510 80	356 92	20 00	6 74
New Jersey Plate Glass, N. J.....	1,132,114 00	575,674 00	1,441,878 00	2,439 05	51 52	-	1 69
New York Plate Glass, N. Y.....	8,360,709 00	7,636,071 00	6,936,855 00	33,065 10	888 11	451 58	12 06
Preferred Accident, N. Y.....	308,916,000 00	243,144,000 00	301,063,000 00	1,456,000 00	1,303 00	978 56	6 51
Standard L. & A., Mich.....	132,960,646 00	118,868,126 00	101,568,216 00	21,500 00	1,268 41	164 23	25 36
Travelers', Conn.....	299,632,982 00	310,653,362 00	249,599,712 00	4,605,250 00	31,989 38	12,876 22	-
Union Casualty & Surety Co., St. Louis, Mo.....	52,503,530 78	6,210,599 23	46,292,901 55	1,011,885 00	8,375 50	-	167 51
Total.....	\$1,905,665,182 49	\$1,587,044,033 11	\$1,840,431,293 88	\$13,724,824 45	\$84,552 90	\$25,280 17	\$879 42

\* Includes \$3,241.60 received for inspections.

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TABLE XI—Showing the Assets, Liabilities and Insurance in force on the 31st day of December, 1893, with the Income and Disbursements for the Year ending December 31, 1893, 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.
Garfield Mutual Life Insurance Company, Lewiston.....	\$1,413 01	\$3,065 86	\$241,619 00	\$ 3,195 21	\$2,253 63	\$ 227 00	\$ 4,806 41
Home Casualty Company, Richmond .....	869 94	597 50	97,900 00	21,052 89	-	9,462 50	10,944 24
Kennebec Mutual Life Insurance Company, Waterville..	12,252 42	3,500 00	7,744,000 00	67,631 20	258 46	37,999 87	26,206 59
Lewiston Accident Company, Lewiston.....	698 09	77 83	125,950 00	1,824 15	172 00	430 08	1,207 23
Maine Benefit Association, Auburn .....	81,387 44	104 95	13,298,000 00	188,050 53	4,101 80	143,950 00	84,794 91
Orient Mutual Life Insurance Company, York.....	1,124 71	-	580,000 00	9,167 96	-	5,416 65	5,049 28
Provident Aid Society, Portland .....	61,501 36	-	5,595,500 00	59,431 06	2,991 05	55,500 00	13,429 24
York Mutual Aid Association, Biddeford.....	18,591 48	1,222 29	3,140,000 00	48,402 84	8,287 75	24,600 00	25,088 63
<b>Total .....</b>	<b>\$177,838 45</b>	<b>\$8,568 43</b>	<b>\$30,831,909 00</b>	<b>\$398,815 84</b>	<b>\$18,761 69</b>	<b>\$277,586 10</b>	<b>\$121,526 53</b>
Atlas Accident Insurance Company, Boston, Mass.....	\$ 21,142 79	\$6,475 00	\$13,082,750 00	\$ 50,176 04	\$ 400 00	\$ 13,636 86	\$41,190 42
Bay State Beneficiary Association, Westfield, Mass.....	231,999 27	-	47,710,625 00	636,803 76	5,897 65	597,287 85	90,458 23
Covenant Mutual Benefit Association, Galesburg, Ill. . . .	683,911 49	14,423 52	101,765,250 00	1,511,517 87	18,973 35	1,017,310 21	302,704 20
Fidelity Mutual Life Association, Philadelphia, Pa. . . . .	829,616 66	14,227 42	46,385,350 00	943,496 85	28,553 51	351,656 22	411,482 79
Guaranty Fund Life Association, Council Bluffs, Ia.....	24,031 76	56 61	2,868,600 00	28,657 55	6,827 44	9,000 00	13,108 33
Hartford Life and Annuity Insurance Co., Hartford, Ct..	1,328,477 37	23,070 27	87,492,000 00	1,596,061 03	49,867 46	1,147,775 00	311,326 51
Massachusetts Benefit Association, Boston, Mass. . . . .	1,079,765 05	-	105,31,605 00	2,256,988 21	30,122 66	1,511,898 72	703,484 65
Massachusetts Mutual Accident Assoc'n, Boston, Mass. . .	12,779 63	3,107 50	8,185,625 00	27,702 95	4,231 67	8,052 92	12,715 23
Mercantile Mutual Accident Association, Boston, Mass. . .	12,557 26	333 27	6,807,450 00	33,255 12	494 66	18,994 60	13,132 41
Mutual Reserve Fund Life Association, New York City ..	3,936,730 05	601,282 41	262,607,065 00	4,346,494 99	152,320 01	2,951,855 23	1,300,742 48
New England Live Stock Insurance Co., Boston, Mass....	6,064 69	-	618,000 00	71,566 11	15 70	30,704 95	40,896 92
New England Mutual Accident Assoc'n, Boston, Mass....	70,730 44	1,274 44	43,771,250 00	147,163 85	1,700 80	56,845 43	78,978 37
Northwestern Masonic Aid Association, Chicago, Ill.....	744,226 06	53,876 25	142,548,500 00	2,056,675 82	38,792 46	1,888,157 14	22,209 01
U. S. Masonic Benevolent Association Council Bluffs, Ia..	197,595 73	541 32	19,510,000 00	251,531 50	23,460 15	190,050 00	78,475 55
<b>Total.....</b>	<b>\$9,179,658 25</b>	<b>\$726,668 61</b>	<b>\$888,673,470 00</b>	<b>\$13,887,121 63</b>	<b>\$361,664 03</b>	<b>\$ 9,733,795 13</b>	<b>\$3,769,905 50</b>
<b>Aggregate.....</b>	<b>\$9,357,496 70</b>	<b>\$735,236 41</b>	<b>\$919,505,439 00</b>	<b>\$14,285,937 49</b>	<b>\$380,428 72</b>	<b>10,011,381 23</b>	<b>\$3,891,432 03</b>

TABLE XII—Showing the Business Transacted in Maine during the Year Ending December 31, 1893, 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, 1893.		Losses and claims paid during the year.
	No.	Amount.	No.	Amount.	No.	Amount.	
<b>MAINE ASSESSMENT COMPANIES.</b>							
Garfield Mutual Insurance Company, Lewiston .....	1,372	\$314,985 00	954	\$122,310 00	515	\$241,619 00	\$ 227 00
Home Casualty Company, Richmond .....	1,600	160,000 00	1,235	123,500 00	979	97,900 00	9,462 50
Home Protective Legion, Madison .....	399	399,000 00	506	506,000 00	103	103,000 00	1,910 00
Kennebec Mutual Life Insurance Company, Waterville.....	1,201	3,180,000 00	1,138	3,105,000 00	2,866	7,744,000 00	38,000 00
Lewiston Accident Company, Lewiston .....	355	193,150 00	144	67,200 00	211	125,950 00	430 08
Maine Benefit Association, Auburn .....	324	468,500 00	729	1,450,500 00	4,895	10,817,000 00	126,400 00
Orient Mutual Life Insurance Company, York .....	276	328,000 00	161	251,000 00	462	580,000 00	5,000 00
Provident Aid Society, Portland.....	23	58,500 00	100	258,500 00	1,428	4,058,000 00	49,500 00
Sick, Accident and Mortuary Bureau, Camden.....	818	887,000 00	824	898,000 00	228	229,000 00	1,986 44
York Mutual Aid Association, Biddeford .....	448	898,000 00	1,609	3,749,000 00	1,281	2,902,000 00	7,000 00
<b>Total .....</b>	<b>6,816</b>	<b>\$6,887,135 00</b>	<b>7,500</b>	<b>\$10,539,010 00</b>	<b>12,968</b>	<b>\$26,898,469 00</b>	<b>\$239,866 02</b>
<b>ASSESSMENT COMPANIES OF OTHER STATES.</b>							
Atlas Accident Insurance Company .....	385	\$1,136,630 00	469	\$1,232,670 00	239	\$892,000 00	\$ 1,844 56
Bay State Beneficiary Association, Westfield, Mass.....	3	10,000 00	32	82,000 00	124	228,000 00	11,000 00
Covenant Mutual Benefit Association, Galesburg, Ill.....	46	74,750 00	67	110,375 00	198	398,125 00	6,000 00
Fidelity Mutual Life Association, Philadelphia, Pa.....	34	41,000 00	17	42,000 00	103	171,000 00	
Guaranty Fund Life Association, Council Bluffs, Ia.....	21	21,000 00	1	1,000 00	41	41,000 00	
Hartford Life and Annuity Insurance Co., Hartford, Conn....	44	66,000 00	47	78,000 00	104	142,000 00	1,000 00
Massachusetts Benefit Association, Boston, Mass.....	129	188,200 00	39	61,000 00	280	415,200 00	6,700 00
Massachusetts Mutual Accident Association, Boston, Mass....	176	517,250 00	80	190,250 00	118	392,000 00	455 69
Mercantile Mutual Accident Association, Boston, Mass.....	341	603,025 00	1,036	3,712,985 00	420	948,250 00	8,087 02
Mutual Reserve Fund Life Association, New York, N. Y.....	341	650,500 00	48	161,500 00	560	1,496,000 00	2,500 00
New England Live Stock Insurance Company, Boston, Mass..	120	20,686 00	87	14,658 00	131	22,168 00	469 00
New England Mutual Accident Association, Boston, Mass.....	127	508,000 00	262	854,000 00	462	1,806,375 00	5,586 44
Northwestern Masonic Aid Association, Chicago, Ill.....	8	12,500 00	10	22,000 00	91	241,000 00	2,500 00
United States Masonic Benevolent Assn., Council Bluffs, Ia...	33	66,250 00	30	66,250 00	200	470,000 00	3,750 00
<b>Total .....</b>	<b>1,808</b>	<b>\$3,923,191 00</b>	<b>2,225</b>	<b>\$6,630,688 00</b>	<b>3,071</b>	<b>\$7,723,118 00</b>	<b>\$49,893 11</b>
<b>Aggregate .....</b>	<b>8,624</b>	<b>\$10,810,326 00</b>	<b>9,725</b>	<b>\$17,169,698 00</b>	<b>16,039</b>	<b>\$34,621,587 00</b>	<b>\$289,759 13</b>

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**TABLE XIII—Showing the Business Transacted in Maine during the Year Ending December 31, 1893, by Fraternal Beneficiary Organizations.**

Name of Company.	MEMBERS ADMITTED DURING THE YEAR.		MEMBERSHIP TERMINATED DURING THE YEAR.		MEMBERSHIP DECEMBER 31, 1893.		Losses and claims paid during the year.
	Number.	Amount.	Number.	Amount.	Number.	Amount.	
<b>MAINE COMPANIES.</b>							
Ancient Order of Hibernians (1st Division), Portland.....	55	-	29	-	150	-	\$530 00
Ancient Order of Hibernians (2d Division), Portland.....	52	-	3	-	150	-	445 00
Casco Bay Commandery, Portland.....	1	\$1,000 00	22	\$37,000 00	76	\$114,500 00	4,000 00
Citizens' Mutual Relief Society, Portland.....	2	-	60	-	157	-	2,550 00
Good Templars' Relief Association, Portland.....	-	-	-	-	17	-	-
L'Union St. Joseph, Waterville.....	17	-	16	-	46	-	131 00
Maine Central Railroad Relief Association, Portland.....	153	-	154	-	1,575	-	11,000 00
Maine State Relief Association, Portland.....	19	26,845 00	156	213,650 00	1,799	2,428,005 00	15,315 00
Masons' Mutual Relief Association, Mechanic Falls.....	89	-	309	-	1,527	-	38,000 00
New England League, Portland.....	No	returns.	-	-	-	-	-
Northeastern Masonic Relief Association, Augusta.....	-	-	6	-	43	-	52 60
Odd Fellows' Benefit Association, Portland.....	-	-	5	-	144	-	114 00
Odd Fellows' Graded Mutual Relief Association, Norway.....	153	-	84	-	1,274	-	12,183 00
Odd Fellows' Mutual Relief Association, Westbrook.....	-	Retired from	business.		-	-	-
Odd Fellows' Mutual Relief Association, Portland.....	-	-	27	-	120	-	1,336 00
Odd Fellows' Relief Association, Westbrook.....	592	-	360	-	232	-	3,303 10
Patrons' Mutual Aid Society of Maine, Lewiston.....	8	-	55	-	446	-	1,454 50
Portland Lodge No. 142, New Eng. Order of Protection, Portland,	8	10,000 00	4	9,000 00	46	73,000 00	-
Portland Temperance Reform Club, Portland.....	15	-	25	-	72	-	-
Societe de Bienfaisance St. Jean Baptiste, Waterville.....	20	-	33	-	211	-	1,509 20
Union Lafayette, Waterville.....	35	-	22	-	86	-	64 68
York County Odd Fellows' Mutual Relief Association, Saco.....	-	-	39	-	111	-	338 00
<b>Total.....</b>	<b>1,219</b>	<b>\$87,845 00</b>	<b>1,403</b>	<b>\$259,650 00</b>	<b>8,282</b>	<b>\$2,615,505 00</b>	<b>\$92,325 48</b>

COMPANIES OF OTHER STATES.							
American Legion of Honor, Boston, Mass.....	9	\$ 17,000 00	30	\$150,000 00	277	\$842,500 00	\$1,000 00
American Masonic Accident Association, Minneapolis, Minn.....	98	331,500 00	113	339,000 00	135	607,500 00	888 89
American Mutual Relief Association, Boston, Mass.....	21	54,000 00	24	64,000 00	9	18,000 00	185 00
Ancient Order of Foresters of America, Brooklyn, N. Y.....	No	business in	Maine.				
Ancient Order of United Workmen, Boston, Mass.....	850	1,700,000 00	167	334,000 00	5,664	11,328,000 00	64,000 00
Fraternal Accident Association, Westfield, Mass.....	287	928,500 00	263	538,000 00	637	1,773,225 00	9,443 43
Good Templars' Mutual Benefit Association, Rochester, N. Y.....	Consolidated with the		Consolidated with the		Consolidated with the		
Home Circle, Boston, Mass.....	37	71,000 00	29	50,000 00	145	251,500 00	5,500 00
Independent Order of Foresters, Toronto, Canada.....	303	338,000 00	51	63,000 00	336	377,000 00	5,000 00
Knights of Honor, St. Louis, Mo.....	3	1,500 00	39	70,000 00	566	1,081,000 00	28,000 00
Knights of Pythias of the World, Chicago, Ill.....	1	1,000 00	7	14,000 00	157	266,000 00	7,000 00
Masonic Nat'l Health and Accident Association, Orange, Mass.*..	-	-	2	-	-	-	5 87
Masonic Equitable Accident Association, Boston, Mass.....	1,122	4,240,750 00	152	628,000 00	970	3,612,750 00	2,458 17
Masons' Fraternal Accident Ass'n of America, Westfield, Mass...	466	2,031,760 00	334	1,456,240 00	713	2,265,630 00	2,426 09
New England Order of Protection, Boston, Mass.....	498	727,000 00	165	236,000 00	2,428	3,775,000 00	18,000 00
Northern Legion, Boston, Mass.....	Transacted no business during the year.						
Northern Mutual Relief Association, Boston, Mass.....	23	27,000 00	21	29,700 00	119	178,815 00	2,025 00
Odd Fellows' Mutual Aid and Accident Association, Piqua, Ohio..	3	5,000 00	18	19,000 00	11	18,000 00	
Odd Fellows' Accident Company, Boston, Mass.....	1,170	3,310,150 00	132	356,250 00	1,154	3,237,400 00	959 28
Order of United Friends, Poughkeepsie, N. Y.....	20	24,000 00	51	104,000 00	472	548,500 00	6,500 00
Red Men's Fraternal Accident Ass'n of America, Westfield, Mass..	11	40,500 00	16	39,500 00	52	160,000 00	363 21
Royal Arcanum, Boston, Mass.....	84	216,000 00	18	48,000 00	573	1,661,500 00	15,000 00
Royal Conclave of Knights and Ladies, Boston, Mass.....	-	-	1	2,000 00	5	10,000 00	
Royal Society of Good Fellows, Boston, Mass.....	29	38,500 00	19	36,000 00	177	337,500 00	
Royal Templars of Temperance, Buffalo, N. Y.....	-	-	18	27,000 00	47	66,000 00	2,000 00
United Fellowship, Boston, Mass.....	8	16,000 00	143	281,000 00	178	344,500 00	10,000 00
United Order of Pilgrim Fathers, Lawrence, Mass.....	136	173,000 00	71	112,000 00	1,629	2,638,900 00	24,000 00
United Order of the Golden Cross, Knoxville, Tenn.....	653	726,500 00	460	547,000 00	5,087	6,015,500 00	54,070 49
Total.....	5,832	15,016,660 00	2,344	\$5,543,690 00	21,541	41,413,880 00	\$258,825 43
Aggregate.....	7,051	15,054,505 00	3,747	\$5,803,340 00	29,823	44,029,385 00	\$351,150 91

\*Transacted no business during 1893.

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

STATISTICAL TABLES.

XXXI



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MAINE LIFE INSURANCE COMPANY.

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ABSTRACT COMPILED FROM THE ANNUAL STATEMENT OF THE  
UNION MUTUAL LIFE INSURANCE COMPANY, SHOWING ITS  
CONDITION ON THE 31st DAY OF DECEMBER, 1893.

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**UNION MUTUAL LIFE INSURANCE COMPANY,**  
**PORTLAND, MAINE.**

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1849.

FRED E. RICHARDS, *President.*

J. FRANK LANG, *Secretary.*

Net or ledger assets December 31 of previous year.....	\$6,160,978 80	
Due Kidder Peabody & Co. account purchase		} 21,891 43
bonds .....	\$10,526 84	
Appreciation real estate due contractors (ac- count unpaid bills) .....	11,364 59	
		\$6,182,870 23

**INCOME DURING THE YEAR.**

Cash received for new premiums, without deductions....	\$247,239 65	
Cash received for renewal premiums without deductions,	684,292 38	
Premium notes, loans or liens taken for renewal		
premiums .....	5,491 00	
Premiums paid by dividends and surrendered policies...	30,385 58	
<b>Total.....</b>	<b>\$967,408 61</b>	
Deduct amount paid for re-insurance.....	3,207 53	
<b>Total premium income. ....</b>		<b>\$964,201 08</b>
Received for interest on mortgage loans.....	\$ 68,909 38	
bonds owned, and dividends on		
stock .....	167,135 08	
premium notes, loans or liens ..	16,028 03	
other debts due the company...	27,659 93	
discount on endowments paid in advance ..	416 47	
		280,148 89
Rents for use of company's property.. .....		17,580 54
<b>Total income .....</b>		<b>\$1,261,930 51</b>
<b>Total .....</b>		<b>\$7,444,800 74</b>

**DISBURSEMENTS DURING THE YEAR.**

Cash paid for losses and additions .....	\$466,504 69	
Premium notes, loans or liens used in payment of the same	11,224 00	
Cash paid for matured and discounted endowments and		
additions.....	114,060 73	
Premium notes, loans or liens used in payment of same,	3,050 00	
		17,339 42

## MAINE LIFE INSURANCE COMPANY.

Total amount actually paid for losses and matured endowments.....		\$594,839 42	
Cash paid to annuitants.....		542 15	
Cash paid for surrendered policies.....	\$38,886 33		} 61,712 19
Premium notes loans or liens used in purchase of surrendered policies, and voided by lapse, 13,205 88			
Cash surrendered values applied in payment of premiums.....	9,619 98		
Cash dividends paid to policy-holders....	21,300 66		} 24,512 66
Premium notes, loans or liens used in payment of dividends to policy-holders.....	3,212 00		
Total paid to policy-holders. ....			\$681,606 42
Cash paid for commissions to agents.....			191,646 32
salaries and traveling expenses of managers and agents.....	\$63,255 64		
medical examiner's fees.....	23,273 08		
salaries of officers and office employes.....	54,314 89		
			140,843 61
taxes, fees and fines .....			20,128 50
rent.....			9,784 31
commuting commissions .....			8,277 35
furniture and office fixtures.....			2,580 77
advertising and printing.....			10,928 15
Other expenditures, viz: printing, stationery, etc., \$17,011.18; postage, exchange, etc., \$5,253.18; traveling expenses, officers and clerks, \$3,941.35; legal expenses, \$5,622; miscellaneous expenses, \$9,834.73; profit and loss, \$59,887.46 .....			101,549 90
Total expenditures .....			\$1,167,546 33
Balance .....			\$6,277,455 41

(Total miscellaneous expenses, \$485,738.91)

Invested as follows:

## ASSETS

## AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered. ....		\$ 838,217 93
Loans on bond and mortgage (first liens) ..		1,310,256 62
Loans secured by collaterals .....	\$528,359 99	} 528,759 99
Loans on company's policies assigned as collateral. ....	400 00	
Premium notes and loans on policies now in force.....		283,135 54
Stocks and bonds owned by the company, cost value....		3,164,814 72
Cash in office of company.....	\$ 1,072 35	} 137,793 33
Cash deposited in banks.....	136,720 98	
Bills receivable.....	\$5,623 89	
Agent's and other ledger balances (net)....	5,160 72	
Other assets, viz: cash in transit December 31, 1893 (since received).....		3,692 67
		14,477 28
Total net or ledger assets (per balance)....		\$6,277,455 41
Deduct depreciation from cost to bring same to market value .....		92,491 14
Total net or ledger assets less depreciation.....		\$6,184,964 27

OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....	\$30,736 61	
bonds and stocks.....	38,320 94	
collateral and other loans...	2,089 47	
premium notes, loans or liens	9,971 15	
Rents due and accrued on company's property or lease..	1,775 08	
		\$ 82,893 25
Gross premiums due and unreported on policies in force December 31, 1893.....	\$150,304 66	
Gross deferred policies in force on December 31, 1893.....	80,127 45	
Total .....	\$230,432 11	
Deduct twenty per cent on above gross amount.....	46,086 42	
Net amount of uncollected and deferred premiums.....		184,345 69
Forborne premiums to be deducted in settlement of policy claims included in liabilities ....		1,106 35
Total assets as per books of the company.....		\$6,453,309 56

ITEMS NOT ADMITTED.

Agent's and other ledger balances (net).....	\$5,160 72	
Bills receivable .....	5,623 89	
		10,784 61
Total assets (less items not admitted).....		\$6,442,524 95

## MAINE LIFE INSURANCE COMPANY.

ACCOUNT OF STOCKS, BONDS AND ALL OTHER SECURITIES (EXCEPT MORTGAGES) HYPOTHECATED TO THE UNION MUTUAL LIFE INSURANCE COMPANY, AS COLLATERAL SECURITY FOR CASH ACTUALLY LOANED BY THE COMPANY, WITH THE PAR AND MARKET VALUE OF THE SAME, AND THE AMOUNT LOANED THEREON DECEMBER 31, 1893.

Description.	Total par value.	Total market and apprais'd 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, 353 shares,	35,500 00	39,050 00	24,000 00
First National Bank, Wiscasset, Me., stock, 5 shares,	500 00	500 00	505 00
Flint & Peré Marquette R. R., Pref'd stock, 70 shares,	7,000 00	3,150 00	4,300 00
Maine Central R. R. Co., 7s.....	2,000 00	2,200 00	4,000 00
Northern Pacific R. R., land grant, 6's.....	2,000 00	2,200 00	700 00
Leeds & Farmington R. R., 1st Mort., 6s.....	1,000 00	1,030 00	4,200 00
Central Wharf, Portland, Me., stock, 9 shares.....	4,500 00	9,000 00	1,000 00
Maine Central R. R., 7s.....	1,000 00	1,100 00	10,000 00
Camden & Rockland Water Co., Camden, Me., stock,	12,500 00	12,500 00	5,000 00
125 shares.....			
Camden & Rockland Water Co., Camden, Me., stock,	6,300 00	6,300 00	5,000 00
63 shares.....			
American Bell Telephone Co., stock, 3 shares.....	300 00	552 00	5,000 00
New York, New Haven & Hartford R. R., stock, 18	1,800 00	3,420 00	5,000 00
shares.....			
Grand Avenue R. R. Co., Kansas City, Mo., 1st mort.	2,000 00	1,900 00	
5s (gold).....			
Camden & Rockland Water Co., Camden, Me., stock,	10,000 00	10,000 00	10,000 00
100 shares.....			
Portland Nat'l Bank, Portland, Me., stock, 20 shares,	2,000 00	2,160 00	1,100 00
Portage City Water Co., Portage, Wis, 6s.....	500 00	500 00	
Fort Smith, (Ark.) Water Co., 6s.....	500 00	500 00	
Kankakee Water Co., Kankakee, Ill., 6s.....	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.....	17,000 00	17,850 00	14,000 00
City Water Company of East St. Louis, Ill., 6s.....	500 00	500 00	400 00
Maine Central R. R., 7s.....	500 00	650 00	500 00
Portland Railroad Co., Portland, Me., 5 shares.....	500 00	750 00	450 00
Portland & Rochester R. R., 50 shares stock.....	5,000 00	6,250 00	5,900 00
Portland Trust Co., Portland, Me., 31 shares stock...	3,100 00	3,565 00	3,100 00
Portland, Me., Water Co., 4s.....	500 00	485 00	400 00
Androscooggin Co., Me., 6s.....	500 00	500 00	500 00
Commercial Union Telegraph Co., 200 shares.....	5,000 00	5,000 00	4,000 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	900 00
Missouri Valley & Blair Railway & Bridge Co., 6s...	1,000 00	1,000 00	1,000 00
First National Bank, Houlton, Me., 30 shares.....	3,000 00	5,100 00	1,600 00
Cedar Rapids & Missouri River R. R., 7s.....	1,000 00	1,230 00	1,600 00
Portland, Me., Water Co., 80 shares.....	8,000 00	8,800 00	5,000 00
Nat'l Shoe & Leather Bank, Auburn, Me., 110 shares..	11,000 00	9,900 00	7,500 00
City of Portland (Portland & Rochester R. R.) 6s...	4,500 00	4,747 50	4,500 00
Maine Central R. R., 7s.....	10,090 00	13,000 00	5,000 00
Mortgage of Real Estate on 3d St., Minneapolis, Minn.	15,259 60	15,259 60	15,000 00
Seioto Valley & New England R. R., 4s.....	750 00	750 00	600 00
Missouri Valley & Blair R'y. & Bridge Co., 6s.....	1,000 00	1,000 00	900 00
Portland, Me., Water Co., 52 shares.....	5,200 00	5,720 00	5,000 00
Portland Railroad Co., 90 shares stock.....	9,000 00	13,500 00	9,500 00
Cedar Rapids & Missouri River R. R., 7s.....	1,000 00	1,230 00	900 00
New York & New England R. R., 50 shares preferred,	5,000 00	1,750 00	2,500 00
New York & Erie R. R., 5s.....	8,000 00	8,800 00	10,000 00
New York & Erie R. R., 7s.....	2,000 00	2,200 00	25,000 00
Boston & Maine R. R., 200 shares stock.....	20,000 00	26,800 00	
Newark, Ohio Water Co., 6s.....	5,000 00	5,000 00	
St. Joseph Water Co., St. Joseph, Mo., 6s (gold).....	3,000 00	3,000 00	2,000 00
Atchison, Topeka & Santa Fe R. R., 4s.....	500 00	330 00	454 00
Akron Street Railway Co., 6s.....	1,000 00	1,000 00	3,000 00
City of Portland, Me., 6s.....	3,000 00	3,600 00	25,000 00
Rumford Falls Power Co., 5s, 1st Mortg., (gold)....	30,000 00	30,000 00	
Fort Smith, Ark. Water Co., 6s, 1st Con. Mortg., (gold)	10,500 00	10,500 00	14,000 00
Fulton, N. Y., Water Co., 5s, 1st Mortg.....	5,000 00	5,000 00	

MAINE LIFE INSURANCE COMPANY.

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

Description.	Total par value.	Total market and apprais'd value.	Amount loaned thereon.	
Loekwood Co., Waterville, Me., 12 shares .....	\$1,200 00	\$1,200 00	} 13,279 74	
Ohio & Mississippi R. R. Spg'd Division, 7s .....	2,000 00	2,040 00		
Mt. Vernon Water Co., Mt. Vernon, N. Y., 1st Mortg. 6s.	1,000 00	1,000 00		
West Duluth, Minn., 6s, (general fund) .....	5,000 00	5,000 00		
Houston & Texas Central R. R., 6s, (gold) .....	2,000 00	2,000 00		
Brookline, Mass., Gas Light Co., 235 shares .....	23,500 00	21,150 00		20,000 00
Brookline, Mass., Gas Light Co., 59 shares .....	5,900 00	5,310 00		5,000 00
Antigo, Wis., Water Co., 1st Mortg. 6s. ....	5,000 00	5,000 00		4,500 00
Portland Trust Co., 20 shares .....	2,000 00	2,300 00		2,000 00
Aroostook Trust & Banking Co., 18 shares .....	1,800 00	2,250 00		} 3,500 00
First National Bank, Houlton, Me., 11 shares .....	1,100 00	1,870 00		
Presque Isle, Me., National Bank, 5 shares .....	500 00	680 00		
Portland, Me., Water Co., 5s. ....	9,000 00	9,180 00	8,000 00	
Greenbush, N. Y., Water Co., 6s. ....	1,000 00	900 00	800 00	
International Loan & Trust Co., Kansas City, Mo., 100 shares .....	10,000 00	7,500 00	3,500 00	
International Loan & Trust Co., Kansas City, Mo., 100 shares .....	10,000 00	7,500 00	3,500 00	
Fort Smith, Ark., Water Co., 6s .....	5,000 00	5,000 00	4,000 00	
St. Joseph, Mo., Traction & Lighting Co., 5s. ....	5,000 00	4,500 00	3,200 00	
St. Joseph, Mo., Traction & Lighting Co., 5s. ....	28,000 00	25,200 00	20,000 00	
New York & New England R. R., 1st Mortg. 6s. ....	5,000 00	5,000 00	5,000 00	
Connecticut River R. R. Co., 4s. ....	2,000 00	1,860 00	1,800 00	
Chicago Gas Light & Coke Co., 5s. ....	1,000 00	865 00	301 25	
Rome, Watertown & Ogdensburg R. R., 5s. ....	3,000 00	3,420 00	} 3,000 00	
Kennebec Light & Heat Co., 6s. ....	500 00	512 50		
Maine Central R. R., 7s. ....	20,000 00	26,000 00	20,000 00	
Boston & Maine R. R., Com. stock, 100 shares .....	10,000 00	13,400 00	10,000 00	
Crystal Water Co., Edgewater, N. Y., 6s. ....	1,500 00	1,500 00	1,000 00	
Chicago Gas Light & Coke Co., 5s. ....	35,000 00	30,275 00	} 42,000 00	
Lowell, Lawrence & Haverhill Street Railway, 5s. ....	9,000 00	8,775 00		
Evansville, Ind., 5s. ....	1,000 00	1,000 00		
Norfolk & Western R. R., 6s .....	500 00	500 00		
Boston & Maine R. R., Com. stock, 100 shares .....	10,000 00	13,400 00		10,000 00
Portland R. R. Co., 12 shares. ....	1,200 00	1,800 00		1,100 00
New York & New England, 7s. ....	1,000 00	1,030 00		670 00
Boston & Maine R. R., Com. stock, 100 shares .....	10,000 00	13,400 00		10,000 00
Utica Belt Line, Street Railway, 5s. ....	1,000 00	1,000 00		900 00
Portland, Me., Water Co., 113 shares .....	11,300 00	12,430 00		10,000 00
Rockland, Thomaston & Camden Street Railway, 5s.	3,600 00	3,600 00	} 16,000 00	
Knox Gas & Electric Co., 6s .....	14,000 00	14,000 00		
Evansville, Ind., 4s. ....	1,000 00	1,000 00	} 1,500 00	
Crystal Water Co., Edgewater, N. Y., 6s. ....	1,000 00	1,000 00		
Rockland, Me., Building Syndicate, 300 shares .....	30,000 00	22,500 00	} 50,000 00	
Lime Rock R. R., 467 shares .....	46,700 00	46,700 00		
	\$642,759 60	\$676,376 60	\$528,359 99	

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, 1893.

Description.	Par Value.	Market Value.
Bonds, Atchison, Topeka & Santa Fe R. R., 4s, due July, 1889.....	\$ 75,000 00	\$49,500 00
“ Chicago & West Michigan R. R., 5s, due Dec., 1921 .	124,000 00	74,400 00
“ Flint & Pere Marquette R. R., Con. 6s, due Oct., 1820.	50,000 00	57,625 00
“ Fort Street, Union Depot Co., Detroit, Mich., 1st Mortg. 4½s, due Jan., 1941.....	25,000 00	25,000 00
“ Grand Avenue Railway, Kansas City, Mo., 1st Mort. 5s, gold, due July, 1908 .....	50,000 00	47,500 00
“ Hannibal and St. Joseph R. R., 1st Mortg. 6s, due Mar., 1911.....	50,000 00	57,625 00
“ Kansas and Missouri R. R., 5s (K. City F. S. & M. R. R.), due Aug., 1922 .....	10,000 00	6,500 00
“ Kansas City, St. Jo. and Council Bluffs R. R., 1st Mortg. 7s, due Jan., 1907.....	30,000 00	35,400 00
“ Kansas City Belt Railway, 1st Mort. 6s, due July, 1916.	50,000 00	50,000 00
“ Kansas City Cable Railway, 1st Mortg. 5s, due April, 1897.....	50,000 00	47,500 00
“ Lincoln & North Western R. R., 1st Mortg. 7s (C. B. & Q. R. R.) due Jan., 1910.....	25,000 00	30,250 00
“ Lime Rock R. R., Rockland, Me., 5s, 1st Mortg. due April, 1908.....	25,000 00	26,250 00
“ Lowell, Lawrence & Haverhill Street Railway, 1st Mortg. 5s, due June, 1923.....	116,000 00	113,100 00
“ Milwaukee & St. Paul R. R. C. & M. Div., 7s, due Jan., 1903.....	35,000 00	44,800 00
“ Maine Central R. R., Consolidated 4½s, due April, 1912.....	100,000 00	105,000 00
“ New York and New England R. R., 6s, due Jan., 1905.	50,000 00	50,000 00
“ Norwood & Montreal R. R., 1st Mortg. 5s, gold, (R. W. & O. R. R.), due April, 1916.....	25,000 00	27,500 00
“ Oregon Railway & Navigation Co., Con. 1st Mortg. 5s, due June, 1925.....	50,000 00	30,000 00
“ Oxford and Clarksville R. R., 6s, 1st Mortg. gold, due Nov., 1937.....	25,000 00	12,500 00
“ People's Street Railway Co., of Luzerne Co., Pa., 1st Mortg. 6s, due Aug., 1918.....	25,000 00	27,500 00
“ Portland & Ogdensburg R. R., 1st Mortg. 5s, (M. C. R. R.) due Nov., 1908.....	50,000 00	53,000 00
“ Portland & Rumford Falls R. R., 1st Mortg. 5s, due Feb., 1912, Series A.....	25,000 00	25,000 00
“ Portland & Rumford Falls R. R., 1st Mortg. 5s, due Oct., 1912.....	25,000 00	25,000 00
“ Rome, Watertown & Ogdensburg R. R., 5s, due July, 1922.....	25,000 00	28,500 00
“ Scioto Valley & New England R. R., 1st Mortg. 4s, due Nov., 1989.....	50,000 00	37,500 00
“ St. Louis R. R., 1st Mortg. 5s, due May, 1910, optional after 1900.....	25,000 00	25,250 00
“ Staten Island Rapid Transit R. R., 6s, 1st Mortg., due Jan., 1913.....	10,000 00	11,200 00
“ Sturgis, Goshen & St. Louis R. R., 1st Mortg. 3s, gold, (L. S. & M. S.) due Dec., 1989.....	25,000 00	17,000 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	11,250 00
“ West End Street Railway, 5s, due Nov., 1902.....	50,000 00	51,000 00
“ Wisconsin Valley R. R., 1st Mortg. 7s, due Jan., 1909.....	4,000 00	4,800 00
“ Americus, Georgia, 6s, due April, 1919.....	10,000 00	11,100 00
“ Albina, Oregon, (park) 6s, due June, 1921.....	25,000 00	30,937 50
“ Caribou, Maine, 4½s, due July, 1894.....	1,000 00	
“ “ “ “ July, 1895.....	1,000 00	
“ “ “ “ July, 1896.....	1,000 00	3,000 00
“ Caribou, Me., (school bonds) 5s, due Aug., 1894.....	1,000 00	
“ “ “ “ “ “ 1895.....	1,000 00	
“ “ “ “ “ “ 1896.....	1,000 00	
“ “ “ “ “ “ 1897.....	1,000 00	
“ “ “ “ “ “ 1898.....	1,000 00	

MAINE LIFE INSURANCE COMPANY.

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

Description.	Par Value.	Market Value.
Bonds, Caribou, Me., (school bonds) 5s, due Aug., 1899.....	\$1,000 00	
“ “ “ “ “ “ 1900.....	1,000 00	
“ “ “ “ “ “ 1901.....	1,000 00	
“ “ “ “ “ “ 1902.....	1,000 00	
“ “ “ “ “ “ 1903.....	1,000 00	\$10,200 00
“ Corsicana, Texas, (sewer) 5s, due July, 1919.....	18,000 00	18,000 00
“ Corsicana, Texas, (school), 5s, due July, 1919.....	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	5,500 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 80	26,875 00
“ Jefferson Co., Alabama, (Road Imp.) 5s, due July, 1920.....	40,000 00	40,400 00
“ Jefferson Co., Alabama, (Road Imp.) 6s, due Nov., 1919.....	25,000 00	28,625 00
“ Mattoon, Ills., 5s, (funding) due July, 1911.....	40,000 00	40,400 00
“ Montreal Harbour, (debentures) 4s, due July, 1917.....	10,000 00	10,000 00
“ Montreal Harbour, (debentures) 4s, due July, 1918.....	20,000 00	20,000 00
“ Mecklenburg, Co., N. C., 6s, due Nov., 1920.....	30,000 00	34,500 00
“ Pueblo, Col., 6s, (public building) due June, 1902, optional after 1898.....	15,000 00	16,050 00
“ Pueblo, Col., water 6s, due April, 1904.....	25,000 00	28,500 00
“ Pueblo, Col., deficiency 6s, due June, 1906.....	10,000 00	11,600 00
“ Province of New Brunswick, 4s, due Mar., 1930....	3,000 00	3,000 00
“ “ “ “ “ “ July, 1930....	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	9,300 00
“ State of Maine, (registered) 3s, due Oct., 1917.....	25,000 00	
“ “ “ “ “ “ 1918.....	18,000 00	
“ “ “ “ “ “ 1919.....	5,000 00	
“ “ “ “ “ “ 1920.....	2,000 00	47,500 00
“ West Duluth, Minn., (general fund) 6s, gold, due July, 1911.....	25,000 00	27,500 00
“ Wells County, Ind., (court house) 5s, due Sept., 1907, 1911.....	13,000 00	13,650 00
Note, Town of Berlin, N. H., 6s, due Oct., 1894.....	5,000 00	5,000 00
“ “ “ “ “ “ Feb., 1894.....	10,000 00	10,000 00
Bonds, Bath Iron Works, 1st Mortg. 5s, due July, 1894.....	5,000 00	
“ “ “ “ “ “ 1895.....	5,000 00	
“ “ “ “ “ “ 1896.....	5,000 00	
“ “ “ “ “ “ 1897.....	5,000 00	20,000 00
“ Crystal Water Co., Edgewater, N. Y., 1st Mortg. 6s, due July, 1910.....	25,000 00	25,000 00
“ Chicago Gas Light and Coke Co., 5s, due July, 1937.....	50,000 00	43,250 00
“ Citizens' Gas Light Co., Brooklyn, N. Y., 5s, due Feb., 1940.....	45,000 00	42,750 00
“ City Water Co., Chattanooga, Tenn., 6s, due Dec., 1908.....	30,000 00	30,000 00
“ Detroit Gas Co., 1st Mortg. 5s, due Feb., 1918.....	15,000 00	8,400 00
“ Dominion Coal Co., 6s, due Mar., 1913.....	50,000 00	48,000 00
“ Fort Smith, Ark., Water Co., 6s, due Oct., 1910.....	25,000 00	25,000 00
“ Freeport, Me., Water Co., 5s, due Aug., 1911.....	25,000 00	25,000 00
“ Goldsboro', N. C., Water Co., 1st Mortg. 6s, due May, 1910.....	25,000 00	25,000 00
“ Kennebec Light & Heat Co., 1st Mortg. 6s, due Aug., 1911.....	25,000 00	25,625 00
“ Knox (Maine) Gas and Electric Co., 6s, due Feb., 1903.....	25,000 00	25,000 00
“ Le Mars, Iowa, Water & Light Co., 1st Mortg. 6s, due Nov., 1904.....	25,000 00	25,625 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
“ Metropolitan Telephone and Telegraph Co., 5s, due May, 1918.....	50,000 00	51,625 00
“ Oshkosh, Wis., Water Works Co., 1st Cons., Mortg. (currency) 6s, due May, 1920.....	25,000 00	25,000 00
“ Rumford Falls Power Co., 1st Mortg. 5s, gold, due Aug., 1907.....	25,000 00	25,000 00

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

Description.		Par Value.	Market Value.
Bonds,	Richmond Water and Light Co., Richmond, Ky., 6s, due July, 1910.....	\$25,000 00	\$25,000 00
"	Rockport, Ind., Water Works, Co., 6s, due Feb., 1905.....	10,000 00	10,000 00
"	St. Joseph, Mo., Water Co., (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	17,324 00
"	Biddeford National Bank, Biddeford, Me., (20 shares).....	2,000 00	2,600 00
"	Canal National Bank, Portland, Me., (200 shares)....	20,000 00	24,000 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).....	5,000 00	5,000 00
"	Farmers' and Merchants' National Bank, Waco, Texas, (20 shares).....	2,000 00	2,240 00
"	First National Bank, Auburn, Me., (20 shares).....	2,000 00	2,840 00
"	First National Bank, Wiscasset, Me., (10 shares)....	1,000 00	1,000 00
"	First National Bank, Lewiston, Me., (100 shares)....	10,000 00	16,300 00
"	First National Bank, Bangor, Me., (12 shares).....	1,200 00	1,800 00
"	First National Bank, Biddeford, Me., (50 shares)....	5,000 00	8,250 00
"	First National Bank, Portland, Me., (62 shares)....	6,200 00	6,510 00
"	Flour City National Bank, Minneapolis, Minn., (50 shares).....	5,000 00	5,000 00
"	Kuickerbocker Trust Company, New York City, (48 shares).....	4,800 00	9,600 00
"	Line Rock National Bank, Rockland, Me., (60 shares).....	4,200 00	4,500 00
"	Manufacturers' National Bank, Lewiston, Me., (50 shares).....	5,000 00	6,500 00
"	Merchants' National Bank, Portland, Me., (36 shares).....	2,700 00	4,320 00
"	National Bank of Kansas City, Kansas City, Mo., (50 shares).....	5,000 00	5,000 00
"	National Bank of Commerce, Omaha, Neb., (50 shares).....	5,000 00	5,000 00
"	National Traders' Bank, Portland, Me., (63 shares)....	6,300 00	7,245 00
"	North National Bank, Rockland, Me., (100 shares)....	10,000 00	15,000 00
"	Northern National Bank, Hallowell, Me., (100 shares).....	10,000 00	12,800 00
"	Norway National Bank, Norway, Me., (10 shares)....	1,000 00	1,220 00
"	Peoples' National Bank, Waterville, Me., (30 shares)....	3,000 00	3,600 00
"	Portland National Bank, Portland, Me., (200 shares)....	20,000 00	21,200 00
"	Richmond National Bank, Richmond, Me., (7 shares).....	700 00	735 00
"	Rockland National Bank, Rockland, Me., (50 shares)....	5,000 00	8,250 00
"	Schuster Hax National Bank, St. Joseph, Mo., (50 shares).....	5,000 00	5,500 00
"	Sioux Falls National Bank, Sioux Falls, So. Dakota, (20 shares).....	2,000 00	2,000 00
"	Ticonic National Bank, Waterville, Me., (35 shares)....	3,500 00	4,375 00
"	Westbrook Trust Company, Westbrook, Me., (50 shares).....	5,000 00	5,250 00
		\$2,705,180 00	\$2,666,377 50
	Province of Ontario annuities, 1894 to 1925, \$7,000 payable semi-annually until 1925, present value.....		\$249,478 88
	Province of Ontario annuities, 1894 to 1932, \$4,000 payable semi-annually until 1932, present value.....		156,467 20
			\$3,072,323 58



LIABILITIES.

Net present value of all outstanding policies in force December 31, 1893, according to the actuaries' table of mortality, with four per cent interest.....	\$6,102,274 00	
Deduct re-insurance .....	7,351 00	
Net re-insurance reserve.....		\$6,094,923 00
Claims for death losses due and unpaid .....	\$ 75 00	
Claims for matured endowments due and unpaid.....	11,702 27	
Claims for death losses and matured endowments, not due	56,972 21	
Claims for death losses and other policy claims resisted,	9,100 00	
Notices of death on which no proofs have been received.	24,380 35	
Total policy claims.....		\$102,229 83
Unpaid dividends of surplus or other profits due policy-holders .....	3,501 82	
Other liabilities of the company, viz: contingent reserve, \$148; premiums paid in advance, \$322.52; unpaid bills, \$12,364.59; Kidder, Peabody & Co., \$10,526.84 .....	23,361 95	
		26,863 77
Liabilities as to policy-holders.....		\$6,224,016 60
Surplus as regards policy-holders.....		218,508 35
Total liabilities.....		\$6,442,524 95
Estimated surplus accrued on Tontine or other policies, the profits upon which are especially reserved for that class of policies, \$90,399.73.		

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year.....		\$272,543 00
Premium notes, loans or liens received during the year		18,198 88
Total .....		\$290,741 88
Deduct amount used in payment of losses and claims....	\$14,274 00	
purchase of surrendered policies,		
and voided by lapse .....	13,205 88	
payment of dividends to policy-holders .....	3,212 00	
redeemed by maker in cash.....	2,529 00	
transferred .....	1,578 00	
		34,798 88
Balance note assets at end of year .....		\$255,943 00

## 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—amount.	TOTAL NUMBERS AND AMOUNT.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.		Number.	Amount.
Policies and additions in force at end of previous year .....	8,829	\$16,468,546	6,795	\$12,067,491 00	2,192	\$4,548,869 93	\$208,577 99	17,816	\$33,293,484 92
New policies issued. . . . .	3,916	7,935,235	612	1,102,413 00	-	-	-	4,528	9,037,648 00
Old policies revived .....	23	35,000	14	15,068 23	1	10,000 00	169 30	38	60,237 53
Old policies increased.....	-	-	-	-	-	7,297 23	-	-	7,297 23
Old policies transferred.....	5	15,500	21	16,539 41	1	1,000 00	-	27	33,039 41
Additions by dividends .....	-	-	-	-	-	-	18,895 84	-	18,895 84
Mortuary additions to policies.....	-	-	-	-	-	128,648 93	-	-	128,648 93
	12,773	\$24,454,281	7,442	\$13,201,511 64	2,194	\$4,695,816 09	\$227,643 13	22,409	\$42,579,251 86
Add policies transferred to Maine, Missouri, and Massachusetts N. F. law extensions....	-	-	-	-	547	1,130,937 00	-	547	1,130,937 00
	12,773	\$24,454,281	7,442	\$13,201,511 64	2,741	\$5,826,753 09	\$227,643 13	22,956	\$43,710,188 86
<i>Deduct policies ceased to be in force:</i>									
By death .....	173	\$303,216	58	\$ 95,484 00	29	\$ 57,300 00	\$4,675 11	260	\$460,675 11
By maturity and discount.....	-	-	114	119,975 34	-	-	1,832 39	114	121,807 73
By expiry (term).....	-	-	-	-	351	735,470 00	-	351	735,470 00
By surrender.....	109	88,452	83	147,127 00	4	16,000 00	10,919 03	196	262,498 03
By lapse .....	1,546	3,184,450	216	348,500 00	-	-	-	1,762	3,532,950 00
By re-conversion .....	-	-	-	-	-	-	597 57	-	597 57
By transfer.....	3	13,000	6	14,568 23	18	42,750 00	-	27	70,318 23
By decrease.....	-	39,500	-	23,477 07	-	6,159 75	-	-	69,136 82
Not taken.....	420	945,000	115	276,500 00	-	-	-	535	1,221,500 00
Mortuary additions to policies.....	-	-	-	-	-	189,881 65	-	-	189,881 65
Total terminated .....	2,251	\$4,573,618	592	\$1,025,631 64	402	\$1,047,561 40	\$18,024 10	3,245	\$6,664,835 14

By policies transferred to Maine, Missouri and Massachusetts N. F. law extensions....	96	208,187	451	922,750 00	-	-	-	547	1,130,937 00
	2,347	\$4,781,805	1,043	\$1,948,381 64	402	\$1,047,561 40	\$18,024 10	3,792	\$7,795,772 14
Net numbers and amounts in force at the end of the year .....	10,426	\$19,672,476	6,399	\$11,253,130 00	2,339	\$4,779,191 69	\$209,619 03	19,164	\$35,914,416 72
Policies re-insured.....	4	16,778	1	15,000 00	19	100,000 00	-	24	131,778 00

Four annuity policies of \$492.15 annually, in force December 31, 1893.

