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OF THE VARIOUS

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FOR THE YEAR

1898.

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VOLUME III.

---

AUGUSTA  
KENNEBEC JOURNAL PRINT  
1900

THIRTIETH ANNUAL REPORT  
OF THE  
INSURANCE COMMISSIONER

OF THE



STATE OF MAINE.

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PART II.

Life and Miscellaneous Insurance.

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AUGUSTA  
KENNEBEC JOURNAL PRINT  
1898.



**THIRTIETH ANNUAL REPORT**  
OF THE  
**INSURANCE COMMISSIONER.**

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**PART SECOND.**

**Life and Miscellaneous Insurance and Fraternal Beneficiary  
Business.**

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*To the Honorable Governor and Council:*

I submit Part Second of the Thirtieth Annual Report of this department, which relates to life and miscellaneous insurance business.

The following tables show the companies—other than fire and marine—authorized to do business in Maine, at the date of this report, viz.:

## LIFE AND MISCELLANEOUS COMPANIES.

## MAINE LIFE INSURANCE COMPANY.

Union Mutual Life Insurance Company..... Portland

## LIFE INSURANCE COMPANIES OF OTHER STATES.

Ætna Life Insurance Company ..... Hartford, Conn  
 W. H. Hart, General Agent, 30 Exchange St., Portland, Me.

Connecticut General Life Insurance Company..... Hartford, Conn

Connecticut Mutual Life Insurance Company..... Hartford, Conn  
 H. N. Fairbanks, General Agent, 47 Main St., Bangor, Me.

Equitable Life Assurance Society..... New York City  
 F. H. Hazelton, Manager for Maine, 93 Exchange St., Portland, Me.

Home Life Insurance Company ..... New York City

Kansas Mutual Life Insurance Company ..... Topeka, Kansas  
 E. A. Hubbard, Manager for Maine, Biddeford, Me.

Manhattan Life Insurance Company ..... New York City

Massachusetts Mutual Life Insurance Company..... Springfield, Mass  
 J. Putnam Stevens, Manager for Maine, 40 Exchange St., Portland, Me.

Metropolitan Life Insurance Company..... New York City

Mutual Life Insurance Company..... New York City  
 J. W. Fitzpatrick, Manager for Maine, 183 Middle St., Portland, Me.

Mutual Benefit Life Insurance Company..... Newark, N. J  
 C. F. Dunlap, General Agent, 28 Exchange St., Portland, Me.

National Life Insurance Company ..... Montpelier, Vt  
 Geo. P. Dewey, General Agent, 35 Exchange St., Portland, Me.

New England Mutual Life Insurance Company..... Boston, Mass  
 Frederick Brunel, General Agent, 185 Middle St., Portland, Me.

New York Life Insurance Company..... New York City  
 T. S. Burns, General Agent, First National Bank Building, Portland, Me.

Northwestern Mutual Life Insurance Company..... Milwaukee, Wis  
 C. C. Blanchard, General Agent, 185 Middle St., Portland, Me.

Penn Mutual Life Insurance Company.... Philadelphia, Pa  
 Hall & Hodge, General Agents, 106 Exchange St., Portland, Me.

Phoenix Mutual Life Insurance Company ..... Hartford, Conn

Provident Life and Trust Company..... Philadelphia, Pa  
 A. L. Talbot, General Agent, Lewiston, Me.

Provident Savings Life Assurance Society..... New York City

State Mutual Life Assurance Company..... Worcester, Mass  
 Nathan L. Hildreth, General Agent, 57 Exchange St., Portland, Me.

Travelers Life Insurance Company .....	Hartford, Conn
Union Central Life Insurance Company .....	Cincinnati, O
United States Life Insurance Company .....	New York City
Washington Life Insurance Company .....	New York City
J. B. & E. J. Brackett, Managers for Maine, 185 Middle St., Portland, Me.	

## MISCELLANEOUS COMPANIES.

Ætna Life Insurance Company (Accident Dept).....	Hartford, Conn
W. H. Hart, General Agent, 30 Exchange St., Portland, Me.	
American Bonding and Trust Company.....	Baltimore, Md
H. S. Dyer, Manager for Maine, 176½ Middle St., Portland, Me.	
American Surety Company.....	New York City
City Trust, Safe Deposit and Surety Company .....	Philadelphia, Pa
Employers' Liability Assurance Corporation.....	London, Eng
W. A. R. Boothby, Manager for Maine, Waterville, Me.	
Fidelity and Casualty Company.....	New York City
Fidelity and Deposit Company.....	Baltimore, Md
Guarantee Company of North America.....	Montreal, Can
Hartford Steam Boiler Inspection and Insurance Co .....	Hartford, Conn
Inter-State Casualty Company.....	New York City
H. S. Dyer, Manager for Maine, 176½ Middle St., Portland, Me.	
Lawyers' Surety Company .....	New York City
Lloyd's Plate Glass Insurance Company.....	New York City
London Guarantee and Accident Company (Limited) .....	London, Eng
O'Brion & Russell, Managers for Maine, Boston, Mass.	
Maryland Casualty Company .....	Baltimore, Md
O'Brion & Russell, Managers for Maine, Boston, Mass.	
Metropolitan Plate Glass Insurance Company.....	New York City
National Surety Company.....	New York City
New Jersey Plate Glass Insurance Company .....	Newark, N. J
New York Plate Glass Insurance Company.....	New York City
Preferred Accident Insurance Company.....	New York City
C. F. Dunlap, General Agent, 28 Exchange St., Portland, Me.	
Standard Life and Accident Insurance Company.....	Detroit, Mich
W. H. S. Whitcomb, Manager for Maine, Manchester, N. H.	
Travelers Insurance Company (Accident Dept) .....	Hartford, Conn
Union Casualty and Surety Company .....	St. Louis, Mo
Robert J. Dunkle, Manager for Maine, 53 State St., Boston, Mass.	
United States Casualty Company .....	New York City
United States Fidelity and Guaranty Company.....	Baltimore, Md

## MAINE ASSESSMENT COMPANIES.

Maine Benefit Life Association.....	Auburn
Washington Casualty Insurance Company.....	Portland

## ASSESSMENT COMPANIES OF OTHER STATES.

Equitable Accident Insurance Association.....	Boston, Mass
Fidelity Mutual Life Association .....	Philadelphia, Pa
Hartford Life Insurance Company.....	Hartford, Conn
Masonic Equitable Accident Association .....	Boston, Mass
Massachusetts Mutual Accident Association.....	Boston, Mass
Mutual Reserve Fund Life Association .....	New York City
New England Mutual Accident Association .....	Boston, Mass
Northwestern Life Assurance Company .....	Chicago, Ill
Security Mutual Life Association.....	Binghamton, N. Y

## FRATERNAL BENEFICIARY ORGANIZATIONS.

## MAINE COMPANIES.

Maine Central Railroad Relief Association.....	Portland
Maine State Relief Association .....	Portland
Odd Fellows Graded Mutual Relief Association.....	Norway
Patron's Mutual Aid Society of Maine.....	Auburn

## COMPANIES OF OTHER STATES.

American Benefit Society.....	Boston, Mass
American Legion of Honor .....	Boston, Mass
Ancient Order of United Workmen.....	Boston, Mass
Foresters of America.....	Lowell, Mass
Home Circle .....	Boston, Mass
Independent Order of Foresters .....	Toronto, Canada
Knights of Columbus.....	New Haven, Conn
Knights of the Maccabees of the World.....	Port Huron, Mich
Knights of Honor.....	St. Louis, Mo
Knights of Pythias .....	Chicago, Ill
New England Order of Protection .....	Boston, Mass
Northern Mutual Relief Association.....	Boston, Mass
Order of United Friends.....	New York City
Royal Arcanum .....	Boston, Mass
Royal Society of Good Fellows .....	Boston, Mass
Royal Templars of Temperance.....	Buffalo, N. Y
United Order of the Golden Cross.....	Knoxville, Tenn
United Order of the Pilgrim Fathers .....	Lawrence, Mass
Workmen's Benefit Association .....	Boston, Mass



The following Table shows the Life and Miscellaneous 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.		
1893.....	20,272	\$22,595,403 45	43,668	\$41,154,973 23	\$1,392,565 31	\$970,350 44
1894.....	22,908	10,259,798 50	48,847	43,887,585 86	1,544,624 55	696,199 64
1895.....	14,106	9,240,457 91	48,510	46,420,500 56	1,638,326 86	969,651 41
1896.....	11,652	8,034,479 63	50,445	48,542,283 99	1,684,916 09	927,144 58
1897.....	16,024	9,869,602 38	56,114	52,861,454 12	1,843,292 82	620,592 53

## STOCK CASUALTY COMPANIES.

1893.....	-	\$13,628,824 45	-	-	\$83,814 15	\$25,280 17
1894.....	-	*	-	-	99,434 10	35,205 65
1895.....	-	21,755,393 90	-	-	110,208 80	30,024 07
1896.....	-	25,057,146 68	-	-	128,907 51	58,145 30
1897.....	-	27,722,116 83	-	-	124,882 27	42,895 08

## ASSESSMENT COMPANIES.

1893.....	8,621	\$10,800,326 00	15,915	\$34,393,587 00	-	\$278,759 13
1894.....	7,655	12,622,405 00	14,408	31,360,582 00	-	255,129 40
1895.....	6,306	10,224,851 00	11,695	23,199,593 00	-	176,140 49
1896.....	2,771	5,030,132 00	10,305	21,193,397 00	\$279,578 44	251,798 51
1897.....	2,513	4,125,762 20	8,393	18,690,091 20	191,788 39	175,469 20

## FRATERNAL BENEFICIARY ORGANIZATIONS.

1893.....	7,051	\$15,054,505 00	29,823	\$44,029,385 00	-	\$351,150 91
1894.....	5,830	11,747,120 00	31,148	46,737,450 00	-	363,811 15
1895.....	6,198	10,253,975 00	30,627	45,475,970 00	-	353,047 55
1896.....	6,114	7,376,350 00	32,618	40,689,350 00	-	425,279 79
1897.....	3,815	4,112,160 00	30,131	38,905,900 00	\$362,279 11	541,299 61

## SUMMARY.

SHOWING THE TOTAL BUSINESS OF ALL THE ABOVE COMPANIES.

1893.....	35,944	\$62,079,058 90	89,406	\$119,577,945 23	\$1,476,379 46	\$1,625,540 65
1894.....	36,393	34,629,323 50	94,403	121,985,617 86	1,644,058 65	1,350,345 84
1895.....	26,610	51,474,677 81	90,832	115,096,063 56	1,748,535 66	1,528,863 52
1896.....	20,537	45,498,108 31	93,368	110,425,030 99	2,093,492 04	1,662,368 18
1897.....	22,352	45,826,641 41	94,638	110,457,445 32	2,518,304 89	1,380,256 42

\* Blanks furnished by National Convention of Insurance Commissioners, do not call for number and amount of "Policies issued" in *Maine*.

## TAXES AND FEES.

The taxes paid the State by insurance companies doing business in Maine for the years 1888-1897, and the fees for the several years, appear in the following table:

Year.	Fire Companies.	Life and Miscellaneous 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
1894.....	14,239 04	18,444 36	32,683 40	9,390
1895.....	17,476 06	18,694 82	36,170 88	10,285
1896.....	18,546 84	20,033 45	38,580 29	11,143
1897.....	25,829 12	33,283 03	59,112 15	12,104

Since the date of my last annual report the following changes have occurred in the list of companies authorized to transact business in Maine, viz.:

## ADMITTED.

Connecticut General Life Insurance Company .....	Hartford, Conn
American Bonding and Trust Company .....	Baltimore, Md
Inter-State Casualty Company .....	New York, N. Y
Maryland Casualty Company .....	Baltimore, Md
United State Fidelity and Guaranty Company .....	Baltimore, Md
Masonic Equitable Accident Association.....	Boston, Mass

## DISCONTINUED.

Guarantors Liability Indemnity Company.....	Philadelphia, Pa
New England Burglary Insurance Company.....	Boston, Mass
Garfield Mutual Life Insurance Company .....	Lewiston, Me
Atlas Accident Insurance Company .....	Boston, Mass
Bay State Beneficiary Association .....	Westfield, Mass
Massachusetts Benefit Life Association.....	Boston, Mass
Mercantile Mutual Accident Association.....	Boston, Mass
Fraternal Accident Association .....	Westfield, Mass
Odd Fellows Accident Company .....	Boston, Mass
Red Mens Fraternal Accident Association.....	Westfield, Mass
Royal Conclave of Knights and Ladies .....	Boston, Mass

The license of the "Guarantors" was not renewed at the commencement of the current license year—July 1st, last—and the company subsequently re-insured its business in the Guarantors Finance Company of Philadelphia which has since passed into the hands of a receiver.

The business of the New England Burglary has been re-insured in the Fidelity and Casualty Company of New York—the policies of the former now being guaranteed by the latter.

The Garfield, Atlas, Bay State, Massachusetts Benefit and Mercantile Mutual, all of which operated on the "assessment plan," have succumbed to the inevitable and are now in the hands of receivers,—the business of several having been re-insured by other companies.

The Fraternal Accident, Odd Fellows Accident, and Red Mens Fraternal, which were transacting business in Maine under the provisions of the Fraternal Law of 1889, were unable to comply with the statute of 1897 relating to Fraternal Beneficiary Organizations and were ordered to discontinue business in this State.

The Royal Conclave of Knights and Ladies voluntarily withdrew.

The following domestic fraternal organizations which have heretofore reported to this department are exempt by the provisions of section 17 of chapter 320 of the Public Laws of 1897, from the provisions of said chapter relating to Fraternal Beneficiary Organizations, and are therefore not required at the present time to report to this office, viz.:

Ancient Order of Hibernians, Board of Erin (First Division) . . .	Portland
Ancient Order of Hibernians (First and Second Divisions) . . . . .	Portland
Casco Bay Commandery . . . . .	Portland
Citizens' Mutual Relief Society . . . . .	Portland
Good Templars' Relief Association . . . . .	Portland
Lewiston Firemen's Relief Association . . . . .	Lewiston
L'Union St. Joseph . . . . .	Waterville
Madison Beneficial Association . . . . .	Madison
Northeastern Masonic Relief Association . . . . .	Augusta
Odd Fellows' Benefit Association . . . . .	Portland
Odd Fellows' Mutual Relief Association . . . . .	Portland

Portland Lodge, No. 142, New England Order of Protection.... Portland  
 Portland Temperance Reform Club..... Portland  
 Societe De Bienfaisance St. Jean Baptist..... Waterville  
 Union Lafayette ..... Waterville  
 York County Odd Fellows' Mutual Relief Association..... Biddeford

The usual statistical tables and abstracts showing the financial standing December 31st, last, of all companies authorized to transact business in Maine, and a list of the licensed agents and brokers, revised to date, are published herewith and made a part of this report.

Respectfully submitted,

S. W. CARR,  
 Insurance Commissioner.

Augusta, May 10, 1898.

**STATISTICAL TABLES.**

**TABLE No. 1.**  
**Capital, Assets, Liabilities, Surplus, Income and Disbursements.**

Companies.	Cash capital.	Admitted assets.	Liabilities.	Surplus to policy holders.	Income.	Disbursements.	Ratio.
<b>MAINE COMPANY.</b>							
Union Mutual.....	-	\$7,213,215 19	\$6,685,984 66	\$527,280 53	\$1,525,630 16	\$1,317,675 74	86.37
<b>COMPANIES OF OTHER STATES.</b>							
Aetna.....	\$1,750,000 00	*\$47,596,021 27	*\$40,156,812 57	\$7,439,208 70	\$7,893,298 80	\$6,110,756 05	77.42
Connecticut Mutual.....	-	63,586,458 78	56,239,141 94	7,356,316 84	7,961,744 33	7,584,865 56	94.64
Equitable.....	100,000 00	235,910,686 39	186,333,133 20	49,577,553 19	48,572,269 53	29,643,277 61	61.03
Home.....	125,000 00	9,958,216 86	8,849,812 37	1,108,404 49	2,107,298 76	1,557,984 11	73.93
Kansas Mutual.....	-	327,058 89	190,977 47	136,081 42	249,419 53	246,220 83	98.72
Manhattan.....	100,000 00	14,916,582 37	13,691,393 93	1,225,188 44	2,643,013 36	2,195,795 09	83.08
Massachusetts Mutual.....	-	20,342,647 01	18,592,320 09	1,750,326 92	4,659,259 10	3,063,785 96	65.76
Metropolitan.....	2,000,000 00	36,370,078 91	30,685,874 80	5,684,204 11	22,981,257 19	16,992,818 55	73.94
Mutual.....	-	253,814,875 65	218,306,681 06	35,508,194 59	54,162,608 23	36,134,060 99	66.69
Mutual Benefit.....	-	63,652,301 37	58,868,365 13	4,783,936 24	11,834,119 12	9,123,499 02	77.09
National.....	-	14,824,286 72	13,005,950 99	1,818,335 73	3,591,259 33	2,348,892 80	65.40
New England Mutual.....	-	26,939,135 99	24,803,071 64	2,136,064 35	4,703,667 78	3,864,306 65	82.15
New York.....	-	200,694,440 89	183,518,335 49	17,176,105 40	41,793,084 70	27,810,946 78	66.54
Northwestern.....	-	103,397,423 56	80,906,980 72	22,490,442 84	20,062,499 00	10,219,537 26	50.94
Penn.....	-	32,209,210 75	28,166,740 15	4,042,470 60	7,646,663 46	4,913,597 50	64.26
Phoenix Mutual.....	-	11,055,127 03	10,432,711 00	622,416 03	2,182,994 55	1,785,640 01	81.79
Provident.....	1,000,000 00	34,404,482 49	30,042,539 47	4,361,943 02	6,100,608 18	3,768,857 53	61.78
Provident Savings.....	100,000 00	3,234,721 73	1,902,822 13	391,899 60	2,523,183 34	2,380,842 95	94.36
State Mutual.....	-	13,479,908 17	12,156,897 00	1,323,011 17	3,220,321 02	2,028,239 10	62.98
Travelers.....	-	19,026,912 74	17,235,509 98	1,791,402 76	3,283,377 63	2,046,145 91	62.31
Union Central.....	100,000 00	18,325,244 94	15,977,826 21	2,347,418 73	4,697,509 55	2,621,093 64	55.80
United States.....	440,000 00	7,623,100 54	6,900,490 06	722,610 48	1,469,875 73	1,370,735 11	93.26
Washington.....	125,000 00	14,526,299 39	13,937,375 93	588,923 46	2,714,161 12	2,168,513 63	79.89
Total.....	\$5,840,000 00	\$1,245,275,222 44	\$1,070,892,763 33	\$174,382,459 11	\$267,053,694 24	\$179,920,412 64	67.37
Aggregate.....	\$5,840,000 00	\$1,252,488,437 63	\$1,077,578,697 99	\$174,909,739 64	\$268,579,324 40	\$181,238,088 38	67.48

\* Includes "Accident Department."

**TABLE No. 2.**  
**Income During 1897.**

Companies.	Premiums.	Rents.	Interest.	Income from all other sources.	Total.
<b>MAINE COMPANY.</b>					
Union Mutual .....	\$1,182,965 15	\$21,793 65	\$296,580 79	\$24,290 57	\$1,525,630 16
<b>COMPANIES OF OTHER STATES.</b>					
Etna.....	\$5,400,049 36	\$37,950 87	\$2,452,183 57	\$3,115 00	\$7,893,298 80
Connecticut Mutual.....	4,743,410 04	295,490 43	2,857,554 04	65,289 82	7,961,744 33
Equitable.....	38,563,273 65	1,863,149 63	8,031,541 36	114,304 89	48,572,269 53
Home.....	1,646,442 16	94,282 21	357,661 67	8,912 72	2,107,298 76
Kansas Mutual.....	230,960 41	-	17,792 59	666 53	249,419 53
Manhattan.....	1,880,691 52	217,929 18	506,279 01	38,113 65	2,643,013 36
Massachusetts Mutual.....	3,768,055 92	20,660 63	870,542 55	-	4,659,259 10
Metropolitan.....	21,402,966 55	338,027 85	1,188,081 52	52,181 27	22,981,257 19
Mutual.....	42,693,201 99	933,129 27	9,805,843 69	730,433 28	54,162,608 23
Mutual Benefit.....	8,583,781 52	98,753 07	3,151,584 53	-	11,834,119 12
National.....	2,940,712 73	47,951 21	602,595 39	-	3,591,259 33
New England Mutual.....	3,527,873 06	99,823 38	1,018,158 55	57,812 79	4,703,667 78
New York.....	32,980,960 40	744,389 43	8,057,111 87	10,623 00	41,793,084 70
Northwestern.....	15,122,470 05	185,195 68	4,707,308 64	47,525 53	20,062,499 90
Penn.....	6,121,945 62	90,452 46	1,402,915 83	31,349 55	7,646,663 46
Phoenix Mutual.....	1,589,457 71	32,894 56	554,165 09	6,477 19	2,182,994 55
Provident.....	4,693,150 86	28,970 09	1,374,977 01	3,510 22	6,100,608 18
Provident Savings.....	2,356,754 82	22,835 69	61,362 86	82,229 97	2,523,183 34
State Mutual.....	2,655,073 40	66,725 48	497,444 76	1,077 38	3,220,321 02
Travelers.....	2,463,488 50	86,111 16	733,977 97	-	3,283,577 63
Union Central.....	3,574,247 50	25,490 55	1,097,771 50	-	4,697,509 55
United States.....	1,118,056 80	12,800 34	338,959 58	59 01	1,469,875 73
Washington.....	2,003,922 69	20,688 62	608,034 41	81,515 40	2,714,161 12
<b>Total.....</b>	<b>\$210,060,947 26</b>	<b>\$5,363,701 79</b>	<b>\$50,293,847 99</b>	<b>\$1,335,197 20</b>	<b>\$267,053,694 24</b>
<b>Aggregate.....</b>	<b>\$211,243,912 41</b>	<b>\$5,385,495 44</b>	<b>\$50,590,428 78</b>	<b>\$1,359,487 77</b>	<b>\$268,579,324 40</b>

TABLE No. 3.  
Disbursements During 1897.

Companies.	Losses and matured endowments.	Paid annuitants.	Dividends to policy holders.	Surrender values paid or applied.	Commissions.	Salaries and medical examiners fees.	Taxes and fees.	All other disbursements.	Total disbursements.
<b>MAINE COMPANY.</b>									
Union Mutual .....	\$697,828 11	\$488 33	\$36,851 86	\$78,316 06	\$181,023 22	\$184,475 60	\$35,198 77	\$103,493 79	\$1,317,675 74
<b>COMPANIES OF OTHER STATES.</b>									
Aetna .....	\$3,439,122 99	-	\$911,159 88	\$428,017 10	\$632,586 66	\$185,129 41	\$155,753 37	\$358,986 64	\$6,110,756 05
Connecticut Mutual .....	4,456,832 23	-	1,284,481 48	595,216 76	352,330 74	196,566 82	346,938 43	302,499 10	7,534,865 56
Equitable .....	12,835,938 07	\$515,692 00	2,343,896 23	5,410,787 84	4,073,899 70	1,332,543 20	527,564 31	2,602,956 26	29,643,277 61
Home .....	675,456 40	19,729 44	157,388 41	161,701 37	214,489 32	166,216 17	33,523 66	129,479 34	1,557,984 11
Kansas Mutual .....	124,443 49	-	28,293 28	7,673 81	25,284 46	41,144 77	3,718 91	15,662 11	246,220 83
Manhattan .....	1,220,938 27	11,992 52	33,263 40	271,145 52	206,287 89	175,560 64	48,807 51	227,799 34	2,195,795 09
Massachusetts Mutual .....	1,138,619 06	-	512,629 64	380,501 69	465,420 90	229,383 42	68,800 49	268,430 76	3,063,785 96
Metropolitan .....	6,991,086 50	600 00	517,512 82	108,949 73	3,256,934 61	3,340,578 83	237,215 56	2,539,940 50	16,992,818 55
Mutual .....	15,313,064 04	769,260 22	2,507,521 34	7,402,209 82	5,512,939 80	1,067,927 67	599,090 05	2,952,048 05	36,124,060 99
Mutual Benefit .....	3,937,304 39	44,386 06	1,671,019 86	1,661,488 19	852,741 19	334,857 91	283,769 89	337,931 53	9,123,499 02
National .....	803,083 63	2,335 00	114,436 08	549,017 70	406,993 19	140,057 66	77,531 86	255,437 68	2,348,892 80
New England Mutual .....	1,780,759 20	-	566,983 88	632,224 16	348,154 18	197,416 41	92,098 39	246,670 43	3,864,306 65
New York .....	12,589,214 46	1,463,694 91	2,434,981 79	2,921,561 45	3,903,243 24	1,878,444 99	447,501 05	2,172,301 89	27,810,946 78
Northwestern .....	4,560,001 55	3,678 78	1,510,507 70	642,138 18	1,684,160 79	471,981 47	269,328 63	1,077,740 16	10,219,537 26
Penn. ....	1,997,426 75	23,168 10	820,598 51	678,240 79	670,433 96	273,850 15	209,342 84	15,662 40	4,913,597 50
Phoenix Mutual .....	784,893 86	2,377 00	181,356 43	197,516 25	242,521 42	155,616 20	65,453 71	155,905 14	1,785,640 01
Provident .....	1,635,415 18	42,086 30	791,322 55	448,506 46	373,273 78	229,933 45	75,842 89	171,876 92	3,768,857 53
Provident Savings .....	1,231,549 05	1,581 40	226,818 74	25,356 60	425,671 46	191,241 86	33,198 75	245,425 09	2,380,842 95
State Mutual .....	691,418 63	-	403,801 75	282,494 37	301,834 62	98,519 70	56,633 05	193,536 98	2,028,239 10
Travelers .....	892,616 79	15,072 27	-	326,431 15	266,369 51	131,454 73	62,228 32	351,973 09	2,046,145 91
Union Central .....	922,735 97	2,297 93	171,068 17	206,303 85	539,640 92	210,059 92	69,098 60	499,888 28	2,621,093 64
United States .....	637,054 16	3,307 89	70,296 59	170,082 01	150,278 55	153,504 50	21,028 48	165,182 93	1,370,735 11
Washington .....	1,093,636 36	18,269 21	281,725 22	127,276 05	193,204 91	281,435 60	26,027 64	146,934 64	2,168,513 63
<b>Total .....</b>	<b>\$79,852,611 03</b>	<b>\$2,939,529 03</b>	<b>\$17,541,667 75</b>	<b>\$23,634,843 85</b>	<b>\$25,098,695 80</b>	<b>\$11,383,425 53</b>	<b>\$3,810,496 39</b>	<b>\$15,659,143 26</b>	<b>\$179,920,412 64</b>
<b>Aggregate .....</b>	<b>\$80,550,439 14</b>	<b>\$2,940,017 36</b>	<b>\$17,578,519 61</b>	<b>\$23,713,159 91</b>	<b>\$25,279,719 02</b>	<b>\$11,567,901 13</b>	<b>\$3,845,695 16</b>	<b>\$15,762,637 05</b>	<b>\$181,238,088 38</b>



**TABLE No. 4.**  
**Assets December 31, 1897.**

COMPANIES.	Real estate.	Mortgages.	Collateral loans.	Loans on company's policies.	Premium notes.	Stocks and bonds.	Cash in office and bank.
<b>MAINE COMPANY.</b>							
Union Mutual.....	\$813,536 83	\$1,399,200 98	\$716,652 73	\$16,325 00	\$206,714 29	\$3,639,300 53	\$35,735 41
<b>COMPANIES OF OTHER STATES.</b>							
* Etna .....	\$511,681 00	\$24,542,856 65	\$441,090 70	\$1,289,865 00	\$595,753 35	\$13,074,717 89	\$4,849,340 15
Connecticut Mutual .....	9,840,914 84	33,045,673 68	2,300 00	-	983,315 72	16,398,178 41	1,135,965 53
Equitable .....	40,413,270 41	36,175,726 10	12,051,800 00	-	-	118,234,746 07	16,267,823 83
Home .....	1,603,437 63	3,048,247 52	38,400 00	432,814 23	482,171 85	3,587,011 67	281,661 76
Kansas Mutual .....	-	226,625 00	-	8,479 06	4,421 20	9,850 00	23,156 48
Manhattan .....	3,585,239 65	4,827,301 07	795,762 50	360,549 10	496,851 23	3,684,438 90	335,580 33
Massachusetts Mutual .....	576,636 76	7,325,862 22	460,220 00	1,632,268 30	716,730 87	7,325,437 62	1,080,287 88
Metropolitan .....	8,470,033 67	13,228,368 00	-	36,942 53	367,669 30	10,984,243 38	2,479,138 20
Mutual .....	21,618,454 88	69,423,937 31	12,880,308 00	-	-	122,119,902 18	11,705,195 82
Mutual Benefit .....	2,654,947 79	33,196,712 05	2,959,500 00	4,771,401 44	4,546,901 76	12,122,217 43	831,139 45
National .....	1,369,695 74	4,218,475 47	113,982 20	1,677,269 42	411,221 09	5,829,768 60	273,386 35
New England Mutual .....	2,178,589 36	6,395,504 00	1,812,280 98	911,754 85	650,188 17	12,968,050 47	553,776 75
New York .....	16,991,000 00	41,082,422 04	4,507,366 67	7,900,096 39	1,189,401 37	107,432,421 17	10,243,983 79
Northwestern .....	2,989,861 79	66,785,998 21	-	5,165,850 00	352,435 18	18,994,865 00	4,130,041 92
Penn .....	2,215,921 36	12,971,264 40	2,622,321 87	2,315,847 00	947,935 11	9,338,242 30	282,640 05
Phoenix Mutual .....	1,151,828 59	5,463,730 12	6,600 00	325,119 00	402,040 38	2,873,912 43	459,683 19
Provident .....	2,454,248 42	12,042,863 52	2,318,938 70	2,989,008 33	14,899 69	12,919,516 50	135,869 35
Provident Savings .....	332,540 08	213,750 00	96,939 50	43,265 53	71,080 08	815,509 42	307,704 29
State Mutual .....	1,565,000 00	2,424,837 07	277,300 00	444,921 00	-	7,355,150 00	298,855 67
Travelers .....	1,841,527 59	5,906,610 72	945,400 94	1,106,580 51	-	7,247,660 71	1,097,545 02
Union Central .....	627,646 07	13,455,354 49	-	1,998,996 39	800,717 48	371,734 37	296,937 96
United States .....	435,872 28	4,654,808 80	9,345 58	1404,856 59	-	1,603,409 81	61,041 24
Washington .....	2,354,050 22	8,645,615 38	246,000 00	838,503 87	-	1,599,948 96	359,222 51
Total.....	\$125,782,398 13	\$409,302,543 82	\$42,585,857 64	\$34,654,388 34	\$13,033,733 84	\$496,890,933 29	\$57,489,977 52
Aggregate .....	126,595,934 96	410,701,744 80	43,302,510 37	34,670,713 34	13,240,448 12	500,530,233 82	57,525,712 93

\* Includes "Accident Department."  
† Includes premium notes.

INSURANCE COMMISSIONER'S REPORT.

TABLE No. 4—Concluded.

COMPANIES.	Bills received and agents debit balances.	Interest and rents due and accrued.	Market value of real estate over book value.	Market value of stocks and bonds over book value.	Net uncollected and deferred premiums.	All other assets.	Total assets.
<b>MAINE COMPANY.</b>							
Union Mutual.....	\$6,867 64	\$73,941 89	-	\$116,654 86	\$179,629 79	\$8,655 24	\$7,213,215 19
<b>COMPANIES OF OTHER STATES.</b>							
*Etna.....	\$41,753 26	\$977,179 71	-	\$878,098 88	\$393,684 68	-	\$47,596,021 27
Connecticut Mutual.....	-	1,045,612 30	-	771,770 27	362,728 13	-	63,586,458 78
Equitable.....	-	588,746 05	-	7,436,631 93	4,681,942 00	-	235,910,686 39
Home.....	-	111,948 36	\$95,516 68	103,500 16	173,507 00	-	9,958,216 86
Kansas Mutual.....	7,487 93	5,641 32	-	-	41,357 90	\$ 40 00	327,058 89
Manhattan.....	-	132,741 03	365,926 34	137,104 60	195,087 62	-	14,916,582 37
Massachusetts Mutual.....	-	267,461 86	-	412,726 63	545,014 87	-	20,342,647 01
Metropolitan.....	-	299,104 72	-	141,975 37	262,588 66	100,015 28	36,370,078 91
Mutual.....	-	2,165,317 09	-	9,897,439 27	4,004,321 10	-	253,814,875 65
Mutual Benefit.....	-	1,200,970 93	-	604,759 73	763,750 79	-	63,652,301 37
National.....	-	281,904 11	-	271,527 92	377,055 82	-	14,824,286 72
New England Mutual.....	-	192,403 64	-	1,040,253 15	236,334 62	-	26,939,135 99
New York.....	-	1,486,648 18	-	5,807,330 38	4,053,770 90	-	200,694,440 89
Northwestern.....	-	1,804,196 04	-	1,446,444 68	1,727,730 74	-	103,397,423 56
Penn.....	128,626 97	328,785 61	-	259,805 16	699,966 92	97,854 00	32,209,210 75
Phœnix Mutual.....	-	147,181 41	-	51,759 73	173,272 18	-	11,055,127 03
Provident.....	-	381,677 01	-	414,929 50	732,531 47	-	34,404,482 49
Provident Savings.....	-	19,335 20	-	40,801 16	328,597 00	24,599 47	2,294,721 73
State Mutual.....	-	157,692 65	-	374,994 00	368,157 78	213,000 00	13,479,908 17
Travelers.....	-	192,672 29	152,937 72	7,538 30	528,438 94	-	19,026,912 74
Union Central.....	-	529,531 04	2,533 91	2,296 38	239,496 85	-	18,325,244 94
United States.....	25,916 67	86,252 14	52,327 72	98,991 52	190,278 19	-	7,623,100 54
Washington.....	25,189 75	138,565 22	-	49,882 62	269,320 86	-	14,526,299 39
Total.....	\$228,974 58	\$12,542,167 81	\$669,242 37	\$30,310,561 34	\$21,348,935 02	\$435,508 75	\$1,245,275,222 44
Aggregate.....	\$235,842 22	\$12,616,109 70	\$669,242 37	\$30,427,216 20	\$21,528,564 81	\$444,163 99	\$1,252,488,437 63

\* Includes "Accident Department."

**TABLE No. 5.**  
**Liabilities December 31, 1897.**

Companies.	Net reserve.	Matured endowments due and unpaid.	DEATH LOSSES.			Losses and claims resisted.	Annuity and instalment claims.	Dividends due policy holders.	All other liabilities.	Total liabilities.
			Due and unpaid.	In process of adjustment.	Reported—no proofs.					
<b>MAINE COMPANY.</b>										
Union Mutual .....	\$6,564,331 00	\$13,071 79	-	\$36,940 18	\$51,538 53	\$5,000 00	-	\$3,179 82	\$11,873 34	\$6,685,934 66
<b>COS. OF OTHER STATES.</b>										
*Aetna .....	\$38,985,754 00	\$48,075 00	-	\$11,211 00	\$34,123 00	\$33,146 00	-	\$635,987 25	\$308,516 32	\$40,156,812 57
Connecticut Mutual .....	53,228,724 00	10,737 00	\$58,272 50	153,731 00	54,733 00	63,500 00	-	699,405 45	1,961,038 99	56,230,141 94
Equitable .....	184,191,538 00	135,870 41	143,546 25	10,500 00	1,513,568 73	64,725 00	\$41,753 81	94,756 00	136,875 00	186,333,133 20
Home .....	8,704,481 00	80 00	-	36,030 00	44,726 00	47,802 00	-	4,261 79	12,401 58	8,849,812 37
Kansas Mutual .....	170,083 18	-	-	-	5,000 00	10,000 00	-	3,913 23	1,981 06	190,977 47
Manhattan .....	13,420,735 00	-	-	95,963 33	52,021 00	75,671 40	-	15,421 44	31,581 76	13,691,303 93
Massachusetts Mutual .....	18,279,725 00	-	-	186,644 95	-	4,000 00	-	116,553 05	105,397 09	18,592,320 09
Metropolitan .....	27,868,677 00	-	-	27,178 51	16,000 00	67,881 27	-	5,090 65	2,701,047 37	30,685,874 80
Mutual .....	216,458,876 00	94,788 72	-	650,951 73	-	318,010 30	60,163 08	-	723,891 23	218,306,681 06
Mutual Benefit .....	58,049,023 00	20,781 00	-	203,832 70	140,000 00	27,663 00	-	353,153 65	73,911 78	58,868,365 13
National .....	12,536,113 22	-	1,200 00	10,668 00	15,760 05	27,000 00	-	10,045 94	405,163 78	13,005,950 99
New England Mutual .....	24,470,268 00	23,323 00	103,993 00	-	69,211 00	3,000 00	-	133,276 64	-	24,803,071 64
New York .....	164,956,079 00	167,916 18	-	249,335 28	1,250,079 89	49,000 00	91,527 01	147,473 37	16,606,924 76	183,518,335 49
Northwestern Mutual .....	80,193,763 00	21,034 00	23,456 80	198,630 00	91,924 60	25,500 00	126 61	131,445 88	221,099 83	80,906,980 72
Penn .....	27,826,743 00	-	-	109,637 68	-	-	-	56,117 43	174,242 04	28,166,740 15
Phoenix Mutual .....	10,185,759 00	-	-	17,080 00	13,086 00	00	-	-	216,786 00	10,432,711 00
Provident .....	29,518,758 00	-	34,964 44	14,012 00	17,313 00	10,435 30	1,752 18	58,106 26	387,198 29	30,042,539 47
Provident Savings .....	1,639,941 00	-	14,000 00	167,520 00	48,000 00	25,000 00	-	-	8,361 13	1,902,822 13
State Mutual .....	12,085,532 00	-	-	2,057 00	44,308 00	25,000 00	-	-	-	12,156,897 00
Travelers .....	16,681,264 00	5,767 00	6,430 00	8,500 00	45,930 40	11,000 00	-	-	476,618 58	17,235,509 98
Union Central .....	15,822,668 00	100 00	-	8,080 00	23,886 53	44,988 00	-	6,797 69	71,305 99	15,977,826 21
United States .....	6,802,986 00	2,127 00	-	11,853 33	44,005 60	28,000 00	-	-	11,518 73	6,900,490 06
Washington .....	13,842,448 00	7,511 84	1,578 00	21,636 30	51,817 80	-	-	-	12,383 99	13,937,375 93
<b>Total .....</b>	<b>\$1,035,919,938 40</b>	<b>\$538,111 15</b>	<b>\$387,440 99</b>	<b>\$2,195,082 81</b>	<b>\$3,575,494 00</b>	<b>\$961,322 27</b>	<b>\$195,322 69</b>	<b>\$2,471,805 72</b>	<b>\$24,648,245 30</b>	<b>\$1,070,892,763 33</b>
<b>Aggregate .....</b>	<b>1,042,484,269 40</b>	<b>551,182 94</b>	<b>387,440 99</b>	<b>2,232,022 99</b>	<b>3,627,032 53</b>	<b>966,322 27</b>	<b>185,322 69</b>	<b>2,474,985 54</b>	<b>24,660,118 64</b>	<b>1,077,578,697 99</b>

\*Includes "Accident Department."

†Includes matured endowments.

**TABLE No. 6.**  
**Exhibit of Policies.**

XVIII

INSURANCE COMMISSIONER'S REPORT.

Companies.	POLICIES IN FORCE DEC. 31, 1896.		POLICIES ISSUED.		POLICIES TERMINATED.		POLICIES IN FORCE DEC. 31, 1897.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
<b>MAINE COMPANY.</b>								
Union Mutual .....	22,439	\$38,086,849 01	6,036	\$8,372,290 87	3,976	\$6,515,764 81	24,499	\$39,943,375 07
<b>COMPANIES OF OTHER STATES.</b>								
Etna .....	87,658	\$145,635,940 94	10,938	\$21,770,825 00	8,250	\$16,744,868 00	90,346	\$150,661,897 94
Connecticut Mutual .....	66,441	157,422,626 00	3,933	10,547,361 00	3,669	10,268,600 00	66,705	157,701,387 09
Equitable .....	293,719	915,102,070 00	52,239	156,955,693 00	36,368	120,891,926 00	309,590	951,165,837 00
Home .....	21,646	41,971,980 00	4,471	8,614,247 40	3,576	7,143,180 40	22,541	43,443,047 00
Kansas Mutual .....	4,929	8,771,015 70	1,508	2,680,320 05	1,155	2,067,299 31	5,282	9,384,036 44
Manhattan .....	24,954	57,660,441 46	3,813	8,282,692 85	3,655	9,786,668 57	25,112	56,156,465 74
Massachusetts Mutual .....	40,926	102,867,061 00	9,089	20,437,861 00	5,955	14,259,262 00	44,060	109,045,660 00
Metropolitan } Ordinary .....	30,835	33,097,851 00	36,663	28,505,975 00	14,709	12,462,460 60	52,789	49,141,366 00
Metropolitan } Industrial .....	3,643,569	454,068,004 00	1,398,899	232,264,188 00	1,013,746	151,988,436 00	4,028,722	534,343,756 00
Mutual .....	326,775	917,930,911 00	57,641	140,632,461 00	41,774	122,960,991 00	342,642	935,602,381 00
Mutual Benefit .....	87,979	224,556,168 00	15,149	34,143,186 00	10,390	25,385,525 00	92,738	233,313,829 00
National .....	34,352	72,474,731 00	6,931	13,873,166 00	4,662	9,684,817 00	36,621	76,663,080 00
New England Mutual .....	35,919	99,996,092 00	6,402	15,934,715 00	4,271	11,053,877 00	38,050	104,876,930 00
New York .....	299,785	826,816,648 00	67,338	144,979,219 00	34,165	94,774,942 00	332,958	877,020,925 00
Northwestern Mutual .....	165,415	384,167,829 00	25,936	61,187,593 00	12,889	32,274,052 00	178,462	413,081,370 00
Penn .....	54,066	*135,042,805 00	12,813	32,213,318 00	7,468	19,282,556 00	59,411	147,973,567 00
Phoenix Mutual .....	25,981	42,216,841 00	6,570	11,770,989 00	4,282	7,966,761 00	28,269	46,021,069 00
Provident .....	36,291	115,054,246 00	5,181	14,417,731 00	2,846	8,817,249 00	38,626	118,654,728 00
Provident Savings .....	26,158	80,174,683 00	8,523	25,172,804 00	7,252	20,463,119 00	27,429	84,884,368 00
State Mutual .....	21,876	62,040,794 00	3,402	9,249,924 00	1,977	5,313,586 00	23,301	65,977,132 06
Travelers .....	32,945	88,243,267 00	5,816	16,524,469 00	4,321	12,885,526 00	34,440	91,882,210 00
Union Central .....	52,955	93,898,215 00	15,803	35,927,324 00	10,178	23,308,195 00	58,580	106,517,344 00
United States .....	17,515	37,793,775 00	3,056	7,182,470 00	2,835	6,977,892 00	17,736	37,998,333 00
Washington .....	25,388	48,813,597 00	4,932	9,342,953 00	4,014	7,794,315 00	26,306	50,362,235 00
<b>Total .....</b>	<b>5,458,077</b>	<b>\$5,143,817,592 10</b>	<b>1,767,046</b>	<b>\$1,062,611,485 30</b>	<b>1,244,407</b>	<b>\$754,556,103 28</b>	<b>5,980,716</b>	<b>\$5,451,872,974 12</b>
<b>Aggregate .....</b>	<b>5,480,516</b>	<b>5,181,904,441 11</b>	<b>1,773,082</b>	<b>1,070,983,776 17</b>	<b>1,248,383</b>	<b>761,071,868 09</b>	<b>6,005,215</b>	<b>5,491,816,349 19</b>

\* Includes return premiums.

**TABLE No. 7.**  
**Policies Terminated During 1897.**

Companies.	DEATH.		MATURITY.		EXPIRY.		SURRENDER.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
<b>MAINE COMPANY.</b>								
Union Mutual .....	304	\$609,027 04	139	\$155,816 77	382	\$744,060 00	207	\$479,661 30
<b>COMPANIES OF OTHER STATES.</b>								
Ætna .....	1,297	\$2,369,414 00	818	\$1,100,546 00	681	\$1,658,048 00	1,400	\$2,432,398 00
Connecticut Mutual .....	1,692	4,244,846 00	195	401,129 00	-	-	627	1,280,669 00
Equitable .....	3,374	12,046,194 00	302	1,183,054 00	180	492,800 00	10,252	34,381,268 00
Home .....	276	569,364 42	67	106,217 98	1	2,500 00	672	1,275,249 00
Kansas Mutual .....	59	124,500 00	-	-	226	398,000 00	17	27,449 31
Manhattan .....	394	1,000,372 60	106	221,769 60	-	89,299 00	339	759,254 91
Massachusetts Mutual .....	381	1,026,183 00	68	160,308 00	26	61,000 00	1,520	3,100,349 00
Metropolitan } Ordinary .....	328	344,268 00	1	220 00	-	-	738	873,786 00
} Industrial .....	63,525	6,646,598 00	-	-	-	-	47,093	6,830,476 00
Mutual .....	4,064	13,332,227 00	772	2,108,547 00	163	1,026,308 00	12,722	32,102,401 00
Mutual Benefit .....	1,273	3,697,833 00	126	241,317 00	1,270	3,446,114 00	3,649	9,124,317 00
National .....	318	719,889 00	76	83,143 00	52	165,000 00	1,476	2,981,097 00
New England Mutual .....	513	1,586,699 00	100	216,336 00	48	117,000 00	1,082	2,818,016 00
New York .....	3,221	10,070,407 00	968	2,970,467 00	718	3,666,688 00	4,562	13,925,691 00
Northwestern Mutual .....	1,458	3,895,543 00	387	811,811 00	139	2,396,054 00	2,986	4,393,262 00
Penn Mutual .....	618	1,709,734 00	156	325,585 00	331	1,014,333 00	1,548	3,400,935 00
Phoenix Mutual .....	412	641,819 00	108	140,523 00	20	49,913 00	505	1,214,785 00
Provident .....	335	1,005,904 00	242	649,644 00	-	-	667	2,084,873 00
Provident Savings .....	386	1,305,139 00	-	-	4,207	12,063,362 00	151	436,000 00
State Mutual .....	197	595,668 00	43	100,534 00	3	3,500 00	783	1,779,292 00
Travelers .....	355	924,956 00	87	148,795 00	276	721,100 00	636	1,643,204 00
Union Central .....	388	795,618 00	110	208,950 00	190	325,000 00	430	1,064,708 00
United States .....	286	555,879 00	47	99,694 00	169	554,900 00	250	626,574 00
Washington .....	343	790,324 00	132	303,191 00	* 20	47,415 00	780	1,642,493 00
Total .....	85,493	\$69,997,379 02	4,911	\$11,581,780 98	8,720	\$28,298,334 00	94,885	\$130,198,547 22
Aggregate .....	85,797	70,606,406 06	5,050	11,737,597 75	9,102	29,042,394 00	95,092	130,678,208 52

\* By discount.

TABLE No. 7—Concluded.

Companies.	LAPSE.		CHANGE AND DECREASE.		NOT TAKEN.		TOTAL TERMINATED.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE COMPANY.								
Union Mutual .....	2,083	\$2,948,742 00	66	\$230,836 70	795	\$1,347,621 00	3,976	\$6,515,764 81
COMPANIES OF OTHER STATES.								
Ætna .....	2,344	\$5,605,048 00	267	\$501,108 00	1,443	\$2,988,306 00	8,250	\$16,744,868 00
Connecticut Mutual .....	948	2,365,100 00	3	1,361,356 00	204	615,500 00	3,669	10,268,600 00
Equitable .....	14,003	37,489,661 00	-	1,966,659 00	8,257	33,332,290 00	36,368	120,891,926 00
Home .....	1,804	3,417,508 00	18	192,897 00	738	1,579,444 00	3,576	7,143,150 40
Kansas Mutual .....	656	1,110,350 00	49	146,000 00	148	261,000 00	1,155	2,067,299 31
Manhattan .....	1,625	4,064,248 68	109	1,055,435 38	1,082	2,506,289 00	3,655	9,786,668 57
Massachusetts Mutual .....	1,908	3,790,750 00	-	1,203,572 00	2,052	4,917,100 00	5,955	14,259,262 00
Metropolitan { Ordinary .....	12,018	9,445,625 00	378	578,618 00	1,246	1,219,943 00	14,709	12,462,460 00
Metropolitan { Industrial .....	903,128	138,511,362 00	-	-	-	-	1,013,746	151,988,436 00
Mutual .....	24,053	71,223,270 00	-	3,168,238 00	-	-	41,774	122,960,991 00
Mutual Benefit .....	2,089	4,473,008 00	-	-	1,983	4,402,936 00	10,390	25,385,525 00
National .....	1,827	3,459,252 00	66	368,450 00	847	1,907,986 00	4,662	9,684,817 00
New England Mutual .....	1,271	2,924,200 00	625	1,604,654 00	632	1,786,972 00	4,271	11,053,877 00
New York .....	21,765	47,221,117 00	2,931	16,920,572 00	-	-	34,165	94,774,942 00
Northwestern Mutual .....	5,103	9,653,470 00	32	4,073,408 00	2,784	7,044,504 00	12,889	32,274,052 00
Penn Mutual .....	2,765	6,528,215 00	43	624,401 00	2,007	5,679,353 00	7,468	19,282,556 00
Phoenix Mutual .....	1,587	2,648,845 00	206	498,944 00	1,444	2,771,932 00	4,282	7,966,761 00
Provident .....	1,340	4,029,445 00	107	623,903 00	155	425,480 00	2,846	8,817,249 00
Provident Savings .....	873	1,731,056 00	6	334,203 00	1,627	4,593,359 00	7,252	20,463,119 00
State Mutual .....	508	1,183,702 00	87	772,678 00	376	878,212 00	1,977	5,313,586 00
Travelers .....	1,341	3,738,083 00	757	3,115,228 00	869	2,594,160 00	4,321	12,885,526 00
Union Central .....	5,902	11,362,845 00	319	1,738,480 00	2,839	7,812,594 00	10,178	23,308,195 00
United States .....	1,598	3,794,485 00	29	271,300 00	456	1,075,050 00	2,835	6,977,892 00
Washington .....	2,047	3,534,608 00	-	-	692	1,476,284 00	4,014	7,794,315 00
Total .....	1,012,503	\$383,305,263 68	6,014	\$41,216,104 38	31,881	\$89,958,694 00	1,244,407	\$754,556,103 28
Aggregate .....	1,014,586	386,254,005 68	6,080	41,446,941 08	32,676	91,306,315 00	1,248,383	761,071,868 09

**TABLE No. 3.**  
**"Maine Business"—Life Insurance Companies.**

COMPANIES.	POLICIES ISSUED.				POLICIES TERMINATED.				POLICIES IN FORCE DECEMBER 31.			
	1896.		1897.		1896.		1897.		1896.		1897.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
<b>MAINE COMPANY.</b>												
Union Mutual.....	1,306	\$1,437,547 48	1,658	\$1,765,131 46	497	\$614,516 49	643	\$736,160 25	3,365	\$4,542,305 81	4,380	\$5,571,277 02
<b>COMPANIES OF OTHER STATES.</b>												
Etna.....	145	\$199,252 00	158	\$220,422 00	152	\$204,053 00	129	\$160,806 00	1,503	\$1,849,496 00	1,532	\$1,909,112 00
Connecticut Mutual.....	62	92,500 00	86	115,124 00	77	149,282 00	113	193,396 00	2,265	3,424,456 00	2,238	3,346,184 00
Equitable.....	829	1,302,087 00	949	1,633,040 00	602	1,148,398 00	414	736,500 00	2,938	5,114,034 00	3,473	6,010,574 00
Home.....	5	9,000 00	2	2,000 00	22	38,500 00	6	10,000 00	31	44,091 00	27	36,091 00
*Kansas Mutual.....	13	24,500 00	6	12,000 00	22	92,500 00	13	21,500 00	27	40,500 00	22	34,000 00
Manhattan.....	28	43,000 00	19	24,000 00	32	68,750 00	22	31,800 00	165	233,066 00	162	222,266 00
*Massachusetts Mutual.....	81	110,500 00	120	172,398 00	91	150,151 00	75	98,948 00	1,152	1,569,134 00	1,201	1,652,084 00
Metropolitan.....	120	104,514 00	437	264,406 00	82	88,500 00	187	131,666 00	271	260,043 00	521	392,783 00
{ Ordinary.....												
{ Industrial.....	6,605	916,196 00	10,057	1,651,678 00	6,590	820,423 00	7,252	1,139,964 00	20,833	2,592,974 00	23,632	3,104,688 00
*Mutual.....	533	932,204 00	475	912,127 00	322	596,711 00	327	503,233 00	4,926	9,045,843 00	5,074	9,452,737 00
*Mutual Benefit.....	227	301,504 00	306	437,571 00	124	204,208 00	149	204,477 00	2,137	3,302,210 00	2,312	3,559,804 00
National.....	150	215,751 15	193	236,124 92	63	93,864 71	73	91,593 00	517	816,280 18	637	960,812 10
New England Mutual.....	127	233,812 00	122	256,653 00	149	311,282 00	121	256,255 00	1,955	3,298,239 00	1,956	3,298,637 00
*New York.....	345	622,760 00	372	541,848 00	122	216,478 00	184	298,684 00	2,191	3,714,098 00	2,379	3,957,262 00
Northwestern Mutual.....	344	509,010 00	341	536,163 00	163	267,800 00	153	250,059 00	1,724	2,624,357 00	1,912	2,910,461 00
Penn.....	185	255,100 00	211	347,700 00	84	111,850 00	107	151,450 00	992	1,488,950 00	1,096	1,685,200 00
Phoenix Mutual.....	67	96,205 00	35	36,444 00	83	93,021 00	85	104,328 00	820	812,880 00	770	744,996 00
*Provident.....	26	44,127 00	38	65,250 00	28	54,240 00	21	38,233 00	471	875,361 00	488	902,378 00
*Provident Savings.....	49	88,000 00	5	5,000 00	26	38,000 00	43	76,000 00	185	370,500 00	148	300,500 00
*State Mutual.....	36	58,731 00	54	97,115 00	22	39,587 00	25	37,980 00	213	339,575 00	242	398,710 00
Travelers.....	33	38,688 00	95	196,430 00	29	83,550 00	40	57,701 00	740	944,029 00	795	1,082,758 00
*Union Central.....	16	21,000 00	96	136,247 00	47	69,000 00	37	52,750 00	103	145,400 00	189	270,147 00
*United States.....	31	52,500 00	25	26,100 00	23	41,100 00	34	54,500 00	126	178,060 00	123	157,160 00
*Washington.....	289	325,991 00	164	178,610 00	265	316,931 00	201	246,179 00	795	1,916,402 00	793	900,833 00
<b>Total.....</b>	<b>10,346</b>	<b>\$6,596,932 15</b>	<b>14,366</b>	<b>\$8,104,470 32</b>	<b>9,220</b>	<b>\$5,298,179 71</b>	<b>9,811</b>	<b>\$4,953,002 00</b>	<b>47,080</b>	<b>\$43,999,978 18</b>	<b>51,734</b>	<b>\$47,290,177 10</b>
<b>Aggregate.....</b>	<b>11,652</b>	<b>\$8,034,479 63</b>	<b>16,024</b>	<b>\$9,869,602 38</b>	<b>9,717</b>	<b>\$5,912,696 20</b>	<b>10,454</b>	<b>\$5,689,162 25</b>	<b>50,445</b>	<b>\$48,542,283 99</b>	<b>56,114</b>	<b>\$52,861,454 12</b>

\* Includes no policy upon which the first premium was not reported paid December 31, 1896.

† Includes no policy upon which the first premium was not reported paid December 31, 1897.

TABLE No. 3—Concluded.

COMPANIES.	PREMIUMS RECEIVED.		LOSSES AND CLAIMS PAID.		TAXES PAID ON PREMIUMS.	
	1896.	1897.	1896.	1897.	1896,	1897.
MAINE COMPANY.						
Union Mutual .....	\$158,363 73	\$193,860 71	\$61,649 31	\$37,320 45	\$4,366 67	\$5,304 73
COMPANIES OF OTHER STATES.						
Ætna.....	\$ 74,200 45	\$ 69,322 39	\$79,444 00	\$54,611 16	-	\$1,060 61
Connecticut Mutual.....	115,908 43	112,547 69	90,033 35	87,364 01	-	1,688 22
Equitable .....	177,389 39	200,170 90	70,685 00	32,074 00	\$1,534 90	3,002 56
Home .....	1,559 75	1,299 37	-	-	30 97	19 49
*Kansas Mutual.....	1,248 40	1,130 67	-	-	24 97	22 61
Manhattan .....	9,133 31	8,688 83	1,000 00	8,000 00	161 64	130 33
*Massachusetts Mutual.....	51,508 35	54,630 22	27,787 00	22,750 00	837 23	918 94
Metropolitan.....	10,129 68	13,596 63	3,000 00	4,000 00	1,671 19	2,311 66
*†Mutual.....	130,541 81	140,514 07	53,086 85	49,484 10	3,089 16	5,140 25
*Mutual Benefit.....	310,378 68	342,683 45	155,920 79	77,892 79	206 34	1,836 76
National .....	114,245 82	122,450 92	73,215 00	51,642 00	602 27	687 41
New England Mutual.....	31,618 72	35,063 48	1,000 00	1,000 00	1,849 83	1,937 57
	88,934 15	93,039 64	94,610 00	28,383 00		
*†New York.....	114,057 28	128,606 33	92,844 40	72,267 77	103 44	687 41
Northwestern Mutual.....	86,905 90	112,609 25	25,244 00	24,800 00	1,100 31	1,689 14
Penn .....	60,577 29	66,616 15	22,776 78	5,700 00	1,211 55	1,332 32
Phoenix Mutual .....	30,609 29	29,763 56	15,672 00	11,232 00	169 74	446 45
*Provident.....	29,626 59	30,125 06	4,262 00	1,238 00	592 53	602 50
*Provident Savings .....	7,984 70	7,571 45	-	5,000 00	159 50	113 57
*State Mutual.....	13,091 56	14,555 76	7,169 27	4,416 67	146 05	159 88
Travelers .....	19,158 20	20,692 97	38,047 00	19,587 00	-	869 10
*Union Central.....	5,502 35	6,269 81	-	1,000 00	137 56	156 75
*United States.....	7,066 71	3,247 20	3,000 00	-	81 18	48 71
*Washington.....	35,175 55	34,236 31	6,697 83	3,000 00	563 09	513 54
Total .....	\$1,526,552 36	\$1,649,432 11	\$865,495 27	\$583,272 08	\$14,273 45	\$26,617 46
Aggregate .....	\$1,684,916 09	\$1,843,292 82	\$927,144 58	\$620,592 53	\$18,640 12	\$31,922 19

\* Includes no policy upon which the first premium was not reported paid December 31, 1896.

† Includes no policy upon which the first premium was not reported paid December 31, 1897.



TABLE No. 9.

## Capital, Assets, Liabilities, Surplus, Premiums, Losses, Income and Disbursements—Miscellaneous Companies.

COMPANIES.	Cash capital.	Admitted assets.	Liabilities except capital.	Surplus to policy holders.	Net premiums.	Total income.	Losses.	Total disbursements.
Etna.....	*\$1,750,000 00	*\$47,584,967 11	*\$40,697,093 41	*\$6,887,873 70	\$590,975 18	\$604,253 09	\$262,890 33	\$519,352 89
American Bonding and Trust Co.....	500,000 00	665,120 90	89,445 30	575,675 60	140,973 88	181,973 17	26,357 20	122,755 80
American Surety Co.....	2,500,000 00	5,529,646 07	1,247,819 88	4,281,826 19	1,130,985 12	1,489,297 34	483,126 28	1,453,220 80
City Trust, Safe Deposit and Surety Co.	500,000 00	2,759,981 66	2,080,163 82	679,817 84	205,276 83	292,853 72	48,013 70	279,373 09
Employers' Liability.....	200,000 00	1,144,203 23	731,897 07	412,306 16	1,058,004 23	1,108,937 45	620,659 51	1,076,741 26
Fidelity and Casualty Co.....	250,000 00	2,790,590 57	2,077,991 13	712,599 44	2,944,245 29	3,080,560 15	1,453,501 13	2,923,949 38
Fidelity and Deposit Co.....	1,000,000 00	2,500,524 33	463,427 18	2,037,097 15	783,365 24	900,529 71	149,477 12	642,364 21
Guarantee Co. of North America.....	304,600 00	951,737 26	206,798 92	744,938 34	193,869 64	230,986 48	36,789 15	179,007 13
Hartford Steam Boiler.....	500,000 00	2,237,638 81	1,290,479 15	947,159 66	903,671 73	995,676 44	59,297 03	886,675 55
Inter-State Casualty Co.....	100,000 00	199,104 66	58,887 05	140,217 61	123,789 40	151,457 15	27,985 86	141,977 04
Lawyers' Surety Co.....	500,000 00	710,028 38	47,195 79	662,832 59	86,445 80	112,656 59	3,844 98	79,079 50
Lloyd's Plate Glass.....	250,000 00	714,627 78	216,340 86	498,286 92	383,934 53	416,030 27	124,725 27	376,538 55
London Guarantee and Accident Co....	200,000 00	909,471 07	590,158 12	319,312 95	717,050 68	743,699 20	337,697 30	660,732 95
Metropolitan Plate Glass.....	100,000 00	512,862 52	149,740 15	363,122 37	264,575 42	279,044 81	85,769 11	240,819 16
National Surety Co.....	500,000 00	1,183,732 85	143,694 39	1,040,038 46	204,963 02	718,042 76	7,508 50	94,350 26
New Jersey Plate Glass.....	100,000 00	167,470 26	42,919 78	124,550 48	77,974 71	84,681 90	25,090 01	75,243 15
New York Plate Glass.....	100,000 00	365,172 79	118,042 61	247,130 78	219,896 30	233,674 03	63,234 42	186,673 37
Preferred Accident.....	100,000 00	552,145 38	310,351 87	241,793 51	818,192 77	946,645 43	336,840 39	804,043 77
Standard Life and Accident.....	200,000 00	850,903 78	575,658 16	275,245 62	956,570 31	983,085 67	525,531 74	971,531 48
Travelers.....	1,000,000 00	3,842,081 42	1,942,051 06	1,900,030 36	2,963,452 62	3,123,192 09	1,381,906 81	2,773,616 99
Union Casualty and Surety Co.....	250,000 00	718,902 54	410,073 60	308,828 94	813,490 25	835,843 02	473,882 38	871,152 35
United States Casualty Co.....	300,000 00	768,527 29	378,497 44	390,029 85	688,013 36	723,304 79	244,357 85	595,112 82
United States Fidelity and Guaranty Co.	805,860 00	887,613 40	77,469 18	810,144 22	75,810 59	108,520 17	1,544 34	74,285 76
Total.....	\$11,960,460 00	\$78,547,054 06	\$53,946,195 32	\$24,600,858 74	\$16,352,526 90	\$18,349,945 43	\$6,780,000 41	\$16,028,577 26

\* Includes "Life Department".

TABLE No. 10.  
Risks and Premiums—Miscellaneous Companies.

	IN FORCE DEC. 31, 1896.		WRITTEN.		TERMINATED.		RE-INSURED.		IN FORCE DEC. 31, 1897.	
	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.
Etna (Accident) .....	\$79,083,850 00	\$292,016 54	\$228,472,383 00	\$604,928 63	\$206,373,063 00	\$512,819 13	\$996,000 00	\$3,920 08	\$100,187,170 00	\$380,205 96
Am. Bonding & Trust (Surety)..	22,828,075 98	86,107 38	43,284,819 33	170,227 72	26,524,898 07	110,004 50	-	-	39,587,997 24	146,240 60
American Surety } Fidelity .....	83,455,779 35	529,591 62	112,194,914 70	698,766 69	107,502,121 51	685,088 28	-	-	88,148,572 54	543,270 03
} Surety .....	122,995,318 00	606,688 15	156,504,432 00	704,786 80	144,515,230 00	714,223 95	-	-	134,984,520 00	657,251 00
City Trust (Surety) .....	53,776,405 22	219,825 71	59,856,325 44	238,126 21	53,281,981 97	185,793 72	3,011,764 53	21,023 42	57,318,984 16	251,134 78
Employers } Accident .....	36,904,907 00	164,021 81	45,769,080 00	203,418 15	53,790,087 00	239,067 07	-	-	28,883,900 00	128,372 89
Liability } Emp. Liability .....	175,318,996 60	779,195 54	235,942,967 00	1,048,635 41	230,209,150 00	1,023,151 78	-	-	181,052,813 00	804,679 17
} Fidelity .....	5,594,297 00	24,863 54	7,256,295 00	32,161 31	6,891,672 00	30,629 65	-	-	5,938,920 00	26,395 20
Fidelity and } Accident .....	224,204,862 59	862,351 14	395,961,178 10	1,214,593 58	346,843,431 03	1,200,474 73	15,000 00	37 50	273,367,609 66	876,432 49
Casualty } Emp. Liability .....	136,029,000 00	975,030 88	200,917,500 00	1,508,306 47	166,141,000 00	1,319,015 33	30,000 00	272 80	170,775,500 00	1,164,049 22
} Burglary .....	13,797,504 00	90,168 69	46,337,750 14	256,047 69	32,581,684 58	148,619 57	-	-	27,553,569 56	197,605 81
} Fidelity .....	42,133,197 18	236,693 13	53,325,150 74	292,251 72	54,321,122 18	296,341 27	200,000 00	997 50	40,937,225 74	231,606 08
} Plate Glass .....	9,833,008 23	253,563 80	11,887,399 84	296,626 47	11,851,975 93	305,238 81	29,842 48	538 98	9,835,589 66	244,412 58
} Steam Boiler..	87,735,260 00	386,418 01	92,643,809 00	360,619 71	81,233,410 00	304,352 40	-	-	99,145,659 00	442,685 32
Fidelity & Deposit (Surety) .....	120,209,104 14	710,354 65	149,176,060 16	845,243 03	128,297,769 91	673,577 62	9,317,305 52	11,840 68	131,770,088 87	870,179 38
Guarantee Co. of N. A. (Fidelity)	49,243,018 00	241,742 63	53,115,810 00	239,748 29	52,536,604 00	235,205 27	6,625,728 00	32,315 70	43,196,496 00	213,969 95
Hartford Stm. Boiler (Stm. Boiler)	268,495,300 00	2,493,119 44	111,840,542 00	978,500 39	106,005,135 00	957,795 11	-	-	274,330,707 00	2,511,824 72
Inter-State Casualty (Accident)	28,154,236 00	67,590 94	81,701,510 00	130,463 62	71,969,340 00	113,944 78	870,000 00	1,148 58	37,016,406 00	82,961 20
Lawyers' Surety (Surety) .....	33,196,313 01	100,813 50	45,444,186 71	120,308 92	39,780,898 01	130,367 59	-	-	38,859,601 71	90,754 83
Lloyd's Plate Glass (Plate Glass)	15,709,604 00	392,009 76	15,941,161 00	417,016 16	15,216,625 00	409,269 61	-	-	16,434,140 00	399,756 31
London } Accident .....	14,346,350 00	129,742 23	23,074,850 00	180,222 54	21,722,550 00	179,614 72	-	-	15,698,650 00	130,350 05
Guarantee } Emp. Liability .....	48,500,000 00	467,479 16	69,077,500 00	662,593 62	56,005,000 00	586,555 63	120,000 00	482 55	61,452,500 00	543,034 60
} Fidelity .....	1,498,850 00	8,976 78	1,263,600 00	7,542 58	1,735,850 00	10,572 56	-	-	1,026,900 00	5,946 80
Metropolitan Pl. Glass (Pl. Glass)	9,959,961 00	256,198 64	12,346,898 00	304,502 43	11,733,284 00	293,227 12	-	-	10,373,375 00	267,473 95
National Surety } Fidelity .....	25,035,540 00	110,345 20	26,204,082 00	93,138 13	22,694,783 00	88,584 38	-	-	28,544,839 00	114,898 95
} Surety .....	25,569,847 00	93,235 50	18,191,949 00	67,371 06	10,889,170 00	49,909 86	-	-	32,872,626 00	110,697 00
N. J. Plate Glass (Plate Glass)..	2,931,916 00	76,559 85	3,919,488 00	97,401 00	3,495,687 00	91,019 48	5,289 00	35 25	3,950,428 00	82,906 12
N. Y. Plate Glass (Plate Glass)..	8,583,934 55	213,389 42	11,701,123 36	275,211 23	10,771,794 57	266,898 14	-	-	9,513,263 34	221,702 51

Preferred Accident (Accident).....	326,100,000 00	324,534 00	711,325,000 00	760,370 08	655,471,000 00	600,507 34	-	-	381,954,000 00	484,396 74
Standard L. & A. { Accident.....	77,576,200 00	548,254 86	125,290,550 00	773,720 31	123,009,450 00	744,360 49	-	-	79,857,300 00	577,614 68
{ Emp. Liability.....	38,632,500 00	322,802 74	50,785,000 00	398,116 17	50,992,500 00	400,088 27	-	-	38,425,000 00	320,880 64
Travelers { Accident.....	290,160,597 00	1,555,802 12	507,593,551 00	2,239,215 93	517,060,975 00	2,367,388 11	1,113,500 00	4,235 83	279,879,673 00	1,423,394 11
{ Emp. Liability.....	64,765,560 00	503,025 79	80,534,237 00	733,472 52	66,004,737 00	589,187 36	-	-	79,295,060 00	647,310 95
Union Casualty { Accident.....	30,045,400 00	185,654 54	38,559,949 00	360,399 00	40,799,264 00	381,655 88	-	-	27,806,085 00	164,397 66
{ Emp. Liability.....	44,849,116 00	368,742 88	78,511,900 00	523,281 44	68,557,654 00	531,446 93	-	-	54,803,362 00	360,577 39
{ Surety.....	-	-	13,150 00	131 50	13,150 00	131 50	-	-	-	-
{ Plate Glass.....	1,249,147 81	77,500 26	1,919,024 00	98,755 15	1,613,914 81	96,223 33	-	-	1,554,257 00	80,032 08
{ Steam Boiler..	10,658,696 76	23,436 34	13,162,349 00	46,806 29	12,882,200 76	43,448 10	-	-	10,938,845 00	26,814 53
U. S. Casualty { Accident.....	148,657,775 00	236,117 51	368,422,600 00	470,590 59	364,342,825 00	449,458 72	-	-	152,737,550 00	257,249 38
{ Emp. Liability.....	29,638,002 00	190,032 85	58,715,000 00	405,753 22	42,578,002 00	330,491 04	45,000 00	680 00	45,730,000 00	264,615 03
{ Burglary.....	11,424,714 00	34,344 31	3,356,101 00	22,051 96	11,190,030 00	38,606 04	2,790,785 00	17,790 23	-	-
{ Steam Boiler....	4,440,200 00	18,501 90	8,113,250 00	26,374 33	5,295,700 00	18,726 87	-	-	7,457,750 00	26,149 36
{ Auto. Sprinkler.	1,640,500 00	19,136 28	2,497,100 00	36,905 28	2,392,850 00	31,396 59	222,500 00	3,519 95	1,522,250 00	21,145 02
U. S. Fidelity & Guar. { Fidelity.....	1,150,638 33	5,025 40	22,493,800 07	93,545 34	4,614,794 63	20,225 18	-	-	19,029,643 77	78,345 56
{ Surety.....	475,655 00	1,581 12	6,851,576 45	19,960 20	610,100 00	2,431 45	-	-	6,717,131 45	19,109 87
Total { Accident.....	1,255,534,177 59	4,366,085 69	2,526,170,651 10	6,937,922 43	2,401,381,985 03	6,789,290 97	2,994,500 00	9,341 99	1,377,328,343 66	4,505,375 16
{ Surety.....	379,050,718 35	1,878,606 31	479,302,499 09	2,166,155 44	403,913,197 96	1,806,530 19	12,329,070 05	32,864 10	442,110,949 43	2,145,367 46
{ Fidelity.....	208,111,319 86	1,157,238 30	275,833,652 51	1,457,154 06	250,296,947 32	1,366,646 59	6,825,728 00	33,313 20	226,822,297 05	1,214,432 57
{ Employers Liability.	537,733,174 00	3,606,309 84	774,484,104 00	5,280,158 85	680,488,043 00	4,779,636 34	195,000 00	1,435 35	631,534,235 00	4,105,097 00
{ Burglary.....	25,222,218 00	124,513 00	49,693,851 14	278,099 65	44,571,714 58	187,216 61	2,790,785 00	17,790 23	27,553,569 56	197,605 81
{ Plate Glass.....	48,267,571 59	1,269,221 83	57,715,094 20	1,489,512 44	54,683,281 31	1,461,876 49	35,131 48	574 23	51,264,253 00	1,296,283 55
{ Steam Boiler.....	371,529,456 76	2,921,495 69	225,759,950 00	1,410,300 72	205,416,445 76	1,324,322 48	-	-	301,872,961 00	3,007,473 93
{ Automatic Sprinkler.	1,640,500 00	19,156 28	2,497,100 00	36,905 28	2,392,850 00	31,396 59	222,500 00	3,519 95	1,522,250 00	21,145 02

TABLE No. 11.  
 "Maine Business"—Miscellaneous Companies.

Name of Company.	RISKS WRITTEN.		PREMIUMS RECEIVED.		LOSSES PAID.		LOSSES INCURRED.		TAX.		
	1896.	1897.	1896.	1897.	1896.	1897.	1896.	1897.	1896.	1897.	
Ætna (Accident) .....	\$395,500 00	\$376,500 00	\$1,579 91	\$1,384 85	\$241 42	\$226 93	\$241 42	\$226 93	-	-	
*American Bonding & Trust Company (Surety) ..	-	-	-	-	-	-	-	-	-	-	
American Surety (Fidelity) .....	597,500 00	625,800 00	3,050 84	2,785 72	-	367 82	500 00	2,535 21	\$85 73	\$60 78	
Surety .....	42,750 00	281,375 00	1,235 88	1,266 25	68 50	-	68 50	-			
City Trust (Surety) .....	118,000 00	126,250 00	785 06	809 45	-	-	-	-	15 70	13 00	
Employers' Liability {	Accident .....	846,025 00	826,785 00	3,760 11	3,674 60	1,312 09	1,155 05	1,432 09	1,020 05	138 81	152 56
	Employers' Liability ..	1,206,272 00	1,132,312 00	5,361 21	5,032 50	1,787 91	3,529 05	2,047 91	3,624 05		
Fidelity .....	276,815 00	329,260 00	1,230 29	1,463 38	311 35	-	341 35	-	-	-	
Fidelity and Casualty {	Accident .....	2,522,300 00	1,787,500 00	6,240 22	5,774 12	11,449 83	1,863 24	11,449 83	1,863 24	151 56	353 13
	Burglary .....	19,400 00	53,608 00	232 34	338 26	-	-	-	-		
	Employers' Liability ..	1,360,000 00	1,515,000 00	11,146 65	12,088 32	2,899 20	3,360 22	2,899 20	3,360 22		
	Fidelity .....	269,500 00	256,500 00	1,400 83	1,386 25	-	-	-	-		
Plate Glass .....	38,380 80	34,755 60	1,062 23	932 90	367 26	114 01	367 26	114 01	-	-	
Steam Boiler .....	662,500 00	997,500 00	2,211 87	3,022 46	-	280 48	-	280 48	-	-	
Fidelity and Deposit (Surety) .....	204,600 00	304,600 00	1,144 50	1,697 00	-	-	-	-	17 17	25 46	
Guarantee Company of North America (Fidelity)	325,000 00	303,800 00	1,500 47	1,117 20	-	-	-	8,000 00	30 01	16 76	
**Guarantors Liability {	Employers' Liability ..	265,000 00	-	2,493 75	-	416 39	-	1,066 39	-	63 73	-
	Steam Boiler .....	111,500 00	-	692 66	-	-	-	-	-	-	-
Hartford Steam Boiler (Steam Boiler) .....	1,212,500 00	1,271,500 00	\$19,104 37	11,510 26	31 88	250 00	31 88	350 00	381 45	172 65	
Inter-State Casualty (Accident) .....	-	272,390 00	-	513 60	-	26 43	-	26 43	-	7 70	
Lawyers' Surety (Surety) .....	4,500 00	4,500 00	45 00	7 50	-	-	-	-	90	11	
Lloyd's Plate Glass (Plate Glass) .....	62,427 71	68,261 36	1,589 63	1,756 60	378 31	534 23	378 31	641 29	24 23	26 33	
London Guarantee & Accident {	Accident .....	65,500 00	50,000 00	352 00	229 59	115 00	70 00	115 00	70 00	32 21	19 50
	Employer's Lia.	220,000 00	220,000 00	1,739 70	1,070 47	366 59	759 50	366 59	759 50		
Metropolitan Plate Glass (Plate Glass) .....	20,905 56	17,110 31	527 90	460 83	25 00	77 10	25 00	77 10	10 06	6 91	
National Surety Company (Surety) .....	-	-	-	-	-	-	-	-	-	-	
†New England Burglary (Burglary) .....	39,975 00	18,785 00	456 62	222 30	-	-	-	-	9 13	4 45	
New Jersey Plate Glass (Plate Glass) .....	20,559 36	23,028 60	509 19	558 15	22 50	39 83	22 50	39 83	10 18	12 18	

New York Plate Glass (Plate Glass).....	49,591 25	46,009 96	1,355 18	1,254 54	124 19	153 56	124 19	153 56	24 62	18 82
Preferred Accident (Accident).....	6,585,000 00	8,960,666 00	12,875 00	12,822 00	5,773 58	5,063 00	6,148 58	5,201 75	142 03	192 33
Standard Life and Accident (Accident).....	221,250 00	386,750 00	1,054 63	1,232 55	354 04	176 07	354 04	176 07	21 09	24 65
Travelers { Accident .....	4,724,550 00	5,031,400 00	31,226 79	31,587 87	26,326 09	16,000 42	21,801 09	14,000 42	-	-
{ Employers' Liability .....	215,000 00	715,000 00	1,458 05	5,658 85	1,095 51	-	1,095 51	1,340 00	-	-
Union Casualty { Accident .....	153,750 00	57,250 00	1,177 02	240 91	62 13	482 20	62 13	482 20	-	-
{ Employers' Liability .....	205,000 00	410,000 00	8,313 87	10,352 79	4,218 53	2,665 80	4,218 53	2,665 00	203 51	220 58
{ Plate Glass .....	595 00	2,920 00	35 12	130 28	-	11 00	-	11 00	-	-
{ Steam Boiler .....	-	105,000 00	-	305 00	-	-	-	-	-	-
United States Casualty { Accident .....	1,935,000 00	1,020,000 00	1,728 68	1,454 00	360 00	4,096 64	343 00	4,066 64	-	-
{ Employers' Liability .....	60,000 00	40,000 00	230 00	474 90	38 00	252 50	38 00	252 50	31 21	32 94
{ Steam Boiler .....	-	50,000 00	-	267 02	-	-	-	-	-	-
†United States Fidelity and Guaranty (Surety).....	-	-	-	-	-	-	-	-	-	-
Total { Accident .....	\$17,448,875 00	\$18,769,241 00	\$59,994 36	\$58,914 09	\$45,994 18	\$29,159 98	\$41,947 18	\$27,133 73	-	-
{ Burglary .....	59,375 00	72,393 00	688 96	560 56	-	-	-	-	-	-
{ Employers' Liability .....	3,531,272 00	4,032,312 00	30,743 23	34,677 83	10,822 13	11,907 07	11,732 13	12,001 27	-	-
{ Fidelity .....	1,468,815 00	1,515,360 00	7,182 43	6,752 55	311 35	367 82	841 35	10,535 21	-	-
{ Plate Glass .....	192,459 68	192,085 83	5,079 25	5,092 30	917 26	929 73	917 26	1,036 79	-	-
{ Steam Boiler .....	1,986,500 00	2,424,000 00	22,008 90	15,104 74	31 88	530 48	31 88	630 48	-	-
{ Surety .....	369,850 00	716,725 00	3,210 38	3,780 20	68 50	-	68 50	-	-	-
Aggregate .....	\$25,057,146 68	\$27,722,116 83	\$128,907 51	\$124,882 27	\$58,145 30	\$42,895 08	\$55,538 30	\$51,337 48	\$1,393 33	\$1,360 84

\*Admitted December 13, 1897. Transacted no business in Maine during the year.

\*\*License not renewed July 1, 1897.

†Admitted August 2, 1897.

‡Admitted July 20, 1897. Transacted no business in Maine during the year.

‡‡Business re-insured in the Fidelity and Casualty Company.

†Admitted August 2, 1897. Transacted no business in Maine during the year.

§Received for premiums, \$13,373.06; inspections, \$5,731.31; total, \$19,104.37.

||Received for premiums, \$8,057.18; inspections, \$3,453.08; total, \$11,510.26.

**TABLE No. 12.**  
**Income and Disbursements during 1897—Assessment Companies.**

Companies.	INCOME.				DISBURSEMENTS.					
	From members.	Interest and rents.	All other sources.	Total income.	Losses and claims.	Commissions.	Salaries.	Taxes and fees.	All other disbursements.	Total disbursements.
<b>MAINE COMPANIES.</b>										
Maine Benefit.....	\$211,014 52	\$5,802 13	\$1,213 91	\$218,030 56	\$169,063 58	\$11,846 30	\$17,317 52	\$2,408 03	\$8,445 61	\$209,081 04
Washington Casualty.....	8,189 28	-	1,190 00	9,379 28	2,615 89	2,154 13	1,719 65	69 11	2,874 19	9,432 97
Total .....	\$219,203 80	\$5,802 13	\$2,403 91	\$227,409 84	\$171,679 47	\$14,000 43	\$19,037 17	\$2,477 14	\$11,319 80	\$218,514 01
<b>COMPANIES OF OTHER STATES.</b>										
Equitable Accident.....	\$17,462 99	\$308 58	-	\$17,771 57	\$5,103 92	\$4,100 44	\$4,504 00	\$27 78	\$2,589 44	\$16,525 58
Fidelity Mutual Life.....	1,756,996 24	97,687 16	\$1,617 90	1,856,301 30	722,469 31	356,106 01	172,340 17	71,643 43	176,019 83	1,498,578 75
Hartford Life.....	1,883,177 22	63,777 05	6,367 61	1,953,321 88	1,557,140 98	169,669 32	70,594 11	41,458 08	153,547 53	1,992,410 02
Masonic Equitable Accident.....	103,479 25	658 38	500 00	104,637 63	51,778 93	23,152 90	14,971 94	2,121 57	8,883 67	100,909 01
Massachusetts Mutual Accident .....	89,526 94	928 34	6 27	90,461 55	28,035 55	25,597 80	14,391 99	694 77	13,439 77	82,159 88
Mutual Reserve Fund.....	5,775,647 38	285,720 68	19,941 81	6,081,309 87	4,162,603 48	679,152 63	415,838 62	111,220 94	594,267 20	5,963,082 87
New England Mutual Accident .....	221,437 87	2,200 21	8,556 92	232,195 00	100,185 22	63,240 12	33,114 04	1,171 57	32,222 68	229,333 63
Northwestern Life Assurance .....	2,349,412 76	41,512 91	-	2,390,925 67	1,771,603 54	139,664 54	181,083 03	18,355 72	93,959 54	2,204,666 37
Security Mutual Life .....	509,683 77	16,826 20	202 14	526,712 11	178,900 11	198,363 81	26,187 32	18,679 07	31,948 03	454,078 34
Total .....	12,706,824 42	509,619 51	37,192 65	13,253,636 58	8,577,821 04	1,659,047 57	933,025 22	265,372 93	1,106,877 69	12,542,144 45
Aggregate .....	12,926,028 22	515,421 64	39,596 56	13,481,046 42	8,749,500 51	1,673,048 00	952,062 39	267,850 07	1,118,197 49	12,760,658 46

**TABLE No. 13.**  
**Assets and Liabilities December 31, 1897—Assessment Companies.**

COMPANIES.	ASSETS.					LIABILITIES.				
	Ledger assets.	Interest and rents due and accrued.	Unpaid assessments.	All other assets.	Total assets.	Unpaid losses.	Salaries, commissions, etc., due and unpaid.	All other liabilities.	Total liabilities.	Balance to protect contracts.
<b>MAINE COMPANIES.</b>										
Maine Benefit.....	\$123,397 46	\$525 01	\$36,040 00	\$6,585 00	\$166,547 47	\$36,040 00	\$1,099 71	\$1,903 22	\$39,042 93	\$127,504 54
Washington Casualty .....	1,331 09	-	-	-	1,331 09	450 00	-	3,273 63	3,723 63	—2,392 54
<b>Total.....</b>	<b>\$124,728 55</b>	<b>\$525 01</b>	<b>\$36,040 00</b>	<b>\$6,585 00</b>	<b>\$167,878 56</b>	<b>\$36,490 00</b>	<b>\$1,099 71</b>	<b>\$5,176 85</b>	<b>\$42,766 56</b>	<b>\$125,112 00</b>
<b>COMPANIES OF OTHER STATES.</b>										
Equitable Accident.....	\$9,229 71	-	\$691 84	-	\$9,921 55	\$691 84	\$14 04	\$14 00	\$719 88	\$9,201 67
Fidelity Mutual Life.....	1,854,181 48	\$13,005 53	-	\$1,511 75	1,868,698 76	183,498 35	5,000 00	500,349 84	688,848 19	1,179,850 57
Hartford Life .....	1,571,989 61	4,630 12	322,100 00	-	1,898,719 73	322,923 60	-	3,751 18	326,674 78	1,572,044 95
Masonic Equitable Accident.	23,455 95	-	4,426 69	-	27,882 64	4,426 69	877 24	2,353 00	7,656 93	20,225 71
Massachusetts Mut. Accident	32,775 77	-	2,157 14	168 04	35,100 95	2,157 14	200 55	8,102 97	10,460 66	24,640 29
Mutual Reserve Fund .....	3,872,074 65	33,314 65	846,352 29	383,658 40	5,135,390 99	1,273,989 61	-	376,437 27	1,650,426 88	3,484,973 11
New England Mut. Accident.	79,409 94	334 01	29,600 00	1,326 90	110,076 85	36,580 00	1,250 00	1,951 72	39,781 72	70,289 13
Northwestern Life Assurance	1,146,843 67	11,108 38	205,500 00	4,693 89	1,368,145 94	474,109 71	-	130,973 87	605,083 58	763,062 36
Security Mutual Life.....	515,718 83	4,451 01	29,500 00	-	549,669 84	66,855 29	9,632 12	20,578 91	97,066 32	452,603 52
<b>Total.....</b>	<b>\$9,105,679 61</b>	<b>\$66,843 70</b>	<b>\$1,439,727 96</b>	<b>\$391,358 98</b>	<b>\$11,003,610 25</b>	<b>\$2,365,232 23</b>	<b>\$16,973 95</b>	<b>\$1,044,512 76</b>	<b>\$3,426,718 94</b>	<b>\$7,576,891 31</b>
<b>Aggregate.....</b>	<b>\$9,230,408 16</b>	<b>\$67,368 71</b>	<b>\$1,475,767 96</b>	<b>\$397,943 98</b>	<b>\$11,171,488 81</b>	<b>\$2,401,722 23</b>	<b>\$18,073 66</b>	<b>\$1,049,689 61</b>	<b>\$3,469,485 50</b>	<b>\$7,702,003 31</b>

**TABLE No. 14.**  
**Exhibit of Policies—Assessment Companies.**

Companies.	IN FORCE DECEMBER 31, 1896.		WRITTEN.		TERMINATED.		IN FORCE DECEMBER 31, 1897.		Premiums or assessments received during 1897.	Losses and claims incurred during 1897.
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.		
<b>MAINE COMPANIES.</b>										
Maine Benefit .....	6,041	\$11,352,000 00	1,673	\$1,193,742 00	1,662	\$2,045,364 00	6,052	\$10,500,378 00	\$211,014 52	\$160,330 00
Washington Casualty .....	869	77,391 00	541	44,895 00	445	37,120 00	965	85,106 00	3,649 89	2,609 48
Total .....	6,910	\$11,429,391 00	2,214	\$1,238,577 00	2,107	\$2,082,484 00	7,017	\$10,585,484 00	214,664 41	\$162,939 48
<b>COMPANIES OF OTHER STATES.</b>										
Equitable Accident .....	1,691	\$6,180,750 00	789	\$3,138,250 00	820	\$4,701,750 00	1,660	\$4,617,250 00	\$15,969 99	\$4,155 68
Fidelity Mutual Life .....	29,005	67,412,955 92	8,524	19,898,208 35	5,876	14,437,437 17	31,653	72,873,727 10	1,753,577 52	684,923 28
Hartford Life .....	43,964	91,582,200 00	5,470	9,149,400 00	5,316	10,664,000 00	44,118	90,067,600 00	1,499,167 33	1,490,100 00
Masonic Equitable Accident .....	8,548	32,030,250 00	3,617	11,525,150 00	4,402	14,415,300 00	7,763	29,140,100 00	85,469 25	54,669 94
Massachusetts Mutual Accident .....	4,626	17,824,250 00	4,069	11,098,450 00	3,202	7,888,075 00	5,493	21,034,625 00	58,989 07	29,175 45
Mutual Reserve Fund .....	118,449	325,026,061 00	21,763	56,234,785 00	28,304	79,693,745 00	111,908	301,567,101 00	5,697,320 83	4,655,000 00
New England Mutual Accident .....	11,611	70,672,125 00	7,528	48,585,150 00	5,209	32,362,750 00	13,930	86,894,525 00	207,240 12	113,808 29
Northwestern Life Assurance .....	40,104	115,258,111 00	9,465	24,692,796 00	14,852	41,496,813 00	34,717	98,454,094 00	2,346,280 33	1,783,500 00
Security Mutual Life .....	10,051	22,619,563 00	4,321	8,411,672 00	3,339	7,706,597 00	11,033	23,324,638 00	509,683 77	210,397 65
Total .....	268,049	\$748,606,265 92	65,546	\$192,733,861 35	71,320	\$213,366,467 17	262,275	\$727,973,660 10	\$12,173,698 21	\$9,025,730 29
Aggregate .....	274,959	\$760,035,656 92	67,760	\$193,972,438 35	73,427	\$215,448,951 17	269,292	\$738,559,144 10	\$12,388,362 62	\$9,188,669 77



**TABLE No. 15.**  
**"Maine Business"—Assessment Companies.**

Companies.	POLICIES ISSUED DURING THE YEAR.				POLICIES TERMINATED DURING THE YEAR.			
	1896.		1897.		1896.		1897.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
<b>MAINE COMPANIES.</b>								
§Garfield Mutual .....	413	\$ 62,357 00	-	-	359	\$ 49,503 00	-	-
Maine Benefit .....	331	297,750 00	728	\$306,242 00	988	1,291,000 00	660	\$911,377 00
Washington Casualty. ....	453	41,200 00	541	44,835 00	430	39,800 00	445	37,120 00
<b>Total .....</b>	<b>1,197</b>	<b>\$461,307 00</b>	<b>1,269</b>	<b>\$351,077 00</b>	<b>1,777</b>	<b>\$1,380,303 00</b>	<b>1,105</b>	<b>\$948,497 00</b>
<b>COMPANIES OF OTHER STATES.</b>								
¶ Atlas Accident .....	168	\$726,000 00	-	-	272	\$1,151,500 00	-	-
*Bay State Beneficiary .....	173	221,000 00	-	-	621	728,100 00	-	-
Equitable Accident .....	227	954,000 00	285	\$926,500 00	159	675,000 00	124	\$505,750 00
Fidelity Mutual Life .....	31	76,000 00	41	58,485 20	8	15,000 00	15	36,065 00
†Hartford Life .....	1	1,000 00	-	-	8	18,000 00	7	9,000 00
‡Masonic Equitable Accident .....	-	-	239	737,200 00	-	-	124	506,250 00
*Massachusetts Benefit .....	47	56,000 00	-	-	119	226,500 00	-	-
Massachusetts Mutual Accident .....	582	1,769,000 00	376	1,010,250 00	420	1,268,825 00	510	1,403,750 00
*Mercantile Mutual Accident .....	65	275,500 00	-	-	63	259,750 00	-	-
Mutual Reserve Fund .....	41	60,000 00	149	331,500 00	103	193,000 00	118	239,500 00
New England Live Stock .....	91	9,875 00	-	-	138	14,762 50	-	-
New England Mutual Accident .....	118	405,450 00	118	655,750 00	161	368,800 00	120	553,750 00
Northwestern Life Assurance .....	5	18,000 00	16	17,500 00	19	50,500 00	34	51,500 00
Security Mutual Life .....	25	57,000 00	20	37,500 00	7	28,000 00	6	10,500 00
<b>Total .....</b>	<b>1,574</b>	<b>\$4,628,825 00</b>	<b>1,244</b>	<b>\$3,774,685 20</b>	<b>2,098</b>	<b>\$4,997,737 50</b>	<b>1,058</b>	<b>\$3,316,065 00</b>
<b>Aggregate .....</b>	<b>2,771</b>	<b>\$5,050,132 00</b>	<b>2,513</b>	<b>\$4,125,762 20</b>	<b>3,875</b>	<b>\$6,378,040 50</b>	<b>2,163</b>	<b>\$4,264,562 00</b>

§ Business re-insured in the Maine Benefit.

† Formerly Hartford Life and Annuity.

¶ Business re-insured in the New England Mutual Accident Association, Boston.

‡ Admitted July 22, 1897.

\* Retired July 1, 1897.

|| License revoked April 28, 1897.

INSURANCE COMMISSIONER'S REPORT.

XXXI.

TABLE No. 15—Concluded.

Companies.	POLICIES IN FORCE DECEMBER 31.				PREMIUMS AND ASSESSMENTS RECEIVED.		LOSSES AND CLAIMS PAID.	
	1896.		1897.		1896.	1897.	1896.	1897.
	Number.	Amount.	Number.	Amount.				
<b>MAINE COMPANIES.</b>								
Garfield Mutual.....	744	\$234,881 00	-	-	\$ 3,765 48	-	\$261 00	-
Maine Benefit.....	4,316	8,971,250 00	4,384	\$8,366,115 00	120,000 00	\$135,777 79	146,500 00	\$136,165 00
Washington Casualty.....	869	77,391 00	965	85,106 00	7,533 61	7,299 78	3,421 56	2,609 48
Total.....	5,929	\$9,283,522 00	5,349	\$8,451,221 00	\$131,299 09	\$143,077 57	\$150,182 56	\$138,774 48
<b>COMPANIES OF OTHER STATES.</b>								
Atlas Accident.....	188	\$ 834,250 00	-	-	\$ 2,827 40	-	\$1,571 38	-
Bay State Beneficiary.....	1,326	2,866,000 00	-	-	67,976 91	-	46,850 00	-
Equitable Accident.....	157	666,250 00	318	\$1,087,000 00	19,542 00	\$3,244 00	965 19	\$1,216 51
Fidelity Mutual Life.....	165	293,500 00	191	315,920 20	6,083 35	7,370 94	2,000 00	1,000 00
Hartford Life.....	90	124,500 00	83	115,500 00	3,830 98	-	1,000 00	-
Masonic Equitable Accident.....	-	-	761	2,658,950 00	-	6,516 00	-	5,834 67
Massachusetts Benefit.....	288	409,200 00	-	-	17,407 30	-	19,250 00	-
Massachusetts Mutual Accident.....	796	2,672,750 00	662	2,279,250 00	6,433 00	6,713 75	4,569 13	4,133 92
Mercantile Mutual Accident.....	178	500,000 00	-	-	611 00	-	1,586 70	-
Mutual Reserve Fund.....	455	1,049,500 00	486	1,141,500 00	12,446 37	11,772 74	11,000 00	7,000 00
New England Live Stock.....	79	8,175 00	-	-	-	-	400 00	-
New England Mutual Accident.....	430	2,293,750 00	428	2,395,750 00	5,521 50	7,243 10	3,423 55	12,509 62
Northwestern Life Assurance.....	101	223,000 00	83	189,000 00	4,786 81	4,868 98	9,000 00	5,000 00
Security Mutual Life.....	18	29,000 00	32	56,000 00	812 73	1,046 81	-	-
Total.....	4,341	\$11,909,875 00	3,044	\$10,238,870 20	\$148,279 35	\$48,776 35	\$101,615 95	\$36,694 72
Aggregate.....	10,305	\$21,193,397 00	8,393	\$18,690,091 20	\$279,578 44	\$191,853 89	\$251,798 51	\$175,469 20

**TABLE No. 16.**  
**Income and Disbursements during 1897—Fraternal Beneficiary Organizations.**

COMPANIES.	INCOME.				DISBURSEMENTS.					
	From members.	Interest and rents.	All other sources.	Total income.	Losses and claims.	Com-missions	Salaries.	Medical exam-iners fees.	All other disburse-ments.	Total disburse-ments.
<b>MAINE COMPANIES.</b>										
Maine Central Railroad Relief Ass'n	\$25,594 50	\$1,236 13	\$318 61	\$27,149 24	\$26,330 00	-	\$ 600 00	-	\$296 21	\$27,226 21
Maine State Relief Association .....	26,614 00	1,483 52	84 20	28,181 72	26,300 00	-	4,030 32	-	389 31	30,719 63
Old Fellows' Graded Mu. Relief Ass'n	22,401 00	313 10	-	22,716 10	18,275 00	-	3,013 70	-	576 71	21,865 41
Patrons' Mutual Aid Society .....	5,846 30	-	1 25	5,847 55	5,674 61	\$372 00	356 37	-	224 01	6,626 99
<b>Total .....</b>	<b>\$80,455 80</b>	<b>\$3,034 75</b>	<b>\$404 06</b>	<b>\$83,894 61</b>	<b>\$76,579 61</b>	<b>\$372 00</b>	<b>\$8,000 39</b>	<b>-</b>	<b>\$1,486 24</b>	<b>\$86,438 24</b>
<b>COMPANIES OF OTHER STATES.</b>										
American Benefit Society .....	\$41,023 01	\$24 88	\$279 08	\$41,326 97	\$31,750 00	\$2,340 50	\$2,006 44	-	\$ 3,268 69	\$39,365 63
American Legion of Honor .....	2,048,953 90	22,636 57	15,193 10	2,086,783 57	1,987,590 89	-	23,740 00	-	68,868 35	2,080,199 24
Ancient Order of United Workmen.	844,411 50	634 97	14,885 26	859,931 73	813,136 60	-	16,658 63	-	31,750 01	861,545 24
Foresters of America .....	24,901 31	-	-	24,901 31	24,000 00	-	-	-	138 18	24,138 18
Home Circle .....	176,001 99	335 40	1,307 24	177,644 63	153,695 59	-	5,410 00	\$305 00	10,436 86	169,847 45
Independent Order of Foresters ....	1,756,936 22	104,562 35	31,042 87	1,892,541 44	992,742 64	80,981 79	70,965 15	665 48	203,897 98	1,349,193 04
Knights of Columbus .....	194,200 31	908 63	1,000 00	196,108 34	87,000 00	6,183 67	5,093 48	3,133 25	12,221 57	113,631 97
Knights of Honor .....	3,989,881 50	7,006 80	4,515 18	4,001,403 48	3,918,263 80	19,021 57	31,771 50	2,500 00	57,000 81	4,028,557 68
Knights of Pythias .....	1,212,248 35	12,841 25	5,223 00	1,230,312 60	1,112,854 27	28,491 70	16,097 40	25,665 05	36,215 37	1,219,323 79
Knights of the Maccabees .....	1,435,532 74	9,761 86	31,203 16	1,476,497 76	1,135,886 36	*28,694 38	35,572 96	55 85	140,861 60	1,341,071 15
New England Order of Protection ..	310,250 62	694 19	1,052 52	311,997 33	294,000 00	1,612 83	7,194 83	1,431 50	7,733 53	311,972 69
Northern Mutual Relief Association	16,914 77	26 86	175 95	17,117 58	14,825 65	-	2,317 14	-	714 59	17,857 38
Order of United Friends .....	435,444 89	401 88	4,674 99	440,521 76	415,608 32	314 00	8,730 84	-	4,173 23	428,826 39
Royal Arcanum .....	5,497,766 65	16,458 33	9,581 38	5,523,806 36	5,211,286 30	-	72,281 75	-	53,971 67	5,337,539 72
Royal Society of Good Fellows.....	350,554 00	305 01	856 51	351,715 52	324,369 61	-	11,111 10	-	15,480 68	350,960 79
Royal Templars of Temperance ....	364,703 75	152 04	-	364,855 79	333,467 39	-	8,800 68	710 50	10,012 77	352,991 34
United Order of the Golden Cross...	576,846 90	4,565 25	2,142 02	583,554 17	494,150 00	10,648 38	12,999 13	3,750 00	19,367 86	540,915 37
United Order of the Pilgrim Fathers	375,738 09	559 01	3,645 75	379,942 85	352,000 00	-	7,247 50	-	17,302 08	371,549 58
Workmen's Benefit Association ....	46,267 50	-	272 91	46,540 41	29,020 43	2,720 00	5,410 00	342 50	8,275 19	45,768 12
<b>Total .....</b>	<b>\$19,698,578 00</b>	<b>\$181,874 68</b>	<b>\$127,050 92</b>	<b>\$20,007,503 60</b>	<b>\$17,725,647 85</b>	<b>\$181,008 82</b>	<b>\$343,348 53</b>	<b>\$38,559 13</b>	<b>\$696,690 42</b>	<b>\$18,985,254 75</b>
<b>Aggregate .....</b>	<b>\$19,779,033 80</b>	<b>\$184,909 43</b>	<b>\$127,454 98</b>	<b>\$20,091,398 21</b>	<b>\$17,802,227 46</b>	<b>\$181,380 82</b>	<b>\$351,348 92</b>	<b>\$38,559 13</b>	<b>\$698,176 66</b>	<b>\$19,071,692 99</b>

\* Includes salaries of managers and agents.

INSURANCE COMMISSIONER'S REPORT. XXXIII

**TABLE No. 17.**  
**Assets and Liabilities December 31, 1897—Fraternal Beneficiary Organizations.**

COMPANIES.	ASSETS.					LIABILITIES.			
	Ledger assets.	Interest and rents due and accrued.	Unpaid assessments.	All other assets.	Total assets.	Unpaid losses.	Salaries, commissions, etc., due and unpaid.	All other liabilities.	Total liabilities.
<b>MAINE COMPANIES.</b>									
Maine Central Railroad Relief Ass'n ..	\$25,565 28	-	-	-	\$25,565 28	-	-	-	-
Maine State Relief Association .....	29,998 81	-	-	-	29,998 81	-	-	-	-
Odd Fellows' Graded Mut. Relief Ass'n ..	12,621 25	-	-	-	12,621 25	-	-	-	-
Patrons' Mutual Aid Society .....	4,778 35	-	-	-	4,778 35	-	-	-	-
<b>Total.....</b>	<b>\$72,963 69</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>\$72,963 69</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>COMPANIES OF OTHER STATES.</b>									
American Benefit Society .....	\$2,394 01	-	\$500 00	-	\$2,894 01	\$500 00	\$263 51	\$98 38	\$861 89
American Legion of Honor .....	546,285 09	-	158,293 03	\$63,252 00	767,830 12	206,000 00	-	-	206,000 00
Ancient Order of United Workmen.....	143,242 48	-	-	-	143,242 48	18,000 00	-	-	18,000 00
Foresters of America .....	777 03	-	1,950 00	-	2,727 03	-	-	-	-
Home Circle.....	8,869 19	-	14,300 00	-	23,169 19	14,736 87	-	-	14,736 87
Independent Order of Foresters .....	2,558,832 78	\$36,091 28	-	51,455 43	2,646,379 49	46,499 81	-	1,825 42	48,325 23
Knights of Columbus.....	157,418 00	-	-	-	157,418 00	24,133 65	-	24,930 89	49,064 54
Knights of Honor .....	60,652 92	-	-	1,244 72	61,897 64	429,766 67	-	-	429,766 67
Knights of Pythias .....	476,084 52	17,773 75	23,017 90	13,413 41	530,289 58	319,719 88	-	9,940 55	329,660 43
Knights of the Maccabees.....	452,341 02	-	120,000 00	4,687 50	577,028 52	184,377 40	11,074 25	-	195,651 65
New England Order of Protection. ....	11,659 12	-	13,000 09	-	24,659 12	13,000 00	-	-	13,000 00
Northern Mutual Relief Association ..	810 73	-	-	-	810 73	-	-	-	-
Order of United Friends .....	14,641 85	-	25,000 00	-	39,641 85	78,350 00	-	-	78,350 00
Royal Arcanum.....	653,972 23	3,003 12	312,193 83	32,265 55	1,001,434 73	629,025 00	-	424 57	629,449 57
Royal Society of Good Fellows .....	1,539 82	-	29,995 60	6 10	31,541 52	57,166 67	-	-	57,166 67
Royal Templars of Temperance .....	26,670 99	87 81	58,575 00	-	85,333 80	81,500 00	-	-	81,500 00
United Order of the Golden Cross.....	54,141 19	-	44,000 00	-	98,141 19	49,000 00	2,599 12	-	51,599 12
United Order of the Pilgrim Fathers ..	16,777 21	-	24,500 00	300 00	41,577 21	55,000 00	-	-	55,000 00
Workmen's Benefit Association .....	4,969 62	-	-	-	4,969 62	-	-	-	-
<b>Total .....</b>	<b>\$5,192,079 80</b>	<b>\$56,955 96</b>	<b>\$25,325 36</b>	<b>\$166,624 71</b>	<b>\$6,240,985 83</b>	<b>\$2,206,975 95</b>	<b>\$13,936 88</b>	<b>\$37,219 81</b>	<b>\$2,258,132 64</b>
<b>Aggregate.....</b>	<b>5,265,043 49</b>	<b>56,955 96</b>	<b>825,325 36</b>	<b>166,624 71</b>	<b>6,313,949 52</b>	<b>2,206,975 95</b>	<b>13,936 88</b>	<b>37,219 81</b>	<b>2,258,132 64</b>

**TABLE No. 13.**  
**Exhibit of Policies—Fraternal Beneficiary Organizations.**

INSURANCE COMMISSIONER'S REPORT. XXXV

COMPANIES.	IN FORCE DEC. 31, 1896.		WRITTEN.		TERMINATED.		IN FORCE DEC. 31, 1897.		Premiums or assessments received during 1897.	Losses and claims incurred during 1897.
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.		
<b>MAINE COMPANIES.</b>										
Maine Central Railroad Relief Ass'n ...	1,548	-	58	-	233	-	1,673	-	\$25,454 50	\$20,000 00
Maine State Relief Association .....	1,474	\$1,954,595 00	202	\$267,410	167	\$218,605	1,509	\$2,003,400 00	23,123 00	23,725 00
Odd Fellows' Graded Mut. Relief Ass'n ..	1,594	-	199	-	57	-	1,736	-	20,384 00	14,555 00
Patrons' Mutual Aid Society.....	1,041	-	81	-	374	-	748	-	5,560 00	5,226 30
<b>Total .....</b>	<b>5,957</b>	<b>\$1,954,595 00</b>	<b>540</b>	<b>\$267,410</b>	<b>831</b>	<b>\$218,605</b>	<b>5,666</b>	<b>\$2,003,400 00</b>	<b>\$74,521 50</b>	<b>\$63,506 30</b>
<b>COMPANIES OF OTHER STATES.</b>										
American Benefit Society .....	3,801	\$ 4,089,500 00	1,453	\$1,540,500	873	\$876,750	4,381	\$4,753,250 00	\$33,724 81	\$26,750 00
American Legion of Honor .....	36,028	89,888,500 00	617	607,000	15,330	38,883,000	21,315	51,612,500 00	2,043,605 72	2,004,000 00
Ancient Order of United Workmen .....	48,932	97,864,000 00	3,844	7,688,000	1,412	2,824,000	51,364	102,728,000 00	694,394 00	716,000 00
Foresters of America .....	747	814,000 00	-	-	90	101,500	657	712,500 00	24,901 31	20,000 00
Home Circle .....	6,795	13,210,000 00	324	338,500	826	1,345,500	6,293	12,203,000 00	161,057 36	142,932 46
Independent Order of Foresters .....	102,838	128,791,000 00	30,137	35,224,500	8,290	9,505,500	124,685	154,510,000 00	1,617,218 77	878,209 22
Knights of Columbus.....	13,238	13,442,000 00	4,935	5,010,000	597	716,000	17,576	17,736,000 00	163,501 93	97,000 00
Knights of Honor .....	96,633	178,027,000 00	10,571	14,245,500	17,525	30,858,500	89,679	161,414,000 00	3,895,531 92	3,956,363 80
Knights of Pythias.....	46,833	90,557,500 00	9,915	14,634,500	5,033	8,198,000	51,715	96,994,000 00	1,156,853 45	1,143,000 00
Knights of the Maccabees .....	118,767	162,710,500 00	35,952	32,709,000	16,056	14,419,500	138,663	181,000,000 00	1,244,583 79	1,142,554 18
New England Order of Protection .....	20,189	37,812,000 00	2,452	3,892,000	691	1,228,000	21,950	40,476,000 00	292,539 37	284,000 00
Northern Mutual Relief Association.....	811	1,219,457 50	91	109,500	143	196,000	759	1,132,957 50	14,079 07	27,820 00
Order of United Friends .....	13,264	22,245,500 00	335	359,000	3,108	5,257,500	10,491	17,347,000 00	422,555 39	406,058 32
Royal Arcanum .....	190,261	547,161,000 00	13,239	35,438,500	8,455	24,253,500	195,105	558,366,000 00	5,405,773 57	5,218,500 00
Royal Society of Good Fellows .....	10,905	23,134,500 00	467	639,000	994	1,883,500	10,378	21,890,000 00	330,818 69	332,500 00
Royal Templars of Temperance .....	12,401	14,579,400 00	1,635	1,377,875	1,601	1,343,875	12,435	14,613,400 00	343,529 24	327,325 00
United Order of the Golden Cross .....	32,531	43,415,000 00	5,023	6,655,500	4,571	6,589,000	32,983	43,481,500 00	535,536 15	465,650 00
United Order of the Pilgrim Fathers ...	21,466	35,064,000 00	2,519	3,373,000	976	1,443,500	23,009	36,993,500 00	359,197 81	361,000 00
Workmen's Benefit Association .....	4,910	4,910,000 00	685	685,000	254	254,000	5,341	5,341,000 00	29,574 00	29,000 00
<b>Total .....</b>	<b>781,350</b>	<b>\$1,508,934,857 50</b>	<b>124,254</b>	<b>\$164,546,875</b>	<b>86,826</b>	<b>\$150,177,125</b>	<b>818,779</b>	<b>\$1,523,304,607 50</b>	<b>\$18,768,976 35</b>	<b>\$17,578,662 98</b>
<b>Aggregate .....</b>	<b>787,307</b>	<b>\$1,510,889,452 50</b>	<b>124,794</b>	<b>\$164,814,285</b>	<b>87,656</b>	<b>\$150,395,730</b>	<b>824,445</b>	<b>\$1,525,308,007 50</b>	<b>\$18,843,497 85</b>	<b>\$17,642,169 28</b>

**TABLE No. 19.**  
**Maine Business—Fraternal Beneficiary Organizations.**

Companies.	WRITTEN DURING THE YEAR.				TERMINATED DURING THE YEAR.			
	1896.		1897.		1896.		1897.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
<b>MAINE COMPANIES.</b>								
Maine Central Railroad Relief Association, Portland ....	333	-	58	-	131	-	233	-
Maine State Relief Association, Portland .....	13	-	202	\$267,410 00	187	-	167	\$218,605 00
Odd Fellows Graded Mutual Relief Association, Norway	168	-	199	-	133	-	57	-
Patrons Mutual Aid Society, Auburn .....	477	-	81	-	196	-	374	-
<b>Total .....</b>	<b>991</b>	<b>-</b>	<b>540</b>	<b>267,410 00</b>	<b>647</b>	<b>-</b>	<b>831</b>	<b>\$218,605 00</b>
<b>COMPANIES OF OTHER STATES.</b>								
American Benefit Society, Boston, Mass .....	1,199	\$1,075,250 00	460	\$438,250 00	313	\$229,000 00	240	\$196,500 00
American Legion of Honor, Boston, Mass .....	8	7,000 00	158	168,000 00	75	201,000 00	171	311,500 00
Ancient Order of United Workmen, Boston, Mass.....	499	998,000 00	390	780,000 00	251	502,000 00	245	490,000 00
*Foresters of America, Lowell, Mass .....	-	-	-	-	-	-	-	-
†Fraternal Accident Association, Westfield, Mass.....	‡522	‡777,350 00	-	-	155	496,000 00	-	-
Home Circle, Boston, Mass .....	8	14,000 00	-	-	40	74,500 00	13	20,500 00
Independent Order of Foresters, Toronto, Canada .....	810	730,500 00	1,165	1,123,500 00	173	139,500 00	395	350,000 00
Knights of Columbus, New Haven, Conn .....	250	250,000 00	52	53,000 00	17	17,000 00	37	37,000 00
Knights of Honor, St. Louis, Mo.....	24	15,500 00	4	2,000 00	95	184,500 00	99	169,000 00
Knights of Pythias, Chicago, Ill .....	31	36,000 00	18	25,000 00	17	24,000 00	21	30,000 00
Knights of the Maccabees of the World, Port Huron, Mich	149	60,000 00	102	28,500 00	121	64,000 00	49	21,000 00
New England Order of Protection, Boston, Mass .....	223	1,550,000 00	166	260,000 00	217	1,532,000 00	111	167,000 00
Northern Mutual Relief Association, Boston, Mass.....	-	-	28	37,500 00	4	5,500 00	4	6,000 00
†Odd Fellows Accident Company, Boston, Mass.....	227	442,500 00	-	-	505	1,282,750 00	-	-
Order of United Friends, New York, N. Y.....	10	12,000 00	1	2,000 00	156	209,000 00	122	216,500 00
†Red Men's Fraternal Accident Ass'n, Westfield, Mass ..	184	357,500 00	-	-	91	202,000 00	-	-
Royal Arcanum, Boston, Mass .....	34	90,000 00	19	55,500 00	29	75,000 00	20	58,500 00
†Royal Conclave of Knights and Ladies, Boston, Mass...	2	2,000 00	-	-	-	-	-	-
Royal Society of Good Fellows, Boston, Mass.....	2	2,000 00	-	-	22	28,500 00	17	34,000 00
Royal Templars of Temperance, Buffalo, N. Y.....	17	23,750 00	-	-	20	20,000 00	5	7,500 00
United Order of the Golden Cross, Knoxville, Tenn.....	687	747,000 00	522	600,500 00	508	583,500 00	534	655,500 00
United Order of the Pilgrim Fathers, Lawrence, Mass...	99	151,000 00	156	237,000 00	102	157,000 00	81	144,500 00
Workmen's Benefit Association, Boston, Mass .....	35	35,000 00	34	34,000 00	15	18,000 00	10	10,000 00
<b>Total .....</b>	<b>5,020</b>	<b>\$7,376,350 00</b>	<b>3,275</b>	<b>\$3,844,750 00</b>	<b>2,926</b>	<b>\$6,041,750 00</b>	<b>2,174</b>	<b>\$2,925,000 00</b>
<b>Aggregate .....</b>	<b>6,011</b>	<b>\$7,376,350 00</b>	<b>3,815</b>	<b>4,112,160 00</b>	<b>3,573</b>	<b>6,041,750 00</b>	<b>3,005</b>	<b>3,143,605 00</b>

XXXVI

INSURANCE COMMISSIONER'S REPORT.

\* Office December 31, 1897, Brooklyn, N. Y. Transacted no business in Maine. † Discontinued business in Maine. ‡ Includes re-instatements.

TABLE No. 19—Concluded.

Companies.	IN FORCE DECEMBER 31.				PREMIUMS AND ASSESSMENTS RECEIVED.		LOSSES AND CLAIMS PAID.	
	1896.		1897.		*1896.	1897.	1896.	1897.
	Number.	Amount.	Number.	Amount.				
<b>MAINE COMPANIES.</b>								
Maine Central Railroad Relief Association, Portland.....	1,848	-	1,673	-	-	\$17,000 00	\$20,000 00	
Maine State Relief Association, Portland.....	1,474	\$1,954,595 00	1,509	\$2,003,400 00	-	25,883 41	26,300 00	
Odd Fellows Graded Mutual Relief Association, Norway	1,594	-	1,736	-	-	16,825 00	18,275 00	
Patrons Mutual Aid Society, Auburn .....	1,041	-	748	-	-	5,302 70	5,674 61	
Total .....	5,957	\$1,954,595 00	5,666	\$2,003,400 00	-	\$65,011 11	\$70,249 61	
<b>COMPANIES OF OTHER STATES.</b>								
American Benefit Society, Boston, Mass .....	1,246	\$1,152,000 00	1,466	\$1,393,750 00	-	\$9,446 36	\$2,000 00	
American Legion of Honor, Boston, Mass .....	184	541,500 00	171	398,000 00	-	10,585 04	36,000 00	
Ancient Order of United Workmen, Boston, Mass.....	6,893	13,786,000 00	7,038	14,076,000 00	-	96,490 00	90,000 00	
Foresters of America, Lowell, Mass .....	-	-	-	-	-	-	-	
Fraternal Accident Association, Westfield, Mass .....	746	1,234,600 00	-	-	-	-	2,170 22	
Home Circle, Boston, Mass .....	94	175,500 00	81	155,000 00	-	2,333 48	4,000 00	
Independent Order of Foresters, Toronto, Canada.....	1,809	1,842,000 00	2,579	2,615,500 40	-	29,671 58	6,000 00	
Knights of Columbus, New Haven, Conn .....	395	395,000 00	410	411,000 00	-	4,679 81	-	
Knights of Honor, St. Louis, Mo.....	438	807,000 00	343	640,000 00	-	20,355 97	25,000 00	
Knights of Pythias, Chicago, Ill .....	329	472,000 00	326	467,000 00	-	6,521 70	3,000 00	
Knights of the Maccabees of the World, Port Huron, Mich	183	83,500 00	236	91,000 00	-	650 19	-	
New England Order of Protection, Boston, Mass .....	2,900	4,633,000 00	2,955	4,726,000 00	-	36,717 75	46,000 00	
Northern Mutual Relief Association, Boston, Mass.....	21	31,000 00	45	62,500 00	-	-	2,000 00	
Odd Fellows Accident Company, Boston, Mass.....	1,053	2,530,000 00	-	-	-	-	4,216 26	
Order of United Friends, New York, N. Y .....	325	575,000 00	204	360,500 00	-	10,208 20	14,700 00	
Red Men's Fraternal Accident Ass'n, Westfield, Mass ...	200	473,500 00	-	-	-	-	668 20	
Royal Arcanum, Boston, Mass .....	548	1,587,000 00	547	1,584,000 00	-	16,188 69	28,500 00	
Royal Conclave of Knights and Ladies, Boston, Mass....	4	5,000 00	-	-	-	-	-	
Royal Society of Good Fellows, Boston, Mass.....	167	298,500 00	150	264,500 00	-	4,431 07	2,000 00	
Royal Templars of Temperance, Buffalo, N. Y.....	44	75,750 00	39	68,250 00	-	1,628 56	-	
United Order of the Golden Cross, Knoxville, Tenn.....	5,674	6,434,500 00	5,662	6,379,500 00	-	84,808 50	67,000 00	
United Order of the Pilgrim Fathers, Lawrence, Mass....	1,886	2,865,500 00	1,961	2,958,000 00	-	31,023 02	24,000 00	
Workmen's Benefit Association, Boston, Mass .....	228	223,000 00	232	252,000 00	-	1,209 00	-	
Total .....	25,367	\$40,525,850 00	24,445	\$36,902,500 00	-	\$366,958 92	\$357,254 68	
Aggregate .....	31,324	42,480,445 00	30,131	38,905,900 00	-	366,958 92	422,265 79	

\* Not given in 1896 statements.

INSURANCE COMMISSIONER'S REPORT.

XXXVII





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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, 1897.

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# UNION MUTUAL LIFE INSURANCE COMPANY,

PORTLAND, ME.

Principal Office, 396 Congress St.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1849.

FRED E. RICHARDS, *President.*

J. FRANK LANG, *Secretary.*

## INCOME.

First year's premiums.....	\$222,729 68	
Renewal premiums .....	893,747 68	
Dividends applied to pay running premiums.....	10,333 55	
Dividends applied to purchase paid-up additions and annuities .....	20,678 87	
Surrender values applied to pay renewal premiums, Surrender values applied to purchase paid-up insurance and annuities.....	5,566 96	
	29,908 41	
<b>Total premium income.....</b>		<b>\$1,182,965 15</b>
Rent—including company's use of own buildings.....	\$21,793 65	
Interest on loans on mortgages of real estate .....	88,182 47	
Interest on collateral loans, premium notes, etc.....	45,878 71	
Interest on bonds and dividends on stocks.....	156,726 56	
Interest on bank deposits and other debts due the company,	5,090 43	
Discount on claims paid in advance.....	411 80	
Interest on deferred premiums.....	290 82	
<b>Total interest and rents.....</b>		<b>\$318,374 44</b>
Profit on sale of securities.....		24,290 57
<b>Total income.....</b>		<b>\$1,525,630 16</b>
Net ledger assets December 31, 1896.....	\$6,702,436 93	
Less amount due Kidder, Peabody & Co., December 31, 1896,	50,000 00	6,652,436 93
<b>Total .....</b>		<b>\$8,178,067 09</b>

## DISBURSEMENTS.

Death claims, \$538,873.74; Additions, \$5,064.15 .....	\$543,937 89
Endowments, \$145,324.97; Additions, \$7,835.25 .....	153,160 22
Installment claims.....	730 00
<b>Amount paid for losses and matured endowments.....</b>	<b>\$697,828 11</b>
Paid to annuitants.....	488 33
Premium notes voided by lapse, including \$13,331.48, short time notes .....	19,532 48
Collateral loan notes voided by lapse .....	400 00

Dividends paid policy holders .....	\$5,839 44	
Dividends applied to pay running premiums.....	10,333 55	
Dividends applied to purchase additions and annuities...	20,678 87	
Surrender values paid.....	42,840 69	
Surrender values applied to pay running premiums.....	5,566 96	
Surrender values applied to purchase paid-up insurance and annuities.....	29,908 41	
Total paid policy holders.....		\$833,416 84
Commissions to agents; new policies, \$127,755.30; renewals, \$49,624.86 .....	177,380 16	
Commuting renewal commissions.....	3,643 06	
Salaries and allowances to managers and agents.....	97,986 09	
Salaries and compensation of officers and office employes.	59,927 13	
Medical examiners' fees.....	26,562 38	
Taxes on:		
new premiums, \$3,739.90; renewals, \$8,888.82.....	12,628 72	
municipal licenses, \$5,567.24; reserves, \$2,870.23.....	8,437 47	
real estate .....	10,115 88	
Insurance Department fees and agents' licenses.....	4,016 70	
Repairs and expenses on real estate, except taxes.....	12,360 40	
Rents—including company's use of own buildings.....	17,673 75	
Advertising, \$7,634.38; printing and stationery, \$16,504.01; postage, \$4,036.33.....	28,174 72	
Legal expenses, \$7,736.83; furniture, \$1,307.73 .....	9,044 56	
Traveling expenses.....	1,696 75	
Miscellaneous expenses.....	11,447 06	
Profit and loss account, viz: Agents' balances, \$2,729.77; bills receivable, \$434.30.....	3,164 07	
Total miscellaneous disbursements.....		\$484,258 80
Total disbursements.....		\$1,317,675 74
Balance.....		\$6,860,391 35

*Invested as follows:*

#### LEDGER ASSETS.

Book value of real estate.....	\$813,536 83
Loans on mortgages of real estate.....	1,399,200 98
Loans secured by collateral.....	716,652 73
Loans on company's policies assigned as collateral.....	16,325 00
Premium notes on policies in force including, \$29,875.29, short time notes taken in payment of premiums.....	206,714 29
Book value of stocks and bonds—excluding interest.....	3,639,300 53
Cash in office and in bank.....	35,735 41
Bills receivable, \$17,629.13; agents' debit balances, \$7,566.81.....	25,195 94
Cash in transit December 31, 1897, since received .....	7,729 64
Net ledger assets, per balance .....	\$6,860,391 35

#### NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate.....	\$26,317 11
Interest accrued on stocks and bonds .....	34,369 14
Interest due and accrued on collateral loans.....	3,253 82
Interest due and accrued on premium notes, loans or liens	6,404 95
Interest due and accrued on other assets .....	1,458 26
Rents accrued on company's property.....	2,138 61
Total interest and rents .....	\$73,941 89
Market value of stocks and bonds over book value .....	116,654 86

UNION MUTUAL FIRE INSURANCE COMPANY.

	<i>New Business.</i>	<i>Renewals.</i>	
Gross uncollected premiums.....	\$51,501 42	\$80,653 66	
Gross deferred premiums .....	26,001 89	72,645 60	
<b>Total.....</b>	<b>\$77,503 31</b>	<b>\$153,299 26</b>	
Deduct cost of collection .....	15,500 66	30,659 86	
<b>Net uncollected and deferred premiums...</b>	<b>\$62,002 65</b>	<b>\$122,639 40</b>	<b>\$184,642 05</b>
Forborne premiums to be deducted in settlement of policy claims, included in liabilities.....			\$925 60
<b>Gross assets .....</b>			<b>\$7,236,555 75</b>

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured .....	\$699 17	
Bills receivable, unsecured.....	17,629 13	
Premiums more than three months due after period of grace, included above.....	5,012 26	
<b>Total.....</b>		<b>\$23,340 56</b>
<b>Total admitted assets .....</b>		<b>\$7,213,215 19</b>

ACCOUNT OF STOCKS, BONDS AND ALL OTHER SECURITIES (EXCEPT MORTGAGES)  
 HYPOTHECATED TO THE UNION MUTUAL LIFE INSURANCE COMPANY, AS COL-  
 LATERAL SECURITY FOR CASH ACTUALLY LOANED BY THE COMPANY, WITH THE  
 PAR AND MARKET VALUE OF THE SAME AND THE AMOUNT LOANED THEREON  
 DECEMBER 31, 1897.

Description.	Total par value.	Total market and appraised value.	Amount loaned thereon.
Central Wharf, Portland, Me., 24 shares.....	\$24,000 00	\$24,000 00	\$12,000 00
Portland Water Co., Portland, Me., 355 shares.....	35,500 00	35,500 00	24,000 00
First National Bank, Wiscasset, Me., 5 shares.....	500 00	375 00	495 00
Flint & Perre Marquette R. R., Preferred, 70 shares..	7,000 00	3,150 00	4,300 00
Maine Central R. R. Co., 7's.....	2,000 00	2,000 00	
Northern Pacific R. R., Land Grant, 6's.....	1,000 00	1,200 00	4,000 00
Beloit Water Works Co., 6's.....	1,000 00	1,000 00	
Central Wharf, Portland, Me., 9 shares.....	9,000 00	9,000 00	4,200 00
Maine Central R. R., 7's.....	1,000 00	1,000 00	1,000 00
Camden & Rockland Water Co., Camden, Me., 125 shares.....	12,500 00	12,500 00	10,000 00
Camden & Rockland Water Co., Camden, Me., 63 shares.....	6,300 00	6,300 00	5,000 00
American Bell Telephone Co., 3 shares.....	300 00	789 00	
New York, New Haven & Hartford R. R., 18 shares..	1,800 00	3,330 00	5,000 00
Grand Avenue R. R. Co., Kansas City, Mo., 1st mortgage, 5's, (gold).....	2,000 00	2,000 00	
Lime Rock R. R. Co., Rockland, Me., 5's.....	13,000 00	13,000 00	10,000 00
Portland Railroad Co., Portland, Me., 5 shares.....	500 00	750 00	200 00
Portland & Rochester R. R., 50 shares.....	5,000 00	6,250 00	5,000 00
Portland, Me., Water Co., 80 shares.....	8,000 00	8,000 00	5,000 00
National Shoe & Leather Bank, Auburn, Me., 110 shares.....	11,000 00	11,000 00	9,000 00
Mortgage of Real Estate on 3d St., Minneapolis, Minn.....	15,259 60	20,000 00	14,275 73
Portland, Me., Water Co., 52 shares.....	5,200 00	5,200 00	5,000 00
Portland Railroad Co., 90 shares.....	9,000 00	13,500 00	9,500 00
St. Joseph Water Co., St. Joseph, Mo., 6's (gold)....	3,000 00	3,000 00	2,000 00
City of Portland, Me., 6's.....	3,000 00	3,300 00	3,000 0
Rumford Falls Power Co., 5's, 1st mortgage, (gold)..	15,000 00	15,750 00	12,500 00
Fort Smith, Ark., Water Co., 6's, 1st Con. Mort., (gold)	12,500 00	12,500 00	14,000 0
Kalispell Water Co., 6's.....	3,000 00	3,000 00	
Mt. Vernon Water Co., Mt. Vernon, N. Y., 1st mortgage, 6's.....	1,000 00	1,000 00	681 17
Springfield, O., R. R. Co., 6's.....	4,000 00	4,000 00	3,500 00
Portland Trust Co., 20 shares.....	2,000 00	2,300 00	2,000 00
Greenbush, N. Y., Water Co., 6's.....	1,000 00	1,000 00	800 00
International Loan & Trust Co., Kansas City, Mo., 220 shares.....	22,000 00	8,800 00	7,000 00
Ft. Smith, Ark., Water Co., 6's.....	5,000 00	5,000 00	4,000 00
Maine Central R. R., 7's.....	20,000 00	27,000 00	13,500 00
Crystal Water Co., Edgewater, N. Y., 6's.....	1,500 00	1,500 00	1,000 00
Portland Railroad Co., 12 shares.....	1,200 00	1,800 00	1,100 00
Maine & New Hampshire Granite Co., 5's.....	9,500 00	9,500 00	8,500 00
Maine & New Hampshire Granite Co., 5s.....	5,500 00	5,500 00	5,000 00
State Publishing Association, 100 shares.....	10,000 00	10,000 00	8,300 00
Sanford Mills, 135 shares.....	13,500 00	13,500 00	10,000 00
Maine Trust & Banking Co., Gardiner, Me., 100 shares	10,000 00	13,000 00	10,000 00
Ft. Smith, Ark., Water Co., 6's.....	1,000 00	1,000 00	800 00
Lime Rock R. R., 300 shares.....	30,000 00	30,000 00	20,000 00
Aroostook Trust & Banking Co., 30 shares.....	3,000 00	4,200 00	2,000 00
Bangor & Aroostook R. R., 1st mortgage, 5's.....	10,000 00	10,100 00	9,000 00
Jeffersonville, Ind., 6's.....	1,000 00	1,000 00	
Maine Central R. R., 7's.....	1,000 00	1,350 00	2,500 00
Portland & Ogdensburg R. R., 6's.....	500 00	525 00	
P. H. & J. M. Brown Co., 300 shares.....	30,000 00	30,000 00	15,000 00
Aroostook Trust & Banking Co., 20 shares.....	2,000 00	2,800 00	952 08
Fort Fairfield National Bank, 10 shares.....	1,000 00	1,300 00	
Presque Isle National Bank, 10 shares.....	1,000 00	1,350 00	2,000 00
Sundry mortgages on Real Estate.....	-	7,464 48	4,600 00
Rockland, Me., Building Syndicate, 400 shares.....	40,000 00	40,000 00	25,000 00
Lime Rock R. R., 25 shares.....	2,500 00	2,500 00	2,000 00
Merchant's Exchange Building Co., Kansas City, Mo., 1742 shares.....	174,200 00	87,100 00	56,368 31
Cobb Lime Co., 112 shares.....	11,200 00	5,600 00	3,700 00

UNION MUTUAL FIRE INSURANCE COMPANY.

ACCOUNT OF STOCK, BONDS, ETC.—Concluded.

Description.	Total par Value.	Total market and appraised value.	Amount loaned thereon.
Lime Rock R. R. Co., 100 shares	\$10,000 00	\$10,000 00	\$5,000 00
First National Bank, Bath, Me., 80 shares	8,000 00	12,000 00	
Bath National Bank, Bath, Me., 70 shares	7,000 00	10,500 00	
Otis Falls Pulp Co., 186 shares	18,600 00	18,600 00	50,000 00
Hereford R. R. Co., 169 shares	16,900 00	15,210 00	
Citizens Street Railway Co., Indianapolis, 5's (Gold)	15,000 00	11,250 00	10,000 00
A. F. Crockett Co., 20 shares	20,000 00	20,000 00	15,000 00
Certificates of Deposit in Chapman National Bank, Portland, Me.	1,218 42	1,218 42	1,000 00
Central of Georgia R. R. Co., 5's, Con. Mortg., (Gold)	1,000 00	915 00	800 00
Fort Fairfield National Bank, 10 shares	1,000 00	1,300 00	700 00
Portland & Rumford Falls R. R. Co., 522 shares	52,200 00	52,200 00	25,000 00
Portland & Rumford Falls R. R. Co., 475 shares	47,500 00	47,500 00	26,760 00
Lime Rock R. R. Co., 150 shares	15,000 00	15,000 00	15,000 00
Camden & Rockland Water Co., 44 shares	4,400 00	4,400 00	
Aroostook Trust & Banking Co., 8 shares	800 00	1,120 00	750 00
Maine Central R. R., 7's, Con	1,000 00	1,350 00	
City Water Co., Sheboygan, Wis., 6's	1,000 00	1,000 00	1,900 00
United States, 4's	2,000 00	2,570 00	1,325 00
Sundry notes & trust deed of land in Chicago	6,500 00	6,500 00	1,600 00
Springfield Water Works, 1st mortgage, 6's	5,000 00	5,000 00	4,000 00
Springfield Water Works, 1st mortgage, 6's	11,000 00	11,000 00	9,500 00
Westbrook Trust Co., 5 shares	500 00	525 00	500 00
First National Bank, Portland, Me., 8 shares	800 00	816 00	300 00
York County National Bank, 85 shares	8,500 00	10,200 00	8,500 00
Edison Electric Illuminating Co., 6's, (Baltimore)	2,000 00	2,100 00	
Leadville, Colorado, city treasurer warrants	3,500 00	3,500 00	
Fort Smith, Arkansas, Water Co., 6's	500 00	500 00	
Athol Water Co., 80 shares	8,000 00	6,000 00	35,000 00
Mousam Water Co., 5's	12,500 00	12,812 50	
Berlin, N. H., Water Co., 5's	7,000 00	7,140 00	
Commercial Union Telegraph Co., 99 shares	2,475 00	1,980 00	
Kennebec Light and Heat Co., 6's	200 00	206 00	
York Light & Heat Co., 6's	100 00	100 00	350 00
Leadville, Colorado, city treasurer warrant	100 00	100 00	
Crystal Water Co., Edgewater, N. Y., 6's	8,600 00	8,000 00	
Fort Smith, Arkansas, Water Co., 6's	2,000 00	2,000 00	9,000 00
Rochester Water Co., 5's	1,000 00	1,000 00	
Crystal Water Co., Edgewater, N. Y., 6's	5,000 00	5,000 00	7,000 00
United Gas & Electric Co., 5's	1,000 00	1,000 00	
Akron Street R. R. Co., 6's, (Ohio)	1,000 00	1,000 00	700 00
Rome, Watertown & Ogdensburg R. R., 5's	3,000 00	3,540 00	
Kennebec Light & Heat Co., 6's	500 00	515 00	2,550 00
West End Street Railway Co., 15 shares	750 00	1,290 00	
Knox Gas & Electric Co., 6's	100 00	104 00	1,300 00
Boston & Maine R. R. Co., 100 shares	10,000 00	17,000 00	
Geneva Gas Co., 5's	1,000 00	1,000 00	16,382 50
Evansville, Indiana, 5's	1,000 00	1,050 00	
Philadelphia & Reading R. R. Co., (400 shares)	20,000 00	8,800 00	
Pullman Palace Car Co., 100 shares	10,000 00	17,300 00	38,342 50
New York, New Haven & Hartford R. R. Co., 100 shares	10,000 00	18,500 00	
Bar Harbor Electric Light Co., 4's	6,500 00	6,500 00	3,250 00
Fargus Falls Water Co., 6's	500 00	500 00	450 00
United Gas & Electric Co., 5's	4,000 00	4,000 00	4,500 00
Fort Smith Water Co., 6's	1,000 00	1,000 00	
Chicago, Burlington & Quincy R. R., 50 shares	5,000 00	5,000 00	
Central R. R., of New Jersey, 5's	1,000 00	1,140 00	3,195 44
Maine Water Co., 5's	1,000 00	1,020 00	
West End Street Railway Co., 100 shares	5,000 00	8,600 00	
Indianapolis, Ind., Water Co., 5's	1,000 00	1,000 00	8,400 00
West End Street Railway Co., 50 shares	2,500 00	4,300 00	
Rockland, Me., Water Co., 5's	500 00	540 00	4,150 00
Chicago, Burlington & Quincy R. R., 100 shares	10,000 00	10,000 00	
United States, 4's	2,000 00	2,570 00	9,662 50
Chicago, Burlington & Quincy R. R., 100 shares	10,000 00	10,000 00	10,012 50
Springfield Water Works, 1st mortgage, 6's	7,000 00	7,000 00	6,000 00
		\$892,465 40	\$716,652 73

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, 1897.

Public Funds.		Par Value.	Market Value.	Book Value.
Bonds,	United States, Gold, 4s, due February 1, 1925 .....	\$222,000 00	\$285,270 00	\$259,471 94
"	State of Maine, (Registered) 3s, due October 1, 1917.....	25,000 00	} 50,000 00	} 48,718 75
"	State of Maine, (Registered) 3s, due October 1, 1918.....	18,000 00		
"	State of Maine, (Registered) 3s, due October 1, 1919.....	5,000 00	} 75,000 00	} 80,062 50
"	State of Maine, (Registered) 3s, due October 1, 1920.....	2,000 00		
"	Commonwealth of Massachusetts, 3½s, due November 1, 1923.....	75,000 00	82,125 00	80,062 50
"	Commonwealth of Massachusetts, 3½s, due July 1, 1935.....	25,000 00	28,000 00	27,218 75
"	Province of New Brunswick, 4s, due March 15, 1930.....	3,000 00	} 48,500 00	} 100,589 37
"	Province of New Brunswick, 4s, due July 1, 1930.....	3,500 00		
"	Province of New Brunswick, 4s, due July 3, 1930.....	48,500 00	} 100,000 00	} 100,589 37
"	Province of New Brunswick, 4s, due April 13, 1931.....	5,000 00		
"	Province of New Brunswick, 4s, due December 23, 1924.....	1,000 00	} 39,000 00	} 30,432 50
"	Province of New Brunswick, 4s, due November 26, 1925.....	39,000 00		
"	Montreal Harbour, (Debentures) 4s, due July 5, 1917.....	10,000 00	} 30,000 00	} 30,432 50
"	Montreal Harbour, (Debentures) 4s, due July 5, 1918.....	20,000 00		
Annuities,	Prov. of Ontario, 1898 to 1925, \$7,000, payable semi-annually until 1925, Prov. of Ontario, 1898 to 1932, \$4,000, payable semi-annually until 1932..		381,217 89	375,608 00
Bonds,	Co. of Cumberland, Maine, 4s, due March 1, 1899.....	5,000 00	5,000 00	5,050 00
"	Bell Co., Texas, (Bridge) 5s, due November 30, 1909.....	5,000 00	5,250 00	5,200 00
"	Cass Co., Mo., (Funding) 4s, due Jan. 1, 1913, \$6,000, opt. after Jan. 1, 1903, and \$6,000, opt. after Jan. 1, 1908,	12,000 00	12,000 00	11,400 00
"	Itasca Co., Minn., (Court House) 6s, due September 1, 1915.....	20,000 00	22,400 00	22,400 00
"	Jefferson Co., Alabama, (Road Imp.) 6s, due November 1, 1919....	25,000 00	29,250 00	28,750 00
"	Jefferson Co., Alabama, (Road Imp.) 5s, due July 15, 1920.....	40,000 00	42,800 00	41,600 00
"	McCracken Co., Ky., (Refunding) 5s, due March 1, 1933, opt. after 1923..	30,000 00	33,000 00	32,400 00
"	Spokane Co., Wash., (Funding) Gold, 6s, due January 1, 1912, opt. after January 1, 1902.....	10,000 00	10,700 00	10,650 00
"	Belfast, Me., (Refunding) 4s, due Nov. 1, 1925, opt. after Nov. 1, 1905.	5,000 00	5,000 00	5,137 50
Note,	Caribou, Me., (S. H., Dist. No. 2, Bldg. Notes) 5s, due August, 1898..	1,000 00	} 6,000 00	} 6,000 00
"	Caribou, Me., (S. H., Dist. No. 2, Bldg. Notes) 5s, due August, 1899..	1,000 00		
"	Caribou, Me., (S. H., Dist. No. 2, Bldg. Notes) 5s, due August, 1900..	1,000 00	} 1,000 00	} 1,000 00
"	Caribou, Me., (S. H., Dist. No. 2, Bldg. Notes) 5s, due August, 1901..	1,000 00		
"	Caribou, Me., (S. H., Dist., No. 2, Bldg. Notes) 5s, due August, 1902..	1,000 00	} 1,000 00	} 1,000 00
"	Caribou, Me., (S. H., Dist., No. 2, Bldg. Notes) 5s, due August, 1903..	1,000 00		
"	Caswell Plan., Maine, 6s 1898-1900....	1,600 00	1,000 00	1,000 00



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

Public Funds.		Par Value.	Market Value.	Book Value.
Bonds,	Damariscotta, Me., 4½s, due July 1, 1900.....	\$2,000 00	\$2,000 00	\$2,000 00
"	Americus, Ga., 6s, due April 1, 1919.....	10,000 00	11,800 00	10,900 00
"	Astoria, Ore., (Water) Gold, 5s, due January 1, 1925.....	35,000 00	35,700 00	36,225 00
"	Boone, Iowa, (Water Works) 5s, due June 1, 1905.....	10,000 00	10,300 00	10,300 00
"	Chicago, Ill., (Sanitary Dist.) 5s, due January 1, 1905.....	11,000 00	11,838 75	11,481 25
"	Chicago, Ill., (Sanitary Dist.) 5s, due January 1, 1907.....	49,000 00	53,655 00	51,450 00
"	Chicago, Ill., (Sanitary Dist.) 4½s, due January 1, 1915.....	40,000 00	43,750 00	42,050 00
"	Cheboygan, Mich., (Water Works) 5s, due July 2, 1914.....	18,000 00	18,900 00	18,846 00
"	Delaware, O., (Public Hall) 6s, due November 15, 1901.....	5,000 00	5,200 00	5,631 25
"	Eufaula, Ala., (Water Works and Gas and Electric Light) Gold, 6s, due June 1, 1926.....	25,000 00	26,750 00	26,312 50
Note,	Gorham, N. H., (School Dist.) 4s, due 1898 and '99.....	2,500 00	2,500 00	2,500 00
Bonds,	Helena, Mont., (Sinking Fund) 6s, due June 1, 1911, optional after 1901	25,000 00	26,250 00	26,937 50
"	Morris, Ill., (Water Works) 5s, due Aug. 1, 1905, optional after 10 years	2,600 00	} 20,400 00	} 20,596 00
"	Morris, Ill., (Water Works) 5s, due Aug. 1, 1906, optional after 10 years	3,000 00		
"	Morris, Ill., (Water Works) 6s, due Aug. 1, 1910, optional after 10 years	3,000 00		
"	Morris, Ill., (Water Works) 5s, due Aug. 1, 1911, optional after 10 years	3,000 00		
"	Morris, Ill., (Water Works) 5s, due Aug. 1, 1912, optional after 10 years	3,000 00		
"	Morris, Ill., (Water Works) 5s, due Aug. 1, 1913, optional after 10 years	3,000 00		
"	Morris, Ill., (Water Works) 5s, due Aug. 1, 1914, optional after 10 years	3,000 00		
"	Perth Amboy, N. J., (Water) 4½s, due Sept. 1, 1922, opt. after Sept. 1, 1907,	15,000 00	15,300 00	15,225 00
"	Piqua, O., (Street Imp.) 5s, due July 1, 1898 to 1905.....	17,000 00	17,340 00	17,722 50
"	Plano, Texas, (School House Imp.) 6s, due September 1, 1911.....	2,500 00	2,700 00	2,500 00
"	Provo City, Utah, (Water) Gold, 6s, due November 2, 1911.....	25,000 00	27,500 00	25,000 00
"	Pueblo, Col., 6s, (Public Bldg.) due June 1, 1902, optional after 1898.....	5,000 00	5,000 00	5,050 00
"	Pueblo, Col. (Water) 6s, due April 1, 1904.....	15,000 00	15,300 00	15,862 50
"	Pueblo, Col., (Deficiency) 6s, due June 1, 1906.....	10,000 00	10,800 00	11,325 00
"	Richmond, Va., (Currency) Registered, 4s, due January 1, 1926.....	10,000 00	} 11,000 00	} 10,735 00
"	Richmond, Va., (Currency) Registered, 4s, due July 1, 1927.....	1,000 00		
"	Seattle, Wash., (Water Works and Sewer) 5s, due July 1, 1910.....	25,000 00	25,750 00	25,068 75
"	St. Louis City, Mo., Gold, 3.65s, due May 1, 1915.....	10,000 00	10,500 00	10,500 00
Note	Shelburne, N. H., 4s, due 1898 to 1905,	4,000 00	4,000 00	4,000 00
Bonds,	West Duluth, Minn., (General Fund) Gold, 6s, due July 15, 1911.....	25,000 00	28,750 00	27,875 00
RAILROAD BONDS.				
Boston & Maine R. R. Co.,	Gold, 4½s, due January 1, 1944.....	25,000 00	30,000 00	25,635 13
Knox & Lincoln R'y Co.,	5s, due February 1, 1921	15,000 00	16,500 00	16,125 00
Lime Rock R. R. Co.,	Rockland, Me., 1st Mortg., 5s, due April 2, 1908.....	25,000 00	26,750 00	25,000 00
Maine Central R. R.,	Con. Mortg., 4½s, due April 1, 1912.....	100,000 00	109,000 00	100,920 96

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

Railroad Bonds.	Par Value.	Market Value.	Book Value.
Portland & Ogdensburg R'y Co., 1st Mortg., 5s, (M. C. R. R.) due November 1, 1908.....	\$50,000 00	\$54,750 00	\$52,000 00
Portland & Rumford Falls R'y Co., Gold, 4s, due August 1, 1927 (Sinking Fund).....	40,000 00	40,000 00	36,400 00
Penobscot Shore Line R. R. Co., 1st Mortg. Registered, 4s, due August 1, 1920.....	43,000 00	46,225 00	44,202 50
Rockland, Thomaston & Camden St. R'y Co., Gold, 5s, due May 1, 1922.....	20,000 00	20,000 00	19,600 00
Central of Georgia R'y Co., Con., Gold, 5s, due November 1, 1945.....	42,000 00	38,430 00	39,445 00
Concord & Montreal R. R. 4s, due June 1, 1920...	25,000 00	26,531 25	26,062 50
Erie R. R. Co., (Priorlien) Gold, 4s, due January 1, 1906.....	25,000 00	23,187 50	23,250 00
Hereford R'y Co., 4s, due May 1, 1930.....	7,000 00	7,000 00	6,930 00
Joliet, Ill. R'y Co., Cons. Mortg., Gold 5s, due August 1, 1916.....	5,000 00	5,000 00	4,925 00
Kanawha & Michigan R'y Co., 1st Mortg., Gold, 4s, due April 1, 1930.....	25,000 00	19,250 00	20,500 00
Kansas & Missouri R. R., 5s, (K. City F. S. & M. R. R.) due August 1, 1922.....	10,000 00	7,000 00	9,500 00
Lake Shore & Michigan Southern R'y Co., Gold, 3½s, due June 1, 1937.....	25,000 00	23,937 50	25,875 00
Lehigh Valley R. R. Co., Mortg. and Collateral Trust, Gold 5s, due May 1, 1937.....	50,000 00	50,500 00	49,505 00
Saratoga, N. Y., Traction Co., 1st Mortg., Gold, 5s, due October 1, 1927.....	20,000 00	20,000 00	20,000 00
Staten Island Rapid Transit R. R. 1st Mortg., 6s, due January 1, 1913.....	10,000 00	10,500 00	11,262 20
Sturgis, Goshen & St. Louis R'y Co., 1st Mortg. Gold, 3s, (L. S. & M. S.) due December 1, 1939..	25,000 00	18,750 00	17,785 75
Union Electric R'y, Dover, N. H., 1st Mortg., Gold 5s, due February 15, 1917.....	25,000 00	25,000 00	23,750 00
Utica Belt Line Street R'y Co., 1st Mortg., Gold, 5s, due November 1, 1939.....	27,000 00	25,650 00	26,325 00
CORPORATION BONDS.			
Augusta, Me., Water Co., 5s, due August 1, 1904	10,000 00	10,200 00	9,950 00
Caribou, Me., Water Co., 1st Mortg., Gold, 5s, due August 1, 1916.....	10,000 00	10,200 00	10,200 00
Freeport Me., Water Co., 5s, due August 1, 1911	20,000 00	20,000 00	20,000 00
Kennebec Light & Heat Co., 1st Mortg., Gold, 6s, due August 1, 1911.....	19,000 60	19,570 00	18,810 00
Knox (Maine) Gas and Electric Co., 6s, due February 1, 1903.....	24,000 00	24,960 00	24,000 00
Maine Water Co., 1st Con. Mortg., 5s, due April 1, 1931.....	20,000 00	20,400 00	20,000 00
Mousam Water Co., 1st Mortg., Gold, 5s, due October 1, 1913.....	10,000 00	10,250 00	10,000 00
Otis Falls Pulp Co., (Maine) 1st Mortg., Gold, 6s, due May 1, 1916.....	25,000 00	25,750 00	25,000 00
Portland Elevator Co., 1st Mortg., Gold, 4s, due from January 1, 1898, to January 1, 1937. Guaranteed by G. T. R'y.....	50,000 00	50,000 00	50,000 00
Rockland, Me., Water Co., 1st Mortg., Gold, 5s, due March 1, 1919.....	34,000 00	36,720 00	34,000 00
Rumford Falls Power Co., 1st Mortg., Gold, 5s, due August 1, 1907.....	25,000 00	26,250 00	25,000 00
Rumford Falls Light & Water Co., 1st Mortg., 6s, due August 1, 1908.....	10,000 00	10,500 00	10,300 00
Standish Water & Construction Co., Trust Mortg. 5s, due November 1, 1928, guaranteed by Portland Water Co.....	20,000 00	23,000 00	21,400 00
York Shore Water Co., 1st Mortg. Gold, 5s, due Apr. 1, 1916.....	10,000 00	10,200 00	10,000 00
Athol (Mass.) Water Co., 1st Mortg., Gold, 5s, due February 1, 1912.....	20,000 00	20,500 00	19,800 00
Berlin Water Co., 1st Mortg., Gold, 5s, due June 1, 1917, optional after 1902.....	25,000 00	25,500 00	25,000 00
Crystal Water Co., Edgewater (S. I.) N. Y., 1st Mortg., 6s, due July 1, 1910.....	20,000 00	20,000 00	19,600 00
Detroit Gas Co., 1st Series, Income, 5s, due August 1, 1904.....	1,500 00	1,350 00	1,500 00

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

Corporation Bonds.	Par Value.	Market Value.	Book Value.
Ellicott Square Co., (Buffalo, N. Y.) 1st Mortg., Gold, 5s, due March 1, 1935 .....	\$50,000 00	\$53,750 00	\$52,500 00
Edison Electric Illuminating Co., Baltimore, Md., 1st Mortg., 6s, due November 1, 1915.....	50,000 00	52,500 00	50,000 00
Fort Smith, Ark., Water Co., 6s, due October 1, 1910 .....	20,000 00	20,000 00	19,600 00
Goldsboro, N. C., Water Co., 1st Mortg., 6s, due May 1, 1910 .....	25,000 00	25,000 00	24,500 00
Leadville, Colo., Water Co., (Sinking Fund) 6s, due August 1, 1915.....	20,000 00	20,000 00	20,000 00
LeMars, Iowa, Water and Light Co., 1st Mortg., 6s, due November 1, 1904 .....	25,000 00	25,625 00	24,500 00
Manitowoc (Wis.) Water Works Co., 1st Mortg., 6s, due February 1, 1907 .....	25,625 00	25,625 00	25,062 50
Oshkosh, Wis., Water Works Co., 1st Con. Mortg., (Currency) 6s, due May 1, 1920 .....	25,000 00	25,000 00	24,500 00
Port Jarvis, N. Y., Gas Co., 1st Mortg., Gold, 5s, due October 1, 1909.....	5,000 00	5,000 00	4,700 00
Raton, N. M., Water Works Co., 1st Mortg., Gold, 6s, due March 1, 1912.....	15,000 00	15,000 00	14,700 00
Richmond Water & Light Co., Richmond, Ky., 1st Mortg., Gold, (Sinking Fund) 6s, due July 1, 1910 .....	18,000 00	18,000 00	17,640 00
St. Joseph, Mo., Water Co., (Con. Sinking Fund) Gold, 6s, due December 16, 1909.....	17,000 00	17,000 00	16,660 00
United Gas & Electric Co. (N. H.) 1st Mortg., Gold, 5s, due March 1, 1917.....	25,000 00	25,000 00	25,000 00
Wakefield, Mass., Water Co., 5s, due February 1, 1906 .....	10,000 00	10,000 00	9,600 00
RAILROAD STOCK.			
Boston & Maine R. R., Common, (1000 shares)	100,000 00	170,000 00	163,498 97
Chicago, Burlington & Quincy R. R. (700 shares)	70,000 00	70,000 00	69,825 00
New York Central & Hudson River R. R. Co., (650 shares).....	65,000 00	71,500 00	69,918 75
Pennsylvania R. R. Co., (400 shares) .....	20,000 00	23,000 00	22,650 00
Portland, Saco & Portsmouth R. R. (247 shares)	24,700 00	37,050 00	32,276 96
West End Street R'y, Common, (300 shares) ....	15,000 00	25,800 00	26,456 25
CORPORATION STOCK.			
Mechanic Falls Water and Electric Light & Power Co., (1 share).....	100 00	100 00	100 00
BANK STOCK.			
Canal National Bank, Portland, Me., (200 shares)	20,000 00	25,600 00	24,000 00
Cumberland National Bank, Portland, Me., (122 shares).....	4,880 00	5,124 00	4,636 00
First National Bank, Portland, Me., (119 shares)	11,900 00	12,138 00	12,495 00
Merchants National Bank, Portland, Me., (36 shares).....	2,700 00	4,140 00	4,176 00
National Traders Bank, Portland, Me., (63 shares) .....	6,300 00	6,930 00	6,300 00
Portland National Bank, Portland, Me., (210 shares).....	21,000 00	22,890 00	21,000 00
Union Safe Deposit & Trust Co., Portland, Me., (2375 shares).....	237,500 00	249,375 00	237,500 00
Biddeford National Bank, Biddeford, Me., (20 shares) .....	2,000 00	2,400 00	2,400 00
First National Bank, Auburn, Me., (20 shares) ..	2,000 00	2,640 00	2,500 00
First National Bank, Wiscasset, Me., (10 shares)	1,000 00	750 00	900 00
First National Bank, Lewiston, Me., (100 shares)	10,000 00	15,800 00	15,000 00
First National Bank, Bangor, Me., (12 shares) ..	1,200 00	1,740 00	1,560 00
First National Bank, Biddeford, Me., (50 shares)	5,000 00	7,600 00	7,000 00
Lime Rock National Bank, Rockland, Me., (60 shares).....	4,200 00	4,320 00	4,200 00
Manufacturer's National Bank, Lewiston, Me., (50 shares) .....	5,000 00	5,850 00	5,000 00
North National Bank, Rockland, Me., (100 shares).....	10,000 00	14,500 00	13,341 00
Northern National Bank, Hallowell, Me., (100 shares) .....	10,000 00	11,500 00	12,500 00
Norway National Bank, Norway, Me., (10 shares).....	1,000 00	1,180 00	1,080 00

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

Bank Stock.	Par Value.	Market Value.	Book Value.
People's National Bank, Waterville, Me., (40 shares) .....	\$4,000 00	\$4,400 00	\$4,400 00
Richmond National Bank, Richmond, Me., (53-5 shares) .....	560 00	588 00	560 00
Rockland National Bank, Rockland, Me., (50 shares) .....	5,000 00	7,600 00	7,250 00
Rumford Falls Trust Co., Rumford Falls, Me., (50 shares) .....	5,000 00	5,250 00	5,000 00
Ticonic National Bank, Waterville, Me., (35 shares) .....	3,500 00	3,570 00	3,850 00
Westbrook Trust Co., Westbrook, Me., (50 shares) .....	5,000 00	5,350 00	5,000 00
City National Bank, Dallas, Texas, (24 shares) .....	2,400 00	2,880 00	2,400 00
Commercial National Bank, Omaha, Neb., (50 shares) .....	5,000 00	3,500 00	3,500 00
Farmers & Merchants National Bank, Waco, Texas, (20 shares) .....	2,000 00	1,600 00	2,400 00
Flour City National Bank, Minneapolis, Minn., (25 shares) .....	2,500 00	2,500 00	2,500 00
National Bank of Commerce, Omaha, Neb., (30 shares) .....	2,000 00	2,100 00	2,000 00
People's Investment Co., Dallas, Texas, (15 3-10 shares) ..	1,530 00	382 50	382 50
First National Bank, Buchanan Co., Mo., (15 shares) .....	1,500 00	1,500 00	1,500 00
Sioux Falls National Bank, Sioux Falls, South Dakota, (20 shares) .....	2,000 00	2,000 00	2,000 00
		\$3,755,955 39	\$3,639,300 53

## NON LEDGER LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i> .....	\$6,564,331 00
Present value of future installments on matured policies .....	9,123 07
Matured endowments due and unpaid .....	\$13,071 79
Death losses in process of adjustment or adjusted and not due ..	36,940 18
Death losses reported, no proofs received .....	51,538 53
Losses and claims resisted ..	5,000 00
Total policy claims .....	\$106,550 50
Unpaid dividends or other profits due policy holders .....	3,179 82
Premiums paid in advance .....	1,512 27
Contingent reserve .....	52 00
Premium obligations in excess of reserve .....	186 00
All other liabilities, viz: Unpaid bills .....	1,000 00
Liabilities on policy holders account .....	\$6,685,934 66
Surplus to policy holders .....	527,280 53
Total liabilities and surplus .....	\$7,213,215 19

**EXHIBIT OF POLICIES.**

**The Following is a Correct Statement of the Business of the Year on Policy Account as It Stood at Close of Business December 31, According to Home Office Books.**

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALL OTHER POLICIES.		Return premiums and reversionary additions—amount.	TOTAL NUMBERS AND AMOUNTS.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.		Number.	Amount.
At end of previous year .....	13,641	\$22,290,016	5,933	\$10,067,290 09	2,865	\$5,252,738	\$476,805 01	22,439	\$38,086,849 01
New policies issued .....	4,758	6,510,323	961	1,238,578 00	201	377,006	-	5,920	8,125,901 00
Old policies revived .....	46	70,500	3	4,000 06	1	5,000	309 82	50	79,809 82
Old changed and increased .....	24	39,000	42	33,791 56	-	-	93,788 49	66	166,580 05
	18,469	\$28,909,839	6,939	\$11,343,659 56	3,067	\$5,634,738	\$570,903 32	28,475	\$46,459,139 88
Add policies transferred to Maine and Massachusetts N. F. law extensions .....	-	-	-	-	473	813,680	-	473	813,680 00
<b>Totals .....</b>	<b>18,469</b>	<b>\$28,909,839</b>	<b>6,939</b>	<b>\$11,343,659 56</b>	<b>3,540</b>	<b>\$6,448,418</b>	<b>\$570,903 32</b>	<b>28,948</b>	<b>\$47,272,819 88</b>
<i>Deduct ceased.</i>									
By death .....	226	\$446,396	54	\$106,415 00	24	\$50,000	\$6,216 04	304	\$609,027 04
By maturity and discount .....	-	-	139	147,510 90	-	-	8,305 87	139	155,816 77
By expiry .....	-	-	-	-	382	744,060	-	382	744,060 00
By surrender .....	138	301,265	66	159,069 00	3	7,000	12,327 30	207	479,661 30
By lapse .....	1,838	2,617,375	218	273,567 00	27	57,800	-	2,083	2,948,742 00
By change and decrease .....	10	99,731	20	43,052 66	36	54,000	34,053 04	66	230,836 70
By not being taken .....	624	1,030,227	149	238,894 00	22	78,500	-	795	1,347,621 00
	2,836	\$4,494,994	646	\$968,508 56	494	\$991,360	\$60,902 25	3,976	\$6,515,764 81
By policies transferred to Maine and Massachusetts N. F. law extensions .....	333	612,430	140	201,250 00	-	-	-	473	813,680 00
<b>Total terminated .....</b>	<b>3,169</b>	<b>\$5,107,424</b>	<b>786</b>	<b>\$1,169,758 56</b>	<b>494</b>	<b>\$991,360</b>	<b>\$60,902 25</b>	<b>4,449</b>	<b>\$7,329,444 81</b>
Outstanding end of year .....	15,300	23,802,415	6,153	10,173,901 00	3,046	5,457,058	510,001 07	24,499	39,943,375 07
Policies re-insured .....	2	10,000	-	-	12	80,000	-	14	90,000 00

UNION MUTUAL FIRE INSURANCE COMPANY.