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,463	\$2,033,166 12
Policies issued during the year.....	655	1,152,335 45
<b>Total .....</b>	<b>2,118</b>	<b>\$3,185,501 57</b>
Deduct policies ceased to be in force during the year.....	311	406,806 34
Policies in force at the end of the year .....	1,807	\$2,778,695 23
Losses and claims unpaid December 31st of previous year...	3	\$ 1,282 59
Losses and claims incurred during the year .....	30	42,969 78
<b>Total .....</b>	<b>33</b>	<b>\$44,252 37</b>
Losses and claims paid during the year.....	27	\$40,279 78
Premiums received during the year.....	-	84,783 81

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**LIFE INSURANCE COMPANIES OF OTHER STATES.**

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**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, 1893.**

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**ÆTNA LIFE INSURANCE COMPANY,**

HARTFORD, CONN.

INCORPORATED IN 1820. COMMENCED BUSINESS IN 1850.

MORGAN G. BULKELEY, *President.*

JOEL L. ENGLISH, *Secretary.*

Capital Paid Up in Cash, \$1,500,000.

Net or ledger assets December 31, of previous year..... \$37,036,272 78

INCOME DURING THE YEAR.

Cash received for new premiums, without deductions . . .	\$ 578,219 59
Cash received for renewal premiums without deductions..	3,870,133 68
Premium notes, loans or liens taken for renewal premiums	36,238 38
Premiums paid by dividends and surrendered policies ...	211,802 75
<b>Total</b> .....	4,696,394 40
<b>Deduct</b> amount paid for re-insurance.....	649 82
<b>Total</b> premium income .....	\$4,695,744 58
<b>Received</b> for interest on mortgage loans.....	1,143,898 76
on bonds owned, and dividends on stock..	621,818 24
on premium notes, loans or liens.....	78,675 41
on other debts due the company.....	94,973 82
discount on claims paid in advance .....	1,264 91
rents for use of company's property .....	15,090 40
profits on bonds and stocks actually sold.....	39,215 41
<b>Total</b> income.....	6,690,681 53
<b>Total</b> .....	\$43,726,954 31

DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.....	\$1,832,085 99
Premium notes, loans, or liens used in payment of the same,	43,616 89
Cash paid for matured endowments and additions .....	873,519 64
Premium notes, loans or liens used in payment of same ..	8,711 60
<b>Total</b> .....	\$2,757,934 12
<b>Deduct</b> re-insurance.....	3,586 00
<b>Total</b> amount actually paid for losses and matured endow- ments .....	2,754,348 12

Cash paid for surrendered policies .....	\$200,586 10	
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	16,592 30	
Cash surrender values applied in payment of premiums..	211,802 75	
Cash dividends paid to policy-holders.....	668,924 69	
Premium notes, loans or liens used in payment of dividends to policy-holders.....	50,916 02	
<b>Total paid to policy-holders.....</b>		<b>\$3,903,169 98</b>
Cash paid stockholders for interest or dividends .....	187,500 00	
for commissions to agents. ....	564,051 07	
for salaries and traveling expenses of managers and agents	26,819 03	
for medical examiner's fees.....	39,686 60	
for salaries of officers and office employes.....	98,245 33	
for taxes, fees and fines.....	125,985 54	
for rent .....	23,104 86	
for premiums on investments.....	33,035 33	
for furniture and office fixtures.....	2,639 72	
for advertising.....	11,161 74	
Other expenditures, viz: supplies, \$25,099.87; incidentals, \$823.31; express, \$5,752.95; telegraph, \$1,215.15; postage, \$26,240.60; printing, \$4,072.20; stationery, \$3,922.75; legal expenses, \$2,499.33; exchange, \$2,063.59; profit and loss, \$1,684.76 .....		73,374 51
<b>Total expenditures.....</b>		<b>5,088,723 1</b>
Balance.....		<b>\$38,638,230 60</b>

*Invested as follows:*

#### ASSETS

##### AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered.....	\$	529,001 65
Loans on bond and mortgage (first liens).....		20,776,211 14
secured by collaterals .....		625,967 40
on company's policies assigned as collateral.....		550,268 62
Premium notes and loans on policies now in force .....		825,964 38
Stocks and bonds owned by the company, cost value .....		11,755,736 82
Cash in office of company.....	\$	77,968 47
Cash deposited in banks .....	3,451,042 24	3,529,010 71
Agent's ledger balances .....		46,069 88
<b>Total net or ledger assets.....</b>		<b>\$38,638,230 60</b>

##### OTHER ASSETS.

Interest due and accrued on bonds and mortgages .....	\$254,477 58	
on bonds and stocks.....	98,035 56	
on collateral loans .....	12,971 69	
on premium notes, loans or liens	171,610 28	
Interest accrued on cash loans.....	5,382 97	
		<b>\$542,478 08</b>
Market value of bonds and stocks over cost.....		622,803 92
Gross premiums due and unreported on policies in force		
December 31, 1893.....	\$178,266 18	
Gross deferred premiums in force on December 31, 1893...	259,407 50	
<b>Total .....</b>	<b>437,673 68</b>	
Deduct the loading on above gross amount.....	87,534 74	
<b>Net amount of uncollected and deferred premiums.....</b>		<b>350,138 94</b>
<b>Total assets as per books of the company.....</b>		<b>\$40,153,651 54</b>



OF OTHER STATES.

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ITEMS NOT ADMITTED.

Agent's balances.....	46,069 88
Total assets (less items not admitted).....	\$40,107,581 66

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1893, computed according to the actuaries' table of mortality, with four per cent interest.....	\$32,983,704 00
Claims for matured endowments due and unpaid.....	\$44,852 00
Claims for death losses and matured endowments, not due	191,072 00
Claims for death losses and other policy claims resisted,	27,500 00
Total policy claims.....	263,424 00
Unpaid dividends of surplus or other profits due policy-holders.....	427,334 06
Other liabilities of the company, viz: contingent surrender values, \$15,988; premiums paid in advance, \$4,954.26; bills payable, \$7,146.87,	455,423 19
Liabilities as to policy-holders.....	33,702,551 19
Surplus as regards policy-holders.....	6,405,030 47
Total liabilities.....	40,107,581 66

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year,	\$913,626 70
received during the year.....	36,238 38
Total.....	949,865 08
Deduct amount used in payment of losses and claims....	\$52,328 49
used in purchase of surrendered policies, and voided by lapse.....	16,592 30
used in payment of dividends to policy- holders.....	50,916 02
redeemed by maker in cash.....	4,063 89
Balance note assets at end of year.....	\$825,964 38

EXHIBIT OF POLICIES.

POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.....	35,593	\$49,682,290 94
Endowment policies.....	34,521	56,793,677 00
All other policies.....	11,175	26,322,498 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	1,347	\$2,376,002 00
Endowment policies.....	7,068	13,270,206 00
All other policies.....	3,130	7,235,505 00

OLD POLICIES INCREASED AND REVIVED DURING THE YEAR.

Whole life policies.....	4	\$17,117 00
Endowment policies.....	17	65,194 00
All other policies.....	182	417,350 00
Total.....	93,037	156,159,839 94
Deduct policies ceased to be in force.....	10,292	20,709,117 00
Total policies in force at the end of the year.....	82,745	\$135,450,722 94

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

	<i>Number.</i>	<i>Amount.</i>
By death.....	1,205	\$1,917,724 00
By maturity.....	872	886,848 00
By expiry .....	759	1,754,255 00
By surrender.....	1,465	2,197,401 00
By lapse.....	3,328	7,823,563 00
By change and decrease .....	183	726,123 00
Not taken.....	2,480	5,403,203 00
Total terminated.....	10,292	\$20,709,117 00

BUSINESS IN MAINE.

Policies in force December 31st of the previous year.....	1,537	\$1,867,837 00
Policies issued during the year.....	81	102,843 00
Total .....	1,618	\$1,970,680 00
Deduct policies ceased to be in force during the year.....	114	134,572 00
Policies in force at the end of the year.....	1,504	1,836,108 00
Losses and claims unpaid December 31st of previous year,	3	1,638 00
Losses and claims incurred during the year.....	63	51,244 00
Total .....	66	52,882 00
Losses and claims paid during the year.....	62	51,568 27
Premiums received during the year.....	-	74,305 64

COMMERCIAL ALLIANCE LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1888. COMMENCED BUSINESS IN 1889.

E. A. DUNHAM, *President*.

D. A. WHITEHEAD, *Assistant Secretary*.

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

Net or ledger assets December 31 of previous year .... \$202,063 82

INCOME DURING THE YEAR.

Cash received for new premiums, without deductions.....	\$121,592 46	
Cash received for renewal premiums, without deductions, .....	347,595 37	
Total.....	469,187 83	
Deduct amount paid for re-insurance .....	6,604 40	
Total premium income .....		\$462,583 43
Received for interest on mortgage loans .....		5,671 27
other debts due the company.....		201 39
Total income .....		468,456 09
Total.....		\$670,519 91

DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions, including mortuary dividends.....	\$222,175 41	
Cash paid for surrendered policies.....	2,614 41	
Cash dividends paid to policy-holders.....	3,532 10	
Total paid to policy-holders .....		\$228,321 92
Cash paid for commissions to agents.....		53,176 54
for salaries and traveling expenses of managers and agents .....		29,354 04
for medical examiners' fees.....		1,706 00
for salaries of officers and office employes.....		38,457 42
for taxes, fees and fines.....		9,034 62
for rent.....		8,675 58
for commuting commissions .....		38,489 85
for furniture and office fixtures .....		180 48
for advertising and printing.....		8,152 13
Other expenditures, viz: general expenses, \$5,072.51; postage, \$2,680.22; collection fees, \$2,152.19; legal expenses, \$19,070.77; profit and loss, \$2,194.20.....		31,169 89
Total expenditures .....		446,718 47
Balance.....		\$223,801 44

(Total miscellaneous expenses, \$218,396.55.)

Invested as follows:

## ASSETS

## AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered.....	\$ 7,500 00
Loans on bond and mortgage (first liens) .....	119,526 35
Cash in office of company.....	\$ 160 27 }
Cash deposited in banks.....	49,129 88 }
Bills receivable.....	2,872 73
Agent's ledger balances.....	44,612 21
Total net or ledger assets.....	<u>\$223,801 44</u>

## OTHER ASSETS.

Interest due and accrued on bonds and mortgages .....	\$1,008 92
Market value of real estate over cost.....	2,200 00
Gross premiums due and unreported on policies in force December 31, 1893. ....	\$ 4,729 17
Gross deferred premiums in force on December 31, 1893....	126,747 83
Total .....	<u>131,477 00</u>
Deduct the loading on above gross amount. ....	26,295 40
Net amount of uncollected and deferred premiums.....	105,181 60
Furniture, fixtures and commuted commissions.....	43,734 13
Total assets as per books of the company.....	<u>\$375,926 09</u>

## ITEMS NOT ADMITTED.

Furniture and fixtures.....	\$ 5,244 28
Commuted commissions .....	38,489 85
Agent's balances.....	44,612 21
Bills receivable.....	2,872 73
	<u>91,219 07</u>
Total assets (less items not admitted) .....	<u>\$284,707 02</u>

## LIABILITIES.

Net present value of all outstanding policies in force De- cember 31, 1893, computed by the New York Insurance Department, according to the actuaries' table of mortal- ity, with four per cent interest.....	\$195,556 00
Deduct re-insurance.....	2,707 00
Net re-insurance reserve.....	<u>\$192,849 00</u>
Claims for death losses and matured endowments, not due,	\$28,090 00
Claims for death losses and other policy claims resisted, estimated liability.....	15,750 00
Total policy claims.....	<u>43,840 00</u>
Liabilities as to policy-holders.....	<u>\$236,689 00</u>
Surplus as regards policy-holders .....	48,018 02
Total liabilities.....	<u>\$284,707 02</u>

EXHIBIT OF POLICIES.

POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<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

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	56	\$120,400 00
All other policies.....	17,679	32,151,807 00

OLD POLICIES REVIVED DURING THE YEAR.

All other policies.....	3	\$8,000 00
<b>Total.</b> .....	<b>24,271</b>	<b>\$53,113,527 00</b>
Deduct policies ceased to be in force.....	18,107	36,324,290 00
<b>Total policies in force at the end of the year..</b> .....	<b>6,164</b>	<b>\$16,789,237 00</b>

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

By death .....	105	\$320,590 00
By surrender.....	179	454,000 00
By lapse.....	2,288	6,454,750 00
Not taken .....	15,535	29,094,950 00
<b>Total terminated.....</b> .....	<b>18,107</b>	<b>\$36,324,290 00</b>

BUSINESS IN MAINE.

Policies in force December 31st of the previous year.....	52	\$141,000 00
Policies issued during the year.....	8,168	13,365,864 00
<b>Total.....</b> .....	<b>8,220</b>	<b>13,506,864 00</b>
Deduct policies ceased to be in force during the year.....	7,620	12,607,600 00
<b>Policies in force at the end of the year.....</b> .....	<b>600</b>	<b>\$899,864 00</b>
<b>Premiums received during the year.....</b> .....	<b>-</b>	<b>\$14,392 00</b>

## 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 31 of previous year..... \$59,037,395 7½

## INCOME DURING THE YEAR.

Cash received for new premiums, without deductions.....	\$3,285,389 67	
Premiums paid by dividends and surrendered policies... ..	1,337,810 41	
<b>Total premium income .....</b>		<b>\$4,623,200 08</b>
Received for interest on mortgage loans.... ..	\$2,114,693 12	
on bonds owned, and dividends on		
stock.....	640,338 67	
on premium notes, loans or liens ...	84,604 78	
on other debts due the company ....	10,740 74	
discount on claims paid in advance.....	1,830 06	
		2,852,207 37
rents for use of company's property .....		292,367 27
balance of profit and loss account.....		8,358 82
<b>Total income. ....</b>		<b>\$7,776,133 54</b>
<b>Total .....</b>		<b>\$66,813,529 28</b>

## DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.... ..	\$3,642,080 01	
Premium notes, loans or liens used in payment of the same	27,599 55	
Cash paid for matured endowments and additions .....	300,166 31	
Premium notes, loans or liens used in payment of same..	612 69	
<b>Total amount actually paid for losses and matured</b>		
<b>endowments.....</b>		<b>3,970,458 56</b>
Cash paid for surrendered policies .....	347,232 64	
Premium notes, loans or liens used in purchase of surren-		
dered policies, and voided by lapse.....	21,567 70	
Cash surrendered values applied in payment of premiums,	228,554 74	
Cash dividends paid to policy-holders.... ..	1,214,875 66	
Premium notes, loans or liens used in payment of divi-		
dends to policy-holders .....	41,326 03	
<b>Total paid to policy-holders.....</b>		<b>\$5,824,015 33</b>
Cash paid for commissions to agents.. ..	351,402 13	
for salaries and traveling expenses of managers and agents	26,099 37	
for medical examiner's fees.....	23,659 96	
for salaries of officers and office employes.....	137,948 21	
for taxes, fees and fines.....	293,156 27	
for rent.....	8,023 83	
for advertising and printing.....	39,786 80	

Other expenditures, viz: law expense, \$11,693.52; printing and supplies, \$19,958.79; postage, \$13,126.17; expressage, \$2,675.33; telegraphing, \$996.30; expense of real estate owned by the company, \$127,771.13; miscellaneous expenses, \$7,016.55.....	183,237 79
<b>Total expenditures.....</b>	<b>\$6,887,329 69</b>
Balance.....	\$59,926,199 59

Invested as follows:

ASSETS

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered.....	\$7,105,311 33
Loans on bond and mortgage (first liens).....	37,669,494 86
Loans secured by collaterals.....	12,849 50
Premium notes and loans on policies now in force.....	1,351,625 21
Stocks and bonds owned by the company, cost value.....	12,804,588 80
Cash in office of company.....	\$ 3,813 39 }
Cash deposited in banks.....	973,999 00 }
	977,812 39
Bills receivable.....	990 67
Agent's ledger balances.....	3,526 83
<b>Total net or ledger assets.....</b>	<b>\$59,926,199 59</b>

OTHER ASSETS.

Interest due and accrued on bonds and mortgages .....	\$761,778 29
on bonds and stocks.....	116,288 02
on collateral loans.....	271 23
on premium notes, loans or liens	132,203 82
Rents due and accrued on company's property or lease... ..	8,271 27
	1,018,812 63
Market value of real estate over cost.....	224,102 70
Gross deferred policies in force on December 31, 1893.....	\$242,862 11
Deduct the loading on above gross amount....	48,572 42
Net amount of uncollected and deferred premiums.....	194,289 69
<b>Total assets as per books of the company .....</b>	<b>\$61,363,404 61</b>

ITEMS NOT ADMITTED.

Agent's balances.....	\$3,526 83
Loans on personal security, endorsed or not.....	990 67
	4,517 50
<b>Total assets, (less items not admitted).....</b>	<b>\$61,358,887 11</b>

LIABILITIES.

Net present value of all outstanding policies in force December 31st, 1893, computed according to the actuaries' table of mortality, with four per cent interest.....	\$53,817,154 00
Claims for death losses due and unpaid.....	\$30,721 50
Claims for matured endowments due and unpaid.....	12,978 00
Claims for death losses and matured endowments, not due	118,459 00
Claims for death losses and other policy claims resisted,	46,000 00
	208,158 50
<b>Total policy claims... ..</b>	<b>208,158 50</b>
Unpaid dividends of surplus or other profits due policy-holders.....	438,371 02

## LIFE INSURANCE COMPANIES

Other liabilities of the company, viz: reserve on account of lapsed policies.....	\$274,814 06	
Premiums paid in advance and surrender values applicable in payment of premiums .....	40,906 22	
Death claims presented in 1893 on account of deaths occurring in 1892 (amount of policies, reported as in force, \$282,153; less reserve, \$146,780).....	135,973 00	\$890,064 24
Liabilities as to policy-holders.....		54,915,376 74
Surplus as regards policy-holders.....		6,443,510 37
Total liabilities.....		\$61,358,887 11

## PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year	\$1,454,376 04	
received during the year.....	432 00	
Total.....		1,454,808 04
Deduct amount used in payment of losses and claims. ...	\$28,212 24	
used in purchase of surrendered policies, and voided by lapse .....	21,999 70	
used in payment of dividends to policy-holders.....	41,326 03	
redeemed by maker in cash. ....	11,644 86	103,182 83
Balance note assets at end of year.....		\$1,351,625 21

## EXHIBIT OF POLICIES.

## POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.....	60,152	\$146,087,678 00
Endowment policies.....	5,405	11,649,624 00

## NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	3,447	\$8,997,517 00
Endowment policies.....	611	1,512,489 00

## OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies.. ..	30	\$74,650 00
Endowment policies. . . . .	1	10,000 00

## CHANGED AND INCREASED DURING THE YEAR.

Whole life policies.....	-	\$45,531 00
Endowment policies.....	2	9,298 00
Total. ....	69,648	\$168,386,787 00
Deduct policies ceased to be in force.....	3,947	11,392,289 00
Total policies in force at the end of the year.....	65,701	\$156,994,498 00



OF OTHER STATES.

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

	<i>Number.</i>	<i>Amount.</i>
By death.....	1,484	\$3,749,793 00
By maturity.....	180	302,434 00
By surrender.....	589	1,379,577 00
By lapse.....	1,402	3,834,375 00
By change and decrease.....	2	1,236,110 00
Not taken.....	290	890,000 00
<b>Total terminated .....</b>	<b>3,947</b>	<b>\$11,392,289 00</b>

BUSINESS IN MAINE.

Policies in force December 31st of the previous year.....	2,699	\$3,324,275 00
Policies issued during the year.....	216	323,954 00
<b>Total.....</b>	<b>2,915</b>	<b>3,648,229 00</b>
Deduct policies ceased to be in force during the year.....	154	277,245 00
<b>Policies in force at the end of the year.....</b>	<b>2,161</b>	<b>3,370,984 00</b>
Losses and claims incurred during the year.....	-	67,067 00
Losses and claims paid during the year.....	-	67,067 00
Premiums received during the year .....	-	110,662 32

## EQUITABLE LIFE ASSURANCE SOCIETY,

NEW YORK, N. Y.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

H. B. HYDE, *President.*W. ALEXANDER, *Secretary.*

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

Net or ledger assets December 31 of previous year (\$146,571,349.35, less  
contingent guarantee account, \$621,437.31)..... \$145,949,912 04

## INCOME DURING THE YEAR.

Cash received for new premiums, without deductions.....	\$ 4,697,774 98
Cash received for renewal premiums, without deductions, 28,064,597 38	
Premiums paid by dividends and surrendered policies ...	2,528,943 64
Cash received for annuities.....	246,053 59
<b>Total premium income.....</b>	<b>\$35,537,369 59</b>
Received for interest on mortgage loans.....	976,586 15
on bonds owned, and dividends on stock.....	4,121,418 37
rents for use of company's property.....	1,387,231 44
<b>Total income.....</b>	<b>42,022,605 55</b>
<b>Total.....</b>	<b>\$187,972,517 59</b>

## DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions .....	\$10,201,276 40
Cash paid for matured endowments and additions.....	560,126 40
<b>Total amount actually paid for losses and matured endow-</b>	
<b>ments.....</b>	<b>10,761,402 80</b>
Cash paid to annuitants.....	380,089 37
Cash surrender values, including re-converted additions, applied in payment of premiums and values of all ma- tured Tontine policies .....	4,390,608 51
Cash dividends paid to policy-holders.....	2,118,214 75
<b>Total paid to policy-holders.....</b>	<b>\$17,650,315 43</b>
Cash paid stockholders for interest or dividends .....	7,000 00
for commissions to agents .....	3,261,085 85
for salaries and traveling expenses of managers and agents	238,142 12
for medical examiners' fees.....	328,251 47
for salaries of officers and office employes .....	529,193 20
for taxes, fees and fines.....	381,409 82
for rent.....	310,224 26
for commuting commissions .....	1,047,612 59
for advertising .....	164,480 28
Other expenditures, viz: printing, stationery, clerical and legal expenses and sundry other expenses. ....	1,437,783 78
<b>Total expenditures.....</b>	<b>25,355,498 80</b>
<b>Balance .....</b>	<b>\$162,617,018 79</b>
(Total miscellaneous expenses, \$7,705,183.37.)	

*Invested as follows:*

ASSETS

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered, book value .....	\$38,325,582	17
Loans on bond and mortgage (first liens) .....	22,808,916	74
Loans secured by collaterals .....	} 8,452,213	33
Loans on company's policies assigned as collateral.....		
Stocks and bonds owned by the company, book value.....	79,998,305	80
Cash in office of company.....	\$ 16,420	64
Cash deposited in banks and trust companies .....	11,261,377	66
Agent's ledger balances .....	1,327,259	09
Other assets, viz: commuted commissions .....	426,943	36
Total net or ledger assets (per balance).....	\$162,617,018	79

OTHER ASSETS.

Interest due and accrued on bonds and mortgages, and all other securities.....	\$284,438	22
Rents due and accrued on company's property or lease....	186,307	48
Market value of real estate, over cost.....		\$470,745 70
Gross premiums due and unreported on policies in force December 31, 1893 .....	\$2,306,381	00
Gross deferred premiums in force on December 31, 1893...	2,717,547	00
Total .....	5,023,928	00
Deduct the loading on above gross amount .....	1,004,785	60
Net amount of uncollected and deferred premiums .....	4,019,142	40
Total assets as per books of the company.....	\$168,051,611	30

ITEMS NOT ADMITTED.

Commuted commissions.....	\$ 426,943	36
Agent's balances .....	1,327,259	09
		1,754,202 45
Total assets (less items not admitted) ....	\$166,297,408	85

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1893, computed according to the actuaries' table of mortality, with four per cent interest.....		\$134,863,617 00
Claims for death losses due and unpaid.....	\$191,131	00
Claims for matured endowments due and unpaid.....	26,589	20
Claims for death losses and matured endowments in pro- cess of adjustment, or adjusted and not due.....	1,404,591	00
Claims for death losses and other policy claims resisted..	100,000	00
Amounts due and unpaid on annuity claims.....	6,186	37
Total policy claims .....		1,728,497 57
Unpaid dividends of surplus or other profits due policy-holders.....		97,532 00
Liabilities as to policy-holders.. .....		136,689,646 57
Surplus as regards policy-holders.....		29,607,762 28
Total liabilities.....		\$166,297,408 85
Estimated surplus accrued on Tontine or other policies, the profits upon which are especially reserved for that class of policies.....	\$25,252,981	

## EXHIBIT OF POLICIES.

## POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies .....	213,363	\$716,378,867 00
Endowment policies.....	35,995	124,382,782 00
All other policies.....	2,641	3,942,528 00
Reversionary additions.....	-	6,258,068 00

## NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	45,329	154,279,332 00
Endowment policies .....	9,804	30,889,074 00
All other policies.....	769	3,051,688 00

## OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies .....	3,224	13,283,735 00
Endowment policies .....	555	2,136,571 00
All other policies.....	22	125,900 00

## ADDITIONS BY DIVIDENDS DURING THE YEAR.

Reversionary .....	-	1,513,927 00
Total.....	311,702	1,056,242,472 00
Deduct policies ceased to be in force ..	33,267	123,709,895 00
Total policies in force at the end of the year ..	\$278,435	\$932,532,577 00

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

By death.....	2,815	\$10,829,629 00
By maturity .....	246	598,536 00
By expiry.....	298	1,185,389 00
By surrender.....	7,764	32,314,929 00
By lapse.....	16,793	52,896,162 00
By change and decrease.....	5,351	25,885,250 00
Total terminated.....	33,267	123,709,895 00

## BUSINESS IN MAINE.

Policies in force December 31st of the previous year.....	1,412	\$2,709,588 00
Policies issued during the year.....	579	1,564,814 00
Total.....	1,991	4,274,402 00
Deduct policies ceased to be in force during the year.....	222	552,210 00
Policies in force at the end of the year .....	1,769	3,722,192 00
Losses and claims incurred during the year .....	17	33,800 00
Losses and claims paid during the year .....	16	32,300 00
Premiums received during the year.....	-	\$102,569 58

## LIFE INSURANCE CLEARING COMPANY,

ST. PAUL, MINN.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1892.

RUSSELL R. DORR, *President.*J. G. PYLE, *Secretary.*

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

Net or ledger assets December 31, of previous year.....	\$115,436 08
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## INCOME DURING THE YEAR.

Cash received for new premiums, without deductions ....	\$30,947 66	
Premium notes, loans or liens taken for new premiums ..	408 16	
Cash received for renewal premiums without deductions,	14,157 56	
Premium notes, loans or liens taken for renewal premiums	311 34	
<b>Total premium income .....</b>		<b>\$45,824 72</b>
Received for interest on mortgage loans.....	\$2,647 00	
on bonds owned, and dividends on		
stock .....	736 81	
on premium notes, loans or liens ...	8 14	
on other debts due the company ....	3,123 56	
		<b>6,515 51</b>
<b>Total income.....</b>		<b>\$52,340 23</b>
<b>Total .....</b>		<b>\$167,776 31</b>

## DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.....	\$5,159 79
for commissions to agents.....	22,086 20
for salaries and traveling expenses of managers and agents	1,223 70
for medical examiner's fees.....	2,283 50
for salaries of officers and office employes.....	9,170 48
for taxes, fees and fines.....	2,535 38
for rent.....	840 00
for furniture and office fixtures.....	98 35
for advertising and printing .....	1,663 25
Other expenditures, viz.: postage, \$943.18; printing and stationery,	
\$1,172.82; law expenses, \$212.70; miscellaneous expenses, \$352.29.....	2,680 99
<b>Total expenditures.....</b>	<b>\$47,741 64</b>
Balance.....	\$120,034 67

*Invested as follows:*

## ASSETS

## AS PER LEDGER ACCOUNTS.

Loans on bond and mortgage (first liens).....	\$55,000 00
Loans secured by collaterals .....	27,000 00
Premium notes and loans on policies now in force.....	719 50

Stocks and bonds owned by the company, cost value.....		\$24,530 00
Cash in office of company .....	\$ 480 37 }	7,695 59
Cash deposited in banks.....	7,215 22 }	
Agent's ledger balances.....		5,089 58
Total net or ledger assets (per balance) . . . . .		<u>\$120,034 67</u>

## OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....	\$1,103 07	
on bonds and stocks... ..	19 44	
on collateral loans.....	650 50	
		<u>\$1,773 01</u>
Market value of bonds and stocks, over cost.....		470 00
Gross premiums due and unreported on policies in force December 31, 1893.....	\$45,913 24	
Gross deferred premiums in force on December 31, 1893...	5,692 84	
Total .....	51,606 08	
Deduct the loading on above gross amount.....	15,481 82	
Net amount of uncollected and deferred premiums .....		36,124 26
Furniture, fixtures and commuted commissions.....		598 35
Total assets as per books of the company.....		<u>\$159,000 29</u>

## ITEMS NOT ADMITTED.

Judgments, furniture and fixtures.....	\$ 598 35	
Agent's balances.....	5,089 58	
		<u>5,687 93</u>
Total assets, (less items not admitted).....		<u>\$153,312 36</u>

## LIABILITIES.

Net present value of all outstanding policies in force December 31, 1893, computed by the American Experience table of mortality, with 4 per cent interest.....		<u>\$17,539 24</u>
Liabilities as to policy-holders.....		17,539 24
Surplus as regards policy-holders .....		135,773 12
Total liabilities.....		<u>\$153,312 36</u>

## PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31 of previous year, received during the year.....	\$ 429 78	
	1,783 03	
Total.....		<u>2,212 81</u>
Deduct amount used in purchase of surrendered policies, and voided by lapse.....	415 42	
Deduct amount redeemed by maker in cash.....	1,077 89	
Balance note assets at end of year... ..		<u>\$719 50</u>

OF OTHER STATES.

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EXHIBIT OF POLICIES.

POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
All other policies.....	628	\$1,342,500 00

NEW POLICIES ISSUED DURING THE YEAR.

All other policies.....	2,892	6,894,500 00
<b>Total</b> .....	<u>3,520</u>	<u>8,237,000 00</u>
Deduct policies ceased to be in force.....	2,508	5,960,500 00
<b>Total policies in force at the end of the year</b> .....	<u>1,012</u>	<u>\$2,276,500 00</u>

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

By death.....	7	\$12,500 00
By surrender.....	2	6,000 00
By lapse.....	201	387,200 00
By change and decrease .....		4,000 00
Not taken.....	2,298	5,550,800 00
<b>Total terminated</b> .....	<u>2,508</u>	<u>\$5,960,500 00</u>

BUSINESS IN MAINE.

Policies issued during the year.....	44	\$71,000 00
Deduct policies ceased to be in force during the year.....	19	26,500 00
<b>Policies in force at the end of the year</b> ....	<u>25</u>	<u>44,500 00</u>
<b>Premiums received during the year</b> .....		<u>\$1,253 34</u>

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

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

HENRY B. STOKES, *President.*

WILLIAM C. FRAZEE, *Secretary.*

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

Net or ledger assets December 31, of previous year..... \$12,590,430 13

INCOME DURING THE YEAR.

Cash received for new premiums, without deductions ...\$	438,735 78	
Cash received for renewal premiums without deductions..	1,635,140 01	
Premium notes, loans or liens taken for renewal premiums	39,241 81	
Cash received for annuities.....	11,812 72	
Total .....	2,124,930 32	
Deduct amount paid for re-insurance.....	11,020 42	
Total premium income .....		\$2,113,909 90
Received for interest on mortgage loans .....	\$179,846 13	
on bonds owned, and dividends on		
stock .....	147,850 00	
on premium notes, loans or liens....	52,527 70	
on other debts due the company....	241,083 07	
discount on claims paid in advance... ..	9,697 00	631,003 90
rents for use of company's property .....		31,738 98
Total income.....		2,776,652 78
Total.....		\$15,367,082 91

DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.....	\$1,107,844 93	
Premium notes, loans, or liens used in payment of the same,	39,130 69	
Cash paid for matured endowments and additions .....	109,931 18	
Premium notes, loans or liens used in payment of same ..	1,044 82	
Total amount actually paid for losses and matured endow-		
ments .....	1,257,951 62	
Cash paid to annuitants.....	3,255 32	
Cash paid for surrendered policies .....	326,690 89	
Premium notes, loans or liens used in purchase of sur-		
rendered policies, and voided by lapse.....	34,017 11	
Cash dividends paid to policy-holders.....	111,639 76	
Premium notes, loans or liens used in payment of divi-		
dends to policy-holders.....	3,475 07	
Total paid to policy-holders.....		\$1,737,029 77



OF OTHER STATES.

35

Cash paid stockholders for interest or dividends .....	\$ 16,000 00
for commissions to agents. ....	338,562 56
for salaries and traveling expenses of managers and agents .....	67,536 07
for medical examiner's fees.....	51,890 00
for salaries of officers and office employes.....	88,488 63
for taxes, fees and fines.....	22,451 72
for rent .....	40,987 28
for advertising and printing .....	18,963 53
Other expenditures, viz.: expense on real estate, \$29,236.17; law agency and office expenses, \$96,344.58.....	125,580 75
<b>Total expenditures.....</b>	<b>2,507,440 31</b>
Balance.....	\$12,859,642 60

(Total miscellaneous expenses, \$770,410.54.)

*Invested as follows:*

ASSETS

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered.....	\$2,345,594 54
Loans on bond and mortgage (first liens).....	3,820,536 08
secured by collaterals .....	2,427,289 92
on company's policies assigned as collateral.....	72,600 00
Premium notes and loans on policies now in force .....	647,925 32
Stocks and bonds owned by the company, cost value .....	2,971,414 27
Cash in office of company.....	\$ 26,873 73
Cash deposited in banks.....	547,408 74
<b>Total net or ledger assets (per balance) .....</b>	<b>\$12,859,642 60</b>

OTHER ASSETS.

Interest due and accrued on bonds and mortgages .....	\$72,789 12
on bonds and stocks .....	2,887 50
on collateral loans .....	20,830 31
on premium notes, loans or liens .....	14,148 50
Rents due and accrued on company's property or lease...	857 62
	\$111,513 05
Market value of real estate over cost .....	149,853 83
Market value of bonds and stocks over cost.....	27,137 73
Gross premiums due and unreported on policies in force	
December 31, 1893.....	\$261,909 66
Gross deferred premiums in force on December 31, 1893...	159,374 29
<b>Total .....</b>	<b>421,283 95</b>
Deduct the loading on above gross amount.....	84,256 79
Net amount of uncollected and deferred premiums.....	337,027 16
Furniture, fixtures and commuted commissions .....	49,095 30
Due from agents collected since December 31, 1893, \$1,500; advances to agents secured, \$198,996.82.....	200,496 82
<b>Total assets as per books of the company.....</b>	<b>\$13,734,766 49</b>

ITEMS NOT ADMITTED.

Commuted commissions.....	\$ 49,095 30
Cash advanced to or in the hands of agents.....	198,996 82
	248,092 12
<b>Total assets, (less items not admitted) .....</b>	<b>\$13,486,674 37</b>

## LIABILITIES.

Net present value of all outstanding policies in force	
December 31, 1893, computed according to the actuaries' table of mortality, with four per cent interest .....	\$12,377,481 00
Claims for death losses and matured endowments, not due.....	202,508 00
Unpaid dividends of surplus or other profits due policy-holders.....	\$37,482 36
Other liabilities of the company.....	24,289 94
To cover claims on which no proofs has been received....	58,238 00
	120,010 30
Liabilities as to policy-holders.....	12,699,999 30
Surplus as regards policy-holders.....	786,675 07
Total liabilities.....	\$13,486,674 37

Estimated surplus accrued on Tontine or other policies, the profits upon which are especially reserved for that class of policies, \$196,852.69.

## PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year, received during the year.....	\$708,864 92	39,241 81
Total.....	748,226 73	
Deduct amount used in payment of losses and claims....	\$40,175 51	
used in purchase of surrendered policies, and voided by lapse.....	25,714 65	
used in payment of dividends to policy-holders.....	3,475 07	
redeemed by maker in cash and charged to agents.....	22,633 72	
voided by lapse .....	8,302 46	
	100,301 41	
Balance note assets at end of year.....	\$647,925 32	

## EXHIBIT OF POLICIES.

## POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.....	18,857	\$50,229,305 00
Endowment policies.....	2,693	7,381,770 00
All other policies.....	1,045	3,660,455 17

## NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	6,850	\$15,512,102 00
Endowment policies.....	387	700,280 00
All other policies.....	423	1,380,901 89

## OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies .....	36	105,350 00
Endowment policies.....	3	8,500 00
All other policies.. ..	1	3,779 20

OLD POLICIES INCREASED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.....	-	\$ 10,450 00
All other policies.....	-	114,860 38

ADDITIONS BY DIVIDENDS DURING THE YEAR.

Whole life policies.....	-	3,985 00
Total .....	30,295	79,111,738 64
Deduct policies ceased to be in force... ..	5,440	14,817,268 53
Total policies in force at the end of the year .....	24,855	\$64,294,470 11

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

By death.....	403	\$1,146,975 62
By maturity.....	55	110,976 00
By surrender.....	\$80	1,118,490 28
By lapse.....	2,266	5,866,148 11
By change and decrease .....	113	1,558,394 16
Not taken.....	2,223	5,016,284 36
Total terminated.....	5,440	\$14,817,268 53

BUSINESS IN MAINE.

Policies in force December 31st of the previous year.....	30	\$40,811 00
Policies issued during the year.....	71	97,000 00
Total .....	101	137,811 00
Deduct policies ceased to be in force during the year.....	19	27,495 00
Policies in force at the end of the year.....	82	110,316 00
Losses and claims paid during the year.....	4	8,495 00
Premiums received during the year.....	-	2,054 75

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 31 of previous year..... \$12,435,319 26

INCOME DURING THE YEAR.

Cash received for new premiums, without deductions.....	\$504,323 95
Premium notes, loans or liens taken for new premiums...	9,947 00
Cash received for renewal premiums, without deductions, ..	1,979,855 07
Premium notes, loans or liens taken for renewal prem's ..	156,327 70
Premiums paid by dividends and surrendered policies...	297,062 57
<b>Total.....</b>	<b>2,947,516 29</b>
Deduct amount paid for re-insurance .....	36,411 55
<b>Total premium income .....</b>	<b>\$2,911,104 74</b>
Received for interest on mortgage and collateral loans .....	\$312,424 98
on bonds owned, and dividends on stock .....	259,278 81
on premium notes, loans or liens .....	35,054 57
on other debts due the company .....	1,462 09
discount on claims paid in advance.....	1,010 59
rents for use of company's property .....	26,019 06
Other income .. .. .	7,730 73
<b>Total income .....</b>	<b>3,554,085 57</b>
<b>Total .....</b>	<b>\$15,989,404 83</b>

DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.....	\$821,789 34
Premium notes, loans or liens used in payment of the same	18,160 20
Cash paid for matured endowments and additions .....	139,248 85
Premium notes, loans or liens used in payment of same...	2,045 15
<b>Total.....</b>	<b>981,243 54</b>
Deduct re-insurance .. .. .	1,645 00
<b>Total amount actually paid for losses and matured endowments .....</b>	<b>979,598 54</b>
Cash paid for surrendered policies .....	257,025 85
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	35,401 97
Cash surrendered values applied in payment of premiums, ..	7,896 55
Cash dividends paid to policy-holders, \$18,361.71; including interest on loan notes, \$3,042.36; applied in payment of premiums, \$289,166.02.....	310,570 09
Premium notes, loans or liens used in payment of dividends to policy-holders .....	61,369 40
<b>Total paid to policy-holders.....</b>	<b>\$1,651,862 40</b>

Cash paid for commissions to agents.....	\$399,451 79
for salaries and traveling expenses of managers and agents	84,634 64
for medical examiner's fees.....	36,126 65
for salaries of officers and office employes.....	89,557 19
for taxes, fees and fines.....	46,697 51
for rent.....	28,951 81
for furniture and office fixtures.....	3,685 39
for advertising and printing.....	24,842 32
Other expenditures, viz: {	
Postage, stationery, etc.....	39,454 96
Expenses on real estate obtained by fore-	
closure, taxes, fees, etc.....	24,748 63
Profit and loss, including premiums on	
securities purchased.....	24,298 41
Total expenditures.....	<u>\$2,454,311 70</u>
Balance.....	\$13,535,093 13

Invested as follows:

ASSETS

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered.....	\$ 548,785 72
Loans on bond and mortgage (first liens).....	4,661,421 10
Loans secured by collaterals.....	1,179,405 56
Loans on company's policies, assigned as collateral.....	665,120 00
Premium notes and loans on policies now in force, \$624,398.16; less	
notes given for re-insurance, \$6,997.74.....	617,400 42
Stocks and bonds owned by the company, cost value.....	5,212,512 95
Cash in office of company (\$1,200 of which is drawing inter-	
est at 4%) ..	\$ 51,638 13
Cash deposited in banks (all of which is drawing interest	
at 4%) ..	598,809 25
	650,447 38
Total net or ledger assets.....	<u>\$13,535,093 13</u>

OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....	\$102,682 35
on bonds and stocks.....	140,116 80
on collateral loans, \$37,152.61,	
and on loans on company's	
policies, \$10,505.61 ..	47,658 22
on premium notes, loans or liens	20,226 36
accrued on certificates of deposit ..	2,956 66
Rents due and accrued on company's property or lease...	4,717 95
	<u>318,358 34</u>
Market value of real estate over cost .....	58,128 83
Market value of bonds and stocks, over cost .....	114,574 84
Gross premiums due and unreported on policies in force	
December 31, 1893 .....	\$203,037 24
Gross deferred premiums in force on December 31, 1893....	364,869 84
Total .....	567,907 08
Deduct 20% on above gross amount ..	113,581 42
Net amount of uncollected and deferred premiums.....	454,325 66
Total assets as per books of the company .....	<u>\$14,480,480 80</u>

## LIABILITIES.

Net present value of all outstanding policies in force December 31st, 1883, computed according to the actuaries' table of mortality, with four per cent interest.....			\$13,396,234 00
Deduct re-insurance, \$175,933, less premiums deferred and in course of collection, \$8,040.....			167,893 00
Net re-insurance reserve .....			\$13,228,341
Claims for death losses and matured endowments, in process of adjustment.....			\$88,855 39
Claims for death losses and other policy claims resisted, .....			22,000 00
Total policy claims....			110,855 39
Unpaid dividends of surplus or other profits due policy-holders, including \$64,364.19, the present value of dividends deferred and not yet due.....			\$116,895 22
Other liabilities of the company, viz: premiums paid in advance .....			4,072 23
			\$120,967 45
Liabilities as to policy-holders.....			\$13,460,163 84
Surplus as regards policy-holders.....			1,020,316 96
Total liabilities.....			\$14,480,480 80

## PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year		\$583,975 66
received during the year.. .....		166,274 70
Total.....		750,250 36
Deduct amount used in payment of losses and claims....		\$20,205 35
used in purchase of surrendered policies, and voided by lapse .....		35,401 97
used in payment of dividends to policy-holders.....		61,369 40
redeemed by maker in cash. ....		8,375 48
		125,852 20
Balance note assets at end of year.....		\$624,398 16

## EXHIBIT OF POLICIES.

## POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	Number.	Amount.
Whole life policies.....	23,711	\$66,323,549 00
Endowment policies.....	4,508	10,466,124 00
All other policies.....	548	1,677,824 00

## NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	6,885	\$17,976,200 00
Endowment policies.....	387	1,192,500 00
All other policies.....	84	312,500 00

## OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies.. .....	34	\$122,712 00
Endowment policies. . . . .	1	5,000 00

OLD POLICIES INCREASED DURING THE YEAR.

	Number.	Amount.
Whole life policies.....	-	\$66,129 00
Endowment policies.....	-	8,777 00

ADDITIONS BY DIVIDENDS DURING THE YEAR.

Whole life policies.....	}	-	\$58,797 00
Endowment policies.....			
All other policies.....			
<b>Total.</b> .....	<b>36,158</b>	<b>98,210,112 00</b>	
Deduct policies ceased to be in force.....	4,792	14,449,143 00	
<b>Total policies in force at the end of the year.....</b>	<b>31,366</b>	<b>\$83,760,969 00</b>	

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

By death .....	354	\$882,421 00
By maturity .....	65	140,599 00
By expiry .....	30	67,000 00
By surrender.....	844	2,390,750 00
By lapse.....	1,925	5,225,270 00
By change and decrease.....	-	923,853 00
Not taken.....	1,574	4,819,250 00
<b>Total terminated .....</b>	<b>4,792</b>	<b>\$14,449,143 00</b>

BUSINESS IN MAINE.

Policies in force December 31st of the previous year.....	1,009	\$1,369,852 00
Policies issued during the year.....	179	278,285 00
<b>Total.....</b>	<b>1,188</b>	<b>1,648,137 00</b>
Deduct policies ceased to be in force during the year.....	115	148,637 00
<b>Policies in force at the end of the year.....</b>	<b>1,073</b>	<b>1,499,500 00</b>
Losses and claims incurred during the year.....	21	22,806 00
Losses and claims paid during the year.....	18	19,506 00
Premiums received during the year .....	-	45,401 64

## METROPOLITAN LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1867.

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

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

Net or ledger assets December 31 of previous year .... \$16,272,840 68

## INCOME DURING THE YEAR.

Cash received for new premiums, without deductions	}	\$14,358,196 05	
Cash received for renewal prems., without deductions			
Premium notes, loans or liens taken for new and renewal premiums			3,095 69
Total.....		14,361,291 74	
Deduct amount paid for re-insurance.....			78 07
Total premium income.....		\$14,361,213 67	
Received for interest on mortgage loans.....		474,145 71	
on bonds owned, and dividends on stock.....		190,139 96	
on premium notes, loans or liens.....		2,516 13	
on other debts due the company.....		32,124 66	
discount on claims paid in advance.....		3,062 72	
			701,989 18
rents for use of company's property.....			126,836 90
profits on bonds and stocks actually sold, agents' deposits.....			26,196 90
Total income.....		15,216,236 65	
Total.....		\$31,489,077 33	

## DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.....	\$5,533,109 58
Premium notes, loans, or liens used in payment of the same	2,010 51
Total.....	5,535,120 09
Cash paid for surrendered policies.....	212,813 62
Cash dividends paid to policy-holders.....	30,220 55
Premium notes, loans or liens used in payment of dividends to policy-holders.....	15,552 82
Total paid to policy-holders.....	\$5,793,707 08
Cash paid stockholders for interest or dividends.....	140,000 00
for commissions to agents.....	2,214,524 63
for salaries and traveling expenses of managers and agents	1,283,169 73
for medical examiners' fees.....	257,979 02



Cash paid for salaries of officers and office employes.....	\$459,937 75
for taxes, fees and fines.....	143,271 95
for rent.....	68,327 18
for commuting commissions.....	1,517,777 98
for furniture and office fixtures.....	49,159 20
for advertising and printing, stationery and supplies.....	213,027 04
Other expenditures, viz: legal expenses, fire insurance, etc.....	46,754 27
General expense account, home office and agencies.....	242,451 87
Total expenditures.....	12,430,087 70
Balance.....	\$19,058,989 63

*Invested as follows:*

ASSETS

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered.....	\$4,624,382 57
Loans on bond and mortgage (first liens).....	9,294,850 00
Loans on company's policies assigned as collateral.....	8,201 25
Premium notes and loans on policies now in force.....	89,968 42
Stocks and bonds owned by the company, cost value.....	4,840,681 75
Cash in office of company.....	200,905 64
Cash deposited in banks.....	
Total net or ledger assets (per balance).....	19,058,989 63
Deduct depreciation from cost to bring same to market value.....	89,879 25
Total net or ledger assets less depreciation.....	\$18,969,110 38

OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....	\$127,524 32	
on bonds and stocks.....	51,969 51	
on collateral loans.....	327 28	
Rents due and accrued on company's property or lease...	6,165 31	185,986 42
Gross premiums due and unreported on policies in force December 31, 1893. ....	143,847 75	
Gross deferred premiums in force on December 31, 1893....	91,912 57	
Total.....	235,760 32	
Deduct the loading on above gross amount. ....	47,152 06	
Net amount of uncollected and deferred premiums.....		188,608 26
Total assets as per books of the company.....		\$19,343,705 06

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1893, computed according to the actuaries' table of mortality, with four per cent interest.....	\$13,582,729 00
Claims for death losses due and unpaid.....	85,448 99
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.....	\$34,473 66

## LIFE INSURANCE COMPANIES

Other liabilities of the company, viz: agents deposits, premiums paid in advance, etc .....	\$ 90,265 49	
Special reserve .....	1,440,367 00	\$1,565,106 15
Liabilities as to policy-holders.....		15,233,284 14
Surplus as regards policy-holders .....		4,110,420 92
Total liabilities.....		\$19,343,705 06

## PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year received during the year .....		\$108,871 60	3,095 69
Total.....			111,967 29
Deduct amount used in payment of losses and claims.....	\$ 2,010 51		
used in purchase of surrendered policies, and voided by lapse .....	4,435 54		
used in payment of dividends to policy- holders .....	15,552 82		
			21,998 87
Balance note assets at end of year.....			\$89,968 42

## EXHIBIT OF POLICIES.

## POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	Number.	Amount.
Whole life policies.....	4,016	\$4,778,727 00
Endowment policies.....	305	331,435 00
All other policies.....	125	206,138 00

## NEW POLICIES ISSUED AND OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies.....	4,293	4,657,873 00
Endowment policies .....	811	964,783 00
All other policies.....	382	501,000 00
Total. ....	9,932	\$11,439,956 00
Deduct policies ceased to be in force.....	1,770	2,180,485 00
Total policies in force at the end of the year..	8,162	\$9,259,471 00

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

By death .....	139	\$ 168,091 00
By expiry .....	10	21,790 00
By surrender.....	429	596,354 00
By lapse.....	1,125	1,219,250 00
By change and decrease .....	22	36,000 00
Not taken .....	45	139,000 00
Total terminated.....	1,770	\$2,180,485 00

BUSINESS IN MAINE.