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	3,365	\$4,542,305 81
Policies issued during the year.....	1,658	1,765,131 46
Total.....	5,023	\$6,307,437 27
Deduct policies ceased to be in force .....	643	736,160 25
Policies in force in Maine, December 31, 1897.....	4,380	\$5,571,277 02
Losses and claims unpaid Dec. 31, of the previous year....	2	1,135 25
Losses and claims incurred during the year.....	36	41,277 62
Total .....	38	\$42,412 87
Losses and claims settled during the year.....	33	37,320 45
Losses and claims unpaid December 31, 1897.....	5	\$5,092 42
Premiums collected or secured without deductions.....		\$193,860 71

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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 TRANSACT BUSINESS IN THE STATE OF MAINE,  
SHOWING THEIR CONDITION ON THE 31st  
DAY OF DECEMBER, 1897.

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# ÆTNA LIFE INSURANCE COMPANY,

HARTFORD, CONN.

Principal Office, 218 Main St.

INCORPORATED IN 1820. COMMENCED BUSINESS IN 1850.

M. G. BULKELEY, *President.*

J. L. ENGLISH, *Secretary.*

Cash Capital, \$1,750,000.

## INCOME.

First year's premiums.....	\$711,224 17	
Renewal premiums.....	3,768,847 38	
Dividends applied to pay running premiums.....	650,034 71	
Surrender values applied to pay running premiums:		
First year's premiums, \$28,055; renewals, \$4,725.85....	32,780 85	
Surrender values applied to purchase paid-up insurance and annuities.....	237,162 25	
Total premium income.....		\$5,400,049 36
Rent—including company's use of own buildings.....	\$37,950 87	
Interest on loans on mortgages of real estate .....	1,692,060 18	
Interest on collateral loans, premium notes, etc .....	142,150 72	
Interest on bonds and dividends on stocks .....	593,874 10	
Interest on bank deposits and other debts due the company	21,952 71	
Discount on claims paid in advance .....	2,145 86	
Total interest and rents.....		\$2,490,134 44
Profit on sales of real estate.....		3,115 00
Total income life department.....		\$7,893,298 80
Total income accident department .....		604,253 09
Total income .....		\$8,497,551 89
Net ledger assets December 31, 1896 .....		\$43,481,046 66
Total .....		\$51,978,598 55

## DISBURSEMENTS.

Death claims, \$2,321,700.08; additions, \$2,148.61 .....	\$2,323,848 69
Endowments .....	1,103,447 30
Installment claims.....	15,482 00
Total.....	\$3,442,777 99
Deduct amount received for re-insurance.....	3,655 00
Net amount paid for losses and matured endowments.....	\$3,439,122 99

Dividends paid policy holders.....	\$261,125 17
Dividends applied to pay running premiums.....	650,034 71
Surrender values paid.....	158,074 00
Surrender values applied to pay running premiums.....	32,780 85
Surrender values applied to purchase paid-up insurance and annuities.....	237,162 25
Total paid policy holders .....	\$4,778,299 97
Dividends to stock holders .....	175,000 00
Commissions to agents; new policies, \$336,328.80; renewals, \$296,257.86.....	632,586 66
Salaries and allowances to managers and agents.....	20,384 31
Salaries and compensation of officers and office employes.....	122,354 13
Medical examiners' fees and inspection of risks .....	42,390 97
Taxes on:	
new premiums, \$6,082.90; renewals, \$33,126.55 .....	39,209 45
franchise, \$88,194.36; reserves, \$5,592.26 .....	93,786 62
municipal licenses, \$4,106.19; real estate, \$10,206.48. . .	14,312 67
Insurance department fees and agents' licenses .....	8,444 63
Repairs and expenses on real estate, except taxes.....	20,520 42
Rents—including company's use of own buildings.....	28,843 60
Advertising, \$17,826.05; printing and stationery, \$24,215.27; postage, \$27,231.63 .....	69,272 95
Legal expenses, \$22,423.01; furniture, \$2,212.51.....	24,635 52
Loss on sale of securities.....	11,772 70
All other disbursements, viz: Agency balances charged profit and loss, \$323.64; supplies, \$15,040.08; express, \$3,472.25; telegraph, \$1,811.02; travel, \$4,668.65; exchange, \$2,355.23; incidentals, \$1,271.18.....	28,941 45
Total miscellaneous disbursements .....	\$1,332,456 08
Total disbursements life department. ....	\$6,110,756 05
Total disbursements accident department .....	519,352 89
Total disbursements .....	\$6,630,108 94
Balance .....	\$45,348,489 61

*Invested as follows:*

## LEDGER ASSETS.

Book value of real estate.....	\$511,681 00
Loans on mortgages of real estate.....	24,542,856 65
Loans secured by collateral.....	491,090 70
Loans on company's policies assigned as collateral .....	1,289,865 00
Premium notes on policies in force, of which \$1,597.38 is for first year's premiums .....	596,167 70
Book value of stocks and bonds—excluding interest.....	13,074,717 89
Cash in office and in bank.....	4,849,340 15
Bills receivable, \$18,092.59; agents' debit balances, \$35,732.09 .....	53,824 68
Total .....	\$45,359,543 77

## DEDUCT LEDGER LIABILITIES.

Agents' credit balances, \$1,050.99; all other, \$10,003.17.....	\$11,054 16
Net ledger assets, per balance.....	\$45,348,489 61

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate . . . . .	\$599,980 89	
Interest due and accrued on stocks and bonds . . . . .	114,664 04	
Interest accrued on collateral loans . . . . .	1,728 22	
Interest due on premium notes, loans or liens . . . . .	229,358 16	
Interest due on other assets . . . . .	28,623 91	
Rents due and accrued on company's property . . . . .	2,824 49	
Total interest and rents . . . . .		\$977,179 71
Market value of stocks and bonds over book value . . . . .		878,098 88

	<i>New Business.</i>	<i>Renewals.</i>	
*Gross uncollected premiums . . . . .	\$33,238 27	\$154,823 61	
Gross deferred premiums . . . . .	47,861 88	229,018 36	
Total . . . . .	\$81,100 15	\$383,841 97	
Deduct cost of collection . . . . .	40,550 08	30,707 36	
Net uncollected and deferred premiums . . . . .	\$40,550 07	\$353,134 61	\$393,684 68
Gross assets . . . . .			\$47,597,452 88

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured . . . . .	\$11,846 42	
Bills receivable, unsecured . . . . .	225 00	
Commissions payable to agents on premium notes . . . . .	414 35	
Total . . . . .		\$12,485 77
Total admitted assets . . . . .		\$47,584,967 11

## NON-LEDGER LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i> . . . . .	\$39,029,391 00	
Deduct net value of risks re-insured . . . . .	43,637 00	
Net reserve . . . . .		\$38,985,754 00
Present value of future installments on matured policies . . . . .		8,363 00
Matured endowments due and unpaid . . . . .	\$48,075 00	
Death losses in process of adjustment or adjusted and not due . . . . .	111,211 00	
Death losses reported, no proofs received . . . . .	34,123 00	
Losses and claims resisted . . . . .	33,146 00	
Total policy claims . . . . .		\$226,555 00
Unpaid dividends or other profits due policy holders . . . . .		635,987 25
Premiums paid in advance . . . . .		12,784 16
Surrender values claimable on policies cancelled . . . . .		15,633 00
Liabilities accident department . . . . .		260,677 00
Liabilities on policy holders account . . . . .		\$40,145,758 41
Gross divisible surplus . . . . .	\$5,689,208 70	
Cash capital . . . . .	1,750,000 00	
Surplus to policy holders . . . . .		\$7,439,208 70
Total liabilities and surplus . . . . .		\$47,584,967 11

\*Not more than three months due after period of grace.

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1896.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	34,139	\$47,607,329 94		
Endowment.....	42,925	73,672,634 00		
All other.....	10,594	24,355,977 00	87,658	\$145,635,940 94

## NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	1,764	\$3,525,149 00		
Endowment.....	7,197	13,809,938 00		
All other.....	1,665	3,776,898 00	10,626	\$21,111,985

## OLD POLICIES REVIVED, CHANGED AND INCREASED.

Whole life.....	7	\$23,982 00		
Endowment.....	49	137,358 00		
All other.....	15	38,700 00	71	\$200,040 00
Policies changed.....			241	458,800 00
Total.....			98,596	\$167,406,765 94

## POLICIES TERMINATED DURING THE YEAR.

Whole life.....	1,688	\$3,091,147 00		
Endowment.....	4,496	8,755,123 00		
All other.....	2,066	4,898,598 00	8,250	\$16,744,868 00

## HOW TERMINATED.

By death.....	1,297	\$2,369,414 00		
maturity.....	818	1,100,546 00		
expiry.....	681	1,658,048 00		
surrender.....	1,400	2,432,398 00		
lapse.....	2,344	5,605,048 00		
*change and decrease.....	267	591,108 00		
not being taken.....	1,443	2,988,306 00		
	8,250	\$16,744,868 00		

## POLICIES IN FORCE DECEMBER 31, 1897.

Whole life.....	34,222	\$48,065,313 94		
Endowment.....	45,675	78,864,807 00		
All other.....	10,449	23,731,777 00	90,346	\$150,661,897 94

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,503	\$1,849,496 00
Policies issued during the year.....	158	220,422 00
Total.....	1,661	\$2,069,918 00
Deduct policies ceased to be in force.....	129	160,806 00
Policies in force in Maine, December 31, 1897.....	1,532	\$1,909,112 00
Losses and claims unpaid December 31, of the previous year .....	3	380 00
Losses and claims incurred during the year.....	57	54,390 00
Total.....	60	\$54,770 00
Losses and claims settled during the year.....	57	54,011 16
Losses and claims unpaid December 31, 1897 .....	3	\$758 84
Premiums collected or secured without deductions:		
cash, \$69,278.71; notes or credits, \$43.68.....		69,322 39

\*Includes 241 policies amounting to \$458,800, changed.

## CONNECTICUT MUTUAL LIFE INSURANCE COMPANY,

HARTFORD, CONN.

Principal Office, 291 Main St.

INCORPORATED IN 1846. COMMENCED BUSINESS IN 1846.

JACOB L. GREENE, *President.*

EDWARD M. BUNCE, *Secretary.*

### INCOME.

First year's premiums.....	\$332,891 74
Renewal premiums.....	3,144,835 79
Dividends applied to pay running premiums.....	1,093,661 87
Surrender values applied to pay running premiums:	
First year's premiums, \$8,468.54; renewals, \$23,929.72....	32,398 26
Surrender values applied to purchase paid-up insurance and annuities.....	139,622 38
Total premium income.....	\$4,743,410 04
Rent.....	\$295,490 43
Interest on loans on mortgages of real estate.....	2,062,054 79
Interest on collateral loans, premium notes, etc.....	65,059 82
Interest on bonds and dividends on stocks.....	693,966 44
Interest on bank deposits and other debts due the company	34,317 18
Discount on claims paid in advance.....	2,155 81
Total interest and rents.....	\$3,153,044 47

Profit on sales of real estate.....	\$33,973 39	
Profit on sale of securities.....	31,491 50	
Income from all other sources.....	4 93	\$65,469 82
Less miscellaneous charges, profit and loss.....		180 00
		<u>\$65,289 82</u>
Total income.....		\$7,961,744 33
Net ledger assets December 31, 1896.....		60,981,671 61
Total.....		<u>\$68,943,415 94</u>

## DISBURSEMENTS.

Death claims.....	\$4,053,515 23	
Endowments.....	403,317 00	
Amount paid for losses and matured endowments.....	\$4,456,832 23	
Premium notes voided by lapse.....	917 00	
Dividends paid policy holders.....	190,819 81	
Dividends applied to pay running premiums.....	1,093,661 67	
Surrender values paid.....	423,196 12	
Surrender values applied to pay running premiums.....	32,398 26	
Surrender values applied to purchase paid-up insurance and annuities.....	139,622 38	
Total paid policy holders.....		\$6,337,447 47
Commissions to agents; new policies, \$87,771.60; renewals, \$264,559.14.....	352,330 74	
Salaries and allowances to managers and agents.....	23,999 82	
Salaries and compensation of officers and office employes	150,206 46	
Medical examiners' fees.....	22,360 54	
Taxes on:		
new premiums, \$2,827.90; renewals, \$25,451.17.....	28,279 07	
franchise, \$151,415.01; reserves, \$10,947.15.....	162,362 16	
municipal licenses, \$2,393.95; real estate, \$148,372.53.....	150,766 48	
Insurance Department fees and agents' licenses.....	5,530 72	
Repairs and expenses on real estate, except taxes.....	156,834 27	
Rents.....	6,523 02	
Advertising, \$39,299.46; printing and stationery, \$26,746.47; postage, \$21,225.90.....	87,271 83	
Legal expenses.....	15,185 72	
All other disbursements, viz: Express, \$3,563.87; telegraph, \$1,408.84; traveling, \$21,527.46; miscellaneous, \$9,267.09....	35,767 26	
Total miscellaneous disbursements.....		<u>\$1,197,418 09</u>
Total disbursements.....		<u>\$7,534,865 56</u>
Balance.....		<u>\$61,408,550 38</u>

Invested as follows:

## LEDGER ASSETS.

Book value of real estate.....	\$9,840,914 84
Loans on mortgages of real estate.....	33,045,673 68
Loans secured by collateral.....	2,300 00
Premium notes on policies in force.....	983,315 72
Book value of stocks and bonds—excluding interest.....	16,398,178 41
Cash in bank.....	1,135,965 53
Bills receivable.....	4,619 17
Total.....	<u>\$61,410,967 35</u>

## DEDUCT LEDGER LIABILITIES.

Agents' credit balances.....	\$2,416 97
Net ledger assets, per balance.....	\$61,408,550 38

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate....	\$746,570 35
Interest accrued on stocks and bonds.....	155,246 91
Interest accrued on collateral loans.....	28 75
Interest due and accrued on premium notes, loans or liens	127,803 70
Rents due on company's property.....	15,962 49
Total interest and rents.....	\$1,045,612 20
Market value of stocks and bonds over book value.....	771,770 27

	<i>New</i>		
	<i>Business.</i>	<i>Renewals.</i>	
*Gross uncollected premiums.....	\$20,987 88	\$62,363 56	
Gross deferred premiums.....	35,326 12	279,733 27	
Total.....	\$56,314 00	\$342,096 83	
Deduct cost of collection.....	14,472 70	21,210 00	
Net uncollected and deferred premiums.....	\$41,841 30	\$320,886 83	\$362,728 13
Gross assets.....			\$63,588,660 98

## DEDUCT ASSETS NOT ADMITTED.

Bills receivable, unsecured.....	\$4,619 17
Total admitted assets.....	\$63,584,041 81

## NON-LEDGER LIABILITIES.

Net present value of outstanding policies, <i>Actuaries 4%</i> .....	\$53,228,724 00
Matured endowments due and unpaid.....	\$10,737 00
Death losses due and unpaid.....	58,272 50
Death losses in process of adjustment or adjusted and not due.....	153,731 00
Death losses reported, no proofs received.....	54,733 00
Losses and claims resisted.....	63,500 00
Total policy claims.....	\$340,973 50
Unpaid dividends or other profits due policy holders.....	699,405 45
Premiums paid in advance.....	34,176 02
Surrender values claimable on policies cancelled.....	229,100 00
†Additional reserve voluntarily set aside by the company.....	1,695,346 00
Liabilities on policy holders account.....	\$56,227,724 97
Surplus to policy holders.....	7,356,316 84
Total liabilities and surplus.....	\$63,584,041 81

\*Not more than three months due after period of grace.

†On policies written since April 1, 1882.

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1896.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	60,372	\$143,993,508 00		
Endowment.....	5,803	12,526,718 00		
All other.....	266	902,400 00	66,441	\$157,422,626 00

## NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	2,988	\$8,112,757 00		
Endowment.....	550	1,133,215 00		
All other.....	358	1,156,000 00	3,896	\$10,401,972 00

## OLD POLICIES REVIVED.

Whole life.....	31	\$87,300 00		
Endowment.....	3	3,000 00	34	\$90,300 00

## OLD POLICIES CHANGED AND INCREASED.

Whole life.....	-	\$42,080 00		
Endowment.....	-	3,009 00		
All other.....	3	10,000 00	3	\$55,089 00
Total.....			70,374	\$167,939,987 00

## POLICIES TERMINATED DURING THE YEAR.

Whole life.....	3,131	\$8,653,852 00		
Endowment.....	394	1,055,248 00		
All other.....	144	559,500 00	3,669	\$10,268,600 00

## HOW TERMINATED.

By death.....	1,692	\$4,244,846 00		
maturity.....	195	401,129 00		
surrender.....	627	1,280,669 00		
lapse.....	948	2,365,100 00		
change and decrease.....	3	1,361,356 00		
not being taken.....	204	615,500 00		
	3,669	\$10,268,600 00		

## POLICIES IN FORCE DECEMBER 31, 1897.

Whole life.....	60,260	\$143,581,793 00		
Endowment.....	5,962	12,610,694 00		
All other.....	483	1,508,900 00	66,705	\$157,701,387 00



## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year .....	2,265	\$3,424,456 00
Policies issued during the year.....	86	115,124 00
Total .....	2,351	\$3,539,580 00
Deduct policies ceased to be in force .....	113	193,396 00
Policies in force in Maine, December 31, 1897.....	2,238	\$3,346,184 00
Losses and claims incurred during the year.....		\$87,364 01
Losses and claims settled during the year.....		69,403 78
Losses and claims unpaid December 31, 1897.....		\$17,960 23
Premiums collected or secured without deductions.....		\$112,547 69

## EQUITABLE LIFE ASSURANCE SOCIETY,

NEW YORK, N. Y.

Principal Office, 120 Broadway.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

HENRY B. HYDE, *President.*WILLIAM ALEXANDER, *Secretary.*

Cash Capital, \$100,000.

## INCOME.

First year's premiums.....	\$4,192,069 43	
Renewal premiums.....	30,722,853 78	
Dividends applied to purchase paid-up additions and annuities.....	668,042 49	
Surrender values applied to purchase paid-up insurance and annuities .....	2,082,425 00	
Consideration for annuities.....	898,886 12	
	\$38,564,276 82	
Deduct amount paid for re-insurance .....	1,003 17	
Total premium income .....		\$38,563,273 65
Rent—including company's use of own buildings.....	\$1,863,149 63	
Interest on loans on mortgages of real estate .....	1,575,275 47	
Interest on collateral loans, premium notes, etc.....	332,493 36	
Interest on bonds and dividends on stocks .....	5,300,861 95	
Interest on bank deposits and other debts due the company .....	497,610 58	
Interest on deferred premiums .....	325,300 00	
Total interest and rents.....		9,894,690 99
Profit on sale of securities.....		114,304 89
Total income.....		\$48,572,269 53
Net ledger assets December 31, 1896.....	\$208,679,996 14	
Less contingent guarantee fund.....	3,500,000 00	205,179,996 14
Total.....		\$253,752,265 67

## DISBURSEMENTS.

Death claims, \$11,541,860.51; additions, \$316,279.04.....	\$11,658,139.55
Endowments, \$1,045,691.97; additions, \$66,792.52.....	1,112,484.49
Installment claims .....	65,314.03
<hr/>	
Amount paid for losses and matured endowments....	\$12,835,938.07
Paid to annuitants .....	515,692.00
Dividends paid policy holders.....	1,675,853.74
Dividends applied to purchase additions and annuities,	668,042.49
Surrender values paid .....	3,328,362.84
Surrender values applied to purchase paid-up insurance	
and annuities .....	2,082,425.00
<hr/>	
Total paid policy holders.....	\$21,106,314.14
Dividends to stock holders.....	\$ 7,000.00
Commissions to agents; new policies, \$2,055,174.66; re-	
newals, \$1,094,448.89; annuities, \$24,276.15 .....	4,073,899.70
Commuting renewal commissions.....	899,201.09
Salaries and allowances to managers and agents .....	375,879.24
Salaries and compensation of officers and office employes	628,931.90
Medical examiners' fees and inspection of risks .....	327,732.06
Taxes on:	
premiums, \$196,088.49; reserves, \$11,862.23 .....	207,950.72
stamps and customs, \$4,371.40; real estate, \$288,089.89	292,461.29
Insurance department fees and agents' licenses.....	5,888.43
Municipal and state licenses.....	21,263.87
Repairs and expenses on real estate, except taxes.....	554,600.98
Rents .....	356,444.78
Advertising, \$297,197.40; printing and stationery, \$106,-	
536.70; postage, \$73,504.02 .....	477,238.12
Legal expenses, \$144,472.59; furniture, \$4,444.23.....	148,916.82
All other disbursements, viz: Clerical, traveling and	
agency expenses, telegraph, cable, freight, telephone,	
clerical guarantee bond premiums and general ex-	
penses .....	159,554.47
<hr/>	
Total miscellaneous disbursements .....	8,536,963.47
<hr/>	
Total disbursements .....	29,643,277.61
<hr/>	
Balance .....	\$224,108,988.06

*Invested as follows:*

## LEDGER ASSETS.

Book value of real estate.....	\$40,413,270.41
Loans on mortgages of real estate.....	36,175,726.10
Loans secured by collateral .....	12,051,800.00
Book value of stocks and bonds—excluding interest .....	118,234,746.07
Cash in office and in bank.....	16,267,823.83
Agents' balances.....	459,058.67
Commuted commissions.....	506,562.98
<hr/>	
Net ledger assets, per balance.....	\$224,108,988.06

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate....	\$284,117.22
Interest due and accrued on collateral loans .....	67,465.37
Interest due and accrued on other assets.....	66,544.91
Rents due and accrued on company's property .....	170,618.55
<hr/>	
Total interest and rents.....	\$ 588,746.05
Market value of stocks and bonds over book value .....	7,496,631.93

	<i>New Business.</i>	<i>Renewals.</i>	
*Gross uncollected premiums .....	\$965,449	\$2,207,509	
Gross deferred premiums.....	196,422	2,231,642	
Total .....	\$1,161,871	\$4,439,151	
Deduct cost of collection.....	697,123	221,957	
Net uncollected and deferred premiums .....	\$464,748	\$4,217,194	\$4,681,942 00
Gross assets.....			\$236,876,308 04

## DEDUCT ASSETS NOT ADMITTED.

Commuted commissions.....	\$506,562 98	
Agents' balances .....	459,058 67	
Total .....		\$965,621 65
Total admitted assets .....		\$235,910,686 39

## NON-LEDGER LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i> ..	\$174,391,632	
same for reversionary additions.....	4,247,765	
same for annuities .....	5,552,141	
Net reserve .....		184,191,538 00
Present value of future installments on matured policies.....		136,875 00
Matured endowments due and unpaid.....	\$135,870 41	
Death losses due and unpaid.....	143,546 25	
Death losses in process of adjustment or adjusted and not due.....	10,500 00	
Death losses reported, no proofs received .....	1,513,568 73	
Losses and claims resisted.....	64,725 00	
Annuity and installment claims due and unpaid.....	41,753 81	
Total policy claims .....		\$1,909,964 20
Unpaid dividends or other profits due policy holders .....		94,756 00
Liabilities on policy holders' account .....		\$186,333,133 20
Gross divisible surplus.....	\$49,477,553 19	
Cash capital .....	100,000 00	
Surplus to policy holders .....		49,577,553 19
Total liabilities and surplus .....		\$235,910,686 39

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1896.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life .....	242,750	\$750,277,533		
Endowment.....	47,533	152,947,515		
All other.....	3,436	5,447,779		
Reversionary additions.....	-	6,429,243	293,719	\$915,102,070 00

\* Not more than three months due after period of grace.

## NEW POLICIES ISSUED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life .....	38,805	\$114,486,214		
Endowment.....	11,137	34,196,666		
All other.....	999	2,391,118		
Reversionary additions.....	-	1,109,210	50,941	\$152,183,208 00

## OLD POLICIES REVIVED.

Whole life .....	1,026	\$3,837,600		
Endowment.....	262	906,885		
All other.....	10	28,000	1,298	\$4,772,485 00
Total .....			345,958	\$1,072,057,763 00

## POLICIES TERMINATED DURING THE YEAR.

Whole life .....	29,340	\$95,664,198		
Endowment .....	6,424	22,416,490		
All other.....	604	1,716,882		
Reversionary additions.....	-	1,094,356	36,368	\$120,891,926 00

## HOW TERMINATED.

By death.....	3,374	\$12,046,194		
maturity.....	302	1,183,054		
expiry.....	180	492,800		
surrender.....	10,252	34,381,268		
lapse.....	14,003	37,489,661		
change and decrease.....	-	1,966,659		
not being taken.....	8,257	33,332,290		
	36,368	\$120,891,926		

## POLICIES IN FORCE DECEMBER 31, 1897.

Whole life .....	253,241	\$772,937,149		
Endowment.....	52,508	165,634,576		
All other.....	3,841	6,150,015		
Reversionary additions.....	-	6,444,097	309,590	\$951,165,837 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	2,938	\$5,114,634 00
Policies issued during the year.....	949	1,633,040 00
Total .....	3,887	\$6,747,074 00
Deduct policies ceased to be in force.....	414	736,500 00
Policies in force in Maine, December 31, 1897.....	3,473	\$6,010,574 00
Losses and claims unpaid December 31st, of the previous year.....	3	2,194 00
Losses and claims incurred during the year.....	27	30,100 00
Total .....	30	\$32,294 00
Losses and claims settled during the year.....	28	32,074 00
Losses and claims unpaid December 31, 1897.....	2	\$220 00
Premiums collected or secured without deductions.....		\$200,170 90

## HOME LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

Principal Office, 256 Broadway.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

GEORGE E. IDE, *President.*ELLIS W. GLADWIN, *Secretary.*

Cash Capital, \$125,000.

## INCOME.

First year's premiums.....	\$236,978 79	
Renewal premiums .....	1,185,769 67	
Dividends applied to pay running premiums.....	64,060 52	
Dividends applied to purchase paid-up additions and annuities .....	89,461 65	
Surrender values applied to pay running premiums, (renewals) .....	64 60	
Surrender values applied to purchase paid-up insurance and annuities.....	51,280 20	
Consideration for annuities.....	18,826 73	
Total premium income.....		\$1,646,442 16
Rent—including company's use of own buildings.....	\$94,282 21	
Interest on loans on mortgages of real estate .....	126,148 66	
Interest on collateral loans, premium notes, etc.....	57,425 45	
Interest on bonds and dividends on stocks.....	169,291 00	
Interest on bank deposits and other debts due the company,	3,285 10	
Discount on claims paid in advance.....	292 97	
Interest on deferred premiums.....	1,218 49	
Total interest and rents.....		451,943 88
Profit on sale of securities.....		1,557 72
Income from all other sources, viz: Matured installment policies....		7,355 00
Total income.....	\$2,107,298 76	
Net ledger assets December 31, 1896.....		9,007,870 85
Total.....		\$11,115,169 61

## DISBURSEMENTS.

Death claims.....	\$562,009 42
Endowments, \$101,023.00; additions, \$5,068.98 .....	106,091 98
Installment claims .....	7,355 00
Amount paid for losses and matured endowments.....	\$675,456 40
Paid to annuitants.....	19,729 44
Dividends paid policy holders.....	3,866 24
Dividends applied to pay running premiums.....	64,060 52
Dividends applied to purchase additions and annuities....	89,461 65
Surrender values paid.....	110,356 57

Surrender values applied to pay running premiums.....	\$64 60	
Surrender values applied to purchase paid-up insurance and annuities.....		<u>51,280 20</u>
Total paid policy holders.....		\$1,014,275 62
Dividends to stock holders.....	\$15,000 00	
Commissions to agents; new policies, \$124,503.40; renewals, \$89,342.45; annuities, \$643.47.....	214,489 32	
Commuting renewal commissions.....	17,796 71	
Salaries and allowances to managers and agents.....	65,199 62	
Salaries and compensation of officers and office employes.....	80,314 16	
Medical examiners' fees and inspection of risks.....	20,702 39	
Taxes on:		
new premiums and renewals.....	14,742 48	
reserves, \$698.47; municipal licenses, \$1,214.24.....	1,912 71	
real estate.....	10,685 48	
Insurance Department fees and agents' licenses.....	6,182 99	
Repairs and expenses on real estate, except taxes.....	26,634 82	
Rents—including company's use of own buildings.....	24,899 99	
Advertising, \$7,631.17; printing and stationery, \$13,633.04; postage, \$2,382.00.....	23,646 21	
Legal expenses.....	6,746 99	
Loss on sale of securities.....	6,393 46	
Travelling expenses, \$3,505.49; office expenses, \$4,855.67....	8,361 16	
Total miscellaneous disbursements.....		<u>543,708 49</u>
Total disbursements.....		<u>\$1,557,984 11</u>
Balance.....		<u>\$9,557,185 50</u>

*Invested as follows:*

## LEDGER ASSETS.

Book value of real estate.....	\$1,603,437 63
Loans on mortgages of real estate.....	3,048,247 52
Loans secured by collateral.....	38,400 00
Loans on company's policies assigned as collateral.....	432,814 23
Premium notes on policies in force, of which \$2,971.24 is for first year's premiums.....	482,171 85
Book value of stocks and bonds—excluding interest.....	3,587,011 67
Cash in bank.....	281,661 76
Agents' debit balances.....	<u>83,440 84</u>
Net ledger assets, per balance.....	\$9,557,185 50

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate.....	\$50,432 31
Interest due and accrued on stocks and bonds.....	44,397 35
Interest due and accrued on collateral loans.....	382 00
Interest due and accrued on premium notes, loans or liens.....	1,465 37
Interest due and accrued on other assets.....	7,592 70
Rents due and accrued on company's property.....	<u>7,678 63</u>
Total interest and rents.....	\$111,948 36
Market value of real estate over book value.....	95,516 68
Market value of stocks and bonds over book value.....	<u>103,500 16</u>

	<i>New Business.</i>	<i>Renewals.</i>	
*Gross uncollected premiums.....	\$32,964 89	\$84,973 67	
Gross deferred premiums .....	19,288 60	75,677 96	
Total.....	\$52,253 49	\$160,651 63	
Deduct cost of collection .....	27,349 25	12,048 87	
Net uncollected and deferred premiums...	\$24,904 24	\$148,602 76	\$173,507 00
Gross assets .....			\$10,041,657 70

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured .....	\$83,440 84
Total admitted assets .....	\$9,958,216 86

## NON LEDGER LIABILITIES.

Net present value of outstanding policies, <i>actuaries</i> , 4%..	\$3,282,760 00	
Same for reversionary additions.....	433,830 00	
Total.....	\$8,716,590 00	
Deduct net value of risks re-insured.....	12,109 00	
Net reserve.....		\$8,704,481 00
Matured endowments due and unpaid.....	\$80 00	
Death losses in process of adjustment or adjusted and not due.....	36,060 00	
Death losses reported, no proofs received.....	57,226 00	
Losses and claims resisted.....	47,802 00	
Gross policy claims.....	\$141,168 00	
Deduct re-insurance due from other companies.....	12,500 00	
Net policy claims.....		128,668 00
Unpaid dividends or other profits due policy holders.....	4,261 79	
Premiums paid in advance.....	7,399 58	
Surrender values claimable on policies cancelled.....	5,002 00	
Liabilities on policy holders account.....		\$8,849,812 37
Gross divisible surplus.....	\$983,404 49	
Cash capital.....	125,000 00	
Surplus to policy holders.....		1,108,404 49
Total liabilities and surplus .....		\$9,958,216 86

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1896.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	17,120	\$32,187,504 00		
Endowment.....	3,214	5,621,364 00		
All other .....	1,312	3,452,016 00		
Reversionary additions.....	-	711,096 00	21,646	\$41,971,980 00

\*Not more than three months due after period of grace.

## NEW POLICIES ISSUED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life .....	3,456	\$6,618,102 00		
Endowment .....	534	932,520 00		
All other.....	381	769,389 00		
Reversionary additions.....	-	85,992 40	4,371	\$8,406,003 40

## OLD POLICIES REVIVED.

Whole life .....	66	\$134,064 00		
Endowment.....	9	16,000 00		
All other.....	7	9,735 00	82	\$159,799 00.

## OLD POLICIES CHANGED AND INCREASED.

Whole life .....	9	\$23,916 00		
Endowment.....	1	1,500 00		
All other.....	8	23,029 00	18	\$48,445 00.
Total .....			26,117	\$50,586,227 40

## POLICIES TERMINATED DURING THE YEAR.

Whole life .....	2,669	\$5,253,887 00		
Endowment .....	461	770,342 00		
All other.....	446	1,110,548 00		
Reversionary additions.....	-	8,403 40	3,576	\$7,143,180 40.

## HOW TERMINATED.

By death .....	276	\$569,364 42		
maturity.....	67	106,217 98		
expiry .....	1	2,500 00		
surrender .....	672	1,275,249 00		
lapse.....	1,804	3,417,508 00		
change and decrease .....	18	192,897 00		
not being taken.....	738	1,579,444 00		
	3,576	\$7,143,180 40		

## \*POLICIES IN FORCE DECEMBER 31, 1897.

Whole life.....	17,982	\$33,709,699 00		
Endowment .....	3,297	5,801,042 00		
All other.....	1,262	3,143,621 00		
Reversionary additions.....	-	788,685 00	22,541	\$43,443,047 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	31	\$44,091 00
Policies issued during the year.....	2	2,000 00
Total.....	33	\$46,091 00
Deduct policies ceased to be in force .....	6	10,000 00
Policies in force in Maine, December 31, 1897.....	27	\$36,091 00
Premiums collected or secured without deductions.....		\$1,299 37

\*Policies re-insured 15—\$202,000.



KANSAS MUTUAL LIFE INSURANCE COMPANY,

TOPEKA, KANSAS.

Principal Office, 700 Kansas Avenue.

INCORPORATED IN 1882. COMMENCED BUSINESS IN 1882.

J. P. DAVIS, *President.*

JOHN E. MOON, *Secretary.*

INCOME.

First year's premiums.....	\$ 39,187 99	
Renewal premiums .....	159,821 16	
Dividends applied to pay running premiums .....	27,374 16	
Dividends applied to purchase paid-up additions and annuities. ....	907 31	
Surrender values applied to pay running premiums (first year's premiums) .....	1,433 19	
Surrender values applied to purchase paid-up insurance and annuities .....	2,236 60	
Total premium income.....		\$230,960 41
Interest on loans on mortgages of real estate .....	\$15,380 72	
Interest on collateral loans, premium notes, etc.....	481 70	
Interest on bonds and dividends on stock .....	600 00	
Interest on bank deposits and other debts due the company .....	1,219 20	
Interest on deferred premiums.....	110 97	
Total interest .....		17,792 59
Income from all other sources, viz: Collected on old notes and accounts, \$118.15; commission on loans, \$344.20; voided premium notes paid, \$128.08; sale of furniture, \$76.10.....		666 53
Total income.....		\$249,419 53
Net ledger assets December 31, 1896.....		282,166 41
Total .....		\$531,585 94

DISBURSEMENTS.

Death claims.....	\$124,443 49	
Dividends paid policy holders .....	11 81	
Dividends applied to pay running premiums.....	27,374 16	
Dividends applied to purchase additions and annuities... ..	907 31	
Surrender values paid.....	4,004 02	
Surrender values applied to pay running premiums.....	1,433 19	
Surrender values applied to purchase paid-up insurance and annuities.....	2,236 60	
Total paid policy holders .....		\$160,410 58
Commissions to agents; new policies, \$22,412.96; renewals, \$2,871.50 .....	25,284 46	
Salaries and allowances to managers and agents .....	9,525 32	
Salaries and compensation of officers and office employes. ....	26,539 65	
Medical examiners' fees and inspection of risks.....	5,079 80	

## Taxes on:

new premiums, \$381.52; renewals, \$415.16 .....	796 68
franchise, \$179.03; reserves, \$25.54 .....	204 57
municipal licenses, \$166.96; investments, \$1,356.27.....	1,523 23
Insurance department fees and agents' licenses.....	1,194 43
Rents.....	2,476 29
Advertising, \$1,608.18; printing and stationery, \$4,150.36; postage, \$1,999.92.....	7,758 46
Legal expenses.....	1,351 29
All other disbursements, viz: Discount, \$157.72; collection, \$1,833.96; lights, \$26.24; loss on notes and accounts, \$2,058.15	4,076 07
Total miscellaneous disbursements.....	\$5,810 25
Total disbursements.....	\$246,220 83
Balance .....	\$285,365 11

*Invested as follows:*

## LEDGER ASSETS.

Loans on mortgages of real estate.....	\$226,625 00
Loans on company's policies assigned as collateral.....	8,479 06
Premium notes on policies in force, of which \$709.35 is for first year's premiums.....	4,421 20
Book value of bonds—excluding interest.....	11,000 00
Cash in office and in bank.....	23,156 48
Bills receivable, \$8,695.63; agents' debit balances, \$4,571.04.....	13,266 67
Deposit in court for costs.....	40 00
Total .....	\$286,988 41

## DEDUCT LEDGER LIABILITIES.

Agents' credit balances.....	1,623 30
Net ledger assets, per balance .....	\$285,365 11

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate.....	\$3,849 71		
Interest due and accrued on stocks and bonds.....	311 66		
Interest accrued on premium notes, loans or liens.....	633 44		
Interest accrued on other assets.....	846 51		
Total interest.....	\$5,641 32		
	<i>New</i>	<i>Renewals.</i>	
	<i>Business.</i>		
*Gross uncollected premiums.. .....	\$12,075 67	\$14,470 72	
Gross deferred premiums .....	6,024 92	19,949 09	
Total .....	\$18,100 59	\$34,419 81	
Deduct cost of collection .....	8,145 26	688 39	
Net uncollected and deferred premiums .....	\$9,955 33	\$33,731 42	43,686 75
All other assets, viz: Furniture, \$2,700.00; books and blanks, \$1,000.00			3,700 00
Gross assets.....			\$338,393 18

\*Not more than three months due after period of grace.

DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter, stationery, furniture, fixtures, etc.,	\$3,700 00	
Agents' debit balances, unsecured .....	1,210 52	
Bills receivable, unsecured .....	4,568 22	
Premium notes, loans, etc., in excess of reserve on policies..	2,328 85	
Depreciation on bonds and stocks .....	1,150 00	
Total .....		\$12,957 59
Total admitted assets.....		\$325,435 59

NON-LEDGER LIABILITIES.

Net present value of outstanding policies, <i>actuaries</i> , 4% ...	\$168,822 86	
Same for reversionary additions. ....	1,604 34	
Total.....	\$170,427 20	
Deduct net value of risks re-insured.....	344 02	
Net reserve.....		\$170,083 18
Death losses reported, no proofs received.....	\$5,000 00	
Losses and claims resisted.....	10,000 00	
Total policy claims .....		15,000 00
Unpaid dividends or other profits due policy holders.....		3,913 23
Premiums paid in advance .....		357 76
Liabilities on policy holders account .....		\$189,354 17
Surplus to policy holders.....		136,081 42
Total liabilities and surplus .....		\$325,435 59

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1896.

	Number.	Amount.	Total Number.	Total Amount.
Whole life .....	943	\$1,489,572 00		
Endowment.....	82	108,500 00		
All other .....	3,904	7,170,756 00		
Reversionary additions.....	-	2,187 70	4,929	\$8,771,015 70

NEW POLICIES ISSUED DURING THE YEAR.

Whole life .....	322	\$448,500 00		
Endowment .....	14	32,000 00		
All other .....	1,107	2,101,500 00		
Reversionary additions .....	-	2,405 05	1,443	\$2,584,405 05

OLD POLICIES REVIVED.

Whole life .....	6	\$12,000 00		
Endowment .....	1	1,000 00		
All other.....	12	29,000 00	19	\$42,000 00

OLD POLICIES CHANGED AND INCREASED.

Whole life .....	37	\$38,915 00		
All other.....	9	15,000 00	46	\$53,915 00
Total .....			6,437	\$11,451,335 75

## POLICIES TERMINATED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life .....	313	\$494,350 00		
Endowment .....	14	21,000 00		
All other .....	828	1,551,500 00		
Reversionary additions.....	-	449 31	1,155	\$2,067,299 31

## HOW TERMINATED.

By death .....	59	\$124,500 00		
expiry .....	226	398,000 00		
surrender.....	17	27,449 31		
lapse .....	656	1,110,350 00		
change and decrease .....	49	146,000 00		
not being taken .....	148	261,000 00		
	1,155	\$2,067,299 31		

## \* POLICIES IN FORCE DECEMBER 31, 1897.

Whole life .....	995	\$1,494,637 00		
Endowment .....	83	120,500 00		
All other .....	4,204	7,764,756 00		
Reversionary additions.....	-	4,143 44	5,282	\$9,384,036 44

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year .....	29	\$43,500 00
Policies issued during the year .....	6	12,000 00
Total .....	35	\$55,500 00
Deduct policies ceased to be in force.....	13	21,500 00
Policies in force in Maine, December 31, 1897 .....	22	\$34,000 00
Premiums collected or secured without deductions .....		\$1,130 67

\* Policies re-insured, 9—\$40,000.

MANHATTAN LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

Principal Office, 66 Broadway.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

H. B. STOKES, *President.*

W. C. FRAZEE, *Secretary.*

Cash Capital, \$100,000.

INCOME.

First year's premiums.....	\$146,085 17	
Renewal premiums.....	1,599,374 29	
Dividends applied to pay running premiums.....	28,901 90	
Dividends applied to purchase paid-up additions and annuities.....	467 97	
Surrender values applied to purchase paid-up insurance and annuities.....	93,729 25	
Consideration for annuities.....	12,132 94	
Total premium income.....		\$1,880,691 52
Rent—including company's use of own buildings.....	\$217,929 18	
Interest on loans on mortgages of real estate.....	196,083 39	
Interest on collateral loans, premium notes, etc.....	93,306 64	
Interest on bonds and dividends on stocks.....	209,700 20	
Interest on bank deposits and other debts due the company	7,188 78	
Total interest and rents.....		724,208 19
Profit on sale of securities.....		34,980 36
Income from all other sources, viz: profit and loss, \$197.46; premium notes, \$1,135.83; loans revived, \$1,800.00.....		3,133 29
Total income.....		\$2,643,013 36
Net ledger assets December 31, 1896.....		13,638,504 51
Total.....		\$16,281,517 87

DISBURSEMENTS.

Death claims, \$997,212.27; additions, \$1,957.00.....	\$999,169 27	
Endowments, \$221,545.00; additions, \$224.00.....	221,769 00	
Amount paid for losses and matured endowments.....	\$1,220,938 27	
Paid to annuitants.....	11,992 52	
Premium notes voided by lapse.....	18,029 17	
Dividends paid policy holders.....	3,893 53	
Dividends applied to pay running premiums.....	28,901 90	
Dividends applied to purchase additions and annuities..	467 97	
Surrender values paid.....	177,416 27	
Surrender values applied to purchase paid-up insurance and annuities.....	93,729 25	
Total paid policy holders.....		\$1,555,368 88

Dividends to stock holders.....	\$16,000 00
Commissions to agents; new policies, \$89,928.63; renewals, \$115,881.33; annuities, \$477.93 .....	206,287 89
Salaries and allowances to managers and agents.....	48,364 38
Salaries and compensation of officers and office employes	93,761 99
Medical examiners' fees and inspection of risks.. .....	33,434 27
Taxes on:	
premiums .....	14,977 64
franchise, \$1,722.00; reserves, \$1,729.60.....	3,451 60
municipal licenses, \$1,073.88; real estate, \$26,216.63.....	27,290 51
Insurance Department fees and agents' licenses.....	3,087 76
Repairs and expenses on real estate, except taxes.....	58,196 17
Rents—including company's use of own buildings.....	64,271 37
Advertising, \$18,486.16; printing and stationery, \$7,929.42; postage, \$5,873.57.....	32,289 15
Legal expenses, \$21,854.02; furniture, \$218.69.....	22,072 71
All other disbursements.....	16,940 77
Total miscellaneous disbursements.....	640,426 21
Total disbursements.....	\$2,195,795 09
Balance.....	\$14,085,722 78

*Invested as follows:*

#### LEDGER ASSETS.

Book value of real estate.....	\$3,585,239 65
Loans on mortgages of real estate.....	4,827,301 07
Loans secured by collateral .....	795,762 50
Loans on company's policies assigned as collateral.....	360,549 10
Premium notes on policies in force .....	496,851 23
Book value of stocks and bonds—excluding interest.....	3,684,438 90
Cash in office and in bank.....	335,580 33
Net ledger assets, per balance.....	\$14,085,722 78

#### NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate.....	\$93,692 65
Interest accrued on stocks and bonds.....	2,987 50
Interest accrued on collateral loans .....	4,995 17
Interest due and accrued on premium notes, loans or liens	15,439 17
Interest due and accrued on other assets.....	1,799 39
Rents due and accrued on company's property .....	13,827 15
Total interest and rents .....	\$132,741 03
Market value of real estate over book value .....	365,926 34
Market value of stocks and bonds over book value.....	137,104 60

#### *New Business. Renewals.*

*Gross uncollected premiums.....	\$53,153 35	\$83,814 78	
Gross deferred premiums .....	4,227 00	99,176 00	
Total.....	\$57,380 35	\$182,990 78	
Deduct cost of collection .....	31,559 20	13,724 31	
Net uncollected and deferred premiums.....	\$25,821 15	\$169,266 47	195,087 62
All other assets, viz: Agents' balances, \$66,- 822.46; commuted commission, \$160,536.44 .....			227,358 90
Gross assets .....			\$15,143,941 27

\* Not more than three months due after period of grace.

DEDUCT ASSETS NOT ADMITTED.

Commuted commissions .....	\$160,536 44	
Agents' debit balances, unsecured .....	66,822 46	
Total .....		\$227,358 90
Total admitted assets .....		\$14,916,582 37

NON-LEDGER LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i> ....	\$13,394,164 00	
Same for reversionary additions .....	33,695 00	
Total .....	\$13,427,859 00	
Deduct net value of risks re-insured. ....	7,124 00	
Net reserve .....		\$13,420,735 00
Death losses in process of adjustment or adjusted and not due .....	\$95,963 33	
Death losses reported, no proofs received .....	52,021 00	
Losses and claims resisted .....	75,671 40	
Total policy claims .....		223,655 73
Unpaid dividends or other profits due policy holders .....		15,421 44
Premiums paid in advance .....		14,717 31
Surrender values claimable on policies cancelled.....		13,151 00
Commissions due agents on preminm notes when paid .....		3,713 45
Liabilities on policy holders account .....		\$13,691,393 93
Gross divisible surplus .....	\$1,125,188 44	
Cash capital .....	100,000 00	
Surplus to policy holders .....		1,225,188 44
Total liabilities and surplus.....		\$14,916,582 37

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1896.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	21,396	\$48,122,589 00		
Endowment .....	2,271	5,405,401 00		
All other .....	1,287	3,442,525 00		
Reversionary additions.....	-	689,926 46	24,954	\$57,660,441 46

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	3,241	\$6,695,681 00		
Endowment .....	296	683,136 00		
All other .....	184	538,153 00		
Reversionary additions.....	-	757 00	3,721	\$7,917,727 00

OLD POLICIES REVIVED.

Whole life.....	83	\$251,105 00		
Endowment.....	7	27,617 00		
All other .....	2	5,500 00		
Reversionary additions .....	-	2,508 74	92	\$286,730 74

OLD POLICIES CHANGED AND INCREASED.

Reversionary additions.....				\$78,235 11
Total.....			28,767	\$65,943,134 31

## POLICIES TERMINATED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life .....	3,089	\$8,071,116 00		
Endowment .....	360	977,320 00		
All other. ....	206	692,250 00		
Reversionary additions .....	-	45,982 57	3,655	\$9,786,668 57

## HOW TERMINATED.

By death .....	394	\$1,000,372 60
maturity .....	106	221,769 00
expiry .....	-	89,299 00
surrender .....	339	759,254 91
lapse.....	1,625	4,064,248 68
change and decrease.....	109	1,055,435 38
not being taken.....	1,082	2,596,289 00
	3,655	\$9,786,668 57

## POLICIES IN FORCE DECEMBER 31, 1897.

Whole life .....	21,631	\$46,998,259 00		
Endowment .....	2,214	5,138,834 00		
All other.....	1,267	3,293,928 00		
Reversionary additions.....	-	725,444 74	25,112	\$56,156,465 74

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	165	\$233,066 00
Policies issued during the year .....	19	24,000 00
Total.....	184	\$257,066 00
Deduct policies ceased to be in force.....	22	34,800 00
Policies in force in Maine, December 31, 1897.....	162	\$222,266 00
Losses and claims incurred during the year. ....	4	\$8,000 00
Losses and claims settled during the year. ....	4	8,000 00
Premiums collected or secured without deductions .....		8,688 83



MASSACHUSETTS MUTUAL LIFE INSURANCE  
COMPANY,

SPRINGFIELD, MASS.

Principal Office, 413 Main St.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

JOHN A. HALL, *President.*

H. M. PHILLIPS, *Secretary.*

INCOME.

First year's premiums.....	\$515,444 18	
Renewal premiums .....	2,817,734 97	
Dividends applied to pay running premiums.....	378,157 30	
Dividends applied to purchase paid-up additions.....	51,200 47	
Surrender values applied to purchase paid-up insurance..	5,519 00	
	<hr/>	
Total premium income.....		\$3,768,055 92
Rent—including company's use of own buildings .....	\$20,660 63	
Interest on loans on mortgages of real estate .....	357,851 36	
Interest on collateral loans, premium notes, etc.....	166,383 96	
Interest on bonds and dividends on stocks.....	337,711 34	
Interest on bank deposits. ....	7,247 25	
Discount on claims paid in advance .....	1,348 64	
	<hr/>	
Total interest and rents .....		891,203 18
Total income .....		\$4,659,259 10
Net ledger assets December 31, 1896 .....		17,521,970 51
	<hr/>	
Total .....		\$22,181,229 61

DISBURSEMENTS.

Death claims, \$991,407.06; additions, \$4,468.00.....	\$995,875 06	
Endowments, \$145,609.00; additions, \$2,362.00 .....	148,271 00	
Installment claims and additions .....	7,700 00	
	<hr/>	
Total .....	\$1,151,846 06	
Deduct amount received for re-insurance.....	13,227 00	
	<hr/>	
Net amount paid for losses and matured endowments.....	\$1,138,619 06	
Dividends used in payment of premium notes .....	66,368 49	
Premium notes voided by lapse and used in purchase of surrendered policies.....	63,041 44	
Dividends paid policy holders.....	14,799 02	
Dividends applied to pay running premiums.....	380,261 66	
Dividends applied to purchase additions .....	51,200 47	
Surrender values paid.....	373,327 92	
Surrender values applied to purchase paid-up insurance..	7,173 77	
	<hr/>	
Total paid policy holders.....		\$2,094,791 83
Commissions to agents; new policies, \$262,030.23; renew- als, \$203,390.67. ....	465,420 90	
Salaries, allowances and traveling expenses of managers and agents.....	71,725 94	

Salaries and compensation of officers and office employes	\$114,158 98
Medical examiners' fees .....	43,498 50
Taxes on:	
new premiums and renewals.....	28,321 05
franchise, \$30.97; reserves, \$24,040.18 .....	24,071 15
municipal licenses, \$857.95; real estate, \$6,548.13 .....	7,406 08
Insurance department fees and agents' licenses.....	9,002 21
Repairs and expenses on real estate, except taxes .....	10,806 58
Rents—including company's use of own buildings.....	27,477 01
Advertising, \$13,177.77; printing and stationery, \$17,823.68; postage, \$15,568.04 .....	46,569 49
Legal expenses, \$15,629.11; furniture, \$4,171.59.....	19,800 70
Premiums on securities purchased .....	50,250 13
All other disbursements .....	50,485 41
Total miscellaneous disbursements .....	968,994 13
Total disbursements.....	\$3,063,785 96
Balance.....	\$19,117,443 65

*Invested as follows:*

LEDGER ASSETS.

Book value of real estate....	\$576,636 76
Loans on mortgages of real estate.....	7,325,862 22
Loans secured by collateral.....	460,220 00
Loans on company's policies assigned as collateral .....	1,632,268 30
Premium notes on policies in force.....	716,730 87
Book value of stocks and bonds—excluding interest.....	7,325,437 62
Cash in office and in bank .....	1,060,287 88
Ledger assets, per balance .....	\$19,117,443 65

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate.....	\$108,619 97
Interest due and accrued on stocks and bonds .....	99,127 43
Interest due and accrued on collateral and policy loans...	30,504 72
Interest accrued on premium notes, loans or liens.....	21,501 93
Interest accrued on other assets.....	652 90
Rents accrued on company's property.....	7,054 91
Total interest and rents.....	\$267,461 86
Market value of stocks and bonds over book value.....	412,726 63

	<i>New Business.</i>	<i>Renewals.</i>	
*Gross uncollected premiums.....	\$81,336 75	\$133,541 28	
Gross deferred premiums.....	77,780 23	388,610 33	
Total.....	\$159,116 98	\$522,151 61	
Deduct cost of collection.....	31,823 40	104,430 32	
Net uncollected and deferred premiums.....	\$127,293 58	\$417,721 29	545,014 87
Total admitted assets.....			\$20,342,647 01

\*Not more than three months due after period of grace.

NON-LEDGER LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i> .....	\$18,279,725 00
Present value of future installments on matured policies .....	99,839 33
Death losses and matured endowments in process of adjustment .....	\$94,797 95
Losses and claims resisted.....	4,000 00
Gross policy claims .....	\$98,797 95
Deduct re-insurance due from other companies.....	8,153 00
Net policy claims.....	90,644 95
Unpaid dividends or other profits due policy holders .....	116,553 05
Premiums paid in advance .....	5,557 76
Liabilities on policy holders account.....	\$18,592,320 09
Surplus to policy holders .....	1,750,326 92
Total liabilities and surplus.....	\$20,342,647 01

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1896.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life .....	35,447	\$89,749,406 00		
Endowment.....	4,737	10,635,968 00		
All other.....	742	2,052,587 00		
Reversionary additions.....	-	429,100 00	40,926	\$102,867,061 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life .....	7,666	\$16,807,444 00		
Endowment .....	555	1,021,600 00		
All other.....	828	2,316,900 00	9,049	\$20,145,944 00

OLD POLICIES REVIVED.

Whole life .....	36	\$63,380 00		
Endowment .....	2	3,000 00		
All other .....	2	7,000 00	40	\$73,380 00

OLD POLICIES CHANGED AND INCREASED.

Whole life .....	-	\$97,389 00		
Endowment .....	-	8,417 00		
Reversionary additions.....	-	112,731 00	-	\$218,537 00
Total .....			50,015	\$123,304,922 00

POLICIES TERMINATED DURING THE YEAR.

Whole life .....	5,069	\$11,817,854 00		
Endowment .....	458	1,072,741 00		
All other .....	428	1,332,203 00		
Reversionary additions.....	-	36,464 00	5,955	\$14,259,262 00

## How TERMINATED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
By death.....	381	\$1,026,183 00		
maturity.....	68	160,308 00		
expiry.....	26	61,000 00		
surrender.....	1,520	3,100,349 00		
lapse.....	1,968	3,790,750 00		
change and decrease.....	-	1,203,572 00		
not being taken.....	2,052	4,917,100 00		
	<u>5,955</u>	<u>\$14,259,262 00</u>		

## \* POLICIES IN FORCE DECEMBER 31, 1897.

Whole life.....	38,080	\$94,899,765 00		
Endowment.....	4,836	10,596,244 00		
All other.....	1,144	3,044,284 00		
Reversionary additions.....	-	505,367 00	44,060	\$109,045,660 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,156	\$1,578,634 00
Policies issued during the year.....	120	172,398 00
Total.....	1,276	\$1,751,032 00
Deduct policies ceased to be in force.....	75	98,948 00
Policies in force in Maine, December 31, 1897.....	1,201	\$1,652,084 00
Losses and claims unpaid December 31, of the previous year	3	\$6,257 00
Losses and claims incurred during the year.....	10	16,493 00
Total.....	13	\$22,750 00
Losses and claims settled during the year.....	13	22,750 00
Premiums collected or secured without deductions:		
cash, \$53,432.67; notes or credits, \$1,197,55.....		54,630 22

\* Policies re-insured, \$1,194,558.

METROPOLITAN LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

Principal Office, Madison Square.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1867.

JOHN R. HAGEMAN, *President.*                      GEORGE B. WOODWARD, *Secretary.*

Cash Capital, \$2,000,000.

INCOME.

First year's premiums. ....	\$2,385,457 47	
Renewal premiums.....	19,016,509 08	
Consideration for annuities.....	1,000 00	
<b>Total premium income.....</b>		<b>\$21,402,966 55</b>
Rent .....	\$338,027 85	
Interest on loans on mortgages of real estate .....	602,053 63	
Interest on collateral loans, premium notes, etc .....	20,111 69	
Interest on bonds and dividends on stocks .....	503,979 10	
Interest on bank deposits and other debts due the company .....	14,833 28	
Discount on claims paid in advance .....	10,943 37	
Interest on deferred premiums .....	36,160 45	
<b>Total interest and rents.....</b>		<b>1,526,109 37</b>
Profit on sale of securities.....		52,181 27
<b>Total income.....</b>		<b>\$22,981,257 19</b>
Net ledger assets December 31, 1896 .....	\$29,847,271 66	
Reduction in book value of real estate .....	258,241 83	
<b>Total .....</b>		<b>\$52,570,287 02</b>

DISBURSEMENTS.

Death claims and additions .....	\$6,990,866 50	
Endowments and additions.....	220 00	
<b>Net amount paid for losses and matured endowments.....</b>	<b>\$6,991,086 50</b>	
Paid to annuitants .....	600 00	
Premium notes voided by lapse.....	113,646 26	
Dividends paid policy holders.....	517,512 82	
Surrender values paid.....	108,949 73	
<b>Total paid policy holders .....</b>		<b>\$7,731,795 31</b>
Dividends to stock holders .....	\$140,000 00	
Commissions to agents; new policies, \$553,058.24; renewals, \$2,703,876.37 .....	3,256,934 61	
Commuting renewal commissions .....	1,148,754 78	
Salaries and allowances to managers and agents.....	1,982,065 34	
Salaries and compensation of officers and office employees.	913,899 16	
Medical examiners' fees and inspection of risks .....	444,614 33	

## Taxes on:

new premiums and renewals .....	\$162,055 06
reserves, \$5,291.19; municipal licenses, \$3,175.54.....	8,466 73
real estate .....	54,301 87
Insurance department fees and agents' licenses .....	12,391 90
Repairs and expenses on real estate, except taxes.....	134,610 97
Rents—including company's use of own buildings.....	219,892 63
Advertising, \$19,027.32; printing and stationery, \$205,837.57; postage and telegrams, \$78,065.58 .....	302,930 47
Legal expenses, \$107,443.62; furniture, \$46,014.64.....	153,458 26
Losses on sales of real estate and securities.....	47 48
Return to agents of bond deposits.....	20,941 82
All other disbursements, viz: Directors and committees, \$2,480; traveling expenses, \$96,704.77; branch office ex- penses, \$108,611.11; general home office expenses, \$97,861.95	305,657 83
Total miscellaneous disbursements .....	9,261,023 24
Total disbursements .....	\$16,992,818 55
Balance .....	\$35,577,468 47

*Invested as follows:*

## LEDGER ASSETS.

Book value of real estate.....	\$8,470,033 67
Loans on mortgages of real estate.....	13,228,368 00
Loans on company's policies assigned as collateral .....	36,942 33
Premium notes on policies in force .....	367,669 30
Book value of stocks and bonds—excluding interest.....	10,984,243 38
Cash in office and in bank.....	2,479,138 20
Agents' debit balances.....	11,073 59
Ledger assets, per balance .....	\$35,577,468 47

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate .....	\$230,538 84
Interest due and accrued on stocks and bonds.....	51,377 66
Interest due and accrued on premium notes, loans or liens .....	479 20
Interest due and accrued on other assets.....	2,777 21
Rents due and accrued on company's property.....	13,931 81
Total interest and rents.....	\$299,104 72
Market value of stocks and bonds over book value.....	141,975 37

## ORDINARY.

	<i>New Business.</i>	<i>Renewals.</i>	
*Gross uncollected premiums .....	\$81,635 85	\$41,517 46	
Gross deferred premiums.....	270,368 52	229,052 90	
Total .....	\$352,004 37	\$270,570 36	
Deduct cost of collection.....	161,922 01	24,351 32	
Net uncollected and deferred premiums .....	\$190,082 36	\$246,219 04	\$436,301 40

## INDUSTRIAL.

Premiums due and unpaid (net).....	\$100,015 28
Gross assets .....	\$36,554,865 24

\*Not more than three months due after period of grace.

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$11,073 59	
Premium notes, loans, etc., in excess of reserve on policies .....	173,712 74	
Total .....		\$184,786 33
Total admitted assets .....		\$36,370,078 91

NON-LEDGER LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i> .....	\$27,868,677 00
Net policy claims .....	111,059 78
Unpaid dividends or other profits due policy holders.....	5,090 65
Agents bond deposits .....	52,632 54
Salaries, rents, commissions and other accounts due or accrued .....	120,369 60
Premiums paid in advance.....	101,866 23
Special reserve.....	1,926,179 00
Policy holders dividend reserve.....	500,000 00
Liabilities on policy holders account .....	\$30,685,874 80
Gross divisible surplus.....	\$3,684,204 11
Cash capital .....	2,000,000 00
Surplus to policy holders.....	5,684,204 11
Total liabilities and surplus .....	\$36,370,078 91

EXHIBIT OF ORDINARY POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1896.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	24,009	\$24,675,363 00		
Endowment.....	6,506	6,911,661 00		
All other.....	320	1,510,827 00	30,835	\$33,097,851 00

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

Whole life.....	26,983	\$20,529,034 00		
Endowment.....	9,570	6,958,880 00		
All other.....	110	1,018,061 00	36,663	\$28,505,975 00
Total.....			67,498	\$61,603,826 00

POLICIES TERMINATED DURING THE YEAR.

Whole life.....	11,227	\$9,221,395 00		
Endowment.....	3,387	2,569,011 00		
All other.....	95	672,054 00	14,709	\$12,462,460 00

HOW TERMINATED.

By death.....	328	\$344,268 00		
maturity.....	1	220 00		
surrender.....	738	873,786 00		
lapse.....	12,018	9,445,625 00		
change and decrease .....	378	578,618 00		
not being taken.....	1,246	1,219,943 00		
	14,709	\$12,462,460 00		

## POLICIES IN FORCE DECEMBER 31, 1897.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	39,765	\$35,983,002 00		
Endowment.....	12,689	11,301,530 00		
All other.....	335	1,856,834 00	52,789	\$49,141,366 00

## EXHIBIT OF INDUSTRIAL POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1896.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	3,320,630	\$404,433,247 00		
Endowment.....	300,725	48,930,158 00		
All other.....	22,214	704,599 00	3,643,569	\$454,068,004 00

## NEW POLICIES ISSUED AND REVIVED DURING THE YEAR.

Whole life.....	340,013	\$50,646,763 00		
Endowment.....	1,015,171	180,304,681 00		
All other.....	43,715	1,312,744 00	1,398,899	\$232,264,188 00
Total.....			5,042,468	\$686,332,192 00

## POLICIES TERMINATED DURING THE YEAR.

Whole life.....	473,819	\$55,921,486 00		
Endowment.....	539,137	96,039,037 00		
All other.....	790	27,913 00	1,013,746	\$151,988,436 00

## HOW TERMINATED.

By death.....	63,525	\$6,646,598 00		
surrender.....	47,093	6,830,476 00		
lapse.....	903,128	138,511,362 00		
Total.....	1,013,746	\$151,988,436 00		

## POLICIES IN FORCE DECEMBER 31, 1897.

Whole life.....	3,186,824	\$399,158,524 00		
Endowment.....	776,759	133,195,802 00		
All other.....	65,139	1,989,430 00	4,028,722	\$534,343,756 00

## ORDINARY BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	271	\$260,043 00
Policies issued during the year.....	437	264,406 00
Total.....	708	\$524,449 00
Deduct policies ceased to be in force.....	187	131,666 00
Policies in force in Maine, December 31, 1897.....	521	\$392,783 00
Losses and claims unpaid December 31, of the previous year	1	\$1,000 00
Losses and claims incurred during the year.....	4	4,000 00
Total.....	5	\$5,000 00
Losses and claims settled during the year.....	4	4,000 00
Losses and claims unpaid December 31, 1897.....	1	\$1,000 00
Premiums collected or secured without deductions.....		13,596 63



## INDUSTRIAL BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	20,833	\$2,592,974 00
Policies issued during the year.....	10,057	1,651,678 00
Total.....	30,890	\$4,244,652 00
Deduct policies ceased to be in force .....	7,252	1,139,964 00
Policies in force in Maine, December 31, 1897.....	23,638	\$3,104,688 00
Losses and claims incurred during the year.....	477	\$50,326 60
Losses and claims settled during the year.....	473	49,484 10
Losses and claims unpaid December 31, 1897.....	4	\$842 50
Premiums collected or secured without deductions. ....		140,514 07

## MUTUAL LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

Principal Office, 32 Nassau St.

INCORPORATED IN 1842. COMMENCED BUSINESS IN 1843.

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

## INCOME.

First year's premiums.....	\$5,109,966 34	
Renewal premiums.....	28,192,204 65	
Dividends applied to purchase paid-up additions.....	2,507,521 34	
Surrender values applied to pay running premiums.....	890,738 69	
Surrender values applied to purchase paid-up insurance	2,563,078 00	
Consideration for annuities.....	3,429,692 97	
Total premium income.....		\$42,693,201 99
Rent—including company's use of own buildings.....	\$933,129 27	
Interest on loans on mortgages of real estate.....	3,636,057 55	
Interest on collateral loans.....	408,203 44	
Interest on bonds and dividends on stocks.....	5,337,312 85	
Interest on bank deposits and other debts due the company	294,338 41	
Interest on deferred premiums .....	129,931 44	
Total interest and rents.....		\$10,738,972 96
Profit on sales of real estate, \$36,058.86; securities, \$694,374.42 .....		730,433 28
Total income.....		\$54,162,608 23
Net ledger assets December 31, 1896.....	\$222,481,698 61	
Reduction in book value of real estate.....	2,325,039 10	
Total .....		\$274,319,267 74

## DISBURSEMENTS.

Death claims, \$12,243,857.65; additions, \$1,035,773.01.....	\$13,279,630 66
Endowments, \$1,775,515.50; additions, \$257,917.88.....	2,033,433 38
Net amount paid for losses and matured endowments.....	\$15,313,064 04
Paid to annuitants .....	769,260 22
Dividends applied to purchase additions.....	2,507,521 34
Surrender values paid.....	3,948,393 13
Surrender values applied to pay running premiums.....	890,738 69
Surrender values applied to purchase paid-up insurance .....	2,563,078 00
Total paid policy holders.....	\$25,992,055 42
Commissions to agents; new policies, \$3,546,909.59; renewals, \$1,816,245.89; annuities, \$149,784.32.....	5,512,939 80
Agency expenses .....	965,063 71
Salaries and compensation of officers and office employes .....	646,426 67
Medical examiners' fees and inspection of risks .....	421,501 00
Taxes on:	
new premiums, renewals, franchise, reserves, municipal licenses and insurance taxes.....	387,134 95
real estate.....	211,955 10
Repairs and expenses on real estate, except taxes.....	412,418 52
Rents—including company's use of own buildings.....	175,000 00
Advertising, \$188,889.15; printing and stationery, \$413,530.55; postage and telegrams, \$132,816.23.....	735,235 93
Legal expenses.....	271,862 28
Bad debts .....	52,215 70
Exchange .....	38,270 31
Express, freight and duty .....	30,175 29
Sundry expenses.....	271,806 31
Total miscellaneous disbursements.....	\$10,132,005 57
Total disbursements.....	36,124,060 99
Balance .....	\$238,195,206 75

*Invested as follows:*

## LEDGER ASSETS.

Book value of real estate.....	\$21,618,454 88
Loans on mortgages of real estate.....	69,423,937 31
Loans secured by collateral.....	12,880,308 00
Book value of stocks and bonds—excluding interest.....	122,119,902 18
Cash in office and in bank.....	11,705,195 82
Suspense account, \$280,000; agents' debit balances, \$195,846.55.....	475,846 55
Total .....	\$238,223,644 74

## DEDUCT LEDGER LIABILITIES.

Agents' credit balances, \$13,016.39; all other, \$15,421.60.....	\$28,437 99
Net ledger assets, per balance.....	\$238,195,206 75

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate....	\$1,067,002 27
Interest accrued on stocks and bonds.....	896,569 57
Interest due and accrued on collateral loans.....	28,763 25
Interest accrued on other assets.....	57,506 84
Rents due and accrued on company's property.....	115,475 16
Total interest and rents.....	\$2,165,317 09
Market value of stocks and bonds over book value.....	9,897,439 27

	<i>New</i>	
	<i>Business.</i>	<i>Renewals.</i>
*Gross uncollected premiums.....	\$33,699 07	\$2,206,359 26
Gross deferred premiums.....	147,810 98	2,016,157 30
Total.....	\$181,510 05	\$4,222,516 56
Deduct cost of collection.....	125,241 93	274,463 58
Net uncollected and deferred premiums.....	\$56,268 12	\$3,948,052 98
Gross assets.....	\$4,004,321 10	
	\$254,262,284 21	

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured..	\$195,846 55
Suspense account.....	280,000 00
Total.....	\$475,846 55
Total admitted assets.....	\$253,786,437 66

NON-LEDGER LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i>	\$190,896,829 00
same for reversionary additions .....	15,235,958 00
same for annuities .....	10,327,501 00
Total .....	\$216,460,288 00
Deduct net value of risks re-insured..	1,412 00
Net reserve.....	\$216,458,876 00
Matured endowments due and unpaid.....	\$94,788 72
Death losses in process of adjustment or adjusted and not due.....	650,951 73
Losses and claims resisted.....	318,010 30
Annuity claims due and unpaid.....	60,163 08
Total policy claims.....	\$1,123,913 83
Premiums paid in advance.....	281,625 24
All other liabilities, viz: Under "non-forfeiture clause" of policies ..	413,828 00
Liabilities on policy holders account.....	\$218,278,243 07
Surplus to policy holders.....	35,508,194 59
Total liabilities and surplus.....	\$253,786,437 66

a EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1896.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	263,545	\$738,240,901 00		
Endowment.....	63,105	155,166,793 00		
All other.....	125	469,766 00		
Reversionary additions.....	-	24,053,451 00	326,775	\$917,930,911 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life .....	45,751	\$110,902,168 00		
Endowment .....	9,528	20,038,753 00		
All other.....	291	810,870 00		
Reversionary additions.....	-	4,019,160 00	55,870	\$135,770,951 00

\*Not more than three months due after period of grace.

a Includes no policies not actually paid for.

## OLD POLICIES REVIVED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life .....	1,414	\$3,983,425 00		
Endowment .....	345	818,816 00		
All other.....	12	44,194 00		
Reversionary additions.....	-	15,075 00	1,771	\$4,861,510 00
<b>Total .....</b>			<b>384,416</b>	<b>\$1,058,563,372 00</b>

## POLICIES TERMINATED DURING THE YEAR.

Whole life.....	34,331	\$101,734,444 00		
Endowment .....	7,190	16,085,943 00		
All other.....	253	744,739 00		
Reversionary additions.....	-	4,395,865 00	41,774	\$122,960,991 00

## HOW TERMINATED.

By death.....	4,064	\$13,332,227 00		
maturity.....	772	2,108,547 00		
expiry.....	163	1,026,308 00		
surrender.....	12,722	32,102,401 00		
lapse.....	24,053	71,223,270 00		
change and decrease.....	-	3,168,238 00		
<b>41,774</b>		<b>\$122,960,991 00</b>		

## †POLICIES IN FORCE DECEMBER 31, 1897.

Whole life.....	276,379	\$751,392,050 00		
Endowment .....	66,088	159,938,419 00		
All other.....	175	580,091 00		
Reversionary additions.....	-	23,691,821 00	342,642	\$935,602,381 00

## \*BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year .....	4,926	\$9,045,843 00
Policies issued during the year.....	475	912,127 00
<b>Total .....</b>	<b>5,401</b>	<b>\$9,957,970 00</b>
Deduct policies ceased to be in force .....	327	505,233 00
<b>Policies in force in Maine, December 31, 1897.....</b>	<b>5,074</b>	<b>\$9,452,737 00</b>
Losses and claims unpaid December 31, of the previous year.....	4	\$2,059 00
Losses and claims incurred during the year.....	47	78,370 79
<b>Total.....</b>	<b>51</b>	<b>\$80,429 79</b>
Losses and claims settled during the year.....	49	77,892 79
<b>Losses and claims unpaid December 31, 1897.....</b>	<b>2</b>	<b>\$2,537 00</b>
<b>Premiums collected or secured without deductions .....</b>		<b>\$342,683 45</b>

\*Includes no policies not actually paid for.

†Policies reinsured \$785,000.

## MUTUAL BENEFIT LIFE INSURANCE COMPANY,

NEWARK, N. J.

Principal Office, 752 Broad St.

INCORPORATED IN 1845. COMMENCED BUSINESS IN 1845.

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

## INCOME.

First year's premiums.....	\$1,035,078 36	
Renewal premiums.....	5,774,646 69	
Dividends applied to pay running premiums.....	1,095,700 69	
Dividends applied to purchase paid-up additions and annuities.....	302,265 23	
Surrender values applied to pay running premiums:		
First year's premiums, \$2,054.39; renewals, \$10,230.61.	12,285 00	
Surrender values applied to purchase paid-up insurance and annuities .....	258,579 37	
Consideration for annuities.....	105,226 18	
<b>Total premium income .....</b>		<b>\$8,583,781 52</b>
Rent.....	\$98,753 07	
Interest on loans on mortgages of real estate .....	1,967,931 44	
Interest on collateral loans, premium notes, etc.....	567,592 00	
Interest on bonds and dividends on stocks .....	587,781 26	
Interest on bank deposits and other debts due the company	1,455 72	
Discount on claims paid in advance.....	4,414 32	
Interest on deferred premiums .....	22,409 79	
<b>Total interest and rents.....</b>		<b>3,250,337 60</b>
<b>Total income.....</b>		<b>\$11,834,119 12</b>
Net ledger assets December 31, 1896 .....		58,386,204 22
<b>Total.....</b>		<b>\$70,220,323 34</b>

## DISBURSEMENTS.

Death claims, \$3,655,976.41; additions, \$19,458.00 .....	\$3,675,434 41	
Endowments, \$239,159.52; additions, \$1,410.46.....	240,569 98	
Installment claims .....	21,300 00	
<b>Amount paid for losses and matured endowments...</b>	<b>\$3,937,304 39</b>	
Paid to annuitants .....	44,386 06	
Premium notes voided by lapse.....	20,149 52	
Dividends paid policy holders.....	273,053 94	
Dividends applied to pay running premiums.....	1,095,700 69	
Dividends applied to purchase additions and annuities,	302,265 23	
Surrender values paid .....	1,390,623 82	
Surrender values applied to pay running premiums.....	12,285 00	
Surrender values applied to purchase paid-up insurance and annuities .....	258,579 37	
<b>Total paid policy holders.....</b>		<b>\$7,334,348 02</b>

Commissions to agents; new policies, \$451,687.18; re- newals, \$395,723.85; annuities, \$5,330.16 .....	\$852,741 19
Salaries and allowances to managers and agents .....	33,493 38
Salaries and compensation of officers and office employes .....	204,737 64
Medical examiners' fees .....	96,716 89
Taxes on:	
premiums, \$76,279.15; municipal licenses, \$2,633.07..	78,912 22
franchise, \$26,681.30; reserves, \$15,468.96.....	42,150 26
real estate, \$36,094.17; investments, \$117,891.44.....	153,985 61
Insurance department fees and agents' licenses.....	8,721 80
Repairs and expenses on real estate, except taxes.....	37,133 96
Advertising, \$23,781.22; printing and stationery, \$14, 470.05; postage, \$19,874.44 .....	58,125 71
Legal expenses.....	19,205 64
Losses on sales of real estate, \$4,077.58; securities, \$9,083.38	13,160 96
Miscellaneous office expenses .....	44,728 24
Premiums on bonds purchased.....	45,427 50
Amount charged off from real estate to cover possible depreciation .....	100,000 00
Total miscellaneous disbursements .....	\$1,789,151 00
Total disbursements .....	9,123,499 02
Balance .....	\$61,096,824 32

*Invested as follows:*

LEDGER ASSETS.

Book value of real estate.....	\$2,654,947 79
Loans on mortgages of real estate.....	53,196,712 05
Loans secured by collateral .....	2,959,500 00
Loans on company's policies assigned as collateral.....	4,771,401 44
Premium notes on policies in force, of which \$71,397.86 is for first year's premiums.....	4,546,901 76
Book value of bonds—excluding interest .....	12,122,217 43
Cash in office and in bank.....	831,139 45
Agents' debit balances .....	16,555 93
Total .....	\$61,099,375 85

DEDUCT LEDGER LIABILITIES.

Agents' credit balances .....	\$2,551 55
Net ledger assets, per balance.....	\$61,096,824 32

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate....	\$864,723 84
Interest accrued on stocks and bonds.....	119,881 86
Interest accrued on collateral loans.....	102,692 93
Interest accrued on premium notes, loans or liens,.....	113,672 54
Total interest.....	\$1,200,970 93
Market value of stocks and bonds over book value .....	604,759 73

*New Business. Renewals.*

*Gross uncollected premiums .....	\$100,900 39	\$228,575 17	
Gross deferred premiums.....	89,613 35	489,882 29	
Total .....	\$190,513 74	\$718,457 46	
Deduct cost of collection.....	83,826 05	43,107 44	
Net uncollected and deferred premiums .....	\$106,687 69	\$675,350 02	\$782,037 71
Gross assets.....			\$63,684,592 69

\* Not more than three months due after period of grace.

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances .....	\$16,555 93	
Premium notes, loans, etc., in excess of reserve on policies .....	18,286 92	
Total .....		\$34,842 85
Total admitted assets .....		\$63,649,749 84

NON-LEDGER LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i> ..	\$56,226,414 00	
same for reversionary additions .....	1,477,301 00	
same for annuities .....	345,308 00	
Net reserve .....		\$58,049,023 00
Present value of future installments on matured policies .....		25,873 36
Matured endowments due and unpaid .....	\$20,781 00	
Death losses in process of adjustment or adjusted and not due .....	203,832 70	
Death losses reported, no proofs received .....	140,000 00	
Losses and claims resisted .....	27,663 00	
Total policy claims .....		\$392,276 70
Unpaid dividends or other profits due policy holders .....		353,153 65
Salaries, rents, commissions and other accounts due or accrued .....		20,000 00
Premiums paid in advance .....		25,486 89
Liabilities on policy holders' account .....		\$58,865,813 60
Surplus to policy holders .....		4,783,936 24
Total liabilities and surplus .....		\$63,649,749 84

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1896.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life .....	63,534	\$164,280,781 00		
Endowment .....	19,160	45,368,634 00		
All other .....	5,285	12,391,137 00		
Reversionary additions .....	-	2,515 616 00	87,979	\$224,556,168 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life .....	10,795	\$23,969,791 00		
Endowment .....	2,793	6,089,274 00		
All other .....	1,444	3,229,183 00		
Reversionary addition .....	-	594,955 00	15,032	33,883,203 00

OLD POLICIES REVIVED.

Whole life .....	50	\$115,354 00		
Endowment .....	29	69,000 00		
All other .....	1	3,000 00	80	\$187,354 00

OLD POLICIES CHANGED AND INCREASED.

Whole life .....	9	\$28,185 00		
Endowment .....	28	44,444 00	37	\$72,629 00
Total .....			103,128	\$258,699,354 00

## POLICIES TERMINATED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life .....	6,858	\$16,677,420 00		
Endowment .....	2,037	4,522,586 00		
All other.....	1,495	4,034,975 00		
Reversionary additions.....	-	150,544 00	10,390	\$25,385,525 00

## HOW TERMINATED.

By death.....	1,273	\$3,697,833 00
maturity.....	126	241,317 00
expiry .....	1,270	3,446,114 00
surrender.....	3,649	9,124,317 00
lapse .....	2,089	4,473,008 00
not being taken .....	1,983	4,402,936 00
	10,390	\$25,385,525 00

## POLICIES IN FORCE DECEMBER 31, 1897.

Whole life .....	67,530	\$171,716,691 00		
Endowment.....	19,973	47,048,766 00		
All other.....	5,235	11,588,345 00		
Reversionary additions.....	-	2,960,027 00	92,738	\$233,313,829 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	2,161	\$3,326,710 00
Policies issued during the year.....	306	437,571 00
Total .....	2,467	\$3,764,281 00
Deduct policies ceased to be in force.....	149	204,477 00
Policies in force in Maine, December 31, 1897.....	2,318	\$3,559,804 00
Losses and claims unpaid December 31, of the previous year	4	\$2,511 00
Losses and claims incurred during the year .....	39	52,382 00
Total .....	43	\$54,893 00
Losses and claims settled during the year .....	38	51,642 00
Losses and claims unpaid December 31, 1897.....	5	\$3,251 00
Premiums collected or secured without deductions .....		\$122,450 92



NATIONAL LIFE INSURANCE COMPANY,

MONTPELIER, VT.

Principal Office, 116 State St.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1850.

CHARLES DEWEY, *President.*

JOSEPH A. DEBOER, *Secretary.*

INCOME.

First year's premiums.....	\$405,343 05	
Renewal premiums .....	2,393,522 06	
Dividends applied to pay running premiums.....	81,687 85	
Dividends applied to purchase paid-up additions and annuities .....	2,579 85	
Surrender values applied to purchase paid-up insurance and annuities.....	39,988 12	
Consideration for annuities.....	17,591 80	
	<hr/>	
Total premium income.....		\$2,940,712 73
Rent.....	\$47,951 21	
Interest on loans on mortgages of real estate .....	192,758 41	
Interest on collateral loans, premium notes, etc.....	118,656 33	
Interest on bonds and dividends on stocks.....	252,965 00	
Interest on bank deposits and other debts due the company,	9,137 63	
Discount on claims paid in advance.....	422 86	
Interest on deferred premiums.....	28,655 16	
	<hr/>	
Total interest and rents.....		650,546 60
Total income.....		\$3,591,259 33
Net ledger assets December 31, 1896.....		12,652,308 08
		<hr/>
Total.....		\$16,243,567 41

DISBURSEMENTS.

Death claims, \$716,394.70; additions, \$2,026.92 .....	\$718,421 62	
Endowments, \$83,100.00; additions, \$93.66.....	83,193 66	
Installment claims.....	1,468 35	
	<hr/>	
Net amount paid for losses and matured endowments..	\$803,083 63	
Paid to annuitants.....	2,335 00	
Dividends paid policy holders.....	30,168 38	
Dividends applied to pay running premiums.....	81,687 85	
Dividends applied to purchase additions and annuities....	2,579 85	
Surrender values paid.....	509,029 58	
Surrender values applied to purchase paid-up insurance and annuities .....	39,988 12	
	<hr/>	
Total paid policy holders.....		\$1,468,872 41
Commissions to agents; new policies, \$232,348.12; renewals, \$173,769.81; annuities, \$875.26 .....	\$406,993 19	
Salaries and allowances to managers and agents.....	45,751 88	
Salaries and compensation of officers and office employes.	50,810 51	
Medical examiners' fees and inspection of risks.....	43,495 27	

## Taxes on:

new premiums, \$8,033.48; renewals, \$35,776.24.....	\$43,809 72
franchise, \$1,751.62; reserves, \$4,935.47 .....	6,687 09
municipal licenses.....	737 38
real estate, \$23,622.02; investments, \$173.63 .....	23,795 65
Insurance Department fees and agents' licenses.....	2,502 02
Repairs and expenses on real estate, except taxes.....	32,198 39
Rents—including company's use of own buildings.....	28,044 33
Advertising, \$16,605.95; printing and stationery, \$8,647.92	
postage, \$15,539.76 .....	40,793 63
Legal expenses, \$5,921.19; furniture, \$9,461.94 .....	15,383 13
Premium on bonds .....	24,578 36
Account of depreciation .....	113,310 35
Traveling expenses .....	1,129 49
Total miscellaneous disbursements.....	880,020 39
Total disbursements.....	\$2,348,892 80
Balance.....	\$13,894,674 61

*Invested as follows:*

## LEDGER ASSETS.

Book value of real estate.....	\$1,369,685 74
Loans on mortgages of real estate.....	4,218,475 47
Loans secured by collateral .....	113,982 20
Loans on company's policies assigned as collateral .....	1,677,269 42
Premium notes on policies in force, of which \$1,126.43 is for first year's premiums.....	412,096 83
Book value of stocks and bonds—excluding interest .....	5,829,768 60
Cash in office and in bank.....	273,386 35
Ledger assets, per balance .....	\$13,894,674 61

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate.....	\$125,492 87
Interest due and accrued on stocks and bonds.....	78,226 26
Interest accrued on collateral loans.....	2,999 36
Interest due and accrued on premium notes, loans or liens .....	68,409 18
Interest accrued on other assets .....	6,776 44
Total interest.....	\$261,904 11
Market value of stocks and bonds over book value .....	271,527 92

	<i>New Business.</i>	<i>• Renewals.</i>	
*Gross uncollected premiums.....	\$65,627 09	\$137,121 09	
Gross deferred premiums .....	53,993 17	216,865 70	
Total.....	\$119,620 26	\$353,986 79	
Deduct cost of collection .....	71,772 16	24,779 07	
Net uncollected and deferred premiums...	\$47,848 10	\$329,207 72	\$377,055 82
Gross assets .....			\$14,825,162 46

## DEDUCT ASSETS NOT ADMITTED.

Commissions payable to agents on premium notes .....	\$875 74
Total admitted assets .....	\$14,824,286 72

\*Not more than three months due after period of grace.

NON LEDGER LIABILITIES.

Net present value of outstanding policies, <i>actuaries, 4%</i> ..	\$12,459,847 02	
Same for reversionary additions.....	41,124 26	
Same for annuities.....	35,141 94	
Net reserve.....		\$12,536,113 22
Present value of future installments on matured policies.....		27,152 08
Death losses due and unpaid.....	\$1,200 00	
Death losses in process of adjustment or adjusted and not due.....	10,668 00	
Death losses reported, no proofs received.....	15,760 05	
Losses and claims resisted.....	27,000 00	
Total policy claims.....		54,628 05
Unpaid dividends or other profits due policy holders.....		10,045 94
Medical fees due or accrued.....		4,424 00
Premiums paid in advance.....		5,810 79
Surrender values claimable on policies cancelled.....		14,137 60
Extra reserve on life rate endowments.....		353,639 31
Liabilities on policy holders account.....	\$13,005,950 99	
Surplus to policy holders.....	1,818,335 73	
Total liabilities and surplus.....		\$14,824,286 72

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1896.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	22,897	\$52,931,247 00		
Endowment.....	10,934	18,053,651 00		
All other.....	521	1,425,800 00		
Reversionary additions.....	-	64,033 00	34,352	\$72,474,731 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	4,546	\$9,136,775 00		
Endowment.....	2,059	3,796,152 00		
All other.....	229	624,000 00		
Reversionary additions.....	-	80,739 00	6,834	\$13,637,666 00

OLD POLICIES REVIVED.

Whole life.....	71	\$178,500 00		
Endowment.....	24	47,500 00		
All other.....	2	8,000 00	97	\$234,000 00

OLD POLICIES CHANGED AND INCREASED.

Whole life.....			-	1,500 00
Total.....			41,283	\$86,347,897 00

POLICIES TERMINATED DURING THE YEAR.

Whole life.....	3,083	\$6,808,397 00		
Endowment.....	1,417	2,365,599 00		
All other.....	162	502,000 00		
Reversionary additions.....	-	8,821 00	4,662	\$9,684,817 00

## HOW TERMINATED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
By death.....	318	\$719,889 00		
maturity.....	76	83,143 00		
expiry.....	52	165,000 00		
surrender.....	1,476	2,981,097 00		
lapse.....	1,827	3,459,252 00		
change and decrease.....	66	368,450 00		
not being taken.....	847	1,907,986 00		
	<u>4,662</u>	<u>\$9,684,817 00</u>		

## POLICIES IN FORCE DECEMBER 31, 1897.

Whole life.....	24,431	\$55,439,625 00		
Endowment.....	11,600	19,531,704 00		
All other.....	590	1,555,800 00		
Reversionary additions.....	-	135,951 00	36,621	\$76,663,080 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	517	\$816,280 18
Policies issued during the year.....	193	236,124 92
Total.....	710	\$1,052,405 10
Deduct policies ceased to be in force.....	73	91,593 00
Policies in force in Maine, December 31, 1897.....	637	\$960,812 10
Losses and claims incurred during the year.....	1	\$1,000 00
Losses and claims settled during the year.....	1	1,000 00
Premiums collected or secured without deductions:		
cash, \$32,190.45; notes or credits, \$2,873.03.....		\$35,063 48

## NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY,

BOSTON, MASS.

Principal Office, Post Office Square.

INCORPORATED IN 1835. COMMENCED BUSINESS IN 1843.

BENJAMIN F. STEVENS, *President*.S. F. TRULL, *Secretary*.

## INCOME.

First year's premiums.....	\$469,764 79	
Renewal premiums .....	2,493,884 43	
Distributions applied to pay running premiums .....	508,862 27	
Distributions applied to purchase paid-up additions.....	21,386 10	
Surrender values applied to purchase paid-up insurance..	33,975 47	
Total premium income.....		\$3,527,873 06
Rent.....	\$ 99,823 38	
Interest on loans on mortgages of real estate .....	238,976 25	
Interest on collateral loans, premium notes, etc.....	179,127 96	
Interest on bonds and dividends on stocks.....	597,889 99	
Discount on claims paid in advance.....	2,164 35	
Total interest and rents.....		1,117,981 93
Income from all other sources, viz: Balance of profit and loss account		57,812 79
Total income.....		\$4,703,667 78
Net ledger assets December 31, 1896.....		24,630,783 45
Total.....		\$29,334,451 23

## DISBURSEMENTS.

Death claims and additions.....	\$1,570,491 00	
Endowments and additions.....	210,268 20	
Net amount paid for losses and matured endowments..	\$1,780,759 20	
Premium notes voided by lapse .....	56,713 95	
Distributions paid policy holders.....	36,735 51	
Distributions applied to pay running premiums.....	508,862 27	
Distributions applied to purchase additions.....	21,386 10	
Surrender values paid.....	598,248 69	
Surrender values applied to purchase paid-up insurance..	33,975 47	
Total paid policy holders.....		\$3,036,681 19
Commissions to agents; new policies, \$234,381.86; renewals, \$113,772.32.....		348,154 18
Commuting renewal commissions.....	9,956 78	
Salaries and allowances to managers and agents .....	41,688 36	
Salaries and compensation of officers and office employes.	129,839 55	
Medical examiners' fees .....	25,888 50	
Taxes on:		
premiums, \$29,703.56; reserves, \$25,116.87.....		54,820 43
municipal licenses, \$2,186.22; real estate \$28,647.87.....		30,834 09

Insurance department fees and agents' licenses.....	\$6,443 87
Repairs and expenses on real estate, except taxes.....	51,093 09
Rents.....	25,528 23
Advertising, \$23,641.43; printing and stationery, \$26,865.55; postage, \$4,245.67.....	54,752 65
Legal expenses, \$1,677.55; furniture, \$10,573.19 .....	12,250 74
All other disbursements, viz: Travel, telegraph and tele- phone, periodicals, documents, light, express, exchange and all other general items and incidentals at home office and agencies .....	36,374 99
Total miscellaneous disbursements.....	827,625 46
Total disbursements.....	\$3,864,306 65
Balance .....	\$25,470,144 58

Invested as follows:

LEDGER ASSETS.

Book value of real estate .....	\$2,178,589 36
Loans on mortgages of real estate.....	6,395,504 00
Loans secured by collateral.....	1,812,280 98
Loans on company's policies assigned as collateral.....	911,754 85
Premium notes on policies in force.....	650,188 17
Book value of stocks and bonds—excluding interest.....	12,968,050 47
Cash in bank .....	553,776 75
Ledger assets, per balance.....	\$25,470,144 58

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate.....	\$107,043 25	
Interest accrued on stocks and bonds. ....	28,358 07	
Interest accrued on collateral loans. ....	13,530 85	
Interest due and accrued on premium notes, loans or liens	29,387 06	
Rents due and accrued on company's property.....	14,084 41	
Total interest and rents.....	\$192,403 64	
Market value of stocks and bonds over book value.....	1,040,253 15	
	<i>New</i>	<i>Renewals.</i>
	<i>Business.</i>	
*Gross uncollected premiums .....	\$22,231 59	\$172,231 59
Gross deferred premiums .....	55,817 80	45,137 00
Total.....	\$78,049 39	\$217,368 59
Deduct 20% loading .....	15,609 88	43,473 78
Net uncollected and deferred premiums .....	\$62,439 51	\$173,895 11
Total admitted assets.....		\$236,334 62
		\$26,939,135 99

NON-LEDGER LIABILITIES.

Net present value of outstanding policies, <i>actuaries</i> , 4% ...		\$24,470,268 00
Matured endowments due and unpaid .....	23,323 00	
Death losses due and unpaid .....	103,993 00	
Death losses reported, no proofs received.....	69,211 00	
Losses and claims resisted.....	3,000 00	
Total policy claims .....		199,527 00

\*Not more than three months due after period of grace.

Unpaid distributions or other profits due policy holders.....	\$133,276 64
Liabilities on policy holders account.....	\$24,803,071 64
Surplus to policy holders.....	2,136,064 35
Total liabilities and surplus.....	<u>\$26,939,135 99</u>

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1896.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life .....	9,558	\$27,277,916 00		
Endowment .....	25,676	70,735,197 00		
All other .....	685	1,982,979 00	35,919	\$99,996,092 00

NEW POLICIES AND ADDITIONS ISSUED DURING THE YEAR.

Whole life .....	3,505	\$9,654,173 00		
Endowment .....	1,684	3,681,834 00		
All other .....	481	1,526,500 00	5,670	\$14,862,507 00

OLD POLICIES REVIVED.

Whole life .....	53	\$176,500 00		
Endowment .....	49	99,986 00		
All other.....	7	22,500 00	109	\$298,986 00

OLD POLICIES CHANGED AND INCREASED.

Whole life .....	56	\$122,400 00		
Endowment .....	565	643,322 00		
All other.....	2	7,500 00	623	\$773,222 00
Total.....			<u>42,321</u>	<u>\$115,930,807 00</u>

POLICIES TERMINATED DURING THE YEAR.

Whole life .....	1,294	\$3,559,952 00		
Endowment .....	2,757	6,830,225 00		
All other.....	220	663,700 00	4,271	\$11,053,877 00

HOW TERMINATED.

By death .....	513	\$1,586,699 00		
maturity.....	100	216,336 00		
expiry .....	48	117,000 00		
surrender.....	1,082	2,818,016 00		
lapse .....	1,271	2,924,200 00		
change and decrease .....	625	1,604,654 00		
not being taken .....	632	1,786,972 00		
	<u>4,271</u>	<u>\$11,053,877 00</u>		

POLICIES IN FORCE DECEMBER 31, 1897.

Whole life .....	11,878	\$33,671,037 00		
Endowment .....	25,217	68,330,114 00		
All other .....	955	2,875,779 00	38,050	\$104,876,930 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year .....	1,955	\$3,298,239 00
Policies issued during the year .....	122	256,653 00
Total .....	2,077	\$3,554,892 00
Deduct policies ceased to be in force.....	121	256,255 00
Policies in force in Maine, December 31, 1897 .....	1,956	\$3,298,637 00
Losses and claims unpaid Dec. 31, of the previous year....	4	686 00
Losses and claims incurred during the year.....	27	29,403 00
Total .....	31	\$30,089 00
Losses and claims settled during the year.....	25	\$28,383 00
Losses and claims unpaid December 31, 1897.....	6	\$1,706 00
Premiums collected or secured without deductions: cash, \$66,668.64; notes or credits, \$26,371.00.....		\$93,039 64

## NEW YORK LIFE INSURANCE COMPANY.

NEW YORK, N. Y.

Principal Office, 346-348 Broadway.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1845.

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

## INCOME.

First year's premiums.....	\$5,043,543 15	
Renewal premiums.....	25,964,829 71	
Dividends applied to pay running premiums.....	330,912 38	
Dividends applied to purchase paid-up additions and annuities .....	375,626 18	
Surrender values applied to pay running premiums (renewals) .....	25,402 53	
Consideration for annuities.....	1,240,646 45	
Total premium income.....		\$32,980,960 40
Rent—including company's use of own buildings.....	\$744,389 43	
Interest on loans on mortgages of real estate.....	1,829,220 33	
Interest on collateral loans, premium notes, etc.....	435,497 56	
Interest on bonds and dividends on stocks.....	5,621,249 04	
Interest on bank deposits and other debts due the company .....	171,144 94	
Total interest and rents .....		8,801,501 30
Deposits on account of trust policies .....		4,623 00
Registered bond policies .....		6,000 00
Total income.....		\$41,793,084 70
Net ledger assets December 31, 1896.....		176,080,948 03
Total .....		\$217,874,032 73



DISBURSEMENTS.

Death claims, \$9,632,775.73; additions, \$146,241.53 .....	\$9,779,017 26
Endowments, \$2,792,680.52; additions, \$126,937.48 .....	2,919,618 00
Total .....	<u>\$12,698,635 26</u>
Deduct amount received for re-insurance.....	109,420 80
Net amount paid for losses and matured endowments.....	\$12,589,214 46
Paid to annuitants .....	1,463,694 91
Dividends paid policy holders.....	1,728,443 23
Dividends applied to pay running premiums.....	330,912 38
Dividends applied to purchase additions and annuities..	375,626 18
Surrender values paid.....	1,189,877 39
Surrender values applied to pay running premiums .....	25,402 53
Reserve values paid on matured deferred dividend policies	1,686,260 00
Installments paid on trust policies and on registered bond policies .....	20,024 53
Total paid policy holders.....	<u>\$19,409,455 61</u>
Commissions to agents; new policies, \$3,239,964.75; re- newals, \$663,278.49 .....	\$3,903,243 24
Commuting renewal commissions .....	405,376 28
Salaries and allowances to managers and agents .....	872,811 45
Salaries and compensation of officers and office employes	614,498 39
Medical examiners' fees and inspection of risks.. .....	391,135 15
Taxes on:	
new premiums, \$30,698.20; renewals, \$163,653.67.....	194,351 87
franchise, \$40.97; reserves, \$13,944.16 .....	13,985 13
municipal licenses.....	51,928 88
real estate, \$155,841.06; investments, \$11,271.17 .....	167,112 23
Insurance Department fees and agents' licenses.....	20,122 94
Repairs and expenses on real estate, except taxes.....	203,079 89
Rents—including company's use of own buildings.....	293,020 64
Advertising, \$137,850.70; printing and stationery, \$174,210.65	312,061 35
Legal expenses .....	195,814 89
Postage, exchange, cablegrams, telegrams, telephone, express, cartage, freight, etc .....	141,604 97
Equipment account: Coal, water, gas, furniture, supplies, fire and surety insurance and all other miscellaneous expenses.....	517,000 06
Traveling expenses of agents, inspectors and all other officers .....	104,343 81
Total miscellaneous disbursements.....	<u>8,401,491 17</u>
Total disbursements.....	<u>\$27,810,946 78</u>
Balance.....	<u>\$190,063,085 95</u>

Invested as follows:

LEDGER ASSETS.

Book value of real estate .....	\$16,991,000 00
Loans on mortgages of real estate.....	41,082,422 04
Loans secured by collateral .....	4,507,366 67
Loans on company's policies assigned as collateral.....	7,900,096 39
Premium notes on policies in force .....	1,189,401 37
Book value of stocks and bonds—excluding interest .....	107,432,421 17
Cash in office and in bank.....	10,243,983 79
Due from agents.....	716,394 52
Ledger assets, per balance .....	<u>\$190,063,085 95</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate.....	\$471,040	91	
Interest accrued on stocks and bonds.....	771,445	08	
Interest accrued on collateral loans and bank deposits....	34,956	19	
Interest accrued on policy loans or liens .....	167,390	00	
Rents due and accrued on company's property .....	41,816	00	
<b>Total interest and rents .....</b>	<b>\$1,486,648</b>	<b>18</b>	
Market value of stocks and bonds over book value.....	5,807,330	38	

*New Business. Renewals.*

*Gross uncollected premiums.....	†	\$2,278,207	00
Gross deferred premiums .....	\$288,361	00	1,882,682
<b>Total.....</b>	<b>\$288,361</b>	<b>00</b>	<b>\$4,160,889</b>
Deduct cost of collection .....	187,434	65	208,044
<b>Net uncollected and deferred premiums.....</b>	<b>\$100,926</b>	<b>35</b>	<b>\$3,952,844</b>
			<b>55</b>
<b>Gross assets .....</b>	<b>\$201,410,835</b>	<b>41</b>	

DEDUCT ASSETS NOT ADMITTED.

Due from agents.....	\$716,394	52
<b>Total admitted assets .....</b>	<b>\$200,694,440</b>	<b>89</b>

NON-LEDGER LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i> ..	\$148,961,517	00
Same for reversionary additions .....	3,266,154	00
Same for annuities.....	13,026,156	00
<b>Total .....</b>	<b>\$165,253,827</b>	<b>00</b>
Deduct net value of risks re-insured. ....	297,748	00
<b>Net reserve .....</b>	<b>\$164,956,079</b>	<b>00</b>
Matured endowments due and unpaid .....	\$167,916	18
Death losses in process of adjustment or adjusted and not due.....	249,335	28
Death losses reported, no proofs received .....	1,250,079	89
Losses and claims resisted .....	49,000	00
Annuity claims due and unpaid, not presented.....	91,527	01
<b>Total policy claims .....</b>	<b>1,807,858</b>	<b>36</b>
Unpaid dividends or other profits due policy holders .....	147,473	37
Premiums paid in advance .....	201,963	07
Policy trust funds held by the company .....	209,035	69
§ Surplus reserve voluntarily set aside by the company .....	16,195,926	00
<b>Liabilities on policy holders account .....</b>	<b>\$183,518,335</b>	<b>49</b>
Surplus to policy holders .....	17,176,105	40
<b>Total liabilities and surplus.....</b>	<b>\$200,694,440</b>	<b>89</b>

\* Not more than three months due after period of grace.  
 † Includes no policy or sum of insurance on which the first premium had not been paid to the company in cash December 31, 1897.  
 ‡ All policy holders are allowed one month's grace in payment of premiums; this item is mainly December business.  
 § This fund and the net reserve computed by the New York insurance department, as shown above, are equal to a 3 per cent reserve on all the company's policies in force December 31, 1897.  
 || Not including surplus reserve \$16,195,926.00.

## \*EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1896.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	227,136	\$594,539,500 00		
Endowment .....	65,383	181,786,448 00		
All other .....	7,266	45,997,569 00		
Reversionary additions.....	-	4,493,131 00	299,785	\$826,816,648 00

## NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	49,390	\$99,604,735 00		
Endowment .....	14,023	28,687,400 00		
All other.....	295	7,263,659 00	63,708	\$135,555,794 00

## OLD POLICIES REVIVED.

Whole life.....	557	\$1,312,300 00		
Endowment.....	112	221,000 00		
All other .....	30	69,500 00	699	\$1,602,800 00
Policies changed .....			2,931	7,415,600 00
Additions by dividends .....			-	405,025 00
Total.....			367,123	\$971,795,867 00

## POLICIES TERMINATED DURING THE YEAR.

Whole life .....	26,138	\$68,762,435 00		
Endowment .....	6,591	17,807,470 00		
All other .....	1,436	7,763,368 00		
Reversionary additions.....	-	441,669 00	34,165	\$94,774,942 00

## HOW TERMINATED.

By death .....	3,221	\$10,070,407 00		
maturity .....	968	2,970,467 00		
expiry .....	718	3,666,688 00		
surrender .....	4,562	13,925,691 00		
lapse.....	21,765	47,221,117 00		
change and decrease.....	2,931	16,920,572 00		
	34,165	\$94,774,942 00		

## ‡POLICIES IN FORCE DECEMBER 31, 1897.

Whole life .....	250,945	\$626,694,100 00		
Endowment .....	72,927	192,887,378 00		
All other.....	9,086	52,982,960 00		
Reversionary additions.....	-	4,456,487 00	332,958	\$877,020,925 00

\*No policy or sum of insurance is included except where the first premium therefor has been paid to the company in cash.

‡ Policies re-insured \$1,479,995.00.

## \*BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	2,191	\$3,714,098 00
Policies issued during the year .....	372	541,848 00
<b>Total.....</b>	<b>2,563</b>	<b>\$4,255,946 00</b>
Deduct policies ceased to be in force.....	184	298,684 00
<b>Policies in force in Maine, December 31, 1897.....</b>	<b>2,379</b>	<b>\$3,957,262 00</b>
Losses and claims incurred during the year. ....	45	93,267 77
Losses and claims settled during the year. ....	39	72,267 77
Losses and claims unpaid December 31, 1897 .....	6	\$21,000 00
<b>Premiums collected or secured without deductions.....</b>		<b>\$128,606 33</b>

\* No policy or sum of insurance is included except where the first premium therefor has been paid to the company in cash.

## NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY,

MILWAUKEE, WIS.

Principal Office, Corner Broadway and Michigan Sts.

INCORPORATED IN 1857. COMMENCED BUSINESS IN 1858.

H. L. PALMER, *President.*

J. W. SKINNER, *Secretary.*

### INCOME.

First year's premiums.....	\$2,073,679 16
Renewal premiums . ....	11,866,868 93
Dividends applied to pay running premiums.....	927,941 21
Dividends applied to purchase paid-up additions and annuities.....	220,977 26
Surrender values applied to pay running premiums:	
First year's premiums, \$3,632.37; renewals, \$31.61. ....	3,663 98
Consideration for annuities.....	29,339 51
<b>Total premium income.....</b>	<b>\$15,122,470 05</b>
Rent—including company's use of own building .....	\$185,195 68
Interest on loans on mortgages of real estate.....	3,592,707 11
Interest on loans on companies policies .....	217,683 09
Interest on premium notes, loans or liens.....	30,996 76
Interest on bonds .....	654,490 92
Interest on bank deposits and other debts due the company	76,082 38
Discount on claims paid in advance .....	10,736 68
Interest on deferred premiums .. ....	124,611 70
<b>Total interest and rents .....</b>	<b>4,892,504 32</b>

Profit on sales of real estate.....	\$11,326 64
Income from all other sources, viz: Commuted commissions refunded for renewals redeemed, \$9,783.42; adjustment of real estate values, \$26,415.47.....	36,198 89
Total income .....	\$20,062,499 90
Net ledger assets December 31, 1896 .....	88,563,916 16
Total .....	\$108,626,416 06

DISBURSEMENTS.

Death claims, \$3,641,810.80; additions, \$71,637.14.....	\$3,713,447 94
Endowments, \$799,119.96; additions, \$32,792.01.....	831,911 97
Installment claims.....	14,641 64
Amount paid for losses and matured endowments.....	\$4,560,001 55
Paid to annuitants.....	3,578 78
Premium notes voided by lapse.....	8,668 20
Dividends paid policy holders.....	361,589 23
Dividends applied to pay running premiums.....	927,941 21
Dividends applied to purchase additions and annuities ...	220,977 26
Surrender values paid.....	638,474 20
Surrender values applied to pay running premiums.....	3,663 98
Total paid policy holders.....	\$6,724,994 41
Commissions to agents; new policies, \$829,940.68; renewals, \$854,060.37; annuities, \$159.74 .....	\$1,684,160 79
Commuting renewal commissions.....	4,500 00
Salaries and compensation of officers and office employes	350,290 19
Medical examiners' fees and inspection of risks .....	121,691 28
Taxes on:	
new premiums and renewals.....	167,580 42
reserves, \$9,269.93; real estate, \$74,057.46.....	83,327 39
municipal and state licenses.....	7,559 00
Insurance department fees and agents' licenses.....	10,861 82
Repairs and expenses on real estate, except taxes.....	25,862 15
Rents—including company's use of own buildings.....	34,000 00
Advertising, \$6,297.16; printing and stationery, \$39,682.33; postage, \$66,318.77 .....	112,298 26
Legal expenses, \$74,023.53; furniture, \$5,783.76.....	79,807 29
Losses on sales of real estate.....	2,457 63
All other disbursements, viz: premium on bonds, \$497,256.14; loan expenses, \$113,151.12; real estate expenses, \$107,510.81; exchange, \$14,812.10; freight and express, \$6,404.53; expenses, trustees and executive committee, \$31,244.71; loss expenses, \$3,333.70; traveling expenses, \$6,337.14; loss on policy loan, \$46.94; adjustment of real estate values, \$30,049.44.....	810,146 63
Total miscellaneous disbursements .....	3,494,542 85
Total disbursements.....	\$10,219,537 26
Balance .....	\$98,406,878 80

Invested as follows:

LEDGER ASSETS.

Book value of real estate....	\$2,989,861 79
Loans on mortgages of real estate.....	66,785,998 21
Loans on company's policies assigned as collateral.....	5,163,850 00

Premium notes on policies in force.....	\$352,435 18
Book value of bonds—excluding interest.....	18,994,865 00
Cash in office and in bank .....	4,130,041 92
Agents' debit balances.....	9,714 35
Total .....	<u>\$98,428,766 45</u>

## DEDUCT LEDGER LIABILITIES.

Agents' credit balances, \$21,832.75; all other, \$54.90.....	\$21,887 65
Net ledger assets per balance.....	<u>\$98,406,878 80</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate.....	\$1,228,218 42
Interest due and accrued on bonds.....	355,826 88
Interest due and accrued on premium notes, loans or liens	11,411 23
Interest due and accrued on other assets.....	188,713 77
Rents due and accrued on company's property.....	20,025 74
Total interest and rents.....	<u>\$1,804,196 04</u>
Market value of bonds over book value.....	<u>1,446,444 68</u>

	<i>New Business.</i>	<i>Renovals.</i>	
*Gross uncollected premiums.....	\$339,895 00	\$427,260 00	
Gross deferred premiums.....	157,653 00	1,088,464 00	
Total.....	<u>\$517,548 00</u>	<u>\$1,515,724 00</u>	
Deduct cost of collection.....	207,019 20	98,522 06	
Net uncollected and deferred premiums.....	<u>\$310,528 80</u>	<u>\$1,417,201 94</u>	<u>1,727,730 74</u>
Gross assets.....			<u>\$103,385,250 26</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$9,714 35
Total admitted assets.....	<u>\$103,375,535 91</u>

## NON-LEDGER LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i> ..	\$80,098,393 00
Same for annuities.....	<u>95,370 00</u>
Net reserve.....	<u>\$80,193,763 01</u>
Present value of future installments on matured policies .....	140,683 85
Matured endowments due and unpaid.....	\$21,034 00
Death losses due and unpaid.....	23,456 80
Death losses in process of adjustment or adjusted and not due.....	198,630 00
Death losses reported, no proofs received .....	91,924 60
Losses and claims resisted.....	25,500 00
Annuity claims due and unpaid.....	<u>126 61</u>
Total policy claims.....	<u>360,672 01</u>
Unpaid dividends or other profits due policy holders .....	131,445 88
Commissions and other accounts due or accrued.....	51,528 33
Premiums paid in advance.....	7,000 00
Liabilities on policy holders account.....	<u>\$80,885,093 07</u>
Surplus to policy holders .....	<u>22,490,442 84</u>
Total liabilities and surplus.....	<u>\$103,375,535 90</u>

\*Not more than three months due after period of grace.

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1896.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life .....	126,958	\$294,144,713 00		
Endowment.....	35,672	79,067,746 00		
All other.....	2,785	10,955,370 00	165,415	\$384,167,829 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life .....	15,184	\$35,149,900 00		
Endowment.....	8,501	17,899,828 00		
All other.....	1,720	4,975,417 00	25,405	\$58,025,145 00

OLD POLICIES REVIVED.

Whole life .....	255	\$585,050 00		
Endowment.....	109	235,387 00		
All other .....	31	91,000 00	395	\$911,437 00

OLD POLICIES CHANGED AND INCREASED.

Whole life .....	117	-		
Endowment.....	19	-	136	-
Additions by dividends.....			-	\$2,251,011 00
Total.....			191,351	\$445,355,422 00

POLICIES TERMINATED DURING THE YEAR.

Whole life .....	8,284	\$19,760,677 00		
Endowment.....	3,595	7,617,703 00		
All other .....	1,010	4,895,672 00	12,889	\$32,274,052 00

HOW TERMINATED.

By death.....	1,458	\$3,895,543 00		
maturity.....	387	811,811 00		
expiry .....	139	2,396,054 00		
surrender .....	2,986	4,393,262 00		
lapse .....	5,103	9,653,470 00		
change and decrease .....	32	4,079,408 00		
not being taken.....	2,784	7,044,504 00		
	12,889	\$32,274,052 00		

POLICIES IN FORCE DECEMBER 31, 1897.

Whole life .....	134,230	\$310,310,124 00		
Endowment.....	40,706	89,710,618 00		
All other .....	3,526	13,060,628 00	178,462	\$413,081,370 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year .....	1,724	\$2,624,357 00
Policies issued during the year .....	341	536,163 00
<b>Total .....</b>	<b>2,065</b>	<b>\$3,160,520 00</b>
Deduct policies ceased to be in force .....	153	250,059 00
<b>Policies in force in Maine, December 31, 1897.....</b>	<b>1,912</b>	<b>\$2,910,461 00</b>
Losses and claims incurred during the year .....	13	24,800 00
Losses and claims settled during the year .....	13	24,800 00
Premiums collected or secured without deductions: cash, \$112,581.30; notes or credits, \$27.95 .....		112,609 25

## PENN MUTUAL LIFE INSURANCE COMPANY,

PHILADELPHIA, PA.

Principal Office, 921-925 Chestnut St.

INCORPORATED IN 1847. COMMENCED BUSINESS IN 1847.

HARRY F. WEST, *President.*HENRY C. BROWN, *Secretary.*

## INCOME.

First year's premiums. ....	\$806,608 04	
Renewal premiums.....	4,134,706 20	
*Dividends applied to pay running premiums.....	704,319 08	
Dividends applied to purchase paid-up additions and annuities.....	116,279 43	
Surrender values applied to pay running premiums: First year's premiums, \$3,260.26; renewals, \$52,609.94..	55,870 20	
Surrender values applied to purchase paid-up insurance and annuities.....	164,150 00	
Consideration for annuities.....	140,012 67	
<b>Total premium income.....</b>		<b>\$6,121,945 62</b>
Rent .....	\$90,452 46	
Interest on loans on mortgages of real estate .....	678,517 25	
Interest on collateral loans, premium notes, etc .....	332,403 72	
Interest on bonds and dividends on stocks .....	382,348 42	
Interest on bank deposits and other debts due the company .....	9,646 44	
<b>Total interest and rents.....</b>		<b>1,493,368 29</b>
Profit on sales of real estate, \$3,383.23; securities, \$15,057.25.....		18,440 48
Income from all other sources, viz: Suspended bank dividends, \$369.19; agents' balances recovered, \$474.43; bonuses on mortgages, \$9,100.45; collateral loan recovered, \$2,965.00.....		12,909 07
<b>Total income.....</b>		<b>\$7,646,663 46</b>
Net ledger assets December 31, 1896.....	\$28,377,538 09	
Less reduction of book value.....	181,130 49	28,196,407 60
<b>Total .....</b>		<b>\$35,843,071 06</b>

\* Includes dividends accumulated.



DISBURSEMENTS.

Death claims, \$1,636,116.67; additions, \$11,964.00.....	\$1,648,080 67
Endowments, \$318,409.34; additions, \$3,088.00.....	321,497 34
Installment claims, \$32,437.74; additions, \$411.00.....	32,848 74
Total .....	\$2,002,426 75
Deduct amount received for re-insurance.....	5,000 00
Net amount paid for losses and matured endowments.	\$1,997,426 75
Paid to annuitants .....	23,168 10
Premium notes voided by lapse.....	41,870 18
*Dividends applied to pay running premiums.. .....	704,319 08
Dividends applied to purchase additions and annuities...	116,279 43
Surrender values paid.....	458,220 59
Surrender values applied to pay running premiums.....	55,870 20
Surrender values applied to purchase paid-up insurance and annuities.....	164,150 00
Total paid policy holders .....	\$3,561,304 33
Commissions to agents; new policies, \$404,936.51; renewals, \$259,094.05; annuities, \$6,403.40.....	670,433 96
Commuting renewal commissions .....	12,780 69
Salaries and allowances to managers and agents.....	84,769 70
Salaries and compensation of officers and office employes	129,128 49
Medical examiners' fees and inspection of risks .....	59,951 96
Taxes on:	
new premiums and renewals .....	71,192 71
reserves, \$7,012.31; municipal licenses, \$5,124.24.....	12,136 55
real estate, \$44,761.44; investment, \$73,007.34.....	117,768 78
Insurance department fees and agents' licenses .....	8,244 80
Repairs and expenses on real estate, except taxes.....	12,087 25
Rents .....	37,063 29
Advertising, \$20,593.69; printing and stationery, \$13,507.72;	34,101 41
Legal expenses, \$7,789.33; furniture, \$4,371.34.....	12,160 67
All other disbursements, viz: Home office expenses and postage, \$47,874.69; fire insurance, \$8,143.82; maintenance of building, etc., \$34,454.40.....	90,472 91
Total miscellaneous disbursements.....	\$1,352,293 17
Total disbursements .....	\$4,913,597 50
Balance .....	\$30,929,473 56

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$2,215,921 36
Loans on mortgages of real estate.....	12,971,264 40
Loans secured by collateral.....	2,622,321 87
Loans on company's policies assigned as collateral .....	2,315,847 00
Premium notes on policies in force of which \$6,691.90 is for first year's premiums.....	947,935 11
Book value of stocks and bonds—excluding interest.....	9,335,242 30
Cash in office and in bank.....	282,640 05
Bills receivable, \$124,821.03; agents' debit balances, \$3,805.94.....	128,626 97
Furniture .....	10,090 00
Temporary obligations for premiums mainly secured by reserves on policies.....	97,854 00
Total .....	\$30,930,653 06

\*Includes dividends accumulated.

## DEDUCT LEDGER LIABILITIES.

Agents' credit balances .....	\$1,179 50
Net ledger assets, per balance .....	\$30,929,473 56

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate .....	\$292,939 25	
Interest due and accrued on collateral loans .....	24,653 92	
Interest due and accrued on other assets .....	3,000 00	
Rents due and accrued on company's property .....	8,192 44	
Total interest and rents .....		\$328,785 61
Market value of stocks and bonds over book value .....		259,805 16
	<i>New</i>	<i>Renewals.</i>
	<i>Business.</i>	
*Gross uncollected premiums .....	\$139,430 59	\$233,653 31
Gross deferred premiums .....	78,383 30	392,469 56
Total .....	\$217,813 89	\$626,122 87
Deduct cost of collection .....	108,906 95	35,062 89
Net uncollected and deferred premiums .....	\$108,906 94	\$591,059 98
Gross assets .....		\$32,218,031 25

## DEDUCT ASSETS NOT ADMITTED.

Furniture .....	\$10,000 00
Total admitted assets .....	\$32,208,031 25

## NON-LEDGER LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i> ..	\$26,995,879 00
Same for reversionary additions .....	613,956 00
Same for annuities .....	274,122 00
Total .....	27,883,957 00
Deduct net value of risks re-insured .....	57,214 00
Net reserve .....	\$27,826,743 00
Present value of future installments on matured policies .....	128,231 00
Trust deposits .....	20,411 00
Death losses in process of adjustment or adjusted and not due .....	109,637 68
Unpaid dividends or other profits due policy holders .....	56,117 43
Premiums paid in advance .....	15,840 54
All other liabilities, viz: Scrip outstanding .....	8,580 00
Liabilities on policy holders account .....	\$28,165,560 65
Surplus to policy holders .....	4,042,470 60
Total liabilities and surplus .....	\$32,208,031 25

\*Not more than three months due after period of grace.

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1896.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	35,165	\$89,920,021 00		
Endowment .....	16,157	35,851,779 00		
All other .....	2,744	7,969,794 00		
Reversionary additions .....	-	*1,301,211 00	54,066	*\$135,042,805 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	7,018	\$16,517,972 00		
Endowment.....	2,835	7,009,307 00		
All other.....	1,400	5,090,159 00		
Reversionary additions.....	-	312,640 00	11,253	\$28,930,078 00

OLD POLICIES REVIVED.

Whole life.....	474	\$824,580 00		
Endowment.....	291	334,695 00		
All other.....	763	1,990,834 00		
Reversionary additions.....	-	4,193 00	1,528	\$3,154,302 00

OLD POLICIES CHANGED AND INCREASED.

Whole life.....	18	\$30,841 00		
Endowment.....	5	80,097 00		
All other.....	9	18,000 00	32	\$128,938 00
Total.....			66,879	\$167,256,123 00

POLICIES TERMINATED DURING THE YEAR.

Whole life.....	4,332	\$10,746,757 00		
Endowment.....	1,867	4,453,064 00		
All other.....	1,269	4,032,574 00		
Reversionary additions.....	-	50,161 00	7,468	\$19,282,556 00

HOW TERMINATED.

By death.....	618	\$1,709,734 00		
maturity .....	156	325,585 00		
expiry.....	331	1,014,333 00		
surrender.....	1,548	3,400,935 00		
lapse.....	2,765	6,528,215 00		
change and decrease.....	43	624,401 00		
not being taken.....	2,007	5,679,353 00		
	7,468	\$19,282,556 00		

†POLICIES IN FORCE DECEMBER 31, 1897.

Whole life.....	38,343	\$96,546,657 00		
Endowment.....	17,421	38,822,814 00		
All other .....	3,647	11,036,213 00		
Reversionary addstions.....	-	1,567,883 00	59,411	\$147,973,567 00

\* Including return premiums of \$447,935.00, now incorporated in these items for the first time.

† Policies re-insured, \$124,160.00

BUSINESS IN MAINE.		
	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	992	\$1,488,950 00
Policies issued during the year.....	211	347,700 00
Total.....	1,203	\$1,836,650 00
Deduct policies ceased to be in force.....	107	151,450 00
Policies in force in Maine, December 31, 1897.....	1,096	\$1,685,200 00
Losses and claims incurred during the year.....	4	\$5,700 00
Losses and claims settled during the year.....	4	5,700 00
Premiums collected or secured without deductions:		
cash, \$63,973.84; notes or credits, \$2,642.31.....		\$66,616 15

PHOENIX MUTUAL LIFE INSURANCE COMPANY,

HARTFORD, CONN.

Principal Office, 49 Pearl St.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

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

INCOME.

First year's premiums .....	\$ 307,643 09	
Renewal premiums.....	1,086,618 55	
Dividends applied to pay running premiums.....	144,930 39	
Dividends applied to purchase paid-up additions and annuities .....	33,771 38	
Surrender values applied to pay running premiums:		
First year's premiums, \$7,285.14; renewals, \$3,939.16..	11,224 30	
Surrender values applied to purchase paid-up insurance and annuities .....	5,270 00	
Total premium income .....		\$1,589,457 71
Rent—including company's use of own buildings .....	\$ 32,894 56	
Interest on loans on mortgages of real estate.....	370,711 14	
Interest on collateral loans, premium notes, etc.....	45,268 64	
Interest on bonds and dividends on stocks.....	131,401 58	
Interest on bank deposits and other debts due the company	6,433 11	
Discount on claims paid in advance .....	350 62	
Total interest and rents.....		\$587,059 65
Profit on sales of real estate.....		4,285 56
Guarantee of mortgage loans.....		1,913 57
Sundry old accounts.....		278 06
Total income .....		\$ 2,182,994 55
Net ledger assets December 31, 1896 .....		10,285,559 17
Total.....		\$12,468,553 72

DISBURSEMENTS.

Death claims, \$649,394.86; additions, \$3,555.00 .....	\$652,949 86	
Endowments, \$134,141.00; additions, \$6,450.00 .....	140,591 00	
Installment claims .....	1,000 00	
<b>Total .....</b>	<b>\$794,540 86</b>	
Deduct amount received for re-insurance.....	9,647 00	
<b>Net amount paid for losses and matured endowments.</b>	<b>\$784,893 86</b>	
Paid to annuitants .....	2,377 00	
Dividends paid policy holders .....	2,654 66	
Dividends applied to pay running premiums .....	144,930 39	
Dividends applied to purchase additions and annuities...	33,771 38	
Surrender values paid. ....	181,021 95	
Surrender values applied to pay running premiums.....	11,224 30	
Surrender values applied to purchase paid-up insurance and annuities .....	5,270 00	
<b>Total paid policy holders.....</b>	<b>\$1,166,143 54</b>	
Commissions to agents; new policies, \$170,403.71; renewals, \$72,117.71 .....	\$242,521 42	
Commuting renewal commissions .....	4,000 00	
Salaries and allowances to managers and agents.....	55,688 01	
Salaries and compensation of officers and office employes	65,277 69	
Medical examiners' fees and inspection of risks.....	34,650 50	
<b>Taxes on:</b>		
new premiums, \$3,333.03; renewals, \$9,604.00.....	12,937 03	
franchise \$25,291.34; reserves, \$942.86.....	26,234 20	
municipal licenses, \$2,838.65; real estate, \$19,640.57....	22,479 22	
Insurance Department fees and agents' licenses.....	3,803 26	
Repairs and expenses on real estate, except taxes .....	16,009 80	
Rents—including company's use of own buildings .....	21,351 79	
Advertising, \$13,403.20; printing and stationery, \$13,917.28; postage, \$8,348.73.....	35,669 21	
Legal expenses, \$7,036.20; furniture, \$577.54.....	7,613 74	
Loss on sale of securities.....	3,840 99	
Profit and loss account, viz: Real estate charged off.....	45,000 00	
Exchange .....	1,169 36	
Agents' balances .....	2,707 43	
Foreclosure expenses.....	3,239 52	
Sundry expenses.....	15,303 27	
<b>Total miscellaneous disbursements.....</b>	<b>\$619,496 47</b>	
<b>Total disbursements.....</b>	<b>\$1,785,640 01</b>	
<b>Balance.....</b>	<b>\$10,682,913 71</b>	

*Invested as follows:*

LEDGER ASSETS.

Book value of real estate .....	\$1,151,828 59
Loans on mortgages of real estate.....	5,463,730 12
Loans secured by collateral.....	6,600 00
Loans on company's policies assigned as collateral .....	325,119 00
Premium notes on policies in force.....	402,040 38
Book value of stocks and bonds—excluding interest .....	2,873,912 43
Cash in office and in bank.....	459,683 19
<b>Ledger assets, per balance .....</b>	<b>\$10,682,913 71</b>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate .....	\$142,815	41	
Interest due and accrued on premium notes, loans or liens .....	4,366	00	
Total interest and rents.....			\$147,181 41
Market value of stocks and bonds over book value.....			51,759 73
	<i>New</i>	<i>Renewals.</i>	
	<i>Business.</i>		
*Gross uncollected premiums .....	\$48,488	43	\$50,726 54
Gross deferred premiums .....	33,689	64	98,390 75
Total.....	\$82,178	07	\$144,117 29
Deduct cost of collection .....	44,376	15	8,647 03
Net uncollected and deferred premiums.....	\$37,801	92	\$135,470 26
			\$173,272 18
Total admitted assets .....			\$11,055,127 03

## NON LEDGER LIABILITIES.

Net present value of outstanding policies, <i>actuaries</i> , 4%..	\$10,003,727	00	
same for reversionary additions.....	180,825	00	
same for annuities .....	15,785	00	
Total .....	\$10,200,337	00	
Deduct net value of risks re-insured .....	14,578	00	
Net reserve.....			\$10,185,759 00
Present value of future installments on matured policies.....			7,608 00
Special policy reserve.....			187,934 00
Death losses in process of adjustment or adjusted and not			
due .....	\$17,080	00	
Death losses reported, no proofs received .....	13,086	00	
Total policy claims.....			30,166 00
Premiums paid in advance.....			11,244 00
All other liabilities .....			10,000 00
Liabilities on policy holders account.....			\$10,432,711 00
Surplus to policy holders .....			622,416 03
Total liabilities and surplus.....			\$11,055,127 03

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1896.

	<i>Number.</i>	<i>Amount.</i>	<i>Total</i>	<i>Total</i>
			<i>Number.</i>	<i>Amount.</i>
Whole life.....	16,047	\$27,607,012	00	
Endowment.....	9,411	13,362,241	00	
All other.....	523	965,000	00	
Reversionary additions.....	-	282,588	00	25,981 \$42,216,841 00

## NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	\$3,670	\$7,119,549	00	
Endowment.....	2,025	3,260,950	00	
All other.....	577	753,700	00	
Reversionary additions.....	-	61,425	00	6,272 \$11,195,624 00

\*Not more than three months due after period of grace.

OLD POLICIES REVIVED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total. Amount</i>
Whole life.....	22	\$48,000 00		
Endowment.....	24	33,000 00		
Reversionary additions.....	-	672 00	46	\$81,672 00

OLD POLICIES CHANGED AND INCREASED.

Whole life.....	29	\$93,500 00		
Endowment.....	20	38,093 00		
All other.....	203	362,100 00	252	\$493,693 00
<b>Total.....</b>			<b>32,551</b>	<b>\$53,987,830 00</b>

POLICIES TERMINATED DURING THE YEAR.

Whole life.....	2,530	\$5,147,204 00		
Endowment.....	1,570	2,454,033 00		
All other.....	182	331,200 00		
Reversionary additions.....	-	34,324 00	4,282	\$7,966,761 00

HOW TERMINATED.

By death.....	412	\$641,819 00		
maturity.....	108	140,523 00		
expiry.....	20	49,913 00		
surrender and decrease.....	505	1,214,785 00		
lapse and extended.....	1,587	2,648,845 00		
change.....	206	498,944 00		
not being taken.....	1,444	2,771,932 00		
	<u>4,282</u>	<u>\$7,966,761 00</u>		

\*POLICIES IN FORCE DECEMBER 31, 1897.

Whole life.....	17,238	\$29,720,857 00		
Endowment.....	9,910	14,240,251 00		
All other.....	1,121	1,749,600 00		
Reversionary additions.....	-	310,361 00	28,269	\$46,021,069 00
<b>Annuities in force Dec. 31, 1897 ...</b>	<b>20</b>	<b>\$2,577 00</b>		

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	820	\$812,880 00
Policies issued during the year.....	35	36,444 00
<b>Total .....</b>	<b>855</b>	<b>\$849,324 00</b>
Deduct policies ceased to be in force.....	85	104,328 00
<b>Policies in force in Maine, December 31, 1897.....</b>	<b>770</b>	<b>\$744,996 00</b>
Losses and claims unpaid Dec. 31, of the previous year...	1	1,027 00
Losses and claims incurred during the year.....	22	10,205 00
<b>Total.....</b>	<b>23</b>	<b>\$11,232 00</b>
Losses and claims settled during the year.....	23	\$11,232 00
Premiums collected or secured without deductions:		
cash, \$26,203.20; dividends, \$3,560.36. ....		\$29,763 56

\*Policies re-insured, 25, \$156,861.00

## PROVIDENT LIFE AND TRUST COMPANY,

PHILADELPHIA, PA.

Principal Office, 409 Chestnut St.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

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

Cash Capital, \$1,000,000.

## INCOME.

First year's premiums.....	\$476,870 81	
Renewal premiums.....	3,308,375 57	
Dividends applied to pay running premiums .....	603,291 69	
Dividends applied to purchase paid-up additions and annuities.....	113,132 70	
Surrender values applied to purchase paid-up insurance and annuities.....	80,507 00	
Consideration for annuities .....	110,973 09	
Total premium income .....		\$4,693,150 86
Rent .....	\$ 28,970 09	
Interest on loans on mortgages of real estate .....	661,719 10	
Interest on collateral loans, premium notes, etc .....	233,098 87	
Interest on bonds and dividends on stocks.....	433,821 78	
Discount on endowments paid in advance.....	330 97	
Interest on deferred premiums (estimated) .....	46,006 29	
Total interest and rents .....		1,403,947 10
Profit on sale of securities .....		3,510 22
Total income.....		\$6,100,608 18
Net ledger assets December 31, 1896 .....		30,543,593 86
Total .....		\$36,644,202 04

## DISBURSEMENTS.

Death claims, \$972,083.18; additions, \$12,988.00.....	\$985,071 18
Endowments, \$633,208.00; additions, \$16,436.00 .....	649,644 00
Installment claims .....	700 00
Net amount paid for losses and matured endowments.....	\$1,635,415 18
Paid to annuitants .....	42,086 30
Dividends paid policy holders.....	75,498 16
Dividends applied to pay running premiums.....	603,291 69
Dividends applied to purchase additions and annuities...	113,132 70
Surrender values paid .....	367,999 46
Surrender values applied to purchase paid-up insurance and annuities.....	80,507 00
Total paid policy holders .....	\$2,917,930 49



Commissions to agents; new policies, \$192,675.08; renewals, \$177,824.37; annuities, \$2,774.33.....	\$373,273 78
Salaries and allowances to managers and agents.....	42,522 89
Salaries and compensation of officers and office employes	168,170 97
Medical examiners' fees.....	19,239 59
Taxes on:	
new premiums, \$51,147.48; reserves, \$5,476.00.....	56,623 48
municipal licenses .....	526 65
real estate and investments .....	12,834 50
Insurance department fees and agents' licenses.....	5,558 26
Repairs and expenses on real estate, except taxes. ....	90,772 06
Rents .....	16,423 35
Advertising, \$13,012.20; printing and stationery, \$14,148.67; postage, \$7,839.39 .....	35,000 26
Legal expenses, \$1,483.00; furniture, \$12,374.21 .....	13,857 21
Losses on sales of real estate .....	5,957 45
All other disbursements.....	9,866 59
<b>Total miscellaneous disbursements.....</b>	<b>850,927 04</b>
<b>Total disbursements .....</b>	<b>\$3,768,857 53</b>
<b>Balance .....</b>	<b>\$32,875,344 51</b>

*Invested as follows:*

LEDGER ASSETS.

Book value of real estate .....	\$2,454,248 42
Loans on mortgages of real estate.....	12,042,863 52
Loans secured by collateral .....	2,318,938 70
Loans on company's policies assigned as collateral .....	2,989,008 33
Premium notes on policies in force .....	14,899 69
Book value of stocks and bonds—excluding interest .....	12,919,516 50
Cash in office and in bank .....	135,869 35
<b>Ledger assets, per balance .....</b>	<b>\$32,875,344 51</b>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate.....	\$324,261 13
Interest accrued on collateral loans .....	14,186 17
Interest accrued on premium notes, loans or liens.....	37,362 60
Rents due and accrued on company's property.....	5,867 11
<b>Total interest and rents.....</b>	<b>\$381,677 01</b>
<b>Market value of stocks and bonds over book value .....</b>	<b>414,929 50</b>

*New Business. Renewals.*

*Gross uncollected premiums .....	\$65,253 15	\$215,901 88
Gross deferred premiums.....	65,249 80	557,955 04
<b>Total .....</b>	<b>\$130,502 95</b>	<b>\$773,856 92</b>
Deduct cost of collection .....	52,201 18	58,039 27
<b>Deduct loading .....</b>	<b>\$78,301 77</b>	<b>\$715,817 65</b>
<b>Net uncollected and deferred premiums.....</b>	<b>732,531 47</b>	
<b>Total admitted assets .....</b>	<b>\$34,404,482 49</b>	

\*Not more than three months due after period of grace.

## NON-LEDGER LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i> .....	\$28,378,728 00	
Same for reversionary additions .....	732,530 00	
Same for annuities.....	407,500 00	
Net reserve .....		\$29,518,758 00
Present value of future installments on matured policies.....		64,138 00
Death losses due and unpaid .....	\$34,964 44	
Death losses in process of adjustment or adjusted and not due.....	14,012 00	
Death losses reported, no proofs received .....	17,313 00	
Losses and claims resisted.....	10,435 30	
Annuity claims due and unpaid.....	1,752 18	
Total policy claims .....		78,476 92
Unpaid dividends or other profits due policy holders .....		58,106 26
Salaries, rents, commissions and other accounts due or accrued.....		248 36
Premiums paid in advance .....		169,825 93
Surrender values claimable on policies cancelled .....		152,986 00
Liabilities on policy holders account .....		\$30,042,539 47
Gross divisible surplus.....	\$3,361,943 02	
Cash capital .....	1,000,000 00	
Surplus to policy holders .....		4,361,943 02
Total liabilities and surplus .....		\$34,404,482 49

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1896.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	3,305	\$11,849,992 00		
Endowment.....	29,553	85,397,475 00		
All other .....	3,433	14,786,341 00		
Reversionary additions.....	-	1,020,438 00	36,291	\$113,054,246 00

## NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	532	\$1,642,123 00		
Endowment.....	3,475	8,511,819 00		
All other.....	931	3,323,896 00		
Reversionary additions.....	-	172,229 00	4,938	\$13,650,067 00

## OLD POLICIES REVIVED.

Whole life .....	12	\$ 36,651 00		
Endowment .....	100	264,384 00		
All other.....	24	90,271 00		
Reversionary additions.....	-	683 00	136	\$391,989 00

## OLD POLICIES CHANGED AND INCREASED.

Whole life .....	15	\$59,500 00		
Endowment .....	91	305,142 00		
All other .....	1	11,033 00	107	375,675 00
Total.....			41,472	\$127,471,977 00

POLICIES TERMINATED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	285	\$993,070 00		
Endowment.....	2,020	5,514,816 00		
All other.....	541	2,231,972 00		
Reversionary additions.....	-	77,391 00	2,846	\$8,817,249 00

HOW TERMINATED.

By death.....	335	\$1,003,904 00
maturity.....	242	649,644 00
surrender.....	667	2,084,873 00
lapse .....	1,340	4,029,445 00
change and decrease.....	107	623,903 00
not being taken.....	155	425,480 00
	2,846	\$8,817,249 00

POLICIES IN FORCE DECEMBER 31, 1897.

Whole life.....	3,579	\$12,595,196 00		
Endowment.....	31,199	88,964,004 00		
All other .....	3,848	15,979,569 00		
Reversionary additions.....	-	1,115,959 00	38,626	\$118,654,728 00

\* BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	471	\$875,361 00
Policies issued during the year.....	38	65,250 00
Total .....	509	\$940,611 00
Deduct policies ceased to be in force .....	21	38,233 00
Policies in force in Maine, December 31, 1897.....	488	902,378 00
Losses and claims incurred during the year .....	3	\$1,238 00
Losses and claims settled during the year .....	3	1,238 00
Premiums collected or secured without deductions.....		\$30,125 06

\* Includes no policy on which the first premium has not been paid.

## PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY,

NEW YORK, N. Y.

Principal Office, 29 Broadway.

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1875.

E. W. SCOTT, *President*.WM. E. STEVENS, *Secretary*.

Cash Capital, \$100,000.

## INCOME.

First year's premiums.....	\$485,404 89	
Renewal premiums.....	1,654,730 24	
Dividends applied to pay running premiums.....	207,108 36	
Surrender values applied to purchase paid-up insurance and annuities.....	9,511 33	
Total premium income.....		\$2,356,754 82
Rent.....	\$22,835 69	
Interest on loans on mortgages of real estate.....	12,591 89	
Interest on collateral loans, premium notes, etc.....	3,033 53	
Interest on bonds and dividends on stocks.....	42,428 50	
Interest on bank deposits and other debts due the company.....	3,308 94	
Total interest and rents.....		\$84,198 55
Profit on sale of securities.....		5,164 42
Profit and loss account, viz:		
Agencies.....	\$ 101 34	
Waco, Texas, natatorium stock.....	2,000 00	
Waco, Texas, real estate.....	56,527 97	
Savannah, Ga., real estate.....	18,436 24	77,065 55
Total income.....		\$2,523,183 34
Net ledger assets December 31, 1896.....		1,847,190 14
Total.....		\$4,370,373 48

## DISBURSEMENTS.

Death claims.....	\$1,241,049 05	
Installment claims.....	500 00	
Total.....	\$1,241,549 05	
Deduct amount received for re-insurance.....	10,000 00	
Net amount paid for losses and matured endowments.....	\$1,231,549 05	
Paid to annuitants.....	1,581 40	
Premium notes voided by lapse.....	1,158 80	
Dividends paid policy holders.....	19,710 38	
Dividends applied to pay running premiums.....	207,108 36	
Surrender values paid.....	15,845 27	
Surrender values applied to purchase paid-up insurance and annuities.....	9,511 33	
Total paid policy holders.....		\$1,486,464 59

Dividends to stock holders .....	\$3,488 80	
Commissions to agents; new policies, \$304,408.37; renew- als, \$121,263.09.....	425,671 46	
Commuting renewal commissions .....	614 04	
Salaries and allowances to managers and agents.....	27,671 46	
Salaries and compensation of officers and office employes	124,229 34	
Medical examiners' fees and inspection of risks .....	39,341 06	
Taxes on:		
new premiums, \$4,977.07; renewals, \$17,085.55 .....	22,062 62	
reserves, \$353.62; municipal licenses, \$2,517.40 .....	2,871 02	
real estate .....	3,155 03	
Insurance Department fees and agents' licenses.....	5,110 08	
Repairs and expenses on real estate, except taxes.....	9,319 30	
Rents .....	30,458 42	
Advertising, \$18,480.56; printing and stationery, \$24,518.25; postage \$13,067.60 .....	56,066 41	
Legal expenses, \$38,481.15; furniture, \$6,718.95. ....	45,200 10	
Examination by Insurance Department, State of New York .....	2,097 18	
Traveling and other expenses.....	36,953 21	
Profit and loss account, viz: Agencies, \$68.83; collateral loans, \$60,000 .....	60,068 83	
Total miscellaneous disbursements.....	\$894,378 36	
Total disbursements.....	2,880,842 95	
Balance .....	\$1,989,530 53	

*Invested as follows:*

LEDGER ASSETS.

Book value of real estate.....	\$332,540 08
Loans on mortgages of real estate.....	213,750 00
Loans secured by collateral.....	167,732 65
Loans on company's policies assigned as collateral .....	43,265 53
Premium notes on policies in force, of which \$64,267.17 is for first year's premiums.....	71,080 08
Book value of stocks and bonds—excluding interest.....	815,509 42
Cash in office and in bank.....	307,704 29
Bills receivable, \$885.01; agents' debit balances, \$37,139.38 .....	38,024 39
Total .....	\$1,989,606 44

DEDUCT LEDGER LIABILITIES.