ORDINARY BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	51	\$50,068 00
Policies issued during the year.....	36	41,000 00
Total.....	87	91,068 00
Deduct policies ceased to be in force during the year.....	9	11,000 00
Policies in force at the end of the year.....	78	80,068 00
Losses and claims incurred during the year.....	432	47,860 65
Losses and claims paid during the year .....	432	47,860 65
Premiums received during the year.....	-	\$120,306 11

INDUSTRIAL BUSINESS.

Policies in force December 31st of the previous year .. . . .	19,235	\$2,163,707 00
Policies issued during the year.....	7,502	1,012,597 00
Total.....	26,737	3,176,304 00
Deduct policies ceased to be in force during the year.....	7,126	876,032 00
Policies in force at the end of the year.....	19,611	2,300,272 00

## 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..... \$49,699,256 19

## INCOME DURING THE YEAR.

Cash received for new premiums, without deductions....	\$ 755,481 65	
Premium notes, loans or liens taken for new premiums...	88,963 54	
Cash received for renewal premiums, without deductions,	4,265,912 33	
Premium notes, loans or liens taken for renewal premiums	435,232 14	
Premiums paid by dividends and surrendered policies ...	1,739,004 66	
Cash received for annuities.....	27,248 03	
Total premium income.....		\$7,311,842 35
Received for interest on mortgage loans... ..	\$1,558,559 99	
on bonds owned, and dividends on		
stock .....	599,884 28	
on premium notes, loans or liens....	254,814 73	
on other debts due the company....	204,379 52	
discount on claims paid in advance.....	1,603 26	2,619,241 78
rents for use of company's property.....		25,626 42
Total income....		9,956,710 55
Total.....		\$59,655,966 74

## DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions .....	\$3,478,411 85	
Premium notes, loans or liens used in payment of the		
same .....	125,386 54	
Cash paid for matured endowments and additions.....	255,281 21	
Premium notes, loans or liens used in payment of same,	11,097 89	
Total amount actually paid for losses and matured endow-		
ments.....	3,870,177 49	
Cash paid to annuitants.....	34,660 89	
Cash paid for surrendered policies.....	574,735 53	
Premium notes, loans or liens used in purchase of surren-		
dered policies, and voided by lapse....	174,919 33	
Cash surrender values applied in payment of premiums,	314,086 19	
Cash dividends paid to policy-holders.....	1,672,431 31	
Premium notes, loans or liens used in payment of divi-		
dends to policy-holders.....	26,495 47	
Total paid to policy-holders .....		\$6,667,506 21
Cash paid for commissions to agents and agency expenses.....		792,061 68
for medical examiners' fees.....		79,299 96
for salaries of officers and office employes .....		160,602 90
for taxes, fees and fines.....		218,788 52

OF OTHER STATES.

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Cash paid for advertising, \$19,295.19; legal expenses, \$19,752.58; real estate expenses, \$12,039.12.....	\$51,086 89
Other expenditures, viz: miscellaneous expenses.....	63,285 45
Profit and loss including premiums on bonds purchased.....	69,656 76
Total expenditures.....	<u>8,102,288 37</u>
Balance .....	\$51,553,678 37
(Total miscellaneous expenses, \$1,365,125.40.)	

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) .....	29,642,468 50
Loans secured by collaterals.....	2,025,500 00
Loans on company's policies assigned as collateral.....	1,706,207 36
Premium notes and loans on policies now in force.....	4,325,771 69
Stocks and bonds owned by the company, par value.....	12,095,120 22
Cash in office of company.....	\$171,765 27
Cash deposited in banks.....	415,271 35
Real estate purchased on foreclosure .....	793,870 61
Agent's ledger balances and cash obligations.....	17,135 66
Other assets, viz: premiums in transit, since received.....	160,567 71
Total net or ledger assets.....	<u>\$51,553,678 37</u>

OTHER ASSETS.

Interest due and accrued on bonds and mortgages....	\$554,483 95	
Interest due and accrued on bonds and stocks.....	145,261 12	
Interest due and accrued on collateral loans.....	47,482 10	
Interest due and accrued on premium notes, loans and liens	118,958 72	866,185 89
Market value of bonds and stocks over par.....		327,442 50
Gross premiums due and unreported on policies in force December 31, 1893 .....	\$250,016 06	
Gross deferred premiums in force on December 31, 1893...	498,466 52	
Total .....	748,482 58	
Deduct the loading on above gross amount .....	149,696 52	
Net amount of uncollected and deferred premiums .....		598,786 06
Total assets as per books of the company.....		<u>\$53,346,092 82</u>

ITEMS NOT ADMITTED.

Agent's balances and cash obligations.....	\$17,135 66
Total assets (less items not admitted) .....	<u>\$53,328,957 16</u>

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1893, computed by the New Jersey Insurance Department, according to the actuaries' table of mortality, with four per cent interest.....	\$49,261,483 00
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Claims for death losses and matured endowments, not due	\$187,758 39	
Claims for death losses and other policy claims resisted..	10,000 00	
Total policy claims .....		\$197,758 39
Unpaid dividends of surplus or other profits due policy-holders.....	\$280,158 35	
Other liabilities of the company, viz: premiums paid in advance.....	3,334 73	283,493 08
Liabilities as to policy-holders..		49,742,734 47
Surplus as regards policy-holders.....		3,586,222 69
Total liabilities.....		\$53,328,957 16

## PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year		\$4,239,796 40
received during the year..		524,195 68
Total.....		4,763,992 08
Deduct amount used in payment of losses and claims. ...	136,484 48	
used in purchase of surrendered policies, and voided by lapse.....	174,919 33	
used in payment of dividends to policy-holders.....	26,495 47	
redeemed by maker in cash.....	100,321 16	438,220 39
Balance note assets at end of year.....		\$4,325,771 69

## EXHIBIT OF POLICIES.

## POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies .....	53,869	\$145,002,146 00
Endowment policies.....	16,793	40,456,605 00
All other policies.....	3,684	9,274,233 00
Reversionary additions.....	-	965,104 00

## NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	7,687	18,653,282 00
Endowment policies .....	2,626	5,812,987 00
All other policies.....	1,458	3,884,448 00

## OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies .....	32	76,000 00
Endowment policies .....	18	62,000 00
All other policies.....	2	7,000 00

## OLD POLICIES INCREASED DURING THE YEAR.

Whole life policies.....	11	42,000 00
Endowment policies.....	25	33,493 00

ADDITIONS BY DIVIDENDS DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.....	-	\$332,647 00
Endowment policies.....	-	138,907 00
Total.....	86,205	224,730,852 00
Deduct policies ceased to be in force ...	8,712	22,454,102 00
Total policies in force at the end of the year.....	77,493	\$202,276,750 00
<i>Policies ceased to be in force during the year with the mode of their termination:</i>		
By death.....	1,192	\$3,609,033 00
By maturity.....	184	268,330 00
By expiry.....	724	2,072,593 00
By surrender.....	2,785	7,657,306 00
By lapse.....	2,190	5,037,038 00
Not taken.....	1,637	3,809,802 00
Total terminated.....	8,712	\$22,454,102 00

BUSINESS IN MAINE.

Policies in force December 31st of the previous year.....	1,665	\$2,762,402 00
Policies issued during the year.....	233	333,826 00
Total.....	1,898	3,096,228 00
Deduct policies ceased to be in force during the year.....	139	221,828 00
Policies in force at the end of the year.....	1,759	2,874,400 00
Losses and claims unpaid December 31st of previous year,	3	5,450 00
Losses and claims incurred during the year.....	50	99,540 00
Total.....	53	104,990 00
Losses and claims paid during the year.....	49	101,665 00
Premiums received during the year.....	-	93,292 03

## 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.....\$165,202,954 00

## INCOME DURING THE YEAR.

Cash received for new premiums, without deductions ....	\$9,209,677 04	
for renewal premiums without deductions, 23,562,977 10		
for annuities.....	821,683 84	
Total premium income ....		\$33,594,337 98
Received for interest on mortgage loans.....	\$3,619,723 45	
on bonds owned, and dividends on		
stock .....	3,115,599 37	
on other debts due the company ....	867,231 02	
		7,602,553 84
rents for use of company's property.....		756,253 86
Total income.....		41,953,145 68
Total .....		\$207,156,099 68

## DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions .....	\$11,212,462 21	
for matured endowments and additions .....	1,927,206 56	
Total amount actually paid for losses and matured		
endowments.....	13,139,668 77	
Cash paid to annuitants.....	330,180 21	
for surrendered policies .....	5,535,261 20	
Cash dividends paid to policy-holders.....	1,880,362 22	
Total paid to policy-holders.....		\$20,885,472 40
Cash paid for commissions to agents .....		5,243,319 72
for medical examiner's fees.....		409,259 43
for salaries of officers and office employes.....		497,741 28
for salaries and expenses of law department.....		222,801 01
for agency expenses.....		827,776 05
for taxes, fees and fines.....		439,070 91
for rent.....		140,000 00
for advertising.....		175,662 83
Other expenditures, viz.: exchange, postage, printing, stationery,		
and other expenses.....		1,183,909 76
Contingent guarantec account .....		345,026 48
Total expenditures.....		30,370,039 87
Balance.....		\$176,786,059 81

(Total miscellaneous expenses, \$9,484,567.47.)



*Invested as follows:*

## ASSETS

## AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered.....	\$18,089,918	69
Loans on bond and mortgage (first liens) .....	70,729,938	93
Loans secured by collaterals .....	7,497,200	00
Stocks and bonds owned by the company, cost value....	\$68,745,465	48
Cash in office of company. ....	} 10,844,691	72
Cash deposited in banks.....		
Agent's ledger balances.....	131,500	37
Commuted commissions.....	747,344	62
Total net or ledger assets .....	\$176,786,059	81

## OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....	\$1,153,183	18
Rents due and accrued on company's property or lease..	83,500	55
		\$1,236,683 73
Market value of bonds and stocks over cost.....		4,190,856 93
Payments not yet collected on annuities reported in force December 31, 1893.....		28,357 93
Gross premiums due and unreported on policies in force December 31, 1893.....	\$2,205,393	65
Gross deferred premiums in force on December 31, 1893...	2,260,328	09
Total .....	4,465,721	74
Deduct the loading on above gross amount.....	893,144	35
Net amount of uncollected and deferred premiums .....	3,572,577	39
Total assets as per books of the company.....	\$185,814,535	79

## ITEMS NOT ADMITTED.

Commuted commissions.....	\$747,344	62
Agent's balances.....	131,500	37
		878,844 99
Total assets, (less items not admitted).....	\$184,935,690	80

## LIABILITIES.

Net present value of all outstanding policies in force December 31, 1893, computed according to the actuaries' table of mortality, with 4 per cent interest.....	\$168,163,470	00
Claims for death losses and matured endowments, not due	\$782,350	28
Claims for death losses and other policy claims resisted,	360,730	00
Total policy claims.....	1,143,080	28
Amount of premiums paid in advance by policy-holders .....	68,766	60
Other liabilities of the company, viz.: under non-forfeiture clause of policies.....	412,105	00
Liabilities as to policy-holders.....	\$169,787,421	88
Surplus as regards policy-holders .....	15,148,268	92
Total liabilities.....	\$184,935,690	80

## EXHIBIT OF POLICIES.

## POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies .....	197,382	\$611,183,262 00
Endowment policies.....	49,249	134,365,505 00
All other policies.....	19	231,316 00

## NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	43,410	150,649,361 00
Endowment policies.....	13,685	31,749,953 00
All other policies.....	5	36,846 00

## OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies.....	7,469	20,452,952 00
Endowment policies.....	1,679	3,762,372 00
All other policies.....	2	11,907 00

## OLD POLICIES INCREASED DURING THE YEAR.

Whole life policies.....	1	1,595,623 00
Endowment policies.....	-	612,399 00
All other policies .....	-	166,233 00

## ADDITIONS BY DIVIDENDS DURING THE YEAR.

Whole life policies .....	-	2,531,338 00
Endowment policies .....	-	384,511 00
All other policies.....	-	1,451 00

## OLD POLICIES CHANGED DURING THE YEAR.

Whole life policies .....	77	368,384 00
Endowment policies .....	41	163,520 00
Total.....	323,019	958,206,933 00
Deduct policies ceased to in force... ..	49,806	155,339,455 00
Total policies in force at the end of the year ... ..	273,213	\$802,867,478 00

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

By death.....	3,326	11,901,966 00
By maturity.....	791	1,964,279 00
By expiry .....	107	262,714 00
By surrender .....	6,953	24,464,505 00
By lapse.....	21,311	59,170,813 00
By change and decrease.....	118	6,041,160 00
Not taken .....	17,200	51,534,018 00
Total terminated .....	49,806	\$155,339,455 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	3,654	\$6,742,761 00
Policies issued during the year.....	833	1,796,101 00
<b>Total .....</b>	<b>4,487</b>	<b>\$8,538,862 00</b>
Deduct policies ceased to be in force during the year.....	340	977,970 00
Policies in force at the end of the year .....	4,147	\$7,560,892 00
Losses and claims incurred during the year .....	48	\$190,683 07
Losses and claims paid during the year.....	48	190,683 07
Premiums received during the year.....	-	262,904 51

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 31 of previous year ..... \$8,043,906 05

INCOME DURING THE YEAR.

Cash received for new premiums, without deductions.....\$	399,836 41	
Cash received for renewal premiums without deductions,	1,675,275 41	
Premium notes, loans or liens taken for renewal premiums	201,715 85	
Premiums paid by dividends and surrendered policies....	111,986 63	
<b>Total premium income..</b>		<b>\$2,388,814 30</b>
Received for interest on mortgage loans.....	185,334 34	
bonds owned, and dividends on		
stock .	151,153 07	
premium notes, loans or liens ...	40,542 12	
other debts due the company ...	15,790 61	
Rents for use of company's property.....		392,820 14
		9,867 86
<b>Total income.....</b>		<b>2,791,502 30</b>
<b>Total.....</b>		<b>\$10,835,408 35</b>

DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions .....	\$531,997 11	
Premium notes, loans or liens used in payment of the same,	2,692 31	
Cash paid for matured endowments and additions.....	89,124 49	
Premium notes, loans or liens used in payment of same,	178 96	
<b>Total amount actually paid for losses and matured</b>		
<b>endowments .....</b>	<b>623,992 87</b>	
Cash paid for surrendered policies .....	\$307,716 44	
Premium notes loans or liens used in purchase of surren-		
dered policies, and voided by lapse.....	15,601 57	
Cash surrender values applied in payment of premiums ..	27,435 34	
Cash dividends paid to policy-holders ....	113,839 71	
Premium notes, loans or liens used in payment of divi-		
dends to policy-holders .....	58 24	
<b>Total paid to policy-holders ..</b>		<b>\$1,088,644 17</b>
Cash paid for commissions to agents.....	368,142 22	
salaries and traveling expenses of managers and agents	40,400 56	
medical examiner's fees .....	32,532 87	
salaries of officers and office employes .....	38,813 00	
taxes, fees and fines.....	52,278 52	
rent .....	27,165 10	
furniture and office fixtures .....	10,156 28	
advertising and printing .....	28,841 69	

Other expenditures, viz: legal expenses, \$2,125.13; telegrams, postage and express, \$12,974.56; balance, profit and loss, \$1,239.20.....	\$16,338 89
Total expenditures.....	<u>1,703,316 30</u>
Balance.....	\$9,132,092 05

*Invested as follows:*

ASSETS

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered ..	\$ 518,564 52
Loans on bond and mortgage (first liens) ..	3,861,909 72
Loans secured by collaterals ..	146,730 00
Loans on company's policies assigned as collateral. ....	769,411 18
Premium notes and loans on policies now in force .....	206,319 60
Stocks and bonds owned by the company, cost value .....	3,183,031 06
Cash in office of company.....	54,986 02
Cash deposited in banks.....	389,944 46
Agent's ledger balances .....	<u>1,195 49</u>
Total net or ledger assets.....	\$9,132,092 05

OTHER ASSETS.

Interest due and accrued on bonds and mortgages .....	\$130,455 17	
bonds and stocks .....	64,151 67	
collateral loans .....	3,707 28	
premium notes, loans or liens, .....	<u>24,981 10</u>	\$223,295 22
Market value of bonds and stocks over cost. ....		123,111 12
Gross premiums due and unreported on policies in force December 31, 1893 .....	312,979 16	
Gross deferred premiums in force on December 31, 1893... ..	<u>197,462 86</u>	
Total .....	510,442 02	
Deduct the loading on above gross amount.....	<u>102,068 40</u>	
Net amount of uncollected and deferred premiums.....		408,353 62
Total assets as per books of the company .....		<u>\$9,886,852 01</u>

ITEMS NOT ADMITTED.

Agent's balances .....	<u>1,195 49</u>
Total assets (less items not admitted) .....	\$9,885,656 52

LIABILITIES.

Net present value of all outstanding policies in force December 31st, 1893, computed by the Vermont Insurance Department, according to the actuaries' table of mortality, with four per cent interest.....	\$8,345,378 89
Premium obligations in excess of the net value of their policies .....	<u>22,756 37</u>
Claims for death losses due and unpaid .....	1,183 60
Claims for matured endowments due and unpaid.....	1,500 00
Claims for death losses and matured endowments, not due	1,643 92
Claims for death losses and other policy claims resisted, .....	<u>17,000 00</u>
Total policy claims .....	\$21,327 52

Unpaid dividends of surplus or other profits due policy-holders .....	\$6,267 70	
Other liabilities of the company, viz: extra reserve on life rate endowments.....	344,954 11	
Balances due on surrendered policies, \$11,144.46; premiums paid in advance, \$930.60.....	12,075 06	\$363,296 87
Liabilities as to policy-holders .....	8,752,759 65	
Surplus as regards policy-holders.....	1,132,896 87	
Total liabilities.....		\$9,885,656 52
Estimated surplus accrued on Tontine or other policies, the profits upon which are especially reserved for that class of policies, \$152,972.12.		

## PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year.....		\$118,667 18
Premium notes, loans or liens received during the year.....		201,715 85
Total .....		\$320,383 03
Deduct amount used in payment of losses and claims.....	\$2,871 27	
purchase of surrendered policies, and voided by lapse .....	15,601 57	
payment of dividends to policy-holders .....	58 24	
redeemed by maker in cash.....	95,532 35	114,063 43
Balance note assets at end of year ..		\$206,319 60

## EXHIBIT OF POLICIES.

## POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.....	17,188	\$44,013,158 00
Endowment policies.....	9,352	14,188,496 00
All other policies.....	138	411,500 00
Reversionary additions.....	-	65,199 00

## NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	4,562	9,725,982 00
Endowment policies.....	1,214	2,277,092 00
All other policies.....	142	414,600 00

## OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies.....	26	60,000 00
Endowment policies.....	13	35,500 00

## OLD POLICIES INCREASED DURING THE YEAR.

Whole life policies.....	-	534 00
Endowment policies.....	-	294 00

ADDITIONS BY DIVIDENDS DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies } Endowment policies } All other policies }	Revisionary additions.....	-            5,494 00
Total .....		32,635    \$71,197,849 00
Deduct policies ceased to be in force.....		4,291    9,565,236 00
Total policies in force at the end of the year.....		28,344    \$61,632,613 00

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

By death.....	233	\$560,623 00
By maturity .....	76	90,803 00
By expiry .....	23	95,000 00
By surrender.....	1,105	2,526,636 00
By lapse.....	1,891	3,852,300 00
By change and decrease .....	41	267,245 00
Not taken.....	922	2,172,629 00
Total terminated .....	4,291	\$9,565,236 00

BUSINESS IN MAINE.

Policies in force December 31st of the previous year.....	295	506,622 00
Policies issued during the year.....	64	97,500 00
Total.....	359	604,122 00
Deduct policies ceased to be in force during the year.....	44	124,000 00
Policies in force at the end of the year.....	315	480,122 00
Losses and claims incurred during the year.....	5	2,850 00
Losses and claims paid during the year..	5	2,850 00
Premiums received during the year .....	-	17,640 88

## 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..... \$21,730,030 64

## INCOME DURING THE YEAR.

Cash received for new premiums, without deductions ....	\$217,330 09	
Premium notes, loans or liens taken for new premiums,	100,966 25	
Cash received for renewal premiums without deductions..	2,051,592 09	
Premium notes, loans or liens taken for renewal premiums	678,116 40	
<b>Total premium income .....</b>	<b>.....</b>	<b>\$3,048,004 83</b>
Received for interest on mortgage loans .....	\$153,298 15	
on bonds owned, and dividends on		
stock .. .. .	675,037 18	
on premium notes, loans or liens....	53,083 16	
on other debts due the company....	114,831 61	
rents for use of company's property .....	79,416 05	998,250 10
Other income, viz.: balance of profit and loss account.....		40,500 09
<b>Total income... ..</b>	<b>.....</b>	<b>4,166,171 07</b>
<b>Total.....</b>	<b>.....</b>	<b>\$25,896,201 71</b>

## DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.....	\$1,410,483 68	
Premium notes, loans, or liens used in payment of the same,	46,464 32	
Cash paid for matured and discounted endowments and		
additions.....	236,415 72	
Premium notes, loans or liens used in payment of same ..	18,074 28	
<b>Total amount actually paid for losses, matured and discounted endow-</b>	<b>.....</b>	<b>\$1,711,438 00</b>
<b>ments .....</b>	<b>.....</b>	<b>475,268 79</b>
Cash paid for surrendered policies .....		
Premium notes, loans or liens used in purchase of surrendered		
policies, and voided by lapse.....	51,105 12	
Cash distributions paid to policy-holders.....	654,750 25	
Premium notes, loans or liens used in payment of distributions to		
policy-holders .....	14,226 05	
<b>Total paid to policy-holders.....</b>	<b>.....</b>	<b>2,906,788 21</b>
Cash paid for commissions to agents. ....	228,156 36	
for medical examiner's fees.....	15,436 10	
for salaries of officers and office employes.....	109,081 64	
for taxes, fees and fines.....	53,683 06	
for advertising .....	12,238 87	



Other expenditures, viz.: printing, stationery and all other incidental expenses at home office and at agencies.....	\$171,019 34
Accrued interest on investments purchased during the year.....	14,933 61
<b>Total expenditures.....</b>	<b>3,511,337 19</b>
Balance.....	\$22,384,864 52

*Invested as follows:*

ASSETS

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered.....	\$1,787,880 75
Loans on bond and mortgage (first liens).....	3,326,450 00
secured by collaterals .....	1,951,812 01
on company's policies assigned as collateral.....	500 00
Premium notes and loans on policies now in force .....	460,388 69
Stocks and bonds owned by the company, cost value .....	13,864,954 61
Cash deposited in banks.....	548,193 65
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 .....	444,684 81
<b>Total net or ledger assets.....</b>	<b>\$22,384,864 52</b>

OTHER ASSETS.

Interest due and accrued on bonds and mortgages .....	\$ 55,202 61
on bonds and stocks .....	131,916 50
on collateral loans .....	30,619 86
on premium notes, loans or liens .....	20,946 00
Rents due and accrued on company's property or lease....	12,657 08
	\$251,342 05
Market value of bonds and stocks over cost.....	390,975 84
Gross deferred premiums in force on December 31, 1893....	\$221,225 21
Deduct the loading, 10 per cent, on above gross amount....	22,122 52
Net amount of uncollected and deferred premiums.....	199,102 69
<b>Total assets as per books of the company.....</b>	<b>\$23,226,285 10</b>

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1893, computed by the Massachusetts Insurance Department, according to the actuaries' table of mortality, with four per cent interest .....	\$21,244,871 21
Claims for death losses due and unpaid.....	\$151,052 00
Claims for matured endowments due and unpaid.....	28,855 00
Total policy claims.....	179,907 00
Unpaid distributions of surplus or other profits due policy-holders,	112,749 14
Liabilities as to policy-holders.....	21,537,527 35
Surplus as regards policy-holders.....	1,688,757 75
<b>Total liabilities.....</b>	<b>\$23,226,285 10</b>

## PREMIUM NOTE ACCOUNT.

Loan notes .....	\$514,758 16	
Quarterly notes .....	370,939 08	
Premium notes, loans or liens on hand December 31st of previous year, received during the year.....		\$885,697 24 779,082 65
Total.....		1,664,779 89
Deduct amount used in payment of losses and claims....	\$64,538 60	
used in purchase of surrendered policies, and voided by lapse.....	51,105 12	
used in payment of distributions to policy- holders.....	14,226 05	
redeemed by maker in cash.....	629,836 62	
		759,706 39
Balance note assets at end of year.....		\$905,073 50

## EXHIBIT OF POLICIES.

## POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.....	9,108	\$26,824,409 00
Endowment policies.....	21,467	62,210,696 00
All other policies.....	662	1,823,992 00

## NEW POLICIES ISSUED DURING THE YEAR.

Endowment policies.....	3,482	9,403,500 00
All other policies.....	1	3,500 00

## OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies .....	25	51,439 00
Endowment policies.....	22	42,840 00

## OLD POLICIES INCREASED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies. ....	-	\$ 2,963 00
Endowment policies.....	1	99,992 00

## ADDITIONS BY DIVIDENDS DURING THE YEAR.

Whole life policies.....	2	11,781 00
Endowment policies .....	-	27,951 00
All other policies.....	-	74 00
Total .....	34,770	100,503,137 00
Deduct policies ceased to be in force.....	2,614	8,074,118 00
Total policies in force at the end of the year .....	32,156	\$92,429,019 00

OF OTHER STATES.

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

By death.....	488	\$1,517,989 00
By maturity.....	112	258,290 00
By expiry.....	124	332,000 00
By surrender.....	913	2,413,455 00
By lapse.....	530	1,354,250 00
By change and decrease.....	1	914,634 00
Not taken.....	446	1,283,000 00
Total terminated.....	2,614	\$8,074,118 00

BUSINESS IN MAINE.

Policies in force December 31st of the previous year.....	1,780	\$3,108,742 00
Policies issued during the year.....	190	308,736 00
Total .....	1,970	3,417,478 00
Deduct policies ceased to be in force during the year.....	116	220,831 00
Policies in force at the end of the year.....	1,854	3,196,647 00
Losses and claims unpaid December 31st of previous year ..	7	9,366 00
Losses and claims incurred during the year.....	38	97,897 00
Total.....	45	107,263 00
Losses and claims paid during the year.....	41	100,153 00
Premiums received during the year.....	-	89,067 55
Amount of distribution paid in Maine during 1893 .....	-	20,654 75

## NEW YORK LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1841 COMMENCED BUSINESS IN 1845.

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

Net or ledger assets December 31 of previous year..... \$128,132,289 85

## INCOME DURING THE YEAR.

Cash received for new premiums, without deductions...	\$ 6,306,563 42	
Cash received for renewal prem's, without deductions...	20,572,938 40	
Cash received for annuities .....	656,226 54	
Total.....	27,535,728 36	
Deduct amount paid for re-insurance .....	47,070 92	
Total premium income .....		\$27,488,657 44
Received for interest on mortgage loans .....	\$1,146,711 53	
on bonds owned, and dividends on stock.....	4,012,694 76	
on premiums, premium notes and policy loans or liens .....	86,940 84	
on other debts due the company...	200,884 72	
on bank deposit.....	169,862 54	
		5,617,094 39
rents for use of company's property .....		624,552 31
profits on bonds and stocks actually sold .....		108,002 20
deposits on account of trust fund policies.....		25,340 61
Total income .....		33,863,646 95
Total .....		\$161,995,936 80

## DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions....	\$8,475,593 46	
Cash paid for matured endowments and additions .....	1,083,445 95	
Total.....	9,559,039 41	
Deduct re-insurance .....	35,500 00	
Total amount actually paid for losses and matured endowments .....	9,523,539 41	
Cash paid to annuitants.....	1,407,256 95	
Cash paid for surrendered policies .....	1,064,024 11	
Reserve values paid on matured deferred dividend pol- icies .....	1,295,038 02	
Cash dividends paid to policy-holders.....		1,744,391 78
Premium notes, loans or liens used in payment of divi- dends to policy-holders.....		
Instalments paid on trust fund deposits .....	4,200 00	
Total paid to policy-holders.....		\$15,038,450 27

Cash paid for commissions to agents.. .. .	\$4,579,880 89
for agency expenses.....	1,079,342 28
for medical examiner's fees.....	492,068 04
for salaries of officers and office employes.....	765,469 32
for taxes, fees and fines.....	317,296 97
for rent.....	280,033 22
for advertising .....	111,066 70
Other expenditures, viz: legal fees, stationery, printing, postage, telegrams, furniture, inspection bureau, traveling and other ex- penses.. .. .	761,117 52
<b>Total expenditures.....</b>	<b>23,424,725 21</b>
Balance... .. .	\$138,571,211 59

*Invested as follows:*

ASSETS

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered.....	\$13,139,049 93
Loans on bond and mortgage (first liens).....	25,805,235 20
Loans secured by collaterals.....	2,428,966 67
Loans on company's policies, assigned as collateral .....	2,682,241 39
Premium notes and loans on policies now in force.....	1,075,440 32
Stocks and bonds owned by the company, book value .....	85,908,223 50
Cash in office of company .....	18,219 95
Cash deposited in banks and trust companies.....	5,058,069 73
Cash deposits at interest in foreign countries .....	1,936,179 25
Agent's ledger balances .....	519,585 65
<b>Total net or ledger assets (per balance) .....</b>	<b>\$138,571,211 59</b>

OTHER ASSETS.

Interest due and accrued on bonds and mortgages .....	\$496,587 38
on bonds and stocks.....	883,990 57
on policy loans or liens.....	44,157 25
Rents due and accrued on company's property or lease... .. .	31,172 82
	1,455,908 02
Market value of bonds and stocks, over book value.....	4,084,412 95
Gross premiums due and unreported on policies in force	
December 31, 1893 .....	\$4,047,076 87
Gross deferred premiums in force on December 31, 1893....	2,328,966 00
<b>Total .....</b>	<b>6,386,042 87</b>
Deduct the loading on above gross amount.....	1,277,208 57
<b>Net amount of uncollected and deferred premiums. ....</b>	<b>5,108,834 30</b>
<b>Total assets as per books of the company .....</b>	<b>\$149,220,366 86</b>

ITEMS NOT ADMITTED.

Agent's balances .....	519,585 65
<b>Total assets (less items not admitted).....</b>	<b>\$148,700,781 21</b>

## LIABILITIES.

Net present value of all outstanding policies in force December 31, 1893, computed by the New York Insurance Department, according to the actuaries' table of mortal- ity, with four per cent interest.....	\$129,183,741 00	
Deduct re-insurance.....	214,069 00	
Net re-insurance reserve.....		\$128,969,672 00
Additional reserve on annuities and accumulation policies in excess of above standard.....		892,776 00
Amount due and unpaid on annuity claims, (not presented)	\$ 22,770 02	
Claims for matured endowments due and unpaid (not presented).....	122,097 76	
Claims for death losses and matured endowments, not due	1,326,854 37	
Claims for death losses and other policy claims resisted,	4,000 00	
Total policy claims.....		1,475,632 15
Unpaid dividends of surplus or other profits due policy- holders (not claimed).....	\$134,533 64	
Other liabilities of the company, viz: premiums paid in advance.....	134,554 82	
Trust deposit held for account of beneficiaries, under terms of policies.....	67,982 42	
		337,070 88
Liabilities as to policy-holders.....		\$131,675,151 03
Surplus as regards policy-holders.....		17,025,630 18
Total liabilities.....		\$148,700,781 21

## PREMIUM NOTE AND POLICY LOAN ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year	\$1,096,850 03	
received during the year.....	3,150,499 06	
Total.....		4,247,349 09
Deduct amount used in payment of losses and claims....	\$76,370 30	
used in purchase of surrendered policies, and voided by lapse.....	101,860 66	
used in payment of dividends to policy- holders.....	736 42	
redeemed by maker in cash.....	310,700 00	
		489,667 38
Balance note assets at end of year.....		\$3,757,681 71

## EXHIBIT OF POLICIES.

## POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.....	160,410	\$503,721,336 00
Endowment policies.....	50,523	160,358,296 00
All other policies.....	13,075	25,168,997 00

## NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	69,807	184,074,670 00
Endowment policies.....	14,447	36,552,632 00
All other policies.....	1,314	3,221,689 00

OLD POLICIES REVIVED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.. .. .	372	\$1,433,820 00
Endowment policies. . . . .	90	326,353 00
All other policies.....	31	56,700 00

OLD POLICIES INCREASED DURING THE YEAR.

Whole life policies.....	-	545,171 00
Endowment policies.....	-	136,300 00
All other policies.....	-	1,586,324 00

ADDITIONS BY DIVIDENDS DURING THE YEAR.

Whole life policies.....	-	329,368 00
Endowment policies . . . . .	-	154,087 00
<b>Total. . . . .</b>	<b>310,069</b>	<b>917,665,743 00</b>
Deduct policies ceased to be in force.....	48,077	138,509,065 00
<b>Total policies in force at the end of the year.....</b>	<b>261,992</b>	<b>\$779,156,678 00</b>

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

By death . . . . .	2,523	\$8,476,925 00
By maturity . . . . .	448	1,380,979 00
By expiry . . . . .	415	270,742 00
By surrender.....	3,862	13,833,707 00
By lapse.....	25,253	60,710,799 00
By change and decrease.....	-	9,162,411 00
Not taken.....	15,576	44,673,502 00
<b>Total terminated . . . . .</b>	<b>48,077</b>	<b>\$138,509,065 00</b>

BUSINESS IN MAINE.

Policies in force December 31st of the previous year.....	1,841	\$3,136,860 00
Policies issued during the year.....	457	679,200 00
<b>Total.....</b>	<b>2,298</b>	<b>3,816,000 00</b>
Deduct policies ceased to be in force during the year.....	485	699,715 00
<b>Policies in force at the end of the year.....</b>	<b>1,813</b>	<b>3,116,285 00</b>
Losses and claims unpaid December 31st of previous year..	6	21,405 38
Losses and claims incurred during the year.....	47	94,078 47
<b>Total... . . . .</b>	<b>53</b>	<b>115,483 85</b>
Losses and claims paid during the year . . . . .	45	109,164 62
Premiums received during the year . . . . .	-	114,681 28

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY,  
MILWAUKEE, WIS.

INCORPORATED IN 1857. COMMENCED BUSINESS IN 1858.

H. L. PALMER, *President.*

J. W. SKINNER, *Secretary.*

Net or ledger assets December 31 of previous year .... \$54,057,772 15

INCOME DURING THE YEAR.

Cash received for new premiums, without deductions....	\$1,714,518	57
Cash received for renewal prems., without deductions....	9,626,598	81
Premium notes, loans or liens taken for renewal premiums	90,941	57
Premiums paid by dividends and surrendered policies ...	479,065	36
Cash received for annuities.....	10,690	18
<b>Total premium income .....</b>	<b>11,921,814</b>	<b>49</b>
Received for interest on mortgage loans . ....	2,570,569	51
on bonds owned.....	238,730	44
on premium notes, loans or liens....	37,489	36
on other debts due the company, including interest on deposits and on deferred premiums .....	138,860	41
discount on claims paid in advance.....	1,335	13
rents for use of company's property .....	55,535	44
Other income, viz: profit and loss account.....	4,623	90
<b>Total income .....</b>	<b>14,968,898</b>	<b>68</b>
<b>Total.....</b>	<b>69,026,670</b>	<b>83</b>

DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.....	\$3,166,800	11
Premium notes, loans, or liens used in payment of the same	15,264	12
Cash paid for matured endowments and additions .....	358,426	45
Premium notes, loans or liens used in payment of same..	1,918	16
<b>Total .....</b>	<b>3,542,408</b>	<b>84</b>
Cash paid to annuitants .....	1,187	85
Cash paid for surrendered policies.....	302,394	39
Premium notes, loans or liens used in purchase of surren- dered policies, and voided by lapse.....	16,483	91
Cash surrender values applied in payment of premiums,	293,072	44
Cash dividends paid to policy-holders.....	1,085,191	64
Premium notes, loans or liens used in payment of divi- dends to policy-holders.....	58,770	23
<b>Total paid to policy-holders .....</b>	<b>5,299,509</b>	<b>30</b>
Cash paid for commissions to agents.....	1,412,599	79
for salaries and traveling expenses of managers and agents	34,533	38
for medical examiners' fees and salaries of med. directors	91,662	59



Cash paid for salaries of officers and office employes, exclusive of medical and law departments.....	\$210,197 02
for taxes, fees and fines.....	163,389 60
for rent.....	4,705 08
for commuting commissions.....	20,110 13
for furniture and office fixtures.....	2,172 41
for advertising.....	6,373 50
premium on bonds bought in 1893.....	32,141 67
Other expenditures, viz: supplies, \$37,911.09; postage, \$58,750.23; exchange, \$13,297.27; freight and express, \$4,118.07; fuel and lights, \$5,227.50; law, \$41,219.57; loan, \$65,758.72; abstract, \$25,435.50; trustees and executive committee, \$24,610.35; building, \$19,929.68; real estate, \$8,301.69, and loss expenses, \$3,091.06.....	307,650 73
<b>Total expenditures.....</b>	<b>7,585,045 20</b>
Balance.....	\$61,441,625 63

(Total miscellaneous expenses, \$2,285,535.90.)

*Invested as follows:*

ASSETS

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered, cost or less than cost.....	\$1,051,037 49
Loans on bond and mortgage (first liens).....	51,412,788 28
Premium notes and loans on policies now in force.....	476,096 97
Stocks and bonds owned by the company, par value.....	5,289,965 00
Cash in office of company.....	235,387 74
Cash deposited in banks.....	2,917,464 61
Agent's ledger balances.....	48,885 54
Other assets, viz: suspense account (death claim held pending investigation).....	10,000 00
<b>Total net or ledger assets.....</b>	<b>61,441,625 63</b>

OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....	\$916,750 48
Interest due and accrued on premium notes, loans and liens.....	16,883 39
Rents due and accrued on company's property or lease.....	8,888 74
Market value of bonds over par.....	345,657 14
Gross premiums due and unreported on policies in force December 31, 1893.....	651,771 00
Gross deferred premiums in force on December 31, 1893.....	1,024,951 00
<b>Total.....</b>	<b>1,676,722 00</b>
Deduct the loading on above gross amount.....	335,344 40
<b>Net amount of uncollected and deferred premiums.....</b>	<b>1,341,377 60</b>
<b>Total assets as per books of the company.....</b>	<b>\$64,071,182 98</b>

ITEMS NOT ADMITTED.

Agent's balances.....	\$48,885 54
Suspense account.....	10,000 00
<b>Total assets, (less items not admitted).....</b>	<b>\$64,012,297 44</b>

## LIABILITIES.

Net present value of all outstanding policies in force December 31, 1893, computed according to the actuaries' table of mortality, with four per cent interest.....		\$52,246,111
Claims for death losses and matured endowments, not due,	\$232,006 97	
Claims for death losses and other policy claims resisted,	36,500 00	
Total policy claims.....		268,506 97
Unpaid dividends of surplus or other profits due policy-holders, unreported premiums, \$54,467.49, and dividends not due on deferred premiums, semi-annual and quarterly (estimated) \$68,671.72 .....	123,139 21	
Other liabilities of the company, viz: premiums paid in advance, \$7,500; accrued commission (estimated) \$10,000..	17,500 00	
Reserve for paid up insurance claimable and for annuities	57,469 00	
Liabilities as to policy-holders.....		52,712,726 18
Surplus as regards policy-holders .....		11,299,571 26
Total liabilities.....		\$64,012,297 44

## PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year received during the year ... ..		\$487,812 62
		92,166 80
Total.....		579,979 42
Deduct amount used in payment of losses and claims.....	\$17,182 28	
used in purchase of surrendered policies, and voided by lapse .....	16,483 91	
used in payment of dividends to policy-holders .....	58 770 23	
redeemed by maker in cash .....	11,446 03	103,882 45
Balance note assets at end of year.....		\$476,096 97

## EXHIBIT OF POLICIES.

## POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	Number.	Amount.
Whole life policies.....	103,190	\$252,501,807 00
Endowment policies.....	24,542	55,158,415 00
All other policies.....	617	4,852,381 00

## NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	16,638	38,502,131 00
Endowment policies .....	3,898	8,664,618 00
All other policies.....	407	1,302,032 00

## OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies .....	302	921,643 00
Endowment policies .....	51	160,094 00
All other policies.....	3	24,399 00

OLD POLICIES INCREASED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies .....	37	
Endowment policies .....	10	
All other policies.....	11	\$128,438 00

ADDITIONS BY DIVIDENDS DURING THE YEAR.

Whole life policies .....	-	137,366 00
Endowment policies .....	-	81,264 00
All other policies.....	-	2,220,886 00
<b>Total.</b> .....	<b>149,706</b>	<b>364,656,074 00</b>
Deduct policies ceased to be in force.....	13,296	39,503,127 00
<b>Total policies in force at the end of the year..</b> .....	<b>136,410</b>	<b>\$325,152,947 00</b>

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

By death .....	1,209	\$ 3,226,351 00
By maturity .....	217	358,863 00
By expiry .....	342	3,397,308 00
By surrender.....	1,905	3,899,375 00
By lapse....	6,855	16,013,201 00
By change and decrease .....	-	4,712,771 00
Not taken .....	2,768	7,895,258 00
<b>Total terminated.....</b> .....	<b>13,296</b>	<b>\$39,503,127 00</b>

BUSINESS IN MAINE.

Policies in force December 31st of the previous year.....	1,088	\$1,676,814 00
Policies issued during the year.....	208	294,844 00
<b>Total.....</b> .....	<b>1,296</b>	<b>1,971,658 00</b>
Deduct policies ceased to be in force during the year.....	66	95,288 00
<b>Policies in force at the end of the year.....</b> .....	<b>1,230</b>	<b>1,876,370 00</b>
Losses and claims unpaid December 31st of previous year ..	1	1,000 00
Losses and claims incurred during the year.....	5	7,000 00
<b>Total.....</b> .....	<b>6</b>	<b>8,000 00</b>
<b>Losses and claims paid during the year</b> .....	<b>6</b>	<b>8,000 00</b>
<b>Premiums received during the year.....</b> .....	<b>-</b>	<b>72,369 92</b>

PENN MUTUAL LIFE INSURANCE COMPANY,  
PHILADELPHIA, PA.

INCORPORATED IN 1847. COMMENCED BUSINESS IN 1847.

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

Net or ledger assets December 31, of previous year..... \$19,687,583 02

INCOME DURING THE YEAR.

Cash received for new premiums, without deductions.....	\$1,066,706 97	
Premium notes, loans or liens taken for new premiums...	27,085 61	
Cash received for renewal premiums, without deductions, 3,699 152 28		
Premium notes, loans or liens taken for renewal premiums	193,379 06	
Cash received for annuities.....	34,731 10	
<b>Total</b> .....	5,021,055 02	
Deduct amount paid for re-insurance.....	2,781 44	
<b>Total premium income</b> .....	5,018,273 58	
Received for interest on mortgage loans... ..	538,242 92	
on bonds owned, and dividends on		
stock .....	332,954 66	
on premium notes, loans or liens....	48,968 92	
on collateral loans.....	156,200 92	
on general account.....	7,857 49	1,084,224 91
rents for use of company's property.....		25,788 31
profits on bonds and stocks actually sold....		2,047 86
<b>Total income</b> .....	6,130,334 66	
<b>Total</b> .....	\$25,817,917 68	

DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions .....	\$1,427,397 87	
Premium notes, loans or liens used in payment of the		
same .....	28,174 33	
Cash paid for matured endowments and additions.....	183,387 78	
Premium notes, loans or liens used in payment of same,	605 22	
<b>Total</b> .....	1,639,565 20	
Cash paid to annuitants.....	7,300 70	
Cash paid for surrendered policies.....	396,438 94	
Premium notes, loans or liens used in purchase of surren-		
dered policies, and voided by lapse....	50,955 75	
Cash dividends paid to policy-holders.....	682,597 72	
Premium notes, loans or liens used in payment of divi-		
dends to policy-holders.....	85,504 36	
<b>Total paid to policy-holders</b> .....	\$2,862,362 67	
Cash paid for commissions to agents.....		508,318 07
for salaries and traveling expenses of managers and agents		112,334 56

OF OTHER STATES.

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Cash paid for medical examiners' fees.....	\$50,195 85
for salaries of officers and office employes.....	101,785 00
for taxes, fees and fines.....	157,209 98
for rent.....	\$32,487 47
for furniture and office fixtures.....	2,383 72
for advertising, printing and supplies.....	32,448 36
Other expenditures, viz: postage and home office expenses, fire insurance, legal expenses, maintenance of building.....	54,750 72
Total expenditures.....	<u>3,914,276 40</u>
Balance .....	\$21,903,641 28

Invested as follows:

ASSETS

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered.....	\$1,272,304 15
Loans on bond and mortgage (first liens) .....	10,129,302 04
Loans secured by collaterals.....	\$1,584,303 02 }
Loans on company's policies assigned as collateral .....	1,182,982 00 } 2,767,285 02
Premium notes and loans on policies now in force.....	699,565 30
Stocks and bonds owned by the company, cost value.....	6,374,589 26
Cash in office of company.....	\$ 22,233 23 }
Cash deposited in banks.....	483,400 00 } 505,633 23
Bills receivable for premiums mainly secured by reserve.	
on policies .....	69,661 32
Agent's ledger balances, secured by bonds .....	8,387 69
Other assets, viz: bills receivable secured by collateral ..	76,913 27      154,962 28
Total net or ledger assets (per balance).....	<u>21,903,641 28</u>
Deduct depreciation from cost to bring same to market value.....	3,769 26
Total net or ledger assets less depreciation.....	\$21,899,872 02

OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....	\$203,657 33
Interest due and accrued on collateral loans.....	25,475 12
Interest accrued on bank deposits, etc.....	4,422 12
Rents due and accrued on company's property or lease....	3,993 03      237,547 60
Gross premiums due and unreported on policies in force	
December 31, 1893 .....	398,927 55
Gross deferred premiums in force on December 31, 1893...	396,686 98
Total .....	795,614 53
Deduct the loading on above gross amount .....	159,122 91
Net amount of uncollected and deferred premiums .....	636,491 62
Total assets as per books of the company.....	<u>\$22,773,911 24</u>

ITEMS NOT ADMITTED.

Agent's balances.....	\$8,387 69
Bills receivable.....	146,574 59      154,962 28
Total assets (less items not admitted) ....	<u>\$22,618,948 96</u>

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1893, computed according to the actuaries' table of mortality, with four per cent interest... ..	\$19,933,817 00
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## LIFE INSURANCE COMPANIES

Claims for death losses and matured endowments, not due.....		\$78,729 00
Unpaid dividends of surplus or other profits due policy-holders, being on unreported premiums.....	\$59,784 19	
Other liabilities of the company, viz: scrip outstanding, \$8,630.00; amount of premiums paid in advance \$16,298.12,	24,928 12	84,712 31
Liabilities as to policy-holders.. .. .		<u>20,097,258 31</u>
Surplus as regards policy-holders.....		2,521,690 65
Total liabilities.....		<u>\$22,618,948 96</u>
Actual surplus accrued on Tontine or other policies, the profits upon which are especially reserved for that class of policies, \$937,564.39.		

## PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year		\$624,238 27
received during the year.. .. .		248,221 68
Total.....		<u>872,459 95</u>
Deduct amount used in payment of losses and claims. ...	28,779 55	
used in purchase of surrendered policies, and voided by lapse.....	50,955 75	
used in payment of dividends to policy-holders.....	85,504 36	
redeemed by maker in cash.....	7,654 99	172,894 65
Balance note assets at end of year.....		<u>\$699,565 30</u>

## EXHIBIT OF POLICIES.

## POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	Number.	Amount.
Whole life policies .. .. .	29,003	\$80,663,997 00
Endowment policies.....	14,036	32,450,093 00
All other policies.....	1,571	4,270,082 00
Reversionary .. .. .	-	501,246 00

## NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	5,533	14,601,473 00
Endowment policies .. . . .	2,204	6,203,337 00
All other policies.....	272	961,550 00

## OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies .. . . .	270	538,241 00
Endowment policies .. . . .	291	308,717 00
All other policies.....	532	1,530,828 00
Reversionary .. . . .	-	2,264 00

## OLD POLICIES CHANGED AND INCREASED DURING THE YEAR.

Whole life policies .. . . .	13	46,500 00
Endowment policies.....	14	60,500 00

ADDITIONS BY DIVIDENDS DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>
Reversionary.....	-	\$114,488 00
<b>Total.....</b>	<b>53,739</b>	<b>142,262,316 00</b>
Deduct policies ceased to be in force.....	6,254	17,974,598 00
<b>Total policies in force at the end of the year .....</b>	<b>47,485</b>	<b>\$124,287,718 00</b>

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

By death.....	524	1,490,652 00
By maturity.....	94	183,993 00
By expiry . .....	191	501,060 00
By surrender.....	830	2,021,129 00
By lapse.....	3,074	8,419,889 00
By change and decrease.....	46	567,285 00
Not taken.....	1,495	4,790,650 00
<b>Total terminated.....</b>	<b>6,254</b>	<b>\$17,974,598 00</b>

BUSINESS IN MAINE.

Policies in force December 31st of the previous year.....	801	1,290,800 00
Policies issued during the year.....	129	173,000 00
<b>Total.....</b>	<b>930</b>	<b>1,463,800 00</b>
Deduct policies ceased to be in force during the year.....	76	123,450 00
<b>Policies in force at the end of the year.....</b>	<b>854</b>	<b>1,340,350 00</b>
Losses and claims unpaid December 31st of previous year,	2	3,500 00
Losses and claims incurred during the year... ..	16	28,820 00
<b>Total.....</b>	<b>18</b>	<b>32,320 00</b>
Losses and claims paid during the year.. ..	17	31,320 00
Premiums received during the year.....	-	59,376 72

PHENIX MUTUAL LIFE INSURANCE COMPANY,  
HARTFORD, CONN.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

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

Net or ledger assets December 31, of previous year..... \$9,721,427 03

INCOME DURING THE YEAR.

Cash received for new premiums, without deductions ....	\$224,829 17	
for renewal premiums without deductions,	665,582 31	
Premiums paid by dividends and surrendered policies....	135,548 82	
Cash received for annuities.....	1,131 80	
<hr/>		
Total .....	1,027,092 10	
Deduct amount paid for re-insurance..	4,989 22	
<hr/>		
Total premium income .....		1,022,102 88
Received for interest on mortgage loans.....	341,875 06	
on bonds owned, and dividends on		
stock .....	121,939 20	
on premium notes, loans or liens....	37,764 87	
on other debts due the company ....	14,072 03	
discount on claims paid in advance.....	142 48	515,793 64
rents for use of company's property.....		44,057 48
re-insurance .....		30,795 45
<hr/>		
Total income.....		1,612,749 45
<hr/>		
Total .....		\$11,334,176 48

DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions .....	\$648,594 04	
Premium notes, loans, or liens used in payment of the		
same ...	35,938 78	
Cash paid for matured endowments and additions .....	188,832 86	
Premium notes, loans or liens used in payment of same,	8,117 14	
<hr/>		
Total.....	881,482 82	
Deduct re-insurance.....	1,233 00	
<hr/>		
Total amount actually paid for losses and matured		
endowments.....	880,249 82	
Cash paid to annuitants.....	1,215 00	
for surrendered policies.....	58,123 19	
Premium notes, loans or liens used in purchase of surren-		
dered policies, and voided by lapse.....	16,479 32	
Cash surrender values applied in payment of premiums,	4,831 57	
Cash dividends paid to policy-holders.....	132,011 43	
Premium notes, loans or liens used in payment of divi-		
dends to policy-holders .....	510 77	
<hr/>		
Total paid to policy-holders.....		1,093,421 10



Cash paid for commissions to agents.....	\$180,940 13
for salaries and traveling expenses of managers and agents .....	62,404 22
for medical examiner's fees.....	21,469 30
for salaries of officers and office employes.....	57,477 84
for taxes, fees and fines.....	51,135 07
for rent.....	16,182 73
for care and repair of real estate.....	17,547 53
for furniture and office fixtures.....	1,180 56
for advertising.....	12,393 67
Other expenditures, viz.: books, stationery and printing, \$12,028.75; exchange, \$747.10; postage, \$5,591.27; legal expenses, \$6,073.09; expense, \$14,014.82 .....	38,455 03
Total expenditures.....	1,552,607 18
Balance.....	\$9,781,569 30

(Total miscellaneous expenses, \$459,186.08.)

*Invested as follows:*

ASSETS

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered.....	\$989,853 49
Loans on bond and mortgage (first liens) .....	5,497,146 83
Loans secured by collaterals .....	7,560 25
Loans on company's policies assigned as collateral.....	106,279 60
Premium notes and loans on policies now in force.....	620,518 48
Stocks and bonds owned by the company, cost value... ..	2,253,633 49
Cash in office of company .....	\$307 70 }
Cash deposited in banks .....	306,329 46 }
Total net or ledger assets (per balance) .....	\$9,781,569 30

OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....	\$131,879 36
Interest due and accrued on premium notes, loans or liens, .....	5,188 28
Market value of bonds and stocks over cost.....	42,888 51
Gross premiums due and unreported on policies in force	
December 31, 1893.....	123,220 71
Gross deferred premiums in force on December 31, 1893... ..	79,110 30
Total .....	202,331 01
Deduct the loading on above gross amount.....	40,466 20
Net amount of uncollected and deferred premiums .....	161,864 81
Total assets as per books of the company.....	\$10,123,390 26

LIABILITIES.

Net present value of all outstanding policies in force	
December 31, 1893, computed according to the actuaries' table of mortality, with 4 per cent interest.....	\$9,020,113 00
Deduct re-insurance.....	14,488 00
Net re-insurance reserve.....	9,005,625 00
Special policy reserve.....	313,566 00
Claims for death losses and matured endowments, not due.....	98,958 00

Other liabilities of the company, viz.: reserve on real estate account, \$132,675.45; premiums paid in advance, \$10,077.....	\$142,752 45
Liabilities as to policy-holders.....	9,560,901 45
Surplus as regards policy-holders .....	562,488 81
Total liabilities.....	\$10,123,390 26

## PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year,	\$692,569 63
Deduct amount used in payment of losses and claims....	44,055 92
used in purchase of surrendered policies, and voided by lapse.....	16,479 32
used in payment of dividends to policy- holders.....	510 77
redeemed by maker in cash.....	11,005 14
Balance note assets at end of year.....	\$620,518 48

## EXHIBIT OF POLICIES.

## POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies .....	12,607	\$20,306,036 00
Endowment policies.....	7,152	9,932,413 00
All other policies.....	29	117,500 00
Reversionary .....	-	193,357 00

## NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	2,802	5,864,955 00
Endowment policies.....	1,939	2,878,107 00
All other policies.....	23	77,000 00

## OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies.....	1	5,000 00
Endowment policies.....	4	10,000 00

## OLD POLICIES TRANSFERRED.

Whole life policies.....	11	39,000 00
Endowment policies.....	6	24,500 00

## ADDITIONS BY DIVIDENDS DURING THE YEAR.

Reversionary.....	-	31,253 00
Total.....	24,574	39,479,121 00
Deduct policies ceased to be in force.....	3,154	5,796,598 00
Total policies in force at the end of the year ...	21,420	\$33,682,523 00

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

By death.....	375	693,387 00
By maturity.....	203	196,950 00
By expiry .....	1	10,000 00

	<i>Number.</i>	<i>Amount.</i>
By reduction.....	-	\$21,345 00
By surrender .....	120	192,563 00
By lapse .....	1,162	2,178,507 00
By transfer.....	17	63,500 00
By change.....	183	318,683 00
Not taken .....	1,093	2,121,663 00
<b>Total terminated.....</b>	<b>3,154</b>	<b>\$5,796,598 00</b>

BUSINESS IN MAINE.

Policies in force December 31st of the previous year.....	792	\$757,552 00
Policies issued during the year.....	117	119,070 00
<b>Total .....</b>	<b>909</b>	<b>876,622 00</b>
Deduct policies ceased to be in force during the year..	105	104,785 00
Policies in force at the end of the year .....	804	771,837 00
Losses and claims unpaid December 31st of previous year,	1	111 00
Losses and claims incurred during the year .....	31	22,366 00
<b>Total....</b>	<b>32</b>	<b>22,477 00</b>
Losses and claims paid during the year.....	31	21,977 00
Premiums received during the year.....	-	29,320 40

PROVIDENT LIFE AND TRUST COMPANY,  
PHILADELPHIA, PENN.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

SAMUEL R. SHIPLEY, *President.*

ASA S. WING, *Actuary.*

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

Net or ledger assets December 31 of previous year ..... \$22,007,290 '87

INCOME DURING THE YEAR.

Cash received for new premiums, without deductions, (estimated).....	\$440,000 00	
Cash received for renewal premiums without deductions,	2,763,379 43	
Premium notes, loans or liens taken for renewal premiums	2,366 77	
Premiums paid by dividends and surrendered policies....	491,400 02	
Cash received for annuities .....	76,850 41	
<b>Total premium income.. .....</b>		<b>3,773,996 63</b>
Received for interest on mortgage loans.....	582,005 10	
bonds owned, and dividends on		
stock .....	353,553 11	
premium notes, loans or liens ...	6,813 33	
other debts due the company ...	167,246 04	
		1,109,618 18
Rents for use of company's property.....		23,588 59
<b>Total income.....</b>		<b>4,907,203 40</b>
<b>Total.....</b>		<b>\$26,914,494 27</b>

DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions .....	\$815,109 00
Cash paid for matured endowments and additions.....	476,576 00
<b>Total amount actually paid for losses and matured endowments .....</b>	<b>1,291,685 00</b>
Cash paid to annuitants.....	24,380 80
Cash paid for surrendered policies .....	271,695 36
Cash dividends paid to policy-holders ....	491,400 02
Premium notes, loans or liens used in payment of divi- dends to policy-holders .....	2,664 32
<b>Total paid to policy-holders .. .....</b>	<b>\$2,081,825 50</b>
Cash paid for commissions to agents.....	317,264 54
salaries and traveling expenses of managers and agents	24,376 37
medical examiner's fees .....	20,586 98
salaries of officers and office employes .....	138,578 87
taxes, fees and fines.....	69,243 75
rent .....	11,514 22
furniture and office fixtures .....	26,345 85
advertising and printing .....	10,553 73

Other expenditures, viz: stationery and printing, \$15,094.98; postage, ·\$6,377.87; fuel, lights, etc., \$2,342 86; sundries, \$26,445.41.....	\$50,261 12
Charged off for additions to office building.....	119,036 84
Total expenditures.....	<u>2,869,587 77</u>
Balance .....	\$24,044,906 50

*Invested as follows:*

ASSETS

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered ..	\$1,276,667 37
Loans on bond and mortgage (first liens) . .	10,143,430 84
Loans secured by collaterals .....	2,005,083 26
Loans on company's policies assigned as collateral. ....	1,350,781 16
Premium notes and loans on policies now in force .....	23,125 10
Stocks and bonds owned by the company, cost value .....	8,906,351 74
Cash in office of company .....	} 39,467 03
Cash deposited in banks .....	
Total net or ledger assets (per balance).....	<u>24,044,906 50</u>
Deduct depreciation from cost to bring same to market value.....	226,731 74
Total net or ledger assets less depreciation .....	<u>\$23,818,174 76</u>

OTHER ASSETS.

Interest due and accrued on bonds and mortgages .....	\$216,250 59	
collateral loans .....	17,117 69	
premium notes, loans or liens, .....	20,634 76	
Rents due and accrued on company's property or lease...	1,216 55	<u>\$255,219 59</u>
Gross premiums due and unreported on policies in force		
December 31, 1893 .....	274,782 83	
Gross deferred premiums in force on December 31, 1893...	554,474 97	
Total .....	<u>829,257 80</u>	
Deduct premiums paid in advance.....	\$100,256 95	
Deduct the loading on above gross amount.....	157,558 98	
Total deductions.....	<u>257,815 93</u>	
Net amount of uncollected and deferred premiums.....		<u>571,441 87</u>
Total assets as per books of the company .....		<u>\$24,644,836 22</u>

LIABILITIES.

Net present value of all outstanding policies in force December 31st, 1893, computed according to the actuaries' table of mortality, with four per cent interest.....	\$21,616,502 00
Claims for annuity claims due and unpaid .....	1,331 73
Claims for death losses and matured endowments, not due or in process of adjustment.....	65,309 00
Unpaid dividends of surplus or other profits due policy-holders....	48,612 82
Other liabilities of the company .....	98,289 60
Liabilities as to policy-holders .....	<u>21,830,045 15</u>
Surplus as regards policy-holders.....	2,814,791 07
Total liabilities.....	<u>\$24,644,836 22</u>

## PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year.....		\$24,157 33
Premium notes, loans or liens received during the year.....		2,366 77
Total .....		26,524 10
Deduct amount used in payment of dividends to policy-holders.....	\$2,664 32	
redeemed by maker in cash.....	734 68	3,399 00
Balance note assets at end of year ..		\$23,125 10

## EXHIBIT OF POLICIES.

## POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	Number.	Amount.
Whole life policies.....	2,619	\$9,488,877 00
Endowment policies.....	25,405	76,003,396 00
All other policies.....	1,872	8,534,793 00
Reversionary .....	-	699,467 00

## NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	309	1,196,824 00
Endowment policies.....	2,363	6,620,770 00
All other policies.....	1,084	5,202,600 00

## OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies.....	12	99,000 00
Endowment policies.....	88	322,027 00
All other policies.....	12	39,000 00
Reversionary .....	-	427 00

## OLD POLICIES INCREASED DURING THE YEAR.

Whole life policies.....	11	22,000 00
Endowment policies.....	89	326,500 00
All other policies.....	4	14,067 00

## ADDITIONS BY DIVIDENDS DURING THE YEAR.

Reversionary .....	-	137,521 00
Total.....	33,868	108,707,269 00
Deduct policies ceased to be in force.....	2,503	8,877,107 00
Total policies in force at the end of the year.....	31,365	\$99,830,162 00

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

By death.....	251	\$882,436 00
By maturity.....	171	476,576 00
By surrender.....	604	2,111,899 00
By lapse.....	1,303	4,465,696 00
By change and decrease.....	104	628,500 00
Not taken.....	70	312,000 00
Total terminated .....	2,503	\$8,877,107 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	413	\$773,882 00
Policies issued during the year.....	33	74,357 00
Total.....	446	848,239 00
Deduct policies ceased to be in force during the year.....	21	56,740 00
Policies in force at the end of the year.....	425	791,499 00
Losses and claims incurred during the year.....	1	240 00
Losses and claims paid during the year..	1	240 00
Premiums received during the year .....	-	27,896 77

## 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..... \$1,153,325 69

## INCOME DURING THE YEAR.

Cash received for new premiums, without deductions ....	\$385,775 11	
Cash received for renewal premiums without deductions..	1,347,221 98	
Premiums paid by dividénds and surrendered policies....	356,442 52	
Total .....	2,089,439 61	
Deduct amount paid for re-insurance.....	11,712 43	
Total premium income .....		\$2,077,727 18
Received for interest on mortgage loans .....	\$ 6,016 50	
on bonds owned, and dividénds on		
stock .. .. .	30,414 75	
on collateral loans.....	2,022 32	
on deposits and other debts due the		
company .....	4,999 18	
rents for use of company's property .....		43,452 75
		11,967 25
Total income.....		2,133,147 18
Total.....		\$3,286,472 87

## DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.....	\$938,373 71	
Deduct re-insurance.....	5,000 00	
Total amount actually paid for losses and matured endow-		
ments .....	\$933,373 71	
Cash paid to annuitants.....	1,581 40	
Cash paid for surrendered policies .....	4,506 58	
Cash dividénds paid to policy-holders.....	389,321 56	
Total paid to policy-holders.....		\$1,328,763 25
Cash paid stockholders for interest or dividénds.....		6,977 60
for commissions to agents. ....		313,886 68
for salaries and traveling expenses of managers and agents		29,764 62
for medical examiner's fees.....		38,455 44
for salaries of officers and office employes.....		60,660 87
for taxes, fees and fines.....		22,978 70
for rent.....		20,394 01
for furniture and office fixtures.....		2,178 22



Cash paid for advertising and printing .....	\$25,909 24
advanced agents to be repaid from future commissions...	4,344 84
Other expenditures, viz.: postage and telegraph, \$9,831.24; legal ex- penses, \$5,054.52; attendance fees, \$2,420.00; general expense, \$4,107.89	21,413 65
Total expenditures.....	<u>1,875,747 12</u>
Balance.....	\$1,410,725 75

(Total miscellaneous expenses, \$546,963.87.)

*Invested as follows:*

ASSETS

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered.....	\$234,685 41
Loans on bond and mortgage (first liens).....	183,400 00
secured by collaterals .....	\$10,835 79 {
on company's policies assigned as collateral.....	3,961 75 }
Stocks and bonds owned by the company, cost value .....	728,178 30
Cash in office of company.....	\$ 6,571 73 }
Cash deposited in banks.....	135,138 13 }
Bills receivable .....	85 00
Agent's ledger balances.....	<u>107,869 64</u>
	107,954 64
Total net or ledger assets (per balance).....	1,410,725 75
Deduct depreciation from cost to bring same to market value.....	68,290 00
Total net or ledger assets less depreciation. ....	<u>\$1,342,435 75</u>

OTHER ASSETS.

Interest due and accrued on bonds and mortgages .....	\$ 1,565 84
on bonds and stocks .....	12,120 91
on collateral loans .....	287 47
accrued on deposits .....	359 09
Rents due and accrued on company's property or lease...	<u>6,628 32</u>
	\$20,961 63
Market value of real estate over cost.....	15,000 00
Market value of bonds and stocks over cost.....	11,172 50
Gross premiums due and unreported on policies in force	
December 31, 1893 .....	\$ 92,270 65
Gross deferred premiums in force on December 31, 1893...	161,133 24
Total ... ..	253,403 89
Deduct the loading on above gross amount.....	<u>50,680 77</u>
Net amount of uncollected and deferred premiums.....	202,723 12
Total assets as per books of the company.....	<u>\$1,592,293 00</u>

ITEMS NOT ADMITTED.

Agent's balances.....	\$107,869 64
Bills receivable .....	<u>85 00</u>
	107,954 64
Total assets, (less items not admitted).....	<u>\$1,484,338 36</u>

## LIABILITIES.

Net present value of all outstanding policies in force December 31, 1893, computed according to the actuaries' table of mortality, with four per cent interest. ....		\$587,661 00
Claims for death losses and matured endowments, not due	\$159,000 00	
Claims for death losses and other policy claims resisted .	50,500 00	
Premiums paid in advance.....	4,784 77	
Total policy claims.....		214,284 77
Liabilities as to policy-holders.....		801,945 77
Surplus as regards policy-holders.....		682,392 59
Total liabilities.....		\$1,484,338 36

## EXHIBIT OF POLICIES.

## POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.....	430	\$753,436 00
Endowment policies.....	520	731,950 00
All other policies.....	21,111	75,357,855 00

## NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	271	648,500 00
Endowment policies.....	227	378,310 00
All other policies.....	7,562	22,449,998 00

## OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies .....	10	21,000 00
Endowment policies.....	6	6,000 00
All other policies.....	39	158,500 00

## OLD POLICIES INCREASED DURING THE YEAR.

Whole life policies. ....	-	2,000 00
Endowment policies.....	6	4,000 00
All other policies.....	27	1,000 00
Total .....	30,269	100,512,549 00
Deduct policies ceased to be in force... ..	5,676	17,411,115 00
Total policies in force at the end of the year .....	24,533	\$83,101,434 00

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

By death.....	279	\$ 1,049,100 00
By expiry.....	4,167	12,930,015 00
By surrender.....	28	63,000 00
By lapse.....	211	342,000 00
By change and decrease .....	8	224,500 00
Not taken.....	983	2,802,500 00
Total terminated.....	5,676	\$17,411,115 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	131	\$303,000 00
Policies issued during the year.....	40	67,500 00
Total .....	171	370,500 00
Deduct policies ceased to be in force during the year.....	25	52,500 00
Policies in force at the end of the year.....	146	318,000 00
Losses and claims unpaid December 31st of previous year ..	1	5,000 00
Losses and claims incurred during the year.....	1	1,000 00
Total.....	2	6,000 00
Losses and claims paid during the year.....	2	6,000 00
Premiums received during the year.....	-	7,192 67

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 31 of previous year..... \$7,735,548 50

INCOME DURING THE YEAR.

Cash received for new premiums, without deductions..	\$ 269,367 77	
Premium notes, loans or liens taken for new premiums,	47,838 00	
Cash received for renewal prem's, without deductions..	1,130,100 73	
Premium notes, loans or liens taken for renewal prem's	229,102 79	
Premiums paid by dividends and surrendered policies,	262,512 24	
<b>Total</b> .....	<b>1,938,921 53</b>	
Deduct amount paid for re-insurance .....	6,568 14	
<b>Total premium income</b> .....		<b>\$1,932,353 39</b>
Received for interest on mortgage loans .....	88,910 00	
on bonds owned, and dividends on		
stock.....	218,876 00	
on premium notes, loans or liens.	18,000 00	
on other debts due the company...	58,860 96	384,646 96
rents for use of company's property .....		13,073 30
<b>Total income</b> .....		<b>2,330,073 65</b>
<b>Total</b> .....		<b>\$10,065,622 15</b>

DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions....	\$424,230 62	
Cash paid for matured endowments and additions .....	155,609 00	
<b>Total amount actually paid for losses and matured</b>		
<b>endowments</b> .....	<b>579,839 62</b>	
Cash paid for surrendered policies .....	285,809 96	
Premium notes loans or liens used in purchase of surren-		
dered policies, and voided by lapse.....	37,017 53	
Cash dividends paid to policy-holders .....	262,512 24	
<b>Total paid to policy-holders</b> .....		<b>\$1,165,179 35</b>
Cash paid for commissions to agents..	222,572 71	
for salaries and traveling expenses of managers and agents	43,827 67	
for medical examiner's fees.....	15,198 50	
for salaries of officers and office employes.....	43,898 00	
for taxes, fees and fines.....	31,665 55	
for rent.....	20,622 00	
for advertising and printing .....	8,782 31	

Other expenditures, viz: postage, express, home office supplies and incidentals .....	\$5,138 19
Profit and loss .....	275 50
Total expenditures.....	<u>1,557,159 78</u>
Balance.....	\$8,508,462 37

(Total miscellaneous expenses, \$169,132.22.)

Invested as follows:

ASSETS

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered.....		\$460,000 00
Loans on bond and mortgage (first liens).....		1,671,987 07
Loans secured by collaterals .....	\$735,637 00	}
Loans on company's policies, assigned as collateral .....	309,595 50	
Premium notes and loans on policies now in force.....		239,923 26
Stocks and bonds owned by the company, cost value .....		4,741,890 02
Cash in office of company .....	\$ 2,207 28	}
Cash deposited in banks .....	143,272 24	
Other assets, viz: loans to corporations* .....	\$202,000 00	
Profit and loss.....	2,000 00	204,000 00
Total net or ledger assets.....		<u>\$8,508,462 37</u>

OTHER ASSETS.

Interest due and accrued on bonds and mortgages .....	\$17,730 00	
on bonds and stocks.....	47,880 00	
on collateral loans.....	6,820 00	
on premium notes, loans or liens .....	9,470 00	
Rents due and accrued on company's property or lease...	3,800 00	85,700 00
Market value of bonds and stocks, over cost .....		234,468 98
Gross premiums due and unreported on policies in force		
December 31, 1893 .....	\$135,279 34	
Deduct the loading on above gross amount.....	75,040 52	
Net amount of uncollected and deferred premiums. ....		<u>60,238 82</u>
Total assets as per books of the company .....		<u>\$8,888,870 17</u>

\* SCHEDULE OF LOANS TO CORPORATIONS.

Gardner Water Company, May 7, 1903, 5 per cent .....	\$60,000 00
Worcester Gas Light Company, February 13, 1894, 5 per cent.....	15,000 00
Washburn & Moen Manufacturing Co., March 9, 1894, 8 per cent.....	50,000 00
Parish St. Marks Church, June 17, 1894, 6 per cent .....	2,000 00
Norwich and Worcester R. R. Co., January 4, 1894, 8 per cent .....	50,000 00
Wor., Nash. & Rochester R. R. Co., July 19, 1894, 6½ per cent .....	25,000 00
Total.....	<u>\$202,000 00</u>

LOANS TO CITIES AND TOWNS.

Town of Guildford, Vt., four notes \$500 each, due October 1894, 1895, 1896 and 1897, 4 per cent.....	\$2,000 00
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## LIABILITIES.

Net present value of all outstanding policies in force December 31, 1893, computed according to the actuaries' table of mortality, with four per cent interest.....	\$7,775,308 93	
Deduct re-insurance.....	16,974 28	
Net re-insurance reserve .....		7,758,334 65
Claims for death losses and matured endowments, not due in process of adjustment.....	15,896 00	
Claims for death losses and other policy claims resisted,	52,000 00	
Total policy claims.....		67,896 00
Liabilities as to policy-holders.....		7,826,230 65
Surplus as regards policy-holders.....		1,062,639 52
Total liabilities.....		\$8,888,870 17

## PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year received during the year.. .....	\$218,658 10	434,754 40
Total.....		653,412 50
Deduct amount redeemed by maker in cash.....		413,489 24
Balance note assets at end of year.....		\$239,923 26

## EXHIBIT OF POLICIES.

## POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.....	3,384	\$8,959,067 00
Endowment policies.....	12,244	35,719,064 00
Additions in force.....	-	404,820 00

## NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	77	332,700 00
Endowment policies.....	2,744	7,717,000 00

## OLD POLICIES REVIVED DURING THE YEAR.

Endowment policies. ....	5	9,122 00
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## OLD POLICIES INCREASED DURING THE YEAR.

Whole life policies.. .....	-	4,170 00
Endowment policies.....	-	7,628 00

## ADDITIONS BY DIVIDENDS DURING THE YEAR.

Whole life policies.....	-	\$19,033 00
Endowment policies. ....	-	84,738 00
Total.....	18,454	53,257,342 00
Deduct policies ceased to be in force ...	1,623	5,065,183 00
Total policies in force at the end of the year .....	16,831	\$48,192,159 00

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

	<i>Number.</i>	<i>Amount.</i>
By death, including additions.....	164	\$464,648 00
By maturity, including additions.....	46	155,609 00
By expiry.....	14	28,500 00
By surrender, including additions.....	640	1,911,798 00
By lapse.....	436	1,070,000 00
By change and decrease.....	28	465,628 00
Not taken.....	295	969,000 00
<b>Total terminated.....</b>	<b>1,623</b>	<b>\$5,065,183 00</b>

BUSINESS IN MAINE.

Policies in force December 31st of the previous year.....	144	\$275,344 00
Policies issued and transferred during the year, including additions.....	35	55,717 00
<b>Total.....</b>	<b>179</b>	<b>331,061 00</b>
Deduct policies ceased to be in force during the year.....	28	61,930 00
Policies in force at the end of the year.....	151	269,131 00
Losses and claims incurred during the year.....	7	15,524 00
Losses and claims paid during the year.....	7	15,524 00
Premiums received during the year.....	-	8,667 44

**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 31 of previous year ..... \$12,871,460 70

**INCOME DURING THE YEAR.**

Cash received for new premiums, without deductions.....	\$ 432,931 08	
Cash received for renewal premiums without deductions,	1,698,237 90	
Cash received for annuities .....	28,556 81	
<b>Total .....</b>	<b>2,159,725 79</b>	
Deduct amount paid for reinsurance.....	86,006 84	
<b>Total premium income.....</b>		<b>2,073,718 95</b>
Received for interest on mortgage loans.....	205,033 12	
bonds owned, and dividends on		
stock .....	276,387 05	
other debts due the company ...	107,192 10	
		588,612 27
rents for use of company's property .....		61,987 05
profits on bonds and stocks actually sold.....		19,703 64
<b>Total income.....</b>		<b>2,744,021 91</b>
<b>Total.....</b>		<b>\$15,615,482 61</b>

**DISBURSEMENTS DURING THE YEAR.**

Cash paid for losses and additions .....	\$603,627 61	
Cash paid for matured endowments and additions.....	133,085 69	
<b>Total .....</b>	<b>736,713 30</b>	
Deduct reinsurance.....	5,270 40	
<b>Total amount actually paid for losses and matured</b>		
<b>endowments .....</b>	<b>731,442 90</b>	
Cash paid to annuitants.....	5,536 50	
Cash paid for surrendered policies .....	185,369 90	
<b>Total paid to policy-holders ..</b>		<b>\$922,349 30</b>
Cash paid stockholders for interest or dividends .....	100,000 00	
for commissions to agents.....	291,250 33	
for salaries and traveling expenses of managers and agents	51,008 22	
for medical examiner's fees .....	23,241 74	
for salaries of officers and office employes .....	74,338 36	
for taxes, and fees.....	25,286 44	
for rent .....	3,083 00	
for advertising and printing .....	17,185 57	



Other expenditures, viz.: books, blanks and stationery, \$8,818.81; express charges, \$520.56; loss expense, \$1,499.78; expense, \$16,899.61; exchange, \$291.75; postage, \$6,177.83; traveling expenses, \$2,610.01; legal expenses, \$5,070.88 .....	\$41,889 23
<b>Total expenditures</b> .....	<u>1,549,632 19</u>
Balance .....	\$14,065,850 42

(Total miscellaneous expenses, \$627,282.89.)

*Invested as follows:*

ASSETS

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered ..	\$1,983,477 90
Loans on bond and mortgage (first liens) ..	3,990,485 05
Loans secured by collaterals .....	\$906,900 00
Loans on company's policies assigned as collateral.....	663,481 30
Stocks and bonds owned by the company, cost value .....	5,935,481 29
Cash in office of company .....	\$ 4,596 26
Cash deposited in banks.....	547,250 15
Bills receivable.....	18,321 15
Agent's ledger balances.....	2,360 69
Other assets, viz.: suspense account.....	73,496 63
<b>Total net or ledger assets (per balance)</b> .....	<u>14,065,850 42</u>
Deduct depreciation from cost to bring same to market value.....	1,027,535 21
<b>Total net or ledger assets less depreciation</b> .....	<u>\$13,038,315 21</u>

OTHER ASSETS.

Interest accrued but not yet due on bonds and mortgages.....	\$70,517 49
Gross premiums due and unreported on policies in force	
December 31, 1893 .....	\$294,745 63
Gross deferred premiums in force on December 31, 1893....	294,787 88
<b>Total</b> .....	<u>589,533 51</u>
Deduct the loading on above gross amount .....	117,906 70
<b>Net amount of uncollected and deferred premiums</b> .....	<u>471,626 81</u>
<b>Total assets as per books of the company</b> .....	<u>\$13,580,459 51</u>

ITEMS NOT ADMITTED.

Agent's balances .....	\$ 2,360 69
Bills receivable.....	18,321 15
Suspense account.....	73,496 63
	<u>94,178 47</u>
<b>Total assets, (less items not admitted)</b> .....	<u>\$13,486,281 04</u>

LIABILITIES.

Reserve for identity contracts.....	\$5,000 00
Net present value of all outstanding policies in force December 31st, 1893, computed by the Connecticut Insurance Department, according to the actuaries' table of mortality, with four per cent interest.....	12,385,621 00
<b>Net reinsurance reserve</b> .....	<u>\$12,390,621 00</u>

Claims for death losses and matured endowments, not due	\$81,703 15
Claims for death losses and other policy claims resisted..	25,268 80
Total policy claims.....	106,971 95
Liabilities as to policy-holders .....	12,497,592 95
Surplus as regards policy-holders.....	988,688 09
Total liabilities.....	\$13,486,281 04

## EXHIBIT OF POLICIES.

## POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.....	17,037	\$33,516,384 00
Endowment policies.....	7,036	13,601,993 00
All other policies.....	4,708	26,685,756 00

## NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	2,123	5,051,285 00
Endowment policies.....	1,038	1,910,318 00
All other policies.....	1,775	12,218,856 00

## OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies.....	16	52,299 00
Endowment policies.....	14	26,784 00
All other policies.....	12	32,250 00

## OLD POLICIES INCREASED DURING THE YEAR.

Whole life policies.....	-	1,000 00
Endowment policies.....	-	21,000 00
All other policies.....	-	15,000 00

## TRANSFER.

Whole life policies.....	40	133,875 00
Endowment policies.....	15	27,000 00
All other policies.....	283	728,000 00
Total.....	34,097	94,021,800 00
Deduct policies ceased to be in force.....	3,973	14,025,933 00
Total policies in force at the end of the year.....	30,124	\$79,995,867 00

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

By death.....	283	\$689,318 00
By maturity.....	121	128,180 00
By expiry.....	97	255,500 00
By surrender.....	330	729,573 00
By lapse.....	1,674	5,908,499 00
By change and decrease.....	223	1,350,321 00
Transfer.....	338	888,875 00
Not taken.....	907	4,075,667 00
Total terminated.....	3,973	\$14,025,933 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	647	\$820,921 00
Policies issued during the year.....	79	170,857 00
<b>Total.....</b>	<b>726</b>	<b>991,778 00</b>
Deduct policies ceased to be in force during the year.....	27	43,917 00
Policies in force at the end of the year.....	699	947,861 00
Losses and claims unpaid December 31st of previous year..	1	150 00
Losses and claims incurred during the year.....	7	10,517 00
<b>Total... ..</b>	<b>8</b>	<b>10,667 00</b>
Losses and claims paid during the year .....	7	10,367 00
Premiums received during the year .....	-	17,800 30

## UNITED STATES LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

GEORGE H. BURFORD, *President.*C. P. FRALEIGH, *Secretary.*

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

Net or ledger assets December 31 of previous year .... \$6,489,472 93

## INCOME DURING THE YEAR.

Cash received for new premiums, without deductions....	\$276,805 93	
Cash received for renewal prems., without deductions....	914,942 91	
Total .....	1,191,748 84	
Deduct amount paid for re-insurance.....	7,132 69	
Total premium income .....		\$1,184,616 15
Received for interest on mortgage loans . . . . .	222,435 79	
on bonds owned, and dividend on		
stock .....	80,850 53	
on premium notes, loans or liens....	12,753 05	
on other debts due the company,	4,917 83	320,957 20
rents for use of company's property ....		1,818 21
balance, profit and loss account, less debits....		409 31
Total income .....		1,507,800 87
Total.....		\$7,997,273 80

## DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.....	\$669,974 19	
Cash paid for matured endowments and additions .....	64,317 63	
Total .....	734,291 82	
Cash paid to annuitants .....	2,536 70	
Cash paid for surrendered policies.....	137,826 07	
Cash dividends paid to policy-holders.....	19,545 98	
Total paid to policy-holders .....		\$894,200 57
Cash paid stockholders for interest or dividends.....		30,800 00
for commissions to agents.....		189,259 18
for salaries and traveling expenses of managers and agents		78,913 56
for medical examiners' fees.....		25,548 17
for salaries of officers and office employes.....		55,010 28
for taxes, fees and fines.....		22,199 62
for rent.....		24,323 07
for advertising.....		17,921 64

Other expenditures, viz: printing, stationery, etc., \$7,652.43; exchange, express, etc., \$8,287.09; law expenses, \$7,099.27; directors' fees, \$4,850; miscellaneous, \$10,525.57; traveling expenses, officers and office employes, \$1,367.63 .....	\$39,781 99
<b>Total expenditures</b> .....	<u>1,377,958 08</u>
Balance .....	\$6,619,315 72

(Total miscellaneous expenses, \$483,757.51.)

*Invested as follows:*

ASSETS

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered .....	\$ 65,444 20
Loans on bond and mortgage (first liens) .....	4,465,008 64
Loans secured by collaterals .....	82,523 38
Loans on company's policies assigned as collateral .....	} 230,726 17
Premium notes and loans on policies now in force .....	
Stocks and bonds owned by the company, cost value .....	1,674,725 51
Cash in office of company .....	1,180 06
Cash deposited in banks .....	71,036 76
Bills receivable .....	13,484 38
Agent's ledger balances .....	<u>12,186 62</u>
<b>Total net or ledger assets (per balance)</b> .....	6,619,315 72
Deduct depreciation from cost to bring same to market value .....	<u>11,444 20</u>
<b>Total net or ledger assets less depreciation</b> .....	\$6,607,871 52

OTHER ASSETS.

Interest due and accrued on bonds and mortgages .....	\$44,133 85	
bonds and stocks .....	24,294 19	
collateral loans .....	2,204 03	
premium notes, loans and liens .....	11,090 74	
Interest on bills receivable and on bank balances .....	<u>339 34</u>	82,062 15
Market value of bonds and stocks over cost .....		11,379 29
Gross premiums due and unreported on policies in force December 31, 1893. ....	170,700 96	
Gross deferred premiums in force on December 31, 1893. ....	<u>120,644 65</u>	
Total .....	291,345 61	
Deduct the loading on above gross amount. ....	<u>58,269 12</u>	
Net amount of uncollected and deferred premiums .....		<u>233,076 49</u>
<b>Total assets as per books of the company</b> .....		\$6,934,389 45

ITEMS NOT ADMITTED.

Agent's balances .....	\$12,186 62	
Bills receivable .....	13,484 38	<u>\$25,671 00</u>
<b>Total assets, (less items not admitted)</b> .....		\$6,908,718 45

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1893, computed according to the actuaries' table of mortality, with four per cent interest .....	\$6,311,377 00
Deduct re-insurance .....	<u>52,142 00</u>
<b>Net re-insurance reserve</b> .....	\$6,259,235 00

Claims for death losses and matured endowments, not due, .....	\$78,555 00	
Claims for death losses and other policy claims resisted, .....	29,500 00	
<b>Total policy claims.....</b>		<b>\$108,055 00</b>
Other liabilities of the company, viz: premiums paid in advance, \$2,254.02; liability on lapsed policies, \$2,350; accrued rents and unpresented accounts, \$6,544.95.....		11,148 97
Liabilities as to policy-holders.....		6,378,438 97
Surplus as regards policy-holders .....		530,279 48
<b>Total liabilities.....</b>		<b>\$6,908,718 45</b>

## PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year		\$209,703 88
received during the year .....		83,503 10
<b>Total.....</b>		<b>293,206 98</b>
Deduct amount used in payment of losses and claims.....	\$13,164 57	
used in purchase of surrendered policies, .....	9,993 63	
voided by lapse of policies.....	11,443 49	
redeemed by maker in cash .....	27,879 12	62,480 81
<b>Balance note assets at end of year.....</b>		<b>\$230,726 17</b>

## EXHIBIT OF POLICIES.

## POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies.....	10,313	\$20,160,513 00
Endowment policies.....	1,644	2,943,267 00
All other policies.....	5,982	19,855,899 00
Reversionary .....	-	768,621 00

## NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	1,497	3,326,080 00
Endowment policies .....	329	712,325 00
All other policies.....	2,258	6,473,816 00

## OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies .....	17	36,410 00
Endowment policies .....	3	13,000 00
All other policies.....	148	450,000 00

## OLD POLICIES CHANGED AND CORRECTED DURING THE YEAR.

Whole life policies .....	38	143,000 00
Endowment policies .....	10	22,500 00
All other policies.....	28	63,000 00
<b>Total. ....</b>	<b>22,267</b>	<b>54,968,431 00</b>
Deduct policies ceased to be in force.....	3,914	12,235,125 00
<b>Total policies in force at the end of the year..</b>	<b>18,353</b>	<b>\$42,733,306 00</b>

OF OTHER STATES.

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

	<i>Number.</i>	<i>Amount.</i>
By death .....	325	\$748,543 00
By maturity .....	50	65,328 00
By expiry .....	91	310,700 00
By surrender.....	172	534,770 00
By lapse.....	2,403	7,857,818 00
By change and decrease .....	69	446,666 00
Not taken .....	804	2,271,300 00
Total terminated.....	3,914	\$12,235,125 00

BUSINESS IN MAINE.

Policies in force December 31st of the previous year.....	103	\$175,360 00
Policies issued during the year.....	70	118,430 00
Total.....	173	293,790 00
Deduct policies ceased to be in force during the year.....	43	88,750 00
Policies in force at the end of the year.....	130	205,040 00
Losses and claims incurred during the year.....	2	11,920 00
Losses and claims paid during the year .....	2	11,920 00
Premiums received during the year.....	-	6,832 30

\*UNION CENTRAL LIFE INSURANCE COMPANY,  
CINCINNATI, OHIO.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1867.

JOHN M. PATTISON, *President.*

E. P. MARSHALL, *Secretary.*

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

Net or ledger assets December 31, of previous year..... \$8,963,672 92

INCOME DURING THE YEAR.

Cash received for new premiums, without deductions... }	\$545,624 24	
Premium notes, loans or liens taken for new premiums. }		
Cash received for renewal premiums, without deductions }	2,081,886 58	
Premium notes, loans or liens taken for renewal pre- }		
miums..... }		
Premiums paid by dividends and surrendered policies ...	148,463 60	
Total premium income.....		\$2,775,974 42
Received for interest on mortgage loans.....	521,356 01	
on bonds owned, and dividends on		
stock.....	880 00	
on premium notes, loans or liens....	41,524 98	
on other debts due the company.....	46,259 30	
		610,020 29
rents for use of company's property.....		11,890 30
Total income....		3,397,885 01
Total.....		\$12,361,557 93

DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions .....	\$513,263 81	
Premium notes, loans or liens used in payment of the		
same .....	5,192 43	
Cash paid for matured endowments and additions.....	56,907 14	
Premium notes, loans or liens used in payment of same,	671 68	
Total amount actually paid for losses and matured endow-		
ments.....	576,035 06	
Cash paid to annuitants.....	940 68	
Cash paid for surrendered policies.....	89,107 64	
Premium notes, loans or liens used in purchase of surren-		
dered policies, and voided by lapse....	178,021 27	
Cash surrender values applied in payment of premiums,	98,048 73	
Cash dividends paid to policy-holders.....	64,508 85	
Premium notes, loans or liens used in payment of divi-		
dends to policy-holders.....	4,510 66	
Total paid to policy-holders .....		\$1,011,172 89

\* Admitted to Maine February 14, 1894.



OF OTHER STATES.

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Cash paid stockholders for interest or dividends.. .. .	\$ 10,000 00
for commissions to agents.....	444,899 51
for salaries and traveling expenses of managers and agents	79,735 76
Cash paid for medical examiners' fees.....	45,291 50
for salaries of officers and office employes .....	66,044 33
for taxes, fees and fines.....	47,670 80
for rent.....	18,922 04
for commuting commissions.....	13,440 14
for furniture and office fixtures.....	5,386 31
for advertising.....	5,165 71
Other expenditures, viz: profit and loss account, \$2,520.18; legal loan and real estate expense, \$26,878.76; printing, stationery and agent's supplies, \$19,289.07; postage, expense, telegrams, etc., \$35,827.58.....	84,515 59
Total expenditures.....	<u>1,832,244 58</u>
Balance .....	\$10,529,313 35

(Total miscellaneous expenses, \$81,995.41.)

*Invested as follows:*

ASSETS

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered.....	\$ 297,556 84
Loans on bond and mortgage (first liens) .....	8,098,056 67
Loans on company's policies assigned as collateral .....	874,684 86
Premium notes and loans on policies now in force.....	757,212 06
Stocks and bonds owned by the company, cost value.....	20,825 00
Cash in office of company and in transit, since received.. ..	7,322 11
Cash deposited in banks .....	318,985 22
Bills receivable.....	33,863 13
Agent's ledger balances.....	105,807 46
Other assets, viz: home office and agency safes, furniture and fixtures	15,000 00
Total net or ledger assets (per balance).....	<u>10,529,313 35</u>
Deduct depreciation from cost to bring same to market value.....	1,385 00
Total net or ledger assets less depreciation.....	\$10,527,928 35

OTHER ASSETS.

Interest due and accrued on bonds and mortgages... ..	\$260,827 39	
Interest due and accrued on bonds and stocks.....	320 00	
Interest due and accrued on collateral loans.....	30,630 71	
Interest due and accrued on premium notes, loans or liens,	19,389 12	
Rents due and accrued on company's property or lease....	817 96	311,985 18
Market value of real estate over cost.....		<u>12,361 33</u>
Gross premiums due and unreported on policies in force		
December 31, 1893 .....	233,482 31	
Gross deferred premiums in force on December 31, 1893...	61,646 98	
Total .....	295,129 29	
Deduct the loading on above gross amount.....	59,025 86	
Net amount of uncollected and deferred premiums .....		<u>236,103 43</u>
Total assets as per books of the company.....		\$11,088,378 29

ITEMS NOT ADMITTED.

Judgments, furniture and fixtures.....	\$15,000 00	
Agent's balances.....	105,807 46	
Bills receivable.....	33,863 13	154,670 59
Total assets (less items not admitted) .....		<u>\$10,933,707 70</u>

## LIABILITIES.

Net present value of all outstanding policies in force December 31, 1993, computed according to the actuaries' table of mortality, with four per cent interest... ..			\$9,755 876 00
Claims for matured endowments due and unpaid.....	\$500 00		
Claims for death losses and matured endowments, not due	37,451 00		
Claims for death losses and other policy claims resisted,	23,500 00		
Total policy claims.....		61,451 00	
Unpaid dividends of surplus or other profits due policy-holders.....	3,697 07		
Other liabilities of the company, viz: deposit premiums and premiums paid in advance.....	79,701 87		83,398 94
Liabilities as to policy-holders.. ..			9,900,725 94
Surplus as regards policy-holders.....			1,032,981 76
Total liabilities.....			\$10,933,707 70

## PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year		\$ 666,435 30
received during the year.. ..		1,099,610 49
Total.....		1,766,045 79
Deduct amount used in payment of losses and claims. ...	5,864 11	
used in purchase of surrendered policies, and voided by lapse .....	178,021 27	
used in payment of dividends to policy-holders.....	4,510 66	
redeemed by maker in cash.....	820,437 69	1,008,833 73
Balance note assets at end of year.....		\$757,212 06

## EXHIBIT OF POLICIES.

## POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies .. ..	33,907	\$55,468,195 00
Endowment policies.....	3,860	6,800,569 00
All other policies.....	1,519	2,518,497 00
Reversionary .. ..	-	56,287 00

## NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	9,970	17,713,116 00
Endowment policies.....	998	1,813,338 00
All other policies.....	705	1,234,200 00

## OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies .....	361	574,431 00
Endowment policies .....	39	86,250 00
All other policies.....	5	14,000 00

ADDITIONS BY DIVIDENDS DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>
Reversionary....	-	\$17,066 00
<b>Total.....</b>	<b>51,364</b>	<b>86,295,949 00</b>
Deduct policies ceased to be in force.....	8,240	15,421,198 00
<b>Total policies in force at the end of the year .....</b>	<b>43,124</b>	<b>\$70,874,751 00</b>
<i>Policies ceased to be in force during the year with the mode of their termination :</i>		
By death.....	277	\$ 512,050 00
By maturity.....	37	71,645 00
By expiry . . . . .	143	215,500 00
By surrender.....	337	693,980 00
By lapse.....	5,048	8,844,112 00
By change.....	431	832,000 09
By reversionary additions cancelled .....	-	5,878 00
Not taken.....	1,967	4,246,033 00
<b>Total terminated.....</b>	<b>8,240</b>	<b>\$15,421,198 00</b>

## WASHINGTON LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

W. A. BREWER, JR., *President.*WILLIAM HAXTUN, *Secretary.*

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

Net or ledger assets December 31, of previous year..... \$11,570,409 47

## INCOME DURING THE YEAR.

Cash received for new premiums, without deductions ....	\$ 469,132 14	
for renewal premiums without deductions, .....	1,643,635 41	
Cash received for annuities.....	25,700 92	
<b>Total premium income .....</b>		<b>\$2,138,468 47</b>
Received for interest on mortgage loans.....	518,971 38	
on bonds owned, and dividends on		
stock .....	16,525 00	
on other debts due the company ....	27,827 73	
discount on claims paid in advance.....	5,049 19	
		568,373 30
rents for use of company's property.....		12,857 46
<b>Total income.....</b>		<b>2,719,699 23</b>
<b>Total .....</b>		<b>\$14,290,108 70</b>

## DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions .....	\$777,484 30	
Cash paid for matured and discounted endowments and		
additions.....	253,494 27	
<b>Total amount actually paid for losses and matured and</b>		
<b>    discounted endowments .....</b>		<b>1,030,978 57</b>
Cash paid to annuitants.....	11,028 65	
for surrendered policies and additions.....	374,547 11	
Return premiums.....	2,742 48	
Cash dividends paid to policy-holders.....	124,885 00	
<b>Total paid to policy-holders.....</b>		<b>\$1,544,181 81</b>
Cash paid stockholders for interest or dividends .....	8,750 00	
for commissions to agents.....	201,615 19	
for salaries and traveling expenses of managers and		
agents .....	90,916 55	
for medical examiner's fees.....	20,911 00	
for salaries of officers and office employees.....	91,199 10	
for taxes, fees and fines.....	26,879 84	
for rent.....	10,500 00	
for commuting commissions....	36,696 22	
for advertising.....	12,200 55	

Other expenditures, viz.: express and postage, \$10,032.02; printing, and stationery, \$9,279.73; office expenses, \$22,066.13; interest, \$2,861.97; profit and loss, \$31,504.09.....	\$75,743 94
Total expenditures.....	2,119,594 50
Balance.....	\$12,170,514 20

Invested as follows:

ASSETS

AS PER LEDGER ACCOUNTS.

Real estate owned by the company, unincumbered.....	\$556,195 33
Loans on bond and mortgage (first liens) .....	10,606,678 17
Loans secured by collaterals .....	24,500 00
Loans on company's policies assigned as collateral.....	446,488 89
Stocks and bonds owned by the company, cost value....	341,711 13
Cash in office of company .....	\$ 39,427 71 }
Cash deposited in banks.....	115,786 84 }
Agent's ledger balances . .....	39,726 13
Total net or ledger assets.....	\$12,170,514 20

OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....	\$123,124 78
on bonds and stocks.....	1,687 50
on collateral loans. ....	10,666 46
	135,478 74
Market value of bonds and stocks over cost.....	61,088 87
Gross premiums due and unreported on policies in force	
December 31, 1893.....	\$102,940 15
Gross deferred premiums in force on December 31, 1893...	215,177 35
Total .....	318,117 50
Deduct the loading on above gross amount.....	63,623 50
Net amount of uncollected and deferred premiums .....	254,494 00
Total assets as per books of the company. ....	\$12,621,575 81

ITEMS NOT ADMITTED.

Agent's balances .....	39,726 13
Total assets (less items not admitted).....	\$12,581,849 68

LIABILITIES.

Net present value of all outstanding policies in force	
December 31, 1893, computed according to the actuaries' table of mortality, with 4 per cent interest.....	\$12,087,274 00
Claims for death losses due and unpaid. ....	5,017 60
matured endowments due and unpaid .....	10,020 93
death losses not due.....	14,549 30
death losses reported, no proofs received.....	62,267 00
Total policy claims .....	\$91,854 83
Other liabilities of the company.....	11,195 95
Liabilities as to policy-holders.....	12,190,324 78
Surplus as regards policy-holders .....	391,524 90
Total liabilities.....	\$12,581,849 68

104 LIFE INSURANCE COMPANIES OF OTHER STATES.

EXHIBIT OF POLICIES.

POLICIES IN FORCE AT THE END OF THE PREVIOUS YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies .....	14,651	\$30,750,917 00
Endowment policies.....	10,026	19,817,206 00
Reversionary additions .....	-	993,809 00
Annuities .....	41	

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.....	2,981	5,333,503 00
Endowment policies.....	867	1,385,460 00
Annuities .....	6	

OLD POLICIES REVIVED DURING THE YEAR.

Whole life policies.....	319	823,681 00
Endowment policies.....	310	689,000 00
Reversionary additions.....	-	14,302 00

ADDITIONS BY DIVIDENDS DURING THE YEAR.

Reversionary additions .....	-	177,101 00
Total .....	29,201	59,984,979 00
Deduct policies ceased to be in force...	4,842	10,275,458 00
Total policies in force at the end of the year ...	24,359	\$49,709,521 00

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

By death.....	329	\$845,187 00
By maturity.....	103	205,743 00
By discount .....	28	49,952 00
By surrender .....	887	2,061,420 00
By lapse .....	2,908	5,799,462 00
Not taken .....	587	1,313,694 00
Total terminated .....	4,842	\$10,275,458 00

BUSINESS IN MAINE.

Policies in force December 31st of the previous year.....	559	\$685,713 00
Policies issued during the year.....	253	296,573 00
Total .....	812	982,286 00
Deduct policies ceased to be in force during the year..	181	218,186 00
Policies in force at the end of the year .....	631	764,100 00
Losses and claims incurred during the year .....	6	5,419 71
Losses and claims paid during the year.....	5	4,393 71
Premiums received during the year.....	-	32,007 92

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**CASUALTY AND GUARANTEE INSURANCE COMPANIES  
OF OTHER STATES AND COUNTRIES.**

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**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, 1893.**

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ÆTNA LIFE INSURANCE COMPANY,  
(ACCIDENT DEPARTMENT),  
HARTFORD, CONN.

MORGAN G. BULKELEY, *President.*                      JOEL L. ENGLISH, *Secretary.*

COMMENCED BUSINESS (Accident Department) IN 1891.

Special Guarantee Fund, \$50,000.

ASSETS.

Loans on bond and mortgage (first liens).....	\$83,300 00
Interest due and accrued thereon .....	461 90
Stocks and bonds owned by the company, market value .....	15,000 00
Cash in company's principal office.....	\$ 681 84 }
Cash deposited in bank .....	14,595 12 }
Interest due and accrued on stocks and bonds .....	<u>262 50</u>
Aggregate of all the admitted assets of the company at their actual value .....	\$114,301 36

LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$ 2,155 59
Unured premiums.....	45,863 03
Total amount of liabilities, except capital stock and net surplus .....	<u>48,018 62</u>
Surplus .....	66,282 74
Aggregate amount of liabilities including net surplus.....	\$114,301 36

INCOME DURING THE YEAR.

Net cash received for premiums.....	\$113,988 57
Received for interest on mortgages. ....	4,849 64
Received for interest on stocks and bonds and all other sources.....	243 75
Income from all other sources, viz: discount on claims paid in advance	310 60
Aggregate amount of income received in cash.....	<u>\$119,392 56</u>

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$35,410 74
Paid for commissions or brokerage. ....	28,921 88
Salaries and other charges of officers, clerks and employes .....	14,588 80
Paid State, national and local taxes.....	1,243 85
All other expenditures, viz: miscellaneous expenses.....	<u>6,889 54</u>
Aggregate amount of expenditures in cash....	\$87,054 81

## MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Risks.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$15,589,250 00	\$ 70,499 24
Written during the year .....	26,033,450 00	115,457 07
<b>Total .....</b>	<b>41,622,700 00</b>	<b>185,956 31</b>
Deduct those expired and terminated.....	20,867,400 00	93,784 65
<b>In force at end of the year.....</b>	<b>20,755,300 00</b>	<b>92,171 66</b>
Deduct amount re-insured.....	329,500 00	1,398 50
<b>Net amount in force.....</b>	<b>\$20,425,800 00</b>	<b>\$90,773 16</b>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken .....	\$206,750 00
Premiums received .....	921 93
Losses paid on risks taken .....	113 93
Losses incurred in Maine.....	113 93

## AMERICAN EMPLOYERS' LIABILITY COMPANY.

JERSEY CITY, N. J.

INCORPORATED IN 1890. COMMENCED BUSINESS IN 1890.

JOHN I. BEGGS, *President.*JOHN MACREA, *Secretary.*

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

## ASSETS.

Loans on bonds and mortgages (first liens).....	\$205,500 00
Interest due and accrued thereon.....	2,030 86
Stocks and bonds owned by the company, market value.....	92,100 00
Cash in company's principal office.....	\$1,794 95 }
Cash deposited in banks.....	23,223 51 }
Interest due and accrued on stocks and bonds.....	681 87
Gross premiums in due course of collection... ..	206,206 68
Bills receivable, not matured, taken for premiums.....	91 27
All other assets, viz: less suspense, \$62.77; furniture, supplies, safes, etc., \$3,500.00.....	3,562 77
Aggregate of all the admitted assets of the company at their actual value .....	\$535,185 91

## LIABILITIES.

Losses adjusted and unpaid .....	\$ 3,130 48
Losses unadjusted, including all reported and supposed losses .....	22,573 38
Net amount of unpaid losses and claims.....	\$25,703 86
Amount required to safely re-insure all outstanding risks.....	263,759 61
All other demands against the company, viz: commissions, etc... ..	40,206 17
Total amount of liabilities, except capital stock and net surplus... ..	329,669 64
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital and other liabilities.....	5,516 27
Aggregate amount of liabilities including net surplus.....	\$535,185 91

## INCOME DURING THE YEAR.

Net cash received for premiums.....	\$609,009 51
Received for interest on mortgages.....	9,992 50
Received for interest on stocks and bonds and all other sources .....	4,827 11
Aggregate amount of income received in cash .....	\$623,829 12

110 CASUALTY AND GUARANTEE INSURANCE COMPANIES

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$367,632 02
Cash dividends actually paid .....	29 16
Paid for commissions or brokerage.....	148,546 92
Salaries and other charges of officers, clerks and employes.....	63,023 09
Paid State, national, and local taxes .....	12,897 22
All other expenditures, viz: elevator inspection, \$1,435.40; boiler inspection, \$760.53; legal expenses, \$3,035; rents, \$7,214.17; advertising, \$3,827.37; sundries, \$8,979.71; travelling expenses, \$8,681.59; postage, \$4,460.78; printing, etc., \$8,078.16; furniture, \$1,757.29.....	48,230 00
Aggregate amount of expenditures in cash.....	\$640,358 41

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Risks.</i>	<i>Premiums.</i>
In force December 31, 1892 .....	\$118,471,000 00	\$548,447 06
Written during the year .....	130,195,000 00	683,093 45
Total .....	\$248,666,000 00	\$1,231,540 51
Deduct those expired and terminated.....	123,977,324 00	701,639 73
In force at end of the year.....	\$124,688,676 00	\$529,900 78
Deduct amount re-insured.....	672,500 00	2,381 57
Net amount in force.....	\$124,016,176 00	\$527,519 21

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken.....	\$218,833 00
Premiums received.....	543 86
Losses paid on risks taken.....	559 61

## AMERICAN SURETY COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1884.

W. L. TRENHOLM, *President.*S. S. CALVILLE, *Secretary.*

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

## ASSETS.

Real estate owned by the company, unincumbered .....	\$1,279,067	37
Loans on bond and mortgage (first liens).....	20,000	00
Stocks and bonds owned by the company, market value .....	1,629,189	99
Loans secured by collaterals.....	18,557	80
Cash in company's principal office.....	\$2,984	17
Cash deposited in bank .....	183,939	99
Interest due and accrued on stocks and bonds .....	11,083	65
Gross premiums in due course of collection.....	52,515	96
Bills receivable, not matured, taken for premiums.....	4,716	46
All other assets.....	168,983	16
Aggregate of all the admitted assets of the company at their actual value.....	\$3,371,038	56

## LIABILITIES.

Claims unadjusted, including all reported and supposed claims.....	\$107,495	25
Claims resisted, including interest, costs and expenses .....	61,342	31
Net amount of unpaid claims.....	\$168,837	56
Amount required to safely re-insure all outstanding risks.....	388,416	06
All other demands against the company, viz: commissions, etc.....	2,154	97
Total amount of liabilities, except capital stock and net surplus .....	3,371,038	56
Capital actually paid up in cash.....	2,000,000	00
Surplus beyond capital and other liabilities.....	811,629	97
Aggregate amount of liabilities including net surplus. ....	\$3,371,038	56

## INCOME DURING THE YEAR.

Net cash received for premiums.....	\$728,139	92
Received for interest on mortgages.....	250	00
Received for interest on stocks and bonds and all other sources.....	104,509	48
Income from all other sources, viz: rents.....	52,361	11
Aggregate amount of income received in cash.....	\$885,260	51

**112 CASUALTY AND GUARANTEE INSURANCE COMPANIES**

**EXPENDITURES DURING THE YEAR.**

Net amount paid for losses. ....	\$242,304 86
Cash dividends actually paid .....	160,000 00
Paid for commissions or brokerage.....	38,560 74
Salaries and other charges of officers, clerks and employes.....	170,021 63
Paid State, national and local taxes.....	27,064 61
All other expenditures, viz: printing, stationery and advertising, \$19,384.43; postage and telegrams, \$10,662; general expenses including rents, \$73,424.03... ..	103,470 46
Aggregate amount of expenditures in cash.....	\$741,422 30

**MISCELLANEOUS.**

**RISKS AND PREMIUMS.**

	<i>Risks.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$97,683,308	\$558,335 47
Written during the year.....	136,057,448	846,357 18
Total .. ..	<u>233,740,756</u>	<u>1,404,692 65</u>
Deduct those expired and terminated.....	106,725,418	627,860 54
Net amount in force .....	\$127,015,338	\$776,832 11

**BUSINESS IN THE STATE OF MAINE DURING THE YEAR.**

Risks taken.....	\$543,400 00
Premiums received.....	3,345 90
Losses paid on risks taken.....	524 00
Losses incurred in Maine.....	524 00

EMPLOYERS' LIABILITY ASSURANCE CORPORATION,  
(LIMITED,)
   
LONDON, ENG.

INCORPORATED IN 1880. COMMENCED BUSINESS IN 1881.

GEORGE M. ENDICOTT, Manager, 71 Kilby Street, Boston, Mass.

Deposit Capital, \$200,000.

ASSETS.

Stocks and bonds owned by the company, market value. . . . .		\$865,290 00
Cash in company's principal office . . . . .	\$522 11	} 59,456 12
Cash deposited in bank . . . . .	506 86	
Cash deposited with trustees (with Kidder, Peabody & Co.). . . . .	58,427 15	
Interest due and accrued on stocks and bonds . . . . .		12,292 92
Gross premiums in due course of collection . . . . .		253,938 24
Aggregate of all the admitted assets of the company at their actual value . . . . .		\$1,190,977 28

LIABILITIES.

Amount of unpaid losses and claims . . . . .	\$216,970 00
Amount required to safely re-insure all outstanding risks . . . . .	461,782 00
All other demands against the company, viz.: commissions, etc. . . . .	39,568 00
Total amount of liabilities, except deposit capital and net surplus. . . . .	718,320 00
Deposit capital . . . . .	200,000 00
Surplus beyond capital and other liabilities . . . . .	272,657 28
Aggregate amount of liabilities including net surplus . . . . .	\$1,190,977 28

INCOME DURING THE YEAR.

Net cash received for premiums . . . . .	\$924,713 24
Received for interest on stocks and bonds and all other sources . . . . .	36,941 91
Income from all other sources, viz.: agents' balances . . . . .	8,220 31
Aggregate amount of income received in cash . . . . .	\$969,875 46

EXPENDITURES DURING THE YEAR.

Net amount paid for losses . . . . .	\$486,555 02
Paid for commissions or brokerage . . . . .	215,186 65
Salaries and other charges of officers, clerks and employes . . . . .	70,568 15
Paid State, national and local taxes . . . . .	19,145 06
All other expenditures, viz.: including depreciation . . . . .	101,957 99
Aggregate amount of expenditures in cash . . . . .	\$893,412 87

## MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Risks.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$159,950,874	\$ 713,657 65
Written during the year .....	253,774,087	1,127,884 83
<b>Total</b> .....	<u>413,724,961</u>	<u>1,841,542 48</u>
Deduct those expired and terminated.....	210,536,976	938,484 77
Net amount in force.....	\$203,187,985	\$903,057 71

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken .....	\$2,201,090 00
Premiums received ....	11,005 45
Losses paid on risks taken .....	2,719 62
Losses incurred in Maine.....	2,464 62



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.....		\$29,200 00
Loans on bond and mortgage (first liens).....		22,600 00
Interest due and accrued thereon.....		650 00
Stocks and bonds owned by the company, market value.....		1,372,447 25
Loans secured by collaterals.....		3,000 00
Cash in company's principal office.....	\$78,122 79	} 140,179 10
Cash deposited in bank.....	62,056 31	
Interest due and accrued on stocks and bonds.....		3,869 51
Interest due and accrued on collateral loans.....		65 12
Gross premiums in due course of collection.....		451,702 84
All other assets, viz: miscellaneous, mortgages, plate glass salvage and other miscellaneous securities.....		63,042 35
Aggregate of all the admitted assets of the company at their actual value .....		\$2,086,756 17

LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$310,915 25	
Deduct re-insurance and salvage.....	2,985 54	
Net amount of unpaid losses and claims.....		\$307,929 71
Amount required to safely reinsure all outstanding risks .....		1,214,661 98
All other demands against the company, viz: commissions, etc.....		144,647 86
Total amount of liabilities, except capital stock and net surplus.....		\$1,667,239 55
Capital actually paid up in cash.....		250,000 00
Surplus beyond capital and other liabilities.....		169,516 62
Aggregate amount of liabilities including net surplus.. ..		\$2,086,756 17

INCOME DURING THE YEAR.

Net cash received for premiums .....	\$2,242,945 73
Received for interest on stocks and bonds and all other sources.....	65,216 99
Income from all other sources, viz: rents.....	382 30
Aggregate amount of income received in cash.....	\$2,308,545 02

116 CASUALTY AND GUARANTEE INSURANCE COMPANIES

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$895,436 72
Cash dividends actually paid.....	20,000 00
Paid for commissions or brokerage .....	646,262 91
Salaries and other charges of officers, clerks and employes.....	241,563 21
Paid State, national and local taxes .....	34,572 07
All other expenditures.....	292,540 47
Aggregate amount of expenditures in cash.....	\$2,130,375 38

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Risks.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$284,977,150.50	\$2,111,464 06
Written during the year. ....	333,703,146.71	2,523,832 10
Total .....	618,680,297.21	4,635,296 16
Deduct those expired and terminated.....	285,541,874.88	2,252,056 32
Net amount in force.....	\$333,138,422.33	\$2,383,239 84

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken.....	\$1,411,782 63
Premiums received.....	7,865 89
Losses paid on risks taken .....	1,437 55
Losses incurred in Maine.....	1,437 55

GUARANTEE COMPANY OF NORTH AMERICA,  
MONTREAL, CANADA.

—  
INCORPORATED IN 1857. COMMENCED BUSINESS IN 1872.

EDWARD RAWLINGS, *President.*

ROBERT KERR, *Secretary.*

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

—  
ASSETS.

Loans on bond and mortgage (first liens).....	\$34,736 33
Interest due and accrued thereon ....	20,530 00
Stocks and bonds owned by the company, market value .....	588,313 91
Loans secured by collaterals.....	32,600 00
Cash in company's principal office .....	\$ 4,737 37
Cash deposited in bank .....	70,613 02
Interest due and accrued on stocks and bonds.....	7,673 09
Gross premiums in due course of collection.....	19,775 70
All other assets, viz: furniture, including safes .....	5,659 10
Aggregate of all the admitted assets of the company at their actual value .....	<u>\$784,638 52</u>

LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$19,863 99
Losses resisted, including interest, costs and expenses.....	40,535 50
Net amount of unpaid losses and claims .....	\$ 60,399 49
Amount required to safely re-insure all outstanding risks.....	104,743 66
All other demands against the company, viz: commissions, etc .....	12,778 23
Total amount of liabilities, except capital stock and net surplus .....	<u>177,921 38</u>
Capital actually paid up in cash....	304,600 00
Surplus beyond capital and other liabilities .....	302,117 14
Aggregate amount of liabilities including net surplus.....	<u>\$784,638 52</u>

INCOME DURING THE YEAR.

Net cash received for premiums .....	\$219,775 04
Received for interest on mortgages....	33,607 21
Received for interest on stocks and bonds and all other sources .....	13,474 18
Income from all other sources, viz: losses recovered .....	<u>\$266,856 43</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$97,831 79
Cash dividends actually paid .....	18,276 00
Paid for commissions or brokerage .....	5,161 65
Salaries and other charges of officers, clerks and employes .....	58,834 28
Paid State, national and local taxes.....	5,921 19
All other expenditures .....	59,542 81
Aggregate amount of expenditures in cash .....	\$245,567 72

## MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Risks.</i>	<i>Premiums.</i>
In force on the 31st day of December, 1892.....	\$47,884,246 00	\$249,574 94
Written or renewed during the year.....	53,457,993 00	246,767 96
Total .....	101,342,239 00	496,342 90
Deduct those expired and marked off as terminated ....	51,934,849 00	251,507 92
In force at the end of the year .....	49,407,390 00	244,834 98
Deduct amount re-insured.....	6,944,283 00	35,347 65
Net amount in force December 31st, 1893 .....	\$42,463,107 00	\$209,487 33

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken.....	\$254,500 00
Premiums received .....	285 06
Losses paid on risks taken .....	4,623 67
Losses incurred in Maine.....	4,841 20

HARTFORD STEAM BOILER INSPECTION AND INSURANCE  
COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

J. M. ALLEN, *President.*

J. E. PIERCE, *Secretary.*

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

ASSETS.

Real estate owned by the company, unincumbered .....	\$ 78,964 41
Loans on bond and mortgage (first liens) .....	272,670 00
Interest due and accrued thereon .....	7,179 88
Stocks and bonds owned by the company, market value .....	1,056,006 00
Loans secured by collaterals.....	5,000 00
Cash in company's principal office .....	\$ 5,109 95
Cash deposited in bank.....	92,177 22
Interest due and accrued on stocks and bonds.....	21,827 97
Interest due and accrued on collateral loans .....	58 33
Gross premiums in due course of collection.....	323,507 49
Aggregate of all the admitted assets of the company at their actual value .....	\$1,862,501 25

LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$ 20,983 20
Amount required to safely re-insure all outstanding risks .....	1,188,472 69
All other demands against the company, viz: commissions, etc.....	29,757 41
Total amount of liabilities, except capital stock and net surplus.....	1,239,213 30
Capital actually paid up in cash.....	500,000 00
Surplus beyond capital and other liabilities .....	123,287 95
Aggregate amount of liabilities, including net surplus .....	\$1,862,501 25

INCOME DURING THE YEAR.

Net cash received for premiums.....	\$729,503 12
Received for interest on mortgages.....	15,917 67
Received for interest on stocks and bonds and all other sources.....	51,725 53
Income from all other sources, viz: special mechanical services.....	2,068 95
Aggregate amount of income received in cash.....	\$799,215 27

## EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$67,085 75
Cash dividends actually paid .....	60,000 00
Paid for commissions or brokerage .....	171,998 92
Salaries and other charges of officers, clerks and employes.....	30,455 00
Paid State, national and local taxes.....	14,369 79
All other expenditures, viz: {	
Inspection expenses .....	258,202 12
Agency and office expenses, advertising, apparatus and furniture .....	112,444 71
Aggregate amount of expenditures in cash .....	\$714,556 29

## MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Risks.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$193,415,052	\$1,881,327 24
Written during the year.....	113,488,943	1,007,293 30
Total .....	306,903,995	2,888,620 54
Deduct those expired and terminated. ....	74,059,474	687,238 76
In force at end of the year.....	\$232,844,521	\$2,201,381 78

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (steam boiler).....	\$1,377,700 00
Premiums received .....	10,897 07
Received for inspections .....	3,241 60

## 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.....	\$265,000 00
Stocks and bonds owned by the company, market value.....	229,512 50
Cash in company's principal office.....	\$ 4,792 79 }
Cash deposited in bank.....	21,680 06 }
Interest due and accrued on stocks and bonds.....	300 00
Gross premiums in due course of collection.....	74,908 65
All other assets, viz.: rents due, \$1,550; sundry accounts, \$1,492.65.....	3,042 65
Aggregate of all the admitted assets of the company at their actual value .....	\$599,236 65

## LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$ 2,856 08
Amount required to safely re-insure all outstanding risks.....	207,871 12
All other demands against the company, viz.: commissions, etc.....	48,089 51
Total amount of liabilities, except capital stock and net surplus.....	258,816 71
Capital actually paid up in cash.....	250,000 00
Surplus beyond capital and other liabilities.....	90,419 94
Aggregate amount of liabilities including net surplus.....	\$599,236 65

## INCOME DURING THE YEAR.

Net cash received for premiums.....	\$375,980 88
Received for interest on stocks and bonds and all other sources .....	19,591 58
Income from all other sources, viz.: rents, \$6,892.54; profits on securities sold, \$2,150.84.....	9,043 38
Aggregate amount of income received in cash.....	\$404,615 84

## EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$164,969 50
Cash dividends actually paid .....	40,000 00
Paid for commissions or brokerage.....	103,998 61
Salaries and other charges of officers, clerks and employes. ....	44,072 34
Paid State, national and local taxes.....	10,625 32
All other expenditures, viz.: postage and express, \$3,389.18; rents, \$2,751.73; sundries, \$3,558.11; advertising, stationery, etc., \$9,854.36; legal expenses, \$408.55; repairs, etc., to building, \$4,993.93.....	24,955 86
Aggregate amount of expenditures in cash.....	\$388,621 63

## MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Risks.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$13,334,257	\$371,987 34
Written during the year.....	15,122,197	430,224 63
Total.....	28,456,454	802,211 97
Deduct those expired and terminated....	13,598,654	387,463 03
In force at end of the year.....	\$14,857,800	\$414,748 94

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken.....	\$74,118 87
Premiums received.....	1,551 55
Losses paid on risks taken.....	811 15
Losses incurred in Maine.....	862 15



LONDON GUARANTEE AND ACCIDENT COMPANY,  
(LIMITED,)  
LONDON, ENG.

INCORPORATED IN 1869. COMMENCED BUSINESS IN U. S. 1892.

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

Deposit Capital, \$200,000.

ASSETS.

Stocks and bonds owned by the company, market value .....		\$248,500 00
Cash in company's principal office.....	\$10,977 13 }	
Cash deposited in bank .....	30,103 68 }	41,080 81
Gross premiums in due course of collection.....		107,181 73
Aggregate of all the admitted assets of the company at their actual value.....		\$396,762 54

LIABILITIES.

Losses unadjusted, including all reported and supposed losses .....	\$19,733 93	
Losses resisted, including interest, costs and expenses .....	1,250 00	
Net amount of unpaid losses and claims .....		\$ 20,983 93
Amount required to safely re-insure all outstanding risks.....		109,224 54
All other demands against the company, viz: commissions, and re-insurance.....		27,156 19
Total amount of liabilities, except deposit capital and net surplus .....		157,364 66
Deposit capital. ....		200,000 00
Surplus beyond all liabilities.....		39,397 88
Aggregate amount of liabilities including net surplus. ....		\$396,762 54

INCOME DURING THE YEAR.

Net cash received for premiums.....	\$119,506 83
Received for interest on stocks and bonds and all other sources.....	37 40
Aggregate amount of income received in cash.....	\$119,544 23

EXPENDITURES DURING THE YEAR.

Net amount paid for losses. ....	\$ 7,591 37
Paid for commissions or brokerage.....	} 47,242 84
Salaries and other charges of officers, clerks and employes.....	
Paid State, national and local taxes.....	
All other expenditures, viz: trustees' fees, \$270; elevator inspections, \$309.84; legal expenses, \$1,175.65.....	1,755 49
Aggregate amount of expenditures in cash.....	\$56,589 70

## MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Risks.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$ 334,500	\$ 1,802 02
Written during the year.....	30,514,075	244,886 84
Total .. .. .	30,848,575	246,688 86
Deduct those expired and terminated.....	3,940,250	26,437 77
In force at end of the year.....	26,908,325	220,251 09
Deduct amount re-insured.....	112,000	456 02
Net amount in force .....	\$26,796,325	\$219,795 07

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken.....	\$95,000 00
Premiums received.....	648 75

## METROPOLITAN PLATE GLASS INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1874. COMMENCED BUSINESS IN 1874.

HENRY HARTEAN, *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.....	161,333 00
Cash in company's principal office.....	\$3,550 26 }
Cash deposited in bank.....	35,782 15 }
Gross premiums in due course of collection....	34,453 54
Bills receivable, not matured, taken for premiums, sundry accounts,	532 66
Aggregate of all the admitted assets of the company at their actual value .....	\$385,651 61

## LIABILITIES.

Amount of unpaid losses and claims.....	\$1,500 00
Amount required to safely re-insure all outstanding risks.....	124,000 19
All other demands against the company, viz: commissions, etc....	14,616 47
Total amount of liabilities, except capital stock and net surplus....	140,116 66
Capital actually paid up in cash.....	100,000 00
Surplus beyond capital and other liabilities.....	145,534 95
Aggregate amount of liabilities including net surplus.....	\$385,651 61

## INCOME DURING THE YEAR.

Net cash received for premiums.....	\$237,946 71
Received for interest on stocks and bonds and all other sources .....	6,231 01
Income from all other sources .....	2,911 31
Aggregate amount of income received in cash .....	\$247,089 03

## EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$105,415 09
Cash dividends actually paid .....	16,000 00
Paid for commissions or brokerage.....	74,995 86
Salaries and other charges of officers, clerks and employes.....	36,474 28
Paid State, national, and local taxes .....	3,611 07
All other expenditures .....	2,462 85
Aggregate amount of expenditures in cash.....	\$238,959 15

## MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Risks.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$8,338,417 00	\$231,371 65
Written during the year .....	9,812,821 00	272,233 94
Total .....	<u>18,151,238 00</u>	<u>503,605 59</u>
Deduct those expired and terminated.....	9,367,981 00	255,605 20
Net amount in force... ..	<u>\$8,783,257 00</u>	<u>\$248,000 39</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken.....	\$14,510 80
Premiums received....	356 92
Losses paid on risks taken.....	20 00
Losses incurred in Maine.....	20 00

## NEW JERSEY PLATE GLASS INSURANCE COMPANY,

NEWARK, N. J.

INCORPORATED IN 1868. COMMENCED BUSINESS IN 1868.

SAMUEL C. HOAGLAND, *President.*BYRON G. HAGER, *Secretary.*

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

## ASSETS.

Loans on bond and mortgage (first liens).....	\$108,795 00
Interest due and accrued thereon .....	1,216 15
Cash in company's principal office.....	\$ 313 72
Cash deposited in bank.....	13,926 16
Gross premiums in due course of collection .....	6,147 60
All other assets, viz: glass on hand for replacing losses.....	1,444 99
Aggregate of all the admitted assets of the company at their actual value .....	\$131,843 62

## LIABILITIES.

Losses adjusted and unpaid .....	\$139 65
Losses unadjusted, including all reported and supposed losses.....	33 47
Net amount of unpaid losses and claims.. .....	\$ 173 12
Amount required to safely re-insure all outstanding risks.....	24,453 89
All other demands against the company, viz: commissions, etc.....	1,540 71
Total amount of liabilities, except capital stock and net surplus .....	26,167 72
Capital actually paid up in cash.....	100,000 00
Surplus beyond capital and other liabilities .....	5,675 90
Aggregate amount of liabilities including net surplus.....	\$131,843 62

## INCOME DURING THE YEAR.

Net cash received for premiums.....	\$32,771 12
Received for interest on mortgages. ....	5,126 39
Income from all other sources, viz: glass sold ...	20 37
Aggregate amount of income received in cash.....	\$37,917 88

## EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$11,114 15
Cash dividends actually paid.....	6,000 00
Paid for commissions or brokerage. ....	9,316 86
Salaries and other charges of officers, clerks and employes .....	4,876 00
Paid State, national and local taxes.....	335 28
All other expenditures, viz: office and current expenses.....	3,658 52
Aggregate amount of expenditures in cash....	\$35,300 81

## MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Risks.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$ 885,438 00	\$34,823 08
Written during the year .....	1,132,114 00	35,672 74
Total .....	<u>2,017,552 00</u>	<u>70,495 82</u>
Deduct those expired and terminated.....	575,674 00	18,890 97
Net amount in force .....	\$1,441,878 00	\$51,604 85

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken .....	\$2,439 05
Premiums received .....	54 52

NEW YORK PLATE GLASS INSURANCE COMPANY,  
NEW YORK, N. Y.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1891.

MAX DANZIGER, *President.*

MAJOR. A. WHITE, *Secretary.*

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

ASSETS.

Stocks and bonds owned by the company, market value.....	\$155,025 00
Cash in company's principal office .....	\$ 6,083 50
Cash deposited in bank .....	10,230 68
Interest due and accrued on stocks and bonds .....	1,000 00
Gross premiums in due course of collection .....	33,329 57
Aggregate of all the admitted assets of the company at their actual value .....	\$205,668 75

LIABILITIES.

Losses adjusted and unpaid.....	\$4,053 31
Amount required to safely re-insure all outstanding risks..	89,327 19
All other demands against the company, viz: commissions, etc. ....	10,026 50
Total amount of liabilities, except capital stock and net surplus .....	103,407 00
Capital actually paid up in cash .....	100,000 00
Surplus beyond capital and other liabilities.....	2,261 75
Aggregate amount of liabilities, including net surplus .....	\$205,668 75

INCOME DURING THE YEAR.

Net cash received for premiums .....	\$170,616 92
Received for interest on stocks and bonds and all other sources.....	8,754 19
Aggregate amount of income received in cash .....	\$179,371 11

EXPENDITURES DURING THE YEAR.

Net amount paid for losses..	\$68,851 84
Paid for commissions or brokerage .	53,599 40
Salaries and other charges of officers, clerks and employes.....	29,235 78
Paid State, national and local taxes, and department charges.....	4,924 11
All other expenditures, viz.: advertising, expenses, stationery, printing and all other expenses.....	9,443 11
Aggregate amount of expenditures in cash.....	\$166,054 24

## MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Risks.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$6,212,217	\$150,856 67
Written during the year.....	8,360,709	212,822 47
<b>Total.....</b>	<b>14,572,926</b>	<b>363,679 14</b>
Deduct those expired and terminated.....	7,636,071	184,409 05
Net amount in force .....	\$6,936,855	\$179,270 09

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken.....	\$33,065 10
Premiums received .....	888 11
Losses paid on risks taken.....	451 58
Losses incurred in Maine.....	451 58



## PREFERRED ACCIDENT INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

PHINEAS C. LOUNSBURY, *President*. KIMBALL C. ATWOOD, *Secretary*.

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

## ASSETS.

Stocks and bonds owned by the company, market value .....	\$237,190 85
Cash in company's principal office.....	\$26,510 86 }
Cash deposited in bank .....	49,751 88 }
Interest due and accrued on stocks and bonds.....	2,400 00
Gross premiums in due course of collection .....	28,902 00
Aggregate of all the admitted assets of the company at their actual value .....	\$344,755 69

## LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$13,842 86
Losses resisted, including interest, costs and expenses .....	12,100 00
Net amount of unpaid losses and claims.. .....	\$25,942 86
Amount required to safely re-insure all outstanding risks.....	83,080 00
All other demands against the company, viz: commissions, etc.....	12,687 76
Total amount of liabilities, except capital stock and net surplus .....	121,710 62
Capital actually paid up in cash.....	100,000 00
Surplus beyond capital and other liabilities .....	123,045 07
Aggregate amount of liabilities including net surplus.....	\$344,755 69

## INCOME DURING THE YEAR.

Net cash received for premiums.....	\$325,290 52
Received for interest on bonds .. .. .	1,465 94
Income from all other sources, viz: amount received from the Preferred Mutual Accident Association for re-insurance, \$42,359.98; for all other liabilities, \$35,032.32 .....	77,392 30
Aggregate amount of income received in cash.....	\$404,148 76

## EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$110,925 72
Cash dividends actually paid.....	6,000 00
Paid for commissions or brokerage . . . . .	72,739 84
Salaries and other charges of officers, clerks and employes .....	87,953 89
Paid State, national and local taxes.....	2,598 27
All other expenditures, viz: expense of adjusting claims, medical examiners' fees, traveling and legal, \$11,024.46; furniture, books of accounts, etc., \$1,979.64 .....	13,004 10
Aggregate amount of expenditures in cash... .. .	\$293,221 82

## MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Risks.</i>	<i>Premiums.</i>
Transferred from Preferred Mutual Accident Association .....	\$235,291,000	\$ 42,359 98
Written since May 5, 1893.....	308,916,000	354,192 52
<b>Total</b> .....	<u>544,207,000</u>	<u>396,552 50</u>
Deduct those expired and terminated.....	243,144,000	130,392 50
Net amount in force .....	<u>\$301,063,000</u>	<u>\$166,160 00</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken .....	\$1,456,000 00
Premiums received .....	1,303 00
Losses paid on risks taken.....	978 56
Losses incurred in Maine.....	978 56

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).....		\$332,794 85
Interest due and accrued thereon.....		12,101 13
Stocks and bonds owned by the company, market value.....		132,000 00
Cash in company's principal office.....	\$13,387 70 }	
Cash deposited in bank.....	46,002 63 }	59,390 33
Gross premiums in due course of collection.....		227,457 76
Bills receivable, not matured .....		448 70
All other assets, viz: business re-insured in foreign companies.....		7,490 42
		<u>771,683 19</u>
Less items not admitted (bills receivable and business re-insured) ....		7,939 12
Aggregate of all the admitted assets of the company at their actual value .....		\$763,744 07

LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$10,950 00	
Losses resisted, including interest, costs and expenses .....	52,927 55	
Net amount of unpaid losses and claims.....		\$ 63,877 55
Amount required to safely reinsure all outstanding risks (50% of full annual premium) .....		389,593 87
All other demands against the company, viz: commissions, etc.....		59,139 02
Total amount of liabilities, except capital stock and net surplus.....		<u>512,610 44</u>
Capital actually paid up in cash.....		200,000 00
Surplus beyond capital and other liabilities.....		51,133 63
Aggregate amount of liabilities including net surplus ..		\$763,744 07

INCOME DURING THE YEAR.

Net cash received for premiums .....	\$882,474 02
Received for interest on mortgages ..	17,314 95
Received for interest on stocks and bonds and all other sources.....	3,025 03
Aggregate amount of income received in cash.....	<u>\$902,814 00</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$436,075 48
Cash dividends actually paid.....	12,000 00
Paid for commissions or brokerage.....	230,953 40
Salaries and other charges of officers, clerks and employes.....	115,626 46
Paid State, national and local taxes.....	24,309 07
All other payments and expenditures, viz: postage, express and telegrams, \$6,209.11; expense account, \$9,611.13; furniture and fixtures, \$842.62; advertising (general, \$4,000.00; agency, \$6,035.57), \$10,035.57; rent, \$10,098.05; printing and stationery, \$16,587.11; purchase of agencies, \$4,750.00; adjustment account, \$6,752.60; medical fees, \$2,139.50; law charges, \$4,092.82; local agencies, \$225.00.....	71,343 51
Aggregate amount of expenditures in cash.....	\$890,307 92

## MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Risks.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$ 87,475,696	\$ 700,473 37
Written during the year.....	132,960,646	1,148,603 10
Total.....	220,436,342	1,849,076 47
Deduct those expired and terminated.....	118,868,126	1,069,888 73
Net amount in force.....	\$101,568,216	\$779,187 74

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken.....	\$217,500 00
Premiums received.....	1,268 41
Losses paid on risks taken.....	164 28
Losses incurred in Maine.....	164 28

TRAVELERS' INSURANCE COMPANY,  
(ACCIDENT DEPARTMENT.)

HARTFORD, CONN.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1864.

JAMES G. BATTERSON, *President.*

RODNEY DENNIS, *Secretary.*

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

ASSETS.

Real estate owned by the company, unincumbered.....	\$	12,417	57
Stocks and bonds owned by the company, market value .....		2,282,588	71
Cash in company's principal office .....	\$	779	47
Cash deposited in bank .....		232,062	45
			232,841
			92
Aggregate of all the admitted assets of the company at their actual value .....		\$2,527,848	20

LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$83,400	00
Losses resisted, including interest, costs and expenses.....	99,950	00
Net amount of unpaid losses and claims .....	\$183,350	00
Special reserve for contingent liabilities .....	110,000	00
Amount required to safely re-insure all outstanding risks.....	1,013,512	63
All other demands against the company, viz: commissions, etc .....	10,000	00
Total amount of liabilities, except capital stock and net surplus .....	1,316,862	63
Capital actually paid up in cash... ..	1,000,000	00
Surplus beyond capital and other liabilities .....	210,985	57
Aggregate amount of liabilities including net surplus.....	\$2,527,848	20

INCOME DURING THE YEAR.

Net cash received for premiums .....	\$2,411,602	63
Received for interest on stocks and bonds and all other sources.....	121,444	85
Income from all other sources, viz: profit and loss.....	7	50
Aggregate amount of income received in cash.....	\$2,533,054	98

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$1,141,963	03
Paid for commissions or brokerage .....	644,457	63
Salaries and other charges of officers, clerks and employes .....	174,403	79
Paid State, national and local taxes.....	42,109	78
All other expenditures, viz: books, blanks and stationery, \$22,613.49; express charges, \$7,814.20; loss expense, \$72,699.37; expense, \$10,966.78; exchange, \$2,873.95; postage, \$12,021.23; legal expenses, \$9,461.88; medical examiner's fees, \$6,023.75; rent, \$31,788.77; furniture and fixtures, \$2,592.17; advertising, \$23,509.63.....	202,365	22
Aggregate amount of expenditures in cash .....	\$2,205,299	45

## MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Risks.</i>	<i>Premiums.</i>
In force on the 31st day of December, 1892.....	\$260,691,112 00	\$1,625,856 35
Written during the year.....	299,632,962 00	2,413,607 42
Total.....	<u>560,324,074 00</u>	<u>4,039,463 77</u>
Deduct those expired and terminated.....	310,059,362 00	2,236,477 41
In force at the end of the year.....	250,264,712 00	1,802,986 36
Deduct amount re-insured.....	<u>665,000 00</u>	<u>757 50</u>
Net amount in force December 31st, 1893.....	\$249,599,712 00	\$1,802,228 86

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken.....	\$4,605,250 00
Premiums received.....	31,999 38
Losses paid on risks taken.....	12,876 22
Losses incurred in Maine.....	13,576 22

## UNION CASUALTY AND SURETY COMPANY,

ST. LOUIS, MO.

INCORPORATED IN 1892. COMMENCED BUSINESS IN 1893.

C. P. ELLERBE, *President.*J. B. WORSTMAN, *Secretary.*

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

## ASSETS.

Loans on bond and mortgage (first liens).....	\$ 16,500 00
Interest due and accrued thereon .....	142,66
Stocks and bonds owned by the company, market value.....	265,150 00
Loans secured by collaterals .....	75,000 00
Cash in company's principal office .....	\$ 2,767 45 }
Cash deposited in bank.....	63,872 50 }
Interest due and accrued on stocks and bonds .....	327 00
Interest due and accrued on collateral loans .....	121 66
Gross premiums in due course of collection.....	135,637 36
Aggregate of all the admitted assets of the company at their actual value .....	\$559,518 63

## LIABILITIES.

Losses unadjusted, including all reported and supposed losses .....	\$12,615 46
Losses resisted, including interest, costs and expenses.....	5,250 00
Amount of unpaid losses and claims.....	\$ 17,865 46
Amount required to safely re-insure all outstanding risks.....	149,381 43
All other demands against the company, viz.: commissions, etc.....	40,167 02
Total amount of liabilities, except capital stock and net surplus .....	207,413 91
Capital actually paid up in cash.....	250,000 00
Surplus beyond capital and other liabilities.....	102,104 72
Aggregate amount of liabilities including net surplus.....	\$559,518 63

## INCOME DURING THE YEAR.

Net cash received for premiums.....	\$163,125 50
Received for interest on mortgages.....	1,795 00
Received for interest on stocks and bonds and all other sources ..	7,630 94
Aggregate amount of income received in cash.....	\$172,551 44

## EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$ 8,348 67
Paid for commissions or brokerage.....	56,917 12
Salaries and other charges of officers, clerks and employes. ....	13,100 96
Paid State, national and local taxes.....	2,880 92
All other expenditures .....	24,663 82
Aggregate amount of expenditures in cash.....	\$105,911 49

## MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Risks.</i>	<i>Premiums.</i>
Written during the year .....	\$52,503,590 78	\$324,423 30
Deduct those expired and terminated ... ..	6,210,599 23	25,660 44
In force at end of the year.....	\$46,292,901 55	\$298,762 86

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken .....	\$1,011,885 00
Premiums received.....	8,375 50



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**MAINE ASSESSMENT INSURANCE COMPANIES.**

**ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS SHOWING  
THEIR CONDITION, DECEMBER 31st, 1893.**

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**GARFIELD MUTUAL LIFE INSURANCE COMPANY,**

LEWISTON, MAINE.

INCORPORATED IN 1892. COMMENCED BUSINESS IN 1892.

ARTHUR T. RENY, *President.*

ALPHONSE AUGER, *Secretary.*

**BALANCE SHEET.**

Amount of net or invested assets December 31st of previous year..... **\$297 58**

**INCOME.**

Gross amount of membership fees required or represented by applications, without deduction .....	\$1,591 04	
Annual dues as per contract, without any deduction.....	482 86	
Assessments.....	949 31	
Medical examiners' fees, paid by applicant .....	172 00	
<b>Total paid by members.....</b>	<b>3,195 21</b>	
Interest .....	7 91	
Cash advanced by officers.....	2,945 72	
<b>Total income.....</b>	<b>6,148 84</b>	
<b>Total net resources.....</b>	<b>\$6,446 42</b>	

(Assessments paid in advance, \$120 14.)

**DISBURSEMENTS.**

Losses and claims .....	\$ 227 00	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues .....	1,368 72	
Commissions paid or allowed for collecting assessments...	28 00	
Salaries of managers and agents not paid by commissions,	1,887 80	
Salaries and other compensation of office employes.....	279 00	
Medical examiners' fees, whether paid direct by members or otherwise.....	342 50	
Rent, \$293.25; advertising and printing, \$355.52.....	648 77	
All other items, viz.: furniture and fixtures, \$109.70; traveling expenses, \$55.24; postage, books, stationery, etc., \$86.68,	251 62	
<b>Total disbursements .....</b>	<b>5,033 41</b>	
<b>Balance. ....</b>	<b>\$1,413 01</b>	

(Total expenses, \$4,806.41.)

## NET OR INVESTED ASSETS.

Cost value of notes owned absolutely (since paid).....	\$379 26	
Cash in office.....	16 64	
Cash deposits in State treasury or banks on emergency or reserve fund account, viz.: State treasury, \$367.77; Manu- facturers' National Bank, \$628.65 .....	996 42	
All other deposits, viz.: First National Bank, Lewiston.....	20 69	
	<hr/>	
Total net or invested assets.....		\$1,413 01
(Agents' balances, \$111.35.)		

## LIABILITIES.

Advance assessments .....	\$ 120 14	
Cash advanced by officers. ....	2,945 72	
	<hr/>	
Total actual liabilities.....		\$3,065 86

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1892.....	97	\$ 48,944 00
Policies or certificates written during the year.....	1,372	314,985 00
	<hr/>	
Total.....	1,469	363,929 00
Deduct number and amount which have ceased to be in force	954	122,310 00
	<hr/>	
Total policies or certificates in force December 31, 1893..	515	\$241,619 00
Losses and claims on policies or certificates incurred dur- ing the year.....	6	227 00
Losses and claims on policies or certificates paid during the year.....	6	227 00
Policies or certificates terminated by death during the year	6	227 00
Policies or certificates terminated by lapse during the year,	954	122,310 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.*

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.....	\$301 79
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## INCOME.

Gross amount of membership fees required or represented by applications, without deductions .....	\$8,839 00
Annual dues as per contract, without any deduction.....	4,584 59
Assessments, mortuary.....	7,629 30
Total paid by members .....	21,052 89
Total net resources.....	\$21,354 68

## DISBURSEMENTS.

Losses and claims ....	\$9,462 50
Advance payments returned to rejected applicants . . . .	78 00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues .....	7,366 35
Commissions paid or allowed for collecting assessments....	229 05
Salaries of managers and agents not paid by commissions..	1,040 75
Other compensation of officers.....	495 53
Salaries and other compensation of office employes.....	117 00
Advertising and printing .....	425 16
All other items, viz: postage, \$351.71; legal fees, \$66.45; licenses, \$144; traveling, \$54.95; miscellaneous, \$653.29.....	1,270 40
Total disbursements .....	20,484 74
Balance .....	\$869 94

(Total expenses, \$10,944.24.)

## NET OR INVESTED ASSETS.

Cash in office .....	\$77 56
Cash deposits in State treasury on emergency or reserve fund account .....	792 38
Total net or invested assets .....	\$869 94

(Office furniture, \$150.)