Agents' credit balances .....	\$75 91
Net ledger assets, per balance.....	\$1,989,530 53

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate....	\$4,996 50
Interest accrued on stocks and bonds.....	1,480 56
Interest due and accrued on collateral loans.....	3,600 00
Interest due and accrued on premium notes, loans or liens	2,288 80
Interest accrued on deposits.....	673 05
Rents due and accrued on company's property.....	6,896 29
Total interest and rents.....	\$19,935 20
Market value of stocks and bonds over book value.....	40,801 16

	<i>New Business.</i>	<i>Renewals.</i>	
*Gross uncollected premiums.....	\$131,396 00	\$43,605 00	
Gross deferred premiums.....	39,978 00	230,129 00	
Total.....	<u>\$171,374 00</u>	<u>\$273,734 00</u>	
Deduct cost of collection.....	102,824 00	13,687 00	
Net uncollected and deferred premiums.....	\$68,550 00	\$260,047 00	\$328,597 00
All other assets, viz: Cash in transit, since received.....			<u>24,599 47</u>
Gross assets.....			<u>\$2,403,463 36</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured..		\$37,139 38	
Bills receivable, unsecured.....		885 01	
Depreciation in ledger assets, viz:			
Real estate.....	\$5,793 15		
Collateral loans.....	65,000 00	70,793 15	
Total.....			<u>\$108,817 54</u>
Total admitted assets.....			<u>\$2,294,645 82</u>

## NON-LEDGER LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i>	\$1,641,543 00		
Deduct net value of risks re-insured.....	1,602 00		
Net reserve.....			\$1,639,941 00
Death losses due and unpaid.....		\$14,000 00	
Death losses in process of adjustment or adjusted and not due.....		167,520 00	
Death losses reported, no proofs received.....		48,000 00	
Losses and claims resisted.....		25,000 00	
Total policy claims.....			254,520 00
Premiums paid in advance.....			3,792 01
Surrender values claimable on policies cancelled.....			4,493 21
Liabilities on policy holders account.....			<u>\$1,902,746 22</u>
Gross divisible surplus.....	\$291,899 60		
Cash capital.....	100,000 00		
Surplus to policy holders.....			<u>391,899 60</u>
Total liabilities and surplus.....			<u>\$2,294,645 82</u>

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1896.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	1,883	\$4,277,098 00		
Endowment.....	683	1,029,312 00		
All other.....	<u>23,592</u>	<u>74,868,273 00</u>	26,158	\$80,174,683 00

## NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	3,780	\$11,495,988 00		
Endowment.....	391	898,604 00		
All other.....	<u>4,236</u>	<u>12,387,523 00</u>	8,407	\$24,782,115 00

\*Not more than three months due after period of grace.

OLD POLICIES REVIVED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life .....	7	\$22,500 00		
Endowment .....	2	3,000 00		
All other.....	72	294,820 00	81	\$320,320 00

OLD POLICIES INCREASED.

Whole life.....	11	\$22,629 00		
Endowment .....	3	3,000 00		
All other.....	21	44,740 00	35	70,369 00
<b>Total .....</b>			<b>34,681</b>	<b>\$105,347,487 00</b>

POLICIES TERMINATED DURING THE YEAR.

Whole life.....	1,303	\$2,989,010 00		
Endowment.....	234	392,000 00		
All other.....	5,715	17,082,109 00	7,252	\$20,463,119 00

HOW TERMINATED.

By death.....	386	\$1,305,139 00		
expiry.....	4,207	12,063,362 00		
surrender.....	151	436,000 00		
lapse.....	873	1,731,056 00		
change and decrease.....	8	334,203 00		
not being taken.....	1,627	4,593,359 00		
	<u>7,252</u>	<u>\$20,463,119 00</u>		

\*POLICIES IN FORCE DECEMBER 31, 1897.

Whole life.....	4,378	\$12,829,205 00		
Endowment .....	845	1,541,916 00		
All other.....	22,206	70,513,247 00	27,429	\$84,884,368 00

Industrial policies in force December 31, 1897.....	33	5,315 00		
Annuities in force December 31, 1897.....	2	1,581 40		

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year .....	186	371,500 00
Policies issued during the year.....	5	5,000 00
<b>Total .....</b>	<b>191</b>	<b>\$376,500 00</b>
Deduct policies ceased to be in force .....	43	76,000 00
<b>Policies in force in Maine, December 31, 1897.....</b>	<b>148</b>	<b>\$300,500 00</b>
Losses and claims incurred during the year.....	3	9,000 00
Losses and claims settled during the year.....	1	5,000 00
Losses and claims unpaid December 31, 1897.....	2	\$4,000 00
Premiums collected or secured without deductions .....		7,571 45

\*Policies re-insured—99, \$519,500.00.

## STATE MUTUAL LIFE ASSURANCE COMPANY,

WORCESTER, MASS.

Principal Office, 340 Main St.

INCORPORATED IN 1844. COMMENCED BUSINESS IN 1845.

A. G. BULLOCK, *President.*H. M. WITTER, *Secretary.*

## INCOME.

First year's premiums.....	\$ 340,836 27	
Renewal premiums.....	1,921,147 80	
Dividends applied to pay running premiums.....	302,150 87	
Dividends applied to purchase paid-up additions and annuities.....	90,938 46	
<b>Total premium income .....</b>		<b>\$2,655,073 40</b>
Rent—including company's use of own buildings.....	\$66,725 48	
Interest on loans on mortgages of real estate .....	117,865 60	
Interest on collateral loans, premium notes, etc.....	40,848 37	
Interest on bonds and dividends on stocks .....	309,245 00	
Interest on bank deposits and other debts due the company .....	29,485 79	
<b>Total interest and rents.....</b>		<b>564,170 24</b>
Re-insurance of risks of other companies.....		1,077 88
<b>Total income.....</b>		<b>\$3,220,321 02</b>
Net ledger assets December 31, 1896 .....		11,673,313 52
<b>Total.....</b>		<b>\$14,893,634 54</b>

## DISBURSEMENTS.

Death claims, \$577,689.00; additions, \$13,196.10 .....	\$590,885 10
Endowments, \$98,140.00; additions, \$2,393.53.....	100,533 53
<b>Amount paid for losses and matured endowments...</b>	<b>\$691,418 63</b>
Premium notes voided by lapse.....	25,411 00
Dividends paid policy holders.....	10,712 42
Dividends applied to pay running premiums.....	302,150 87
Dividends applied to purchase additions and annuities,	90,938 46
Surrender values paid .....	282,494 37
<b>Total paid policy holders.....</b>	<b>\$1,403,125 75</b>
Commissions to agents; new policies, \$139,200.06; re- newals, \$162,634.56 .....	\$301,834 62
Salaries and allowances to managers and agents .....	28,258 20
Salaries and compensation of officers and office employes	49,712 00
Medical examiners' fees and inspection of risks .....	20,549 50
Taxes on :	
new premiums, \$2,246.32; renewals, \$11,712.30 .....	13,958 62
reserves, \$17,222.42; municipal licenses, \$491.07 .....	17,713 49
real estate .....	20,294 56
Insurance department fees and agents' licenses.....	4,666 38
Repairs and expenses on real estate, except taxes.....	43,333 55



Rents—including company's use of own buildings .....	\$32,151 37
Advertising, \$2,454.37; printing and stationery, \$7,679.67; postage, \$4,638.19 .....	14,772 23
Legal expenses, \$331.00; furniture, \$9,098.05 .....	9,429 05
Premiums on bonds purchased .....	26,705 90
Canvassing, supplies, policy forms, traveling expenses and other incidentals .....	41,733 88
Total miscellaneous disbursements .....	\$625,113 35
Total disbursements .....	2,028,239 10
Balance .....	\$12,865,395 44

*Invested as follows:*

LEDGER ASSETS.

Book value of real estate .....	\$1,565,000 00
Loans on mortgages of real estate .....	2,424,837 07
Loans secured by collateral .....	277,300 00
Loans on company's policies assigned as collateral .....	444,921 00
Book value of stocks and bonds—excluding interest .....	7,355,150 00
Cash in office and in bank .....	298,855 67
Loans to corporations .....	213,000 00
Premium notes carried by the company as ledger assets and payable during the policy year .....	286,331 70
Ledger assets, per balance .....	\$12,865,395 44

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate....	\$ 29,039 40
Interest due and accrued on stocks and bonds .....	102,178 72
Interest due and accrued on collateral loans .....	5,102 12
Interest due and accrued on premium notes, loans or liens	4,331 56
Interest due and accrued on other assets .....	8,142 85
Rents due and accrued on company's property .....	8,898 00
Total interest and rents .....	\$157,692 65
Market value of stocks and bonds over book value .....	374,994 00
	<i>New Business. Renewals.</i>
*Gross uncollected premiums .....	\$42,886 00 \$100,707 21
Gross deferred premiums .....	41,441 00 244,890 70
Total .....	\$84,327 00 \$345,597 91
Deduct cost of collection .....	37,609 84 24,157 29
Net uncollected and deferred premiums .....	\$46,717 16 \$321,440 62
Gross assets .....	\$13,766,239 87

DEDUCT ASSETS NOT ADMITTED.

Premium notes .....	\$286,331 70
Total admitted assets .....	\$13,479,908 17

\* Not more than three months due after period of grace.

## NON-LEDGER LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i> ..	\$11,629,976 00		
Same for reversionary additions .....	480,648 00		
Total .....	\$12,110,624 00		
Deduct net value of risks re-insured.....	25,092 00		
Net reserve .....		\$12,085,532 00	
Death losses in process of adjustment or adjusted and not due.....	\$2,057 00		
Death losses reported, no proofs received (additions included).....	44,308 00		
Losses and claims resisted.....	25,000 00		
Total policy claims .....		\$71,365 00	
Liabilities on policy holders' account .....		\$12,156,897 00	
Surplus to policy holders .....		1,323,011 17	
Total liabilities and surplus .....		\$13,479,908 17	

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1896.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life .....	4,265	\$11,446,190 00		
Endowment .....	17,467	49,297,267 00		
All other.....	144	550,589 00		
Reversionary additions.....	-	746,748 09	21,876	\$62,040,794 00

## NEW POLICIES ISSUED DURING THE YEAR.

Whole life .....	1,996	\$5,659,411 00		
Endowment.....	1,184	2,620,500 00		
All other.....	214	743,147 00	3,394	\$9,023,058 00

## OLD POLICIES REVIVED.

Whole life .....	1	\$1,500 00		
Endowment .....	3	7,000 00	4	\$8,500 00

## OLD POLICIES CHANGED AND INCREASED.

Whole life .....	1	\$11,000 00		
Endowment.....	3	36,277 00		
Reversionary additions.....	-	171,089 00	4	\$218,366 00
Total .....			25,278	\$71,290,718 00

## POLICIES TERMINATED DURING THE YEAR.

Whole life .....	648	\$1,679,928 00		
Endowment .....	1,282	3,413,654 00		
All other.....	47	163,493 00		
Reversionary additions.....	-	56,511 00	1,977	\$5,313,586 00

## HOW TERMINATED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
By death.....	197	\$595,668 00		
maturity.....	43	100,534 00		
expiry.....	3	3,500 00		
surrender.....	783	1,779,292 00		
lapse.....	508	1,188,702 00		
change and decrease.....	67	772,678 00		
not being taken.....	376	878,212 00		
	<u>1,977</u>	<u>\$5,313,586 00</u>		

## \*POLICIES IN FORCE DECEMBER 31, 1897.

Whole life.....	5,615	\$15,438,173 00		
Endowment.....	17,375	48,547,390 00		
All other.....	311	1,130,243 00		
Reversionary additions.....	-	861,326 00	23,301	\$65,977,132 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	213	\$339,575 00
Policies issued during the year.....	54	97,115 00
Total.....	267	\$436,690 00
Deduct policies ceased to be in force.....	25	37,980 00
Policies in force in Maine, December 31, 1897.....	242	\$398,710 00
Losses and claims incurred during the year.....	11	\$5,416 67
Losses and claims settled during the year.....	10	4,416 67
Losses and claims unpaid December 31, 1897.....	1	\$1,000 00
Premiums collected or secured without deductions:		
cash, \$13,086.76; notes or credits, \$1,469.00.....		\$14,555 76

\* Policies re-insured 9—\$125,000.00.

## TRAVELERS LIFE INSURANCE COMPANY,

HARTFORD, CONN.

Principal Office, 56 Prospect St.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1866.

JAMES G. BATTERSON, *President*.GEORGE ELLIS, *Secretary*.

## INCOME.

First year's premiums.....	\$358,253 72	
Renewal premiums .....	2,093,235 89	
Surrender values applied to pay running premiums:		
First year's premiums, \$2,152.90; renewals, \$6,749.99.....	8,902 89	
Consideration for annuities.....	3,096 00	
Total premium income.....		\$2,463,488 50
Rent—including company's use of own buildings.....	\$86,111 16	
Interest on loans on mortgages of real estate .....	305,127 63	
Interest on collateral loans, premium notes, etc.....	100,705 25	
Interest on bonds and dividends on stocks.....	293,445 33	
Interest on bank deposits and other debts due the company, .....	34,699 76	
Total interest and rents.....		820,089 13
Total income.....		\$3,283,577 63
Net ledger assets December 31, 1896.....		16,907,893 77
Total.....		\$20,191,471 40

## DISBURSEMENTS.

Death claims.....	\$708,101 23	
Endowments.....	116,572 00	
Installment claims .....	103,281 56	
Total .....	\$927,954 79	
Deduct amount received for re-insurance .....	35,338 00	
Net amount paid for losses and matured endowments..	\$892,616 79	
Paid to annuitants.....	15,072 27	
Surrender values paid.....	317,528 26	
Surrender values applied to pay running premiums.....	8,902 89	
Total paid policy holders.....		\$1,234,120 21
Dividends to stock holders.....	\$50,000 00	
Commissions to agents; new policies, \$154,855.55; renewals, \$111,359.16; annuities, \$154.80.....	266,369 51	
Salaries and allowances to managers and agents.....	45,400 31	
Salaries and compensation of officers and office employes.	65,105 57	
Medical examiners' fees.....	20,948 90	
Taxes on:		
new premiums, \$3,740.17; renewals, \$22,415.62.....	26,155 79	
franchise, \$1,100.00; reserves, \$3,480.00 .....	4,580 00	
municipal licenses, \$1,263.60; real estate, \$27,825.98.....	29,089 58	

Insurance Department fees and agents' licenses.....	\$2,402 95	
Repairs and expenses on real estate, except taxes.....	96,064 27	
Rents—including company's use of own buildings.....	17,381 74	
Advertising, \$12,907.88; printing and stationery, \$5,028.39 postage, \$6,062.59.....	23,998 86	
Legal expenses, \$16,296.95; furniture, \$881.05.....	17,178 00	
Losses on sales of real estate, \$1,723.40; securities, \$12,647.50,	14,370 90	
All other disbursements, viz: Traveling expenses, \$1,250.04; exchange, \$6,091.03; express, \$512.90; expense, \$22,578.42;		
profit and loss, \$102,546.93.....	132,979 32	
Total miscellaneous disbursements.....		812,025 70
Total disbursements.....		\$2,046,145 91
Balance.....		\$18,145,325 49

*Invested as follows:*

## LEDGER ASSETS.

Book value of real estate.....	\$1,841,527 59
Loans on mortgages of real estate.....	5,906,610 72
Loans secured by collateral.....	945,400 94
Loans on company's policies assigned as collateral.....	1,106,580 51
Book value of stocks and bonds—excluding interest.....	7,247,660 71
Cash in office and in bank.....	1,097,545 02
Ledger assets, per balance.....	\$18,145,325 49

## NON-LEDGER ASSETS.

Interest accrued on mortgages of real estate.....	\$98,175 00
Interest accrued on stocks and bonds.....	80,953 35
Interest accrued on collateral loans.....	13,543 94
Total interest.....	\$192,672 29
Market value of real estate over book value.....	152,937 72
Market value of stocks and bonds over book value.....	7,538 30

	<i>New</i>	<i>Renewals.</i>	
	<i>Business.</i>		
*Gross uncollected premiums.....	\$80,562 22	\$193,831 08	
Gross deferred premiums.....	61,810 53	279,594 11	
Total.....	\$142,372 75	\$473,825 19	
Deduct cost of collection.....	64,067 74	23,691 26	
Net uncollected and deferred premiums...	\$78,305 01	\$450,133 93	528,438 94
Admitted assets.....			\$19,026,912 74

## NON-LEDGER LIABILITIES.

Net present value of outstanding policies, <i>actuaries, 4%</i> ..	\$16,908,608 60
Same for annuities.....	110,741 00
Total.....	\$17,019,349 60
Deduct net value of risks re-insured.....	338,085 00
Net reserve.....	\$16,681,264 00

\*Not more than three months due after period of grace.

Present value of future installments on matured policies .....	426,288 00
Matured endowments due and unpaid.....	\$5,767 00
Death losses due and unpaid.....	6,430 00
Death losses in process of adjustment or adjusted and not due.....	8,500 00
Death losses reported, no proofs received.....	45,930 40
Losses and claims resisted.....	11,000 00
Total policy claims .....	77,627 40
Salaries, rents, commissions and other accounts due or accrued .....	25,000 00
Premiums paid in advance.....	25,330 58
Liabilities on policy holders account.....	\$17,235,509 98
Surplus to policy holders .....	1,791,402 76
Total liabilities and surplus .....	\$19,026,912 74

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1896.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	21,973	\$59,972,036 00		
Endowment.....	8,309	20,426,864 00		
All other .....	2,663	7,844,367 00	32,945	\$88,243,267 00

## NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	3,371	\$9,957,035 00		
Endowment .....	1,359	3,104,985 00		
All other.....	463	1,162,778 00	5,193	\$14,224,798 00

## OLD POLICIES REVIVED.

Whole life .....	46	\$160,611 00		
Endowment.....	14	51,300 00		
All other.....	3	3,879 00	63	\$215,790 00

## OLD POLICIES INCREASED.

Whole life.....	-	\$49,569 00		
Endowment.....	-	16,472 00		
All other.....	-	720 00		\$66,761 00

Transfer.....			560	2,017,120 00
Total .....			38,761	\$104,767,736 00

## POLICIES TERMINATED DURING THE YEAR.

Whole life.....	2,626	\$8,453,921 00		
Endowment .....	1,081	2,736,190 00		
All other.....	614	1,695,415 00	4,321	\$12,885,526 00

## HOW TERMINATED.

By death.....	355	\$924,956 00		
maturity.....	87	148,795 00		
expiry .....	276	721,100 00		
surrender .....	636	1,643,204 00		
lapse.....	1,341	3,738,083 00		
change and decrease .....	757	3,115,228 00		
not being taken.....	869	2,594,160 00		
	4,321	\$12,885,526 00		

\*POLICIES IN FORCE DECEMBER 31, 1897.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	22,784	\$61,745,750 00		
Endowment .....	8,617	20,886,951 00		
All other.....	<u>3,039</u>	<u>9,249,509 00</u>	34,440	\$91,882,210 00
 Annuities in force Dec. 31, 1897. ....			35	\$16,405 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	740	\$944,029 00
Policies issued during the year.....	<u>95</u>	<u>196,430 00</u>
Total.....	835	\$1,140,459 00
Deduct policies ceased to be in force .....	<u>40</u>	<u>57,701 00</u>
Policies in force in Maine, December 31, 1897.....	795	\$1,082,758 00
Losses and claims incurred during the year... ..	20	\$19,737 00
Losses and claims settled during the year.....	<u>19</u>	<u>19,587 00</u>
Losses and claims unpaid December 31, 1897. ....	1	150 00
Premiums collected or secured without deductions .....		\$20,692 97

\*Policies re-insured—338; \$2,926,356.00.

UNION CENTRAL LIFE INSURANCE COMPANY,

CINCINNATI, OHIO.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1867.

JOHN M. PATTISON, *President.*

E. P. MARSHALL, *Secretary.*

Cash Capital, \$100,000.

INCOME.

First year's premiums.....	\$768,220 41
Renewal premiums .....	2,598,818 22
Dividends applied to pay running premiums.....	79,775 80
Dividends applied to purchase paid-up additions and annuities .....	13,102 12
Surrender values applied to pay running premiums (renewals) .....	2,398 30
Surrender values applied to purchase paid-up insurance and annuities.....	102,930 05
Consideration for annuities.....	<u>9,002 60</u>
Total premium income.....	\$3,574,247 50

Rent—including company's use of own buildings .....	\$25,490 55	
Interest on loans on mortgages of real estate .....	914,138 58	
Interest on collateral loans, premium notes, etc.....	183,232 92	
Interest on bonds and dividends on stocks.....	400 00	
	<hr/>	
Total interest and rents.....		\$1,123,262 05
Total income.....		\$4,697,509 55
Net ledger assets December 31, 1896.....		15,854,856 22
Total.....		<hr/> \$20,552,365 77

## DISBURSEMENTS.

Death claims \$808,320.88; additions, \$356.80 .....	\$808,677 68	
Endowments \$142,362.00; additions, \$1,696.29.....	144,058 29	
Total .....	<hr/> \$952,735 97	
Deduct amount received for re-insurance .....	30,000 00	
	<hr/>	
Net amount paid for losses and matured endowments..	\$922,735 97	
Paid to annuitants .....	2,297 93	
Premium notes voided by lapse.....	190,703 08	
Dividends paid policy holders .....	78,190 25	
Dividends applied to pay running premiums .....	79,775 80	
Dividends applied to purchase additions and annuities	13,102 12	
Surrender values paid.....	100,975 50	
Surrender values applied to pay running premiums.....	2,398 30	
Surrender values applied to purchase paid-up insurance and annuities .....	102,930 05	
Total paid policy holders .....		\$1,493,109 00
Dividends to stock holders .....	\$10,000 00	
Commissions to agents; new policies, \$372,461.76; renewals, \$166,579.03; annuities, \$600.13 .....	539,640 92	
Commuting renewal commissions.....	8,472 86	
Salaries and allowances to managers and agents .....	58,557 76	
Salaries and compensation of officers and office employes.	97,506 66	
Medical examiners' fees and inspection of risks.....	53,595 50	
Taxes on:		
new premiums and renewals.....	43,981 18	
reserves .....	1,218 76	
real estate, \$13,756.89; investments, \$1,129.76.....	14,886 65	
Insurance Department fees and agents' licenses .....	9,012 01	
Repairs and expenses on real estate, except taxes.....	14,002 35	
Rents—including company's use of own buildings.....	35,220 48	
Advertising, \$6,357.34; printing and stationery, \$22,899.99; postage, \$7,749.11.....	37,006 44	
Legal expenses, \$17,682.29 furniture, \$2,966.38.....	20,648 67	
Losses on sales of real estate .....	11,691 56	
Accounts charged to profit and loss .....	55,065 34	
General expense, \$37,834.71; traveling expenses, \$17,846.01	55,680 72	
Loan expense .....	61,396 78	
	<hr/>	
Total miscellaneous disbursements.....		1,127,984 64
Total disbursements.....		<hr/> \$2,621,093 64
Balance .....		\$17,931,272 13



*Invested as follows:*

LEDGER ASSETS.

Book value of real estate .....	\$ 627,646 07
Loans on mortgages of real estate.....	13,455,351 49
Loans on company's policies assigned as collateral.....	1,998,996 39
Premium notes on policies in force, of which \$172,458.26 is for first year's premiums.....	916,650 67
Book value of bonds—excluding interest.....	371,734 37
Cash in office and in bank.....	296,937 96
Bills receivable, \$143,882.48; agents' debit balances, \$105,069.70.....	248,952 18
Furniture .....	15,000 00
<b>Ledger assets, per balance .....</b>	<b>\$17,931,272 13</b>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate.....	\$423,503 73
Interest due and accrued on collateral loans .....	77,943 40
Interest due and accrued on premium notes, loans or liens .....	25,082 52
Rents due and accrued on company's property.....	3,001 39
<b>Total interest and rents.....</b>	<b>\$529,531 04</b>
Market value of real estate over book value .....	2,533 91
Market value of stocks and bonds over book value.....	2,296 38

	<i>New Business.</i>	<i>Renewals.</i>	
*Gross uncollected premiums .....	\$209,531 85	\$64,269 29	
Gross deferred premiums .....	17,930 60	52,585 26	
<b>Total .....</b>	<b>\$227,462 45</b>	<b>\$116,854 55</b>	
Deduct cost of collection .....	97,808 85	7,011 30	
<b>Net uncollected and deferred premiums .....</b>	<b>\$129,653 60</b>	<b>\$109,843 25</b>	<b>\$239,496 85</b>
<b>Gross assets .....</b>			<b>\$18,705,130 31</b>

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, etc.....	\$ 15,000 00
Agents' debit balances, unsecured .....	105,069 70
Bills receivable, unsecured .....	143,882 48
Commissions payable to agents on premium notes .....	115,933 19
<b>Total .....</b>	<b>\$379,885 37</b>
<b>Total admitted assets.....</b>	<b>\$18,325,244 94</b>

NON-LEDGER LIABILITIES.

Net present value of outstanding policies, <i>actuaries, 4%</i> .....	\$15,822,668 00
Matured endowments due and unpaid .....	\$ 100 00
Death losses in process of adjustment or adjusted and not due.....	8,080 00
Death losses reported, no proofs received.....	23,886 53
Losses and claims resisted.....	44,988 00
<b>Total policy claims .....</b>	<b>77,054 53</b>
Unpaid dividends or other profits due policy holders.....	6,797 69
Premiums paid in advance .....	71,305 99
<b>Liabilities on policy holders account.....</b>	<b>\$15,977,826 21</b>

\*Not more than three months due after period of grace.

Gross divisible surplus.....	\$2,247,418 73		
Cash capital.....	100,000 00		
Surplus to policy holders.....			2,347,418 73
Total liabilities and surplus.....			\$18,325,244 94

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1896.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life .....	46,990	\$82,599,548 00		
Endowment .....	4,507	7,805,085 00		
All other .....	1,458	3,387,400 00		
Reversionary additions.....	-	106,182 00	52,955	\$93,898,215 00

## NEW POLICIES ISSUED DURING THE YEAR.

Whole life .....	13,550	\$30,988,464 00		
Endowment .....	830	1,627,446 00		
All other .....	866	2,242,400 00	15,246	\$34,858,310 00

## OLD POLICIES REVIVED.

Whole life .....	501	\$917,450 00		
Endowment .....	39	64,300 00		
All other.....	17	52,000 00	557	\$1,033,750 00

## OLD POLICIES CHANGED AND INCREASED.

Whole life .....			-	\$ 7,000 00
Additions by dividends.....			-	28,264 00
Total.....			68,758	\$129,825,539 00

## POLICIES TERMINATED DURING THE YEAR.

Whole life .....	8,836	\$20,380,217 00		
Endowment .....	647	1,414,890 00		
All other.....	695	1,505,000 00		
Reversionary additions.....	-	8,088 00	10,178	\$23,308,195 00

## HOW TERMINATED.

By death .....	388	\$795,618 00		
maturity.....	110	208,950 00		
expiry .....	190	325,000 00		
surrender.....	430	1,064,708 00		
lapse .....	5,902	11,362,845 00		
change and decrease .....	319	1,738,480 00		
not being taken .....	2,839	7,812,594 00		
	10,178	\$23,308,195 00		

## \*POLICIES IN FORCE DECEMBER 31, 1897.

Whole life .....	52,205	\$94,132,245 00		
Endowment .....	4,729	8,081,941 00		
All other .....	1,646	4,176,800 00		
Reversionary additions.....	-	126,358 00	58,580	\$106,517,344 00

\* Policies re-insured 246—\$3,472,500.00.

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	130	\$186,650 00
Policies issued during the year.....	96	136,247 00
<b>Total.....</b>	<b>226</b>	<b>\$322,897 00</b>
Deduct policies ceased to be in force .....	37	52,750 00
<b>Policies in force in Maine, December 31, 1897.....</b>	<b>189</b>	<b>\$270,147 00</b>
Losses and claims unpaid Dec. 31, of the previous year ....	1	1,000 00
Losses and claims settled during the year.....	1	1,000 00
Premiums collected or secured without deductions. ....		\$6,269 81

UNITED STATES LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

Principal Office, 261-263 Broadway.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

GEORGE H. BURFORD, *President.*

C. P. FRALEIGH, *Secretary.*

Cash Capital, \$440,000.

INCOME.

First year's premiums.....	\$206,713 87	
Renewal premiums .....	831,409 54	
Surrender values applied to pay running premiums: (first year's premiums).....	285 50	
Surrender values applied to purchase paid-up insurance and annuities .....	77,314 27	
Consideration for annuities.....	2,334 00	
<b>Total premium income.....</b>		<b>\$1,118,056 80</b>
Rent .....	\$12,800 34	
Interest on loans on mortgages of real estate.....	225,659 54	
Interest on collateral loans, premium notes, etc .....	28,754 31	
Interest on bonds and dividends on stocks .....	74,138 60	
Interest on bank deposits and other debts due the company	2,616 51	
Interest on deferred premiums .....	7,790 62	
<b>Total interest and rents .....</b>		<b>351,759 92</b>
Profit on sale of securities.....		59 01
<b>Total income .....</b>		<b>\$1,469,875 73</b>
Net ledger assets December 31, 1896 .....		7,096,110 35
<b>Total .....</b>		<b>\$8,565,986 08</b>

DISBURSEMENTS.

Death claims, \$538,044.44; additions, \$7,759.23 .....	\$545,803 67	
Endowments, \$96,101.00; additions, \$2,149.49 .....	98,250 49	
<b>Total .....</b>	<b>\$644,054 16</b>	
Deduct amount received for re-insurance.....	7,000 00	
<b>Net amount paid for losses and matured endowments</b> .....	<b>\$637,054 16</b>	
Paid to annuitants.....	3,307 89	
Premium notes voided by lapse.....	20,138 15	
Dividends paid policy holders.....	70,293 59	
Surrender values paid.....	92,482 24	
Surrender values applied to pay running premiums.....	285 50	
Surrender values applied to purchase paid-up insurance and annuities.....	77,314 27	
<b>Total paid policy holders.....</b>	<b>.....</b>	<b>\$900,878 80</b>
Dividends to stock holders.....	\$30,800 00	
Commissions to agents; new policies, \$86,450.19; renewals, \$63,653.31; annuities, \$175.05 .....	150,278 55	
Salaries and allowances to managers and agents .....	75,811 47	
Salaries and compensation of officers and office employes	60,835 03	
Medical examiners' fees .....	16,858 00	
<b>Taxes on:</b>		
new premiums, \$1,052.82; renewals, \$5,744.25 .....	6,797 07	
franchise, \$10.00; reserves, \$1,312.63.....	1,322 63	
municipal licenses.....	617 71	
real estate, \$6,193.21; investments, \$181.41 .....	6,374 62	
Insurance Department fees and agents' licenses .....	5,916 45	
Repairs and expenses on real estate, except taxes.....	11,022 66	
Rents.....	24,682 24	
Advertising, \$18,519.40; printing and stationery, \$7,256.33; postage, exchange, express, etc., \$8,276.48 .....	34,052 21	
Legal expenses.....	8,707 32	
Loss on sale of securities .....	3,332 33	
Directors fees.....	5,830 00	
Miscellaneous expenses.....	12,292 35	
Traveling expenses.....	982 91	
Profit and loss account .....	13,342 76	
<b>Total miscellaneous disbursements .....</b>	<b>469,856 31</b>	
<b>Total disbursements.....</b>	<b>\$1,370,735 11</b>	
<b>Balance .....</b>	<b>\$7,195,250 97</b>	

Invested as follows:

LEDGER ASSETS.

Book value of real estate....	\$435,872 28
Loans on mortgages of real estate.....	4,654,808 80
Loans secured by collateral .....	9,345 58
Loans on company's policies assigned as collateral .....	} 404,856 59
Premium notes on policies in force, of which \$9,132. is for first year's premiums .....	
Book value of bonds—excluding interest.....	1,603,409 81
Cash in office and in bank .....	61,041 24
Bills receivable, \$4,390.00; agents' debit balances (secured) .....	25,916 67
<b>Ledger assets per balance.....</b>	<b>\$7,195,250 97</b>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate.....	\$46,688	60		
Interest accrued on stocks and bonds.....	22,000	02		
Interest accrued on collateral loans .....	156	00		
Interest due and accrued on premium notes, loans or liens	16,385	89		
Interest accrued on other assets .....	931	63		
Total interest .....			\$86,252	14
Market value of real estate over book value .....			52,327	72
Market value of stocks and bonds over book value.....			98,991	52
	<i>New Business.</i>	<i>Renewals.</i>		
*Gross uncollected premiums.....	\$37,364	64	\$99,866	62
Gross deferred premiums.....	18	50	82,213	17
Total.....	\$37,383	14	\$182,079	79
Deduct cost of collection.....	18,691	57	10,493	17
Net uncollected and deferred premiums.....	\$18,691	57	\$171,586	62
			190,278	19
Admitted assets.....			\$7,623,100	54

NON-LEDGER LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i> ..	\$6,723,543	00		
Same for reversionary additions.....	125,934	00		
Total .....	\$6,849,477	00		
Deduct net value of risks re-insured.....	46,491	00		
Net reserve.....			\$6,802,986	00
Matured endowments due and unpaid.....	\$2,127	00		
Death losses in process of adjustment or adjusted and not due.....	11,853	33		
Death losses reported, no proofs received .....	44,005	00		
Losses and claims resisted.....	28,000	00		
Total policy claims.....			85,985	33
Salaries, rents, commissions and other accounts due or accrued.....			4,254	29
Premiums paid in advance.....			3,833	94
Surrender values claimable on policies cancelled.....			3,430	50
Liabilities on policy holders account.....			\$6,900,490	06
Gross divisible surplus.....	\$282,610	48		
Cash capital .....	440,000	00		
Surplus to policy holders .....			722,610	48
Total liabilities and surplus.....			\$7,623,100	54

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1896.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life .....	10,851	\$21,009,638	00	
Endowment .....	1,693	3,087,195	00	
All other.....	4,971	13,491,798	00	
Reversionary additions.....	-	205,144	00	17,515 \$37,793,775 00

\*Not more than three months due after period of grace.

NEW POLICIES ISSUED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>	<i>Total</i>	<i>Total</i>
			<i>Number.</i>	<i>Amount</i>
Whole life .....	1,771	\$3,602,785 00		
Endowment .....	299	652,635 00		
All other.....	764	2,300,850 00	2,834	\$6,556,270 00

OLD POLICIES REVIVED.

Whole life .....	26	\$56,500 00		
Endowment .....	4	5,500 00		
All other.....	161	440,000 00	191	\$502,000 00

OLD POLICIES CHANGED, INCREASED AND CORRECTED.

Whole life .....	13	65,700 00		
Endowment .....	7	15,000 00		
All other.....	11	43,560 00	31	124,200 00
Total .....			20,571	\$44,976,245 00

POLICIES TERMINATED DURING THE YEAR.

Whole life .....	1,426	\$3,139,655 00		
Endowment .....	276	589,090 00		
All other .....	1,133	3,234,250 00		
Reversionary additions.....	-	14,897 00	2,835	\$6,977,892 00

HOW TERMINATED.

By death .....	286	555,879 00		
maturity.....	47	99,694 00		
expiry .....	169	554,900 00		
surrender .....	250	626,574 00		
lapse .....	1,598	3,794,495 00		
change, decrease and correction..	29	271,300 00		
not being taken.....	456	1,075,050 00		
	2,835	\$6,977,892 00		

\*POLICIES IN FORCE DECEMBER 31, 1897.

Whole life .....	11,235	\$21,564,968 00		
Endowment .....	1,727	3,171,240 00		
All other.....	4,774	13,041,898 00		
Reversionary additions.....	-	190,247 00	17,736	\$37,998,353 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year .....	132	\$185,560 00
Policies issued during the year.....	25	26,100 00
Total .....	157	211,660 00
Deduct policies ceased to be in force .....	34	54,500 00
Policies in force in Maine, December 31, 1897.....	123	157,160 00
Premiums collected or secured without deductions.....		\$3,247 20

\*Policies re-insured 34; \$230,250.00.

WASHINGTON LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

Principal Office, 21 Cortlandt St.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

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

GRAHAM H. BREWER, *Secretary.*

Cash Capital, \$125,000.

INCOME.

First year's premiums.....	\$197,194 21	
Renewal premiums.....	1,493,170 20	
Dividends applied to pay running premiums.....	80,221 22	
Dividends applied to purchase paid-up additions and annuities.....	101,508 00	
Surrender values applied to purchase paid-up insurance and annuities.....	114,032 61	
Consideration for annuities.....	17,796 45	
<b>Total premium income.....</b>		<b>\$2,003,922 69</b>
Rent.....	\$20,688 62	
Interest on loans on mortgages of real estate.....	489,091 04	
Interest on collateral loans.....	46,410 02	
Interest on bonds and dividends on stocks.....	50,660 50	
Interest on bank deposits and other debts due the company.....	18,376 32	
Discount on claims paid in advance.....	3,496 53	
<b>Total interest and rents.....</b>		<b>628,723 03</b>
Profit on sales of real estate.....		1,600 57
Interest charged to office building account.....		79,914 83
<b>Total income.....</b>		<b>\$2,714,161 12</b>
Net ledger assets December 31, 1896.....		\$13,522,883 20
<b>Total.....</b>		<b>\$16,237,044 32</b>

DISBURSEMENTS.

Death claims, \$733,667.58; additions, \$27,250.90.....	\$760,918 48	
Endowments, \$310,014.00; additions, \$22,703.88.....	332,717 88	
<b>Amount paid for losses and matured endowments.....</b>	<b>\$1,093,636 36</b>	
Paid to annuitants.....	18,269 21	
Return premiums.....	3,960 77	
Dividends applied to pay running premiums.....	80,221 22	
Dividends applied to purchase additions and annuities...	101,508 00	
Surrender values paid.....	113,243 44	
Surrender values applied to purchase paid-up insurance and annuities.....	114,032 61	
<b>Total paid policy holders.....</b>		<b>\$1,524,871 61</b>

Dividends to stock holders.....	\$8,750 00	
Commissions to agents; new policies, \$101,595.56; renewals, \$90,717.05; annuities, \$892.30.....	193,204 91	
Salaries and allowances to managers and agents.....	155,288 69	
Salaries and compensation of officers and office employes	97,887 46	
Medical examiners' fees .....	28,259 45	
Taxes on:		
premiums, \$14,783.09; municipal licenses, \$6,175.38 .....	20,958 47	
franchise, \$210.00; reserves, \$2,754.79.....	2,964 79	
Insurance Department fees and agents' licenses.....	2,104 38	
Rents .....	10,500 00	
Advertising, \$9,814.54; printing and stationery, \$11,740.27; postage and exchange, \$11,475.84 .....	33,030 65	
Loss on sale of securities. ....	7,293 14	
All other disbursements, viz: Office expenses, \$38,929.49; interest, \$44,470.59.....	83,400 08	
Total miscellaneous disbursements.....	\$643,642 02	
Total disbursements .....	\$2,168,513 63	
Balance .....	\$14,068,530 69	

*Invested as follows:*

#### LEDGER ASSETS.

Book value of real estate.....	\$2,354,050 22
Loans on mortgages of real estate.....	8,645,615 38
Loans secured by collateral.....	246,000 00
Loans on company's policies assigned as collateral .....	838,503 87
Book value of stocks and bonds—excluding interest.....	1,599,948 96
Cash in office and in bank.....	359,222 51
Agents' debit balances.....	25,189 75
Ledger assets, per balance .....	\$14,068,530 69

#### NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate ....	\$112,123 60
Interest accrued on stocks and bonds.....	7,983 33
Interest due and accrued on collateral loans.....	18,458 29
Total interest .....	\$138,565 22
Market value of stocks and bonds over book value.....	49,882 62

	<i>New Business.</i>	<i>Renewals.</i>	
*Gross uncollected premiums .....	\$51,835 07	\$73,525 14	
Gross deferred premiums.....	29,145 84	170,770 08	
Total .....	\$80,980 91	\$244,295 22	
Deduct cost of collection.....	41,786 15	14,169 12	
Net uncollected and deferred premiums .....	\$39,194 76	\$230,126 10	\$269,320 86
Admitted assets .....			\$14,526,299 39

#### NON-LEDGER LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i> ..	\$13,299,666 00
Same for reversionary additions.....	542,782 00
Net reserve.....	\$13,842,448 00

\*Not more than three months due after period of grace.



Matured endowments due and unpaid .....	\$7,511 84	
Death losses due and unpaid .....	1,578 00	
Death losses in process of adjustment or adjusted and not due.....	21,636 30	
Death losses reported, no proofs received .....	51,817 80	
<b>Total policy claims.....</b>		<b>82,543 94</b>
Rents due or accrued.....		1,750 00
Premiums paid in advance.....		10,633 99
<b>Liabilities on policy holders account.....</b>		<b>\$13,937,375 93</b>
Gross divisible surplus.....	\$463,923 46	
Cash capital.....	125,000 00	
<b>Surplus to policy holders .....</b>		<b>588,923 46</b>
<b>Total liabilities and surplus.....</b>		<b>\$14,526,299 39</b>

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1896.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	16,407	\$31,253,049 00		
Endowment .....	8,931	16,698,489 00		
Annuities .....	50	-		
Reversionary additions.....	-	862,059 00	25,388	\$48,813,597 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	3,624	\$6,524,078 00		
Endowment.....	735	1,404,217 00		
Annuities.....	4	-	4,363	\$7,928,295 00

OLD POLICIES REVIVED.

Whole life.....	393	550,662 00		
Endowment.....	176	415,234 00		
Reversionary additions.....	-	14,599 00	569	\$1,280,495 00
Additions by dividends.....				134,163 00
<b>Total .....</b>			<b>30,320</b>	<b>\$58,156,550 00</b>

POLICIES TERMINATED DURING THE YEAR.

Whole life.....	3,051	\$5,693,894 00		
Endowment.....	960	1,914,343 00		
Annuities .....	3	-		
Reversionary additions .....	-	186,078 00	4,014	\$7,794,315 00

HOW TERMINATED.

By death.....	343	\$790,324 00		
maturity .....	132	303,191 00		
discount.. ..	20	47,415 00		
surrender .....	780	1,642,493 00		
lapse.....	2,047	3,534,603 00		
not being taken.....	692	1,476,284 00		
<b>4,014</b>		<b>\$7,794,315 00</b>		

## POLICIES IN FORCE DECEMBER 31, 1897.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total. Amount</i>
Whole life.....	17,373	\$32,933,895 00		
Endowment.....	8,882	16,603,597 00		
Annuities.....	51	-		
Reversionary additions.....	-	824,743 00	26,306	\$50,362,235 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	830	\$968,402 00
Policies issued during the year.....	164	178,610 00
Total.....	994	\$1,147,012 00
Deduct policies ceased to be in force.....	201	246,179 00
Policies in force in Maine, December 31, 1897.....	793	\$900,833 00
Losses and claims incurred during the year.....	3	\$3,000 00
Losses and claims settled during the year.....	3	\$3,000 00
Premiums collected or secured without deductions.....		\$34,236 31

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MISCELLANEOUS INSURANCE COMPANIES OF  
OTHER STATES AND COUNTRIES.

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ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF  
MISCELLANEOUS INSURANCE COMPANIES OF OTHER STATES AND  
COUNTRIES, AUTHORIZED TO TRANSACT BUSINESS IN THE  
STATE OF MAINE, SHOWING THEIR CONDITION  
ON THE 31st DAY OF DECEMBER, 1897.

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**ÆTNA LIFE INSURANCE COMPANY,**  
(ACCIDENT DEPARTMENT.)

HARTFORD, CONN.  
Principal Office, 218 Main St.

—

INCORPORATED IN 1853. COMMENCED BUSINESS (ACCIDENT DEPARTMENT) IN 1891.

M. G. BULKELEY, *President.*

J. L. ENGLISH, *Secretary.*

—

Cash Capital, \$1,750,000.

INCOME.

Net premiums received (accident) .....	\$590,975 18
Interest on loans on mortgages of real estate .....	\$13,328 43
Interest on bank deposits and debts due the company ....	144 91
Total interest .....	\$13,473 34
Less accrued interest on certain loans.....	195 43
Net interest .....	13,277 91
Income { Accident department .....	\$604,253 09
{ Life department.....	7,893,298 80
Total income.....	\$8,497,551 89
Net ledger assets, December 31, 1896 .....	43,481,046 66
Total .....	\$51,978,598 55

DISBURSEMENTS.

Net amount paid for losses and claims (accident) .....	\$262,890 33
Commissions to agents and brokers.....	\$186,941 65
Salaries and expenses of agents.....	14,972 13
Medical examiners' fees and salaries.....	2,957 89
Salaries and compensation of office employes.....	15,715 35
Taxes on premiums .....	6,495 73
Insurance Department fees and agents' licenses.....	669 60
Municipal licenses.....	595 53
Rent.....	6,144 86
Legal expenses.....	721 19
Furniture and fixtures, \$895.53; advertising, \$256.45; printing and stationery, \$6,862.80.....	8,014 78
Postage and exchange.....	6,417 32
Express, \$1,225.03; expense, \$733.68.....	1,958 71
Loss expense, \$4,496.06; profit and loss, \$361.76.....	4,857 82
Total miscellaneous disbursements.....	\$256,462 56
Disbursements { Accident department .....	\$519,352 89
{ Life department.....	6,110,766 05
Total disbursements .....	\$6,630,108 94
Balance .....	\$45,348,489 61

*Invested as follows:*

## LEDGER ASSETS.

Book value of real estate .....	\$511,681 00
Loans on mortgages of real estate.....	24,542,856 65
Loans secured by collateral .....	441,090 70
Book value of stocks and bonds—excluding interest .....	13,074,717 89
Cash in office and in bank.....	4,849,340 15
Bills receivable, \$18,092.59; agents' debit balances, \$35,732.09 .....	53,824 68
Loans to policy holders on this company's policies assigned as collateral.....	1,289,865 00
Premium notes on policies in force .....	596,167 70
Total .....	<u>\$45,359,543 77</u>

## DEDUCT LEDGER LIABILITIES.

Agents' credit balances, \$1,050.99; all other, \$10,003.17 .....	\$11,054 16
Net ledger assets, per balance.....	<u>\$45,348,489 67</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate ...	\$599,360 89
Interest due and accrued on stocks and bonds .....	114,664 04
Interest accrued on collateral loans .....	1,728 22
Interest due on other assets.....	28,623 91
Interest due on premium notes, loans, or liens .....	229,358 16
Rents due and accrued on company's property or lease.....	2,824 49
Total interest and rents.....	<u>\$977,179 71</u>
Market value of stocks and bonds over book value.....	878,098 88
Net premiums in course of collection .....	393,684 68
Gross assets .....	<u>\$47,597,452 88</u>

## DEDUCT ITEMS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$11,846 42
Bills receivable, unsecured .....	225 00
Commissions payable to agents on premium notes when due .....	414 35
Total .....	<u>\$12,485 77</u>
Total admitted assets .....	<u>\$47,584,967 11</u>

## NON-LEDGER LIABILITIES.

	<i>In process of adjustment.</i>	<i>Resisted.</i>	
Losses and claims unpaid (accident) .....	\$26,172 36	\$36,965 00	
Total unpaid losses.....			\$63,137 36
Unearned premiums on outstanding risks.....			197,539 64
Liabilities { Accident department.....			230,677 00
} Life department.....			40,436,416 41
Total liabilities, except capital .....			<u>\$40,697,093 41</u>
Cash capital .....	\$1,750,000 00		
Surplus over all liabilities .....	5,137,873 70		
Surplus to policy holders .....			6,887,873 70
Total liabilities and surplus.....			<u>\$47,584,967 11</u>

RISKS AND PREMIUMS.

ACCIDENT.	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year .....	\$79,063,850 00	\$292,016 54
Written or renewed during the year.....	228,472,383 00	604,928 63
Total .....	\$307,556,233 00	\$896,945 17
Deduct expirations and cancellations.....	206,373,063 00	512,819 13
Balance .....	\$101,183,170 00	\$384,126 04
Deduct re-insured policies.....	996,000 00	3,920 08
Net in force December 31, 1897 .....	\$100,187,170 00	\$380,205 96

BUSINESS IN MAINE.

	<i>Risks written.</i>	<i>Premiums received.</i>	<i>Losses paid.</i>	<i>Losses incurred.</i>	<i>Amount at risk.</i>
Accident .....	\$376,500 00	\$1,384 85	\$226 93	\$226 93	\$245,000 00

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\*AMERICAN BONDING AND TRUST COMPANY,

BALTIMORE, MD.

Principal Office, Corner Calvert and Fayette Streets.

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INCORPORATED IN 1894. COMMENCED BUSINESS IN 1895.

JAMES BOND, *President.*

JOHN T. STONE, *Secretary.*

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Cash Capital, \$500,000.

INCOME.

Net premiums received (fidelity and surety).....		\$140,973 88
Interest on bonds and dividends on stocks .....	\$18,420 00	
Interest on bank deposits and debts due the company....	1,448 11	
Total interest.....		19,868 11
Profit on sale or maturity of ledger assets.....		2,851 42
Trust income, commissions, etc .....		9,400 65
Collateral deposits.....		8,879 11
Total income.....		\$181,973 17
Net ledger assets, December 31, 1896 .....	\$757,230 70	
Less investment of trust funds on deposit.....	187,367 82	
Total .....		\$569,862 88
Total .....		\$751,836 05

\* Admitted December 13, 1897.

## DISBURSEMENTS.

Net amount paid for losses and claims (fidelity and surety) .....		\$26,357 20
Commissions to agents and brokers .....	\$17,571 78	
Salaries and expenses of agents .....	24,833 22	
Salaries and compensation of officers and office employes .....	22,152 23	
Taxes on: Premiums, \$422.19; property, \$5,400.47 .....	5,822 66	
Insurance Department fees and agents' licenses.....	4,531 71	
Municipal licenses .....	330 78	
Rents .....	6,999 96	
Legal expenses.....	4,097 50	
Advertising, \$2,239.05; printing and stationery, \$2,336.91....	4,575 96	
General expenses .....	2,192 30	
Postage.....	2,151 56	
Detection and arrest .....	1,138 94	
Total miscellaneous disbursements .....		96,398 60
Total disbursements .....		\$122,755 80
Balance .....		\$629,080 25

*Invested as follows:*

## LEDGER ASSETS.

Book value of real estate .....		\$47,559 78
Book value of stocks and bonds—excluding interest.....		565,636 48
Cash in office and in bank .....		13,719 55
Bills receivable.....		2,164 44
Ledger assets, per balance .....		\$629,080 25

## NON-LEDGER ASSETS.

Interest accrued on stocks and bonds.....	\$2,720 83	
Interest accrued on other assets .....	1,318 59	
Total interest.....		\$4,039 42
Market value of stocks and bonds over book value.....		9,410 52
Net premiums in course of collection.....		24,755 15
Furniture and fixtures.....		6,000 00
Gross assets. ....		\$673,285 34

## DEDUCT ITEMS NOT ADMITTED.

Furniture, fixtures and safes .....	\$6,000 00	
Bills receivable, unsecured.....	2,164 44	
Total.....		\$8,164 44
Total admitted assets.....		\$665,120 90

## NON-LEDGER LIABILITIES.

Unearned premiums on outstanding risks.....	\$7 3, 30	
Return premiums, \$30.04; re-insurance, \$28.36.....		58 40
Collateral deposits .....		16,266 60
Total liabilities, except capital.....		\$89,445 30
Cash capital.....	\$500,000 00	
Surplus over all liabilities.....	75,675 60	
Surplus to policy holders.....		\$575,675 60
Total liabilities and surplus .....		\$665,120 90



RISKS AND PREMIUMS.

SURETY.		
	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$22,828,075 98	\$86,107 38
Written or renewed during the year.....	43,284,819 33	170,227 72
<b>Total.....</b>	<b>\$66,112,895 31</b>	<b>\$256,335 10</b>
Deduct expirations and cancellations.....	26,524,898 07	110,094 50
<b>Net in force December 31, 1897.....</b>	<b>\$39,587,997 24</b>	<b>\$146,240 60</b>

AMERICAN SURETY COMPANY,

NEW YORK, N. Y.

Principal Office, 100 Broadway.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1884.

WALTER S. JOHNSTON, *President.*

W. E. KEYES, *Secretary.*

Cash Capital, \$2,500,000.

INCOME.

Net premiums received (fidelity and surety).....		\$1,130,985 12
Rent .....	\$243,930 02	
Interest on loans on mortgages of real estate .....	750 00	
Interest on collateral loans .....	6,234 56	
Interest on bonds and dividends on stocks .....	37,576 00	
Interest on bank deposits and debts due the company....	1,214 57	
<b>Total interest and rents .....</b>		<b>289,705 15</b>
Profit on sale or maturity of ledger assets.....		4,350 00
Cash recovered on losses paid in previous years.....		64,257 07
<b>Total income .....</b>		<b>\$1,489,297 34</b>
Net ledger assets, December 31, 1896 .....	\$4,983,017 05	
Less liabilities December 31, 1896 .....	172,369 28	
<b>Total .....</b>		<b>\$6,299,945 11</b>

DISBURSEMENTS.

Net amount paid for losses and claims (fidelity and surety) .....		\$483,126 28
Interest and dividends to stock holders.....	\$200,000 00	
Commissions to agents.....	51,626 57	
Salaries and expenses of agents.....	164,268 78	
Inspections.....	37,476 24	
Salaries and compensation of officers and office employes	199,711 13	
Taxes on: Premiums, \$11,498.48; property, \$51,179.70.....	62,678 18	
Insurance Department fees and agents' licenses.....	2,271 45	
Municipal licenses, \$2,143.89; tax on franchise, \$21,871.09....	24,014 98	
Rent .....	77,510 00	

Legal expenses.....	\$5,977 59
Repairs and expenses on real estate, other than taxes....	73,672 89
Furniture and fixtures, \$1,636.96; advertising, \$4,274.61; printing and stationery, \$11,554.00 .....	17,525 60
Loss on sale or maturity of ledger assets.....	7,928 12
Interest .....	6,222 03
Committees, \$9,660.00; examinations and references, \$1,446.00	11,106 00
Special services, \$4,152.61; postage, \$9,177.82.....	13,330 43
Telegrams, \$1,614.90; telephone, \$1,116.12.....	2,731 02
Reference books, \$429.50; traveling expenses, \$4,366.61.....	4,796 11
Translations, \$5.32; library, \$1,746.70.....	1,752 02
Expressage, \$1,481.09; State Trust Company, \$885.00 .....	2,366 09
Brokerage, \$159.99; petty expenses, \$2,969.30.....	3,129 29
Total miscellaneous disbursements .....	970,094 52
Total disbursements .....	\$1,453,220 80
Balance.....	\$4,846,724 31

*Invested as follows:*

#### LEDGER ASSETS.

Book value of real estate .....	\$3,506,748 04
Loans on mortgages of real estate.....	15,000 00
Loans secured by collateral .....	110,953 06
Book value of stocks and bonds—excluding interest .....	1,493,311 59
Cash in office and in bank.....	48,362 19
Total .....	\$5,174,374 88

#### DEDUCT LEDGER LIABILITIES.

Borrowed money, \$275,000.00; all other, \$52,650.57 .....	\$927,650 57
Net ledger assets, per balance.....	\$4,846,724 31

#### NON-LEDGER ASSETS.

Interest accrued on mortgages of real estate .....	\$ 187 50
Interest due on stocks and bonds .....	14,183 00
Interest due and accrued on collateral loans .....	794 24
Interest due on other assets.....	68,021 09
Rents due and accrued on company's property or lease...	23,315 82
Total interest and rents.....	\$106,501 65
Market value of stocks and bonds over book value.....	94,861 50
Net premiums in course of collection .....	153,908 04
Admitted assets .....	\$5,201,995 50

#### LIABILITIES.

	<i>In process of adjustment.</i>	<i>Resisted.</i>	
Losses and claims unpaid, viz;			
Fidelity and surety .....	\$130,077 44	\$165,607 86	
Total unpaid losses.....			\$295,685 30
Unearned premiums on outstanding risks.....			624,484 01
Total liabilities, except capital .....			\$920,169 31
Cash capital .....	\$2,500,000 00		
Surplus over all liabilities .....	1,781,826 19		
Surplus to policy holders .....			4,281,826 19
Total liabilities and surplus.....			\$5,201,995 50

## RISKS AND PREMIUMS.

	FIDELITY.		<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year .....			\$83,455,779 35	\$529,591 62
Written or renewed during the year.....			112,194,914 70	698,766 69
Total .....			\$195,650,694 05	\$1,228,358 31
Deduct expirations and cancellations.....			107,502,121 51	685,088 28
Net in force December 31, 1897 .....			\$88,148,572 54	\$543,270 03

	SURETY.			
In force December 31, preceding year .....			\$122,995,318 00	\$666,688 15
Written or renewed during the year.....			156,504,432 00	704,786 80
Total .....			\$279,499,750 00	\$1,371,474 95
Deduct expirations and cancellations.....			144,515,230 00	714,223 95
Net in force December 31, 1897.....			\$134,984,520 00	\$657,251 00

## BUSINESS IN MAINE.

	<i>Risks written.</i>	<i>Premiums received.</i>	<i>Losses paid.</i>	<i>Losses incurred.</i>	<i>Amount at risk.</i>
Fidelity.....	\$625,800 00	\$2,785 72	\$367 82	\$2,535 21	\$625,000 00
Surety.....	281,375 00	1,266 25	-	-	311,275 00
Aggregate .....	\$907,175 00	\$4,051 97	\$367 82	\$2,535 21	\$938,275 00

CITY TRUST, SAFE DEPOSIT AND SURETY  
COMPANY,

PHILADELPHIA, PA.

Principal Office, 927-929 Chestnut Street.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1886.

CHAS. M. SWAIN, *President.*JAMES F. LYND, *Secretary.*

Cash Capital, \$500,000.

## INCOME.

Net premiums received (fidelity and surety) .....	\$205,276 83
Rents.....	\$8,780 38
Interest on loans on mortgages of real estate .....	7,994 07
Interest on collateral loans.....	41,508 10
Interest on bonds and dividends on stocks.....	10,553 00
Interest on bank deposits and debts due the company....	9,277 23
Total interest and rents.....	78,112 78
Safe deposit boxes .....	2,004 25
Commissions, \$6,910.61; registry, \$549.25 .....	7,459 86
Total income.....	\$292,853 72

116 CITY TRUST, SAFE DEPOSIT AND SURETY CO.

Net ledger assets, December 31, 1896.....	\$2,176,698 60	
Difference between book and market value of stocks, bonds and real estate .....	21,897 35	
Increase in deposits.....	510,149 22	2,708,745 17
Total .....		\$3,001,598 89

DISBURSEMENTS.

Net amount paid for losses and claims (fidelity and surety).....		\$48,013 70
Interest and dividends to stock holders.....	\$29,970 00	
Interest paid depositors .....	36,197 36	
Commissions to agents and brokers .....	16,906 15	
Salaries and expenses of agents.....	47,676 33	
Salaries and compensation of officers and office employes,	54,092 07	
Taxes on: Premiums, \$2,026.41; property, \$4,594.67.....	6,621 08	
Insurance Department fees and agents' licenses .....	1,273 95	
Municipal licenses, \$50.00; tax on franchise, \$3,113.72 .....	3,163 72	
Legal expenses .....	3,842 00	
Depreciation on furniture and fixtures, \$1,700.00; adver- tising, \$6,588.53; printing and stationery, \$6,818.78.....	15,107 31	
Depreciation on book value of securities.....	2,297 50	
General expenses.....	12,619 68	
Profit and loss items .....	1,592 24	
Total miscellaneous disbursements.....		\$231,359 39
Total disbursements.....		\$279,373 09
Balance.....		\$2,722,225 80

*Invested as follows:*

LEDGER ASSETS.

Book value of real estate .....		\$514,062 64
Loans on mortgages of real estate.....		175,950 00
Loans secured by collateral.....		1,211,213 00
Book value of stocks and bonds—excluding interest.....		246,048 10
Cash in office and in bank.....		555,939 13
Return premiums on fire policies .....		6,390 00
Ledger accounts secured by mortgage of real estate .....		7,319 66
Furniture and fixtures .....		5,206 84
All other assets .....		96 43
Ledger assets, per balance .....		\$2,722,225 80

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate.....	\$3,397 36	
Interest due and accrued on stocks and bonds .....	3,742 29	
Interest accrued on collateral loans.....	15,030 58	
Interest accrued on other assets.....	945 00	
Rents due on company's property or lease.....	287 50	
Total interest and rents.....		\$23,402 73
Commissions .....		53 45
Net premiums in course of collection .....		18,220 28
Due from other companies for re-insurance.....		7,083 36
Gross assets .....		\$2,770,985 62

## DEDUCT ITEMS NOT ADMITTED.

Furniture, fixtures and safes.....	\$5,206 84
Depreciation from book value of ledger assets .....	5,797 12
Total .....	<u>\$11,003 96</u>
Total admitted assets .....	<u>\$2,759,981 66</u>

## NON-LEDGER LIABILITIES.

Losses and claims unpaid, viz:

	<i>In process of adjustment.</i>	<i>Reported No proof.</i>	<i>Resisted.</i>	<i>Estimated expenses incident to settlement.</i>	
Fidelity and surety ..	\$19,256 16	\$146 43	\$34 50	\$364 59	
Deduct re-insurance..	2,795 60	-	-	-	
Net unpaid losses ...	<u>\$16,460 56</u>	<u>\$146 43</u>	<u>\$34 50</u>	<u>\$364 59</u>	\$17,006 08
Unearned premiums on outstanding risks.....					125,567 39
Dividends due stock holders.....					60 00
Expenses and other accounts due and accrued.....					1,000 00
Due depositors, \$1,918,270.84; interest accrued thereon, \$11,898.01 .....					1,930,168 85
Return premiums, \$664.50; re-insurance, \$5,697.00.....					6,361 50
Total liabilities, except capital .....					<u>\$2,080,163 82</u>
Cash capital .....				\$500,000 00	
Surplus over all liabilities .....				<u>179,817 84</u>	
Surplus to policy holders.....					679,817 84
Total liabilities and surplus.....					<u>\$2,759,981 66</u>

## RISKS AND PREMIUMS.

	SURETY.		<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year .....			\$53,776,405 22	\$219,825 71
Written or renewed during the year.....			59,836,325 44	238,126 21
Total .....			<u>\$113,612,730 66</u>	<u>\$457,951 92</u>
Deduct expirations and cancellations.....			53,281,981 97	185,793 72
Balance .....			\$60,330,748 69	\$272,158 20
Deduct re-insured policies.....			3,011,764 53	21,023 42
Net in force December 31, 1897 .....			<u>\$57,318,984 16</u>	<u>\$251,134 78</u>

## BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Amount at Risk.</i>
Surety .....	\$126,250 00	\$809 45	\$78,750 00

## EMPLOYERS' LIABILITY ASSURANCE CORPORATION,

LONDON, ENG.

INCORPORATED IN 1880. COMMENCED BUSINESS IN 1880.

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

Deposit Capital, \$200,000.

## INCOME.

Net premiums received:	
Accident .....	\$162,698 92
Employers' liability .....	868,923 70
Fidelity and surety .....	26,381 61
Net premium income .....	\$1,058,004 23
Interest on bonds and dividends on stocks .....	50,933 22
Total income .....	\$1,108,937 45
Net ledger assets, December 31, 1896 .....	891,137 06
Total .....	\$2,000,074 51

## DISBURSEMENTS.

Net amount paid for losses and claims:	
Accident .....	\$101,057 40
Employers' liability .....	507,279 73
Fidelity and surety .....	12,322 38
Net payments to policy holders .....	\$820,659 51
Commissions to agents and brokers .....	\$250,949 32
Salaries and expenses of agents .....	16,288 44
Salaries and compensation of officers and office employes	42,433 97
Taxes on: Premiums and property .....	} 23,906 37
Insurance Department fees and agents' licenses .....	
Municipal licenses and tax on franchise .....	
Rent .....	17,356 01
Legal expenses, repairs and expenses on real estate, other than taxes .....	5,197 63
Furniture and fixtures, \$1,783.79; advertising, \$7,300.30; printing and stationery, \$12,389.16 .....	21,473 25
Remitted to home office .....	65,405 75
All other disbursements .....	13,071 01
Total miscellaneous disbursements .....	\$456,081 75
Total disbursements .....	\$1,076,741 26
Balance .....	\$923,333 25

*Invested as follows:*

## LEDGER ASSETS.

Market value of bonds—excluding interest .....	\$895,029 58
Cash in office and in bank .....	1,157 34
Cash deposited with Kidder, Peabody & Co. (trustees) .....	27,146 33
Ledger assets, per balance .....	\$923,333 25

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds .....	\$7,137 09
Net premiums in course of collection .....	221,085 36
Gross assets.....	<u>\$1,151,555 70</u>

DEDUCT ITEMS NOT ADMITTED.

Premiums more than three months due .....	\$7,352 47
Total admitted assets.....	<u>\$1,144,203 23</u>

NON-LEDGER LIABILITIES.

Losses and claims unpaid, viz.:			
	<i>In process of adjustment.</i>	<i>Resisted for employer.</i>	<i>Resisted by company.</i>
Accident.....	\$10,145 00	-	\$28,500 00
Employers' liability....	29,055 00	\$189,440 00	655 00
Fidelity and surety.....	695 00	-	-
Total unpaid losses.	<u>\$39,895 00</u>	<u>\$189,440 00</u>	<u>\$29,155 00</u>
Unearned premiums on outstanding risks.....			<u>473,407 07</u>
Total liabilities, except capital .....			\$731,897 07
Deposit capital.....			\$200,000 00
Surplus over all liabilities.....			<u>212,306 16</u>
Surplus to policy holders .....			<u>412,306 16</u>
Total liabilities and surplus.....			<u>\$1,144,203 23</u>

RISKS AND PREMIUMS.

	ACCIDENT.	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year .....		\$36,904,907 00	\$164,021 81
Written or renewed during the year .....		45,769,080 00	203,418 15
Total .....		<u>\$82,673,987 00</u>	<u>\$367,439 96</u>
Deduct expirations and cancellations .....		53,790,087 00	239,067 07
Net in force December 31, 1897 .....		<u>\$28,883,900 00</u>	<u>\$128,372 89</u>

EMPLOYERS' LIABILITY.

In force December 31, preceding year .....	\$175,318,996 00	\$779,195 54
Written or renewed during the year.....	235,942,967 00	1,048,635 41
Total .....	<u>\$411,261,963 00</u>	<u>\$1,827,830 95</u>
Deduct expirations and cancellations .....	230,209,150 00	1,023,151 78
Net in force December 31, 1897 .....	<u>\$181,052,813 00</u>	<u>\$804,679 17</u>

FIDELITY.

In force December 31, preceding year .....	\$5,594,297 00	\$24,863 54
Written or renewed during the year.....	7,236,295 00	32,161 31
Total .....	<u>\$12,830,592 00</u>	<u>\$57,024 85</u>
Deduct expirations and cancellations .....	6,891,672 00	\$30,629 65
Net in force December 31, 1897 .....	<u>\$5,938,920 00</u>	<u>\$26,395 20</u>

BUSINESS IN MAINE.

	<i>Risks written.</i>	<i>Premiums received.</i>	<i>Losses paid.</i>	<i>Losses incurred.</i>	<i>Amount at risk.</i>
Accident.....	\$826,785 00	\$3,674 60	\$1,155 05	\$1,020 05	\$826,785 00
Employers' liability .....	1,132,312 00	5,032 50	3,529 05	3,624 05	1,132,312 00
Fidelity .....	340,092 00	1,511 52	-	-	340,092 00
Aggregate .....	<u>\$2,299,189 00</u>	<u>\$10,218 62</u>	<u>\$4,684 10</u>	<u>\$4,644 10</u>	<u>\$2,299,189 00</u>

## FIDELITY AND CASUALTY COMPANY,

NEW YORK, N. Y.

Principal Office, 97-103 Cedar Street.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

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

Cash Capital, \$250,000.

## INCOME.

Net premiums received:

Accident.....	\$852,192 11	
Employers' liability.....	1,184,967 24	
Burglary.....	178,119 18	
Fidelity and surety.....	227,686 47	
Plate glass.....	240,429 54	
Steam boiler.....	260,850 75	
Net premium income.....		\$2,944,245 29
Rents—including company's use of own buildings.....	\$58,212 18	
Interest on bonds and dividends on stocks.....	66,215 50	
Interest on bank deposits and debts due the company..	24 68	
Total interest and rents.....		\$124,452 36
Profit on sale or maturity of ledger assets.....		11,862 50
Total income.....		\$3,080,560 15
Net ledger assets, December 31, 1896.....		2,154,256 52
Total.....		\$5,234,816 67

## DISBURSEMENTS.

\*Net amount paid for losses and claims:

Accident.....	\$479,457 27	
Employers' liability.....	779,179 60	
Burglary.....	40,531 24	
Fidelity and surety.....	58,248 87	
Plate glass.....	65,030 54	
Steam boiler.....	31,053 61	
Net payments to policy holders.....		\$1,453,501 13
Interest and dividends to stock holders.....	\$45,000 00	
Commissions to agents and brokers.....	763,924 04	
Salaries and expenses of agents.....	190,847 59	
Inspections.....	105,760 32	
Salaries and compensation of officers and office employes	131,127 11	
Taxes on: Premiums, \$31,943.77; property, \$7,595.77.....	39,539 54	
Insurance Department fees and agents' licenses.....	8,423 26	
Municipal licenses.....	2,268 33	
Rent—including company's use of own buildings.....	48,126 51	

\*Includes expense of loss adjustment and defense of suits against policy holders \$253,220.06.



Legal expenses.....	\$2,449 66	
Repairs and expenses on real estate, other than taxes..	22,027 04	
Furniture and fixtures, \$8,562.40; advertising, \$7,731.90; printing and stationery, \$37,079.37.....	53,373 67	
Loss on sale or maturity of ledger assets.....	14,789 06	
Inspection of risks.....	6,391 24	
Petty expenses.....	3,387 76	
Sundries.....	23,619 24	
Subscriptions, insurance and financial journals .....	1,360 80	
Postage.....	7,585 96	
Profit and loss.....	447 12	
<b>Total miscellaneous disbursements.....</b>		<b>\$1,470,448 25</b>
<b>Total disbursements.....</b>		<b>\$2,923,949 38</b>
<b>Balance.....</b>		<b>\$2,310,867 29</b>

*Invested as follows:*

**LEDGER ASSETS.**

Book value of real estate.....	\$589,743 81
Book value of stocks and bonds—excluding interest.....	1,568,486 16
Cash in office and in bank.....	126,820 78
Bills receivable, \$5,246.62; agents' debit balances, \$20,569.92 .....	25,816 54
<b>Ledger assets, per balance.....</b>	<b>\$2,310,867 29</b>

**NON-LEDGER ASSETS.**

Interest accrued on stocks and bonds.....	\$2,016 67
Rents accrued on company's property or lease. ....	1,640 80
<b>Total interest and rents.....</b>	<b>\$3,657 47</b>
Market value of stocks and bonds over book value.....	81,466 34
Net premiums in course of collection .....	\$400,221 56
Reserve re-insurance deposit.....	21,495 48
<b>Gross assets.....</b>	<b>\$2,817,708 14</b>

**DEDUCT ITEMS NOT ADMITTED.**

Agents' debit balances, unsecured.....	\$20,569 92
Bills receivable, unsecured.....	5,246 62
Depreciation from book value of ledger assets.....	1,301 03
<b>Total.....</b>	<b>\$27,117 57</b>
<b>Total admitted assets.....</b>	<b>\$2,790,590 57</b>

**NON-LEDGER LIABILITIES.**

Losses and claims unpaid, viz:

	<i>In process of adjustment.</i>	<i>Reported. No proof.</i>	<i>Resisted.</i>	
Accident.....	\$33,565 22	\$7,500 00	\$24,565 00	
Employers' liability.....	39,705 00	-	*301,475 00	
Burglary .....	7,731 31	1,000 00	1,650 00	
Fidelity and surety .....	19,005 56	6,246 47	10,953 57	
Plate glass.....	3,215 36	723 60	-	
Steam boiler.....	2,060 00	-	-	
<b>Total unpaid losses.....</b>	<b>\$105,282 45</b>	<b>\$15,470 07</b>	<b>\$338,643 57</b>	<b>\$459,396 09</b>

\*Resisted for insured.

Unearned premiums on outstanding risks.....		\$1,592,898 04
Salaries, rents, expenses and other accounts due and accrued.....		25,697 00
Total liabilities, except capital.....		\$2,077,991 13
Cash capital.....	\$250,000 00	
Surplus over all liabilities.....	462,599 44	
Surplus to policy holders.....		\$712,599 44
Total liabilities and surplus.....		\$2,790,590 57

## RISKS AND PREMIUMS.

## ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$224,204,862 59	\$862,351 14
Written or renewed during the year.....	395,961,178 10	1,214,593 58
Total.....	\$620,166,040 69	\$2,076,944 72
Deduct expirations and cancellations.....	346,843,431 03	1,200,474 73
Balance.....	\$273,322,609 66	\$876,469 99
Deduct re-insured policies.....	15,000 00	37 50
Net in force December 31, 1897.....	\$273,307,609 66	\$876,432 49

## EMPLOYERS' LIABILITY.

In force December 31, preceding year.....	\$136,029,000 00	\$975,030 88
Written or renewed during the year.....	200,917,500 00	1,508,306 47
Total.....	\$336,946,500 00	\$2,483,337 35
Deduct expirations and cancellations.....	166,141,000 00	1,319,015 33
Balance.....	\$170,805,500 00	\$1,164,322 02
Deduct re-insured policies.....	30,000 00	272 80
Net in force December 31, 1897.....	\$170,775,500 00	\$1,164,049 22

## BURGLARY.

In force December 31, preceding year.....	\$13,797,504 00	\$ 90,168 69
Written or renewed during the year.....	46,337,750 14	256,047 69
Total.....	\$60,135,254 14	\$346,216 38
Deduct expirations and cancellations.....	32,581,684 58	148,610 57
Net in force December 31, 1897.....	\$27,553,569 56	\$197,605 81

## FIDELITY.

In force December 31, preceding year.....	\$42,133,197 18	\$236,693 13
Written or renewed during the year.....	53,325,150 74	292,251 72
Total.....	\$95,458,347 92	\$528,944 85
Deduct expirations and cancellations.....	54,321,122 18	296,341 27
Balance.....	\$41,137,225 74	\$232,603 58
Deduct re-insured policies.....	200,000 00	997 50
Net in force December 31, 1897.....	\$40,937,225 74	\$231,306 08

## PLATE GLASS.

	<i>Amount,</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$9,833,008 23	\$253,563 90
Written or renewed during the year.....	11,887,399 84	296,626 47
<b>Total</b> .....	<b>\$21,720,408 07</b>	<b>\$550,190 37</b>
Deduct expirations and cancellations.....	11,851,975 93	365,238 81
<b>Balance</b> .....	<b>\$9,868,432 14</b>	<b>\$244,951 56</b>
Deduct re-insured policies .....	29,842 48	538 98
<b>Net in force December 31, 1897</b> .....	<b>\$9,838,589 66</b>	<b>\$244,412 58</b>

## STEAM BOILER.

In force December 31, preceding year.....	\$87,735,260 00	\$386,418 01
Written or renewed during the year.....	92,643,809 00	360,619 71
<b>Total</b> .....	<b>\$180,379,069 00</b>	<b>\$747,037 72</b>
Deduct expirations and cancellations.....	81,233,410 00	304,352 40
<b>Net in force December 31, 1897</b> .....	<b>\$99,145,659 00</b>	<b>\$442,685 32</b>

## BUSINESS IN MAINE.

	<i>Risks written.</i>	<i>Premiums received.</i>	<i>Losses paid.</i>	<i>Losses incurred.</i>
Accident .....	\$1,787,500 00	\$ 5,774 12	\$1,863 24	\$1,863 24
Employers' liability.....	1,515,000 00	12,088 32	3,360 22	3,360 22
Burglary .....	53,608 00	338 26	-	-
Fidelity.....	256,500 00	1,386 25	-	-
Plate glass .....	34,755 60	932 90	114 01	114 01
Steam boiler .....	997,500 00	3,022 46	280 48	280 48
<b>Aggregate</b> .....	<b>\$4,644,863 60</b>	<b>\$23,542 31</b>	<b>\$5,617 95</b>	<b>\$5,617 95</b>

## FIDELITY AND DEPOSIT COMPANY,

BALTIMORE, MD.

Principal Office, Cor. Charles and Lexington Sts.

INCORPORATED IN 1890. COMMENCED BUSINESS IN 1890.

EDWIN WARFIELD, *President.*H. E. BOSLER, *Secretary.*

Cash Capital, \$1,000,000.