## LIABILITIES.

Losses adjusted, due and unpaid .....	597 50
Balance, net assets....	\$272 44

## CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due .....	\$2,853 25	
not yet called for losses		
unadjusted.	1,365 50	
resisted ....	412 50	
reported ...	1,107 50	
		<u>2,885 50</u>
Total due from members ... ..	\$5,738 75	
Deduct estimated cost of collection .....	286 93	
		<u>\$5,451 82</u>

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 15) .....	\$ 315 00	
in process of adjustment (number of claims, 18) .....	1,050 50	
reported (number of claims, 31) .....	1,107 50	
resisted (number of claims, 3) .....	412 50	
		<u>\$2,885 50</u>

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1892 .....	614	\$ 61,400 00
Policies or certificates written during the year .....	1,600	100,000 00
Total .....	2,214	\$221,400 00
Deduct number and amount which have ceased to be in force .....	1,235	123,500 00
Total policies or certificates in force December 31, 1893..	979	\$97,900 00
Losses and claims on policies or certificates incurred during the year.....	-	\$10,050 00
Losses and claims on policies or certificates paid during the year.....	-	9,462 50
Policies or certificates terminated by death during the year	3	300 00
Policies or certificates terminated by lapse during the year	1,232	123,200 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*.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.....	\$822 33
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## INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$1,995 00
Annual dues as per contract, without any deduction.....	1,197 00
Assessments (mortuary).....	1,294 03
Medical examiners' fees, paid by applicant.....	399 00
<b>Total paid by members .....</b>	<b>4,885 03</b>
Cash received from all other sources, viz: advanced by officers.....	1,688 00
<b>Total income. ....</b>	<b>6,573 03</b>
<b>Total net resources .....</b>	<b>\$7,395 36</b>

## DISBURSEMENTS.

Losses and claims .....	\$1,910 00
Advance payments returned to rejected applicants .....	105 00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues .....	1,995 00
Commissions paid or allowed for collecting assessments .....	38 82
Salaries of managers and agents not paid by commissions..	1,302 00
Other compensation of officers.....	261 24
Salaries and other compensation of office employes .....	96 00
Medical examiners' fees, whether paid direct by members or otherwise .....	399 00
Rent, \$139.00; advertising and printing, \$189.47 .....	328 47
Advanced to officers and agents, to be repaid out of future salaries or commissions.....	225 23
All other items, viz: licenses, \$26.00; postage and express, \$163.40; interest on note, \$203.96 .....	393 36
<b>Total disbursements .....</b>	<b>7,054 12</b>
<b>Balance ....</b>	<b>\$841 24</b>

(Total expenses, \$5,039.12.)

## MAINE ASSESSMENT LIFE

## NET OR INVESTED ASSETS.

Cash in office.....	\$ 63 24	
Cash deposits in State treasury or banks on emergency or reserve fund account, viz: State treasury.....	278 00	
Total net or invested assets.....		\$341 24

## LIABILITIES.

Borrowed money .....		\$2,700 00
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## CONTINGENT MORTUARY ASSETS.

Mortuary assessments not yet called for losses unadjusted,	\$199 80	
Deduct estimated cost of collection.....	35 06	
Net amount due from members .....		\$164 74

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due .....	\$3,000 00	
in process of adjustment (number of claims, 5).....	164 74	
Total contingent mortuary liabilities.....		\$3,164 74

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1892.....	210	\$210,000 00
Policies or certificates written during the year .. . . .	399	399,000 00
Total .....	609	609,000 00
Deduct number and amount which have ceased to be in force,	506	506,000 00
Total policies or certificates in force December 31, 1893...	103	\$103,000 00
Losses and claims on policies or certificates unpaid December 31, 1893 .....	5	\$ 164 74
Losses and claims on policies or certificates incurred during the year.....	43	2,074 74
Total .....	48	\$2,239 48
Losses and claims on policies or certificates paid during the year .....	38	\$1,910 00
Policies or certificates terminated by death during the year,	4	4,000 00
Policies or certificates terminated by lapse during the year,	502	502,000 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 31st of previous year..... \$8,526 72

INCOME.

Gross amount of membership fees required or represented		
by applications without deduction .....	\$11,679 50	
Annual dues as per contract, without any deduction .....	8,029 75	
Assessments, mortuary .....	45,895 95	
Medical examiners' fees, paid by applicant .....	2,086 00	
<b>Total paid by members.....</b>	<b>\$67,691 20</b>	
Interest.....	251 46	
Cash received from all other sources, viz: changing policies,	7 00	
<b>Total income.....</b>	<b>67,949 66</b>	
<b>Total net resources.....</b>	<b>\$76,476 38</b>	

DISBURSEMENTS.

Losses and claims .....	\$37,999 87	
Advance payments returned to rejected applicants .....	17 50	
Commissions and fees retained by or paid or allowed to		
agents on account of fees and dues .....	11,767 16	
Commissions paid or allowed for collecting assessments...	1,292 25	
Salaries of managers and agents not paid by commissions..	3,123 91	
Salaries of officers, \$3,180; other compensation of officers,		
\$1,802.....	4,982 00	
Salaries and other compensation of office employes.....	817 00	
Medical examiners' fees, whether paid direct by members		
or otherwise.....	2,088 00	
Rent, \$281.25; taxes, \$106.42; advertising and printing, \$612.52,	1,000 19	
All other items, viz: interest on notes, \$201.03; licenses, \$49;		
postage, \$482.78; investigating fraudulent claims, \$127;		
office expenses, \$276.27 .....	1,136 08	
<b>Total disbursements .....</b>	<b>64,223 96</b>	
<b>Balance .....</b>	<b>\$12,252 42</b>	

(Total expenses, \$26,206.59.)

## NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely, deposited in State treasury on reserve fund account .....	*8,085 00	
Deposits in State treasury on reserve fund account, viz: certificate of deposit in the Waterville Trust and Safe Deposit Company, \$3,884.39; cash, \$66.11.....	3,950 50	
All other deposits, viz: Waterville Trust and Safe Deposit Company .....	216 92	
<b>Total net or invested assets .....</b>		<b>\$12,252 42</b>

## NON-INVESTED ASSETS.

Market value of bonds and stocks over cost .....	84 00	
<b>Gross assets. ....</b>		<b>\$12,336 42</b>

## LIABILITIES.

Borrowed money. ....	3,500 00	
<b>Balance, net assets.....</b>		<b>\$8,836 42</b>

## CONTINGENT MORTUARY ASSETS.

Mortuary assessments, not yet called for losses unadjusted, resisted ....	\$12,000 00	5,000 00	
<b>Net amount due from members.....</b>			<b>\$17,000 00</b>

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 4)..... resisted (number of claims, 2) .....	\$12,000 00	5,000 00	
<b>Total contingent mortuary liabilities .....</b>			<b>\$17,000 00</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1892.. .....	2,803	\$7,663,000 00
Policies or certificates written and reinstated during the year .....	1,201	3,180,000 00
<b>Total .....</b>	<b>4,004</b>	<b>\$10,849,000 00</b>
Deduct number and amount which have ceased to be in force .....	1,138	3,105,000 00
<b>Total policies or certificates in force December 31, 1893..</b>	<b>2,866</b>	<b>\$7,744,000 00</b>
Losses and claims on policies or certificates unpaid December 31, 1892 .....	4	10,000 00
Losses and claims on policies or certificates incurred during the year.....	17	45,000 00
<b>Total ...</b>	<b>21</b>	<b>\$55,000 00</b>
Losses and claims on policies or certificates paid during the year.....	15	\$38,000 00
Policies or certificates terminated by death during the year,	17	45,000 00
Policies or certificates terminated by lapse during the year,	1,121	3,060,000 00

## BUSINESS ALL IN MAINE.

\* Par value, \$7,700.

## \* LEWISTON ACCIDENT COMPANY,

LEWISTON, ME.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

WILLIAM H. NEWELL, *President.*E. P. DAVIS, *Secretary.*

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year .....	\$343 75
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## INCOME.

Gross amount of membership fees required or represented by applications, without deduction .....	\$ 725 00
Assessments: mortuary, \$668.70; expense, \$430.45.....	1,099 15
Total paid by members .....	1,824 15
Cash received from all other sources, viz: re-insurance, \$50; miscellaneous receipts, \$122.....	172 00
Total income.....	1,996 15
Total net resources.....	\$2,339 90

(Assessments paid in advance, \$165.25.)

## DISBURSEMENTS.

Losses and claims .....	\$430 08
Advance payments returned to rejected applicants, paid for re-insurance .....	4 50
Commissions and fees retained by or paid or allowed to agents on account of fees and dues .....	725 00
Commissions paid or allowed for collecting assessments....	2 00
Salaries and other compensation of office employes .....	99 50
Medical examiners' fees, whether paid direct by members or otherwise .....	25 00
Taxes, \$0.32; advertising and printing, \$96.00 .....	96 32
All other items, viz: postage, \$59.46; agents' licenses, \$10.00; general expense, books and office sundries, \$189.55.....	259 41
Total disbursements .....	1,641 81
Balance.....	\$698 09

(Advance assessments applied, included above, \$87.42.)

(Total expenses, \$1,207.23.)

## NET OR INVESTED ASSETS.

Cash in office.....	\$147 94
Cash deposits in State treasury on emergency or reserve fund account.....	343 75
All other deposits, viz: Manufacturers' National Bank, of Lewiston.....	206 40
Total net or invested assets.....	\$698 09

\* Formerly, Golden Rule Relief Association, of Portland. Name changed to People's Insurance Company, Jan. 8, 1894.

## MAINE ASSESSMENT LIFE

## LIABILITIES.

Advance assessments.....	\$77 83
Balance, net assets.....	\$620 26

## CONTINGENT MORTUARY ASSETS.

Mortuary assessments called and not yet due.....	\$150 75
not yet called for losses unadjusted,	21 42
reported.....	120 00
Net amount due from members.....	\$292 17

## CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims, 1).....	\$ 21 42
Losses reported (number of claims, 3) ...	120 00
Total contingent mortuary liabilities.....	\$141 42

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates written during the year .....	355	\$193,150 00
Deduct number and amount which have ceased to be in force .....	144	67,200 00
Total policies or certificates in force December 31, 1893 .....	211	\$125,950 00
Losses and claims on policies or certificates incurred during the year .....	17	\$430 08
Losses and claims on policies or certificates paid during the year.....	17	430 08
Policies or certificates terminated by lapse during the year,	144	67,200 00

BUSINESS ALL IN MAINE.

## MAINE BENEFIT ASSOCIATION,

AUBURN, MAINE.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1885.

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

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year. .... \$68,057 52

## INCOME.

Gross amount of membership fees required or represented by applications, without deduction .....	\$ 8,058 50
Annual dues as per contract, without any deduction.....	21,104 13
Assessments: mortuary, \$154,024.94; expense, \$4,862.96... ..	158,887 90
<b>Total paid by members .....</b>	<b>188,050 53</b>
Interest, \$3,381.46; rent, \$93.75 .....	3,475 21
Cash received from all other sources, viz.: miscellaneous receipts, \$434.59; rejected applications, \$42.00; New York office, \$150.00 .....	626 59
<b>Total income.....</b>	<b>192,152 33</b>
<b>Total net resources... ..</b>	<b>\$260,209 85</b>

(Assessments paid in advance, \$104.95.)

## DISBURSEMENTS.

Losses and claims .....	\$143,950 00
Advanced payments returned to rejected applicants .....	77 50
Commissions and fees retained by or paid or allowed to agents on account of fees and dues. ....	7,310 37
Commissions paid or allowed for collecting assessments ...	4,033 29
Salaries of managers and agents not paid by commissions..	6,992 76
Salaries and other compensation of officers.....	6,145 27
Salaries and other compensation of office employes.....	1,556 25
Medical examiners' fees, whether paid direct by members or otherwise.....	1,589 84
Rent, \$600; taxes, \$62.40; advertising and printing, \$1,201.45,	1,863 85
All other items, viz.: license, \$5,400; profit and loss, \$244.49; postage, \$1,364.20; expense, \$3,087.11; money returned, \$140.22; renewal commissions, \$133.88; accrued interest, \$189.38; premium, \$90.00.....	5,303 28
<b>Total disbursements .....</b>	<b>178,822 41</b>
<b>Balance.....</b>	<b>\$81,387 44</b>

(Total expenses, \$34,794.91.)

## MAINE ASSESSMENT LIFE

## NET OR INVESTED ASSETS.

Par value of bonds and stocks owned absolutely, deposited with State treasurer.....	\$77,200 00	
Agent's ledger balances.....	960 75	
Cash in office.....	415 56	
Cash deposits in State treasury or banks on emergency or reserve fund account, viz.: Shoe and Leather Bank, \$161.13: cash deposited with State treasurer, \$2,650.....	2,811 13	
Total net or invested assets, as per balance above.....	\$1,337 44	
Deduct agent's balances.....	960 75	
Total net or invested assets, less depreciation.....		\$80,426 69

## NON-INVESTED ASSETS.

Interest accrued.....	\$999 54	
Rents due.....	81 25	
Total non-invested assets.....		1,030 79
Gross assets.....		\$81,457 48

## LIABILITIES.

Advance assessments.....		104 95
Balance, net assets..		\$81,352 53

## CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due.....	\$19,041 96	
not yet called for losses reported...	30,000 00	
Total due from members.....	49,041 96	
Deduct estimated cost of collection.....	1,471 25	
Net amount due from members.....		\$47,570 71

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, 11).....	\$26,000 00	
reported, (number of claims, 8).....	19,000 00	
Total contingent mortuary liabilities.....		\$45,000 00

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	Number.	Amount.
Policies or certificates in force December 31, 1892.....	6,402	\$14,224,000 00
Policies or certificates written during the year.....	883	1,572,500 00
Total.....	7,285	15,796,500 00
Deduct number and amount which have ceased to be in force.....	1,221	2,498,500 00
Total policies or certificates in force December 31, 1893	6,054	\$13,298,000 00

## INSURANCE COMPANIES.

153

	<i>Number.</i>	<i>Amount.</i>
Losses and claims on policies or certificates unpaid December 31, 1892.....	18	\$50,000 00
Losses and claims on policies or certificates incurred during the year.....	64	152,000 00
Total.....	82	\$202,000 00
Losses and claims on policies or certificates paid during the year.....	63	\$143,950 00
Policies or certificates terminated by death during the year.....	64	152,000 00
Policies or certificates terminated by lapse during the year.....	1,157	2,346,500 00

## BUSINESS IN MAINE.

Policies or certificates in force December 31, 1892.....	5,300	\$11,799,000 00
Policies or certificates written during the year.....	324	468,500 00
Total.....	5,624	12,267,500 00
Deduct number and amount which have ceased to be in force.....	729	1,450,500 00
Total policies or certificates in force December 31, 1893.....	4,895	\$10,817,000 00
Losses and claims on policies or certificates unpaid December 31, 1892.....	14	\$38,000 00
Losses and claims on policies or certificates incurred during the year.....	54	127,000 00
Total.....	68	\$165,000 00
Losses and claims on policies or certificates paid during the year.....	54	\$126,400 00
Policies or certificates terminated by death during the year.....	54	127,000 00
Policies or certificates terminated by lapse during the year.....	675	1,323,500 00

ORIENT MUTUAL LIFE INSURANCE COMPANY,  
YORK VILLAGE, ME.

INCORPORATED IN 1892. COMMENCED BUSINESS IN 1892.

JOHN C. STEWERT, *President.*

JAMES M. MILLIKEN, *Secretary.*

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$2,422 68

INCOME.

Gross amount of membership fees required or represented		
by applications, without deduction.....	\$2,760 00	
Annual dues as per contract, without any deduction.....	2,301 00	
Assessments, mortuary .....	3,830 96	
Medical examiners' fees, paid by applicant .....	276 00	
Total income.....		9,167 96
Total net resources.....		<u>\$11,590 64</u>

DISBURSEMENTS.

Losses and claims .....	\$5,416 65	
Commissions and fees retained by or paid or allowed to		
agents on account of fees and dues .....	2,760 00	
Commissions paid or allowed for collecting assessments...	245 28	
Salaries of officers .....	539 60	
Salaries and other compensation of office employes .....	343 66	
Medical examiners' fees, whether paid direct by members		
or otherwise.....	276 00	
Rent, \$50.00; taxes, \$0.49; advertising and printing, \$123.50 ..	173 99	
All other items, viz: re-paid money borrowed last year....	710 75	
Total disbursements .....		10,465 93
Balance.....		<u>\$1,124 71</u>

(Total expenses, \$5,049.28.)

NET OR INVESTED ASSETS.

Cash in office .....	\$ 63 15	
Cash deposits in State treasury on emergency or reserve		
fund account, viz: cash, \$61.56; stock York County National		
Bank, \$1,000 .....	1,061 56	
Total net or invested assets .....		<u>\$1,124 71</u>

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due..... \$583 33



## EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS.		
	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1892.....	347	\$511,000 00
Policies or certificates written during the year .....	276	328,000 00
<b>Total .....</b>	<b>623</b>	<b>\$839,000 00</b>
Deduct number and amount which have ceased to be in force .....	161	259,000 00
<b>Total policies or certificates in force December 31, 1893..</b>	<b>462</b>	<b>\$580,000 00</b>
<b>Losses and claims on policies or certificates incurred during the year ...</b>	<b>2</b>	<b>\$6,000 00</b>
<b>Losses and claims on policies or certificates paid during the year .....</b>	<b>-</b>	<b>5,416 65</b>
<b>Policies or certificates terminated by death during the year,</b>	<b>2</b>	<b>6,000 00</b>
<b>Policies or certificates terminated by lapse during the year,</b>	<b>159</b>	<b>253,000 00</b>

BUSINESS ALL IN MAINE.

## PROVIDENT AID SOCIETY,

PORTLAND, MAINE.

INCORPORATED IN 1885 COMMENCED BUSINESS IN 1885.

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

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$68,296 16

## INCOME.

Gross amount of initiation fees required or represented by applications, without deduction.....	\$1,377 24	
Annual dues as per contract, without any deduction.....	7,897 31	
Assessments: mortuary, \$49,382.59; expense, \$773.92.....	50,156 51	
Total paid by members.....	59,431 06	
Interest.....	2,987 05	
Cash received from all other sources, viz.: disability account	4 00	
Total income.....		62,422 11
Total net resources.....		\$130,718 27

(Assessments paid in advance, \$1,399.07.)

## DISBURSEMENTS.

Losses and claims .....	\$55,500 00	
Advance payments returned to rejected applicants.....	287 67	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues .....	815 20	
Discount paid or allowed for collecting assessments.....	1,504 69	
Salaries of managers and agents not paid by commissions {		
Salaries and other compensation of officers..... }	4,915 58	
Salaries and other compensation of office employes.....	2,238 00	
All other items, viz.: investigation and settlement of claims, \$773.92; general expense account, \$838.53; advance account, \$58.73; personal account, \$2,284.59.....	3,955 77	
Total disbursements .....		69,216 91
Balance .....		\$61,501 36

(Advance assessments applied, \$1,340.34.)

(Total expenses, \$13,429.24.)

## NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely, deposited with State treasurer.....	\$49,600 90	
Municipal bond (held for future deposit).....	1,035 00	
Cash in office .....	334 10	
Cash deposited with Benj. N. Johnson, Boston, (court bond)	500 00	
All other deposits, viz.: Portland Trust Company.....	10,031 36	
Total net or invested assets .....		\$61,501 36

## LIABILITIES.

Advance assessments.....	58 73	
Balance, net assets .....		\$61,442 63

## CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due, (assessment No. 37 called for January 2, 1894 .....	\$8,500 00
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## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 3) .....	\$5,000 00
in process of adjustment (number of claims, 1) .....	2,500 00
reported (number of claims, 1) .....	1,000 00
resisted, (number of claims, 2) .....	3,000 00
<b>Total contingent mortuary liabilities .....</b>	<b>\$11,500 00</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	<i>Numbrs.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1892.. .. .	2,079	\$5,765,000 00
Policies or certificates written during the year .....	88	218,000 00
<b>Total .....</b>	<b>2,167</b>	<b>5,983,000 00</b>
Deduct number and amount which have ceased to be in force .....	150	387,500 00
<b>Total policies or certificates in force December 31, 1893..</b>	<b>2,017</b>	<b>\$5,595,500 00</b>
<b>Losses and claims on policies or certificates unpaid Decem-</b>		
<b>ber 31, 1892 .....</b>	<b>4</b>	<b>\$9,000 00</b>
Losses and claims on policies or certificates incurred dur-		
ing the year .....	25	55,000 00
<b>Total .....</b>	<b>29</b>	<b>\$64,000 00</b>
Losses and claims on policies or certificates paid during		
the year .....	24	\$55,500 00
Policies or certificates terminated by death during the year	25	55,000 00
Policies or certificates terminated by lapse during the year	125	332,500 00

## BUSINESS IN MAINE.

Policies or certificates in force December 31, 1892.....	1,505	\$4,258,000 00
Policies or certificates written during the year .. .	23	58,500 00
<b>Total .....</b>	<b>1,528</b>	<b>4,316,500 00</b>
Deduct number and amount which have ceased to be in force	100	258,500 00
<b>Total policies or certificates in force December 31, 1893..</b>	<b>1,428</b>	<b>\$4,058,000 00</b>
<b>Losses and claims on policies or certificates unpaid Decem-</b>		
<b>ber 31, 1892 .....</b>	<b>4</b>	<b>\$9,000 00</b>
Losses and claims on policies or certificates incurred dur-		
ing the year .. .	22	46,000 00
<b>Total .....</b>	<b>26</b>	<b>\$55,000 00</b>
Losses and claims on policies or certificates paid during the		
year .....	22	\$49,500 00
Policies or certificates terminated by death during the year	22	46,000 00
Policies or certificates terminated by lapse during the year	78	212,500 00

YORK MUTUAL AID ASSOCIATION,  
BIDDEFORD, ME.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1889.

GEORGE B. PERKINS, *President.*

WM. A. ROBERTS, *Secretary.*

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$12,079 52

INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$5,773 15
Annual dues as per contract, without any deduction .....	7,430 00
Assessments, mortuary .....	34,782 69
Medical examiners' fees, paid by applicant .....	417 00
Total paid by members .....	\$48,402 84
Interest .....	488 75
Cash received from all other sources, viz: cash advanced by officers, \$6,476.71; sundries, \$77.00; transfer fees, \$23.00; all other sources, \$1,222.29 .....	7,799 00
Total income.....	56,690 59
Total net resources .....	\$68,770 11

DISBURSEMENTS.

Losses and claims .....	\$24,600 00
Advance payments returned to rejected applicants .....	490 00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues .....	4,917 00
Commissions paid or allowed for collecting assessments ..	1,043 48
Salaries of managers and agents not paid by commissions..	815 50
Other compensation of officers .....	950 41
Salaries and other compensation of office employes.....	1,312 41
Medical examiners' fees, whether paid direct by members or otherwise.....	1,249 00
Rent, \$350.00; advertising and printing, \$1,333.16 .....	1,683 16
All other items, viz: traveling expenses, \$1,983.20; furniture, \$62.00; postage, \$838 38; interest, \$61.50; borrowed money repaid, \$6,476.71; legal fees investigating and settling claims, \$3,005.00; sundries, \$690.88 .....	13,117 67
Total disbursements .....	50,178 63
Balance .....	\$18,591 48

(Total expenses, \$25,088.63.)

## NET OR INVESTED ASSETS.

Loans on mortgages, deposited in State treasury.....	\$2,700 00
Cost value of bonds and stocks owned, deposited in State treasury .....	9,470 23
Cash in office (mortuary fund) .....	546 91
Cash deposits in State treasury on emergency or reserve fund account, viz: certificate of deposit in York County Savings Bank .....	5,316 84
Biddeford National Bank .....	557 50
Total net or invested assets .....	\$18,591 48

## NON-INVESTED ASSETS.

Interest accrued.....	150 00
Gross assets .....	\$18,741 48

## CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due, in process of collection, estimated.....	\$3,000 00
Mortuary assessments, not yet called for losses resisted....	2,000 00
Total due from members .....	\$5,000 00
Deduct estimated cost of collection .....	150 00
Net amount due from members .....	\$4,850 00

## CONTINGENT MORTUARY LIABILITIES.

Losses resisted .....	\$2,000 00
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## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1892 .....	3,065	\$4,905,500 00
Policies or certificates written during the year .....	458	918,000 00
Total .....	3,523	\$7,823,500 00
Deduct number and amount which have ceased to be in force .....	2,106	4,674,500 00
Total policies or certificates in force December 31, 1893..	1,417	\$3,149,000 00
Losses and claims on policies or certificates unpaid December 31, 1892 .....	5	\$16,000 00
Losses and claims on policies or certificates incurred during the year.....	10	26,000 00
Total .....	15	\$42,000 00
Losses and claims on policies or certificates paid during the year .....	12	\$24,600 00
Policies or certificates terminated by death during the year,	10	26,000 00

160 MAINE ASSESSMENT LIFE INSURANCE COMPANIES.

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1892 .....	2,442	\$5,953,000 00
Policies or certificates written during the year .....	448	898,000 00
Total .....	2,890	\$6,851,000 00
Deduct number and amount which have ceased to be in force .....	1,909	3,749,000 00
Total policies or certificates in force December 31, 1893..	1,281	\$2,902,000 00
Losses and claims on policies or certificates unpaid December 31, 1892 .....	3	\$10,000 00
Losses and claims on policies or certificates incurred during the year .....	4	11,000 00
Total .....	7	\$21,000 00
Losses and claims on policies or certificates paid during the year .....	4	\$ 7,000 00
Policies or certificates terminated by death during the year..	4	11,000 00

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ASSESSMENT INSURANCE COMPANIES OF OTHER  
STATES.

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ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS, SHOWING  
THEIR CONDITION DECEMBER 31, 1893.

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# ATLAS ACCIDENT INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1890. COMMENCED BUSINESS IN 1890.

HENRY E. TURNER, *President.*

THOMAS M. EVERETT, *Secretary.*

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$19,244 77

### INCOME.

Gross amount of membership fees required or represented by applications, without deduction .....	\$17,398 00
Assessments: mortuary, \$15,464.33; expenses, \$15,464.33; paid in advance, \$1,849.37.....	32,778 03
Total paid by members.....	50,176 04
Interest .....	400 00
Cash received from all other sources, viz.: special deposit.	6,149 22
Total income.....	56,725 26
Total net resources.....	\$75,970 03

(Assessments paid in advance, \$1,849 37.)

### DISBURSEMENTS.

Losses and claims .....	\$13,636 86
Commissions and fees retained by or paid or allowed to agents on account of fees and dues .....	17,398 00
Commissions paid or allowed for collecting assessments...	4,848 03
Salaries of managers and agents not paid by commissions,	725 00
Salaries of officers.....	3,493 00
Salaries and other compensation of office employes.....	2,635 39
Medical examiners' fees, whether paid direct by members or otherwise .....	2,935 20
Rent, \$986.98; licenses and taxes, \$630.64; advertising and printing, \$3,369.72.....	4,987 34
Advanced to officers and agents, to be repaid out of future salaries or commissions.....	454 18
All other items, viz.: postage, \$1,529.74; traveling expenses, \$289.86; legal fees, \$516.50; stationery and sundries, \$1,323.60; office furniture, \$54.58 .....	3,714 28
Advance assessments applied.....	1,524 20
Total disbursements .....	56,351 48
Balance. ....	\$19,618 55

(Total expenses, \$41,190.42.)

## NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely.....	\$5,100 00
Cash in office .....	876 59
Cash deposits in the State treasury on emergency or reserve fund account.....	400 00
All other deposits, viz.: Howard National Bank, \$1,657.95; Traders' National Bank, \$11,584.01.....	13,241 96
Total net or invested assets.....	\$19,618 55

(Office furniture, \$638.09)

## LIABILITIES.

Advance assessments .....	\$1,849 37
All other (not including contingent mortuary) viz.: special deposit.....	6,149 97
Total actual liabilities.....	7,999 34
Balance, net assets.....	\$11,619 21

## CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due.....	\$3,346 09
not yet called for losses unadjusted,	2,225 34
resisted ...	237 50
reported ...	1,024 50
Total due from members .....	6,833 43
Deduct estimated cost of collection .....	683 34
Net amount due from members.....	\$6,150 09

## CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment, (number of claims, 23) ....	\$2,225 34
reported (number of claims, 14).....	1,024 50
resisted .....	237 50
Total contingent mortuary liabilities.....	\$3,487 34

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1892.....	4,016	\$17,815,170 00
Policies or certificates written during the year.....	3,562	13,821,590 00
Total.....	7,578	31,636,760 00
Deduct number and amount which have ceased to be in force	4,528	18,554,010 00
Total policies or certificates in force December 31, 1893..	3,050	\$13,082,750 00
Losses and claims on policies or certificates incurred during the year.....	321	\$13,636 86
Losses and claims on policies or certificates paid during the year.....	321	13,636 86
Policies or certificates terminated by lapse during the year,	4,528	18,554,010 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1892.....	323	\$ 988,640 00
Policies or certificates written during the year.....	385	1,136,030 00
<b>Total.....</b>	<b>708</b>	<b>2,124,670 00</b>
Deduct number and amount which have ceased to be in force	469	1,232,670 00
<b>Total policies or certificates in force December 31, 1893 ..</b>	<b>239</b>	<b>\$892,000 00</b>
Losses and claims on policies or certificates incurred during the year.....	65	\$1,844 56
Losses and claims on policies or certificates paid during the year.....	65	1,844 56
Policies or certificates terminated by lapse during the year,	469	1,232,670 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 31st of previous year..... \$201,401 70

**INCOME.**

Gross amount of membership fees required or represented by applications, without deduction .....	\$18,393 00	
Annual dues as per contract, without any deduction.....	72,078 77	
Assessments, mortuary, \$531,987.77; expense, \$10,296.22.....	542,283 99	
Medical examiners' fees, paid by applicant .....	4,048 00	
Total paid by members .....	\$636,803 76	
Interest.....	5,897 65	
Total income.....		642,701 41
Total net resources.....		\$844,103 11

**DISBURSEMENTS.**

Losses and claims ....	\$507,287 85	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	57,250 93	
Salaries of officers .....	9,320 68	
Salaries and other compensation of office employes .....	9,860 00	
Medical examiners' fees, whether paid direct by members or otherwise.....	10,148 38	
Rent, \$530; taxes, \$1,254.01; advertising and printing, \$2,094.23,	3,878 24	
All other items, viz: traveling expenses, \$6,700; legal expenses, \$500; sundries, \$417.76; postage, \$6,740 .....	14,357 76	
Total disbursements .....		612,103 84
Balance .....		\$231,999 27

(Total expenses, \$90,458.23.)

**NET OR INVESTED ASSETS.**

Cost value of bonds and stocks owned absolutely .....	\$163,619 17	
Cash in office .....	4,803 98	
Cash deposits on emergency or reserve fund account, viz: Safe Deposit and Trust Company, Springfield, Mass., \$12,503.60; First National Bank, Westfield, Mass., \$44,466.60; Massachusetts State treasury, \$6,510; First National Bank, Westfield, \$95.92 (mortuary assessment) .....	63,576 12	
Total net or invested assets .....		\$231,999 27

CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due (since paid) .	\$87,000 00
not yet called for losses unadjusted,	98,000 00
resisted ...	7,000 00
Net amount due from members.....	\$192,000 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 29) .....	\$87,000 00
in process of adjustment (number of claims, 33) .....	98,000 00
resisted (number of claims, 2) .....	7,000 00
Total contingent mortuary liabilities.....	\$192,000 00

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1892 .....	15,193	\$45,854,500 00
Policies or certificates written during the year .....	3,770	10,831,625 00
Total .....	18,963	\$56,686,125 00
Deduct number and amount which have ceased to be in force .....	2,576	8,975,500 00
Total policies or certificates in force December 31, 1893..	16,387	\$47,710,625 00
Losses and claims on policies or certificates unpaid December 31, 1892 .....	50	\$148,000 00
Losses and claims on policies or certificates incurred during the year.....	188	532,000 00
Total .....	238	\$710,000 00
Losses and claims on policies or certificates paid during the year .....	174	\$507,287 85
Policies or certificates terminated by death during the year,	186	560,000 00
Policies or certificates terminated by lapse during the year,	2,388	8,413,500 00

BUSINESS IN MAINE.

Policies or certificates in force December 31, 1892 .....	153	\$300,000 00
Policies or certificates written during the year .....	3	10,000 00
Total .....	156	\$310,000 00
Deduct number and amount which have ceased to be in force .....	32	82,000 00
Total policies or certificates in force December 31, 1893..	124	\$228,000 00
Losses and claims on policies or certificates unpaid December 31, 1892 .....	1	\$ 2,000 00
Losses and claims on policies or certificates incurred during the year .....	4	14,000 00
Total .....	5	\$16,000 00
Losses and claims on policies or certificates paid during the year.....	4	\$11,000 00
Policies or certificates terminated by death during the year,	4	14,000 00
Policies or certificates terminated by lapse during the year,	28	68,000 00

COVENANT MUTUAL BENEFIT ASSOCIATION,  
GALESBURG, 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 31st of previous year..... \$652,374 88

INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$156,278 68
Assessments, mortuary, \$1,123,985.02; expense, \$192,963.58; advance deposits, \$38,320.59 .....	1,355,269 19
Total paid by members .....	1,511,547 87
Interest .....	18,973 85
Total income.....	1,530,521 72
Total net resources .....	\$2,182,896 60

(Assessments paid in advance, \$37,965.95.)

DISBURSEMENTS.

Losses and claims .....	\$1,047,310 21
Advance payments returned to rejected applicants .....	58,805 30
Commissions and fees retained by or paid or allowed to agents on account of fees and dues .....	237,092 48
Salaries of managers and agents not paid by commissions..	10,712 50
Salaries of officers .....	22,793 38
Salaries and other compensation of office employes.....	24,978 78
Medical examiners' fees, whether paid direct by members or otherwise.....	40,307 90
Rent, \$9,000.21; taxes, \$4,223.80; advertising and printing, \$10,742.33 .....	23,966 34
Accrued interest on Fraternity Hall Association bonds.....	165 00
All other items, viz: contingent expenses, \$4,050.51; postage, express, and exchange, \$11,187.09; traveling expenses, \$5,962.39; directors' and managers' expenses, \$4,762.32; legal expenses, \$1,794.69; furniture and fixtures, \$1,792.35; type and printing material, \$2,156.87; sundry expenses, \$1,147... ..	32,853 22
Total disbursements .....	1,498,985 11
Balance .....	\$683,911 49

(Advance assessments applied, included above, \$37,965.95.)

(Total expenses, \$392,704.60.)

OF OTHER STATES.

169

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely.....	\$567,019 43
All other deposits, viz: Galesburg National Bank.....	116,892 06
Total net or invested assets, as per balance above.....	683,911 49
Deduct depreciation of assets to bring same to market value.....	37,544 62
Total net or invested assets, less depreciation.....	\$646,366 87
Postage stamps.....	871 02
Furniture and fixtures.....	7,134 30
Books, blanks and stationery.....	1,211 38
Mailing machinery, etc.....	7,930 16
Total.....	17,146 86

NON-INVESTED ASSETS.

Interest due and accrued.....	\$5,011 26
Market value of bonds and stocks over cost.....	2,940 75
Total non-invested assets.....	\$7,952 01
Gross assets.....	\$654,318 88

LIABILITIES.

Advance assessments.....	\$14,423 52
Balance, net assets.....	\$668,742 40

CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due... ..	\$248,313 21
not yet called for losses unadjusted,	310,160 00
resisted....	2,500 00
reported....	63,125 00
Net amount due from members... ..	\$624,098 21

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 14).....	\$ 32,910 00
in process of adjustment (number of claims, 111)....	277,250 00
reported (number of claims, 33).....	63,125 00
resisted (number of claims, 1).....	2,500 00
Total contingent mortuary liabilities.....	\$375,785 00

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS.

	Number.	Amount.
Policies or certificates in force December 31, 1892.....	42,317	\$98,632,375 00
Policies or certificates written during the year.....	16,517	33,338,375 00
Total.....	58,834	\$131,970,750 00
Deduct number and amount which have ceased to be in force.....	13,820	30,265,500 00
Total policies or certificates in force December 31, 1893..	45,014	\$101,705,250 00

	<i>Number.</i>	<i>Amount.</i>
Losses and claims on policies or certificates unpaid December 31, 1892 .....	132	329,270 80
Losses and claims on policies or certificates incurred during the year.....	460	1,112,625 00
Total .....	592	\$1,441,895 80
Losses and claims on policies or certificates paid during the year .....	433	\$1,066,110 80
Policies or certificates terminated by death during the year,	460	1,112,625 00
Policies or certificates terminated by surrender.....	208	395,500 00
Policies or certificates terminated by lapse during the year,	13,152	28,201,125 00
Policies or certificates reduced in amount .....	-	556,250 00

## BUSINESS IN MAINE.

Policies or certificates in force December 31, 1892 .....	219	\$433,750 00
Policies or certificates written during the year .....	46	74,750 00
Total .....	265	\$508,500 00
Deduct number and amount which have ceased to be in force .....	67	110,375 00
Total policies or certificates in force December 31, 1893..	198	\$398,125 00
Losses and claims on policies or certificates unpaid December 31, 1892 .....	1	\$1,000 00
Losses and claims on policies or certificates incurred during the year.....	2	5,000 00
Total .....	3	\$6,000 00
Losses and claims on policies or certificates paid during the year .....	3	\$ 6,000 00
Policies or certificates terminated by death during the year	2	5,000 00
Policies or certificates terminated by lapse during the year,	62	100,875 00
Deductions by removals.....	3	4,500 00



FIDELITY MUTUAL LIFE ASSOCIATION,  
PHILADELPHIA, PA.

—  
INCORPORATED IN 1878. COMMENCED BUSINESS IN 1879.

L. G. FOUSE, *President.*

W. S. CAMPBELL, *Secretary.*

—  
BALANCE SHEET.

Amount of net or invested assets December 31st of previous year. .... \$627,095 75

INCOME.

Gross amount of membership fees required or represented by applications, without deduction .....	\$136,800 76
Annual dues as per contract, including contingent expense dues, without any deduction.....	271,267 46
Assessments: mortuary, \$523,110.90; expense, \$9,107.73....	532,218 63
Medical examiners' fees, paid by applicant .....	3,210 00
<b>Total paid by members .....</b>	<b>943,496 85</b>
Interest, \$25,524.89; rent, \$2,877.65.....	28,402 54
Cash received from all other sources, viz.: fees for changing policies .....	151 00
<b>Total income.....</b>	<b>972,050 39</b>
<b>Total net resources.....</b>	<b>\$1,599,146 14</b>

(Assessments paid in advance, \$955.67.)

DISBURSEMENTS.

Losses and claims .....	\$351,656 22
Advanced payments returned to rejected applicants .....	6,360 47
Commissions and fees retained by or paid or allowed to agents on account of fees and dues. ....	204,156 66
Commissions paid or allowed for collecting assessments ...	9,107 73
Salaries of managers and agents not paid by commissions..	14,573 24
Salaries and other compensation of officers.....	18,905 20
Salaries and other compensation of office employes.....	54,401 25
Medical examiners' fees, whether paid direct by members or otherwise.....	28,093 70
Rent, \$11,680.54; taxes, \$794.00; advertising and printing, \$33,002.10.....	45,476 64
State licenses, legal expenses, etc.....	9,122 99
Furniture, fixtures, etc.....	7,422 04
Janitor, fuel, expressage, telegrams, etc.....	7,136 35
Traveling expenses, postage, etc .....	13,086 99
<b>Total disbursements .....</b>	<b>769,499 48</b>
<b>Balance.....</b>	<b>\$829,646 66</b>

(Advance assessments applied, included above, \$182.87.)

(Total expenses, \$411,482.79.)

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances,	\$167,140	61
Loans on mortgages (first liens) on real estate.....	229,600	00
Loans secured by pledge of bonds, stocks or other collateral,	112,542	46
Interest bearing notes secured by liens on policies.....	19,232	83
Cash value of bonds and stocks owned absolutely.....	20,649	51
Agent's ledger balances, secured.....	242,196	99
Cash in office .....	287	88
Printing machinery.....	1,767	28
Cash deposits in State treasury or banks on emergency fund account, viz.: Union Trust Company, Philadelphia, \$13,- 668.79; Third National Bank, Philadelphia, \$10,813.08; Seventh National Bank, Philadelphia, \$11,747.26....	36,229	13
Total net or invested assets.....	\$829,646	66

## NON-INVESTED ASSETS.

Interest due, \$975; accrued, \$3,686.79.....	\$4,661	79
Market value of real estate over cost and incumbrances....	39,359	39
Total non-invested assets.....	44,021	18
	873,667	84
Deduct printing machinery.....	1,767	28
Gross assets.....	\$871,900	56

## LIABILITIES.

Salaries, rents and office expenses due and accrued....	\$249	12
Advance assessments, \$772.80; bonus or dividend obliga- tions, \$13,205.50 .....	13,978	30
Total actual liabilities.....	\$14,227	42
Balance, net assets..	\$857,673	14

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, 17).....	\$37,500	00
in process of adjustment, (number of claims, 5) ..	27,000	00
reported, (number of claims, 21).....	41,500	00
resisted, (number of claims, 4).....	11,000	00
Total contingent mortuary liabilities.....	\$117,000	00

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1892.....	17,510	\$41,430,950 00
Policies or certificates written during the year.....	6,740	16,287,400 00
Total .....	24,250	57,718,350 00
Deduct number and amount which have ceased to be in force .....	4,418	11,333,000 00
Total policies or certificates in force December 31, 1893	19,832	\$46,385,350 00

OF OTHER STATES.

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	<i>Number.</i>	<i>Amount.</i>
Losses and claims on policies or certificates unpaid December 31, 1892.....	33	\$87,000 00
Eight of these claims settled at a saving of.....		3,742 03
		<hr/> 83,257 97
Losses and claims on policies or certificates incurred during the year.....	175	385,398 25
Total .....	<hr/> 208	<hr/> \$468,656 22
Losses and claims on policies or certificates paid during the year. ....	161	\$351,656 22
Policies or certificates terminated by death during the year .....	175	385,398 25
Policies or certificates terminated by lapse during the year	4,243	10,947,601 75

BUSINESS IN MAINE.

Policies or certificates in force December 31, 1892.....	86	\$164,000 00
Policies or certificates written during the year .....	<hr/> 34	<hr/> 49,000 00
Total .....	120	213,000 00
Deduct number and amount which have ceased to be in force .....	17	42,000 00
Total policies or certificates in force December 31, 1893	<hr/> 103	<hr/> \$171,000 00
Policies or certificates terminated by lapse during the year	17	\$42,000 00

GUARANTY FUND LIFE ASSOCIATION,  
COUNCIL BLUFFS, IA.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1890.

JOSEPH R. REED, *President.*

WILLIAM J. JAMESON, *Secretary.*

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year ..... \$16,655 10

INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$11,242 00
Assessments: mortuary, \$13,054.65; expense, \$4,360.90.....	17,415 55
<b>Total paid by members .....</b>	<b>28,657 55</b>
Interest.....	635 08
Cash received from all other sources, viz: {	
General fund ...	1,169 71
Guarantee fund,	4,378 00
Advance assess-ments .....	644 65
<b>Total income. ....</b>	<b>\$5,484 99</b>
<b>Total net resources .....</b>	<b>\$52,140 09</b>

DISBURSEMENTS.

Losses and claims .....	\$ 9,000 00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues .....	11,242 00
Commissions paid or allowed for collecting assessments ...	261 43
Salaries of managers and agents not paid by commissions..	1,800 00
Salaries and other compensation of office employes .....	1,477 00
Medical examiners' fees, whether paid direct by members or otherwise .....	386 60
Advertising and printing.....	1,097 81
All other items, viz: {	
Postage.....	689 97
Traveling expenses .....	250 00
Expense .....	1,257 58
Assessments paid from advance assessments.....	645 94
<b>Total disbursements .....</b>	<b>28,108 33</b>
<b>Balance ....</b>	<b>\$24,031 76</b>

(Total expenses, \$19,108.33.)

NET OR INVESTED ASSETS.

Guaranty notes.....	\$ 7,749 50	
Loans on mortgages (first lien) on real estate.....	13,280 00	
Agents' ledger balances.....	829 89	
Cash in Citizens' State Bank ..	2,172 37	
Total net or invested assets, as per balance above.....	24,031 76	
Deduct guaranty notes and agents' balances unsecured.....	8,579 39	
Total net or invested assets, less depreciation ..		\$15,452 37

NON-INVESTED ASSETS.

Interest due, \$774.95; accrued, \$796.80.....	\$1,571 75	
Total non-invested assets.....		1,571 75
Gross assets.....		\$17,024 12

LIABILITIES.

Advance assessments.....		56 61
Balance, net assets.....		\$16,967 51

CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due.....		\$4,000 00
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CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 4) ..		\$4,000 00
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EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1892.....	1,212	\$1,212,000 00
Policies or certificates written during the year ..	3,265	3,265,000 00
Total ..	4,477	\$4,477,000 00
Deduct number and amount which have ceased to be in force,	1,609	1,609,000 00
Total policies or certificates in force December 31, 1893...	2,868	\$2,868,000 00
Losses and claims on policies or certificates incurred during the year.....	13	13,000 00
Losses and claims on policies or certificates paid during the year.....	9	9,000 00
Policies or certificates terminated by death during the year,	13	13,000 00
Policies or certificates terminated by lapse during the year,	1,596	1,596,000 00

BUSINESS IN MAINE.

Policies or certificates in force December 31, 1892.....	21	\$21,000 00
Policies or certificates written during the year.....	21	21,000 00
Total ..	42	\$42,000 00
Deduct number and amount which have ceased to be in force,	1	1,000 00
Total policies or certificates in force December 31, 1893 ..	41	\$41,000 00
Policies or certificates terminated by lapse during the year,	1	1,000 00

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

INCORPORATED IN 1866 COMMENCED BUSINESS IN 1880.

R. P. PARKER, *President.*

STEPHEN BALL, *Secretary.*

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.....\$1,289,557 53

INCOME.

Gross amount of membership fees required or represented		
by applications, without deduction.....	\$ 42,814 85	
Annual dues as per contract, without any deduction.....	246,842 60	
Assessments: mortuary, \$1,095,321.54; expense, \$44,866.92 ....	1,140,188 46	
Advance payments.....	8,763 58	
Received on account of safety or emergency fund ....	67,451 54	
Total paid by members.....	\$1,506,061 03	
Interest.....	49,859 65	
Advances to agents repaid .....	7 81	
Total income.. .....		<u>1,555,928 49</u>
Total net resources.....		<u>\$2,845,486 02</u>

(Assessments paid in advance, \$8,763.58.)

DISBURSEMENTS.

Losses and claims .....	\$1,147,775 00	
Advance payments applied .....	12,165 33	
Membership dividends applied .....	42,741 81	
Commissions paid or allowed for collecting assessments ...	97,353 25	
Salaries of managers and agents not paid by commissions..	39,996 08	
Salaries of officers.....	13,603 88	
Salaries and other compensation of office employes.....	48,756 72	
Medical examiners' fees, whether paid direct by members or otherwise.. .....	22,416 26	
Rent, \$5,607.72: taxes, \$18,544.90; advertising and printing, \$12,017.22.. .....	36,169 84	
All other items, viz.: traveling expenses, \$11,267.35; postage, \$11,298; law expenses, \$1,565.35; miscellaneous office ex- penses, \$11,899.78; dividends to stockholders, \$20,000.....	56,030 48	
Total disbursements .....		<u>1,517,008 65</u>
Balance .....		<u>\$1,328,477 37</u>

(Advance assessments applied, included above, \$12,165.33.)

(Total expenses, \$314,326.51.)

OF OTHER STATES.

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NET OR INVESTED ASSETS.

Loans on mortgages (first lien) on real estate.....	\$ 3,600 00
Cost value of bonds and stocks owned absolutely.....	89,456 68
Cash in office .....	1,923 66
Cash deposits in State treasury or banks on emergency or reserve fund account, viz: First National Bank of Hart- ford, \$69,889.30; United States Bank, \$18,048; Farmers and Mechanics National Bank of Hartford, \$18,909.39.....	106,846 69
All other deposits, viz.: principal sum of the investments and cash deposited with Security Company of Hartford as a safety emergency or reserve fund .....	1,126,650 34
Total net or invested assets, as per balance above .....	\$1,328,477 37
Deduct depreciation of assets to bring same to market value.....	21,024 68
Total net or invested assets, less depreciation .....	\$1,307,452 69

NON-INVESTED ASSETS.

Interest due, \$28; accrued, \$614.77 .....	642 77
Gross assets.....	\$1,308,095 46

LIABILITIES.