## INCOME.

Net premiums received (fidelity and surety).....	\$783,365 24
Rents—including company's use of own buildings.....	\$39,266 65
Interest on bonds and dividends on stocks .....	53,591 66
<b>Total interest and rents</b> .....	<b>\$92,858 31</b>
Commissions' safe deposit department, etc .....	24,306 16
<b>Total income</b> .....	<b>\$900,529 71</b>

Net ledger assets, December 31, 1896.....	\$1,641,222	06	
Increase of capital during 1897 .....	\$250,000	00	
Surplus paid in during year.....	<u>250,000</u>	<u>00</u>	<u>\$2,141,222</u> 06
Total .....			<u>\$3,041,751</u> 77

## DISBURSEMENTS.

Net amount paid for losses and claims (fidelity and surety).....			\$149,477	12
Interest and dividends to stock holders.....	\$80,000	00		
Commissions to agents and brokers .....	183,521	56		
Salaries and expenses of agents .....	4,834	56		
Medical examiners' fees, salaries and auditing .....	17,564	04		
Salaries and compensation of officers and office employes	60,262	01		
Taxes on: Premiums, \$9,058.97; property, \$10,563.37.....	19,622	54		
Insurance Department fees and agents' licenses .....	7,114	97		
Municipal licenses.....	2,441	58		
Rent .....	7,600	00		
Legal expenses.....	6,121	68		
Repairs and expenses on real estate, other than taxes . . .	9,816	86		
Furniture and fixtures, \$2,342.60; advertising, \$6,736.38; printing and stationery, \$13,247.37 .....	22,326	35		
Postage .....	10,644	10		
Incidentals, development, etc.....	53,873	50		
Elevator accident above insurance .....	7,143	34		
Total miscellaneous disbursements .....			\$492,887	09
Total disbursements .....			<u>642,364</u>	<u>21</u>
Balance .....			\$2,399,387	56

Invested as follows:

## LEDGER ASSETS.

Book value of real estate.....	\$600,000	00
Book value of stocks and bonds—excluding interest .....	1,610,800	00
Cash in office and in bank.....	188,587	56
Ledger assets, per balance.....	<u>\$2,399,387</u>	<u>56</u>

## NON-LEDGER ASSETS.

Net premiums in course of collection .....	\$101,136	77
Admitted assets.....	<u>\$2,500,524</u>	<u>33</u>

## NON-LEDGER LIABILITIES.

Losses and claims unpaid, viz:

	<i>Adjusted.</i>	<i>In process of adjustment.</i>	<i>Reported. No proof.</i>	<i>Resisted.</i>	
Fidelity and surety....	\$1,268	\$6,561	\$18,507	\$2,000	
Total unpaid losses.....					\$28,337
Unearned premiums on outstanding risks .....					435,089
Total liabilities, except capital .....					<u>\$463,427</u>
Cash capital .....					\$1,000,000
Surplus over all liabilities.....					<u>1,037,097</u>
Surplus to policy holders .....					2,037,097
Total liabilities and surplus.....					<u>\$2,500,524</u>

RISKS AND PREMIUMS.

SURETY.		
	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year .....	\$120,209,104 14	\$710,354 65
Written or renewed during the year .....	149,176,060 16	845,243 03
Total.....	\$269,385,164 30	\$1,555,597 68
Deduct expirations and cancellations .....	128,297,769 91	673,577 62
Balance .....	\$141,087,394 39	\$882,020 06
Deduct bonds secured.....	9,317,305 52	11,840 68
Net in force December 31, 1897. ....	\$131,770,088 87	\$870,179 38

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Amount at Risk.</i>
Surety .....	\$304,600 00	\$1,697 00	\$355,000 00

GUARANTEE COMPANY OF NORTH AMERICA,

MONTREAL, CANADA.

Principal Office, 57 Beaver Hall Hill.

INCORPORATED IN 1857. COMMENCED BUSINESS IN 1872.

EDWARD RAWLINGS, *President.*

ROBERT KERR, *Secretary.*

Cash Capital, \$304,600.

INCOME.

Net premiums received (fidelity).....		\$193,869 64
Rents .....	\$2,442 55	
Interest on loans on mortgages of real estate .....	46 80	
Interest on bonds and dividends on stocks .....	33,797 98	
Interest on bank deposits and debts due the company ....	829 51	
Total interest and rents.....		37,116 84
Total income .....		\$230,986 48
Net ledger assets, December 31, 1896 .....		867,052 58
Total .....		\$1,098,039 06

DISBURSEMENTS.

Net amount paid for losses and claims (fidelity) .....		\$36,789 15
Interest and dividends to stock holders .....	\$18,276 00	
Commissions to agents and brokers .....	5,926 98	
Salaries and expenses of agents.....	21,940 49	

Inspections .....	\$25,006 23	
Salaries and compensation of officers and office employes	38,815 01	
Taxes on: Premiums, \$2,887.26; property, \$680.57. ....	3,567 83	
Insurance Department fees and agents' licenses.....	3,582 81	
Municipal licenses .....	745 36	
Rent.....	8,123 85	
Legal expenses .....	1,719 00	
Furniture and fixtures, \$314.10; advertising, \$1,694.98; printing and stationery, 2,843.34 .....	4,852 42	
Loss on sale or maturity of ledger assets .....	50 00	
Postage and sundry office expenses .....	9,522 00	
Total miscellaneous disbursements .....		\$142,217 98
Total disbursements .....		\$179,007 13
Balance.....		\$919,031 93

*Invested as follows:*

LEDGER ASSETS.

Book value of real estate.....	\$69,885 33
Loans on mortgages of real estate .....	5,430 00
Book value of stocks and bonds—excluding interest .....	749,833 66
Cash in office and in bank .....	89,242 19
Furniture and fixtures .....	4,640 75
Ledger assets, per balance .....	\$919,031 93

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	\$7,396 40	
Interest accrued on other assets .....	370 68	
Total interest .....		\$ 7,767 08
Market value of stocks and bonds over book value.....		21,965 00
Net premiums in course of collection.....		10,614 00
Gross assets .....		\$959,378 01

DEDUCT ITEMS NOT ADMITTED.

Furniture, fixtures and safes .....	\$4,640 75	
Depreciation from book value of real estate .....	3,000 00	
Total .....		\$7,640 75
Total admitted assets .....		\$951,737 26

NON-LEDGER LIABILITIES.

Losses and claims unpaid, viz:

	<i>In process of adjustment.</i>	<i>Reported. No proof.</i>	<i>Resisted.</i>	
Fidelity .....	\$2,468 17	\$22,855 12	\$72,279 96	
Deduct re-insurance.....	-	-	10,000 00	
Net unpaid losses .....	\$2,468 17	\$22,855 12	\$62,279 96	\$87,603 25
Unearned premiums on outstanding risks .....				106,984 97
Salaries, rents, expenses and other accounts due and accrued .....				6,680 00
Commissions due agents and brokers.....				530 70
All other liabilities, viz: Contingencies.....				5,000 00
Total liabilities, except capital .....				\$206,798 92

Cash capital .....	\$304,600 00	
Surplus over all liabilities .....	440,338 34	
Surplus to policy holders .....		\$744,938 34
Total liabilities and surplus.....		\$951,737 26

RISKS AND PREMIUMS.

FIDELITY.		<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year .....	\$49,243,018 00		\$241,742 63
Written or renewed during the year .....	53,115,810 00		239,748 29
Total.....	\$102,358,828 00		\$481,490 92
Deduct expirations and cancellations .....	52,536,604 00		235,205 27
Balance.....	\$49,822,224 00		\$246,285 65
Deduct re-insured policies .....	6,625,728 00		52,315 70
Net in force December 31, 1897.....	\$43,196,496 00		\$213,969 95

BUSINESS IN MAINE.

	<i>Risks written.</i>	<i>Premiums received.</i>	<i>Losses incurred.</i>	<i>Amount at risk.</i>
Fidelity.....	\$303,800 00	\$1,117 20	\$8,000 00	\$270,300 00

HARTFORD STEAM BOILER INSPECTION AND  
INSURANCE COMPANY,

HARTFORD, CONN.

Principal Office, 218 Main St.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

J. M. ALLEN, *President.*

J. B. PIERCE, *Secretary.*

Cash Capital, \$500,000.

INCOME.

Net premiums received, (steam boiler).....		\$903,671 73
Interest on loans on mortgages of real estate .....	\$19,228 59	
Interest on bonds and dividends on stocks .....	70,618 71	
Total interest.....		\$9,847 30
Profit on sale or maturity of ledger assets.....		369 90
Special mechanical service.....		1,787 51
Total income.....		\$995,676 44
Net ledger assets, December 31, 1896 .....		1,842,706 89
Total .....		\$2,838,383 33

## DISBURSEMENTS.

Net amount paid for losses and claims (steam boiler).....		\$59,267 03
Interest and dividends to stock holders .....	\$60,000 00	
Commissions to agents and brokers .....	213,259 44	
Salaries and expenses of agents .....	91,662 73	
Inspections .....	315,156 97	
Salaries and compensation of officers and office employes .....	42,424 00	
Taxes on premiums .....	11,012 10	
Insurance Department fees and agents' licenses .....	2,781 51	
State and municipal licenses .....	2,740 30	
Rent .....	4,250 00	
Legal expenses.....	1,350 39	
Furniture and fixtures, \$2,228.65; advertising, \$18,256.65; printing and stationery, \$12,929.70.....	33,415 00	
Loss on sale or maturity of ledger assets .....	7,453 31	
Office expenses.....	2,100 98	
Depreciation in agents balances and securities .....	39,801 82	
Total miscellaneous disbursements .....		\$827,408 52
Total disbursements .....		886,675 55
Balance.....		\$1,951,707 78

*Invested as follows:*

## LEDGER ASSETS.

Book value of real estate.....	\$55,655 39
Loans on mortgages of real estate.....	335,775 00
Book value of stocks and bonds—excluding interest .....	1,490,845 63
Cash in office and in bank .....	69,431 76
Ledger assets, per balance .....	\$1,951,707 78

## NON-LEDGER ASSETS.

Interest accrued on mortgages of real estate.....	\$6,880 95
Interest accrued on stocks and bonds.....	27,895 79
Total interest.....	\$34,776 74
Market value of stocks and bonds over book value.....	12,995 87
Net premiums in course of collection.....	238,158 42
Admitted assets .....	\$2,237,638 81

## NON-LEDGER LIABILITIES.

Losses and claims unpaid, viz:	
Steam boiler, (in process of adjustment).....	\$14,692 38
Unearned premiums on outstanding risks.....	1,275,786 77
Total liabilities, except capital.....	\$1,290,479 15
Cash capital .....	\$500,000 00
Surplus over all liabilities.....	447,159 66
Surplus to policy holders.....	\$947,159 66
Total liabilities and surplus.....	\$2,237,638 81



RISKS AND PREMIUMS.

STEAM BOILER.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$268,495,300 00	\$2,493,119 44
Written or renewed during the year.....	111,840,542 00	976,500 39
Total .....	<u>\$380,335,842 00</u>	<u>\$3,469,619 83</u>
Deduct expirations and cancellations.....	106,005,135 00	957,795 11
Net in force December 31, 1897 .....	\$274,330,707 00	\$2,511,824 72

BUSINESS IN MAINE.

	<i>Risks written.</i>	<i>Premiums received.</i>	<i>Losses paid.</i>	<i>Losses incurred.</i>	<i>Amount at risk.</i>
Steam Boiler.....	\$1,271,500 00	*\$11,510 26	\$250 00	\$350 00	\$3,434,500 00

\*Includes \$3,453.08, received for inspection.

\*INTER-STATE CASUALTY COMPANY,

NEW YORK, N. Y.

Principal Office, 31 Nassau Street.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

GEORGE E. HAMLIN, *President.*

EARLES F. HOLMES, *Secretary.*

Cash Capital, \$100,000.

INCOME.

Net premiums received (accident).....	\$123,789 40
Interest on bonds and dividends on stocks .....	5,460 00
Profit on sale or maturity of ledger assets.....	493 75
Income from all other sources.....	21,714 00
Total income .....	<u>\$151,457 15</u>
Net ledger assets, December 31, 1896.....	171,144 67
Total .....	<u>\$322,601 82</u>

DISBURSEMENTS.

Net amount paid for losses and claims (accident) .....	\$27,985 86
Commissions to agents and brokers .....	\$44,573 96
Salaries and expenses of agents.....	14,161 97
Medical examiners' fees and salaries.....	3,117 63
Salaries and compensation of officers and office employes,	25,802 25
Taxes on: Premiums, property .....	} 4,011 19
Insurance Department fees and agents' licenses.....	
Municipal licenses, tax on franchise .....	

\*Admitted August 2, 1897.

Rent .....	\$3,833 34	
Legal expenses .....	4,623 77	
Advertising, \$2,565.19; printing and stationery, \$5,506.69 ...	8,070 88	
All other disbursements .....	5,796 19	
Total miscellaneous disbursements .....		\$113,991 18
Total disbursements .....		\$141,977 04
Balance.....		\$180,624 78

*Invested as follows:*

LEDGER ASSETS.

Book value of bonds—excluding interest .....	\$163,043 75
Cash in office and in bank.....	17,450 73
Bills receivable .....	130 30
Ledger assets, per balance .....	\$180,624 78

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds .....	\$1,258 33
Market value of stocks and bonds over book value. ....	2,002 50
Net premiums in course of collection .....	15,219 05
Admitted assets .....	\$199,104 66

NON-LEDGER LIABILITIES

Losses and claims unpaid, viz:

	<i>In process of adjustment.</i>	<i>Reported. No proof.</i>	<i>Resisted.</i>	
Accident .....	\$529 28	\$4,381 00	\$11,201 56	
Total unpaid losses .....				\$16,111 84
Unearned premiums on outstanding risks.....				41,416 42
Salaries, rents, expenses and other accounts due and accrued .....				1,178 39
Re-insurance .....				180 40
Total liabilities, except capital.....				\$58,887 05
Cash capital .....		\$100,000 00		
Surplus over all liabilities .....			38,215 11	
Surplus to policy holders.....				140,217 61
Total liabilities and surplus.....				\$199,104 66

RISKS AND PREMIUMS.

ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$28,154,236 00	\$67,590 94
Written or renewed during the year.....	81,701,510 00	130,463 62
Total.....	\$109,855,746 00	\$198,054 56
Deduct expirations and cancellations .....	71,969,340 00	113,944 78
Balance .....	\$37,886,406 00	\$84,109 78
Deduct re-insured policies .....	870,000 00	1,148 58
Net in force December 31, 1897.....	\$37,016,406 00	\$82,961 20

BUSINESS IN MAINE.

	<i>Risks written.</i>	<i>Premiums received.</i>	<i>Losses paid.</i>	<i>Losses incurred.</i>
Accident.....	\$272,390 00	\$513 60	\$26 43	\$26 43

## LAWYERS' SURETY COMPANY,

NEW YORK, N. Y.

Principal Office, 32-36 Liberty Street.

INCORPORATED IN 1892. COMMENCED BUSINESS IN 1892.

JOEL B. ERHARDT, *President.*JOEL RATHBONE, *Secretary.*

Cash Capital, \$500,000.

## INCOME.

Net premiums received (fidelity and surety).....		\$86,445 80
Rents .....	\$171 35	
Interest on bonds and dividends on stocks .....	21,439 10	
Interest on bank deposits and debts due the company .....	291 80	
Total interest and rents.....		21,902 25
Interest charged on real estate.....		3,181 03
Cash received from losses 1896 .....		900 99
Sundry items.....		226 52
Total income.....		\$112,656 59
Net ledger assets, December 31, 1896 .....		652,160 74
Total .....		\$764,817 33

## DISBURSEMENTS.

Net amount paid for losses and claims (fidelity and surety).....		\$3,844 98
Commissions to agents and brokers.....	\$2,281 83	
Salaries and expenses of agents.....	2,503 31	
Salaries and compensation of officers and office employes,	37,863 03	
Taxes on: Premiums, \$1,106.34; property, \$165.55.....	1,271 89	
Insurance Department fees and agents' licenses.....	562 00	
Tax on franchise.....	750 00	
Rent—including company's use of own buildings.....	7,763 96	
Legal expenses.....	7,394 47	
Repairs and expenses on real estate, other than taxes....	155 20	
Furniture and fixtures, \$765.85; advertising, \$1,722.86;		
printing and stationery, \$1,778.94.....	4,267 65	
Loss on sale or maturity of ledger assets .....	526 20	
Miscellaneous expenses.....	5,303 05	
Profit and loss accounts receivable .....	2,073 38	
Furniture and fixtures.....	921 85	
Proportion of interest on investment set aside to reduce		
premiums on cost of same.....	1,596 70	
Total miscellaneous disbursements.....		\$75,234 52
Total disbursements .....		\$79,079 50
Balance .....		\$685,737 83

*Invested as follows:*

## LEDGER ASSETS.

Book value of real estate .....	\$18,813 29
Book value of stocks and bonds—excluding interest.....	650,964 98
Cash in office and in bank.....	15,959 56
Ledger assets, per balance .....	<u>\$685,737 83</u>

## NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	\$4,894 80
Market value of real estate over book value .....	1,106 71
Market value of stocks and bonds over book value.....	6,245 48
Net premiums in course of collection.....	12,043 56
Total admitted assets.....	<u>\$710,028 38</u>

## NON-LEDGER LIABILITIES.

Unearned premiums on outstanding risks.....	\$45,377 42
Salaries, rents, expenses and other accounts due and accrued .....	1,818 37
Total liabilities, except capital.....	<u>\$47,195 79</u>
Cash capital.....	\$500,000 00
Surplus over all liabilities.....	162,832 59
Surplus to policy holders.....	<u>\$662,832 59</u>
Total liabilities and surplus.....	<u>\$710,028 38</u>

## RISKS AND PREMIUMS.

## SURETY.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year .....	\$33,196,313 01	\$100,813 50
Written or renewed during the year.....	45,444,186 71	120,308 92
Total .....	<u>\$78,640,499 72</u>	<u>\$221,122 42</u>
Deduct expirations and cancellations .....	39,780,898 01	130,367 59
Net in force December 31, 1897 .....	<u>\$38,859,601 71</u>	<u>\$90,754 83</u>

## BUSINESS IN MAINE.

Surety .....	<i>Risks written.</i> \$4,500 00	<i>Premiums received.</i> \$7 50
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## LLOYD'S PLATE GLASS INSURANCE COMPANY,

NEW YORK, N. Y.

Principal Office, 63 William Street.

INCORPORATED IN 1882. COMMENCED BUSINESS IN 1882.

WILLIAM T. WOODS, *President*. CHARLES E. W. CHAMBERS. *Secretary*.

Cash Capital, \$250,000.

## INCOME.

Net premiums received (plate glass) .....	\$385,934 53
Rents .....	\$13,943 66
Interest on loans on mortgages of real estate .....	950 00
Interest on bonds and dividends on stocks .....	14,608 63
Total interest and rents .....	29,502 29
Profit and loss (suspense account) .....	593 45
Total income .....	\$416,030 27
Net ledger assets, December 31, 1896 .....	622,438 32
Total .....	\$1,038,468 59

## DISBURSEMENTS.

Net amount paid for losses and claims (plate glass) .....	\$124,725 27
Interest and dividends to stock holders .....	\$ 50,000 00
Commissions to agents and brokers .....	103,931 76
Salaries and expenses of agents .....	4,653 21
Salaries and compensation of officers and office employes .....	54,519 28
Taxes on: Premiums, \$4,357.33; property, \$3,534.30 .....	7,891 63
Insurance Department fees and agents' licenses .....	3,589 90
Municipal licenses .....	1,815 45
Rent .....	2,734 94
Legal expenses .....	210 78
Repairs and expenses on real estate, other than taxes .....	3,775 18
Furniture and fixtures, \$391.70; advertising, \$6,082.63; printing and stationery, \$2,753.09 .....	9,227 42
Loss on sale or maturity of ledger assets .....	2,728 25
Postage and express .....	3,094 07
Sundries .....	3,641 41
Total miscellaneous disbursements .....	\$251,813 28
Total disbursements .....	\$376,538 55
Balance .....	\$661,930 04

*Invested as follows:*

LEDGER ASSETS.

Book value of real estate .....	\$245,763 18
Loans on mortgages of real estate.....	20,000 00
Book value of stocks and bonds—excluding interest .....	368,805 21
Cash in office and in bank.....	27,361 65
Ledger assets, per balance .....	\$661,930 04

NON-LEDGER ASSETS.

Market value of real estate over book value .....	19,236 82
Net premiums in course of collection .....	45,654 04
Gross assets.....	\$726,820 90

DEDUCT ITEMS NOT ADMITTED.

Depreciation from book value of ledger assets .....	\$12,193 12
Total admitted assets .....	\$714,627 78

NON-LEDGER LIABILITIES.

Losses and claims unpaid, viz;		
Plate glass (in process of adjustment) .....	\$ 1,601 61	
Unearned premiums on outstanding risks.....	201,483 53	
Salaries, rents, expenses and other accounts due and accrued .....	13,255 72	
Total liabilities, except capital .....	\$216,340 86	
Cash capital .....	\$250,000 00	
Surplus over all liabilities .....	248,286 92	
Surplus to policy holders .....	498,286 92	
Total liabilities and surplus.....	\$714,627 78	

RISKS AND PREMIUMS.

PLATE GLASS.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year .....	\$15,709,604 00	\$392,009 76
Written or renewed during the year.....	15,941,161 00	417,016 16
Total .....	\$31,650,765 00	\$809,025 92
Deduct expirations and cancellations.....	15,216,625 00	409,269 61
Net in force December 31, 1897 .....	\$16,434,140 00	\$399,756 31

BUSINESS IN MAINE.

	<i>Risks written.</i>	<i>Premiums received.</i>	<i>Losses paid.</i>	<i>Losses incurred.</i>	<i>Amount at risk.</i>
Plate glass .....	\$68,261 36	\$1,755 60	\$534 23	\$641 29	\$68,261 36

## LONDON GUARANTEE AND ACCIDENT COMPANY,

LONDON, ENG.

INCORPORATED IN 1869. COMMENCED BUSINESS IN UNITED STATES IN 1892.

A. W. MASTERS, Manager, 315 Dearborn St., Chicago, Ill.

Deposit Capital, \$200,000.

## INCOME.

Net premiums received:	
Accident .....	\$151,290 44
Employers' liability .....	559,580 45
Fidelity and surety .....	6,179 79
Net premium income .....	\$717,050 68
Interest on bonds and dividends on stocks .....	26,648 52
Total income .....	\$743,699 20
Net ledger assets, December 31, 1896 .....	680,619 13
Total .....	\$1,424,318 33

## DISBURSEMENTS.

Net amount paid for losses and claims:	
Accident .....	\$76,101 31
Employers' liability .....	261,351 99
Fidelity and surety .....	244 00
Net payments to policy holders .....	\$337,697 30
Commissions to agents and brokers .....	\$196,651 30
Salaries and expenses of agents .....	10,017 67
Medical examiners' fees and salaries .....	6,049 25
Inspections .....	5,680 52
Salaries and compensation of officers and office employes,	37,476 50
Taxes on premiums .....	12,954 85
Insurance Department fees and agents' licenses .....	{
Rent .....	3,849 96
Legal expenses .....	4,505 47
Trustees and auditors fees .....	2,400 00
Furniture and fixtures, \$1,302.62; advertising, \$2,931.53;	
printing and stationery, \$6,174.89 .....	10,409 04
Remitted to home office .....	21,498 10
Postage .....	2,783 51
Travelling expenses .....	3,553 04
Exchange .....	270 17
All other disbursements .....	4,916 27
Total miscellaneous disbursements .....	\$301,517 55
Total disbursements .....	\$660,712 95
Balance .....	\$763,605 38

*Invested as follows:*

LEDGER ASSETS.

Book value of bonds—excluding interest .....		\$734,459 70
Cash in office.....	\$ 749 02	
Cash in bank, credit U. S. trustees.....	28,396 66	29,145 68
Ledger assets, per balance .....		\$763,605 38

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds. ....		\$7,020 65
Market value of stocks and bonds over book value .....		27,009 70
Net premiums in course of collection .....		111,835 34
Admitted assets. ....		\$909,471 07

NON-LEDGER LIABILITIES.

Losses and claims unpaid, viz:

	<i>In process of adjustment.</i>	<i>Reported, No proof.</i>	<i>Resisted. Resisted.</i>	<i>Resisted for Employers.</i>	
Accident.....	\$530 00	\$9,088 77	\$2,500 00	-	
Emp. liability.....	-	-	2,000 00	\$228,500 00	
Total unpaid losses	\$530 00	\$9,088 77	\$4,500 00	\$228,500 00	\$242,618 77
Unearned premiums on outstanding risks.....					339,665 72
Salaries, rents, expenses and other accounts due and accrued .....					7,873 63
Total liabilities, except capital .....					\$590,158 12
Deposit capital .....				\$200,000 00	
Surplus over all liabilities .....				119,312 95	
Surplus to policy holders.....					\$319,312 95
Total liabilities and surplus.....					\$909,471 07

RISKS AND PREMIUMS.

ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year .....	\$14,346,350 00	\$129,742 23
Written or renewed during the year.....	23,074,850 00	180,222 54
Total .....	\$37,421,200 00	\$309,964 77
Deduct expirations and cancellations.....	21,722,550 00	179,614 72
Net in force December 31, 1897 .....	\$15,698,650 00	\$130,350 05

EMPLOYERS' LIABILITY.

In force December 31, preceding year .....	\$48,500,000 00	\$467,479 16
Written or renewed during the year.....	69,077,500 00	662,593 62
Total .....	\$117,577,500 00	\$1,130,072 78
Deduct expirations and cancellations .....	56,005,000 00	586,555 63
Balance .....	\$61,572,500 00	\$543,517 15
Deduct re-insured policies.....	120,000 00	482 55
Net in force December 31, 1897 .....	\$61,452,500 00	\$543,034 60

FIDELITY.

In force December 31, preceding year .....	\$1,498,850 00	\$8,976 78
Written or renewed during the year.....	1,263,600 00	7,542 58
Total .....	\$2,762,450 00	\$16,519 36
Deduct expirations and cancellations .....	1,785,850 00	\$10,572 56
Net in force December 31, 1897 .....	\$1,026,600 00	\$5,946 80



BUSINESS IN MAINE.

	<i>Risks written.</i>	<i>Premiums received.</i>	<i>Losses paid.</i>	<i>Losses incurred.</i>	<i>Amount at risk.</i>
Accident.....	\$50,000 00	\$229 59	\$70 00	\$70 00	\$50,000 00
Employers' liability .....	220,000 00	1,070 47	759 50	759 50	220,000 00
Aggregate .....	\$270,000 00	\$1,300 06	\$829 50	\$829 50	\$270,000 00

METROPOLITAN PLATE GLASS INSURANCE  
COMPANY,

NEW YORK, N. Y.

Principal Office, 66 Liberty Street.

INCORPORATED IN 1874. COMMENCED BUSINESS IN 1874.

EUGENE H. WINSLOW, *President.*

S. WILLIAM BURTON, *Secretary.*

Cash Capital, \$100,000.

INCOME.

Net premiums received (plate glass) .....	\$264,575 42
Rents .....	\$2,477 51
Interest on bonds and dividends on stocks .....	11,106 00
Interest on bank deposits and debts due the company ....	885 88
Total interest and rents .....	14,469 39
Total income .....	\$279,044 81
Net ledger assets, December 31, 1896 .....	427,183 34
Total .....	\$706,228 15

DISBURSEMENTS.

Net amount paid for losses and claims (plate glass) .....	\$85,769 11
Interest and dividends to stock holders .....	\$18,000 00
Commissions to agents and brokers .....	80,926 82
Salaries and expenses of agents.....	5,956 20
Salaries and compensation of officers and office employes	26,672 11
Taxes on: Premiums, \$3,066.81; property, \$1,559.25.....	4,626 06
Insurance Department fees and agents' licenses.....	3,112 73
Municipal licenses .....	605 49
Repairs and expenses on real estate, other than taxes ....	2,111 53
Furniture and fixtures, \$11.00; advertising, \$2,240.73; printing and stationery, \$2,066.54.....	4,318 27
Loss on sale or maturity of ledger assets .....	1,500 00
All other disbursements .....	7,221 34
Total miscellaneous disbursements .....	\$155,050 05
Total disbursements .....	\$240,819 16
Balance.....	\$465,408 99

*Invested as follows:*

LEDGER ASSETS.

Book value of real estate.....	\$150,000 00
Book value of stocks and bonds—excluding interest.....	266,855 49
Cash in office and in bank.....	48,553 50
	<hr/>
Ledger assets, per balance.....	\$465,408 99

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	\$ 383 33	
Plate glass on hand.....	1,418 72	
Accounts due for glass sold.....	187 78	
	<hr/>	
Total interest.....		\$1,989 83
Market value of stocks and bonds over book value.....		5,277 01
Net premiums in course of collection.....		40,186 69
		<hr/>
Admitted assets.....		\$512,862 52

NON-LEDGER LIABILITIES.

Losses and claims unpaid, viz:		
Plate glass (in process of adjustment).....		\$2,200 00
Unearned premiums on outstanding risks.....		133,736 98
Commissions due agents and brokers.....		10,046 67
All other liabilities.....		3,756 50
		<hr/>
Total liabilities, except capital.....		\$149,740 15
Cash capital.....	\$100,000 00	
Surplus over all liabilities.....	263,122 37	
	<hr/>	
Surplus to policy holders.....		\$363,122 37
		<hr/>
Total liabilities and surplus.....		\$512,862 52

RISKS AND PREMIUMS.

PLATE GLASS.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$ 9,959,961 00	\$256,198 64
Written or renewed during the year.....	12,346,898 00	304,502 43
	<hr/>	<hr/>
Total.....	\$22,306,859 00	\$560,701 07
Deduct expirations and cancellations.....	11,733,284 00	293,227 12
	<hr/>	<hr/>
Net in force December 31, 1897.....	\$10,573,575 00	\$267,473 95

BUSINESS IN MAINE.

	<i>Risks written.</i>	<i>Premiums received.</i>	<i>Losses paid.</i>	<i>Losses incurred.</i>	<i>Amount at risk.</i>
Plate glass.....	\$17,110 31	\$460 83	\$77 10	\$77 10	\$17,110 31

\*NATIONAL SURETY COMPANY,

NEW YORK, N. Y.

Principal Office, 346 Broadway.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

CHARLES A. DEAN, *President.*

BALLARD MCCALL, *Secretary.*

Cash Capital, \$500,000.

INCOME.

Net premiums received (fidelity and surety).....		\$204,963 02
Interest on loans on mortgages of real estate .....	\$ 1,100 15	
Interest on bonds and dividends on stocks.....	11,552 93	
Total interest .....		12,653 08
Profit on sale or maturity of ledger assets.....		426 66
Surplus paid in at commencement of business .....		500,000 00
Total income.....		\$718,042 76
Net ledger assets, when company commenced business .....		500,000 00
Total.....		\$1,218,042 76

DISBURSEMENTS.

Net amount paid for losses and claims (fidelity and surety) .....		\$7,508 50
Commissions to agents and brokers.....	18,297 91	
Salaries and expenses of agents.....	13,736 69	
Salaries and compensation of officers and office employes	21,865 01	
Municipal licenses. ....	5,108 73	
Rent .....	7,124 76	
Legal expenses.....	2,957 15	
Furniture and fixtures, \$3,338.98; advertising, \$343.79; printing and stationery, \$5,980.45 .....	9,663 22	
Postage and express .....	3,273 85	
Telegrams and telephone .....	1,137 25	
Traveling expenses .....	1,372 96	
All other disbursements .....	2,304 23	
Total miscellaneous disbursements.....		\$86,841 76
Total disbursements.....		\$64,356 26
Balance.....		\$1,123,692 50

*Invested as follows:*

LEDGER ASSETS.

Loans on mortgages of real estate.....	\$43,325 00
Book value of stocks and bonds—excluding interest.....	1,072,825 75
Cash in office and in bank.....	7,741 75
Ledger assets, per balance.....	\$1,123,692 50

\* Admitted July 20, 1897.

## NON-LEDGER ASSETS.

Interest accrued on mortgages of real estate .....	\$ 664 83	
Interest accrued on stocks and bonds.....	5,979 16	
Total interest .....		\$6,643 99
Market value of stocks and bonds over book value.....		6,086 78
Net premiums in course of collection .....		47,309 58
Admitted assets .....		<u>\$1,183,732 85</u>

## NON-LEDGER LIABILITIES.

Losses and claims unpaid, viz:		
Fidelity and surety (in process of adjustment).....	\$ 4,657 18	
Unearned premiums on outstanding risks.....	112,797 97	
Special reserve for contingencies.....	23,687 24	
Salaries, rents, expenses and other accounts due and accrued.....	2,552 00	
Total liabilities, except capital.....		<u>\$143,694 39</u>
Cash capital.....	\$500,000 00	
Surplus over all liabilities.....	540,038 46	
Surplus to policy holders.....		<u>\$1,040,038 46</u>
Total liabilities and surplus.....		<u>\$1,183,732 85</u>

## RISKS AND PREMIUMS.

## FIDELITY.

	<i>Amount.</i>	<i>Premiums.</i>
Re-insured National Surety Company of Missouri .....	\$25,035,540 00	\$110,345 20
Written or renewed during the year.....	26,204,082 00	93,138 13
Total .....	<u>\$51,239,622 00</u>	<u>\$203,483 33</u>
Deduct expirations and cancellations.....	22,694,783 00	88,584 38
Net in force December 31, 1897.....	\$28,544,839 00	<u>\$114,898 95</u>

## SURETY.

Re-insured National Surety Company of Missouri.....	\$25,569,847 00	\$93,235 80
Written or renewed during the year.....	18,191,949 00	67,371 06
Total .....	<u>\$43,761,796 00</u>	<u>\$160,606 86</u>
Deduct expirations and cancellations.....	10,889,170 00	49,909 86
Net in force December 31, 1897 .....	<u>\$32,872,626 00</u>	<u>\$110,697 00</u>

TRANSACTIONED NO BUSINESS IN MAINE DURING 1897.

NEW JERSEY PLATE GLASS INSURANCE COMPANY,

NEWARK, N. J.

Principal Office, 271 Market Street.

INCORPORATED IN 1868. COMMENCED BUSINESS IN 1868.

SAMUEL C. HOAGLAND, *President.* JAMES S. HEDDEN, *Secretary.*

Cash Capital, \$100,000.

INCOME.

Net premiums received (plate glass).....		\$77,974 71
Rents.....	\$ 171 00	
Interest on loans on mortgages of real estate.....	6,486 50	
Interest on bank deposits and debts due the company ....	49 69	
Total interest and rents.....		6,707 19
Total income.....		\$84,681 90
Net ledger assets, December 31, 1896 .....		145,788 30
Total .....		\$230,470 20

DISBURSEMENTS.

Net amount paid for losses and claims (plate glass).....		\$25,090 01
Interest and dividends to stock holders.....	\$ 5,937 00	
Commissions to agents and brokers .....	24,869 50	
Salaries and expenses of agents .....	1,258 10	
Salaries and compensation of officers and office employes	7,058 48	
Taxes on: Premiums, \$1,185.77; property, \$355.38.....	1,541 15	
Insurance Department fees and agents' licenses .....	1,877 60	
Municipal licenses.....	193 50	
Rent .....	746 50	
Legal expenses.....	19 00	
Repairs and expenses on real estate, other than taxes . . .	528 27	
Furniture and fixtures, \$229.25; advertising, \$66.75; printing and stationery, \$964.31.....	1,260 31	
General expenses, etc.....	4,863 73	
Total miscellaneous disbursements .....		50,153 14
Total disbursements .....		\$75,243 15
Balance .....		\$155,227 05

*Invested as follows:*

LEDGER ASSETS.

Book value of real estate.....	\$ 4,579 05
Loans on mortgages of real estate.....	135,095 00
Cash in office and in bank.....	15,225 90
Bills receivable, \$345.42; agents' debit balances, \$23.60. ....	369 02
Total .....	\$155,268 97

DEDUCT LEDGER LIABILITIES.

Agents' credit balances .....	\$41 92
Net ledger assets, per balance .....	<u>\$155,227 05</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate .....	\$1,557 98
Market value of real estate over book value .....	2,420 95
Net premiums in course of collection .....	8,633 30
Gross assets. ....	<u>\$167,839 28</u>

DEDUCT ITEMS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$ 23 60
Bills receivable, unsecured.....	<u>345 42</u>
Total.....	\$369 02
Total admitted assets .....	<u>\$167,470 26</u>

NON-LEDGER LIABILITIES.

Losses and claims unpaid, viz:

	<i>Adjusted.</i>	<i>In process of adjustment.</i>	
Plate glass .....	\$210 83	\$536 76	
Total unpaid losses.....			\$ 747 59
Unearned premiums on outstanding risks .....			41,390 46
Dividends due stock holders .....			63 00
Salaries, rents, expenses and other accounts due and accrued .....			<u>718 73</u>
Total liabilities, except capital .....			\$42,919 78
Cash capital .....	\$100,000 00		
Surplus over all liabilities.....	<u>24,550 48</u>		
Surplus to policy holders .....			<u>124,550 48</u>
Total liabilities and surplus.....			<u>\$167,470 26</u>

RISKS AND PREMIUMS.

PLATE GLASS.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year .....	\$2,931,916 00	\$76,559 85
Written or renewed during the year .....	3,919,488 00	<u>97,401 00</u>
Total.....	<u>\$6,851,404 00</u>	<u>\$173,960 85</u>
Deduct expirations and cancellations .....	<u>3,495,687 00</u>	<u>91,019 48</u>
Balance .....	\$3,355,717 00	\$82,941 37
Deduct re-insured policies .....	5,289 00	<u>35 25</u>
Net in force December 31, 1897. ....	<u>\$3,350,428 00</u>	<u>\$82,906 12</u>

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>	<i>Amount at Risk.</i>
Plate glass.....	\$23,028 60	\$558 15	\$39 83	\$39 83	\$21,519 00

## NEW YORK PLATE GLASS INSURANCE COMPANY,

NEW YORK, N. Y.

Principal Office, 24 Piné Street.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1891.

MAX DANZIGER, *President*.MAJOR A. WHITE, *Secretary*.

Cash Capital, \$100,000.

## INCOME.

Net premiums received (plate glass) .....	\$219,896 30
Interest on bonds and dividends on stocks.....	12,725 23
Profit on sale or maturity of ledger assets.....	952 50
Income from all other sources .....	100 00
Total income .....	<u>\$233,674 03</u>
Net ledger assets, December 31, 1896.....	290,563 73
Total .....	<u>\$524,237 76</u>

## DISBURSEMENTS.

Net amount paid for losses and claims (plate glass).....	\$63,234 42
Interest and dividends to stock holders.....	10,000 00
Commissions to agents and brokers .....	58,530 98
Salaries and expenses of agents.....	10,720 65
Salaries and compensation of officers and office employes	24,836 00
Taxes on premiums .....	2,293 49
Insurance Department fees and agents' licenses .....	2,897 81
Municipal licenses.....	233 53
Rent .....	3,718 92
Legal expenses.....	42 14
Furniture and fixtures, \$457.38; advertising, \$154.75; printing and stationery, \$1,082.36 .....	1,694 49
All other disbursements, viz: Suspense, postage and general expense.....	<u>8,470 94</u>
Total miscellaneous disbursements.....	<u>\$123,438 95</u>
Total disbursements.....	<u>\$186,673 37</u>
Balance .....	<u>\$337,564 39</u>

*Invested as follows:*

## LEDGER ASSETS.

Book value of stocks and bonds—excluding interest.....	\$316,310 99
Cash in office and in bank.....	<u>21,253 40</u>
Ledger assets, per balance .....	<u>\$337,564 39</u>

## NON-LEDGER ASSETS.

Net premiums in course of collection .....	28,069 39
Gross assets.....	<u>\$365,633 78</u>

## DEDUCT ITEMS NOT ADMITTED.

Depreciation from book value of ledger assets .....	460 99
Total admitted assets.....	<u>\$365,172 79</u>

## NON-LEDGER LIABILITIES.

Losses and claims unpaid, viz.:	
Plate glass (in process of adjustment).....	\$1,005 50
Unearned premiums on outstanding risks.....	110,851 25
Dividends due stock holders.....	5,000 00
Salaries, rents, expenses and other accounts due and accrued .....	482 46
Return premiums.....	<u>702 80</u>
Total liabilities, except capital .....	\$118,042 01
Cash capital .....	\$100,000 00
Surplus over all liabilities.....	<u>147,130 78</u>
Surplus to policy holders .....	<u>247,130 78</u>
Total liabilities and surplus.....	<u>\$365,172 79</u>

## RISKS AND PREMIUMS.

## PLATE GLASS.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$8,583,934 55	\$213,389 42
Written or renewed during the year.....	11,701,123 36	<u>275,211 23</u>
Total .....	\$20,285,057 91	\$488,600 65
Deduct expirations and cancellations.....	10,771,794 57	<u>206,898 14</u>
Net in force December 31, 1897.....	<u>\$9,513,263 34</u>	<u>\$221,702 51</u>

## BUSINESS IN MAINE.

	<i>Risks written.</i>	<i>Premiums received.</i>	<i>Losses paid.</i>	<i>Losses incurred.</i>
Plate glass .....	\$46,009 96	\$1,254 54	\$153 56	\$153 56



PREFERRED ACCIDENT INSURANCE COMPANY,

NEW YORK, N. Y.

Principal Office, 256-257 Broadway.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

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

Cash Capital, \$100,000.

INCOME.

Net premiums received, (accident).....	\$818,192 77
Interest on bonds and dividends on stocks .....	8,452 66
Surplus subscribed by stock holders .....	120,000 00
Total income.....	\$946,645 43
Net ledger assets, December 31, 1896 .....	398,009 99
Total .....	\$1,344,655 42

DISBURSEMENTS.

Net amount paid for losses and claims (accident).....	\$336,840 39
Interest and dividends to stock holders .....	\$6,000 00
Commissions to agents and brokers .....	245,569 33
Salaries and expenses of agents .....	11,394 27
Medical examiners' fees and salaries.....	13,200 00
Salaries and compensation of officers and office employes	55,946 40
Taxes on premiums and property.....	} 13,228 77
Insurance Department fees and agents licenses .....	
Municipal licenses and tax on franchise .....	
Rent—including company's use of own buildings.....	6,600 00
Legal expenses.....	3,250 00
Furniture and fixtures, \$1,911.91; advertising, \$9,200.00;	} 26,861 91
printing and stationery, \$15,750.00.....	
Agency expenses .....	85,152 70
Total miscellaneous disbursements .....	\$467,203 38
Total disbursements .....	804,043 77
Balance.....	\$540,611 65

*Invested as follows:*

LEDGER ASSETS.

Book value of bonds—excluding interest.....	340,861 24
Cash in office and in bank .....	151,990 21
Agents' debit balances .....	47,760 20
Ledger assets, per balance .....	\$540,611 65

## NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds .....	\$3,968 25
Market value of stocks and bonds over book value.....	2,085 80
Net premiums in course of collection.....	53,239 88
Gross assets.....	<u>\$599,905 58</u>

## DEDUCT ITEMS NOT ADMITTED.

Agents' debit balances, unsecured.....	47,760 20
Total admitted assets .....	<u>\$552,145 38</u>

## NON-LEDGER LIABILITIES.

Losses and claims unpaid, viz:

	<i>In process of adjustment.</i>	<i>Reported. No proof.</i>	<i>Resisted.</i>	
Accident .....	\$11,962 50	\$7,387 50	\$24,500 00	
Total unpaid losses.....				\$43,850 00
Unearned premiums on outstanding risks.....				<u>\$266,501 87</u>
Total liabilities, except capital.....				\$310,351 87
Cash capital.....			\$100,000 00	
Surplus over all liabilities.....			141,793 51	
Surplus to policy holders.....				<u>\$241,793 51</u>
Total liabilities and surplus.....				<u>\$552,145 38</u>

## RISKS AND PREMIUMS.

## ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.. .....	\$326,100,000 00	\$324,534 00
Written or renewed during the year .....	<u>711,325,000 00</u>	<u>760,370 08</u>
Total .....	\$1,037,425,000 00	\$1,084,904 08
Deduct expirations and cancellations.....	<u>655,471,000 00</u>	<u>600,507 34</u>
Net in force December 31, 1897....	\$381,954,000 00	\$484,396 74

## BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>	<i>Amount at Risk.</i>
Accident.....	\$8,960,666 00	\$12,822 00	\$5,063 00	\$5,201 75	\$6,555,000 00

STANDARD LIFE AND ACCIDENT INSURANCE  
COMPANY,

DETROIT, MICH.

Principal Office, 120 Griswold St.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1884.

D. M. FERRY, *President.*

E. A. LEONARD, *Secretary.*

Cash Capital, \$200,000.

INCOME.

Net premiums received:		
Accident.....	\$621,802 98	
Employers' liability.....	334,767 33	
Net premium income .....		\$956,570 31
Interest on loans on mortgages of real estate .....	\$14,996 42	
Interest on bonds and dividends on stocks.....	10,675 00	
Interest on bank deposits and debts due the company....	843 94	
Total interest .....		\$26,515 36
Total income .....		\$983,085 67
Net ledger assets, December 31, 1896 .....		638,732 78
Total .....		\$1,621,818 45

DISBURSEMENTS.

Net amount paid for losses and claims:		
Accident .....	\$319,868 67	
Employers' liability.....	205,663 07	
Net payments to policy holders.....		\$525,531 74
Commissions to agents and brokers.....	\$238,038 37	
Salaries and expenses of agents.....	49,797 61	
Medical examiners' fees and salaries.....	7,686 55	
Inspections .....	12,876 21	
Salaries and compensation of officers and office employes	43,587 10	
Taxes on: Premiums, \$15,941.83; property, \$5,441.24.....	21,383 07	
Insurance Department fees.....	2,742 00	
Municipal licenses, \$930.50; agents' licenses, \$2,760.00.....	3,690 50	
Rent .....	11,566 18	
Legal expenses.....	11,079 36	
Furniture and fixtures, \$161.10; advertising, \$9,430.34;		
printing and stationery, \$11,322.63.....	20,914 07	
Postage, telegrams and express.....	5,165 72	
Traveling expenses .....	3,636 02	
Adjusting .....	9,684 91	
General expenses.....	4,152 07	
Total miscellaneous disbursements .....		\$445,999 74
Total disbursements .....		\$971,531 48
Balance .....		\$650,286 97

*Invested as follows:*

LEDGER ASSETS.	
Book value of real estate .....	\$25,713 62
Loans on mortgages of real estate.....	325,810 42
Book value of stocks and bonds—excluding interest .....	235,400 00
Cash in office and in bank.....	62,529 13
Bills receivable.....	15 00
All other assets .....	818 80
Ledger assets, per balance.....	<u>\$650,286 97</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages of real estate.....	\$18,410 54	
Interest accrued on stocks and bonds .....	3,822 49	
Total interest .....		<u>\$22,233 03</u>
Net premiums in course of collection .....		178,398 78
Gross assets .....		<u>\$850,918 78</u>

## DEDUCT ITEMS NOT ADMITTED.

Bills receivable, unsecured.....	\$15 00
Total admitted assets.....	<u>\$850,903 78</u>

## NON-LEDGER LIABILITIES.

## Losses and claims unpaid, viz:

	<i>In process of adjustment.</i>	<i>Reported. No proof.</i>	<i>Resisted.</i>	<i>Estimated expenses incident to settlement.</i>	
Accident.....	\$2,490 00	\$9,240 00	\$23,600 00	-	
Emp. liability.....	<u>\$1,785 00</u>	<u>\$8,770 50</u>	-	\$80,550 00	
Total unpaid losses	\$4,275 00	\$18,010 50	\$23,600 00	\$80,550 00	\$126,435 50
Unearned premiums on outstanding risks .....					<u>449,222 66</u>
Total liabilities, except capital .....					\$575,658 16
Cash capital .....				\$200,000 00	
Surplus over all liabilities.....				<u>75,245 62</u>	
Surplus to policy holders .....					<u>\$275,245 62</u>
Total liabilities and surplus .....					<u>\$850,903 78</u>

## RISKS AND PREMIUMS.

## ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$77,576,200 00	\$548,254 86
Written or renewed during the year.....	125,290,550 00	773,720 31
Total .....	<u>\$202,866,750 00</u>	<u>\$1,321,975 17</u>
Deduct expiration and cancellations .....	123,009,450 00	744,360 49
Net in force December 31, 1897 .....	<u>\$79,857,300 00</u>	<u>\$577,614 68</u>

## EMPLOYERS' LIABILITY.

In force December 31, preceding year.....	\$38,632,500 00	\$322,802 74
Written or renewed during the year.....	50,785,000 00	398,116 17
Total .....	<u>\$89,417,500 00</u>	<u>\$720,918 91</u>
Deduct expirations and cancellations.....	50,992,500 00	400,088 27
Net in force December 31, 1897.....	<u>\$38,425,000 00</u>	<u>\$320,830 64</u>

## BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>	<i>Amount at Risk.</i>
Accident .....	\$386,750 00	\$1,232 55	\$176 07	\$176 07	\$386,750 00

## TRAVELERS INSURANCE COMPANY,

HARTFORD, CONN.

Principal Office, 56 Prospect Street.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1864.

JAMES G. BATTERSON, *President.*GEORGE ELLIS, *Secretary.*

Cash Capital, \$1,000,000.

## INCOME.

Net premiums received:		
Accident .....	\$2,234,980 10	
Employers' liability.....	733,472 52	
Net premium income.....		\$2,968,452 62
Interest on bonds and dividends on stocks.....	\$145,531 24	
Interest on bank deposits and debts due the company..	4,184 22	
Total interest.....		149,715 46
Profit and loss .....		5,024 01
Total income.....		\$3,123,192 09
Net ledger assets, December 31, 1896 .....		3,429,399 35
Total .....		\$6,552,591 44

## DISBURSEMENTS.

Net amount paid for losses and claims:		
Accident .....	\$1,119,765 77	
Employers' liability .....	262,141 04	
Net payments to policy holders.....		\$1,381,906 81
Interest and dividends to stock holders.....	\$75,000 00	
Commissions to agents and brokers .....	\$19,483 99	
Salaries and expenses of agents.....	91,173 36	
Medical examiners' fees and salaries .....	29,158 10	
Inspections .....	10,439 71	
Salaries and compensation of officers and office employes	85,139 31	
Taxes on premiums .....	33,856 67	
Insurance Department fees and agents' licenses .....	11,180 35	
Municipal licenses, \$3,552.78; tax on franchise, \$2,171.45..	5,724 23	
Rent .....	25,271 93	
Legal expenses .....	88,148 83	

Furniture and fixtures, \$5,456.44; advertising, \$20,197.74; printing and stationery, \$26,922.58 .....	\$52,576 76
Express charges .....	6,281 13
Loss expense .....	34,506 56
Exchange, \$1,637.60; expense, \$8,841.54 .....	10,479 14
Postage, \$12,071.39; traveling, \$1,218.72 .....	13,290 11
Total miscellaneous disbursements .....	1,391,710 18
Total disbursements .....	\$2,773,616 99
Balance .....	\$3,778,974 45

*Invested as follows:*

LEDGER ASSETS.

Book value of stocks and bonds—excluding interest .....	\$3,521,106 64
Cash in office and in bank .....	257,867 81
Ledger assets, per balance .....	\$3,778,974 45

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds .....	\$35,058 09
Market value of stocks and bonds over book value .....	28,048 88
Admitted assets .....	\$3,842,081 42

NON-LEDGER LIABILITIES.

Losses and claims unpaid, viz:

	<i>Adjusted.</i>	<i>In process of adjustment</i>	<i>Reported, No proof.</i>	<i>Resisted.</i>	<i>Resisted for employers.</i>	
Accident .....	\$10,000 00	\$27,600 00	\$26,846 10	\$127,721 44	-	
Emp. liability.	-	-	-	-	\$299,066 30	
Total unpaid losses .....						\$491,233 84
Unearned premiums on outstanding risks .....						1,365,817 22
Salaries, rents, expenses and other accounts due and accrued .....						85,000 00
Total liabilities, except capital .....						\$1,942,051 06
Cash capital .....					\$1,000,000 00	
Surplus over all liabilities .....					900,030 36	
Surplus to policy holders .....						1,900,030 36
Total liabilities and surplus .....						\$3,842,081 42

RISKS AND PREMIUMS.

ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year .....	\$290,460,597 00	\$1,555,802 12
Written or renewed during the year .....	507,593,551 00	2,239,215 93
Total .....	\$798,054,148 00	\$3,795,018 05
Deduct expirations and cancellations .....	517,060,975 00	2,367,388 11
Balance .....	\$280,993,173 00	\$1,427,629 94
Deduct re-insured policies .....	1,113,500 00	4,235 83
Net in force December 31, 1897 .....	\$279,879,673 00	\$1,423,394 11

EMPLOYERS' LIABILITY.

In force December 31, preceding year .....	\$64,765,560 00	\$503,025 79
Written or renewed during the year .....	80,534,237 00	733,472 52
Total .....	\$145,299,797 00	\$1,236,498 31
Deduct expirations and cancellations .....	66,004,737 00	589,187 36
Net in force December 31, 1897 .....	\$79,295,060 00	\$647,310 95

BUSINESS IN MAINE.

	<i>Risks written.</i>	<i>Premiums received.</i>	<i>Losses paid.</i>	<i>Losses incurred.</i>	<i>Amount at risk.</i>
Accident.....	\$5,031,400 00	\$31,587 87	\$16,000 42	\$14,000 42	\$3,069,154 00
Employers' liability...	715,000 00	5,658 85	1,340 00	1,340 00	436,150 00
Aggregate .....	\$5,746,400 00	\$37,246 72	\$17,340 42	\$15,340 42	\$3,505,304 00

UNION CASUALTY AND SURETY COMPANY,

ST. LOUIS, MO.

Principal Office, Wainwright Building.

INCORPORATED IN 1892. COMMENCED BUSINESS IN 1893.

C. P. ELLERBE, *President.*

JOHN GREENOUGH, *Secretary.*

Cash Capital, \$250,000.

INCOME.

Net premiums received:		
Accident .....	\$283,571 78	
Employers' liability .....	411,492 45	
Fidelity and surety.....	131 50	
Plate glass.....	78,985 55	
Steam boiler.....	39,308 97	
Net premium income. ....		\$813,490 25
Interest on loans on mortgages of real estate .....	\$10,166 64	
Interest on bonds and dividends on stocks .....	11,858 50	
Interest on bank deposits and debts due the company ....	77 63	
Total interest.....		22,102 77
Profit on sale or maturity of ledger assets.....		250 00
Total income.....		\$835,843 02
Net ledger assets, December 31, 1896.....		538,992 80
Total .....		\$1,374,835 82

DISBURSEMENTS.

Net amount paid for losses and claims:		
Accident.....	\$220,034 36	
Employers' liability .....	229,278 87	
Plate glass.....	24,405 80	
Steam boiler.....	163 35	
Net payments to policy holders.....		\$473,882 38
Commissions to agents and brokers .....	\$243,824 82	
Salaries and expenses of agents.....	19,018 76	
Inspections .....	12,186 41	

Salaries and compensation of officers and office employes,	\$44,584 97	
Taxes on: Premiums, \$12,546.33; property, \$1,825.22 .....	14,372 15	
Insurance Department fees and agents' licenses.....	5,237 72	
Municipal licenses. ....	970 37	
Rent—including company's use of own buildings .....	4,360 92	
Legal expenses .....	9,715 49	
Furniture and fixtures, \$294.00; advertising, \$1,996.45; printing and stationery, \$6,323.60.....	8,614 05	
Loss on sale or maturity of ledger assets .....	70 00	
Adjusting .....	23,698 07	
General expenses .....	10,616 24	
Total miscellaneous disbursements.....		397,269 97
Total disbursements .....		\$871,152 35
Balance.....		\$503,683 47

*Invested as follows:*

#### LEDGER ASSETS.

Loans on mortgages of real estate.....	\$174,137 50
Book value of bonds—excluding interest .....	283,362 50
Cash in office and in bank .....	46,183 47
Ledger assets, per balance.....	\$503,683 47

#### NON-LEDGER ASSETS.

Interest accrued on mortgages of real estate .....	\$2,551 42	
Interest accrued on stocks and bonds.....	560 00	
Total interest. ....		\$3,111 42
Market value of stocks and bonds over book value.....		9,327 50
Net premiums in course of collection .....		202,780 15
Admitted assets.....		\$718,902 54

#### NON-LEDGER LIABILITIES.

Losses and claims unpaid, viz:

	<i>In process of adjustment.</i>	<i>Resisted.</i>	<i>Estimated expenses incident to settlement.</i>	
Accident .....	\$6,368 97	\$6,512 00	-	
Emp. liability.....	9,250 20	1,037 00	\$69,500 00	
Plate glass.....	808 00	-	-	
Total unpaid losses .....	\$16,427 17	\$7,549 00	\$69,500 00	\$93,476 17
Unearned premiums on outstanding risks .....				315,910 83
Salaries, rents, expenses and other accounts due and accrued .....				686 60
Total liabilities, except capital .....				\$410,073 60
Cash capital .....			\$250,000 00	
Surplus over all liabilities.....			58,828 94	
Surplus to policy holders.....				\$308,828 94
Total liabilities and surplus. ....				\$718,902 54



RISKS AND PREMIUMS.

ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year .....	\$30,045,400 00	\$185,654 54
Written or renewed during the year .....	38,559,949 00	360,399 00
Total .....	<u>\$68,605,349 00</u>	<u>\$546,053 54</u>
Deduct expirations and cancellations .....	40,799,264 00	381,655 88
Net in force December 31, 1897 .....	<u>\$27,806,085 00</u>	<u>\$164,397 66</u>

EMPLOYERS' LIABILITY.

In force December 31, preceding year .....	\$44,849,116 00	\$368,742 88
Written or renewed during the year .....	78,511,900 00	523,281 44
Total .....	<u>\$123,361,016 00</u>	<u>\$892,024 32</u>
Deduct expirations and cancellations .....	68,557,654 00	531,446 93
Net in force December 31, 1897 .....	<u>\$54,803,362 00</u>	<u>\$360,577 39</u>

SURETY.

Written or renewed during the year .....	\$13,150 00	\$131 50
Deduct expirations and cancellations .....	13,150 00	131 50

PLATE GLASS.

In force December 31, preceding year .....	\$1,249,147 81	\$77,500 26
Written or renewed during the year .....	1,919,024 00	98,755 15
Total .....	<u>\$3,168,171 81</u>	<u>\$176,255 41</u>
Deduct expirations and cancellations .....	1,613,914 81	96,223 33
Net in force December 31, 1897 .....	<u>\$1,554,257 00</u>	<u>\$80,032 08</u>

STEAM BOILER.

In force December 31, preceding year .....	\$10,658,696 76	\$23,456 34
Written or renewed during the year .....	13,162,349 00	46,806 29
Total .....	<u>\$23,821,045 76</u>	<u>\$70,262 63</u>
Deduct expirations and cancellations .....	12,882,200 76	43,448 10
Net in force December 31, 1897 .....	<u>\$10,938,845 00</u>	<u>\$26,814 53</u>

BUSINESS IN MAINE.

	<i>Risks written.</i>	<i>Premiums received.</i>	<i>Losses paid.</i>	<i>Losses incurred.</i>	<i>Amount at risk.</i>
Accident .....	\$57,250 00	\$240 91	\$482 20	\$482 20	\$48,660 00
Employers' liability .....	410,000 00	10,352 79	2,665 80	2,665 80	337,000 00
Plate glass .....	2,920 00	130 28	11 00	11 00	2,833 00
Steam boiler .....	105,000 00	305 00	-	-	103,950 00
Aggregate .....	<u>\$575,170 00</u>	<u>\$11,028 98</u>	<u>\$3,159 00</u>	<u>\$3,159 00</u>	<u>\$492,443 00</u>

## UNITED STATES CASUALTY COMPANY,

NEW YORK, N. Y.

Principal Office, 35-37 Nassau St.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

JAMES W. HINKLEY, *President.*EDSON S. LOTT, *Secretary.*

Cash Capital, \$300,000.

## INCOME.

Net premiums received:	
Accident .....	\$366,507 95
Employers' liability.....	282,243 72
Steam boiler.....	17,352 86
Automatic sprinkler.....	21,908 83
Net premium income.....	\$688,013 36
Interest on bonds and dividends on stocks.....	18,292 99
Profit on sale or maturity of ledger assets.....	21,998 44
Total income.....	\$728,304 79
Net ledger assets, December 31, 1896 .....	557,002 52
Total .....	\$1,285,307 31

## DISBURSEMENTS.

Net amount paid for losses and claims:	
Accident.....	\$154,122 51
Employers' liability.....	70,834 61
Burglary .....	15,464 51
Steam boiler.....	3 00
Automatic sprinkler.....	3,933 22
Net payments to policy holders.....	\$244,357 85
Commissions to agents and brokers .....	\$165,053 16
Salaries and expenses of agents.....	39,327 08
Inspections .....	9,064 62
Salaries and compensation of officers and office employes,	63,972 94
Taxes on premiums.....	7,442 52
Insurance Department fees and agents' licenses .....	5,275 76
Municipal licenses.....	382 28
Rent—including company's use of own buildings..	12,333 35
Legal expenses .....	1,437 41
Advertising, \$1,129.72; printing and stationery, \$16,506.84 ..	17,636 56
Postage .....	6,144 00
Telegrams and telephone .....	2,462 16
Directors fees .....	3,280 00
Miscellaneous expenses.....	4,241 17
Furniture and fixtures.....	9,377 29

Accounts payable.....	\$2,159 94	
Agents balances repaid.....	1,164 73	
Total miscellaneous disbursements .....		\$350,754 97
Total disbursements.....		\$595,112 82
Balance .....		\$690,194 49

*Invested as follows:*

LEDGER ASSETS.

Loans on mortgages of real estate .....	\$6,750 00
Book value of bonds—excluding interest .....	614,760 31
Cash in office and in bank.....	68,644 32
Agents' debit balances.....	222 24
Total .....	\$690,376 87

DEDUCT LEDGER LIABILITIES.

Ledger accounts .....	\$182 38
Net ledger assets, per balance.....	\$690,194 49

NON-LEDGER ASSETS.

Interest accrued on mortgages of real estate.....	\$505 33
Interest accrued on stocks and bonds.....	3,325 99
Total interest .....	\$3,831 32
Net premiums in course of collection.....	75,136 22
Gross assets.....	\$769,162 03

DEDUCT ITEMS NOT ADMITTED.

Agents debit balances, unsecured .....	\$222 24
Depreciation from book value of ledger assets.....	412 50
Total .....	\$634 74
Total admitted assets .....	\$768,527 29

NON-LEDGER LIABILITIES.

Losses and claims unpaid, viz:

	<i>In process of adjustment.</i>	<i>Reported. No proof.</i>	<i>Resisted.</i>	<i>Estimated expenses incident to settlement.</i>	
Accident .....	\$13,188 00	-	\$2,920 00	\$4,027 00	
Emp. liability.....	12,476 00	\$25,180 00	-	9,414 00	
Steam boiler .....	148 00	-	-	37 00	
Automatic sprinkler .....	28 00	-	6,400 00	1,607 00	
Total unpaid losses	\$25,840 00	\$25,180 00	\$9,320 00	\$15,085 00	\$75,425 00
Unearned premiums on outstanding risks.....					290,367 36
Re-insurance .....					1,680 90
Amount voluntarily reserved for contingencies.....					10,000 00
All other liabilities.....					1,024 18
Total liabilities, except capital .....					\$378,497 44
Cash capital .....					\$300,000 00
Surplus over all liabilities .....					90,029 85
Surplus to policy holders.....					390,029 85
Total liabilities and surplus.....					\$768,527 29

## RISKS AND PREMIUMS.

## ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$148,657,775 00	\$236,117 51
Written or renewed during the year.....	368,422,600 00	470,590 59
Total .....	\$517,080,375 00	\$706,708 10
Deduct expirations and cancellations.....	364,342,825 00	449,458 72
Net in force December 31, 1897 .....	\$152,737,550 00	\$257,249 38

## EMPLOYERS' LIABILITY.

In force December 31, preceding year .....	\$29,638,002 00	\$190,032 85
Written or renewed during the year.....	58,715,000 00	405,753 22
Total .....	\$88,353,002 00	595,786 07
Deduct expirations and cancellations .....	42,578,002 00	330,491 04
Balance .....	\$45,775,000 00	\$265,295 03
Deduct re-insured policies.....	45,000 00	680 00
Net in force December 31, 1897 .....	\$45,730,000 00	\$264,615 03

## BURGLARY.

In force December 31, preceding year .....	\$11,424,714 00	\$34,344 31
Written or renewed during the year.....	3,356,101 00	22,051 96
Total .....	\$14,780,815 00	\$56,396 27
Deduct expirations and cancellations .....	11,990,030 00	\$38,606 04
Balance.....	\$2,790,785 00	\$17,790 23
Deduct re-insured policies.....	2,790,785 00	17,790 23

## STEAM BOILER.

In force December 31, preceding year .....	\$4,640,200 00	\$18,501 90
Written or renewed during the year.....	8,113,250 00	26,374 33
Total.....	\$12,753,450 00	\$44,876 23
Deduct expirations and cancellations.....	5,295,700 00	18,726 87
Net in force December 31, 1897.....	\$7,457,750 00	\$26,149 36

## AUTOMATIC SPRINKLER.

In force December 31, preceding year.....	\$1,640,500 00	\$19,156 28
Written or renewed during the year .....	2,497,100 00	36,905 28
Total.....	\$4,137,600 00	\$56,061 56
Deduct expirations and cancellations .....	2,392,850 00	31,396 59
Balance .....	\$1,744,750 00	\$24,664 97
Deduct re-insured policies .....	222,500 00	3,519 95
Net in force December 31, 1897. ....	\$1,522,250 00	\$21,145 02

## BUSINESS IN MAINE.

	<i>Risks written.</i>	<i>Premiums received.</i>	<i>Losses paid.</i>	<i>Losses incurred.</i>	<i>Amount at risk.</i>
Accident.....	\$1,020,000 00	\$1,454 00	\$4,096 64	\$4,066 64	\$457,000 00
Employers' liability.....	40,000 00	474 90	252 50	252 50	50,000 00
Steam boiler.....	50,000 00	267 02	-	-	170,000 00
Aggregate .....	\$1,110,000 00	\$2,195 92	\$4,349 14	\$4,319 14	\$677,000 00

\*UNITED STATES FIDELITY AND GUARANTY  
COMPANY,

BALTIMORE, MD.

Principal Office, Corner German and Calvert Sts.

INCORPORATED IN 1896. COMMENCED BUSINESS IN 1896.

JOHN R. BLAND, *President.*

ALEX. P. KNAPP, *Secretary.*

Cash Capital, \$805,860.

INCOME.

Net premiums received (fidelity and surety).....		\$75,810 59
Interest on collateral loans .....	\$1,562 75	
Interest on bonds, dividends on stocks and bank balances .....	4,299 45	
Total interest .....		5,862 20
Surplus fund .....		8,000 00
Collateral for security of risks .....		18,847 38
Total income.....		\$108,520 17
Net ledger assets, December 31, 1896.....		823,685 99
Total.....		\$932,206 16

DISBURSEMENTS.

Net amount paid for losses and claims (fidelity and surety) .....		\$1,544 34
Commissions to agents and brokers.....	\$12,913 58	
Salaries and expenses of agents.....	5,794 57	
Salaries and compensation of officers and office employes .....	18,313 87	
Taxes on premiums .....	113 34	
Insurance Department fees and agents' licenses.....	7,862 89	
Municipal licenses. ....	41 68	
Rent .....	1,575 00	
Legal expenses.....	1,586 28	
Advertising, \$4,650.93; printing and stationery, \$5,691.82..	10,342 75	
All other disbursements, viz: Sundries, telephone, telegrams and brokers' commissions .....	14,197 46	
Total miscellaneous disbursements.....		\$72,741 42
Total disbursements.....		\$74,285 76
Balance.....		\$857,926 40

*Invested as follows:*

LEDGER ASSETS.

Book value of real estate.....	\$33,390 91
Loans on mortgages of real estate.....	3,579 49
Loans secured by collateral .....	25,900 00
Book value of stocks and bonds—excluding interest.....	428,299 51

\* Admitted August 2, 1887.

Cash in office and in bank.....	\$359,806 35
Bills receivable.....	2,129 14
Furniture and fixtures.....	4,815 00
	<hr/>
Ledger assets, per balance.....	\$857,920 40

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds.....	\$6,382 78	
Interest accrued on collateral loans.....	288 76	
	<hr/>	
Total interest.....		\$6,671 54
Market value of stocks and bonds over book value.....		5,420 49
Net premiums in course of collection.....		24,545 11
		<hr/>
Gross assets.....		\$894,557 54

DEDUCT ITEMS NOT ADMITTED.

Furniture, fixtures and safes.....	\$4,815 00	
Bills receivable, unsecured.....	2,129 14	
	<hr/>	
Total.....		\$6,944 14
Total admitted assets.....		\$887,613 40

NON-LEDGER LIABILITIES.

Losses and claims unpaid, viz:		
Fidelity and surety (in process of adjustment).....		\$ 91 78
Unearned premiums on outstanding risks.....		48,727 72
Cash deposited as security of risks.....		28,649 68
		<hr/>
Total liabilities, except capital.....		\$77,469 18
Cash capital.....	\$805,860 00	
Surplus over all liabilities.....	4,284 22	
	<hr/>	
Surplus to policy holders.....		\$10,144 22
Total liabilities and surplus.....		\$887,613 40

RISKS AND PREMIUMS.

FIDELITY.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$1,150,638 33	\$ 5,025 40
Written or renewed during the year.....	22,493,800 07	93,545 34
	<hr/>	<hr/>
Total.....	\$23,644,438 40	\$98,570 74
Deduct expirations and cancellations.....	4,614,794 63	20,225 18
	<hr/>	<hr/>
Net in force December 31, 1897.....	\$19,029,643 77	\$78,345 56

SURETY.

In force December 31, preceding year.....	\$ 475,655 00	\$ 1,581 12
Written or renewed during the year.....	6,851,576 45	19,960 20
	<hr/>	<hr/>
Total.....	\$7,327,231 45	\$21,541 32
Deduct expirations and cancellations.....	610,100 00	2,431 45
	<hr/>	<hr/>
Net in force December 31, 1897.....	\$6,717,131 45	\$19,109 87

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MAINE ASSESSMENT INSURANCE COMPANIES.

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ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS SHOWING  
THEIR CONDITION DECEMBER 31, 1897.

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# MAINE BENEFIT LIFE ASSOCIATION,

AUBURN, ME.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1885.

GEORGE C. WING, *President.*

NATHAN W. HARRIS, *Secretary.*

Principal Office, 81 Main Street.

## INCOME.

First year's assessments or premiums (expense).....	\$10,774 24	
Subsequent year's assessments or premiums:		
expense, \$ 9,041.28; mortuary, \$160,920.18 .....	169,961 46	
reserve, 11,052.17; dues, \$19,079.95.....	30,132 12	
miscellaneous .....	146 70	
Total paid by members .....		\$211,014 52
Interest on mortgages, \$59.25; bonds and stocks, \$5,555.38 .....		5,614 63
Rent, including company's use of own buildings.....		187 50
Profit on disposal of securities.....		995 00
Income from all other sources, viz: Garfield.....		218 91
Total income.....		\$218,030 56
Net ledger assets December 31, 1896 .....	\$114,447 94	
Less borrowed money December 31, 1896 .....	1,500 00	112,947 94
Total .....		\$330,978 50

## DISBURSEMENTS.

Death claims or installments.....		\$169,063 53
Commissions to agents:		
new business, \$6,285.69; renewals, \$1,437.24.....	\$7,722 93	
Commissions for collecting premiums or assessments ....	4,123 37	
Salaries and allowances of managers and agents .....	9,294 24	
Salaries and other compensation of officers.....	5,764 53	
Salaries and other compensation of office employes.....	2,258 75	
Medical examiners' fees .....	2,092 90	
Insurance Department fees.....	208 00	
Taxes on real estate and investments.....	107 13	
Rent.....	1,801 86	
Furniture .....	75 50	
Legal expenses.....	1,215 34	
Advertising and printing .....	1,251 20	
Miscellaneous expense.....	1,033 40	
Profit and loss, \$22.26; money returned, \$19.18.....	41 44	
Interest, \$1,421.24; postage, \$1,124.84; premiums, \$240.00....	2,786 08	
Accrued interest on bonds purchased .....	240 79	
Total miscellaneous disbursements.....		\$40,017 46
Total disbursements .....		\$209,081 04
Balance .....		\$121,897 46

*Invested as follows:*

## LEDGER ASSETS.

Book value of bonds.....	\$118,500 00
Cash in office and in bank.....	4,897 46
Agents' debit balances and bills receivable .....	342 34
Total.....	\$123,739 80

## DEDUCT LEDGER LIABILITIES.

Borrowed money, \$1,500.00; all other, \$342.34 .....	\$1,842 34
Net ledger assets, per balance .....	\$121,897 46

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 525 01
Market value of stocks and bonds over book value.....	6,585 00
Mortuary assessments due on last call—made within 60 days.....	26,411 97
Mortuary assessments to become due on post mortem policies—not exceeding one assessment, nor the amount of unpaid claims under post mortem policies as shown in liabilities .....	28,445 31
Total .....	\$61,967 29
Gross assets.....	\$183,864 75

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$ 57 50
Bills receivable, unsecured.....	284 84
Mortuary assessments in excess of unpaid claims under post mortem policies.....	18,817 28
Total .....	\$19,159 62
Total admitted assets .....	\$164,705 13

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies:			
Adjusted, not due.....	\$9,040 00		
Not adjusted .....	2,500 00		
Resisted.....	500 00	\$12,040 00	
Losses on post mortem policies:			
Adjusted, not due .....	\$19,000 00		
Not adjusted .....	2,000 00		
Resisted.....	3,000 00	24,000 00	\$36,040 00
Salaries, rents, taxes, commissions, fees and accounts due or accrued,			1,099 71
Premiums or assessments paid before due .....			60 88
Total liabilities .....			\$37,200 59
Balance to protect contracts .....			\$127,504 54

## SUMMARY.

Balance of mortuary fund .....	\$ 4,808 22
Balance of emergency fund.....	125,610 01
Balance of expense fund.....	—2,913 69
Total special funds.....	\$127,504 54

EXHIBIT OF POLICES.

POLICIES IN FORCE DECEMBER 31, 1896.

	<i>Total number.</i>	<i>Total amount.</i>
Term or natural premium.....	6,041	\$11,352,000 00

NEW POLICIES ISSUED.

Term or natural premium.....	1,544	1,025,242 00
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OLD POLICIES REVIVED.

Term or natural premium.....	85	110,750 00
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CHANGED AND INCREASED.

Term or natural premium .....	44	\$57,750 00
Total ..	7,714	\$12,545,742 00

POLICIES TERMINATED DURING THE YEAR.

Term or natural premium .....	1,662	\$2,045,364 00
Policies in force December 31, 1897 .....	6,052	\$10,500,378 00

HOW TERMINATED.

	<i>Number.</i>	<i>Amount.</i>
By death. ....	87	\$160,330 00
surrender.....	2	2,000 00
lapse .....	1,484	1,733,034 00
change and decrease.....	40	100,500 00
not being taken.....	49	49,500 00
<b>Total.....</b>	<b>1,662</b>	<b>\$2,045,364 00</b>

POLICIES IN FORCE DECEMBER 31, 1897.

Term or natural premium.....	6,052	\$10,500,378 00
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BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of the previous year.....	4,316	\$8,971,250 00
Policies written or increased during the year.....	728	306,242 00
Total .....	5,044	\$9,277,492 00
Deduct policies decreased and terminated during the year	660	911,377 00
Total policies in force December 31, 1897 .....	4,384	\$8,366,115 00
Losses and claims unpaid Dec. 31st, of the previous year,	14	36,500 00
Losses and claims incurred during the year.....	58	124,080 00
Total .....	72	\$160,580 00
Losses and claims paid and compromised during the year	60	136,540 00
Losses and claims unpaid December 31, 1897.....	12	\$24,040 00
Premiums and assessments collected during the year .....		\$135,777 79

## WASHINGTON CASUALTY INSURANCE COMPANY,

PORTLAND, ME.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1894.

S. J. LARRABEE, *President.*HENRY H. THOMAS, *Secretary.*

Principal Office, 93 Exchange Street.

## INCOME.

Gross membership fees .....	\$ 889 50	
Annual dues .....	3,649 89	
Assessments or premiums, viz:		
Temporary disability benefits .....	3,649 89	
Total paid by members .....		\$8,189 28
Borrowed money .....		1,190 00
Total income .....		\$9,379 28
Net ledger assets, December 31, 1896 .....		1,384 78
Total .....		\$10,764 06

## DISBURSEMENTS.

Temporary disability claims paid .....	\$2,609 48	
Advance payments returned to rejected applicants .....	6 41	
Total paid to members .....		\$2,615 89
Commissions to agents .....	\$ 833 16	
Commissions for collecting assessments .....	1,320 97	
Salaries and allowances of managers and agents .....	795 00	
Salaries and other compensation of office employes .....	924 65	
Rent, \$180.00; taxes, \$1.33; advertising and printing, \$28.97,	210 30	
Insurance Department fees .....	67 78	
Legal expenses .....	250 00	
All other disbursements, viz: General office expenses,		
traveling expenses, postage, express and office supplies,	846 81	
Borrowed money repaid .....	1,568 41	
Total miscellaneous disbursements .....		\$6,817 08
Total disbursements .....		\$9,432 97
Balance .....		\$1,331 09

*Invested as follows:*

## LEDGER ASSETS.

Cash in office and in bank .....	\$87 45	
Cash deposited with State Treasurer .....	1,243 64	
Ledger assets, per balance .....		\$1,331 09

## LEDGER LIABILITIES.

Borrowed money, advanced by incorporators .....	\$3,273 63
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NON-LEDGER LIABILITIES.

Temporary disability claims reported, estimated liability .....	\$450 00
Total liabilities .....	<u>\$3,723 63</u>

SUMMARY.

Mortuary fund.....	\$ 43 73	
Reserve or emergency fund.....	1,243 64	
Expense fund .....	<u>43 72</u>	
Total .....		\$1,331 09

BUSINESS ALL IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31 of previous year.....	869	\$77,391 00
Policies written or increased during the year.....	<u>541</u>	<u>44,835 00</u>
Total .....	1,410	\$122,226 00
Policies decreased or terminated during the year.....	<u>445</u>	<u>37,120 00</u>
Policies in force December 31, 1897.....	965	\$85,106 00
Losses and claims incurred during the year .....	112	\$2,609 48
Losses and claims paid and compromised during the year ..	112	2,609 48
Premiums or assessments collected during the year, viz:		
Specific benefit and indemnity, \$3,649.89; expense, 3,649.89; total		\$7,299 78



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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, 1897.

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EQUITABLE ACCIDENT INSURANCE ASSOCIATION,  
BOSTON, MASS.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

AUSTIN S. ESTY, *President.*

GEORGE W. CHANDLER, *Secretary.*

Principal Office, 31 Milk St.

INCOME.

Gross membership fees .....	\$1,493 00	
Assessments or premiums, viz:		
Temporary disability benefits.....	\$6,173 99	
Expenses.....	9,782 00	
Advance payments .....	14 00	15,969 99
Total paid by members.....		\$17,462 99
Interest .....		308 58
Total income.....		\$17,771 57
Net ledger assets, December 31, 1896 .....		7,783 72
Total .....		\$25,555 29

DISBURSEMENTS.

Specific benefit claims and installments paid .....	\$1,250 00	
Temporary disability claims paid.....	3,834 92	
Advance payments returned to rejected applicants .....	19 00	
Total paid to members.....		\$5,103 92
Commissions to agents.....	\$1,493 00	
Commissions for collecting assessments.....	2,607 44	
Salaries and allowances of managers and agents.....	441 00	
Salaries of officers.....	3,602 00	
Salaries and other compensation of office employes.....	461 00	
Rent, \$494.15; taxes, \$27.78; advertising and printing, \$229.13 .....	751 06	
Legal expenses.....	66 90	
Loss on bank stock .....	33 25	
Office furniture.....	60 19	
Postage.....	210 10	
Travelling expenses.....	746 76	
Adjusting \$100; insurance, \$3.30.....	103 30	
Miscellaneous expenses.....	645 66	
Total miscellaneous disbursements .....		\$11,221 66
Total disbursements .....		\$16,325 58
Balance .....		\$9,229 71

170      EQUITABLE ACCIDENT INSURANCE ASSOCIATION.

*Invested as follows:*

LEDGER ASSETS.

Book value of stocks and bonds.....	\$5,700 25	
Cash in office and in bank .....	3,450 46	
Deposited with state treasurer.....	79 00	
	<hr/>	
Ledger assets .....		\$9,229 71

NON-LEDGER ASSETS.

Office furniture.....		\$358 84
Premiums or assessments due on last call—made within 60 days .....		\$1,249 20
		<hr/>
Total .....		\$1,608 04
Gross assets .....		\$10,837 75

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery .....	\$358 84	
Premiums or assessments as entered above in excess of losses and claims unpaid .....	557 36	
	<hr/>	
Total .....		916 20
Total admitted assets .....		\$9,921 55

NON-LEDGER LIABILITIES.

Temporary disability claims:		
Adjusted, not yet due.....	\$281 00	
In process of adjustment.....	410 84	
	<hr/>	
Gross policy claims .....		\$691 84
Salaries, rents, taxes, commissions, fees and other accounts due and accrued .....		14 04
Premiums or assessments paid in advance.....		14 00
		<hr/>
Total liabilities .....		\$719 88
Balance to protect contracts.....		\$9,201 67

SUMMARY.

Mortuary fund.....	\$6,877 56	
Expense fund.....	2,324 11	
	<hr/>	
Total .....		\$9,201 67

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of previous year.....	1,691	\$6,180,750 00
Policies written or increased during the year.....	789	3,138,250 00
	<hr/>	
Total .....	2,480	\$9,319,000 00
Policies decreased or terminated during the year .....	820	4,701,750 00
	<hr/>	
Policies in force December 31, 1897.....	1,660	\$4,617,250 00
Losses and claims unpaid December 31 of previous year...	10	1,782 43
Losses and claims incurred during the year.....	81	4,155 68
	<hr/>	
Total .....	91	5,938 11
Losses and claims paid and compromised during the year..	79	5,246 27
	<hr/>	
Losses and claims unpaid December 31, 1897 .....	12	\$691 84
Policies terminated by death or specific benefit during the year.....	1	5,000 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31 of previous year.....	157	\$666,250 00
Policies written or increased during the year .....	285	926,500 00
<b>Total .....</b>	<b>442</b>	<b>\$1,592,750 00</b>
Policies decreased or terminated during the year.....	124	505,750 00
<b>Policies in force December 31, 1897.....</b>	<b>318</b>	<b>\$1,087,000 00</b>
Losses and claims unpaid December 31, of the previous year	3	72 50
Losses and claims incurred during the year .....	25	1,349 72
<b>Total .....</b>	<b>28</b>	<b>\$1,422 22</b>
Losses and claims paid and compromised during the year..	25	1,216 51
<b>Losses and claims unpaid December 31, 1897..</b>	<b>3</b>	<b>\$205 71</b>
Premiums or assessments collected during the year, viz:		
Specific benefit and indemnity, \$1,622.00; expense, \$1,623.00 .....		\$3,244 00

## FIDELITY MUTUAL LIFE ASSOCIATION,

PHILADELPHIA, PA.

INCORPORATED IN 1878. COMMENCED BUSINESS IN 1879.

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

Principal Office, 112-116 North Broad Street.

## INCOME.

First year's assessments or premiums:		
expense, \$443,132.80; mortuary, 97,503.79 .....	\$540,636 59	
Subsequent year's assessments or premiums:		
expense, \$287,185.67; mortuary, \$542,048.40; reserve, \$383,706.86 .....	1,212,940 93	
Medical examiners' fees paid by applicant .....	3,418 72	
<b>Total paid by members.....</b>		<b>\$1,756,996 24</b>
Interest on mortgages, \$11,315.38; bonds and stocks, \$396.28; other sources, \$21,016.62.....		32,728 28
Rents, including company's use of own buildings .....		64,958 88
Profit on disposal of real estate, \$932.98; securities, \$171.92 .....		1,104 90
Fees for changing policies.....		513 00
<b>Total income.....</b>		<b>\$1,856,301 30</b>
Net ledger assets December 31, 1896 .....	\$1,658,554 19	
Less ledger liabilities December 31, 1896.....	11,221 56	1,647,332 63
<b>Total .....</b>		<b>\$3,503,633 93</b>

## DISBURSEMENTS.

Death claims or installments.....	\$629,202	75	
Advance payments returned to rejected applicants .....	15,352	62	
Paid members for dividends .....	18,791	89	
Paid members for surrender values.....	59,122	05	
Total paid to members .....			\$722,469 31
Commissions to agents:			
new business, \$255,914.23; renewals, \$90,593.82 .....	346,508	05	
Commissions for collecting premiums or assessments ...	9,597	96	
Salaries and allowances of managers and agents.....	55,141	65	
Salaries of officers.....	27,897	30	
Salaries and other compensation of office employes.....	89,301	22	
Medical examiners' fees .....	49,433	94	
Taxes on premiums .....	5,444	70	
Insurance Dept. fees, \$1,162.02; municipal licenses, \$1,719.85	2,881	87	
Taxes on real estate and investments.....	13,882	92	
Expenses and repairs on real estate.....	23,119	83	
Rent, including company's use of own buildings.....	49,878	19	
Furniture .....	3,952	20	
Legal expenses .....	2,441	13	
Advertising and printing .....	45,456	17	
Loss on disposal of real estate.....	\$1,434	04	
securities.....	5,070	01	6,504 05
Janitor, fuel, etc.....	1,166	05	
Express and telegrams.....	3,888	71	
Travelling expenses .....	21,447	88	
Postage .....	13,253	14	
Legislation .....	1,336	07	
Library.....	1,105	63	
Sundry expenses....	2,470	78	
Total miscellaneous disbursements.....			\$776,109 44
Total disbursements .....			\$1,498,578 75
Balance.....			\$2,005,055 18

*Invested as follows:*

## LEDGER ASSETS.

Book value of real estate.....	\$1,157,766	64
Loans on mortgages of real estate.....	285,335	46
Loans on policy reserve included in liabilities .....	57,603	09
Loans secured by collateral .....	46,913	64
Interest bearing notes secured by liens on policies.....	69,277	99
Book value of stocks and bonds.....	99,126	25
Cash in office and in bank.....	52,896	88
Agents' debit balances and bills receivable.....	212,582	97
Due from other companies for re-insurance .....	25,309	07
Minnesota Loan and Trust Company .....	779	47
Supplies, \$2,499.89; suspended banks \$1,069.39.....	3,569	28
Total .....	\$2,011,160	74

## DEDUCT LEDGER LIABILITIES.

Agents' credit balances, \$799.17; all other, 5,306.39.....	\$6,105	56
Net ledger assets, per balance .....		\$2,005,055 18

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$7,650 28	
Interest accrued on other assets.....	2,628 05	
Rents accrued on company's property or lease.....	2,727 20	13,005 53
	<hr/>	
Market value of stocks and bonds over book value.....		1,511 75
Total .....		<hr/> \$14,517 28
Gross assets .....		<hr/> \$2,019,572 46

DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter and stationery.....	\$2,499 89	
Agents' debit balances, unsecured.....	141,303 75	
Bills receivable, unsecured.....	13,175 62	
	<hr/>	
Total .....		\$156,979 26
Total admitted assets.....		<hr/> \$1,862,593 20

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies:		
Due and unpaid .....	\$5,498 35	
Adjusted, not due .....	6,000 00	
Not adjusted.....	130,000 00	
Resisted.....	42,000 00	\$183,498 35
	<hr/>	
Salaries, rents, taxes, commissions, fees and accounts due or accrued		5,000 00
Premiums or assessments paid before due .....		1,000 00
Four per cent. reserve on paid up and limited payment policies.....		493,244 28
		<hr/>
Total liabilities.....		\$682,742 63
Balance to protect contracts .....		<hr/> \$1,179,850 57

SUMMARY.

Balance of contingent fund.....	\$1,172,882 07	
Balance of expense fund.....	6,968 50	
	<hr/>	
Total special funds .....		\$1,179,850 57

EXHIBIT OF POLICIES.

\*POLICIES IN FORCE DECEMBER 31, 1896.

	<i>Total Number.</i>	<i>Total Amount.</i>
Term or natural premium .....	29,005	\$67,412,955 92

\*NEW POLICIES ISSUED.

Term or natural premium .....	8,524	\$19,898,208 35
Total .....	<hr/> 37,529	<hr/> \$87,311,164 27

\*POLICIES TERMINATED DURING THE YEAR.

Term or natural premium.....	5,876	\$14,437,487 17
Policies in force December 31, 1897.....	<hr/> 31,653	<hr/> \$72,873,727 10

\*Not required by previous statements to be classified and could not be separated in time for this report.

## HOW TERMINATED.

	<i>Number.</i>	<i>Amount.</i>
By death.....	284	\$684,923 28
expiry .....	48	66,000 00
surrender.....	450	1,008,534 50
lapse .....	5,094	12,677,979 39
Total.....	5,876	\$14,437,437 17

## POLICIES IN FORCE DECEMBER 31, 1897.

Term or natural premium.....	17,714	\$44,212,320 28		
Whole life .....	4,200	9,650,178 30		
Paid up or limited payment.....	9,739	19,011,228 52	31,653	\$72,873,727 10

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31 of the previous year.....	165	\$293,500 00
Policies written or increased during the year.....	41	58,485 20
Total.....	206	\$351,985 20
Deduct policies decreased and terminated during the year	15	36,065 00
Total policies in force December 31, 1897 .....	191	\$315,920 20
Losses and claims incurred during the year.....	1	1,000 00
Losses and claims paid and compromised during the year	1	1,000 00
Premiums and assessments collected during the year .....		\$7,370 94

## HARTFORD LIFE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1867.

R. B. PARKER, *President.*W. A. COWLES, *Assistant Secretary.*

Principal Office, 252 Asylum Street.

## INCOME.

Gross membership fees .....	\$361,792 83
First year's assessments or premiums:	
expense, \$28,351.48; mortuary, \$105,024.43; safety fund, \$15,690.00. ....	149,065 91
Subsequent year's assessments or premiums:	
expense, \$12,036.17; mortuary, \$1,305,872.92; safety fund, \$22,237.31; taxes, \$9,955.02 .....	1,350,101 42
Medical examiners' fees paid by applicant .....	22,217 06
Total paid by members.....	\$1,883,177 22

Interest on safety fund, \$47,248.10; bonds and stocks, \$11,813.50; other sources, \$4,715.45.....	\$63,777 05
Advance payments.....	6,367 61
<b>Total income .....</b>	<b>\$1,953,321 88</b>
Net ledger assets December 31, 1896.....	1,619,966 48
<b>Total .....</b>	<b>\$3,573,288 36</b>

DISBURSEMENTS.

Death claims or installments.....	\$1,472,750 46
Advance payments applied on premiums.....	7,764 55
Paid members for dividends.....	76,625 97
<b>Total paid to members.....</b>	<b>\$1,557,140 98</b>
Commissions to agents:	
new business, \$119,157.88; renewals, \$50,511.44.....	\$169,669 32
Salaries and allowances of managers and agents.....	8,075 00
Salaries of officers.....	21,899 97
Salaries and other compensation of office employes.....	40,619 14
Medical examiners' fees.....	25,383 06
Taxes on premiums, \$12,326.99; on franchise, \$830.90.....	13,157 89
Insurance Dept. fees, \$2,609.13; municipal licenses, \$308.00;	2,917 13
Rent.....	8,304 79
Legal expenses.....	2,928 96
Advertising and printing.....	8,190 99
Commercial reports.....	5,617 33
Postage.....	11,426 73
Re-insurance.....	177 61
Office expenses.....	3,451 65
Traveling.....	5,449 47
Dividends on capital stock.....	40,000 00
Transferred to stock department on account of dues.....	68,000 00
<b>Total miscellaneous disbursements .....</b>	<b>435,269 04</b>
<b>Total disbursements .....</b>	<b>\$1,992,410 02</b>
<b>Balance.....</b>	<b>\$1,580,878 34</b>

Invested as follows:

LEDGER ASSETS.

Loans secured by collateral.....	\$ 20,000 00
Book value of stocks and bonds.....	240,587 26
Cash in office and in bank.....	128,100 33
Safety fund securities on deposit with Security Company, .....	1,192,190 75
<b>Ledger assets, per balance .....</b>	<b>\$1,580,878 34</b>

NON-LEDGER ASSETS.

Interest accrued on ledger assets.....	\$ 4,630 12
Mortuary assessments due on last call—made within 60 days.....	322,100 00
<b>Total .....</b>	<b>\$326,730 12</b>
<b>Gross assets.....</b>	<b>\$1,907,608 46</b>

DEDUCT ASSETS NOT ADMITTED.

Book value of ledger assets over market value.....	\$8,888 73
<b>Total admitted assets.....</b>	<b>\$1,898,719 73</b>

## NON-LEDGER LIABILITIES.

## Losses on post mortem policies:

Due and unpaid .....	\$ 250 00	
Not adjusted.....	297,100 00	
Resisted .....	25,000 00	\$322,350 00
Disability, sick, accident or other benefits due or accrued.....		573 60
Premiums or assessments paid before due.....		2,669 18
Excess of premiums collected on limited payment or deposit policies and four per cent. accumulated interest thereon.....		1,082 00
Total liabilities.....		\$326,674 78
Balance to protect contracts .....		\$1,572,044 95

## SUMMARY.

Balance of mortuary fund.....	\$28,563 67
Balance of reserve fund.....	59,329 55
Balance of safety fund .....	1,192,190 75
Balance of expense fund.....	291,960 98
Total special funds .....	\$1,572,044 95

## EXHIBIT OF POLICIES.

## POLICIES IN FORCE DECEMBER 31, 1896.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Term or natural premium.....	43,934	\$91,505,200		
Paid up or limited payment.....	30	77,000	43,964	\$91,582,200

## NEW POLICIES ISSUED.

Term or natural premium.....	5,396	\$9,040,400		
Paid up or limited payment .....	63	82,500	5,459	\$9,122,900

## OLD POLICIES REVIVED.

Term or natural premium .....			11	\$26,500
Total .....			49,434	\$100,731,600

## POLICIES TERMINATED DURING THE YEAR.

Term or natural premium.....	5,286	\$10,605,000		
Paid up or limited payment.....	30	59,000		
Total terminated.....			5,316	\$10,664,000
Policies in force December 31, 1897. ....			44,118	\$90,067,600

## HOW TERMINATED.

By death .....	649	\$1,490,100		
lapse .....	3,790	7,497,600		
not being taken.....	877	1,676,300		
Total .....	5,316	\$10,664,000		

## POLICIES IN FORCE DECEMBER 31, 1897.

Term or natural premium.....	44,035	\$89,967,100		
Paid up or limited payment.....	63	100,500	44,118	\$90,067,600



BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year .....	90	\$124,500
Deduct policies decreased and terminated during the year .....	<u>7</u>	<u>9,000</u>
Total policies in force December 31, 1897 .....	83	\$115,500
Premiums and assessments collected during the year .....		\$3,848 31

MASONIC EQUITABLE ACCIDENT ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1892.

ALBERT C. SMITH, *President.*

DAVID T. MONTAGUE, *Secretary.*

Principal Office, 131 Devonshire Street.

INCOME.

Gross membership fees .....		\$18,010 00
Assessments or premiums, viz:		
Temporary disability benefits .....	\$58,844 52	
Expenses .....	<u>26,624 73</u>	<u>85,469 25</u>
Total paid by members .....		\$103,479 25
Interest .....		658 38
Borrowed money .....		<u>500 00</u>
Total income .....		\$104,637 63
Net ledger assets, December 31, 1896 .....		<u>20,331 33</u>
Total .....		\$124,968 96

DISBURSEMENTS.

Specific benefit claims paid .....	\$13,600 00	
Temporary disability claims paid .....	38,087 58	
Advance payments returned to rejected applicants .....	<u>91 35</u>	
Total paid to members .....		\$51,778 93
Commissions to agents .....	\$19,710 36	
Commissions for collecting assessments .....	3,442 54	
Salaries of officers .....	11,511 54	
Salaries and other compensation of office employees .....	3,460 40	
Rent, \$1,099.23; taxes, \$375.94; advertising and printing, \$1,741.68 .....	3,216 85	
Insurance Department fees .....	585 63	
Medical examiners' fees .....	1,160 00	
Postage .....	1,549 31	
Express, telegrams and care of office .....	135 90	
Borrowed money repaid .....	<u>500 00</u>	

Traveling expenses.....	\$271 78	
Miscellaneous .....	552 86	
Expense of settling claims.....	3,032 91	
		<hr/>
Total miscellaneous disbursements.....		\$49,130 08
		<hr/>
Total disbursements .....		\$100,909 01
		<hr/>
Balance.....		\$24,059 95

*Invested as follows:*

LEDGER ASSETS.

Book value of stocks and bonds.....	\$12,856 50	
Cash in office and in bank.....	10,933 45	
Interest in hands of State treasurer.....	270 00	
		<hr/>
Ledger assets, per balance. ....		\$24,059 95

NON-LEDGER ASSETS.

Premiums or assessments due on last call—made within 60 days.....	\$6,539 80	
		<hr/>
Gross assets .....		\$30,599 75

DEDUCT ASSETS NOT ADMITTED.

Book value of ledger assets over market value.....	\$ 604 00	
Premiums or assessments as entered above in excess of losses and claims unpaid.....	2,113 11	
		<hr/>
Total .....		\$2,717 11
		<hr/>
Total admitted assets .....		\$27,882 64

NON-LEDGER LIABILITIES.

Specific indemnity claims (reported).....	\$250 00	
Temporary disability claims:		
Reported, estimated liability.....	\$2,876 69	
Resisted .....	1,309 00	4,176 69
		<hr/>
Gross policy claims .....		\$4,426 69
Salaries, rents, taxes, commissions, fees and other accounts due and accrued .....		877 24
Premiums or assessments paid in advance.....		2,353 00
		<hr/>
Total liabilities .....		\$7,656 93
		<hr/>
Balance to protect contracts .....		\$20,225 71

SUMMARY.

Mortuary fund.....	\$ 7,138 24	
Reserve or emergency fund .....	12,522 50	
Expense fund .....	564 97	
		<hr/>
Total special funds.....		\$20,225 71

EXHIBIT OF POLICIES.

TOTAL BUSINESS.		
	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of previous year.....	8,548	\$32,030,250 00
Policies written or increased during the year.....	3,617	11,525,150 00
Total .....	12,165	\$43,555,400 00
Policies decreased or terminated during the year .....	4,402	14,415,300 00
Policies in force December 31, 1897 .....	7,763	\$29,140,100 00
Losses and claims unpaid December 31 of previous year....	36	\$11,296 04
Losses and claims incurred during the year .....	894	54,669 94
Total .....	930	\$65,965 98
Losses and claims paid and compromised during the year .	902	61,539 29
Losses and claims unpaid December 31, 1897.....	28	\$4,426 69
Policies terminated by death or specific benefit during the year .....	6	\$15,000 00

BUSINESS IN MAINE.		
	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31 of previous year .....	646	\$2,428,000 00
Policies written or increased during the year .....	239	737,200 00
Total .....	885	\$3,165,200 00
Policies decreased or terminated during the year.....	124	506,250 00
Policies in force December 31, 1897.....	761	\$2,658,950 00
Losses and claims unpaid December 31, of the previous year	3	\$125 36
Losses and claims incurred during the year.....	73	6,837 16
Total .....	76	\$6,962 52
Losses and claims paid and compromised during the year..	70	6,634 67
Losses and claims unpaid December 31, 1897.....	6	\$ 327 85
Policies terminated by death or specific benefit during the year .....	1	\$3,000 00
Premiums or assessments collected during the year, viz:		
Specific benefit and indemnity,\$4,483.00; expense,\$2,033.00; total		\$6,516 00

MASSACHUSETTS MUTUAL ACCIDENT ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1884.

DANIEL LOVERING, JR., *President.* G. LEONARD McNEILL, *Secretary.*

Principal Office, 131 Devonshire St.

Cash Capital, \$3,000.

INCOME.

Gross membership fees .....		\$18,667 00
Advance payments .....		11,870 87
Assessments or premiums, viz:		
Specific benefits.....	\$49,266 67	
Fees for renewal of lapsed policies .....	9,722 40	58,989 07
Total paid by members.....		\$89,526 94
Interest .....		928 24
Income from all other sources .....		6 27
Total income .....		\$90,461 55
Net ledger assets, December 31, 1896 .....		25,554 27
Total .....		\$116,015 82

DISBURSEMENTS.

Specific benefit claims and installments paid .....	\$2,000 00	
Temporary disability claims paid.....	25,578 87	
Advance payments returned to policy holders and rejected applicants .....	456 68	
Total paid to members.....		\$28,035 55
Commissions to agents.....	\$17,995 50	
Commissions for collecting assessments.....	7,602 30	
Salaries and allowances of managers and agents.....	2,760 90	
Salaries and other compensation of officers.....	6,725 00	
Salaries and other compensation of office employes.....	4,906 09	
Rent, \$800; taxes, \$192.92; advertising and printing, \$3,656.68.....	4,649 60	
Insurance Department fees .....	501 85	
Legal expenses.....	1,120 17	
Interest on bonds.....	114 78	
Postage .....	1,770 82	
Office expenses.....	738 69	
Miscellaneous .....	979 91	
Expense in adjustment of claims .....	2,287 40	
Profit and loss, uncollectable agents accounts.....	577 87	
Furniture .....	145 48	
Medical examiners' fees.....	1,447 97	
Total miscellaneous disbursements .....		\$54,124 33
Total disbursements.....		\$82,159 88
Balance .....		\$33,855 94

*Invested as follows:*

**LEDGER ASSETS.**

Book value of stocks and bonds.....	\$25,668 08
Agents' debit balances .....	1,817 84
Cash in office and in bank .....	6,570 57
<b>Total .....</b>	<b>\$34,056 49</b>

**DEDUCT LEDGER LIABILITIES.**

Agents' credit balances.....	\$200 55	
<b>Net ledger assets, per balance.....</b>		<b>\$33,855 94</b>

**NON-LEDGER ASSETS.**

Office furniture and fixtures .....	\$2,002 67
Market value of stocks and bonds over book value.....	168 04
Specific benefit assessments to be made for claims resisted.....	2,157 14
<b>Total .....</b>	<b>\$4,327 85</b>
<b>Gross assets.....</b>	<b>\$38,183 79</b>

**DEDUCT ASSETS NOT ADMITTED.**

Agents' debit balances, unsecured.....	\$1,280 72
Furniture, fixtures, supplies, printed matter and stationery .....	2,002 67
<b>Total .....</b>	<b>\$3,283 39</b>
<b>Total admitted assets .....</b>	<b>\$34,900 40</b>

**NON-LEDGER LIABILITIES.**

Specific indemnity claims (resisted) .....	\$1,750 00
Temporary disability claims (in process of adjustment).....	407 14
<b>Gross policy claims.....</b>	<b>\$2,157 14</b>
Salaries, rents, taxes, commissions, fees and other accounts due and accrued .....	200 55
Premiums or assessments paid in advance .....	4,902 42
Capital stock.....	3,000 00
<b>Total liabilities .....</b>	<b>\$10,260 11</b>
<b>Balance to protect contracts.....</b>	<b>\$24,640 29</b>

**SUMMARY.**

Mortuary or benefit fund.....	\$11,657 97
Reserve or emergency fund.....	12,500 00
Expense fund.....	482 32
<b>Total special funds.....</b>	<b>\$24,640 29</b>

**EXHIBIT OF POLICIES.**

**TOTAL BUSINESS.**

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of previous year.....	4,626	\$17,824,250 00
Policies written or increased during the year.....	4,069	11,098,450 00
<b>Total .....</b>	<b>8,695</b>	<b>\$28,922,700 00</b>
Policies decreased or terminated during the year.....	3,202	7,888,075 00
<b>Policies in force December 31, 1897.....</b>	<b>5,493</b>	<b>\$21,034,625 00</b>

Losses and claims unpaid December 31 of previous year....	6	\$6,860 56
Losses and claims incurred during the year.....	648	29,175 45
Total .....	654	\$36,036 01
*Losses and claims paid and compromised during the year.....	651	33,878 87
Losses and claims unpaid December 31, 1897 .....	3	\$2,157 14

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31 of previous year.....	796	\$2,672,750 00
Policies written or increased during the year .....	376	1,010,250 00
Total .....	1,172	\$3,683,000 00
Policies decreased or terminated during the year.....	510	1,403,750 00
Policies in force December 31, 1897.....	662	\$2,279,250 00
Losses and claims unpaid December 31, of the previous year	1	\$108 57
Losses and claims incurred during the year .....	64	4,025 35
Total .....	65	\$4,133 92
Losses and claims paid and compromised during the year..	65	4,133 92
Premiums or assessments collected during the year .....	6	\$6,713 75

\*Includes claim withdrawn, \$5,000.00; decision of court, \$1,300.00.

## MUTUAL RESERVE FUND LIFE ASSOCIATION,

NEW YORK, N. Y.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1881.

FREDERICK A. BURNHAM, *President.* CHARLES W. CAMP, *Secretary.*

Principal Office, 305-309 Broadway.

## INCOME.

Gross membership fees .....	\$59,615 55
First year's assessments or premiums:	
expense, \$819,703.23; mortuary, \$66,639.55; reserve,	
\$137,168.58.....	1,023,511 36
Subsequent year's assessments or premiums:	
expense, \$1,046,750.43; mortuary, \$3,608,707.25; reserve,	
\$8,441.92; surrendered policies, \$9,909.87.....	4,673,809 47
Medical examiners' fees paid by applicant .....	18,711 00
Total paid by members.....	\$5,775,647 38
Interest on mortgages, \$94,881.10; bonds and stocks, \$14,384.30; other	
sources, \$26,553.08.....	135,818 48
Rents, including company's use of own buildings .....	149,902 20
Fees for alterations in policies.....	1,065 48
Special deposits received during the year.....	18,876 33
Total income.....	\$6,081,309 87
Net ledger assets December 31, 1896 .....	4,021,140 29
Total .....	\$10,102,450 16

DISBURSEMENTS.

Death claims or installments.....	\$4,060,479 14	
Disability, sick or accident benefits .....	11,604 31	
Other benefits .....	4,778 94	
Advance payments returned to rejected applicants .....	970 74	
Paid members for dividends .....	74,860 48	
Paid members for surrender policies.....	9,909 87	
Total paid to members .....		\$4,162,603 48
Commissions to agents:		
new business, \$545,250.67; renewals, \$63,575.22 .....	\$608,825 89	
Commissions for collecting premiums or assessments ...	70,326 74	
Salaries and allowances of managers and agents.....	48,462 59	
Salaries of officers .....	116,485 47	
Salaries and other compensation of office employes.....	250,890 56	
Medical examiners' fees .....	62,882 61	
Taxes on premiums, \$9,604.63; on franchise, \$45.58.....	9,650 21	
Insurance Dept. fees, \$16,957.49; municipal licenses, \$2,639.59	19,597 08	
Taxes on real estate and investments.....	19,091 04	
Expenses and repairs on real estate.....	118,463 83	
Rent, including company's use of own buildings.....	83,620 89	
Legal expenses .....	22,605 25	
Advertising and printing .....	89,073 29	
Investment expense .....	2,304 00	
Traveling expense .....	14,495 73	
Actuarial expense .....	16,795 00	
Postage .....	35,553 04	
Agency expense.....	54,987 27	
General office expense .....	83,100 67	
Expenses investigating and adjusting death and disability claims .....	73,268 23	
Total miscellaneous disbursements.....		\$1,800,479 39
Total disbursements .....		\$5,963,082 87
Balance.....		\$4,139,367 29

*Invested as follows:*

LEDGER ASSETS.

Book value of real estate.....	\$535,528 14
Loans on mortgages of real estate.....	1,724,800 00
Book value of bonds .....	324,118 29
Cash in office and in bank.....	886,147 17
Agents' debit balances .....	466,524 09
Furniture and fixtures .....	56,377 73
On deposit in collecting banks and with bonded collectors transferred since December 31, 1897, to New York banks.	151,310 01
Total .....	\$4,144,805 43

DEDUCT LEDGER LIABILITIES.

Agents' credit balances .....	\$5,438 14
Net ledger assets, per balance .....	\$4,139,367 29

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$21,334 00	
Interest due and accrued on other assets.....	4,058 64	
Rents due and accrued on company's property or lease...	7,922 01	\$33,314 65
Market value of real estate over book value.....		8,631 46
Market value of stocks and bonds over book value.....		36,556 80
Mortuary assessments due on last call—made within 60 days.....		79,958 29
Mortuary assessments to become due on post mortem policies—not exceeding one assessment, nor the amount of unpaid claims under post mortem policies as shown in liabilities.....		766,394 00
*Death losses paid in anticipation of February 1, 1898 assessment.....		120,091 57
*Annual and expense dues in process of collection not yet due.....		218,378 57
Total.....		\$1,263,325 34
Gross assets.....		\$5,402,692 63

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes.....	\$56,377 73	
Agents' debit balances, unsecured.....	200,000 00	
Special reserve to cover possible shrinkage in items of investment.....	16,353 05	
Total.....		\$272,730 78
Total admitted assets.....		\$5,129,961 85

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies:			
Adjusted, not due.....	\$ 500 00		
Not adjusted.....	37,000 00		
Resisted.....	11,000 00	\$48,500 00	
Losses on post mortem policies:			
†Due and unpaid.....	\$5,000 00		
Adjusted, not due.....	511,142 00		
Not adjusted.....	535,847 61		
Resisted.....	173,500 00	\$1,225,489 61	\$1,273,989 61
Dividends due or accrued.....			29,246 35
Premiums or assessments paid before due.....			175,800 50
Outstanding bond obligation.....			165,952 28
Total liabilities.....			\$1,644,988 74
Balance to protect contracts.....			\$3,484,973 11

## SUMMARY.

Mortuary fund.....	\$ 120,091 57
Reserve and emergency fund.....	2,810,095 25
Building sinking fund.....	31,039 66
Expense fund.....	523,746 63
Total special funds.....	\$3,484,973 11

\* As reported by the company. This Department objects to this item as an asset.

† Payment enjoined by court.



## EXHIBIT OF POLICIES.

## POLICIES IN FORCE DECEMBER 31, 1896.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Term or natural premium .....	103,623	\$285,457,111 00		
Whole life.....	14,826	39,568,950 00	118,449	\$325,026,061 00

## NEW POLICIES ISSUED.

Term or natural premium.....	1,784	\$4,613,935 00		
Whole life.....	19,979	51,620,850 00	21,763	\$56,234,785 00
Total .....			140,212	\$381,260,846 00

## POLICIES TERMINATED DURING THE YEAR.

Term or natural premium .....	20,083	\$57,416,745 00		
Whole life .....	8,221	22,277,000 00		
Total terminated.....			28,304	79,693,745 00
Policies in force December 31, 1897.....			111,908	\$301,567,101 00

## HOW TERMINATED.

By death.....	1,473	\$4,655,000 00		
lapse .....	15,435	44,437,395 00		
not being taken .....	11,396	\$30,601,350 00		
Total.....	28,304	\$79,693,745 00		

## POLICIES IN FORCE DECEMBER 31, 1897.

Term or natural premium.....	85,324	\$232,654,301 00		
Whole life .....	26,584	68,912,800 00	111,908	\$301,567,101 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	455	\$1,049,500 00
Policies written or increased during the year.....	149	331,500 00
Total .....	604	\$1,381,000 00
Deduct policies decreased and terminated during the year .....	118	239,500 00
Total policies in force December 31, 1897 .....	486	\$1,141,500 00
Losses and claims unpaid Dec. 31st., of the previous year..	1	\$1,000 00
Losses and claims incurred during the year.....	3	7,000 00
Total .....	4	\$8,000 00
Losses and claims paid and compromised during the year .....	3	7,000 00
Losses and claims unpaid December 31, 1897.....	1	\$1,000 00
Premiums and assessments collected during the year .....		\$11,772 74

## NEW ENGLAND MUTUAL ACCIDENT ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1884.

AUGUSTUS P. MARTIN, *President.*FRANKLIN J. MOORE, *Secretary.*

Principal Office, 85 Water Street.

## INCOME.

Gross membership fees .....	\$13,945 75	
Annual dues .....	252 00	
Assessments or premiums, viz.:		
Specific benefits .....		} \$90,566 91
Temporary disability benefits .....		
Expenses .....	116,673 21	
		<u>207,240 12</u>
Total paid by members.....		\$221,437 87
Interest .....		2,200 21
Re-insurance.....		8,556 92
Total income .....		<u>\$232,195 00</u>
Net ledger assets December 31, 1896.....		77,847 99
Total .....		<u>\$310,042 99</u>

## DISBURSEMENTS.

Specific benefit claims paid.....	\$36,025 00	
Temporary disability claims paid .....	62,353 29	
Advance payments returned to rejected applicants .....	1,806 93	
Total paid to members.....		\$100,185 22
Commissions to agents.....	\$27,176 54	
Commissions for collecting assessments.....	36,063 58	
Salaries and allowances of managers and agents.....	8,299 96	
Salaries and other compensation of officers .....	11,325 00	
Salaries and other compensation of office employes.....	13,489 08	
Rent, \$2,949.96; taxes, \$278.79; advertising and printing, \$5,653.51 .....	8,882 26	
Insurance Department fees.....	892 78	
Legal expenses.....	1,668 37	
Medical fees, \$5,402.83; furniture, \$56.00.....	5,458 83	
Adjustment expense.....	4,543 66	
Postage, \$2,060.74; traveling, \$1,046.77.....	3,107 51	
Re-insurance, \$6,173.47; general expense, \$2,667.37 .....	8,840 84	
Total miscellaneous disbursements .....		<u>\$129,748 41</u>
Total disbursements .....		<u>\$229,933 63</u>
Balance.....		\$80,109 36

*Invested as follows:*

## LEDGER ASSETS.

Loans on mortgages of real estate.....	\$4,500 00
Book value of stocks and bonds.....	34,933 10
Agents' debit balances.....	4,109 96
Cash in office and in bank.....	37,842 27
Total.....	<u>\$81,385 33</u>

## DEDUCT LEDGER LIABILITIES.

Agents' credit balances.....	\$1,275 97
Net ledger assets, per balance.....	<u>\$80,109 36</u>

## NON-LEDGER ASSETS.

Interest accrued.....	\$334 01
Market value of stocks and bonds over book value.....	826 90
Premiums or assessments due on last call—made within 60 days.....	7,886 25
Specific benefit assessments to be made for claims resisted.....	29,000 00
Due from other companies for re-insurance.....	500 00
Furniture, fixtures and supplies.....	5,000 00
Total.....	<u>\$43,547 16</u>
Gross assets.....	<u>\$123,656 52</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$1,975 39
Furniture, fixtures, supplies, printed matter and stationery.....	5,000 00
Premiums or assessments as entered above in excess of losses and claims unpaid.....	7,886 25
Total.....	<u>\$14,861 64</u>
Total admitted assets.....	<u>\$108,794 88</u>

## NON-LEDGER LIABILITIES.

Specific indemnity claims:		
In process of adjustment.....	\$8,500 00	
Resisted.....	<u>20,500 00</u>	\$29,000 00
Temporary disability claims:		
In process of adjustment.....	{	7,850 00
Reported, estimated liability.....		
Gross policy claims.....		\$36,580 00
Salaries, rents, taxes, commissions, fees and other accounts due and accrued.....		1,250 00
Premiums or assessments paid in advance.....		175 75
All other liabilities.....		500 00
Total liabilities.....		<u>\$38,505 75</u>
Balance to protect contracts.....		\$70,289 13

## SUMMARY.

Mortuary fund.....	\$41,199 93
Reserve or emergency fund.....	24,933 10
Expense fund.....	4,156 10
Total special funds.....	<u>\$70,289 13</u>

## EXHIBIT OF POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of previous year.....	11,611	\$70,672,125 00
Policies written or increased during the year.....	7,528	48,585,150 06
Total.....	19,139	\$119,257,275 00
Policies decreased or terminated during the year.....	5,209	32,362,750 00
Policies in force December 31, 1897.....	13,930	\$86,894,525 00
Losses and claims unpaid December 31, of previous year..	7	\$21,150 00
Losses and claims incurred during the year .....	1,442	113,808 29
Total.....	1,449	\$134,958 29
Losses and claims paid and compromised during the year	1,342	98,378 29
Losses and claims unpaid December 31, 1897.....	167	\$36,580 00
Policies terminated by death or specific benefit during the year .....	9	\$36,750 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31 of previous year.....	430	\$2,293,750 00
Policies written or increased during the year.....	118	655,750 00
Total .....	548	\$2,949,500 00
Policies decreased or terminated during the year.....	120	553,750 00
Policies in force December 31, 1897.....	428	\$2,395,750 00
Losses and claims incurred during the year.....	53	\$12,509 62
Losses and claims paid and compromised during the year	53	12,509 62
Policies terminated by death or specific benefit during the year.....	1	\$10,000 00
Premiums or assessments collected during the year, viz.:		
Specific benefit and indemnity, \$3,215.08; expense, \$4,028.02; Total		\$7,243 10

NORTHWESTERN LIFE ASSURANCE COMPANY,  
CHICAGO, ILL.

INCORPORATED IN 1874. COMMENCED BUSINESS IN 1874.

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

Principal Office, Home Insurance Building.

INCOME.

First year's assessments or premiums:	
expense, \$49,575.45; mortuary, \$95,509.55; reserve,	
\$33,299.04.....	\$178,884 04
Subsequent year's assessments or premiums:	
expense, \$358,703.21; mortuary, \$1,556,652.89; reserve,	
\$250,971.41; *all other, \$1,568.78 .....	2,167,896 29
Delinquent charges .....	3,132 43
<b>Total paid by members .....</b>	<b>\$2,349,412 76</b>
Interest on mortgages, \$21,575.00; bonds, \$17,144.21; other sources,	
\$2,793.70 .....	41,512 91
<b>Total income.....</b>	<b>\$2,390,925 67</b>
Net ledger assets December 31, 1896 .....	1,040,468 84
<b>Total .....</b>	<b>\$3,431,394 51</b>

DISBURSEMENTS.

Death claims or installments .....	\$1,767,353 54
Disability, sick or accident benefits.....	4,250 00
<b>Total paid to members.....</b>	<b>\$1,771,603 54</b>
Commissions to agents:	
new business, \$115,283.52; renewals, \$10,737.82.....	\$126,026 34
Commissions for collecting premiums or assessments ....	13,638 20
Salaries and allowances of managers and agents .....	48,788 34
Salaries and other compensation of officers.....	49,663 20
Salaries and other compensation of office employes.....	82,631 49
Medical examiners' fees .....	11,886 00
Taxes on premiums, \$4,019.18; on franchise, \$30.97 .....	4,050 15
Insurance Dept. fees, \$2,156.24; municipal licenses, \$254.98,	2,411 22
Taxes on personal property .....	8 35
Rent.....	19,039 52
Furniture.....	451 57
Legal expenses.....	5,831 95
Advertising, printing and stationery .. .....	11,301 45
Bonds redeemed .....	1,042 83
Incidental and miscellaneous expense accounts.....	8,863 90
Legislative committee .....	906 04
Postage .....	5,406 19
Refitting office.....	383 79

\*Recovered on indemnifying bond on loss paid in a previous year.

190 NORTHWESTERN LIFE ASSURANCE COMPANY.

Traveling expenses.....	\$15,466	03
Mutual Life Underwriters Executive Committee .....	973	09
Suspense account .....	184	35
Surrendered policies.....	18,191	12
Advance assessments .....	2,917	71
Total miscellaneous disbursements.....		\$433,062 83
Total disbursements .....		\$2,204,666 37
Balance .....		\$1,226,728 14

*Invested as follows:*

LEDGER ASSETS.

Loans on mortgages of real estate.....	\$608,800	00
Book value of bonds.....	361,504	86
Cash in office and in bank.....	158,456	73
Agents' debit balances and bills receivable .....	101,045	76
Total.....	\$1,229,807	35

DEDUCT LEDGER LIABILITIES.

Agents' and other credit balances.....	\$3,079	21
Net ledger assets, per balance .....		\$1,226,728 14

NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$9,391	73
Interest accrued on other assets .....	1,716	65
Market value of stocks and bonds over book value.....	4,693	89
Mortuary assessments due on last call—made within 60 days.....		30,000 00
Mortuary assessments to become due on post mortem policies—not exceeding one assessment, nor the amount of unpaid claims under post mortem policies as shown in liabilities .....		175,500 00
Total .....		\$221,302 27
Gross assets.....		\$1,448,030 41

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$74,458	15
Bills receivable, unsecured.....	8,505	53
Total .....		\$82,963 68
Total admitted assets .....		\$1,365,066 73

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies:			
Due and unpaid.....	\$1,000	00	
Adjusted, not due.....	12,100	00	
Not adjusted .....	63,500	00	
Resisted.....	19,500	00	\$96,100 00
Losses on post mortem policies:			
Due and unpaid .....	\$2,916	66	
Adjusted, not due .....	195,200	00	
Not adjusted .....	165,500	00	
Resisted.....	10,000	00	373,616 66
			\$469,716 66

Present value of future payments on installment policy claims.....	\$4,393 05
Premiums or assessments paid before due .....	13,909 90
Excess of premiums collected on limited payment or deposit policies and four per cent. accumulated interest thereon .....	113,905 86
Suspense account.....	78 90
Total liabilities .....	\$602,004 37
Balance to protect contracts .....	\$763,062 36

SUMMARY.

Mortuary fund .....	\$41,792 10
Reserve fund.....	33,589 75
Guarantee fund .....	424,235 65
Expense fund .....	263,444 86
Total special funds.....	\$763,062 36

EXHIBIT OF POLICIES.

POLICIES IN FORCE DECEMBER 31, 1896.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Term or natural premium.....	30,120	\$94,071,408 00		
Whole life.....	8,785	18,522,668 00		
Paid up or limited payment.....	1,199	2,664,035 00	40,104	\$115,258,111 00

NEW POLICIES ISSUED.

Term or natural premium .....	595	\$1,543,658 00		
Whole life.....	2,348	7,227,022 00		
Paid up or limited payment.....	1,399	3,180,616 00	4,342	\$11,951,296 00

OLD POLICIES REVIVED.

Term or natural premium.....	1,322	\$3,811,500 00		
Whole life.....	2,404	5,635,000 00		
Paid up or limited payment.....	647	1,319,000 00	4,373	\$10,765,500 00

CHANGED AND INCREASED.

Term or natural premium .....	639	\$1,680,500 00		
Whole life. ....	76	193,000 00		
Paid up or limited payment.....	35	102,500 00	750	\$1,976,000 00
Total .....			49,569	\$139,950,907 00

POLICIES TERMINATED DURING THE YEAR.

Term or natural premium.....	8,769	\$27,637,787 00		
Whole life.....	4,672	10,693,604 00		
Paid up or limited payment.....	1,411	3,165,422 00		
Total terminated.....			14,852	\$41,496,813 00
Policies in force December 31, 1897.....			34,717	\$98,454,094 00

## HOW TERMINATED.

By death .....	522	\$1,782,893 00
surrender .....	754	2,779,500 00
lapse .....	13,192	35,785,536 00
not being taken .....	384	1,148,884 00
Total .....	14,852	\$41,496,813 00

## POLICIES IN FORCE DECEMBER 31, 1897.

Term or natural premium .....	23,907	\$73,469,279 00		
Whole life .....	8,941	20,884,086 00		
Paid up or limited payment ...	1,869	4,100,729 00	34,717	\$98,454,094 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year .....	101	\$223,000 00
Policies written or increased during the year .....	16	17,500 00
Total .....	117	\$240,500 09
Deduct policies decreased and terminated during the year .....	34	51,500 00
Total policies in force December 31, 1897 .....	83	\$189,000 00
Losses and claims unpaid Dec. 31st, of the previous year, .....	2	\$3,500 00
Losses and claims incurred during the year .....	1	1,500 00
Total .....	3	\$5,000 00
Losses and claims paid and compromised during the year, .....	3	\$5,000 00
*Premiums and assessments collected during the year .....		\$4,868 98

\*Includes delinquent charges.



## SECURITY MUTUAL LIFE ASSOCIATION,

BINGHAMTON, N. Y.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1887.

H. J. GAYLORD, *Vice-President.*CHARLES M. TURNER, *Secretary.*

Principal Office, Cor. Court and Chenango Sts.

## INCOME.

First year's assessments or premiums (expense) .....	\$180,850 92	
Subsequent year's assessments or premiums:		
expense, \$80,755.03; mortuary, \$179,825.24; reserve, \$68,252.58; .....	328,832 85	
Total paid by members .....		\$509,683 77
Interest on mortgages, \$13,265.65; bonds and stocks, \$1,679.10; other sources, \$736.95 .....		15,681 70
Rents .....		1,144 50
Income from all other sources, viz: Exchange .....		202 14
Total income .....		\$526,712 11
Net ledger assets, December 31, 1896 .....		437,102 24
Total .....		\$963,814 35

## DISBURSEMENTS.

Death claims or installments .....	\$172,747 08	
Disability, sick or accident benefits .....	312 50	
Advance payments returned to applicants .....	94 38	
Paid members for dividends .....	5,528 12	
Paid members for surrender values .....	218 03	
Total paid to members .....		\$178,900 11
Commissions to agents:		
new business, \$174,717.38; renewals, \$11,025.24 .....	\$185,742 62	
Commissions for collecting premiums or assessments .....	12,621 19	
Salaries and allowances of managers and agents .....	3,530 48	
Salaries of officers .....	7,990 43	
Salaries and other compensation of office employes .....	14,666 41	
Medical examiners' fees .....	15,135 50	
Taxes on premiums, \$1,439.86; on franchise, \$830.97 .....	2,270 83	
Insurance Department fees .....	1,100 90	
Taxes on real estate and investments .....	171 84	
Expenses and repairs on real estate .....	207 34	
Rent .....	5,098 97	
Furniture .....	381 04	
Legal expenses .....	3,572 20	
Advertising and printing .....	5,679 66	
Traveling .....	3,400 87	
General office expenses, \$6,738.14; postage, \$2,153.17 .....	8,891 31	

Expense investigating risks .....	\$3,938 98	
Accrued interest. ....	747 66	
		<hr/>
Total miscellaneous disbursements.....		\$275,178 23
Total disbursements.....		<hr/>
		\$454,078 34
Balance.....		<hr/>
		\$509,736 01

*Invested as follows:*

**LEDGER ASSETS.**

Book value of real estate .....	\$9,966 45	
Loans on mortgages of real estate.....	241,100 00	
Loans secured by collateral .....	1,500 00	
Book value of bonds.....	111,000 00	
Cash in office and in bank .....	96,451 71	
Agents' debit balances.....	70,296 76	
		<hr/>
Total.....	\$530,314 92	

**DEDUCT LEDGER LIABILITIES.**

Agents' credit balances ....	\$20,578 91	
		<hr/>
Net ledger assets, per balance .....		\$509,736 01

**NON-LEDGER ASSETS.**

Interest due and accrued on mortgages.....	\$3,670 59	
Interest accrued on other assets .....	780 42	\$4,451 01
Mortuary assessments due on last call—made within 60 days.....		<hr/>
		71,182 00
Total .....		<hr/>
		\$75,633 01
Gross assets.....		<hr/>
		\$585,369 02

**DEDUCT ASSETS NOT ADMITTED.**

Agents' debit balances, unsecured.....	\$14,596 09	
Mortuary assessments in excess of unpaid claims under post mortem policies.....	41,682 00	\$56,278 09
		<hr/>
Total admitted assets.....		\$529,090 93

**NON-LEDGER LIABILITIES.**

Losses on stipulated premium policies:		
Not adjusted.....	\$27,500 00	
Resisted.....	2,000 00	\$29,500 00
Present value of future payments on installment policy claims .....		<hr/>
		37,355 29
Salaries, rents, taxes, commissions, fees and accounts due or accrued		<hr/>
		9,632 12
Total liabilities.....		<hr/>
		\$76,487 41
Balance to protect contracts .....		<hr/>
		\$452,603 52

**SUMMARY.**

Mortuary fund.....	\$79,019 42	
Reserve fund.....	324,884 84	
Expense fund .....	48,699 26	
		<hr/>
Total special funds.....		\$452,603 52

EXHIBIT OF POLICIES.

POLICIES IN FORCE DECEMBER 31, 1896.

	<i>Total Number.</i>	<i>Total Amount.</i>
Term or natural premium.....	10,051	\$22,619,563 00

NEW POLICIES ISSUED.

Term or natural premium .....	4,216	8,132,587 00
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OLD POLICIES REVIVED.

Term or natural premium.....	105	279,000 00
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CHANGED AND INCREASED.

Term or natural premium .....	-	85 00
<b>Total .....</b>	<b>14,372</b>	<b>\$31,021,235 00</b>

POLICIES TERMINATED DURING THE YEAR.

Term or natural premium .....	3,339	\$7,706,597 00
Policies in force December 31, 1897.....	11,033	\$23,324,638 00

HOW TERMINATED.

	<i>Number.</i>	<i>Amount.</i>
By death.....	86	\$210,397 00
surrender.....	8	22,000 00
lapse .....	2,671	6,140,300 00
change and decrease.....	-	61,500 00
not being taken .....	574	1,272,400 00
<b>Total.....</b>	<b>3,339</b>	<b>\$7,706,597 00</b>

POLICIES IN FORCE DECEMBER 31, 1897.

Term or natural premium .....	11,033	\$23,324,638 00
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BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	18	\$29,000 00
Policies written or increased during the year.....	20	37,500 00
<b>Total.....</b>	<b>38</b>	<b>\$66,500 00</b>
Deduct policies decreased and terminated during the year	6	10,500 00
<b>Total policies in force December 31, 1897.....</b>	<b>32</b>	<b>\$56,000 00</b>
Premiums and assessments collected during the year.....		\$1,046 81



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MAINE FRATERNAL BENEFICIARY ORGANIZA-  
TIONS.

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ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS SHOWING  
THEIR CONDITION DECEMBER 31, 1897.

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# MAINE CENTRAL RAILROAD RELIEF ASSOCIATION,

PORTLAND, ME.

ELTON A. HALL, *President.*

EDWIN G. FOSTER, *Secretary.*

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

Principal Office, 238 St. John St.

Balance on hand December 31, 1896, viz:		
Amount in reserve fund.....	\$23,102	56
Amount in disability and expense fund.....	2,539	69
Total .....		\$25,642 25

### INCOME.

Assessments, mortuary .....	\$16,518	50
Assessments for disability fund.....	{ 8,936	00
Assessments for expense fund.....		
Entrance fees.....	140	00
Interest .....	1,236	13
Annual ball.....	318	61
Total income .....		27,149 24
Grand total .....		\$52,791 49

### DISBURSEMENTS.

Death losses .....	\$20,000	00
Disability claims .....	6,330	00
Salaries of officers and clerks.....	600	00
Stationery and printing .....	182	10
Safe rent \$10.00; premium on treasurer's bond, \$16.67.....	26	67
Postage and office furniture.....	87	44
Total disbursements .....		\$27,226 21
Balance on hand December 31, 1897.....		\$25,565 28
Reserve fund .....	\$24,488	69
Expense fund.....	1,076	59
Total.....	\$25,565	28

## MEMBERSHIP.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1896 .....	1,848	
Certificates written during the year.....	58	
Total .....	1,906	
Deduct ceased to be in force during the year.....	233	
Total certificates in force December 31, 1897.....	1,673	
Losses or claims on certificates paid during the year.....	20	\$20,000 00
Losses or claims on certificates incurred during the year...	20	20,000 00

## MAINE STATE RELIEF ASSOCIATION,

PORTLAND, ME.

EDWARD C. REYNOLDS, *President.*JOSEPH F. CHUTE, *Secretary.*

INCORPORATED IN 1874. COMMENCED BUSINESS IN 1874.

Balance on hand December 31, 1896, viz:		
Amount in reserve fund.....	\$25,590 00	
Amount in death benefit fund.....	5,451 15	
Amount in expense fund.....	1,433 57	
Advance payments .....	62 00	
Total .....		\$32,536 72

## INCOME.

Assessments for death benefit fund.....	\$23,123 00	
Entrance fees.....	606 00	
Annual dues.....	2,885 00	
Interest.....	1,483 52	
Fines.....	84 20	
Total income.....		\$28,181 72
Grand total .....		\$60,718 44

## DISBURSEMENTS.

Death losses.....	\$26,300 00	
Salaries of officers and clerks.....	4,030 32	
Printing.....	322 50	
Sundries.....	37 15	
Advance payments.....	28 00	
Premium on bonds.....	1 66	
Total disbursements.....		\$30,719 63
Balance on hand December 31, 1897 .....		\$29,998 81



MEMBERSHIP.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1896 .....	1,474	\$1,954,595 00
Certificates written during the year .....	202	267,410 00
<b>Total .....</b>	<b>1,676</b>	<b>\$2,222,005 00</b>
Deduct number and amount ceased to be in force during the year .....	167	218,605 00
<b>Total certificates in force December 31, 1897 .....</b>	<b>1,509</b>	<b>\$2,003,400 00</b>
Losses or claims on certificates paid during the year.....	21	\$26,300 00
Losses or claims on certificates incurred during the year...	19	23,725 00

ODD FELLOWS GRADED MUTUAL RELIEF  
ASSOCIATION,

NORWAY, ME.

ALFRED S. KIMBALL, *President.*

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

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1883.

Balance on hand December 31, 1896, (death benefit fund)..... \$11,770 56

INCOME.

Assessments for death benefit fund.....	\$20,384 00	
Entrance fees.....	428 00	
Annual dues .....	1,589 00	
Interest .....	315 10	
<b>Total income.....</b>		<b>\$22,716 10</b>
<b>Grand total.....</b>		<b>\$34,486 66</b>

DISBURSEMENTS.

Death losses .....	\$18,275 00	
Salaries of officers, clerks and agents.. ..	3,013 70	
Advertising and printing .....	219 36	
Postage and postal cards .....	357 35	
<b>Total disbursements .....</b>		<b>\$21,865 41</b>
<b>Balance on hand December 31, 1897 .....</b>		<b>\$12,621 25</b>

MEMBERSHIP.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1896 .....	1,594	
Certificates written during the year .....	199	
<b>Total.....</b>	<b>1,793</b>	
Deduct ceased to be in force during the year.....	57	
<b>Total certificates in force December 31, 1897 .....</b>	<b>1,736</b>	
Losses or claims on certificates paid during the year.....	18	\$18,275 00
Losses or claims on certificates incurred during the year...	14	14,555 00

## PATRONS MUTUAL AID SOCIETY,

AUBURN, ME.

W. S. ROGERS, *President.*J. M. JACKSON, *Secretary.*

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1877.

P. O. Address of the Secretary, Lewiston, Me.

Balance on hand December 31, 1896, viz:	
Amount in death benefit fund.....	\$4,874 61
Amount in expense fund.....	683 18
Total .....	\$5,557 79

## INCOME.

Assessments for death benefit fund.....	\$5,226 30
Assessments for expense fund.....	333 70
Entrance fees .....	269 50
Annual dues.....	16 80
Re-instatement fees.....	1 25
Total income.....	\$5,847 55
Grand total.....	\$11,405 34

## DISBURSEMENTS.

Death losses.....	\$5,674 61
Commissions to agents.....	372 00
Salaries of officers and clerks.....	204 26
Per diem and expenses of president and directors.....	152 11
Rent, \$4.00; advertising and printing, \$76.35.....	80 35
Postage, \$93.56; stationery, \$2.15.....	95 71
Legal service, \$19.95; auditor, \$6.00.....	25 95
Licenses, \$6.00; traveling expenses, \$10.00.....	16 00
Admission fee returned.....	6 00
Total disbursements.....	\$6,626 99
Balance on hand December 31, 1897 .....	\$4,778 35
Death benefit fund.....	\$4,426 30
Expense fund.....	352 05
Total.....	\$4,778 35

## MEMBERSHIP.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1896.....	1,041	
Certificates written and renewed during the year .....	81	
Total .....	1,122	
Deduct ceased to be in force during the year.....	374	
Total certificates in force December 31, 1897.....	748	
Losses or claims on certificates paid during the year.....		\$5,674 61
Losses or claims on certificates incurred during the year .....	22	5,226 30

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FRATERNAL BENEFICIARY ORGANIZATIONS OF  
OTHER STATES.

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ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS SHOWING  
THEIR CONDITION DECEMBER 31, 1897.

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# AMERICAN BENEFIT SOCIETY,

BOSTON, MASS.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

CHAS. H. BURR, *President.*

NORMAN P. CORMACK, *Secretary.*

Principal Office, 2 Park Square.

## INCOME.

Gross membership fees .....	\$2,382 00	
Expense dues or per capita tax.....	4,916 20	
Assessments, mortuary .....	33,724 81	
Total paid by members .....		\$41,023 01
Interest .....		24 88
Sale of supplies .....		229 08
Changing certificates.....		48 00
Fine.....		2 00
Total income .....		\$41,326 97
Net ledger assets, December 31, 1896 .....		432 67
Total.....		\$41,759 64

## DISBURSEMENTS.

Death claims .....		\$31,750 00
Commissions, fees and salaries to agents for organizing sub-ordinate branches.....	\$2,340 50	
Salaries of managers and agents not paid by commissions ...	551 50	
Salaries of officers .....	812 00	
Salaries and other compensation of office employes.....	642 94	
Rent, \$368.75; advertising and printing, \$286.90 .....	655 65	
Postage, express and telegrams.....	186 22	
Legal expenses .....	65 00	
Governing bodies .....	65 59	
Official publication .....	1,220 00	
Insurance Department fees.....	38 00	
Miscellaneous, \$169.12; traveling, \$48.00.....	217 12	
Furniture, \$61.70; stationery, \$47.22 .....	108 92	
Supplies .....	712 19	
Total miscellaneous disbursements .....		\$7,615 63
Total disbursements .....		\$39,365 63
Balance.....		\$2,394 01

*Invested as follows:*

## LEDGER ASSETS.

Cash in office and in bank.....	\$2,394 01
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## NON-LEDGER ASSETS.

Assessments in treasury of subordinate branches .....	\$6,068 50
Gross assets .....	\$8,462 51

## DEDUCT ASSETS NOT ADMITTED.

Assessments held by treasurers of subordinate branches in excess of losses and claims in process of adjustment, reported and resisted as shown by liabilities .....	\$5,568 50
Total admitted assets .....	\$2,894 01

## NON-LEDGER LIABILITIES.

Losses and claims (in process of adjustment) .....	\$500 00
Salaries, rents, taxes, fees and accounts due and accrued.....	263 51
Assessments paid in advance .....	98 38
Total liabilities .....	\$861 89

## EXHIBIT OF POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of previous year .....	3,801	\$4,089,500 00
Policies written or increased during the year.....	1,453	1,540,500 00
Total .....	5,254	\$5,630,000 00
Deduct policies decreased and terminated during the year...	873	876,750 00
Policies in force December 31, 1897 .....	4,381	\$4,753,250 00
Losses and claims unpaid December 31, of previous year.....	5	\$6,500 00
Losses and claims incurred during the year.....	22	26,750 00
Total .....	27	\$33,250 00
Losses and claims paid and compromised during the year ...	26	32,750 00
Losses and claims unpaid December 31, 1897 .....	1	\$500 00
Assessments collected during the year .....	6	\$33,724 81

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of previous year .....	1,246	\$1,152,000 00
Policies written during the year .....	460	438,250 00
Total .....	1,706	\$1,590,250 00
Deduct policies decreased and terminated during the year...	240	196,500 00
Policies in force December 31, 1897.....	1,466	\$1,393,750 00
Losses and claims unpaid December 31, of previous year .....	2	\$3,000 00
Losses and claims incurred during the year .....	7	4,750 00
Total .....	9	\$7,750 00
Losses and claims paid and compromised during the year ...	9	7,750 00
Assessments collected during the year.....	6	\$9,446 36

AMERICAN LEGION OF HONOR,

BOSTON, MASS.

INCORPORATED IN 1879. COMMENCED BUSINESS IN 1878.

FRED O. DOWNES, *President.*

ADAM WARNOCK, *Secretary.*

Principal Office, 200 Huntington Avenue.

INCOME.

Gross membership fees .....	\$1,682 00
Assessments, mortuary, \$1,968.485.68; expense, \$75,120.04; relief, \$3,666.18.....	<u>2,047,271 90</u>
Total paid by members .....	\$2,048,953 90
Interest, \$21,935.12; rent, \$701.45.....	22,636 57
Supplies \$35.10; fines, 210.00.....	245 10
Relief benefits.....	<u>14,948 00</u>
Total income .....	\$2,086,783 57
Net ledger assets December 31, 1896.....	<u>539,700 76</u>
Total .....	\$2,626,484 33

DISBURSEMENTS

Death claims.....	\$1,983,500 00
Relief benefits.....	<u>4,090 89</u>
Total paid to members.....	\$1,987,590 89
Returned to grand councils .....	\$40,793 27
Salaries of officers .....	12,000 00
Salaries and other compensation of office employes. ....	11,740 00
Taxes, \$1,090.50; advertising and printing, \$10,202.28 .....	11,292 78
Postage, express and telegrams.....	3,224 04
Legal expenses .....	74 00
Governing bodies.....	3,980 50
Insurance Department fees .....	193 75
Office expenses.....	3,363 06
Repairs.....	1,707 96
Stationery .....	603 20
Mileage .....	1,999 90
Insurance .....	360 00
Furniture .....	602 46
Bonds .....	<u>673 43</u>
Total miscellaneous disbursements.....	\$92,608 35
Total disbursements .....	<u>\$2,080,199 24</u>
Balance.....	\$546,285 09

*Invested as follows:*

## LEDGER ASSETS.

Book value of real estate .....	\$ 90,000 00
Book value of stocks and bonds.....	431,000 00
Cash in bank .....	25,285 09
Ledger assets, per balance .....	\$546,285 09

## NON-LEDGER ASSETS.

Market value of real estate over book value.....	\$20,000 00
Market value of stocks and bonds over book value.....	43,252 00
Assessments in treasury of subordinate branches.....	158,293 03
Total .....	\$221,545 03
Admitted assets .....	\$767,830 12

## NON-LEDGER LIABILITIES.

Losses and claims, viz:

Due and unpaid .....	\$ 50,000 00
Not yet due .....	156,000 00
Total liabilities .....	\$206,000 00

## EXHIBIT OF POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of previous year.....	36,028	\$89,888,500 00
Policies written or increased during the year.....	617	607,000 00
Total .....	36,645	\$90,495,500 00
Deduct policies decreased and terminated during the year	15,330	38,883,000 00
Policies in force December 31, 1897.....	21,315	\$51,612,500 00
Losses and claims unpaid December 31, of previous year.	76	\$185,500 00
Losses and claims incurred during the year.....	771	2,004,000 00
Total .....	847	\$2,189,500 00
Losses and claims paid and compromised during the year	768	1,983,500 00
Losses and claims unpaid December 31, 1897.....	79	\$206,000 00
Assessments collected during the year.....	12	\$2,043,605 72

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of previous year .....	184	\$541,500 00
Policies written during the year.....	158	168,000 00
Total .....	342	\$709,500 00
Deduct policies decreased and terminated during the year	171	311,500 00
Policies in force December 31, 1897.....	171	\$398,000 00
Losses and claims incurred during the year.....	5	\$16,000 00
Losses and claims paid during the year .....	5	16,000 00
Assessments collected during the year .....	12	\$10,595 04



ANCIENT ORDER OF UNITED WORKMEN,  
BOSTON, MASS.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1879.

LOUIS C. MERRILL, *President.* J. EDWARD BURTT, *Secretary.*

Principal Office, 12 Walnut St.

INCOME.

Expense dues or per capita tax.....	\$49,347 50	
Relief fund.....	100,670 00	
Assessments, mortuary.....	694,394 00	
Total paid by members.....		\$844,411 50
Interest.....		634 97
Supplies.....		3,161 91
Beneficiary certificates.....		4,153 50
Charity fund.....		7,569 85
Total income.....		\$859,931 73
Net ledger assets December 31, 1896.....		144,855 99
Total.....		\$1,004,787 72

DISBURSEMENTS.

Death claims.....	\$714,026 00	
Relief assessment....	99,110 60	
Total paid to members.....		\$813,136 60
Instruction.....	\$3,510 30	
Salaries of officers.....	7,283 33	
Salaries and other compensation of office employes.....	5,865 00	
Taxes, \$286.00; advertising and printing, \$5,644.87.....	5,930 87	
Postage, express and telegrams.....	1,918 45	
Legal expenses.....	1,230 87	
Supreme lodge tax.....	5,921 28	
Official publication.....	125 00	
Grand lodge session.....	7,209 87	
District deputies.....	4,265 62	
Expense grand lodge office.....	1,163 79	
Traveling expenses, officers.....	2,831 97	
Executive committee, \$209.00; janitor, \$477.00.....	686 00	
Fuel, \$122.25; gas, \$49.00.....	171 25	
Repairs, \$152.70; water, \$52.00.....	204 70	
Returned to lodges, overpayments.....	90 34	
Total miscellaneous disbursements.....		\$48,408 64
Total disbursements.....		\$861,545 24
Balance.....		\$143,242 48

*Invested as follows:*

## LEDGER ASSETS.

Book value of real estate.....	\$26,000 00	
Loans on mortgages of real estate.....	4,000 00	
Cash in bank.....	113,242 48	
	<hr/>	
Ledger assets, per balance.....		\$143,242 48

## NON-LEDGER LIABILITIES.

Losses and claims due and unpaid .....	\$18,000 00
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## EXHIBIT OF POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of previous year.....	48,932	\$97,864,000 00
Policies written or increased during the year .....	3,844	7,698,000 00
Total .....	<hr/> 52,776	<hr/> \$105,552,000 00
Deduct policies decreased and terminated during the year	1,412	2,824,000 00
Policies in force December 31, 1897.....	51,364	\$102,728,000 00
Losses and claims unpaid December 31, of previous year	8	\$16,000 00
Losses and claims incurred during the year .....	358	716,000 00
Total .....	<hr/> 366	<hr/> \$732,000 00
Losses and claims paid and compromised during the year	357	714,000 00
Losses and claims unpaid December 31, 1897.....	9	\$18,000 00
Assessments collected during the year.....	14	\$694,394 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of previous year.....	6,893	\$13,786,000 00
Policies written during the year.....	390	780,000 00
Total .....	<hr/> 7,283	<hr/> \$14,566,000 00
Deduct policies decreased and terminated during the year	245	490,000 00
Policies in force December 31, 1897.....	7,038	\$14,076,000 00
Losses and claims incurred during the year.....	66	\$132,000 00
Losses and claims paid and compromised during the year	66	132,000 00
	<hr/>	<hr/>
Assessments collected during the year.....	14	\$96,490 00

FORESTERS OF AMERICA, ENDOWMENT FUND,

BROOKLYN, N. Y.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

JOSHUA A. SHAW, *President.*                      EZEKIEL MCMURTRY, *Secretary.*

Principal Office, 367-373 Fulton St.

INCOME.

Assessments and fines.....	\$24,901 31
Net ledger assets December 31, 1896.....	13 90
<b>Total .....</b>	<b>\$24,915 21</b>

DISBURSEMENTS.

Death claims.....	\$24,000 00
Office expenses.....	138 18
<b>Total disbursements.....</b>	<b>\$24,138 18</b>
Balance .....	\$777 03

*Invested as follows:*

LEDGER ASSETS.

Cash in bank .....	\$777 03
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NON-LEDGER ASSETS.

Assessments in process of collection by subordinate bodies.....	\$1,950 00
Admitted assets .....	\$2,727 03

DEDUCT ASSETS NOT ADMITTED.

Assessments held by treasurers of subordinate branches in excess of losses and claims in process of adjustment, reported and resisted as shown by liabilities.....	\$1,950 00
<b>Total admitted assets .....</b>	<b>\$777 03</b>

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of previous year.....	747	\$814,000 00
Deduct policies decreased and terminated during the year...	90	101,500 00
<b>Policies in force December 31, 1897 .....</b>	<b>657</b>	<b>\$712,500 00</b>
Losses and claims unpaid December 31, of previous year ....	3	\$4,000 00
Losses and claims incurred during the year.....	19	20,000 00
<b>Total.....</b>	<b>22</b>	<b>\$24,000 00</b>
Losses and claims paid during the year.....	22	24,000 00
<b>Assessments collected during the year .....</b>	<b>12</b>	<b>\$24,901 31</b>

TRANSACTIONED NO BUSINESS IN MAINE DURING 1897.

## HOME CIRCLE,

BOSTON, MASS.

INCORPORATED IN 1880. COMMENCED BUSINESS IN 1879.

WILLIAM E. WOOD, *Supreme Leader.*JULIUS M. SWAIN, *Secretary.*

Principal Office, 120 Tremont St.

## INCOME.

Assessments, mortuary, \$161,057.36; expense, \$14,944.63 .....	\$176,001 99
Interest .....	335 40
Sales of supplies .....	369 48
Benefit certificates .....	494 50
Council fines .....	49 10
Dues and other sources .....	394 16
<b>Total income .....</b>	<b>\$177,644 63</b>
Net ledger assets December 31, 1896 .....	1,072 01
<b>Total .....</b>	<b>\$178,716 64</b>

## DISBURSEMENTS.

Death claims .....	\$153,695 59
Salaries of officers .....	\$3,575 00
Salaries and other compensation of office employes .....	1,835 00
Medical examiners' fees, supreme or grand supervisors ..	305 00
Rent, \$860.00; taxes, \$83.00; advertising and printing, \$2,114.61 .....	3,057 61
Postage, express and telegrams .....	835 29
Legal expenses .....	25 00
Governing bodies .....	451 29
Official publication .....	1,012 21
Insurance Department fees .....	56 75
Deputies fees and expenses .....	2,069 75
Supplies .....	1,510 69
Supreme council sessions and official visitations .....	1,012 37
Office furniture, \$26.50; office expenses, \$379.40 .....	405 90
<b>Total miscellaneous disbursements .....</b>	<b>\$16,151 86</b>
<b>Total disbursements .....</b>	<b>\$169,847 45</b>
<b>Balance .....</b>	<b>\$8,869 19</b>

*Invested as follows:*

## LEDGER ASSETS.

Bills receivable .....	\$ 163 53
Cash in bank .....	8,705 66
<b>Ledger assets, per balance .....</b>	<b>\$8,869 19</b>

## NON-LEDGER ASSETS.

Office furniture .....	\$1,983 00	
Supplies.....	1,450 00	
Assessments in treasury of subordinate branches.....	14,300 00	
Total .....		\$17,733 00
Gross assets.....		\$26,602 19

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery .....		\$3,433 00
Total admitted assets.....		\$23,169 19

## NON-LEDGER LIABILITIES.

Losses and claims (due and unpaid) .....		\$14,736 87
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## EXHIBIT OF POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of previous year .....	6,795	\$13,210,000 00
Policies written or increased during the year .....	324	338,500 00
Total.....	7,119	\$13,548,500 00
Deduct policies decreased and terminated during the year....	826	1,345,500 00
Policies in force December 31, 1897.....	6,293	\$12,203,000 00
Losses and claims unpaid December 31, of previous year.....	11	\$25,500 00
Losses and claims incurred during the year .....	65	142,932 46
Total.....	76	\$168,432 46
Losses and claims paid and compromised during the year ...	72	153,695 59
Losses and claims unpaid December 31, 1897 .....	4	\$14,736 87
Assessments collected during the year .....	11	\$161,057 36

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of previous year.....	94	\$175,500 00
Deduct policies decreased and terminated during the year....	13	20,500 00
Policies in force December 31, 1897.....	81	\$155,000 00
Losses and claims incurred during the year .....	2	\$4,326 12
Losses and claims paid and compromised during the year....	1	1,000 00
Losses and claims unpaid December 31, 1897.....	1	\$3,326 12
Assessments collected during the year.....	11	\$2,333 48

## INDEPENDENT ORDER OF FORESTERS,

TORONTO, CANADA.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1881.

ORONHYATEKHA, *President.*J. A. MCGILLIORAY, *Secretary.*

Principal Office, Corner Richmond and Bay Sts.