Taxes due and accrued.....	\$10,450 21
Advance assessments .....	6,718 59
All other (not including contingent mortuary), viz: mortal- ity fund in hand.....	11,901 47
Total actual liabilities .....	29,070 27
Balance, net assets .....	\$1,279,025 19

CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due....	\$286,695 51
not yet called for losses unadjusted..	89,000 00
resisted.....	2,000 00
Total due from members .....	\$377,695 51
Deduct estimated cost of collection .....	2,139 10
Net amount due from members .....	\$375,556 41

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 102).....	\$276,000 00
in process of adjustment (number of claims, 29).....	74,000 00
reported (number of claims, 1).....	15,000 00
resisted, (number of claims, 1).....	2,000 00
Accumulated safety emergency or reserve fund .....	1,126,754 28
Net valuation (by actuaries' 4 % tables) of policies.....	16,206 78
	1,509,961 06
Total contingent mortuary liabilities.....	\$1,134,404 65

## EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS.		
	<i>Numbrs.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1892.. . . . .	38,390	\$86,255,000 00
Policies or certificates written during the year.....	6,173	12,605,000 00
<b>Total</b> .....	<b>44,563</b>	<b>\$98,860,000 00</b>
Deduct number and amount which have ceased to be in force .....	5,238	11,368,000 00
<b>Total policies or certificates in force December 31, 1893..</b>	<b>39,325</b>	<b>\$87,492,000 00</b>
Losses and claims on policies or certificates unpaid December 31, 1892.....	113	\$372,500 00
Losses and claims on policies or certificates incurred during the year .....	426	1,165,000 00
<b>Total</b> .....	<b>539</b>	<b>\$1,537,500 00</b>
Losses and claims on policies or certificates paid during the year .....	406	\$1,170,500 00
Policies or certificates terminated by death during the year,	468	1,165,000 00
Policies or certificates terminated by lapse during the year,	4,770	10,203,000 00

## BUSINESS IN MAINE.

Policies or certificates in force December 31, 1892.....	107	\$154,000 00
Policies or certificates written during the year .....	44	66,000 00
<b>Total</b> .....	<b>151</b>	<b>\$220,000 00</b>
Deduct number and amount which have ceased to be in force .....	47	78,000 00
<b>Total policies or certificates in force December 31, 1893..</b>	<b>104</b>	<b>\$142,000 00</b>
Losses and claims on policies or certificates incurred during the year ..	1	\$1,000 00
Losses and claims on policies or certificates paid during the year .....	1	1,000 00
Policies or certificates terminated by death during the year,	1	1,000 00
Policies or certificates terminated by lapse during the year,	46	77,000 00



## MASSACHUSETTS BENEFIT ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1878. COMMENCED BUSINESS IN 1879.

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

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year .....\$1,008,007 55

## INCOME.

Gross amount of membership fees required or represented	
by applications, without deduction.....	\$180,415 43
Annual dues as per contract, without any deduction.....	286,113 38
Assessments: mortuary, reserve and expense.....	1,790,459 40
Total paid by members.....	2,256,988 21
Interest.....	29,184 86
Cash received from all other sources.....	937 80
Total income.....	2,287,110 87
Total net resources.....	\$3,295,118 42

## DISBURSEMENTS.

Losses and claims.....	\$1,511,868 72
Dividends paid to policy-holders.....	174,533 86
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	333,633 73
Commissions paid or allowed for collecting assessments....	3,368 97
Salaries of officers.....	31,700 00
Salaries and other compensation of office employes.....	18,857 66
Medical examiners' fees, whether paid direct by members or otherwise.....	26,215 51
Rent, \$4,451.50; taxes, \$7,396.25; advertising and printing, \$28,258.76.....	40,106 51
All other items, viz: postage, \$9,457.84; agents' expenses, \$35,623.01; traveling expenses, \$8,331.26; legal expenses, \$13,835.17; sundries, \$7,821.13.....	75,068 41
Total disbursements.....	2,215,353 37
Balance.....	\$1,079,765 05

(Total expenses, \$528,950.79.)

## NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate.....	\$358,960 89
Loans secured by pledge of bonds, stocks or other marketable collateral.....	40,653 12
Cost value of bonds and stocks owned absolutely.....	296,142 33

Loans on approved claims.. .. .	\$98,467 57
Agent's ledger balances.....	30,186 23
Cash in office.....	18,765 79
Banker's acceptances .....	6,670 74
Cash deposits in State treasury or banks on emergency or reserve fund account, viz.: First Ward National Bank, \$5,000; Winnisimmet National Bank,\$5,000; Granite National Bank, \$5,000; Lincoln National Bank, \$205,098.50; State treas- urer, \$844; Insurance Department of Missouri. \$1,000. ....	221,942 50
All other deposits, viz: Lincoln National Bank, \$3,323.59; International Trust Company, \$4,652.29.....	7,975 88
<b>Total net or invested assets, as per balance above .....</b>	<b>1,079,765 05</b>
Deduct depreciation of assets to bring same to market value, and agent's balances unsecured.....	30,186 23
<b>Total net or invested assets, less depreciation.....</b>	<b>\$1,049,578 82</b>

## NON-INVESTED ASSETS.

Interest accrued.....	\$8,182 72
Market value of bonds and stocks over cost.....	3,731 42
<b>Total non-invested assets.....</b>	<b>11,914 14</b>
<b>Gross assets.....</b>	<b>\$1,061,492 96</b>

## CONTINGENT MORTUARY ASSETS.

Mortuary assessments, not yet called for losses reported. ....	\$580,000 00
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## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, 67).....	\$215,278 61
in process of adjustment (number of claims, 32).....	103,045 00
reported (number of claims, 31) ..	83,000 00
resisted (number of claims, 6).....	23,000 00
<b>Total contingent mortuary liabilities.....</b>	<b>\$424,323 61</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1892 .....	34,343	\$105,178,030 00
Policies or certificates written during the year .....	5,990	14,271,750 00
<b>Total .....</b>	<b>40,333</b>	<b>119,449,780 00</b>
Deduct number and amount which have ceased to be in force .....	5,269	14,068,175 00
<b>Total policies or certificates in force December 31, 1893</b>	<b>35,064</b>	<b>\$105,381,605 00</b>
Losses and claims on policies or certificates unpaid De- cember 31, 1892.....	113	\$395,150 00
Losses on policies incurred by disability.....	98	66,747 64
Losses and claims on policies or certificates incurred dur- ing the year .....	457	1,543,900 00
<b>Total .....</b>	<b>668</b>	<b>\$2,005,797 64</b>

OF OTHER STATES.

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	<i>Number.</i>	<i>Amount.</i>
Losses and claims on policies or certificates paid during the year.....	532	\$1,581,474 03
Policies terminated by disability.....	105	268,000 00
Policies or certificates terminated by death during the year.....	518	1,563,900 00
Policies or certificates terminated by lapse during the year.....	4,646	12,236,275 00

BUSINESS IN MAINE.

Policies or certificates in force December 31, 1892 ..	190	\$288,000 00
Policies or certificates written during the year .....	129	188,200 00
<b>Total .....</b>	<b>319</b>	<b>476,200 00</b>
Deduct number and amount which have ceased to be in force .....	39	61,000 00
<b>Total policies or certificates in force December 31, 1893</b>	<b>280</b>	<b>\$415,200 00</b>
Losses on policies incurred by disability.....	2	\$700 00
Losses and claims on policies or certificates incurred during the year .....	3	9,000 00
<b>Total .....</b>	<b>5</b>	<b>\$9,700 00</b>
Losses and claims on policies or certificates paid during the year. ....	4	\$6,700 00
Policies or certificates terminated by death during the year. ....	5	12,000 00
Policies or certificates terminated by lapse during the year .....	34	49,000 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 31st of previous year..... \$11,073 74

## INCOME.

Gross amount of membership fees required or represented by applications without deduction .....	\$ 9,275 50
Annual dues as per contract, without any deduction .....	2,830 50
Assessments, indemnity and emergency fund, \$14,842.70; assessments paid in advance, \$754.25.....	15,596 95
<b>Total paid by members.....</b>	<b>\$27,702 95</b>
Interest.....	387 55
Advances to agents repaid .....	385 52
Cash received from all other sources, viz: renewal fees, \$3,456.10; fees for re-writing certificates, \$2.50 .....	3,458 60
<b>Total income.....</b>	<b>31,934 62</b>
<b>Total net resources.....</b>	<b>\$43,008 36</b>

(Assessments paid in advance, \$754.25.)

## DISBURSEMENTS.

Losses and claims .....	\$8,052 92
Commissions and fees retained by or paid or allowed to agents on account of fees and dues .....	9,460 58
Commissions paid or allowed for collecting assessments...	358 06
Salaries of managers and agents not paid by commissions..	2,024 26
Salaries of officers.....	4,247 35
Salaries and other compensation of office employes.....	966 83
Medical examiners' fees, whether paid direct by members or otherwise.....	828 95
Rent, \$512.50; taxes and license fees, \$314.38; advertising and printing, \$857.93.....	1,684 81
Advanced to officers and agents, to be repaid out of future salaries or commissions .....	678 00
All other items, viz: postage, \$623.43; office expenses, \$649.32; adjustment of claims, \$144.35; accrued interest on bond at time of purchase, \$17.11; furniture and fixtures, 492.76.....	1,926 97
<b>Total disbursements .....</b>	<b>30,228 73</b>
<b>Balance .....</b>	<b>\$12,779 63</b>

(Advance assessments applied, included above, \$346.75.)

(Total expenses, \$12,715.23.)

NET OR INVESTED ASSETS.

Cash deposits in State treasury or banks on emergency or reserve fund account, viz: emergency fund, Boston Safe Deposit and Trust Company, \$6.32; emergency fund, bonds deposited with State treasurer, \$4,500.....	\$4,506 32	
All other deposits, viz: Boston Safe Deposit and Trust Company .....	8,273 31	
Total net or invested assets .....		\$12,779 63

NON-INVESTED ASSETS.

Agent's ledger balances .....	\$ 460 18
Office fixtures and furniture.....	1,092 76

LIABILITIES.

Capital stock .....	\$2,600 00	
Advance assessments .....	507 50	
Total actual liabilities .....		\$3,107 50
Balance, net assets.....		\$9,672 13

CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due .....	\$1,071 70
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CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims, 1).....	\$780 00	
resisted (number of claims, 1) .....	200 00	
Total contingent mortuary liabilities .....		\$980 00

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1892 ..	1,568	\$5,325,750 00
Policies or certificates written during the year .....	1,998	6,341,750 00
Total .....	3,566	\$11,667,500 00
Deduct number and amount which have ceased to be in force .....	1,285	3,481,875 00
Total policies or certificates in force December 31, 1893..	2,281	\$8,185,625 00
Losses and claims on policies or certificates unpaid December 31, 1892 .....	2	165 71
Losses and claims on policies or certificates incurred during the year.....	193	8,867 21
Total ...	195	\$9,032 92
Losses and claims on policies or certificates paid during the year.....	193	8,052 92
Policies or certificates terminated by lapse during the year,	1,285	3,481,875 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1892.....	22	\$ 65,000 00
Policies or certificates written during the year.....	176	517,250 00
<b>Total</b> .....	<b>198</b>	<b>582,250 00</b>
Deduct number and amount which have ceased to be in force	80	\$190,250 00
<b>Total policies or certificates in force December 31, 1893 ..</b>	<b>118</b>	<b>\$392,000 00</b>
Losses and claims on policies or certificates incurred during the year .....	16	\$455 69
Losses and claims on policies or certificates paid during the year .....	16	455 69
Policies or certificates terminated by lapse during the year,	80	190,250 00

## MERCANTILE MUTUAL ACCIDENT ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1881.

GEORGE M. HOBBS, *President.*WILLIAM L. WELLMAN, *Secretary.*

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$10,601 22

## INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$2,588 00	
Annual dues as per contract, without any deduction.....	8,791 39	
Assessments: mortuary or indemnity, \$19,838.16; expense, \$2,037.57.....	21,875 73	
Total paid by members.....	33,255 12	
Interest.....	494 66	
Total income.....		33,749 78
Total net resources.....		\$44,351 00

## DISBURSEMENTS.

Losses and claims .....	\$18,994 60	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues .....	3,573 55	
Commissions paid or allowed for collecting assessments....	5 87	
Salaries of officers, \$1,975; other compensation of officers \$250,	2,225 00	
Salaries and other compensation of office employes.....	3,402 00	
Medical examiners' and legal fees, whether paid direct by members or otherwise .....	1,807 37	
Rent, \$700.00; advertising and printing, \$366.30.....	1,066 30	
All other items, viz: postage, \$554.05; sundries, \$498.27 .....	1,052 32	
Total disbursements .....		32,127 01
Balance.....		\$12,223 99

(Total expenses, \$13,132.41.)

## NET OR INVESTED ASSETS.

Cash in office .....	\$ 271 47	
Cash deposits in State treasury on emergency or reserve fund account, viz: State treasury, U. S. 4 % bond, \$500.00, premium and interest to July 1, 1893, \$705.62; State treasury, 7 N. Y. and N. E. first mortgage bonds, premium and interest to July 1, 1893, \$8,908.21 .....	9,613 83	
All other deposits, viz: Boston Safe Deposit and Trust Co..	2,671 96	
Total net or invested assets .....		\$12,557 26

## LIABILITIES.

Mmembers' deposits for future payment .....	\$333 27
Balance, net assets .....	\$12,223 99

## CONTINGENT MORTUARY AND DISABILITY ASSETS.

Mortuary assessments, called and not yet due.....	\$2,500 00
due and unpaid .....	1,000 00
not yet called for losses unadjusted,	3,359 64
resisted ....	15,250 00
reported ...	3,275 00
Net amount due from members.....	\$25,384 64

## CONTINGENT MORTUARY AND DISABILITY LIABILITIES.

Losses in process of adjustment (number of claims, 37).....	\$3,359 64
reported (number of claims, 4).....	3,275 00
resisted (number of claims, 4).....	15,250 00
Total contingent mortuary liabilities .....	\$21,884 64

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1892.....	4,563	\$14,478,495 00
Policies or certificates written during the year .....	1,020	2,253,525 00
Total .....	5,583	\$16,732,020 00
Deduct number and amount which have ceased to be in force .....	3,553	9,924,570 00
Total policies or certificates in force December 31, 1893..	2,030	\$6,807,450 00
Losses and claims on policies or certificates unpaid Dec. 31, 1892 .....	117	\$10,354 40
Losses and claims on policies or certificates incurred during the year ...	216	8,638 20
Total.....	333	\$18,992 60
Losses and claims on policies or certificates paid during the year .....	333	\$18,992 60
Policies or certificates terminated by death during the year,	2	3,125 00
Policies or certificates terminated by lapse during the year,	3,551	\$9,921,445 00

## BUSINESS IN MAINE.

Policies or certificates in force December 31, 1892 .....	1,115	\$4,058,210 00
Policies or certificates written during the year .....	341	603,025 00
Total.....	1,456	\$4,661,235 00
Deduct number and amount which have ceased to be in force.....	1,036	3,712,985 00
Total policies or certificates in force December 31, 1893..	420	\$948,250 00



	<i>Number.</i>	<i>Amount.</i>
Losses and claims on policies or certificates unpaid December 31, 1892.....	23	\$1,662 14
Losses and claims on policies or certificates incurred during the year .....	149	7,729 52
Total.....	172	\$9,391 66
Losses and claims on policies or certificates paid during the year.....	158	\$8,087 02
Policies or certificates terminated by death during the year,	1	1,250 00
Policies or certificates terminated by lapse during the year,	1,035	3,711,735 00

MUTUAL RESERVE FUND LIFE ASSOCIATION,  
NEW YORK, N. Y.

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1881.

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

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$3,690,592 76

INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$315,161 00
Annual dues as per contract, without any deduction .....	634,420 91
Assessments, mortuary... ..	3,340,203 08
Medical examiner's fees, paid by applicant.....	56,710 00
<b>Total paid by members.....</b>	<b>4,346,494 99</b>
Interest, \$123,188.18; rent, \$1,072.30.....	124,260 48
Special deposits.....	27,203 77
Cash received from all other sources, viz.: fees for altera- tions in policies, etc.....	855 76
<b>Total income.....</b>	<b>4,498,815 00</b>
<b>Total net resources.....</b>	<b>\$8,189,407 76</b>

DISBURSEMENTS.

Losses and claims .....	\$2,951,855 23
Advance payments returned to rejected applicants .....	80 00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	365,262 98
Commissions paid or allowed for collecting assessments ...	216,326 02
Salaries of managers and agents not paid by commissions..	82,373 76
Salaries of officers .....	79,636 20
Salaries and other compensation of office employes.....	88,542 40
Medical examiners' fees, whether paid direct by members or otherwise.....	82,819 28
Rent, \$46,044.92; taxes, \$18,870.31; advertising and printing, \$96,867.42.....	161,782 65
Advanced to officers and agents, to be repaid out of future salaries or commissions.....	50,890 00
All other items, viz.: legal expenses, \$8,069.80; traveling expenses, \$18,053.91; actuarial expenses, \$3,522.50; postage, \$12,086.72; agency expenses, \$18,170.82; general office expenses, \$45,361.71; furniture and fixtures, \$2,412.53.....	107,677 99
Expenses investigating and adjusting, \$2,951,855.23 of death claims.....	65,431 20
<b>Total disbursements.....</b>	<b>4,252,677 71</b>
<b>Balance.....</b>	<b>\$3,936,730 05</b>

(Advance assessments applied, included above, \$262,742.43.)

(Total expenses, \$1,300,742.48.)

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances,	\$172,101 16
Loans on mortgages (first liens) on real estate.....	2,450,000 00
Par value of bonds and stocks owned absolutely.....	255,113 95
Agent's ledger balances, secured ..	186,872 75
Cash in office.....	3,513 68
Furniture, fixtures, etc.....	21,815 59
Cash deposits in State treasury or banks on emergency or reserve fund account.....	712,111 02
All other deposits, viz.: National Park Bank, (N. Y.) \$109,- 491.89; Merchants' Exchange National Bank, (N. Y.) \$25,710.01	135,201 90
Total net or invested assets, as per balance above. ....	3,936,730 05
Furniture and fixtures .....	21,815 59
Total net or invested assets, less depreciation.....	\$3,914,914 46

## NON-INVESTED ASSETS.

Interest due, \$4,397.50; accrued, \$18,592.20; on other invest- ments, \$2,017.49.....	\$25,007 19
Market value of real estate over cost and incumbrances....	5,440 31.
Market value of bonds and stocks over cost.....	4,530 65
Total non-invested assets.....	\$34,978 15
Gross assets .....	\$3,949,892 61

## LIABILITIES.

Advance assessments and dues .....	\$96,550 32
Outstanding bond obligations.....	504,732 09
Total actual liabilities.....	601,282 41
Balance, net assets.....	\$3,348,610 20

## CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due... ..	\$1,152,431 76
Dues in process of collection.....	129,775 00
Total due from members.....	1,282,206 76
Deduct estimated cost of collection.....	115,398 60
Net amount due from members.....	\$1,166,808 16

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 105).....	\$449,150 00
in process of adjustment (number of claims, 105)....	348,950 00
resisted (number of claims, 12) .....	52,620 40
All other contingent liabilities, viz.: net present value of all policies in force December 31, 1893, computed as renew- able term insurance for sixty days, actuaries' table of mortality, interest 4%.....	684,494 00
Total contingent mortuary liabilities.....	\$1,535,214 40

## EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS.		
	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1892 .....	72,342	\$236,421,790 00
Policies or certificates written during the year .....	20,148	57,749,670 00
<b>Total</b> .....	<b>92,490</b>	<b>\$294,171,460 00</b>
Deduct number and amount which have ceased to be in force .....	9,774	31,564,395 00
<b>Total policies or certificates in force December 31, 1893</b>	<b>82,716</b>	<b>\$262,607,065 00</b>
Losses and claims on policies or certificates unpaid December 31, 1892 .....	177	\$691,088 00
Losses and claims on policies or certificates incurred during the year .....	945	3,174,875 00
<b>Total</b> .....	<b>1,122</b>	<b>\$3,865,963 00</b>
Losses and claims on policies or certificates paid during the year .....	895	\$2,951,855 23
Policies or certificates terminated by death during the year.....	945	3,174,875 00
Policies or certificates not taken.....	4,068	13,153,300 00
Policies or certificates terminated by expiry.....	4,761	15,236,220 00

## BUSINESS IN MAINE.

Policies or certificates in force December 31, 1892 .....	267	\$1,007,000 00
Policies or certificates written during the year .....	341	650,500 00
<b>Total</b> .....	<b>608</b>	<b>\$1,657,500 00</b>
Deduct number and amount which have ceased to be in force .....	48	161,500 00
<b>Total policies or certificates in force December 31, 1893</b>	<b>560</b>	<b>\$1,496,000 00</b>
Losses and claims on policies or certificates unpaid December 31, 1892.....	1	\$2,500 00
Losses and claims on policies or certificates paid during the year.....	1	2,500 00
Policies or certificates not taken.....	26	97,000 00
Policies or certificates terminated by expiry.....	22	64,500 00

NEW ENGLAND LIVE STOCK INSURANCE COMPANY,  
BOSTON, MASS.

INCORPORATED IN 1888. COMMENCED BUSINESS IN 1888.

J. A. HARWOOD, *President.*

LEONARD TILLINGHAST, *Secretary.*

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year. .... \$6,084 75

INCOME.

Gross amount of membership fees required or represented by applications, without deduction .....	\$20,102 42	
Assessments: mortuary, \$38,322.30; expense, \$12,321.89....	50,651 19	
Medical examiners' fees, paid by applicant .....	812 50	
Total paid by members .....	71,566 11	
Cash received from all other sources, viz: brokerage .....	15 70	
Total income.....		71,581 81
Total net resources.....		\$77,666 56

DISBURSEMENTS.

Losses and claims .....	\$30,704 95	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues. ....	10,567 36	
Salaries of managers and agents not paid by commissions..	9,135 09	
Salaries of officers .....	250 00	
Salaries and other compensation of office employes.....	2,402 50	
Medical examiners' fees, whether paid direct by members or otherwise.....	10,524 67	
Rent, \$956.99; advertising and printing, \$551.65.....	1,508 64	
All other items, viz: postage, \$882.02; traveling expenses, \$69.90; furniture and teams, \$185.61; general expenses, \$2,397.23; Massachusetts agency expenses, \$742.80; Maine expenses, \$31.57; legal services, \$420.37; loss on accounts, etc., \$1,779.16 .....	6,508 66	
Total disbursements .....		71,601 87
Balance.....		\$6,064 69

(Total expenses, \$40,896.92.)

NET OR INVESTED ASSETS.

Agent's ledger balances, secured.....	\$3,943 51	
Cash in office, mortuary, \$953.57; corporations, \$1,084.68.....	2,038 25	
All other deposits, viz: First National Bank, \$66.08; Granite National Bank, Augusta, Me., \$16.85.....	82 93	
Total net or invested assets.....		\$6,064 69

(Furniture, etc, \$750.)

## CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due.....	\$3,806 94
due and unpaid.....	1,359 05
not yet called for losses reported....	8,608 59
Net amount due from members.....	\$13,774 58

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, 61) .....	\$7,953 00
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## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1892.....	3,995	\$571,661 00
Policies or certificates written during the year.....	4,816	657,900 00
Total .....	8,811	\$1,229,561 00
Deduct number and amount which have ceased to be in force .....	4,318	611,561 00
Total policies or certificates in force December 31, 1893	4,493	618,000 00
Losses and claims on policies or certificates unpaid December 31, 1892.....	20	\$ 2,514 00
Losses and claims on policies or certificates incurred during the year.....	269	37,279 00
Total .....	289	\$39,793 00
Paid by compromise and fire companies.....	-	\$ 1,135 05
Losses and claims on policies or certificates paid during the year. ....	228	30,704 95
Policies or certificates terminated by death during the year.....	269	37,279 00
Policies or certificates terminated by lapse during the year	4,049	574,282 00

## BUSINESS IN MAINE.

Policies or certificates in force December 31, 1892.....	98	\$16,140 00
Policies or certificates written during the year .....	120	15,426 00
Total .....	218	31,566 00
Deduct number and amount which have ceased to be in force .....	87	14,940 00
Total policies or certificates in force December 31, 1893	131	\$16,626 00
Losses and claims on policies or certificates incurred during the year .....	3	\$469 00
Losses and claims on policies or certificates paid during the year.....	3	469 00
Policies or certificates terminated by death during the year .....	3	469 00
Policies or certificates terminated by lapse during the year	84	14,471 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 31st of previous year..... \$58,709 03

INCOME.

Gross amount of membership fees required or represented by applications, without deduction .....	\$8,494 25
Annual dues as per contract, without any deduction.....	551 00
Assessments: mortuary or indemnity, \$70,031.85; expense, \$68,086.75.....	138,118 60
Total paid by members.....	147,163 85
Interest.....	1,706 80
Total income.....	148,870 65
Total net resources.....	\$207,579 68

(Assessments paid in advance, \$1,612.15.)

DISBURSEMENTS.

Losses and claims .....	\$56,845 43
Advanced payments returned to rejected applicants .....	1,025 44
Commissions and fees retained by or paid or allowed to agents on account of fees and dues .....	9,983 37
Commissions paid or allowed for collecting assessments...	17,903 45
Salaries of officers, \$11,283.31; other compensation of officers, \$1,130.00.....	12,413 31
Salaries and other compensation of office employes.....	12,508 42
Medical examiners' fees, whether paid direct by members or otherwise, \$3,851.63; other adjustment expenses, \$8,095.93	11,947 56
Rent, \$2,300.83; taxes and fees, \$1,858.81; advertising and printing, \$4,414.51....	8,574 15
All other items, viz.: furniture and movables, \$369.20; traveling expenses, \$791.82; general expenses, \$1,852.91; postage, \$1,667.63; legal fees and expenses, \$966.55.....	5,648 11
Total disbursements .....	136,849 24
Balance. ....	\$70,730 44

(Advance assessments applied, included above, \$2,438.31.)

(Total expenses, \$78,978.37.)

## NET OR INVESTED ASSETS.

Loans on mortgages (first lien) on real estate.....	\$7,300 00	
Cost value of bonds and stocks owned absolutely.....	34,933 10	
Agent's ledger balances.....	297 53	
Cash in office.....	221 88	
All other deposits, viz.: Howard National Bank, Boston, \$17,310.88; New England Trust Company, \$5,348.59; National Bank of Commerce, \$5,318.46.....	27,977 93	
Total net or invested assets, as per balance above.....	70,730 44	
Deduct agent's ledger balances.....	297 53	
Total net or invested assets, less depreciation.....		\$70,432 91

(Furniture and movables, \$3,266.69.)

## NON-INVESTED ASSETS.

Interest.....	\$683 54	
Market value of bonds and stocks over cost.....	166 90	
Total non-invested assets.....		850 44
Gross assets.....		\$71,283 35

## LIABILITIES.

Taxes due and accrued.....	\$300 00	
Advance assessments.....	474 44	
All other (not including contingent mortuary).....	500 00	
Total actual liabilities.....		1,274 44
Balance, net assets.....		\$70,008 91

## CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due.....	\$4,187 00	
not yet called for losses unadjusted,	4,204 27	
resisted ...	5,947 50	
reported ...	657 15	
Net amount due from members.....		\$14,995 92

## CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment, (number of claims, 38) ...	\$4,204 27	
reported (number of claims, 13).....	657 15	
resisted (number of claims, 5).....	5,947 50	
Total contingent mortuary liabilities.....		\$10,808 92

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1892.....	9,864	\$42,909,750 00
Policies or certificates written during the year.....	4,454	18,638,375 00
Total.....	14,318	61,548,125 00
Deduct number and amount which have ceased to be in force	4,556	17,776,875 00
Total policies or certificates in force December 31, 1893..	9,762	\$43,771,250 00



OF OTHER STATES.

195

	<i>Number.</i>	<i>Amount.</i>
Losses and claims on policies or certificates unpaid December 31, 1892.....	8	\$6,282 50
Losses and claims on policies or certificates incurred during the year.....	947	56,510 43
Total.....	955	\$62,792 93
Losses and claims on policies or certificates paid during the year.....	950	56,845 43
Policies or certificates terminated by death during the year,	4	18,000 00
Policies or certificates terminated by lapse during the year,	4,552	\$17,758,875 00

BUSINESS IN MAINE.

Policies or certificates in force December 31, 1892.....	597	\$2,214,375 00
Policies or certificates written during the year.....	127	508,600 00
Total.....	724	2,722,975 00
Deduct number and amount which have ceased to be in force	262	856,000 00
Total policies or certificates in force December 31, 1893 ..	462	\$1,866,975 00
Losses and claims on policies or certificates incurred during the year.....	69	\$5,586 84
Losses and claims on policies or certificates paid during the year .....	69	5,586 84
Policies or certificates terminated by death during the year,	1	2,000 00
Policies or certificates terminated by lapse during the year,	261	854,000 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 31st of previous year..... \$790,123 98

INCOME.

Gross amount of membership fees required or represented by applications, without deduction .....	\$46,624 69
Assessments, mortuary, \$1,625,548.25; expense, \$402,056.97; emergency, \$1,465.91 .....	2,029,051 13
Total paid by members .....	\$2,075,675 82
Interest.....	17,369 79
Cash received from all other sources, viz: delinquent charges, \$3,772.75; re-instatement account, \$8,325.79; sixty-day payment account, \$8,653.50; sundry accounts outstanding, \$670.63 .....	21,422 67
Total income.....	2,114,468 28
Total net resources.....	\$2,904,592 21

DISBURSEMENTS.

Losses and claims ....	\$1,888,157 14
Commissions and fees retained by or paid or allowed to agents on account of fees and dues .....	73,140 77
Commissions paid or allowed for collecting assessments ...	12,743 83
Salaries of managers and agents not paid by commissions,	7,724 70
Salaries of officers .....	41,521 33
Salaries and other compensation of office employes .....	57,361 13
Board of trustees expense account . .....	3,945 04
Medical examiners' fees, whether paid direct by members or otherwise.....	11,711 73
Rent, \$13,043.44; advertising, stationery and printing, \$11,038.07,	24,081 51
Advance assessments applied on assessments made.....	4,564 91
All other items, viz: filing State reports and taxes, \$4,793.15; postage, \$12,922.87; traveling expenses, \$8,178.86; furniture, \$860.68; refitting office, \$733.55; incidental expenses, \$5,866.83; legal expenses, \$1,077.65; suspense, \$161.61; legislative expenses, \$818.86 .....	35,414 06
Total disbursements .....	2,160,366 15
Balance .....	\$744,226 06

(Total expenses, \$272,209.01.)

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely .....	\$412,951 14
Agent's ledger balances .....	24,870 61
Cash in office .....	100 00
Cash deposits in banks to credit of Amos Grannis, treasurer, .....	306,304 31
Total net or invested assets, as per balance above.....	744,226 06
Deduct depreciation of assets to bring same to market value, and agent's balance unsecured.....	31,839 25
Total net or invested assets, less depreciation.....	\$712,386 81

NON-INVESTED ASSETS.

Interest accrued .....	\$1,936 67
Gross assets.. .....	\$714,323 48

LIABILITIES.

Losses adjusted, due and unpaid .....	\$28,357 14
Advance assessments .....	25,324 69
All other (not including contingent mortuary), viz: suspense, \$135.65; sundry accounts, \$2,058.77. ....	2,194 42
Total actual liabilities.....	55,876 25
Balance, net assets.. .....	\$658,447 23

CONTINGENT MORTUARY ASSETS.

Mortuary assessments, due and unpaid (estimated)....	\$32,000 00
not yet called for losses unadjusted, .....	12,000 00
resisted....	16,000 00
adjusted, not due.....	233,500 00
called for losses reported... ..	169,000 00
Net amount due from members.....	\$462,500 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 60) .....	\$233,500 00
in process of adjustment (number of claims, 3) .....	12,000 00
reported (number of claims, 40).....	169,000 00
resisted (number of claims, 3) .....	16,000 00
Total contingent mortuary liabilities.....	\$430,500 00

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1892 .....	49,417	\$155,908,000 00
Policies or certificates written during the year .....	4,184	9,596,500 00
Total.....	53,601	\$165,504,500 00
Deduct number and amount which have ceased to be in force .....	7,828	22,956,000 00
Total policies or certificates in force December 31, 1893..	45,773	\$142,548,500 00

	<i>Number.</i>	<i>Amount.</i>
Losses and claims on policies or certificates unpaid December 31, 1892 .....	160	\$523,014 28
Losses and claims on policies or certificates incurred during the year.....	560	1,831,500 00
Total .....	720	\$2,354,514 28
Losses and claims on policies or certificates paid during the year .....	574	\$1,888,157 14
Losses and claims on policies or certificates surrendered during the year.....	-	7,500 00
Policies or certificates terminated by death during the year,	560	1,831,500 00
Policies or certificates terminated by consolidation during the year.. ..	143	638,500 00
Policies or certificates terminated by lapse during the year,	7,125	20,486,000 00

## BUSINESS IN MAINE.

Policies or certificates in force December 31, 1892 .....	93	\$250,500 00
Policies or certificates written during the year ... ..	8	12,500 00
Total .....	101	\$263,000 00
Deduct number and amount which have ceased to be in force .....	10	22,000 00
Total policies or certificates in force December 31, 1893..	91	\$241,000 00
Losses and claims on policies or certificates incurred during the year .....	1	2,500 00
Losses and claims on policies or certificates paid during the year.....	1	\$2,500 00
Policies or certificates terminated by death during the year,	1	2,500 00
Policies or certificates terminated by consolidation during the year.....	-	3,500 00
Policies or certificates terminated by lapse during the year,	9	16,000 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 31st of previous year ..... \$191,729 65

INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$9,766 00
Assessments: mortuary, \$181,347.05; expense, \$60,418.45... ..	241,765 50
<b>Total paid by members .....</b>	<b>251,531 50</b>
Interest.....	8,601 90
Cash received from all other sources, viz: {	
Guaranty fund..	5,263 24
Advance assess- ments .....	8,455 03
General fund ...	1,139 96
<b>Total income. ....</b>	<b>274,991 63</b>
<b>Total net resources .....</b>	<b>\$466,721 28</b>

DISBURSEMENTS.

Losses and claims .....	\$190,650 00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues .....	9,766 00
Commissions paid or allowed for collecting assessments ...	6,051 16
Salaries of managers and agents not paid by commissions..	15,000 00
Salaries and other compensation of officers .....	22,222 88
Medical examiners' fees, whether paid direct by members or otherwise .....	1,459 60
Advertising and printing.....	2,065 37
All other items, viz: {	
Postage.....	1,938 20
Traveling expenses ...	2,646 80
Expense .....	8,913 73
Assessments paid from advance assessments.....	8,411 81
<b>Total disbursements .....</b>	<b>269,125 55</b>
<b>Balance ....</b>	<b>\$197,595 73</b>

(Total expenses, \$78,475.55.)

## NET OR INVESTED ASSETS.

Guaranty notes.....	\$103,127 63	
Loans on mortgages (first lien) on real estate.....	64,140 79	
Agent's ledger balances.....	8,414 94	
Cash in Citizens' State Bank ..	15,912 37	
Guaranty cash deposited State of Missouri.....	1,000 00	
Special deposit in Citizens' State Bank.....	5,000 00	
Total net or invested assets, as per balance above .....	197,595 73	
Deduct guaranty notes and agents' balances unsecured....	111,542 57	
Total net or invested assets, less depreciation ..		\$86,053 16

## NON-INVESTED ASSETS.

Interest due, \$10,312.76; accrued, \$4,208.44.....	\$14,521 20	
Gross assets.....		\$100,574 36

## LIABILITIES.

Advance assessments.....	541 32	
Balance, net assets.....		\$100,033 04

## CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due.....	\$41,250 00	
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## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 17) .....	\$41,250 00	
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## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1892.....	8,844	\$21,706,250 00
Policies or certificates written during the year ..	1,880	4,326,250 00
Total ....	10,724	\$26,032,500 00
Deduct number and amount which have ceased to be in force,	2,724	6,522,500 00
Total policies or certificates in force December 31, 1893...	8,000	\$19,510,000 00
Losses and claims on policies or certificates unpaid Decem- ber 31, 1892 .....	12	\$54,400 00
Losses and claims on policies or certificates incurred during the year.....	94	231,900 00
Total .....	116	\$286,300 00
Losses and claims on policies or certificates paid during the year .....	77	\$190,650 00
Policies or certificates terminated by death during the year,	94	231,900 00
Policies or certificates terminated by lapse during the year,	2,630	6,290,600 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1892.....	197	\$470,000 00
Policies or certificates written during the year.....	33	66,250 00
<b>Total .....</b>	<b>230</b>	<b>536,250 00</b>
Deduct number and amount which have ceased to be in force,	30	66,250 00
<b>Total policies or certificates in force December 31, 1893 ..</b>	<b>200</b>	<b>\$470,000 00</b>
<b>Losses and claims on policies or certificates incurred during the year.....</b>	<b>2</b>	<b>\$3,750 00</b>
<b>Losses and claims on policies or certificates paid during the year.....</b>	<b>2</b>	<b>3,750 00</b>
<b>Policies or certificates terminated by death during the year,</b>	<b>2</b>	<b>3,750 00</b>
<b>Policies or certificates terminated by lapse during the year,</b>	<b>28</b>	<b>62,500 00</b>

## SICK, ACCIDENT AND MORTUARY BUREAU,

CAMDEN, ME.

INCORPORATED IN 1892 COMMENCED BUSINESS IN 1892.

WILLIS D. KNOWLTON, *President*.CHARLES K. MILLER, *Secretary*.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.....	\$571 48
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## INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$4,090 00	
Annual dues as per contract, without any deduction.....	961 13	
Assessments: mortuary and indemnity.....	1,530 40	
Medical examiners' fees, paid by applicant.....	818 00	
<b>Total paid by members.....</b>	<b>\$7,399 53</b>	
Rent.....	50 00	
Cash received from all other sources, viz.: money advanced by incorporators to pay sick and accident claims .....	1,950 00	
<b>Total income.. ..</b>	<b>9,429 53</b>	
<b>Total net resources.....</b>	<b>\$10,001 01</b>	

## DISBURSEMENTS.

Losses and claims .....	\$1,936 44	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues .....	4,156 00	
Commissions paid or allowed for collecting assessments ...	17 17	
Salaries of managers and agents not paid by commissions, (general agent) .....	792 29	
Salaries and other compensation of officers.....	1,107 64	
Salaries and other compensation of office employes.....	206 11	
Medical examiners' fees, whether paid direct by members or otherwise.. ..	818 00	
Advertising and printing .....	111 25	
All other items, viz.: express, postage, legal advice and sundries ... ..	265 95	
<b>Total disbursements .....</b>	<b>9,410 85</b>	
<b>Balance .....</b>	<b>\$590 16</b>	

(Total expenses, \$7,474.41.)

NOTE—The annual statement of this company was not received at the Insurance Department in time for the abstract to appear in its proper place in this report.



NET OR INVESTED ASSETS.

Cash in office .....	\$31 24	
Cash deposits in State treasury or banks on emergency or reserve fund account, viz: State treasury, \$547.95; Camden National Bank, \$10.97.....	558 92	
Total net or invested assets .....		\$590 16

NON-INVESTED ASSETS.

Rents due.....		35 00
Gross assets.....		\$625 16

LIABILITIES.

Losses adjusted, due and unpaid.....	\$4,090 00	
Borrowed money .....	1,980 00	
Salaries, rents and office expenses due and accrued.....	35 00	
Total actual liabilities ...		\$6,105 0

CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due.....	\$665
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CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, 11).....	\$ 362 50	
in process of adjustment (number of claims, 43).....	2,938 00	
resisted, (number of claims, 28)..	1,846 00	
Total contingent mortuary liabilities.....		\$5,144 5

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1892 .....	234	\$240,000 00
Policies or certificates written during the year.....	818	887,000 00
Total .....	1,052	\$1,127,000 00
Deduct number and amount which have ceased to be in force .....	824	898,000 00
Total policies or certificates in force December 31, 1893	228	229,000 00
Losses and claims on policies or certificates incurred during the year.....	89	\$672,100 00
Losses and claims on policies or certificates paid during the year. ....	-	1,936 44
Policies or certificates terminated by death during the year.....	5	6,000 00
Policies or certificates terminated by lapse during the year	819	892,000 00



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MAINE FRATERNAL BENEFICIARY ORGANIZATIONS.

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ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS, SHOWING  
THEIR CONDITION ON DECEMBER 31, 1893.

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

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

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

Balance on hand December 31, 1892..... \$211 06

INCOME.

Entrance fees.....	\$165 00	
Annual dues.....	586 20	
All other sources.....	90 91	842 11
Total .....		\$1,053 17

DISBURSEMENTS.

Death losses, (number, 1).....	\$ 75 00	
Claims for accident or sickness, (number, 22).....	455 00	
All other expenditures. ....	366 93	896 93
Balance on hand December 31, 1893.....		\$156 24

MEMBERSHIP.

Total membership, December 31, of previous year .....		124
Admitted during the year.....		55
Total .....		179
Terminated during the year: by death, 1; by lapse, 28.....		29
Total membership, December 31, 1893.....		150

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, 1892..... \$611 28

INCOME.

Entrance fees .....	\$157 50	
Annual dues.....	821 70	
All other sources.....	60 93	1,044 13
<b>Total .....</b>	<b>1,040 13</b>	<b>\$1,651 41</b>

DISBURSEMENTS.

Death losses, (number, 2).....	\$150 00	
Claims for accident or sickness .....	295 00	
All other expenditures.....	619 92	1,064 92
<b>Balance on hand December 31, 1893. . . . .</b>	<b>586 49</b>	<b>\$586 49</b>

MEMBERSHIP.

Total membership, December 31, of previous year.....	101	
Admitted during the year.....	52	
<b>Total.....</b>	<b>153</b>	
Terminated during the year: by death, 2; by lapse, 1.....	3	3
<b>Total membership, December 31, 1893.....</b>	<b>150</b>	<b>150</b>

BUSINESS ALL IN MAINE.

CASCO BAY COMMANDERY,  
 PORTLAND, ME.

INCORPORATED IN 1890. COMMENCED BUSINESS IN 1890.

GEORGE F. FRENCH, *President.*

JOSEPH A. KENNEDY, *Secretary.*

Balance on hand December 31, 1892 ..... \$306 86

INCOME.

Assessments .....	\$1,702 59	
Entrance fees .....	3 00	
Annual dues.....	142 00	
All other sources ..	163 04	2,010 63
Total .....		\$2,317 49

DISBURSEMENTS.

Death losses.....	\$1,754 86	
Claims for accident or sickness .....	67 00	
Salaries of officers and clerks .....	55 00	
All other expenditures.....	315 81	2,192 67
Balance on hand December 31, 1893 .....		\$124 82

MEMBERSHIP.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year .....	97	\$150,500 00
Certificates written during the year.....	1	1,000 00
Total.....	98	151,500 00
Deduct number and amount ceased to be in force during the year.....	22	37,000 00
Total certificates in force December 31, 1893.....	76	114,500 00
Losses or claims on certificates paid during the year .....	3	4,000 00
Losses or claims on certificates incurred during the year .....	3	4,000 00

BUSINESS ALL IN MAINE.

## CITIZENS' MUTUAL RELIEF SOCIETY,

PORTLAND, ME.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1875.

WASHINGTON LIBBY, *President.*HENRY A. MULLER, *Secretary.*

Balance on hand December 31, 1892 .....	\$2,111 88
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## INCOME.

Assessments .....	\$2,499 00	
Annual dues .....	154 00	
All other sources, viz: second notice fees, \$16.30; interest, \$81.39	97 69	2,750 69
Total .....		\$4,862 57

## DISBURSEMENTS.

Death losses, (number 15) .....	\$2,551 00	
Salaries of officers and clerks .....	307 50	[2,858 50
All other expenditures .....		
Balance on hand December 31, 1893. ....		\$2,004 07

## MEMBERSHIP.

Total membership, December 31, of previous year .....	215
Admitted during the year .....	2
Total .....	217
Terminated during the year: by death, 9; by lapse, 51 .....	60
Total membership, December 31, 1893 .....	157

BUSINESS ALL IN MAINE.



\*GOOD TEMPLARS' RELIEF ASSOCIATION,  
 PORTLAND, ME.

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INCORPORATED IN 1889. COMMENCED BUSINESS IN 1889.

ERNEST H. BROOKS, *President.*

JOSEPH A. KENNEDY, *Secretary.*

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Balance on hand December 31, 1892.....	\$18 05
Balance on hand December 31, 1893.....	18 05

MEMBERSHIP.

Total membership, December 31, 1892 ..	17
Total membership, December 31, 1893 ..	17

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\* Company transacted no business during 1893.

L'UNION ST. JOSEPH,  
WATERVILLE, ME.

INCORPORATED IN 1890. COMMENCED BUSINESS IN 1889.

J. B. LANGELIER, *President*.

HENRIE COTE, *Secretary*.

Balance on hand December 31, 1892..... \$195 20

INCOME.

Assessments .....	\$35 00	
Entrance fees.....	17 00	
Annual dues .....	212 61	
All other sources.....	6 00	270 61
Total.....		<u>\$465 81</u>

DISBURSEMENTS.

Death losses, (number 1).....	\$35 00	
Claims for accident or sickness.....	96 00	
Salaries of officers and clerks.....	18 82	
All other expenditures, viz: stationery, \$2.00; funeral expenses, \$10.00; church service for the dead, \$2.75.....	14 75	164 57
Balance on hand December 31, 1893.....		<u>\$301 24</u>

MEMBERSHIP.

Total membership, December 31, of previous year.....	39
Admitted during the year.....	17
Total .....	<u>56</u>
Terminated during the year: by death, 1; by lapse, 9.....	10
Total membership, December 31, 1893.....	<u>46</u>

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, 1892..... \$17,931 75

INCOME.

Assessments.....	\$8,567 50	
Entrance fees....	336 00	
Monthly dues .....	8,224 50	
All other sources, viz: receipts annual ball, \$1,245.65; interest, \$85.55.....	2,132 20	19,260 20
Total .....		\$37,191 95

DISBURSEMENTS.

Death losses, (number 11).....	\$11,000 00	
Claims for accident or sickness, (number 198).....	5,100 50	
Salaries of officers and clerks.....	700 00	
All other expenditures.....	200 60	17,061 10
Balance on hand December 31, 1893....		\$20,130 85

MEMBERSHIP.

Total membership, December 31 of previous year.....	1,576	
Admitted during the year.....	153	
Total . . . . .	1,729	
Terminated during the year: by death, 11; by lapse, 143.....	154	
Total membership, December 31, 1893.....	1,575	

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year.....	1,530	
Certificates written during the year.....	123	
Total .....	1,653	
Deduct number and amount ceased to be in force during the year.....	141	
Total certificates in force December 31, 1893.....	1,512	
Losses or claims on certificates paid during the year.....	-	\$11,000 00
Losses or claims on certificate, incurred during the year.....	-	11,000 00

MAINE STATE RELIEF ASSOCIATION,  
PORTLAND, ME.

INCORPORATED IN 1874. COMMENCED BUSINESS IN 1874.

WYER GREENE, *President.*

JOS. F. CHUTE, *Secretary.*

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year. .... \$18,481 41

INCOME.

Gross amount of membership fees required or represented by applications, without deduction .....	\$ 57 00	
Assessments: mortuary, \$23,741; expense, \$1,917.....	25,658 00	
Total paid by members .....	25,715 00	
Interest.....	898 83	
Cash received from all other sources, viz: fines ..	84 70	
Total income.....		26,698 53
Total net resources.....		\$45,179 94

(Assessments paid in advance, \$50.)

DISBURSEMENTS.

Losses and claims.....	\$15,315 00	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	19 00	
Commissions paid or allowed for collecting assessments ...	642 32	
Salaries of managers and agents not paid by commissions..	1,284 63	
Salaries of officers, \$175; other compensation of officers, \$6..	181 00	
Advertising and printing.....	287 32	
All other items, viz: advance assessments applied, \$53; paid premium and interest on bonds, \$240.40; State tax, \$11.18...	304 58	
Total disbursements .....		18,033 85
Balance .....		\$27,146 09

(Advance assessments applied, included above, \$53.)

(Total expenses, \$2,718.85.)

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely.....	\$16,000 00	
Cash deposits in State treasury or banks on emergency or reserve fund account, viz: Maine Savings Bank, \$2,280.09; Portland Savings Bank, \$2,546.74; Gorham Savings Bank, \$1,263.20; Portland Trust Company, \$5,056.06 .....	11,146 09	
Total net or invested assets .....		\$27,146 09

**BENEFICIARY ORGANIZATIONS.**

215

**LIABILITIES.**

Losses adjusted, due and unpaid, order outstanding.....	1,240 00
Balance, net assets.....	<u>\$25,906 09</u>

**CONTINGENT MORTUARY ASSETS.**

Mortuary assessments, due and unpaid .....	\$1,500 00
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**CONTINGENT MORTUARY LIABILITIES.**

Losses adjusted, not yet due (number of claims, 2) .....	\$2,410 00
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**EXHIBIT OF CERTIFICATES OR POLICIES.**

**TOTAL BUSINESS.**

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1892.. .....	1,936	\$2,614,810 00
Policies or certificates written during the year.....	19	26,845 00
<b>Total .....</b>	<u>1,955</u>	<u>\$2,641,655 00</u>
Deduct number and amount which have ceased to be in force .....	156	213,650 00
<b>Total policies or certificates in force December 31, 1893..</b>	<u>1,799</u>	<u>\$2,428,005 00</u>
<b>Losses and claims on policies or certificates incurred during the year.....</b>	16	\$18,965 00
<b>Losses and claims on policies or certificates paid during the year.....</b>	13	\$15,315 00
<b>Policies or certificates terminated by death during the year,</b>	16	18,965 00
<b>Policies or certificates terminated by lapse during the year,</b>	140	194,685 00

**BUSINESS ALL IN MAINE.**

MASONS' MUTUAL RELIEF ASSOCIATION,  
MECHANIC FALLS, ME.

COMMENCED BUSINESS IN 1875.

A. J. WESTON, *President.*

J. H. DECOSTER, *Secretary.*

Balance on hand December 31, 1892..... \$969 72

INCOME.

Assessments .....	\$39,292 76	
Entrance fees .....	267 00	39,559 76
Total.....		\$40,529 48

DISBURSEMENTS.

Death losses, (number, 38) .....	\$38,000 00	
Salaries of officers and clerks .....	900 00	
All other expenditures.....	816 79	39,716 79
Balance on hand December 31, 1893 .....		\$812 69

MEMBERSHIP.

Total membership, December 31, of previous year.....	1,747
Admitted during the year.....	89
Total.....	1,836
Terminated during the year: by death, 35; by lapse, 274 .....	309
Total membership, December 31, 1893.....	1,527

BUSINESS ALL IN MAINE.

NORTHEASTERN MASONIC RELIEF ASSOCIATION,  
AUGUSTA, ME.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1877.

WILLIAM L. THOMPSON, *President.*

J. E. BLANCHARD, *Secretary.*

Balance on hand December 31, 1892..... \$130 23

INCOME.

Assessments .....	\$48 00	
All other sources, viz: interest.....	1 99	49 99
Total.....		\$180 22

DISBURSEMENTS.

Death losses, (number 1).....	\$52 00	
All other expenditures, viz: printing, postage, etc .....	24 65	76 65
Balance on hand December 31, 1893.....		\$103 57

MEMBERSHIP.

Total membership, December 31, of previous year .....	49
Terminated during the year: by death, 1; by lapse, 5 .....	6
Total membership, December 31, 1893 .....	43

BUSINESS ALL IN MAINE.

ODD] FELLOWS' BENEFIT ASSOCIATION,  
PORTLAND, ME.

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1875.

ANDREW J. CUMMINGS, *President.*

O. T. HODSDON, *Secretary.*

Balance on hand December 31, 1892..... \$1,585

INCOME.

Assessments .....	\$141 00	
Annual dues.....	70 00	
All other sources, viz: advance assessments, \$6.50; interest, \$54.58 .....	61 08	272 08
Total.....		\$1,857 12

DISBURSEMENTS.

Death losses, (number 43).....	\$114 00	
Salaries of officers and clerks].....	20 40	
All other expenditures.....	9 80	144 20
Balance on hand December 31, 1893.....		\$1,712 92

MEMBERSHIP.

Total membership, December 31, of previous year .....		149
Terminated during the year: by death, 1; by lapse, 4.....		5
Total membership, December 31, 1893.....		144

BUSINESS ALL IN MAINE.



ODD FELLOWS' GRADED MUTUAL RELIEF ASSOCIATION,  
NORWAY, ME.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1883.

ALFRED S. KIMBALL, *President.*

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

Balance on hand December 31, 1892..... \$6,222 90

INCOME.

Assessments .....	\$12,980 00	
Entrance fees.....	310 00	
Annual dues.....	1,180 00	
All other sources, viz: interest .....	197 00	14,667 00
Total .....		<u>\$20,889 90</u>

DISBURSEMENTS.

Death losses (number 14) .....	\$12,183 00	
Salaries of officers and clerks .....	907 46	
All other expenditures, viz: canvassing, \$681.20; postage, printing and interest, \$332.95.....	1,014 15	14,104 61
Balance on hand December 31, 1893 .....		<u>\$6,785 29</u>

MEMBERSHIP.

Total membership, December 31, of previous year .....	1,205
Admitted during the year. ....	<u>153</u>
Total .....	1,358
Terminated during the year: by death, 12; by lapse, 72.....	<u>84</u>
Total membership, December 31, 1893.....	1,274

[BUSINESS ALL IN MAINE.]

\*ODD FELLOWS' MUTUAL RELIEF ASSOCIATION,  
WESTBROOK, ME.

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1868.

ALBRO E. CHASE, *President.*

GEORGE T. SPRINGER, *Secretary.*

Balance on hand December 31, 1892 ..... \$11,716 58

INCOME.

Assessments .....	\$4,596 05	
All other sources .....	63 35	4,659 40
Total.....		\$16,375 98

DISBURSEMENTS.

Death losses ..... \$16,375 98

\*This Association has—during the past year—settled all its outstanding claims and gone out of business.

ODD FELLOWS' MUTUAL RELIEF ASSOCIATION,  
 PORTLAND, ME.

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1868.

ALBRO E. CHASE, *President.* CHARLES F. PLUMMER, *Secretary.*

Balance on hand December 31, 1892 ..... \$705 64

INCOME.

Assessments .....	\$1,483 80	
Annual dues.....	134 00	
All other sources.....	98 93	\$1,716 73
Total.....		\$2,422 57

DISBURSEMENTS.

Death losses.....	\$1,336 00	
Salaries of officers and clerks.....	204 15	1,540 15
Balance on hand December 31, 1893 .....		\$882 22

MEMBERSHIP.

Total membership, December 31, of previous year.....	147
Terminated during the year: by death, 10; by lapse, 17. ....	27
Total membership, December 31, 1893.....	120

BUSINESS ALL IN MAINE.

## ODD FELLOWS' RELIEF ASSOCIATION,

WESTBROOK, ME.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

ALBRO E. CHASE, *President.*GEORGE T. SPRINGER, *Secretary.*

## INCOME.

Assessments.....	\$5,449 19	
Entrance fees .....	908 00	
Annual dues.....	96 00	
All other sources, viz.; interest.....	17 08	
Total.....		\$6,470 27

## DISBURSEMENTS.

Death losses (number, 8) .....	\$3,303 10	
Salaries of officers and clerks.....	600 00	
All other expenditures.....	138 37	4,041 47
Balance on hand December 31, 1893 .....		\$2,428 80

## MEMBERSHIP.

Total membership, April 15, 1893.....	524
Admitted during the year.....	68
Total .....	592
Terminated during the year: by death, 13; by lapse, 347.....	360
Total membership, December 31, 1893 .....	232

BUSINESS ALL IN MAINE.

ODD FELLOWS' MUTUAL RELIEF ASSOCIATION  
OF YORK COUNTY,  
BIDDEFORD, ME.

INCORPORATED IN 1873.

COMMENCED BUSINESS IN 1873.

C. H. BRACKETT, *President.*

WM. S. FOWLER, *Secretary.*

Balance on hand December 31, 1892..... \$738 96

INCOME.

Assessments.....	\$257 25
Total.....	\$896 21

DISBURSEMENTS.

Death losses.....	\$338 00	
Salaries of officers and clerks.....	23 20	361 20
Balance on hand December 31, 1893.....		\$635 01

MEMBERSHIP.

Total membership, December 31, of previous year.....	150
Terminated during the year: by death, 3; by lapse, 36.....	39
Total membership, December 31, 1893.....	111

BUSINESS ALL IN MAINE.

PATRONS' MUTUAL AID SOCIETY,  
AUBURN, ME.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1877.

E. H. BROWN, *President.*

J. M. JACKSON, *Secretary.*

Balance on hand December 31, 1892..... \$1,778 38

INCOME.

Assessments.....	\$3,718 25	
Entrance fees.....	4 00	
Annual dues.....	18 00	
All other sources.....	2 00	3,742 25
Total .....		<u>\$5,520 63</u>

DISBURSEMENTS.

Death losses.....	\$1,454 50	
Salaries of officers and clerks and expenses.....	190 99	
All other expenditures.....	81 28	1,726 77
Balance on hand December 31, 1893.....		<u>\$3,793 86</u>

MEMBERSHIP.

Total membership, December 31, of previous year.....	493
Admitted during the year.....	8
Total.....	<u>501</u>
Terminated during the year: by death, 8; by lapse, 47.....	55
Total membership, December 31, 1893.....	<u>446</u>

BUSINESS ALL IN MAINE.

PORTLAND LODGE, No. 142, NEW ENGLAND ORDER OF PROTECTION.

PORTLAND, ME.

INCORPORATED IN 1890. COMMENCED BUSINESS IN 1890.

WENDALL LEAVITT, *President.*                      ABBIE L. McDONALD, *Secretary.*

Balance on hand December 31, 1892..... \$71 17

INCOME.

Assessments.....	\$445 95	
Entrance fees .....	22 00	
Annual dues .....	261 75	
All other sources .....	367 40	1,097 10
Total.....		\$1,168 27

DISBURSEMENTS.

Death losses.....	\$445 50	
Claims for accident or sickness .....	86 50	
Salaries of officers and clerks.....	161 51	
All other expenditures.....	84 00	777 51
Balance on hand December 31, 1893 .....		\$390 76

MEMBERSHIP.

Total membership, December 31, of previous year.....	65
Admitted during the year.....	10
Total .....	75
Terminated during the year: by lapse.....	6
Total membership, December 31, 1893.....	69

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year.....	42	\$72,000 00
Certificates written during the year.....	8	10,000 00
Total .....	50	\$82,000 00
Deduct number and amount ceased to be in force during the year.....	4	9,000 00
Total certificates in force December 31, 1893..	46	\$73,000 00

PORTLAND TEMPERANCE REFORM CLUB,  
PORTLAND, ME.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1889.

GEORGE N. E. KIMBALL, *President.*      THOMAS A. OAKES, *Secretary.*

Balance on hand December 31, 1892. . . . . \$23 65

INCOME.

Entrance fees .....	\$ 3 75	
Annual dues .....	22 00	
All other sources .....	502 50	528 25
Total.....		\$552 20

DISBURSEMENTS.

All other expenditures .....	519 68
Balance on hand December 31, 1893.....	\$32 52

MEMBERSHIP.

Total membership, December 31, of previous year.....	82
Admitted during the year.....	15
Total.....	97
Terminated during the year: by death, 5; by lapse, 20.....	25
Total membership, December 31, 1893 .....	72

BUSINESS ALL IN MAINE.



SOCIETE DE BIENFAISANCE ST. JEAN BAPTISTE,  
 WATERVILLE, ME.

INCORPORATED IN 1878. COMMENCED BUSINESS IN 1875.

LOUIS S. MARQUIS, *President.*

N. MARQUIS, *Secretary.*

Balance on hand December 31, 1892..... \$1,381 07

INCOME.

Assessments.....	\$1,183 00	
Entrance fees.....	25 00	
Annual dues.....	747 50	
All other sources, viz: interest, \$53.15; fines, \$78.00.....	131 15	2,086 65
Total.....		\$3,467 72

DISBURSEMENTS.

Death losses, (number, 5).....	\$992 00	
Claims for accident or sickness, (number, 46).....	517 20	
All other expenditures, viz: charitable acts, \$75; advanced assessment, \$191; miscellaneous, \$107.05.....	373 05	1,882 25
Balance on hand December 31, 1893. . .		\$1,585 47

MEMBERSHIP.

Total membership, December 31, of previous year.....	224
Admitted during the year.....	20
Total.....	244
Terminated during the year: by death, 5; by lapse, 23 ..	33
Total membership, December 31, 1893.....	211

BUSINESS ALL IN MAINE.

UNION LAFAYETTE,  
WATERVILLE, ME.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1890.

F. W. CLAIR, *President.*

A. JOLY, *Secretary.*

Balance on hand December 31, 1892..... \$867 06

INCOME.

Entrance fees.....	\$ 35 00	
Annual dues.....	439 50	
All other sources, viz: interest, \$16.62; collections for uniforms, \$276.25; fines, \$8 .....	300 87	775 37
Total .....		\$1,642 43

DISBURSEMENTS.

Claims for accident or sickness, (number, 9).....	\$ 64 68	
All other expenditures, viz: rent, \$49.17; uniforms, \$926; sundries, \$62.59 ..	1,037 76	1,102 44
Balance on hand December 31, 1893.....		\$539 99

MEMBERSHIP.

Total membership, December 31, of previous year .....		73
Admitted during the year.....		35
Total .....		108
Terminated during the year: by lapse .....		22
Total membership, December 31, 1893.....		86

BUSINESS ALL IN MAINE.

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FRATERNAL BENEFICIARY ORGANIZATIONS OF  
OTHER STATES.

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ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS, SHOWING  
THEIR CONDITION ON DECEMBER 31, 1893.

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# AMERICAN LEGION OF HONOR,

BOSTON, MASS.

INCORPORATED IN 1879. COMMENCED BUSINESS IN 1878.

JOHN M. GWINNELL, *President.*

ADAM WARNOCK, *Secretary.*

Balance on hand December 31, 1892 ..... \$581,123 17

### INCOME.

Assessments.....	\$3,152,056 00	
Entrance fees.....	8,731 50	
All other sources, viz: interest, \$30,436.17; relief returned, \$28,990; supplies and grand councils, \$3,363.19; fines, \$916; miscellaneous, \$89.25 .....	63,794 61	3,224,582 71
<b>Total .....</b>		<b>\$3,805,705 88</b>

### DISBURSEMENTS.

Death losses, (number, 1,006) .....	\$2,782,500 00	
Claims for accident or sickness.....	113,524 00	
Salaries of officers and clerks.. .....	25,132 31	
All other expenditures, viz: surplus emergency fund re- turned to members, \$173,840.50; rent, \$968.75; taxes, \$1- 251.08; advertising and printing, \$9,379.26; fixtures and repairs, \$544.48; supplies and stationery, \$6,798.61; mile- age, \$1,827; extension of order, \$59,346.05; postage, ex- pressage and telegrams, \$3,646.07; session supreme coun- cil, \$12,603.97; furniture, \$546.58; law expenses, \$516; office expenses, \$642.25; loan returned, \$3,000.00.....	274,910 60	3,196,066 91
<b>Balance on hand December 31, 1893.....</b>		<b>\$609,638 97</b>

### MEMBERSHIP.

Total membership, December 31 of previous year.....	60,554
Admitted during the year.....	7,093
<b>Total. . . . .</b>	<b>67,647</b>
Terminated during the year: by death, 998; by lapse, 6,573 .....	7,571
<b>Total membership, December 31, 1893.....</b>	<b>60,076</b>

### BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year.....	298	\$975,500 00
Certificates written during the year.....	9	17,000 00
<b>Total .....</b>	<b>307</b>	<b>992,500 00</b>
Deduct number and amount ceased to be in force during the year.....	30	150,000 00
<b>Total certificates in force December 31, 1893.....</b>	<b>277</b>	<b>\$842,500 00</b>
Losses or claims on certificates paid during the year.. .....	1	\$1,000 00
Losses or claims on certificate, incurred during the year.....	1	1,000 00

AMERICAN MASONIC ACCIDENT ASSOCIATION,  
MINNEAPOLIS, MINN.

INCORPORATED IN 1890. COMMENCED BUSINESS IN 1890.

JAMES SMITH, *President.*

E. B. TRUBEY, *Secretary.*

Balance on hand December 31, 1892..... \$18,093 39

INCOME.

Assessments .....	\$45,070 76	
Entrance fees.....	16,000 00	
All other sources, viz: money borrowed and advanced by officers; interest.....	6,941 93	68,012 69
Total.....		<u>\$86,106 08</u>

DISBURSEMENTS.

Death losses.....	\$12,500 00	
Claims for accident or sickness.....	17,010 62	
Salaries of officers and clerks.....	9,060 86	
All other expenditures, viz: medical examiners' fees, \$221.50; rent, \$679.94; printing, \$1,573.19; tax, \$13.69; postage, traveling, expenses, insurance department fees, etc., \$3,118.71; entrance fees, \$18,097.60.....	23,704 63	62,276 11
Balance on hand December 31, 1893.....		<u>\$23,829 97</u>

MEMBERSHIP.

Total membership, December 31, of previous year.....	3,408
Admitted during the year.....	3,200
Total .....	<u>6,608</u>
Terminated during the year: by death, 3; by lapse, 1,544.....	1,547
Total membership, December 31, 1893.....	<u>5,061</u>

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year.....	150	\$615,000 00
Certificates written during the year.....	98	331,500 00
Total .....	<u>248</u>	<u>946,500 00</u>
Deduct number and amount ceased to be in force during the year.....	113	339,000 00
Total certificates in force December 31, 1893.....	135	\$607,500 00
Losses or claims on certificates paid during the year.....	20	\$888 99
Losses or claims on certificate, incurred during the year....	20	888 99

## AMERICAN MUTUAL RELIEF ASSOCIATION,

SOMERVILLE, MASS.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1889.

S. W. SARGENT, *President*.WILLIAM H. MAXWELL, *Secretary*.

Balance on hand December 31, 1892 .....		\$10 66
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## INCOME.

Assessments .....	\$319 20	
Entrance fees .....	90 00	409 20
Total .....		\$419 86

## DISBURSEMENTS.

Claims for accident or sickness, (number, 6).....	\$225 00	
Salaries of officers and clerks .....	10 00	
All other expenditures, viz: rent, \$85; agents, printing, stationery, \$54; postage, express, etc., \$28.60.....	167 60	402 60
Balance on hand December 31, 1893 .....		\$17 26

## MEMBERSHIP.

Total membership, December 31, of previous year.....		58
Admitted during the year.....		39
Total.....		97
Terminated during the year: by lapse.....		75
Total membership, December 31, 1893 .....		22

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year .....	12	\$28,000 00
Certificates written during the year.....	21	54,000 00
Total.....	33	\$82,000 00
Deduct number and amount ceased to be in force during the year.....	24	64,000 00
Total certificates in force December 31, 1893. ....	9	\$18,000 00
Losses or claims on certificates paid during the year .....	4	\$185 00
Losses or claims on certificate, incurred during the year .....	4	185 00

## ANCIENT ORDER OF FORESTERS,

BROOKLYN, N. Y.

COMMENCED BUSINESS IN 1876.

LEWIS THORNE, *President.*E. M. MCMINTY, *Secretary.*

Balance on hand December 31, 1892 .....	\$6,198 80
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## INCOME.

Assessments .....	\$50,179 50	
Entrance fees.....	} 866 66	51,046 16
Annual dues.....		
Total.....		\$57,244 96

## DISBURSEMENTS.

Death losses, (number 45).....	\$54,000 00	
Claims for disability, (number 2).....	1,500 00	
Salaries of officers and clerks .....	300 00	
All other expenditures, viz: postage and printing.....	495 56	56,295 56
Balance on hand December 31, 1893. ....		\$949 40

## MEMBERSHIP.

Total membership, December 31, of previous year.....	2,497
Admitted during the year.....	262
Total .....	2,759
Terminated during the year: by death, 39; by lapse, 647.....	686
Total membership, December 31, 1893.....	2,073

NO BUSINESS IN MAINE.



ANCIENT ORDER OF UNITED WORKMEN,  
BOSTON, MASS.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1879.

ALBERT G. ANDREWS, *President.*

J. EDWARD BURTT, *Secretary.*

Balance on hand December 31, 1892..... \$74,345 73

INCOME.

Assessments .....	\$453,008 00	
Entrance fees, beneficiary certificates.....	6,306 00	
Annual dues.....	34,264 50	
All other sources, viz: } relief call.....	35,793 00	
} supplies .....	3,838 83	533,150 33
Total.....		\$607,496 08

DISBURSEMENTS.

Death losses, (number 237).....	\$474,000 00	
Salaries of officers and clerks.....	9,871 78	
All other expenditures, viz: relief call, \$30,110.00; Grand Lodge session, printing and supplies, traveling expenses, Grand Lodge officers, deputies, rent, etc., \$29,769.25.....	59,879 25	543,751 03
Balance on hand December 31, 1893 .....		\$63,745 03

MEMBERSHIP.

Total membership, December 31, of previous year.....	32,318
Admitted during the year.....	6,008
Total.....	38,326
Terminated during the year: by death, 229; by lapse 655.....	884
Total membership, December 31, 1893.....	37,442

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year.....	4,981	\$9,962,000 00
Certificates written during the year.....	850	1,700,000 00
Total.....	5,831	11,662,000 00
Deduct number and amount ceased to be in force during the year.....	167	334,000 00
Total certificates in force December 31, 1893.....	5,664	11,328,000 00
Losses or claims on certificates paid during the year.....	32	64,000 00
Losses or claims on certificate, incurred during the year....	33	66,000 00

FRATERNAL ACCIDENT ASSOCIATION OF AMERICA,  
WESTFIELD, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

JAMES NOBLE, Jr., *President.*                      HERBERT N. KINGSBURY, *Secretary.*

INCOME.

Balance on hand December 31, 1892.....		\$9,640 64
Assessments.....	\$42,694 00	
Entrance fees.....	12,310 00	
Annual dues.....	21,347 00	
All other sources.....	9,782 00	86,133 00
Total.....		\$95,773 64

DISBURSEMENTS.

Death losses (number, 7).....	\$10,563 24	
Claims for accident or sickness (number, 632).....	39,373 18	
Salaries of officers and clerks.....	8,280 61	
All other expenditures.....	27,140 14	85,357 17
Balance on hand December 31, 1893.....		\$10,416 47

MEMBERSHIP.

Total membership, December 31, of previous year.....	9,482
Reinstatements 1893.....	511
Admitted during the year.....	2,462
Total.....	12,455
Terminated during the year, by lapse.....	3,820
Total membership, December 31, 1893.....	8,635

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year.....	613	\$1,382,725 00
Reinstatements.....	63	178,250 00
Certificates written during the year.....	224	750,250 00
Total.....	900	2,311,225 00
Deduct number and amount ceased to be in force during the year.....	263	538,000 00
Total certificates in force December 31, 1893.....	637	1,773,225 00
Losses or claims on certificates paid during the year.....	88	9,443 43
Losses or claims on certificate, incurred during the year...	88	9,443 43

HOME CIRCLE,

BOSTON, MASS.

INCORPORATED IN 1880. COMMENCED BUSINESS IN 1879.

URIAH W. TOMPKINS, *Supreme Leader.* JULIUS M. SWAIN, *Secretary.*

Balance on hand December 31, 1892..... \$757 76

INCOME.

Assessments (mortuary expense).....	\$144,737 87	
Entrance fees .....	8,040 84	
All other sources, viz: sales of supplies, \$922.23; benefit certificates, \$846; dues and other sources, \$337.....	2,105 23	154,883 94
Total.....		\$155,641 70

DISBURSEMENTS.

Death losses, (number, 60).....	\$144,500 00	
Claims for accident or sickness .....	4,136 00	
All other expenditures, viz: rent, \$860; printing, \$1,207.30; office furniture, \$172; legal expenses, \$50; supplies, \$4.40; supreme council session, \$180.50; deputies' fees and expenses, \$860; instituting cl's, \$408; general expenses, \$783; not enumerated, \$1,654.66. ....	6,615 46	155,251 46
Balance on hand December 31, 1893.....		\$390 24

MEMBERSHIP.

Total membership, December 31, of previous year .....	6,531
Admitted during the year.....	702
Total .....	7,233
Terminated during the year: by death, 57; by lapse, 410.....	467
Total membership, December 31, 1893.....	6,766

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year .....	138	\$231,500 00
Certificates written during the year .....	37	71,000 00
Total.....	175	301,500 00
Deduct number and amount ceased to be in force during the year.....	29	50,000 00
Total certificates in force December 31, 1893. ....	145	251,500 00
Losses or claims on certificates paid during the year .....	2	5,500 00
Losses or claims on certificate, incurred during the year.....	2	5,500 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, 1892..... \$580,597 85

INCOME.

Assessments .....	\$696,152 13	
Entrance fees.....	35,706 00	
Annual dues.....	23,467 75	
Charter and other fees, supplies sold, rents, and sundries.....	11,454 05	
All other sources, viz: interest .....	27,106 20	793,886 13
<b>Total</b> .....		<b>\$1,374,483 98</b>

DISBURSEMENTS.

Death losses.....	\$323,039 59	
Claims for accident or sickness .....	69,146 34	
Fees refunded.....	9 60	
Salaries of officers and clerks .....	25,591 24	
All other expenditures, viz: fees retained by agents, \$7,439.47; salaries and traveling expenses of agents, \$22,605.90; medical fees, rents, advertising, printing, etc., \$97,897.30 .....	127,942 67	545,729 44
<b>Balance on hand December 31, 1893</b> .....		<b>\$828,754 54</b>

MEMBERSHIP.

Total membership, December 31, of previous year .....	43,024
Admitted during the year.. .....	15,793
<b>Total</b> .....	<b>58,817</b>
Terminated during the year: by death, 265; by lapse, 4,068 .....	<b>4,333</b>
<b>Total membership, December 31, 1893</b> .....	<b>54,484</b>

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year .....	83	\$102,000 00
Certificates written during the year.....	304	338,000 00
<b>Total</b> .....	387	440,000 00
Deduct number and amount ceased to be in force during the year.....	51	63,000 00
<b>Total certificates in force December 31, 1893</b> .....	336	377,000 00
Losses or claims on certificates paid during the year.....	4	5,000 00
Losses or claims on certificate, incurred during the year....	4	5,000 00

KNIGHTS OF HONOR,  
ST. LOUIS, MISSOURI.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1873.

MARSDEN BELLAMY, *Supreme Director.* B. F. NELSON, *Supreme Reporter.*

Balance on hand December 31, 1892..... \$24,578 89

INCOME.

Assessments .....	\$4,020,074 38	
Entrance fees .....	20,411 00	
Annual dues.....	32,397 87	
All other sources .....	9,710 15	4,082,593 40
Total.....		\$4,107,172 29

DISBURSEMENTS.

Death losses (number, 2,076).....	\$4,017,485 89	
Supreme Lodge meeting, annual session .....	18,146 58	
Salaries of officers and clerks .....	23,759 65	
All other expenditures .....	34,481 55	4,093,873 67
Balance on hand December 31, 1893.....		\$13,298 62

MEMBERSHIP.

Total membership, December 31, of previous year.....	127,073
Admitted during the year.....	9,321
Total.....	136,394
Terminated during the year: by death, 2,076; by lapse, 10,964.....	13,040
Total membership, December 31, 1893.....	123,354

BUSINESS IN MAINE.

	Number.	Amount.
Certificates in force December 31, of previous year .....	602	\$1,149,500 00
Certificates written during the year.....	3	1,500 00
Total.....	605	1,151,000 00
Deduct number and amount ceased to be in force during the year.....	39	70,000 00
Total certificates in force December 31, 1893.....	566	1,081,000 00
Losses or claims on certificates paid during the year .....	14	28,000 00
Losses or claims on certificate, incurred during the year.....	14	28,000 00

## 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, 1892.....	\$124,153 54
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## INCOME.

Assessments .....	\$875,731 35	
All other sources, viz: interest, \$8,165.22; certificate fees, \$830.95; warrants and supplies for new sections, \$902.50; mis- cellaneous items, \$4,913.80.....	14,812 47	890,543 82
Total.....	\$1,014,697 36	

## DISBURSEMENTS.

Death losses, (number, 365).....	\$802,900 00	
Salaries of officers and clerks .....	8,589 99	
All other expenditures.....	29,051 61	840,541 60
Balance on hand December 31, 1893 .....		\$174,155 76

## MEMBERSHIP.

Total membership, December 31, of previous year.....	30,225
Admitted during the year.....	5,107
Total.....	35,332
Terminated during the year: by death, 380; by lapse, 2,030.....	2,410
Total membership, December 31, 1893.....	32,922

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year.....	163	\$279,000 00
Certificates written during the year.....	1	1,000 00
Total.....	164	280,000 00
Deduct number and amount ceased to be in force during the year.....	7	14,000 00
Total certificates in force December 31, 1893....	157	266,000 00
Losses or claims on certificates paid during the year.....	3	7,000 00
Losses or claims on certificate, incurred during the year...	3	7,000 00

MASONIC EQUITABLE ACCIDENT ASSOCIATION,  
BOSTON, MASS.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1892.

ALBERT C. SMITH, *President.*

WILLIAM H. JONES, *Secretary.*

Balance on hand December 31, 1892. .... \$2,562 42

INCOME.

Assessments, mortuary, \$25,945; expense, \$13,102.65.....	\$39,047 65	
Entrance fees.....	26,902 00	
All other sources, viz: interest, \$3.72; exchange, \$2.58.....	6 30	65,955 95
<b>Total</b> .....		<b>\$68,518 37</b>

DISBURSEMENTS.

Claims for accident or sickness.....	\$22,397 42	
Salaries of officers and clerks ....	5,490 35	
All other expenditures, viz: commissions and fees paid to agents, \$26,900; paid for collecting assessments, \$2,908.75; medical examiner's fees, \$229.50; rent, \$849.35; taxes, \$268; advertising and printing, \$1,119.54; postage, express, etc., \$786.62; legal fees, \$40.77; traveling expenses, \$38.65; care of office, \$88.87; office furniture, \$538.15 cancellations, \$57.....	33,825 20	61,712 97
<b>Balance on hand December 31, 1893</b> ....		<b>\$6,805 40</b>

MEMBERSHIP.

Total membership, December 31, of previous year.....	1,505	
Admitted during the year.....	5,380	
<b>Total</b> .....		<b>6,885</b>
Terminated during the year.....	1,724	
<b>Total membership, December 31, 1893</b> ....		<b>5,161</b>

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates written during the year .....	1,122	\$4,240,750 00
Deduct number and amount ceased to be in force during the year.....	152	628,000 00
<b>Total certificates in force December 31, 1893</b> .....	<b>970</b>	<b>\$3,612,750 00</b>
Losses or claims on certificates paid during the year .....	30	\$2,458 17
Losses or claims on certificate, incurred during the year ...	38	3,141 71

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, 1892 ..... \$30,981 65

INCOME.

Assessments .....	\$74,203 50	
Entrance fees .....	16,390 00	
Annual dues.....	37,889 50	
All other sources, viz: interest, \$720.20; Hampden National Bank, \$5,000.....	5,720 20	134,203 20
Total.....		\$165,184 85

DISBURSEMENTS.

Death losses (number 15) .....	\$27,913 26	
Claims for accident or sickness (number 770).....	51,708 85	
Salaries of officers and clerks.....	4,002 19	
All other expenditures, viz: sundries.....	51,784 32	135,408 63
Balance on hand December 31, 1893 .....		\$29,776 22

MEMBERSHIP.

Total membership, December 31, of previous year.....	11,210
Admitted during the year .....	3,952
Total.....	15,162
Terminated during the year: by death, 15; by lapse, 4,115.....	4,130
Total membership, December 31, 1893.....	11,032

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year .....	581	\$1,690,170 00
Certificates written during the year .....	466	2,031,760 00
Total.....	1,047	3,721,930 00
Deduct number and amount ceased to be in force during the year.....	334	1,456,240 00
Total certificates in force December 31, 1893.....	713	2,265,690 00
Losses or claims on certificates paid during the year.....	55	2,426 09
Losses or claims on certificate, incurred during the year....	55	2,426 09



\*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, 1892 ..... \$7 51

INCOME.

Assessments .....	\$79 25	
Annual dues.....	53 00	132 25
Total.....		\$139 76

DISBURSEMENTS.

Claims for accident or sickness, (number, 6) .....	\$86 76	
Salaries of officers and clerks.....	50 00	
All other expenditures.....	3 00	\$139 76

MEMBERSHIP.

Total membership, December 31, of previous year.....	27
Terminated during the year: by lapse.....	15
Total membership, December 31, 1893.....	12

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year.....	2	
Deduct number and amount ceased to be in force during the year .....	2	
Losses or claims on certificates paid during the year.....	1	\$5 87

\* Transacted no new business during 1893.

NEW ENGLAND ORDER OF PROTECTION,  
BOSTON, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

HENRY W. OAKES, *President.*

GRANVILLE CASH, *Secretary.*

Balance on hand December 31, 1892..... \$115,438 99

INCOME.

Assessments.....	\$157,098 77	
Entrance fees.....	9,865 25	
Annual dues.....	43,027 58	
All other sources, viz: examiner's fee, \$5,792.00; rent and supplies, \$927.95; charter fees and miscellaneous, \$1,002.00,	7,721 95	217,713 55
Total .....		\$333,152 54

DISBURSEMENTS.

Death losses, (number 81).....	\$152,000 00	
Claims for sickness.....	2,249 38	
Salaries of officers and clerks.....	27,034 44	
All other expenditures, viz: salaries deputies, \$9,621 94; examiner's fees and per capita tax, \$17,783.50; rent, printing, supplies, office expenses, etc., \$13,933.76.....	41,345 20	222,629 02
Balance on hand December 31, 1893.....		\$110,523 52

MEMBERSHIP.

Total membership, December 31, of previous year.....		11,476
Admitted during the year.....		2,769
Total.....		14,245
Terminated during the year: by death, 83; by lapse, 500.....		583
Total membership, December 31, 1893.....		13,652

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year.....	2,094	\$3,284,000 00
Certificates written during the year.....	499	727,000 00
Total .....	2,593	4,011,000 00
Deduct number and amount ceased to be in force during the year.....	165	236,000 00
Total certificates in force December 31, 1893. . . . .	2,428	3,775,000 00
Losses or claims on certificates paid during the year.....	13	18,000 00
Losses or claims on certificate, incurred during the year....	13	18,000 00

NORTHERN MUTUAL RELIEF ASSOCIATION,  
BOSTON, MASS.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1883.

GEORGE R. KELSO, *President.*

WALTER WRIGHT, *Secretary.*

Balance on hand December 31, 1892..... \$1,238 42

INCOME.

Assessments .....	\$44,314 05	
Annual dues.....	1,648 00	
Expense assessment .....	2,106 22	
All other sources .....	451 22	48,519 49
<b>Total</b> .....		<b>\$49,757 91</b>

DISBURSEMENTS.

Death losses (number 24) .....	\$36,070 00	
Claims for accident or sickness (number 102).....	6,302 50	
Salaries of officers and clerks .....	1,250 00	
All other expenditures.....	2,720 90	46,343 40
<b>Balance on hand December 31, 1893</b> .....		<b>\$3,414 51</b>

MEMBERSHIP.

Total membership, December 31, of previous year.....	1,729
Admitted during the year.....	136
<b>Total</b> .....	<b>1,865</b>
Terminated during the year: by death, 35; by lapse, 257.....	292
<b>Total membership, December 31, 1893.</b> .....	<b>1,573</b>

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year .....	117	\$181,515 00
Certificates written during the year.....	23	27,000 00
<b>Total</b> .....	<b>140</b>	<b>208,515 00</b>
Deduct number and amount ceased to be in force during the year.....	21	29,700 00
<b>Total certificates in force December 31, 1893</b> .....	<b>119</b>	<b>178,815 00</b>
Losses or claims on certificates paid during the year.....	-	2,025 00
Losses or claims on certificate, incurred during the year.....	-	2,025 00

## ODD FELLOWS' ACCIDENT COMPANY,

BOSTON, MASS.

INCORPORATED IN 1892. COMMENCED BUSINESS IN 1892.

JOHN J. WHIPPLE, *President*.JAY B. CRAWFORD, *Secretary*.

Balance on hand December 31, 1892 .....	\$112 47
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## INCOME.

Assessments.....	\$18,060 00	
Entrance fees.....	29,510 00	
Annual dues.....	9,030 00	56,600 00
Total .....		\$56,712 47

## DISBURSEMENTS.

Claims for accident or sickness.....	\$10,608 59	
Salaries of officers and clerks..	9,030 00	
All other expenditures, viz: entrance fees to agents in organization of local councils.....	29,510 00	49,148 59
Balance on hand December 31, 1893.....		\$7,563 88

## MEMBERSHIP.

Total membership, December 31 of previous year.....	1,367
Admitted during the year.....	5,902
Total. . .	7,269
Terminated during the year. ....	1,329
Total membership, December 31, 1893.....	5,940

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year .....	116	\$ 283,500 00
Certificates written during the year .....	1,170	3,310,150 00
Total .....	1,286	3,593,650 00
Deduct number and amount ceased to be in force during the year.....	132	356,250 00
Total certificates in force December 31, 1893.....	1,154	\$3,237,400 00
Losses or claims on certificates paid during the year.. .....	27	\$959 28
Losses or claims on certificate, incurred during the year.....	27	959 28

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, 1892 ..... \$25,801 95

INCOME.

Assessments .....	\$209,144 07	
Entrance fees .....	10,440 82	
Annual dues .....	24,729 19	244,314 08
Total .....		<u>\$270,116 08</u>

DISBURSEMENTS.

Death losses (number, 98).....	\$167,500 00	
Claims for accident (number, 773) .....	32,365 00	
Salaries of officers and clerks .....	22,676 84	
All other expenditures.....	19,573 01	242,114 85
Balance on hand December 31, 1893.....		<u>\$28,001 18</u>

MEMBERSHIP.

Total membership, December 31, of previous year.....	13,736
Admitted during the year.....	2,482
Total.....	<u>16,218</u>
Terminated during the year: by death, 94; by lapse, 3,520 .....	3,614
Total membership, December 31, 1893.....	<u>12,604</u>

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year .....	26	\$34,000 00
Certificates written during the year.....	3	3,000 00
Total.....	29	<u>37,000 00</u>
Deduct number and amount ceased to be in force during the year.....	18	19,000 00
Total certificates in force December 31, 1893.....	11	<u>\$18,000 00</u>

## ORDER OF UNITED FRIENDS,

POUGHKEEPSIE, N. Y.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1881.

S. L. MALCOLM, *President.*O. M. SHEDD, *Secretary.*

Balance on hand December 31, 1892.....	\$6,658 88
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## INCOME.

Assessments.....	\$496,610 75	
Expense assessment .....	9,559 50	
Interest.....	320 00	
All other sources .....	3,817 24	510,307 49
Total .....		\$516,966 37

## DISBURSEMENTS.

Death and disability losses (number, 303).....	\$488,611 47	
Salaries of officers and clerks.....	10,300 00	
All other expenditures.....	10,238 63	509,150 10
Balance on hand December 31, 1893.....		\$7,816 27

## MEMBERSHIP.

Total membership, December 31, of previous year.....	20,914
Admitted during the year.....	2,011
Total .....	22,925
Terminated during the year: by death, 258; by lapse, 1,941.....	2,199
Total membership, December 31, 1893.....	20,726

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year.....	503	\$628,500 00
Certificates written during the year.....	20	24,000 00
Total .....	523	652,500 00
Deduct number and amount ceased to be in force during the year.....	51	104,000 00
Total certificates in force December 31, 1893.....	472	\$548,500 00
Losses or claims on certificates paid during the year.....	4	\$6,500 00
Losses or claims on certificate, incurred during the year....	4	6,500 00

RED MEN'S FRATERNAL ACCIDENT ASSOCIATION OF  
AMERICA,

WESTFIELD, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

ROBERT H. KNEIL, *President.*

ROBERT GOWDY, *Secretary.*

Balance on hand December 31, 1892..... \$1,030 69

INCOME.

Assessments.....	\$6,745 10	
Entrance fees .....	3,615 00	
Annual dues.....	3,371 60	
All other sources .....	142 05	13,873 75
Total.....		<u>\$14,904 44</u>

DISBURSEMENTS.

Claims for accident (number, 162) .....	\$6,911 75	
Salaries of officers and clerks .....	1,274 62	
All other expenditures .....	5,476 03	13,662 40
Balance on hand December 31, 1893.....		<u>\$1,242 04</u>

MEMBERSHIP.

Total membership, December 31, of previous year.....	1,097
Admitted during the year.....	723
Total.....	<u>1,820</u>
Terminated during the year.....	705
Total membership, December 31, 1893.....	<u>1,115</u>

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year .....	57	\$159,000 00
Certificates written during the year.....	11	40,500 00
Total.....	<u>68</u>	<u>199,500 00</u>
Deduct number and amount ceased to be in force during the year.....	16	39,500 00
Total certificates in force December 31, 1893.....	52	160,000 00
Losses or claims on certificates paid during the year.....	8	363 21
Losses or claims on certificate, incurred during the year.....	8	363 21

## ROYAL ARCANUM,

BOSTON, MASS.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1877.

H. H. C. MILLER, *President.*W. O. ROBSON, *Secretary.*

Balance on hand December 31, 1892.....	\$381,244 91
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## INCOME.

Assessments .....	\$3,693,916 28
Entrance fees .....	31,114 00
Annual dues.....	46,704 94
All other sources.....	27,410 10
	<u>3,799,145 32</u>
Total.....	\$4,180,390 23

## DISBURSEMENTS.

Death losses (number, 1,289) .....	\$3,770,750 00
Salaries of officers and clerks.....	40,634 86
All other expenditures.....	57,813 94
	<u>3,869,198 80</u>
Balance on hand December 31, 1893 .....	\$911,191 43

## MEMBERSHIP.

Total membership, December 31, of previous year.....	137,194
Admitted during the year.....	<u>16,081</u>
Total .....	153,275
Terminated during the year: by death, 1,296; by lapse, 3,553 .....	<u>4,849</u>
Total membership, December 31, 1893 .....	148,426

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year.....	507	\$1,493,500 00
Certificates written during the year.....	<u>84</u>	<u>216,000 00</u>
Total .....	591	1,709,500 00
Deduct number and amount ceased to be in force during the year.....	<u>18</u>	<u>48,000 00</u>
Total certificates in force December 31, 1893.....	573	1,661,500 00
Losses or claims on certificates paid during the year.....	5	15,000 00
Losses or claims on certificate, incurred during the year...	5	15,000 00



ROYAL CONCLAVE OF KNIGHTS AND LADIES,  
BOSTON, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1888.

E. T. COLBY, *President.*

BENJ. F. SPILMAN, *Secretary.*

Balance on hand December 31, 1892..... \$510 48

INCOME.

Assessments.....	\$2,918 80	
Annual dues.....	126 00	
All other sources.....	215 54	3,260 34
<b>Total.....</b>		<b>\$3,770 82</b>

DISBURSEMENTS.

Death losses.....	\$1,701 88	
Salaries of officers and clerks.....	901 27	
All other expenditures.....	720 92	3,324 07
<b>Balance on hand December 31, 1893.....</b>		<b>\$446 75</b>

MEMBERSHIP.

Total membership, December 31, of previous year.....	337
Admitted during the year.....	29
<b>Total.....</b>	<b>366</b>
Terminated during the year: by death, 6; by lapse, 91.....	97
<b>Total membership, December 31, 1893.....</b>	<b>269</b>

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year.....	6	\$12,000 00
Deduct number and amount ceased to be in force during the year.....	1	2,000 00
<b>Total certificates in force December 31, 1893.....</b>	<b>5</b>	<b>\$10,000 00</b>

## ROYAL SOCIETY OF GOOD FELLOWS,

BOSTON, MASS.

INCORPORATED IN 1882. COMMENCED BUSINESS IN 1882.

W. R. SPOONER, *President.*D. WILSON, M. D., *Secretary.*

Balance on hand December 31, 1892.....	\$5,598 46
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## INCOME.

Assessments .....	\$301,750 53	
Entrance fees.....	4,995 00	
Annual dues.....	18,195 83	
All other sources, viz: interest, cash sales, supplies, fines, etc.,	6,179 87	331,121 23
Total.....		\$336,719 69

## DISBURSEMENTS.

Death losses (number, 119) .....	\$281,449 13	
Salaries of officers and clerks .....	13,078 17	
All other expenditures, viz: expenses of litigation for protection of W. & O. B. fund, instituting assemblies, and extension of society, printing, general expenses, etc. ....	21,260 54	315,787 84
Balance on hand December 31, 1893 .....		\$20,931 85

## MEMBERSHIP.

Total membership, December 31, of previous year.....	10,207
Admitted during the year....	2,035
Total.....	12,242
Terminated during the year: by death, 124; by lapse, 1,442.....	1,566
Total membership, December 31, 1893.....	10,676

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year .....	167	\$335,000 00
Certificates written during the year.....	29	38,500 00
Total.....	196	373,500 00
Deduct number and amount ceased to be in force during the year.....	19	36,000 00
Total certificates in force December 31, 1893.....	177	337,500 00

## ROYAL TEMPLARS OF TEMPERANCE,

BUFFALO, N: Y.

INCORPORATED IN 1878. COMMENCED BUSINESS IN 1877.

L. R. SANBORN, *President.*E. B. REW, *Secretary.*

Balance on hand December 31, 1892.....	\$7,325 31
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## INCOME.

Assessments .....	\$314,730 67	
Entrance fees .....	947 65	
Annual dues .....	13,418 56	
All other sources, viz: rent, \$341.62; supplies, \$820.98.....	1,162 60	330,259 48
Total.....		\$337,584 79

## DISBURSEMENTS.

Death losses.....	\$314,927 88	
Salaries of officers and clerks .....	3,777 00	
All other expenditures, viz: official organ, \$2,430.96; extension of order, \$9,036.81.....	11,467 77	330,172 65
Balance on hand December 31, 1893.....		\$7,412 14

## MEMBERSHIP.

Total membership, December 31, of previous year .....	12,682
Admitted during the year.....	1,198
Total .....	14,880
Terminated during the year: by death, 207; by lapse, 2,430.....	2,637
Total membership, December 31, 1893.....	12,243

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year .....	65	\$93,000 00
Deduct number and amount ceased to be in force during the year.....	18	27,000 00
Total certificates in force December 31, 1893. ....	47	66,000 00
Losses or claims on certificates paid during the year .....	1	2,000 00
Losses or claims on certificate, incurred during the year.....	1	2,000 00

## UNITED FELLOWSHIP,

BOSTON, MASS.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1880.

GEORGE C. HARDY, *Director*.HENRY DAMON, *Secretary*.

Balance on hand December 31, 1892.....	\$349 69
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## INCOME.

Assessments .....	\$13,487 06	
Annual dues.....	1,870 00	
All other sources.....	76 83	15,433 89
Total.....		\$15,783 58

## DISBURSEMENTS.

Death losses, (number, 19).....	\$12,632 81	
Salaries of officers and clerks .....	1,150 00	
All other expenditures.....	821 04	14,603 85
Balance on hand December 31, 1893 .....		\$1,179 73

## MEMBERSHIP.

Total membership, December 31, of previous year.....	844
Admitted during the year.....	143
Total.....	987
Terminated during the year: by death, 23; by lapse, 346.....	369
Total membership, December 31, 1893.....	618

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year.....	313	\$609,500 00
Certificates written during the year.....	8	16,000 00
Total.....	321	625,500 00
Deduct number and amount ceased to be in force during the year.....	143	281,000 00
Total certificates in force December 31, 1893.....	178	344,500 00
Losses or claims on certificates paid during the year.....	5	10,000 00
Losses or claims on certificate, incurred during the year...	10	20,000 00

UNITED ORDER OF THE GOLDEN CROSS,  
KNOXVILLE, TENN.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

FESSENDEN I. DAY, *President.*

W. R. COOPER, *Secretary.*

Balance on hand December 31, 1892 ..... \$12,498 77

INCOME.

Assessments .....	\$350,812 48	
Entrance fees .....	4,707 00	
Annual dues.....	9,432 89	
All other sources, viz: medical examiners' fees .....	2,070 50	
Interest, \$2,960.70; merchandise, \$282.37.....	3,243 07	
On account of contested benefit certificates.....	3,327 23	373,593 17
Total.....		<u>\$386,091 94</u>

DISBURSEMENTS.

Death losses, (number 229).....	\$343,263 41	
Salaries of officers and clerks .....	7,292 66	
All other expenditures, viz: medical examiners' fees.....	2,070 50	
Rent, \$328.34; advertising and printing, \$2,884.64; supplies, \$1,655.67; postage and stationery, \$942.98; mileage, \$717.65; extension, \$6,746.99; biennial pay roll Supreme Session, \$1,368.00; attorney's fees, \$326.68; miscellaneous, \$827.28 .....	15,808 20	368,434 77
Balance on hand December 31, 1893. ....		<u>\$17,657 17</u>

MEMBERSHIP.

Total membership, December 31, of previous year....	20,257
Admitted during the year.....	<u>3,394</u>
Total .....	23,651
Terminated during the year: by death, 229; by lapse, 1,315.....	<u>1,544</u>
Total membership, December 31, 1893.....	<u>22,107</u>

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31 of previous year .....	4,894	\$5,836,000 00
Certificates written during the year.....	653	726,500 00
Total.....	<u>5,547</u>	<u>6,562,500 00</u>
Deduct number and amount ceased to be in force during the year.....	460	547,000 00
Total certificates in force December 31, 1893 .....	<u>5,087</u>	<u>6,015,500 00</u>
Losses or claims on certificates paid during the year.....	51	54,070 49
Losses or claims on certificates incurred during the year...	50	58,000 00

UNITED ORDER OF THE PILGRIM FATHERS,  
LAWRENCE, MASS.

INCORPORATED IN 1879. COMMENCED BUSINESS IN 1879.

JOHN L. BATES, *President.*

JAMES E. SHEPARD, *Secretary.*

Balance on hand December 31, 1892..... \$17,846 31

INCOME.

Assessments....	\$258,506 63	
Annual dues .....	12,091 37	
All other sources .....	2,547 96	273,145 96
Total.....		\$290,992 27

DISBURSEMENTS.

Death losses (number, 162).....	\$261,100 00	
Salaries of officers and clerks.....	5,546 02	
All other expenditures.....	9,114 91	275,760 93
Balance on hand December 31, 1893 .....		\$15,231 34

MEMBERSHIP.

Total membership, December 31, of previous year.....	15,507	
Admitted during the year.....	2,072	17,579
Total .....		17,579
Terminated during the year: by death, 162; by lapse, 454 .....	616	
Total membership, December 31, 1893.....		16,963

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, of previous year.....	1,565	\$2,577,000
Certificates written during the year.....	135	173,000
Total .....	1,700	2,750,000
Deduct number and amount ceased to be in force during the year.....	71	112,000
Total certificates in force December 31, 1893..	1,629	2,638,000
Losses or claims on certificates paid during the year.....	15	24,000
Losses or claims on certificate incurred during the year.....	17	28,000

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