## INCOME.

Gross membership fees.....	\$76,683 00	
Expense dues or per capita tax .....	63,034 45	
Assessments, mortuary, \$1,462.237.71; sick and funeral, \$154,981.06.....	1,617,218 77	
Total paid by members .....		\$1,756,936 22
Interest.....		104,562 35
Refund fire insurance, \$275.88; changes of policies, \$1,956.55.....		2,232 43
Supplies, \$14,605.39; organizing account, \$10,594.35.....		25,199 74
Sundry cheques, 1896 account.....		3,610 70
Total income .....		\$1,892,541 44
Net ledger assets December 31, 1896 .....	\$1,913,260 94	
Balance sick and funeral benefit fund not included in last report .....	102,223 44	2,015,484 38
Total .....		\$3,908,025 82

## DISBURSEMENTS.

Death claims .....	\$817,647 95	
Permanent disability claims.....	43,500 00	
Funeral benefits.....	7,227 55	
Temporary disability claims.....	121,850 10	
Old age benefits .....	2,000 00	
Payments returned to applicants or members.....	517 04	
Total paid to members.....		\$992,742 64
Commissions, fees and salaries to agents for organizing subordinate branches .....	\$80,981 79	
Salaries and other compensation of officers .....	33,011 69	
Salaries and other compensation of office employes.....	37,893 46	
Medical examiners' fees, subordinate examiners.....	665 48	
Rent, light and heat, \$5,879.60; advertising and printing, \$15,734.52 .....	21,614 15	
Postage, express and telegrams.....	6,030 14	
Legal expenses.....	5,461 64	
Official publication .....	26,817 51	
Insurance Department fees .....	904 16	
Furniture .....	3,154 98	
Legislation .....	272 77	
General expense .....	5,336 60	
Office expenses.....	9,643 58	

Guarantee bonds.....	\$95 00	
Fraternal society fees .....	215 00	
Commission on loans.....	526 50	
Accident insurance.....	843 75	
Supplies.....	30,795 09	
Contingent account.....	92,187 11	
		<hr/>
Total miscellaneous disbursements.....		\$356,450 40
Total disbursements .....		<hr/> \$1,349,193 04
Balance .....		<hr/> \$2,558,832 78

*Invested as follows:*

LEDGER ASSETS.

Book value of real estate.....	\$302,762 93	
Loans on mortgages of real estate .....	1,542,063 00	
Book value of stocks and bonds.....	413,058 89	
Cash in bank.....	298,950 79	
Sundry loans .....	1,997 17	
		<hr/>
Ledger assets, per balance .....		\$2,558,832 78

NON-LEDGER ASSETS.

Interest due and accrued .....	\$36,091 28	
Due from high and subordinate courts .....	51,455 43	
Salable supplies on hand.....	22,034 44	
Furniture at head and branch offices after deducting de- preciation.....	12,011 06	
		<hr/>
Total .....		\$121,592 21
Gross assets.....		<hr/> \$2,680,424 99

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery .....	\$34,045 50	
Total admitted assets.....		<hr/> \$2,646,379 49

NON-LEDGER LIABILITIES.

Losses and claims, viz.:		
*Due and unpaid .....	\$32,861 93	
Resisted .....	1,500 00	\$34,361 93
Present value of unpaid installments of old age annuities,	12,137 88	
Sundry accounts .....	1,825 42	
		<hr/>
Total liabilities .....		\$48,325 23

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of previous year .....	102,838	\$128,791,000 00
Policies written or increased during the year .....	30,137	35,224,500 00
		<hr/>
Total .....	132,975	\$164,015,500 00
Deduct policies decreased and terminated during the year,	8,290	9,505,500 00
		<hr/>
Policies in force December 31, 1897.....	124,685	\$154,510,000 00

\*Includes \$2,118.99 sick and funeral claims.

	<i>Number.</i>	<i>Amount.</i>
Losses and claims unpaid December 31, of previous year,	†	\$17,181 67
†Losses and claims incurred during the year.....	†	878,209 22
Total .....	†	\$895,390 89
Losses and claims paid and compromised during the year,	†	863,147 95
Losses and claims unpaid December 31, 1897.....	†	\$32,242 94
Assessments collected during the year .....		\$1,617,218 77

## BUSINESS IN MAINE.

Policies in force December 31, of previous year.....	1,809	\$1,842,000 00
Policies written during the year.....	1,165	1,123,500 00
Total .....	2,974	\$2,965,500 00
Deduct policies decreased and terminated during the year,	395	350,000 00
Policies in force December 31, 1897 .....	2,579	\$2,615,500 00
Losses and claims incurred during the year .....	12	\$13,000 00
Losses and claims paid and compromised during the year,	11	12,000 00
Losses and claims unpaid December 31, 1897.....	1	\$1,000 00
Assessments collected during the year .....		\$29,671 58

†Number not reported.

†Includes claims of 1896 not reported until 1897. Total and permanent disability and old age claims.

## KNIGHTS OF COLUMBUS,

NEW HAVEN, CONN.

INCORPORATED IN 1882. COMMENCED BUSINESS IN 1882.

JOHN J. CONE, *Supreme Knight.*DANIEL COLWELL, *Secretary.*

## INCOME.

Expense dues or per capita tax .....	\$26,486 38
Assessments, mortuary, \$152,840.03; reserve, \$10,661.90 .....	163,501 93
Medical examiners's fees paid by applicant.....	4,212 00
Total paid by members.....	\$194,200 31
Interest on general fund .....	908 03
Interest on reserve fund .....	1,000 00
Total income.....	\$196,108 34
Net ledger assets December 31, 1896 .....	75,551 37
Total .....	\$271,659 71



## DISBURSEMENTS.

Death claims .....		\$87,000 00
Commissions, fees and salaries to agents for organizing subordinate branches .....	\$6,183 67	
Salaries of officers .....	3,000 00	
Salaries and other compensation of office employes .....	2,093 48	
Medical examiners' fees, supreme or grand supervisors..	3,133 25	
Rent, \$666.08; advertising and printing, \$3,732.06 .....	4,398 14	
Postage, express and telegrams .....	2,398 14	
Legal expenses .....	498 88	
Governing bodies.....	4,335 36	
Miscellaneous .....	591 05	
Total miscellaneous disbursements .....		\$26,631 97
Total disbursements.....		\$113,631 97
Balance.....		\$158,627 74

*Invested as follows:*

## LEDGER ASSETS.

Loans on mortgages of real estate .....	\$25,000 00
Cash in office and in bank .....	133,027 74
Ledger assets, per balance.....	\$158,027 74

## NON-LEDGER ASSETS.

Interest accrued .....	\$500 00
Assessments in treasury of subordinate branches.....	24,930 89
Total .....	\$25,430 89
Gross assets.....	\$183,458 63

## DEDUCT ASSETS NOT ADMITTED.

Depreciation of ledger assets to bring same to market value .....	\$500 00
Total admitted assets .....	\$182,958 63

## NON-LEDGER LIABILITIES.

Losses and claims, viz:	
Due and unpaid .....	\$2,133 65
Not yet due .....	22,000 00
Total liabilities .....	\$24,133 65

## EXHIBIT OF POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of previous year.....	13,238	\$13,442,000 00
Policies written or increased during the year .....	4,935	5,010,000 00
Total .....	18,173	\$18,452,000 00
Deduct policies decreased and terminated during the year	597	716,000 00
Policies in force December 31, 1897 .....	17,576	\$17,736,000 00
Losses and claims unpaid December 31, of previous year..	14	\$14,000 00
Losses and claims incurred during the year .....	94	97,000 00
Total.....	108	\$111,000 00
Losses and claims paid and compromised during the year	84	87,000 00
Losses and claims unpaid December 31, 1897 .....	24	\$24,000 00
Assessments collected during the year .....	12	\$163,501 93

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of previous year .....	395	\$395,000 00
Policies written during the year .....	52	53,000 00
Total .....	447	\$448,000 00
Deduct policies decreased and terminated during the year .....	37	37,000 00
Policies in force December 31, 1897.....	410	\$411,000 00
Losses and claims incurred during the year .....	4	\$4,000 00
Losses and claims paid and compromised during the year .....	3	3,000 00
Losses and claims unpaid December 31, 1897 .....	1	\$1,000 00
Assessments collected during the year .....	12	\$4,679 81

KNIGHTS OF THE MACCABEES OF THE WORLD,  
PORT HURON, MICH.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1883.

D. P. MARKEY, *President.*

N. S. BOYNTON, *Secretary.*

Principal Office, Corner Huron Avenue and Bard St.

INCOME.

Gross membership fees .....	\$16,534 05	
Expense dues or per capita tax .....	3,260 83	
Assessments, mortuary, \$1,244,583.79; expense, \$171,154.07..	1,415,737 86	
Total paid by members.....		\$1,435,532 74
Interest.....		9,761 86
Charter fees and supplies .....		5,648 58
Sick, funeral and accident, general fund.....		5,261 25
Sick, funeral and accident, benefit fund.....		20,293 33
Total income.....		\$1,476,497 76
Net ledger assets December 31, 1896. ....		316,914 41
Total .....		\$1,793,412 17

DISBURSEMENTS.

Death claims.....	\$1,090,340 78	
Permanent disability claims.....	36,236 00	
Temporary disability claims.....	8,760 80	
Payments returned to applicants or members.....	548 78	
Total paid to members.....		\$1,135,886 36
Commissions, fees and salaries to agents for organizing } subordinate branches .....	\$28,694 38	
Salaries of managers and agents not paid by commissions }		
Salaries of officers .....	17,549 06	

Salaries and other compensation of office employees.....	\$18,023 90	
Medical examiners' fees, supreme or grand supervisors..	55 85	
Rent, \$2,657.97; taxes, \$100.00; advertising and printing, \$9,558.69 .....	12,316 66	
Postage, express and telegrams.....	7,833 62	
Legal expenses.....	5,006 10	
Governing bodies.....	60,284 86	
Official publication.....	22,943 34	
Insurance Department fees .....	279 73	
Miscellaneous .....	1,992 43	
Supplies.....	17,378 31	
Travel .....	4,144 28	
Supreme tent review .....	8,682 27	
Total miscellaneous disbursements .....		\$205,184 79
Total disbursements.....		<u>\$1,341,071 15</u>
Balance .....		\$452,341 02

*Invested as follows:*

LEDGER ASSETS.

Book value of stocks and bonds.....	\$251,812 50	
Cash in office and in bank .....	200,528 52	
Ledger assets, per balance.....		\$452,341 02

NON-LEDGER ASSETS.

Market value of stocks and bonds over book value.....	\$4,687 50	
Assessments in treasury of subordinate branches .....	120,000 00	
Total .....		\$124,687 50
Admitted assets .....		<u>\$577,028 52</u>

NON-LEDGER LIABILITIES.

Losses and claims, viz:

Due and unpaid.....	\$45,977 40	
In process of adjustment.....	101,600 00	
Resisted.....	37,000 00	\$184,577 40
Salaries, rents, taxes, fees and accounts due and accrued.	11,074 25	
Total liabilities.....		<u>\$195,651 65</u>

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of previous year.....	118,767	\$162,710,500 00
Policies written or increased during the year.....	35,952	32,709,000 00
Total .....	154,719	\$195,419,500 00
Deduct policies decreased and terminated during the year	16,056	14,419,500 00
Policies in force December 31, 1897.....	138,663	\$181,000,000 00
Losses and claims unpaid December 31, of previous year.	99	\$168,600 00
Losses and claims incurred during the year.....	696	1,142,554 18
Total .....	795	\$1,311,154 18
Losses and claims paid and compromised during the year	679	1,126,576 78
Losses and claims unpaid December 31, 1897.....	116	\$184,577 40
Assessments collected during the year.....	12	\$1,244,583 79

BUSINESS IN MAINE.		
	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of previous year.....	183	\$83,500 00
Policies written during the year .....	162	28,500 00
	<hr/>	<hr/>
Total .....	285	\$112,000 00
Deduct policies decreased and terminated during the year	49	14,000 00
	<hr/>	<hr/>
Policies in force December 31, 1897 .....	236	\$98,000 00
Losses and claims incurred during the year.....	1	\$500 00
Losses and claims paid and compromised during the year	1	500 00
	<hr/>	<hr/>
Assessments collected during the year.....	12	\$650 19

## KNIGHTS OF HONOR,

ST. LOUIS, MO.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1873.

J. W. GOHEEN, *President.*

B. F. NELSON, *Secretary.*

Principal Office, Corner Ninth and Olive Sts.

### INCOME.

Expense dues or per capita tax .....	\$94,349 58	
Assessments, mortuary .....	3,895,531 92	
	<hr/>	
Total paid by members .....		\$3,989,881 50
Interest .....		7,006 80
Income from all other sources, viz: Benefit certificates, defunct cards, exchange, fines, supplies, etc.....		4,515 18
		<hr/>
Total income.....		4,001,403 48
Net ledger assets December 31, 1896.....		87,807 12
		<hr/>
Total .....		\$4,089,210 60

### DISBURSEMENTS.

Death claims .....		\$3,918,263 80
Commissions, fees and salaries to agents for organizing subordinate branches .....	\$19,021 57	
Salaries and other compensation of officers .....	11,582 00	
Salaries and other compensation of office employes.....	20,189 50	
Medical examiners' fees, supreme or grand supervisors..	2,500 00	
Rent, \$2,805.00; taxes, \$13.33; advertising and printing, \$1,632.30.....	4,450 63	
Postage, express and telegrams .....	2,832 28	
Legal expenses.....	5,477 86	
Governing bodies.....	18,725 00	
Official publication .....	2,500 00	
Insurance Department fees.....	86 00	
All other disbursements, viz: Miscellaneous.....	22,929 04	
	<hr/>	
Total miscellaneous disbursements .....		\$110,293 88
Total disbursements .....		\$4,028,557 68
		<hr/>
Balance .....		\$60,652 92

*Invested as follows:*

## LEDGER ASSETS.

Cash in office and in bank.....	\$60,652 92
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## NON-LEDGER ASSETS.

Due from grand lodge .....	\$1,214 92
Due from subordinate lodges.....	9 80
Due from all other sources.....	20 00
Furniture .....	8,524 01
Supplies.....	3,024 82
Total.....	\$12,793 55
Gross assets.....	\$73,446 47

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery .....	\$11,548 83
Total admitted assets .....	\$61,897 64

## NON-LEDGER LIABILITIES.

Losses and claims, viz:	
Due and unpaid.....	\$96,266 67
In process of adjustment.....	323,500 00
Total liabilities.....	\$429,766 67

## EXHIBIT OF POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of previous year.....	96,633	\$178,027,000 00
Policies written or increased during the year.....	10,571	14,245,500 00
Total .....	107,204	\$192,272,500 00
Deduct policies decreased and terminated during the year .....	17,525	30,858,500 00
Policies in force December 31, 1897.....	89,679	\$161,414,000 00
Losses and claims unpaid December 31, of previous year .....	32	\$58,166 67
Losses and claims incurred during the year.....	2,233	3,956,363 80
Total .....	2,265	\$4,014,530 47
Losses and claims paid and compromised during the year .....	2,214	3,918,263 80
Losses and claims unpaid December 31, 1897 .....	51	\$96,266 67
Assessments collected during the year.....		\$3,895,531 92

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of previous year.....	438	\$807,000 00
Policies written during the year.....	4	2,000 00
Total.....	442	\$809,000 00
Deduct policies decreased and terminated during the year .....	99	169,000 00
Policies in force December 31, 1897.....	343	\$640,000 00
Losses and claims incurred during the year.....	10	\$14,000 00
Losses and claims paid and compromised during the year .....	9	12,000 00
Losses and claims unpaid December 31, 1897 .....	1	\$2,000 00
Assessments collected during the year.....		\$20,355 97

## KNIGHTS OF PYTHIAS,

CHICAGO, ILL.

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1877.

J. A. HINSEY, *President.*H. B. STOLTE, *Secretary.*

Principal Office, Corner Dearborn and Van Buren Sts.

## INCOME.

Expense dues or per capita tax .....	\$55,394 90	
Assessments, mortuary .....	1,156,853 45	
Total paid by members.....		\$1,212,248 35
Interest.....		12,841 25
Certificate, card and other fees .....		651 75
Profit on bonds sold .....		4,571 25
Total income.....		\$1,230,312 60
Net ledger assets December 31, 1896.....		465,095 71
Total.....		\$1,695,408 31

## DISBURSEMENTS.

Death claims .....	\$1,108,180 07	
Payments returned to applicants or members .....	4,674 20	
Total paid to members. ....		\$1,112,854 27
Organizers' allowances, fees and expenses .....	\$28,491 70	
Salaries of officers .....	6,500 00	
Salaries and other compensation of office employes.....	9,597 40	
Medical examiners' fees, viz.:		
Subordinate examiners .....	\$20,538 05	
Supreme or grand supervisors .....	5,127 00	25,665 05
Rent, \$4,335.03; advertising and printing, \$6,236.94 .....	10,571 97	
Postage, express and telegrams.....	2,960 97	
Legal expenses .....	10,694 38	
Governing bodies .....	885 00	
Official publication.....	200 32	
Insurance Department fees.....	302 80	
Office expenses .....	1,917 01	
Suspense fund carried to mortuary and dues fund .....	1,159 65	
Investigating death claims .....	4,371 09	
Supplies and printing for local branches.....	3,152 18	
Total miscellaneous disbursements .....		\$106,469 52
Total disbursements .....		\$1,219,323 79
Balance.....		\$476,084 52

*Invested as follows:*

## LEDGER ASSETS.

Book value of real estate.....	\$38,426 83	
Loans on mortgages of real estate.....	73,975 00	
Loans secured by collateral.....	5,021 72	
Book value of stocks and bonds.....	211,504 76	
Bills receivable.....	300 00	
Cash in bank.....	21,817 46	
Certified check held in escrow, account adjustment death claims.....	5,000 00	
*Balance due on claims Fort Worth, Texas, City National Bank.....	91,798 16	
Receivers' certificates account The Lexington Hotel Building Company.....	17,855 12	
Certificate of sale, account taxes and advances to Secretary	444 92	
Suspense fund, cash and cash vouchers.....	\$9,385 55	
Suspense fund advanced general organizer.....	555 00	9,940 55
Ledger assets, per balance.....		\$476,084 52

## NON-LEDGER ASSETS.

Interest due and accrued.....	\$17,773 75	
Market value of real estate over book value.....	11,573 17	
Market value of stocks and bonds over book value.....	1,840 24	
Assessments in treasury of subordinate branches.....	23,017 90	
Total.....		54,205 06
Admitted assets.....		\$530,289 58

## NON-LEDGER LIABILITIES.

Losses and claims, viz.:

In process of adjustment.....	\$230,500 00	
Resisted.....	89,219 88	\$319,719 88
Assessments paid in advance (suspense fund).....	9,940 55	
Total liabilities.....		\$329,660 43

## EXHIBIT OF POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of previous year.....	46,833	\$90,557,500 00
Policies written or increased during the year.....	9,915	14,634,500 00
Total.....	56,748	\$105,192,000 00
Deduct policies decreased and terminated during the year,	5,033	8,198,000 00
Policies in force December 31, 1897.....	51,715	\$96,994,000 00
Losses and claims unpaid December 31, of previous year...	123	\$318,000 00
Losses and claims incurred during the year.....	542	1,143,000 00
Total.....	665	\$1,461,000 00
Losses and claims paid and compromised during the year..	525	1,141,280 12
Losses and claims unpaid December 31, 1897.....	140	\$319,719 88
Assessments collected during the year.....		\$1,156,853 45

\* Secured by indemnity bond.

BUSINESS IN MAINE.		
	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of previous year.....	329	\$472,000 00
Policies written during the year.....	18	25,000 00
Total .....	347	\$497,000 00
Deduct policies decreased and terminated during the year,	21	30,000 00
Policies in force December 31, 1897.....	326	\$467,000 00
Losses and claims unpaid December 31, of previous year...	2	\$4,000 00
Losses and claims incurred during the year.....	3	6,000 00
Total .....	5	\$10,000 00
Losses and claims paid and compromised during the year..	5	10,000 00
Assessments collected during the year.....		\$6,521 70

## NEW ENGLAND ORDER OF PROTECTION,

BOSTON, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

LUCIUS P. DEMING, *President.*

DANIEL M. FRYE, *Secretary.*

Principal Office, 43 Milk Street.

### INCOME.

Gross membership fees .....	\$ 4,516 00	
Expense dues or per capita tax.....	10,332 25	
Assessments, mortuary.....	292,539 37	
Medical examiners' fees paid by applicant .....	2,863 00	
Total paid by members .....		\$310,250 62
Interest.....		694 19
Supplies, \$1,047.52; fine, \$5.00 .....		1,052 52
Total income .....		\$311,997 33
Net ledger assets December 31, 1896.....		11,634 48
Total .....		\$323,631 81

### DISBURSEMENTS

Death claims.....		\$294,000 00
Commissions, fees and salaries to agents for organizing subordinate branches .....	\$1,612 83	
Salaries and other compensation of officers .....	5,268 83	
Salaries and other compensation of office employees.....	1,926 00	
Medical examiners' fees, supreme supervisors.....	1,431 50	
Rent, \$960.00; advertising and printing, \$1,659.07.....	2,619 07	
Postage, express and telegrams.....	1,219 77	



Official publication.....	\$250 00
Traveling expenses.....	916 90
Supplies.....	878 80
Miscellaneous.....	<u>1,848 99</u>
Total miscellaneous disbursements.....	\$17,972 69
Total disbursements.....	<u>\$311,972 69</u>
Balance.....	\$11,659 12

*Invested as follows:*

**LEDGER ASSETS.**

Cash in bank.....	\$11,659 12
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**NON-LEDGER ASSETS.**

Assessments in treasury of subordinate branches.....	\$37,000 00
Gross assets.....	<u>\$48,659 12</u>

**DEDUCT ASSETS NOT ADMITTED.**

Assessments held by treasurers of subordinate branches in excess of losses and claims in process of adjustment, reported and resisted as shown by liabilities.....	\$24,000 00
Total admitted assets.....	<u>\$24,659 12</u>

**NON-LEDGER LIABILITIES.**

Losses and claims, viz:	
In process of adjustment.....	\$10,000 00
Resisted.....	<u>3,000 00</u>
Total liabilities.....	\$13,000 00

**EXHIBIT OF POLICIES.**

**TOTAL BUSINESS.**

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of previous year.....	20,189	\$37,812,000 00
Policies written or increased during the year.....	2,452	3,892,000 00
Total.....	<u>22,641</u>	<u>\$41,704,000 00</u>
Deduct policies decreased and terminated during the year.....	691	1,228,000 00
Policies in force December 31, 1897.....	21,950	\$40,476,000 00
Losses and claims unpaid December 31, of previous year.....	10	\$ 20,000 00
Losses and claims incurred during the year.....	151	284,000 00
Total.....	<u>161</u>	<u>\$304,000 00</u>
Losses and claims paid and compromised during the year.....	156	294,000 00
Losses and claims unpaid December 31, 1897.....	5	\$10,000 00
Assessments collected during the year.....	16	\$292,539 37

**BUSINESS IN MAINE.**

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of previous year.....	2,900	\$4,633,000 00
Policies written during the year.....	166	260,000 00
Total.....	<u>3,066</u>	<u>\$4,893,000 00</u>
Deduct policies decreased and terminated during the year.....	111	167,000 00
Policies in force December 31, 1897.....	2,955	\$4,726,000 00
Losses and claims unpaid December 31, of previous year..	1	\$ 1,000 00
Losses and claims incurred during the year.....	18	29,000 00
Total.....	<u>19</u>	<u>\$30,000 00</u>
Losses and claims paid and compromised during the year.....	19	30,000 00
Assessments collected during the year.....	16	\$36,717 75

## NORTHERN MUTUAL RELIEF ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1883.

GEORGE R. KELSO, *President.*WALTER WRIGHT, *Secretary.*

Principal Office, 10 Tremont St.

## INCOME.

Expense dues or per capita tax.....	\$ 164 00	
Assessments, mortuary, \$10,984.28; disability, \$3,094.79; expense, \$2,671.70.....	16,750 77	
Total paid by members .....		\$16,914 77
Interest .....		26 86
Beneficiary certificate fees .....		78 00
Sale of supplies .....		97 95
Total income .....		\$17,117 58
Net ledger assets, December 31, 1896 .....		1,550 53
Total.....		\$18,668 11

## DISBURSEMENTS.

Death claims.....	\$11,425 65	
Permanent disability claims .....	250 00	
Temporary disability claims.....	3,150 00	
Total paid to members .....		\$14,825 65
Salaries of managers and agents not paid by commissions ...	\$ 713 89	
Salaries of officers .....	1,300 00	
Salaries and other compensation of office employes.....	303 25	
Rent, \$100.00; advertising and printing, \$242.00 .....	342 00	
Postage, express and telegrams.....	61 63	
Governing bodies .....	120 56	
Insurance Department fees.....	7 00	
Miscellaneous.....	183 40	
Total miscellaneous disbursements .....		\$3,031 73
Total disbursements .....		\$17,857 38
Balance.....		\$810 73

*Invested as follows:*

## LEDGER ASSETS.

Cash in office and in bank.....	\$810 73
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## EXHIBIT OF POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of previous year.....	811	\$1,219,457 50
Policies written or increased during the year.....	91	109,500 00
Total .....	902	\$1,328,957 50
Deduct policies decreased and terminated during the year...	143	196,000 00
Policies in force December 31, 1897 .....	759	\$1,132,957 50

	<i>Number.</i>	<i>Amount.</i>
Losses and claims unpaid December 31, of previous year.....	9	\$7,500 00
Losses and claims incurred during the year.....	18	27,820 00
Total .....	27	\$35,320 00
Losses and claims paid and compromised during the year ...	20	27,820 00
Losses and claims unpaid December 31, 1897.....	7	\$7,500 00
Assessments collected during the year .....		\$14,079 07

BUSINESS IN MAINE.

Policies in force December 31, of previous year .....	21	\$31,000 00
Policies written during the year .....	28	37,500 00
Total .....	49	\$68,500 00
Deduct policies decreased and terminated during the year ...	4	6,000 00
Policies in force December 31, 1897.....	45	\$62,500 00

ORDER OF UNITED FRIENDS,

NEW YORK, N. Y.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1881.

JOHN G. H. MEYERS, *President.*

R. H. BURNHAM, *Secretary.*

Principal Office, 2016 Seventh Ave.

INCOME.

Assessments, mortuary, \$389,255.96; disability, \$33,299.43; expense, \$12,889.50.....	\$435,444 89
Interest .....	401 88
O. M. Shedd, late I. R.....	1,965 00
Relief fund certificates .....	700 00
Supplies .....	2,009 99
Total income .....	\$440,521 76
Net ledger assets December 31, 1896.....	2,946 48
Total .....	\$443,468 24

DISBURSEMENTS.

Death claims .....	\$383,045 67
Permanent disability claims.....	32,562 65
Total paid to members.....	\$415,608 32
Commissions, fees and salaries to agents for organizing subordinate branches .....	\$314 00
Salaries and other compensation of officers .....	6,654 96
Salaries and other compensation of office employes.....	2,075 88
Rent, \$600.00; taxes, \$3.60; advertising and printing, 1,357.25 .....	1,960 85

Postage, express and telegrams.....	\$477 36	
Legal expenses.....	137 62	
Insurance Department fees .....	10 00	
Miscellaneous .....	1,587 40	
Total miscellaneous disbursements.....		\$13,218 07
Total disbursements.....		\$428,826 39
Balance .....		\$14,641 85

*Invested as follows:*

<b>LEDGER ASSETS.</b>		
Cash in bank .....		\$14,641 85

**NON-LEDGER ASSETS.**

Assessments in treasury of subordinate branches .....		\$25,000 00
Admitted assets .....		\$39,641 85

**NON-LEDGER LIABILITIES.**

Losses and claims not yet due .....		\$78,350 00
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**EXHIBIT OF POLICIES.**

**TOTAL BUSINESS.**

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of previous year.....	13,264	\$22,245,500 00
Policies written or increased during the year .....	335	359,000 00
Total .....	13,599	\$22,604,500 00
Deduct policies decreased and terminated during the year	3,108	5,257,500 00
Policies in force December 31, 1897 .....	10,491	\$17,347,000 00
Losses and claims unpaid December 31, of previous year	55	\$87,900 00
Losses and claims incurred during the year .....	*259	406,058 32
Total .....	314	\$493,958 32
Losses and claims paid and compromised during the year	†268	415,608 32
Losses and claims unpaid December 31, 1897 .....	46	\$78,350 00
Assessments collected during the year.....	39	\$422,555 39

**BUSINESS IN MAINE.**

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of previous year.....	325	\$575,000 00
Policies written during the year.....	1	2,000 00
Total .....	326	\$577,000 00
Deduct policies decreased and terminated during the year	122	216,500 00
Policies in force December 31, 1897.....	204	\$360,500 00
Losses and claims unpaid December 31, of previous year	3	\$6,300 00
Losses and claims incurred during the year.....	4	7,000 00
Total .....	7	\$13,300 00
Losses and claims paid and compromised during the year	6	12,300 00
Losses and claims unpaid December 31, 1897 .....	1	\$1,000 00
Assessments collected during the year.....		\$10,208 20

*Mortuary.....	229	
Disability .....	30	259

†Mortuary.....	238	
Disability .....	30	268

ROYAL ARCANUM,  
BOSTON, MASS.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1877.

EDSON M. SCHRYVER, *Supreme Regent.* W. O. ROBSON, *Supreme Secretary.*

Principal Office, 407 Shawmut Ave.

INCOME.

Gross membership fees .....	\$28,291 00
Cards and dues from members at large.....	136 00
Expense dues or per capita tax.....	63,566 08
Assessments, mortuary.....	5,405,773 57
 Total paid by members .....	 \$5,497,766 65
Interest .....	16,458 33
Sale of supplies .....	7,866 11
Fines from delinquent councils.....	1,549 60
Dispensation fees, \$116.00; Royal Arcanum Bulletin, \$24.17 .....	140 17
Legal services (rebate), \$18.50; office furniture sold, \$7.00.....	25 50
 Total income .....	 \$5,523,806 36
Net ledger assets December 31, 1896 .....	467,705 59
 Total .....	 \$5,991,511 95

DISBURSEMENTS.

Death claims .....	\$5,210,822 80
Benefit certificates returned.....	463 50
 Total paid to members.....	 \$5,211,286 30
Supplies purchased to be sold .....	\$2,649 44
Printing plant, \$541.18; office furniture, \$632.99.....	1,174 17
Extension of the order and official supervision.....	12,288 82
Official visitations .....	1,739 16
Salaries and other compensation of officers .....	43,969 72
Salaries and other compensation of office employees .....	28,312 03
Taxes, \$624.00; advertising and printing, \$7,022.45 .....	7,646 45
Postage, express and telegrams .....	6,703 97
Legal expenses .....	4,213 31
Governing bodies.....	980 00
Official publication .....	792 05
Insurance Department fees.....	206 18
Benefit certificates, \$794.83; compiling statistics, \$1,443.22;	2,238 05
Sundries from contingent fund of Supreme Regent .....	2,846 26
Investigating death claims .....	514 53
Fraternal congress, \$454.60; expenses of supreme session, \$3,748.42.....	4,203 02
Twentieth anniversary celebration .....	503 69

Royal Arcanum building expenses, less taxes.....	\$3,135 66	
Books, stationery, etc., \$334.89; office expense, sundries, \$1,742.02.....		2,136 91
Total miscellaneous disbursements .....		\$126,253 42
Total disbursements .....		\$5,337,539 72
Balance .....		\$653,972 23

*Invested as follows:*

LEDGER ASSETS.

Book value of real estate.....	\$59,170 97	
Book value of stocks and bonds.....	42,117 50	
Cash in bank .....	550,183 76	
Supreme secretary's contingent fund in National Bank of the Commonwealth, Boston .....	2,500 00	
Ledger assets, per balance .....		\$653,972 23

NON-LEDGER ASSETS.

Interest due and accrued.....	\$2,351 02	
Rents due .....	652 10	
Ledger balances .....	2,840 62	
Per capita tax due, estimated .....	31,253 05	
Cost of supplies for sale .....	3,741 58	
Printing plant.....	4,166 27	
Office furniture .....	4,207 65	
Market value of stocks and bonds over book value .....	1,012 50	
Assessments in treasury of subordinate branches .....	320,193 83	
Total .....		\$370,418 62
Gross assets.....		\$1,024,390 85

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery,	\$7,949 23	
Personal or agents' debit balances, unsecured.....	1,250 00	
Bills receivable, unsecured .....	1,590 62	
Printing plant.....	4,166 27	
Depreciation of ledger assets to bring same to market value	8,000 00	
Total .....		\$22,956 12
Total admitted assets.....		\$1,001,434 73

NON-LEDGER LIABILITIES.

Losses and claims, viz:

Due and unpaid .....	\$23,275 00	
In process of adjustment .....	565,250 00	
Resisted.....	40,500 00	\$629,025 00
All other liabilities, viz: Ledger balances.....	424 57	
Total liabilities .....		\$629,449 57

## EXHIBIT OF POLICIES.

TOTAL BUSINESS.		
	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of previous year .....	190,261	\$547,161,000 00
Policies written or increased during the year .....	13,299	35,458,500 00
Total .....	203,560	\$582,619,500 00
Deduct policies decreased and terminated during the year..	8,455	24,253,500 00
Policies in force December 31, 1897.....	195,105	\$558,366,000 00
Losses and claims unpaid December 31, of previous year....	208	\$613,250 00
Losses and claims incurred during the year .....	1,812	5,218,500 00
Total .....	2,020	\$5,831,750 00
Losses and claims paid and compromised during the year..	1,813	5,225,225 00
Losses and claims unpaid December 31, 1897 .....	207	\$606,525 00
Assessments collected during the year.....		\$5,405,773 57

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of previous year.....	548	\$1,587,000 00
Policies written during the year.....	19	55,500 00
Total .....	567	\$1,642,500 00
Deduct policies decreased and terminated during the year ...	20	58,500 00
Policies in force December 31, 1897.....	547	\$1,584,000 00
Losses and claims incurred during the year .....	11	\$33,000 00
Losses and claims paid and compromised during the year....	9	27,000 00
Losses and claims unpaid December 31, 1897.....	2	\$6,000 00
Assessments collected during the year.....		\$16,188 69

## ROYAL SOCIETY OF GOOD FELLOWS,

BOSTON, MASS.

INCORPORATED IN 1882. COMMENCED BUSINESS IN 1882.

J. H. MCGREGOR, *Premier.*JOS. W. SWOGER, *Supreme Secretary.*

Principal Office, 180 Summer Street.

## INCOME.

Registration fees .....	\$ 67 00	
Expense dues or per capita tax .....	9,094 47	
Assessments, mortuary, \$330,818.69; expense, \$10,573.84.....	341,392 53	
Total paid by members .....		\$350,554 00
Interest.....		305 01
Income from all other sources, viz: Sale of supplies and fees for alteration in benefit certificates .....		856 51
Total income .....		\$351,715 52
Net ledger assets December 31, 1896 .....		785 09
Total .....		\$352,500 61

## DISBURSEMENTS.

Death claims .....		\$24,369 61
Salaries of officers .....	\$7,600 28	
Salaries and other compensation of office employes.....	3,510 82	
Rent, \$633.96; advertising and printing, \$1,375.79 .....	2,009 75	
Postage, express and telegrams.....	537 51	
Legal expenses.....	7,000 00	
Governing bodies .....	1,998 35	
Official publication .....	1,938 93	
Insurance Department fees .....	45 00	
Miscellaneous .....	450 54	
Borrowed money repaid .....	1,500 00	
Total miscellaneous disbursements.....		\$26,591 18
Total disbursements .....		\$350,960 79
Balance .....		\$1,539 82

*Invested as follows:*

## LEDGER ASSETS.

Cash in bank .....		\$1,539 82
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## NON-LEDGER ASSETS.

Ledger accounts.....	\$71 50	
Stock on hand.....	3,600 21	
*Assessments in treasury of subordinate branches.....	29,995 60	
Total .....		\$33,667 31
Gross assets.....		\$35,207 13

\* Called to cover approved claims only; advance assessment called to cover unmatured liability—\$28,000.00—not included above.



DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery	\$3,600 21	
Ledger accounts .....	65 40	
	<hr/>	
Total .....		\$3,665 61
Total admitted assets.....		<hr/> \$31,541 52

NON-LEDGER LIABILITIES.

Losses and claims, viz.:		
Due and unpaid .....	\$166 67	
Not yet due .....	15,000 00	
In process of adjustment.....	40,000 00	
Resisted .....	2,000 00	
	<hr/>	
Total liabilities .....		\$57,166 67

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of previous year .....	10,905	\$23,134,500 00
Policies written or increased during the year .....	467	639,000 00
	<hr/>	
Total .....	11,372	\$23,773,500 00
Deduct policies decreased and terminated during the year,	994	1,883,500 00
	<hr/>	
Policies in force December 31, 1897.....	10,378	\$21,890,000 00
Losses and claims unpaid December 31, of previous year,	20	\$52,000 00
Losses and claims incurred during the year.....	145	332,560 00
	<hr/>	
Total .....	165	\$384,560 00
Losses and claims paid and compromised during the year,	140½	327,333 33
	<hr/>	
Losses and claims unpaid December 31, 1897.....	24½	\$57,166 67
Assessments collected during the year.....	40	\$330,818 69

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of previous year.....	167	\$298,500 00
Deduct policies decreased and terminated during the year,	17	34,000 00
	<hr/>	
Policies in force December 31, 1897 .....	150	\$264,500 00
Losses and claims incurred during the year .....	1	\$1,000 00
	<hr/>	
Assessments collected during the year.....	40	\$4,431 07

## ROYAL TEMPLARS OF TEMPERANCE,

BUFFALO, N. Y.

INCORPORATED IN 1878. COMMENCED BUSINESS IN 1877.

L. R. SANBORN, *President.*ESBON B. REW, *Secretary.*

Principal Office, 43 Niagara Street.

## INCOME.

Gross membership fees .....	\$1,631 00	
Expense dues or per capita tax .....	18,668 01	
Assessments, mortuary, \$322,463.54; reserve, \$11,065.70.....	343,529 24	
Medical examiners' fees paid by applicant .....	875 50	
Total paid by members.....		\$364,703 75
Interest.....		152 04
Total income.....		\$364,855 79
Net ledger assets December 31, 1896.....		14,802 54
Total .....		\$379,658 33

## DISBURSEMENTS.

Death claims.....	\$327,367 39	
Permanent disability claims.....	6,100 00	
Total paid to members.....		\$333,467 39
Salaries and other compensation of officers .....	\$7,720 68	
Salaries and other compensation of office employes.....	1,080 00	
Medical examiners' fees, supreme or grand supervisors ..	710 50	
Rent, \$1,000.00; advertising and printing, \$2,049.47 .....	3,049 47	
Postage, express and telegrams.....	579 00	
Legal expenses.....	232 00	
Governing bodies.....	2,994 63	
Official publication .....	2,105 50	
Insurance Department fees .....	175 00	
Miscellaneous .....	877 17	
Total miscellaneous disbursements .....		\$19,523 95
Total disbursements.....		\$352,991 34
Balance .....		\$26,670 99

*Invested as follows:*

## LEDGER ASSETS.

Loans on mortgages of real estate .....	\$10,400 00	
Agents or personal debit balances.....	7,000 29	
Cash in office and in bank .....	8,605 00	
Reserve fund.....	665 70	
Ledger assets, per balance.....		\$26,670 99

NON-LEDGER ASSETS.

Interest accrued .....	\$87 81	
Furniture and fixtures..	5,400 00	
Assessments in treasury of subordinate branches .....	58,575 00	
<b>Total .....</b>		<b>\$64,062 81</b>
<b>Gross assets .....</b>		<b>\$90,733 80</b>

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery .....	\$5,400 00	
<b>Total admitted assets .....</b>		<b>\$5,400 00</b>

NON-LEDGER LIABILITIES.

Losses and claims, viz:		
Due and unpaid .....	\$24,500 00	
Not yet due .....	55,000 00	
Resisted .....	2,000 00	
<b>Total liabilities.....</b>		<b>\$81,500 00</b>

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of previous year.....	12,401	\$14,579,400 00
Policies written or increased during the year.....	1,635	1,377,875 00
<b>Total .....</b>	<b>14,036</b>	<b>\$15,957,275 00</b>
Deduct policies decreased and terminated during the year	1,601	1,343,875 00
<b>Policies in force December 31, 1897.....</b>	<b>12,435</b>	<b>\$14,613,400 00</b>
Losses and claims unpaid December 31, of previous year.	12	\$20,000 00
Losses and claims incurred during the year.....	229	327,325 00
<b>Total .....</b>	<b>241</b>	<b>\$347,325 00</b>
Losses and claims paid and compromised during the year	185	327,367 39
Losses and claims unpaid December 31, 1897 .....	56	\$19,957 61
Assessments collected during the year.....	12	\$353,642 05

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of previous year.....	44	\$75,750 00
Deduct policies decreased and terminated during the year	5	7,500 00
<b>Policies in force December 31, 1897 .....</b>	<b>39</b>	<b>\$68,250 00</b>
Losses and claims incurred during the year.....	2	\$3,000 00
Losses and claims paid and compromised during the year	1	1,000 00
Losses and claims unpaid December 31, 1897 .....	1	\$2,000 00
Assessments collected during the year .....	12	\$1,628 56

## UNITED ORDER OF THE GOLDEN CROSS,

KNOXVILLE, TENN.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

FESSENDEN I. DAY, *President.*WILLIAM R. COOPER, *Secretary.*

## INCOME.

Gross membership fees .....	\$5,525 00	
Expense dues and per capita tax .....	31,935 75	
*Assessments, mortuary .....	535,636 15	
Medical examiners' fees paid by applicant .....	3,750 00	
Total paid by members .....		\$576,846 90
Interest .....		4,565 25
Change of certificates, \$775.00; supplies, \$365.52 .....		1,140 52
Income from all other sources .....		1,001 50
Total income .....		\$583,554 17
Net ledger assets December 31, 1896 .....		11,502 39
Total .....		\$595,056 56

## DISBURSEMENTS

Death claims .....		\$494,150 00
Commissions, fees and salaries to agents for organizing subordinate branches .....	\$10,648 38	
Salaries of managers and agents not paid by commissions .....	2,192 72	
Salaries and other compensation of officers .....	7,239 76	
Salaries and other compensation of office employes .....	3,566 65	
Medical examiners' fees, supreme or grand supervisors ..	3,750 00	
Rent, \$375.00; advertising and printing, \$2,139.05 .....	2,514 05	
Postage and stationery .....	1,609 14	
Legal expenses .....	2,541 96	
Governing bodies .....	4,211 60	
Official publication and supplies .....	1,679 96	
Insurance Department fees .....	32 50	
Miscellaneous .....	179 00	
General expense .....	1,635 89	
Bonus and rebate .....	4,887 50	
Mileage .....	76 26	
Total miscellaneous disbursements .....		\$46,765 37
Total disbursements .....		\$540,915 37
Balance .....		\$54,141 19

*Invested as follows:*

## LEDGER ASSETS.

Cash in bank .....	\$54,141 19
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\*Includes \$100.00 returned to benefit fund by beneficiary.

NON-LEDGER ASSETS.

Assessments in treasury of subordinate branches .....	\$44,000 00
Admitted assets.....	\$98,141 19

NON-LEDGER LIABILITIES.

Losses and claims, viz.:		
Due and unpaid .....	\$5,000 00	
In process of adjustment .....	36,000 00	
Resisted .....	8,000 00	\$49,000 00
Salaries, rents, taxes, fees and accounts due and accrued.	2,599 12	
Total liabilities.....		\$51,599 12

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of previous year.....	32,531	\$43,415,000 00
Policies written or increased during the year .....	5,023	6,655,500 00
Total .....	37,554	\$50,070,500 00
Deduct policies decreased and terminated during the year,	4,571	6,589,000 00
Policies in force December 31, 1897.....	22,983	\$43,481,500 00
Losses and claims unpaid December 31, of previous year...	51	\$77,500 00
Losses and claims incurred during the year.....	319	465,650 00
Total .....	370	\$543,150 00
Losses and claims paid and compromised during the year .	342	494,150 00
Losses and claims unpaid December 31, 1897.....	28	\$49,000 00
*Assessments collected during the year.....	18	\$566,567 50

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of previous year.....	5,674	\$6,434,500 00
Policies written during the year.....	522	600,500 00
Total .....	6,196	\$7,035,000 00
Deduct policies decreased and terminated during the year,	534	655,500 00
Policies in force December 31, 1897.....	5,662	\$6,379,500 00
Losses and claims unpaid December 31, of previous year...	9	\$11,500 00
Losses and claims incurred during the year.....	59	64,000 00
Total .....	68	\$75,500 00
Losses and claims paid and compromised during the year..	62	67,500 00
Losses and claims unpaid December 31, 1897.....	6	\$8,000 00
Assessments collected during the year.....	18	\$84,808 50

\*Mortuary, \$535,536.15; expense, \$31,031.35; total, \$566,567.50.

## UNITED ORDER OF THE PILGRIM FATHERS,

LAWRENCE, MASS.

INCORPORATED IN 1879. COMMENCED BUSINESS IN 1879.

J. SCOLLAY TAFT *President.*JAMES E. SHEPARD *Secretary.*

Principal Office, 292 Essex Street.

## INCOME.

Expense dues or per capita tax .....	\$16,540 28	
Assessments, mortuary.....	359,197 81	
Total paid by members.....		\$375,738 09
Interest, \$559.01; benefit certificates, \$629.25 .....		1,188 26
Sale of supplies.....		2,845 10
Fines, \$8.50; withdrawal cards, \$159.24 .....		167 74
Account of 1896 .....		3 66
Total income.....		\$379,942 85
Net ledger assets December 31, 1896.....		8,384 54
Total.....		\$388,327 39

## DISBURSEMENTS.

Death claims .....		\$352,000 00
Salaries of officers .....	\$5,710 00	
Salaries and other compensation of office employes.....	1,537 50	
Rent, \$500.00 advertising and printing, \$1,448.58.....	1,948 58	
Postage, express and telegrams.....	697 06	
Insurance Department fees.....	10 00	
Miscellaneous .....	3,784 28	
Traveling expenses .....	4,062 16	
Organizing colonies.....	1,800 00	
Total miscellaneous disbursements.....		\$19,549 58
Total disbursements .....		\$371,549 58
Balance.....		\$16,777 81

*Invested as follows:*

## LEDGER ASSETS.

Book value of stocks and bonds .....	\$3,000 00	
Cash in bank.....	13,777 81	
Ledger assets, per balance .....		\$16,777 81

## NON-LEDGER ASSETS.

Market value of stocks and bonds over book value .....	\$300 00	
Assessments in treasury of subordinate branches .....	24,500 00	
Total .....		\$24,800 00
Admitted assets.....		\$41,577 81

NON-LEDGER LIABILITIES.

Losses and claims, viz:		
Not yet due .....	\$47,000 00	
Resisted-.....	8,000 00	
Total liabilities.....		\$55,000 00

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of previous year.....	21,466	\$35,064,000 00
Policies written or increased during the year.....	2,519	3,373,000 00
<b>Total .....</b>	<b>23,985</b>	<b>\$38,437,000 00</b>
Deduct policies decreased and terminated during the year	976	1,443,500 00
Policies in force December 31, 1897.....	23,009	\$36,993,500 00
Losses and claims unpaid December 31, of previous year	28	\$46,000 00
Losses and claims incurred during the year.....	216	361,000 00
<b>Total .....</b>	<b>244</b>	<b>\$407,000 00</b>
Losses and claims paid and compromised during the year	212	352,000 00
Losses and claims unpaid December 31, 1897 .....	32	\$55,000 00
Assessments collected during the year.....	15	\$359,197 81

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of previous year.....	1,886	\$2,865,500 00
Policies written during the year.....	156	237,000 00
<b>Total.....</b>	<b>2,042</b>	<b>\$3,102,500 00</b>
Deduct policies decreased and terminated during the year	81	144,500 00
Policies in force December 31, 1897. ....	1,961	\$2,958,000 00
Losses and claims unpaid December 31, of previous year,	2	\$2,000 00
Losses and claims incurred during the year.....	24	40,000 00
<b>Total .....</b>	<b>26</b>	<b>\$42,000 00</b>
Losses and claims paid and compromised during the year	24	38,000 00
Losses and claims unpaid December 31, 1897 .....	2	\$4,000 00
Assessments collected during the year. ....	15	\$31,023 02

## WORKMEN'S BENEFIT ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

CHARLES E. SPENCER, *President*.JAMES H. CUTTEN, *Secretary*.

Principal Office, 120 Tremont Street.

## INCOME.

Gross membership fees.....	\$1,370 00	
Assessments, mortuary, \$29,574.00; expense, \$14,981.00.....	44,555 00	
Medical examiners' fees paid by applicant.....	342 50	
Total paid by members.....		\$46,267 50
Fines, \$244.25; postage, \$2.16.....		246 41
New certificates.....		26 50
Total income.....		\$46,540 41
Net ledger assets December 31, 1896.....		4,197 33
Total.....		\$50,737 74

## DISBURSEMENTS.

Death claims.....	\$29,000 00	
Payments returned to applicants or members.....	20 43	
Total paid to members.....		\$29,020 43
Commissions, fees and salaries to agents for organizing subordinate branches.....	\$2,720 00	
Salaries of managers and agents not paid by commissions.....	1,200 00	
Salaries of officers.....	2,625 00	
Salaries and other compensation of office employes.....	1,585 00	
Medical examiners' fees, supreme or grand supervisors..	342 50	
Rent, \$996.00; advertising and printing, \$1,222.74.....	2,218 74	
Postage, express and telegrams.....	888 18	
Governing bodies.....	768 28	
Insurance Department fees.....	15 00	
Miscellaneous.....	1,483 12	
Travelling expenses.....	219 62	
Borrowed money and other liabilities outstanding December 31, 1896.....	2,682 25	
Total miscellaneous disbursements.....		\$16,747 69
Total disbursements.....		\$45,768 12
Balance.....		\$4,969 62

*Invested as follows:*

## LEDGER ASSETS.

Cash in office and in bank.....	\$4,969 62
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NON-LEDGER ASSETS.

Furniture, safes and supplies .....	\$4,500 00
Gross assets.....	<u>\$9,469 62</u>

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery .....	\$4,500 00
Total admitted assets .....	<u>\$4,969 62</u>

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of previous year.....	4,910	\$4,910,000 00
Policies written or increased during the year .....	685	685,000 00
Total .....	<u>5,595</u>	<u>\$5,595,000 00</u>
Deduct policies decreased and terminated during the year .....	254	254,000 00
Policies in force December 31, 1897.....	5,341	\$5,341,000 00
Losses and claims incurred during the year .....	29	\$29,000 00
Assessments collected during the year.....	5	\$29,574 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of previous year .....	228	\$228,000 00
Policies written during the year .....	34	34,000 00
Total .....	<u>262</u>	<u>\$262,000 00</u>
Deduct policies decreased and terminated during the year .....	10	10,000 00
Policies in force December 31, 1897.....	252	\$252,000 00
Losses and claims incurred during the year.....	2	\$2,000 00
Assessments collected during the year.....	5	\$1,269 00

## LICENSED AGENTS

Of Life and Miscellaneous Companies Authorized to  
Transact Business in Maine.

(Revised to May 10, 1898.)

### MAINE LIFE COMPANY.

#### UNION MUTUAL.

Allen, Herbert H.....	Dennysville	Ganthier, Henry .....	Waterville
Auger, Louis, Jr.....	Lewiston	Garland, Chandler .....	South Paris
Bangs, Albert L.....	Bucks Harbor	Genest, Joseph .....	Lewiston
Bates, Arthur L.....	Portland	George, Arthur E.....	Hebron
Beaudoin, Alfred .....	Biddeford	Gerry, Alba M.....	South Paris
Bechard, Henri P.....	Lewiston	Girard, Jos. E.....	Biddeford
Beebe, Leonard V.....	Portland	Gledhill, Florance A.....	Lewiston
Bickford, Fred C.....	Prospect Harbor	Gledhill, Thomas H.....	Lewiston
Boggs, Almyr E.....	Thomaston	Hall, Wm. E.....	Portland
Bolles, Frank M.....	Portland	Hanson, James W.....	Belgrade
Bonneau, Geo.....	Lewiston	Harlow, Frank L.....	Gorham
Boothby, Chas. E.....	Waterville	Harlow, James.....	Dead River
Boussin, J. B.....	Westbrook	Harlow, Leslie H.....	Mexico
Bowley, Hiram E.....	Bangor	Harriman, John F.....	Lewiston
Bragdon, Clifford S.....	Brunswick	Hathorne, Daniel N.....	Rumford Falls
Bradish, Scott P.....	Eastport	Hayes, Isaac A.....	Portland
Britt, John E.....	Portland	Henley, James B.....	Portland
Brown, C. G.....	Winter Harbor	Herrick, Eugene I.....	Rangeley
Bryant, Elbridge H.....	Machias	Hodgkins, Charles W.....	Eden
Bryant, Geo. H.....	Oakland	Hodgkins, Frank L.....	Lamoine
Burbank, Thos. W.....	Augusta	Hodgkins, Walter R.....	Salisbury Cove
Burke, John O.....	Portland	Holway, W. J.....	Dexter
Callanan, N. F.....	Veazie	Holyoke, George T.....	Houlton
Carleton, Franklin A.....	Bangor	Hooper, Lewis F.....	Ellsworth
Carll, E. C.....	Buxton	Houle, J. Louis.....	Andover
Carr, W. P.....	Bowdoinham	Hunt, C. C.....	Manchester
Chadbourne, S. J.....	Augusta	Ingaram, Maud J.....	Houlton
Coolidge, Dana.....	Jay	Ives, Charles C.....	Portland
Coombs, Geo. Otis.....	Rockland	Jacques, Thomas W.....	Lewiston
Cushing, Violet V.....	Brunswick	Jamieson, Oliver A.....	Red Beach
Cyr, Chas.....	Van Buren	Jewell, Milton A.....	Portland
Daigle, Remi A.....	Madawaska	Johnson, David L.....	Lewiston
Davenport, A. W.....	Phillips	Johnson, Wm. E.....	South Portland
Decker, Ernest E.....	Waterville	Jones, L. C.....	Brooks
Dooley, Frank R.....	Portland	Keightley, John W.....	Biddeford
Doore, Roscoe N.....	North Bradford	Kelley, James W.....	Portland
Doyle, John D.....	Benedicta	Knowles, Lewis W.....	Augusta
Dubois, Gaspard.....	Lewiston	Labonte, Paul V.....	Manchester, N. H.
Dudley, E. Franklin.....	Milltown	Lachance, Louis.....	Auburn
Dumais, Eugene L.....	Lewiston	Landry, Adelard.....	Lewiston
Durgin, Violet V.....	Lewiston	Lane, C. E.....	Brooks
Eldridge, Fred T.....	Eastport	Langston, Edwin H.....	Augusta
Elliott, T. A.....	Brooks	Laplante, Geo.....	Augusta
Emery, Frank M.....	Sanford	Lavoie, Pierre.....	Lewiston
Enwright, F. H.....	South Gardiner	Levesque, Joseph.....	Lewiston
Fernald Bros.....	Mt. Desert	Lewin, W. S.....	Houlton
Fogg, George H.....	Portland	Lidback, Paul J.....	Deering
Forest, Charles A.....	Lewiston	Little, J. S.....	Augusta
Foster, Ernest M.....	Oldtown	Lord, Fred R.....	Freeport
Foye, David O.....	Bath	Lovering, Horace.....	Waterville
Fuller, W. G.....	Pittsfield	Lydston, Chapin.....	Litchfield

UNION MUTUAL—CONCLUDED.

Manley, Frank P.....	Portland	Skinner, Otis A.....	Veazie
Martin, Geo. A.....	Franklin	Small, A. E.....	Richmond
Martin, Hermann S.....	Foxcroft	Small, Augustus J.....	Lubec
McCluer, Wm. A.....	Lewiston	Smallidge, Winfield S.....	Seal Harbor
McCready, W. A.....	Houlton	Smith, Belmont A.....	Corinna
McInerney, John H.....	St. Francis, N. B	Smith, Ralph E.....	Charleston
McIntyre, Wm. W.....	Saco	Smith, S. R.....	Houlton
Meloon, Chas. L.....	Nashua, N. H	Snow, Wm. B.....	Bangor
Merrill, Wilbur F.....	Wiscasset	Snowman, C. S.....	Bluehill
Meservey, Chas. S.....	Bangor	Sowle, Benj. T.....	Ellsworth
Michaud, Jos. W.....	Brunswick	Spencer, Melville M.....	Argyle
Miller, Frank B.....	Rockland	Stanton, James F.....	Biddeford
Minnick, Harry.....	Lubec	Stevens, Ray W.....	Freeport
Mitchell, Wm. M.....	Mechanic Falls	Stewart, Richard.....	Waterville
Monroe, Wm. H.....	Brownville	Stinchfield, Dura.....	Sprague's Mills
Moran, Edw. C.....	Rockland	Stubbs, Philip D.....	Strong
Moran, G. B.....	Island Falls	Sullivan, Timothy F.....	Bangor
Moran, Patrick.....	Lewiston	Sutcliffe, Robert.....	Milbridge
Morgan, Wm. H.....	Pembroke	Swan, E. J. & P. D.....	South Paris
Morin, Henri E.....	Portland	Sweet, Ephraim C.....	Portland
Morton, Everett A.....	Round Pond	Talbot, Geo. H.....	Camden
Mulloney, Wm. T.....	Portland	Tanguay, Alfred.....	Lewiston
Munroe, J. W.....	Brownville	Thayer, Geo. S.....	Lubec
Murchie & Burpie.....	Edmundston, N. B	Theriault, Philip.....	Bath
Murphy, John P.....	Lewiston	Theriault, Vincent M.....	Fort Kent
Nadeau, John A.....	Fort Kent	Thibodeau, Jos. T.....	Skowhegan
Nadeau, Sarah.....	Fort Kent	Thompson, R. H.....	Ludlow
Norris, C. C.....	Rockland	Thompson, Wm. H.....	Lubec
Page, Carrie S.....	Bangor	Thwing, Jos. P.....	Farmington
Page, Parker J.....	Bangor	Titus, Wm. N.....	Alna
Palmer, A. E.....	Eden	Tolman, Chas. E.....	South Paris
Peabody, Frank H.....	Houlton	Tolman, Dean Judson.....	South Paris
Petrin, Philomene.....	Biddeford	Tolman, John E.....	Rockland
Phehan, David F.....	Calais	Torrey, Francis B., Jr.....	Bath
Philbrook, Edw. E.....	Damariscotta	Touriguy, Victor.....	Lewiston
Phillips, Sylvan B.....	Portland	Towle, Geo. P.....	Gardiner
Pond, Frank L.....	Augusta	Tremblay, Stanley.....	Lewiston
Porter, Florence C.....	Caribou	True, Eben P.....	Portland
Powers, Herbert W.....	Norway	Trusty, W. R.....	Caribou
Preo, George.....	Waterville	Vose, E. S.....	Thomaston
Quimby, Geo. A.....	Belfast	Walker, Chas. S.....	Peru
Raymond, George W.....	Lewiston	Walker, Thos.....	Portland
Rice, Anna B.....	Portland	Walton, Milo.....	Amity
Richmond, Frank H.....	Runford Falls	Ward, Fred U.....	Cherryfield
Rigby, Josiah P.....	South Newburg	Ward, Obadiah C.....	Cherryfield
Robinson, Albert F.....	Baring	Weld, Lincoln R.....	Dixfield
Sacre, Emile.....	Auburn	Wentworth, E. M. T.....	Rockport
Sargeant, Wm. H.....	Brewer	Whitman, Wm. E. S.....	Augusta
Severance, G. P.....	East Orrington	Whittemore, Frank H.....	Sangerville
Shaw, Chas. W.....	Swan's Island	Whittemore, Warren E.....	East Dixfield
Shay, Geo. W.....	Calais	Wiggin, Frank R.....	Belfast
Shepherd, H. L.....	Rockport	Williams, L. S.....	Clinton
Shepherd, Jos. F.....	Rockport	Wing, Herbert S.....	Kingfield
Sinkinson, James.....	Portland	York, Jabez.....	Portland

LIFE COMPANIES OF OTHER STATES.

ETNA.

Brannen, George S. P.....	Danforth	Knowles, Lizzie A.....	Fairfield
Burr, H. B.....	Springfield	Knowles, E. E.....	Fairfield
Carter, A. W.....	Calais	Leaf, C. A.....	Vinalhaven
Crosby, E. S.....	Bath	Pennell, Wm. M.....	Brunswick
Deverdeux, A. R.....	Ellsworth	Renouf, N. P.....	Biddeford
Foss, Paul F.....	Danforth	Rogers, Almon G.....	Freeport
Gentle & Ludwig.....	Houlton	Sawyer, C. O.....	Searsport
Gilman, A. W., & Co.....	Foxcroft	Talbot, George H.....	Camden
Hart, W. H.....	Portland	Veazie, W. P. W.....	Bangor
Hunt, H. A.....	Cumberland Mills	Weildon, George G.....	Portland
Kennison, H. L.....	Bluehill	Whitney, George E.....	Portland
Kingsley, Stephen L.....	Bar Harbor	Woodman, Melville.....	Biddeford

## CONNECTICUT GENERAL.

Moulton, Albert H. .... Kittery Depot

## CONNECTICUT MUTUAL.

Boody, J. S. F. .... Ashland	Martin, Frank O. .... Guilford
Cooper, Christopher G. .... Houlton	McFadden & Co. .... Fairfield
Cooper, George W. .... Patten	Millett, T. F. .... Gorham
Fairbanks, Frank B. .... Winthrop	Nason, Leon A. .... Bangor
Fairbanks, Hiland L. .... Bangor	Nelson, Frank ..... Calais
Fairbanks, H. N. .... Bangor	Pattee, James ..... Belfast
Hanly, S. S. .... Thomaston	Ryan, F. L. .... Bangor
Hathaway, George E. .... Gardiner	Richardson, A. T. .... Southwest Harbor
Howard, George E. .... Dover	Straw & Martin ..... Guilford
Johnson, John ..... South Brewer	Thatcher, F. A. .... Greenville Junction
Lord, Harry ..... Bangor	Ward, Charles S. .... Manset

## EQUITABLE LIFE.

Abbott, Elmer E. .... West Hollis	Linscott, Isaac L. .... Brunswick
Albee, Thos. G. .... Machias	Longley, Geo. P. .... Oldtown
Allen, Fremont. .... North Berwick	Luce, Arthur L. .... Old Orchard
Andrews, W. W. .... Portland	Luce, Marilla A. .... West Eden
Ayer, J. B. .... Bangor	Luce, P. D. .... Portland
Bangs, Algernon S. .... Augusta	Magee, William. .... North Lubec
Beal, J. A. .... West Jonesport	Martin, Winslow. .... Red Beach
Berryman, I. P. .... Manchester	Meserve, John L. .... Naples
Black, Lewis M. .... Randolph	McDonald, T. E. .... Portland
Blaisdell, C. H. & Co. .... Augusta	McMennamen, Geo. B. .... Rumford Falls
Brooks, Frank W. .... Lewiston	Mildon, W. S. .... Eastport
Brown, Frederick W. .... Belfast	Mills, Sumner P. .... Stonington
Carter, E. J. .... Haven	Mitchell, Rives. .... Bucksport
Case, I. W. .... Lubec	Morrill, O. E. .... Augusta
Chandler, A. A. .... Westbrook	Morrill, M. Helen. .... Burlington
Chandler, Alpheus H. .... Columbia Falls	Morse, A. G. .... Waterford
Chandler, P. L. .... Westbrook	Munger, Chas. D. .... Portland
Clark, Eben B. .... Tremont	Nichols, E. C. .... Bangor
Clark, George H. .... Bath	Noyes, N. Jr. .... Sullivan
Clark, James D. .... Bath	Palmer, Wm. W. .... Bangor
Cleaves, M. P. .... Bar Harbor	Parker, Mason. .... Phillips
Colboth, Edwin E. .... Exeter	Parks, Warren L. .... Pittsfield
Cousins, Edw. H. .... Kennebunk	Peach, Wm. E. .... Bar Harbor
Currie, N. F. .... Auburn	Perkins, Harry F. .... Kennebunkport
Cushman, A. F. .... Lincoln	Perry, Edith G. .... Mechanic Falls
Dobbin, George O. .... Jonesport	Plaisted, Geo. F. .... York Corner
Dow, Mary H. .... Auburn	Powers, F. E. .... Stetson
Dunbar, E. B. & H. W. .... Sullivan	Rea, Frank. .... Castine
Dutton, E. S. .... Skowhegan	Reeves, Chas. W. .... Vinalhaven
Elder, Nelson G. .... South Paris	Reynolds, Millard. .... North Lubec
Ellis, W. W. .... Portland	Russell, J. Porter. .... Farmington
Folsom, Willis A. .... Springvale	Sawyer, Bernard W. .... South Gardiner
Freeman, W. G. .... Woodfords	Sawyer, Howard F. .... Bangor
French, Mary L. .... Auburn	Smith, R. V. .... Steuben
Gardner, E. C. .... Calais	St. Clair, Ashley. .... Calais
Gardner, E. R. & F. L. .... Dennysville	Stearns, Albert J. .... Norway
Gardner, R. F. .... Caribou	Sturgis, Geo. W. .... Portland
Giedhill, J. S. .... Augusta	Tapley, O. W. .... Ellsworth
Glidden, E. A. .... Waldoboro	Tobey, Sam N. .... Machiasport
Goodwin, Geo. E. .... Stillwater	Tupper, W. E. .... Jonesboro
Gould, Howard. .... Portland	Turner, R. H. .... Portland
Harmon, J. C. .... Stonington	Voter, F. E. .... Farmington
Hazelton, F. H. .... Portland	Voter, J. E. .... Kingfield
Hebb, A. G. .... Brunswick	Ward, G. H. .... Cherryfield
Hill, Frank H. .... Calais	Wheeler, Fred E. .... West Paris
Hill, M. E. .... Old Orchard	Wheeler, W. J. .... South Paris
Hinkley, Nahum. .... Bluehill	Wiider, Sidney A. .... Pembroke
Holmes & Allen. .... Mt. Desert	Will, Menzor A. .... Strong
Holmes, Roscoe. .... Ellsworth	Wiley, M. H. .... Cherryfield
Hupper, J. W. .... Martinsville	Wing, Anna French. .... Waterville
Jewell, J. M. .... Clinton	Woodbridge, A. A. .... Portland
Jordan, A. H. .... Gardiner	Woodbury, W. B. .... Oakdale
Joy, David E. .... South Addison	Woodbury, W. C. .... Dover
Kimball, Chas. P. .... Andover	Wren, Carrie B. .... Gardiner
Knowles, Jerome. .... Bar Harbor	Wright, James. .... Portland
Larrabee, J. F. .... Waterville	

HOME LIFE.

Davies, Albert E. .... Waterville	Plummer, Frank H. .... Portland
Plummer, Chas. A. .... Portland	Smith, Montague M. .... Portland

KANSAS MUTUAL.

Hubbard, E. A. ....	Biddeford
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MANHATTAN LIFE.

Barker, Clark H. .... Gorham	Sawyer, Edw. B. .... Jonesport
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MASSACHUSETTS MUTUAL LIFE.

Atwater, Walter ..... Sangerville	Lynch, C. L. .... Vinalhaven
Baker, Ernest G. .... Bangor	Moulton, L. W. .... Sebago Lake
Cook, S. W. .... Lewiston	Stevens, A. D. .... Milltown
Cram, Geo. M. .... Deering	Stevens, J. Putnam. .... Portland
Fairbrother, E. F. .... Skowhegan	Swain, M. N. .... Portland
Ferris, E. H. .... Portland	Sylvester, H. A. .... Harrison
Goss, E. L. .... Lewiston	West, J. W. .... Lewiston
Harper, J. T. .... Saco	

METROPOLITAN LIFE.

Abraham, Howard P. .... Ellsworth	Johnson, James V. .... Portland
Ayer, Frank C. .... Portland	Kallenberg, Fritz E. .... Lewiston
Ballard, Benj. F. .... Bangor	Keith, Isaiah G. .... Bangor
Bandry, Napoleon. .... Lewiston	Kennedy, John B. .... Bath
Beaupre, Dosithe. .... Biddeford	Lalonde, Francis. .... Lewiston
Belanger, Isid. .... Waterville	Lambert, Arthur. .... Augusta
Belanger, Jean B. .... Lewiston	Langley, Edw. P. .... Lewiston
Belanger, Pierre. .... Waterville	Laroche, Louis. .... Augusta
Bennett, Fred A. .... Bangor	Lesieur, Albert. .... Brunswick
Berry, John F. .... Portland	Letendre, Joseph, Jr. .... Biddeford
Bevins, Wm. J. .... Portland	L'Hereux, Flavien. .... Lewiston
Blake, Andrew M. .... Portlake	Maddox, Fred F. .... Bangor
Camette, Joseph. .... Lewiston	Martin, Jos. E. .... Lewiston
Cardinal, Chas. F. .... Lewiston	McDonald, Geo. W. .... Ellsworth
Carol, James A. .... Portland	McGowan, Lewis A. .... Portland
Carter, Ruel S. .... Bangor	McGowan, Terence F. .... Portland
Cash, James W. .... Portland	McGroty, Fred L. .... Augusta
Chapman, Robert S. .... Bangor	McLaughlin, Geo. E. .... Waterville
Chevalier, Paul. .... Lewiston	Merrill, Wm. L. .... Portland
Clapp, Chas. P. .... Portland	Michaud, Frank. .... Waterville
Clifford, Michael M. .... Lewiston	Monteith, Robert J. .... Portland
Cole, Willis H. .... Portland	Mooney, James E. .... Portland
Connell, Owen J. .... Biddeford	Moorsom, Geo. L. .... Portland
Cote, Francis X. .... Biddeford	Moreshead, John A. .... Portland
Dawes, Wallace H. .... Lewiston	Mottram, Samuel. .... Lewiston
Dawson, Geo. W. .... Portland	Mullally, John J. .... Biddeford
Donovan, Dan'l. E. .... Bangor	Murphy, Cornelius W. .... Lewiston
Dresser, Henry F. .... Portland	Murphy, John H. .... Portland
Dumais, Jos. E. .... Waterville	Murphy, Timothy D. .... Ellsworth
Eustis, Harry L. .... Portland	Norris, John. .... Lewiston
Fearon, James J. .... Biddeford	O'Sullivan, T. J. .... Portland
Flint, Wm. H. .... Ellsworth	Pariseau, Jos. P. .... Waterville
Foss, Thos. C. .... Portland	Peterson, Charles H. .... Portland
Foster, Geo. W. .... Portland	Philbrick, Wilbur. .... Portland
Gendron, Nazaire. .... Biddeford	Picard, Aurelius. .... Lewiston
Gilroy, John E. .... Lewiston	Riley, William J. .... Biddeford
Gray, Elmer A. .... Oldtown	Rogan, Thomas. .... Portland
Greely, James W. .... Portland	Rogan, William. .... Portland
Greene, Leroy A. .... Bangor	Rogers, Benj. .... Lewiston
Greer, Fred W. .... Bangor	Rogers, Clarence A. .... Portland
Hamilton, John. .... Lewiston	Rowbotham, Jas. .... Lewiston
Hapgood, Llewellyn. .... Portland	Roy, Wilfred. .... Biddeford
Hartley, John H. .... Bangor	Ryan, Edw. J. .... Biddeford
Haskell, Albert P. .... Portland	Sherman, Justus E. .... Bath
Haupt, Melbourne L. .... Portland	Small, Augustus E. .... Portland
Hawkins, Wm. J. .... Portland	Sprague, George A. .... Biddeford
Hebert, Anthine. .... Lewiston	Staples, Whitney E. .... Bath
Hooper, Eugene. .... Bangor	Ste. Marie, Alexis. .... Lewiston
Horne, Angelo. .... Sanford	St. Thomas, Louis B. .... Bangor

## METROPOLITAN LIFE—CONCLUDED.

Styles, William C.....	Portland	Weir, Harry.....	Augusta
Sullivan, Daniel J.....	Portland	Whitmore, John J.....	Bangor
Tardif, Napoleon A.....	Waterville	Whitten, Eudell G.....	Bangor
Thompson, Abial G.....	Lewiston	Wilcox, Robert M.....	Portland
Traver, Herbert W.....	Portland	Winslow, Otis W.....	Portland
Tyler, William H.....	Augusta	Wright, Robert.....	Portland
Veilleux, Damase.....	Waterville	Young, Jos. A.....	Portland
Vizard, Frederick.....	Bath	Zimmerman, Irvin.....	Bangor
Warman, Stanley C.....	Bangor		

## MUTUAL LIFE.

Allen, C. A.....	Ellsworth	McLellan, J. H.....	Bath
Ambrose, J. H.....	Orono	Moore, E. G.....	Milo
Badger, Jos. E.....	Augusta	Morrill, Ralph H.....	Buckfield
Boardman, J. M.....	Portland	Morrison, A. E.....	Rumford Falls
Boothby, Alex.....	Cornish	Moulton, A. C.....	York Village
Bowker, A. S.....	Lewiston	Newcombe, A.....	Bangor
Burton, A. M.....	Corinna	Nichols, E. C.....	Bangor
Burton, F. M.....	Bangor	Nichols, W. H.....	Calais
Chapman, L. H.....	Damariscotta	Nickerson, Percy L.....	Swanville
Clark, J. W.....	Damariscotta Mills	Noyes, Wadsworth.....	Portland
Cochran, Baker & Cross.....	Rockland	Parsons, C. V.....	South Berwick
Corbett, Albert.....	Portland	Perkins, Chas. E.....	Sherman Mills
Curtis, D. A.....	Machias	Perry, A. C.....	Presque Isle
Dayton, H. I.....	Eastport	Perry, E. S.....	Presque Isle
Erskine, W. A.....	Pittsfield	Pond, E. W.....	Fort Fairfield
Fitzpatrick, J. W.....	Portland	Pratt, Chas. F.....	Hartland
Gardner, J. C. M.....	Castine	Rice, Anna B.....	Camden
Garner, John.....	Lewiston	Sawyer, C. O.....	Searsport
Howard, Geo. E.....	Dover	Sawyer, E. B.....	Jonesport
Howe, Freeiland.....	Norway	Sawyer, Ira S.....	Milbridge
Howe, Geo. R.....	Norway	Small, John C.....	Portland
Hume, C. W.....	Eastport	Spencer, L. B.....	Waterville
Jamieson, O. A.....	Red Beach	Stone, A. L.....	Kennebunk
Jewett, Thos. A.....	Gardiner	Straw, D. R.....	Guilford
Kent, Fred L.....	Ellsworth	Sylvester, A.....	Farmington
Knight, Johnson.....	Camden	Tarbox, W. R.....	Fryeburg
Lindsay, J. W.....	Carroll	Tyler, Fogg & Co.....	Bangor
Little, J. R.....	Lewiston	Walker, Thos.....	Portland
Mansfield, A. H.....	Milo	Wetmore, R. T.....	Houlton
Mark, F. L.....	Fryeburg	Wiggin, F. B.....	Saco
Maxey, W. E.....	Gardiner	Wildes, W. H.....	Skowhegan
McAllister, Edw. B.....	Rockland		

## MUTUAL BENEFIT.

Allen, Herbert J.....	Woodfords	Heath, Chas. E.....	Gardiner
Austin, Albert M.....	Deering	Higgins, Leon F.....	Brewer
Benson, Fred.....	Westbrook	Houghton, Edw. L.....	Fort Fairfield
Besse, Chas. W.....	East Jefferson	Houghton, Geo. A.....	Fort Fairfield
Bunker, John E.....	Bar Harbor	Hussey, Orrett J.....	Vassalboro
Costellow, Fred'k. H.....	Bangor	Jackson, Wm. T. E.....	Deering
Curran, Wm. F.....	Bangor	Madison, Arthur E.....	Lewiston
Dunlap, Chas. F.....	Portland	Moore, Martin M.....	Ellsworth
Dunlap, Maurice E.....	Portland	Morrell, Ernest W.....	Gardiner
Enright, Frank H.....	South Gardiner	Orne, Sumner.....	Southport
Fernald, Osborne.....	Portland	Packard, Albert T.....	Turner
Field, Daniel F.....	Phillips	Parker, Augustus H.....	Portland
Field, Harry H.....	Phillips	Reed, Henry C.....	Richmond
Ford, Augustus H.....	Portland	Robinson, Increase.....	Waterville
Fowler & Gardner.....	Calais	Royal, Elmer E.....	Auburn
Gardner, Frank H.....	Lubec	Silsby, Herbert T.....	Aurora
Gilman, Calvin W.....	Waterville	Simonton, Theo. E.....	Rockland
Grant, Freeman, M.....	Freeport	Trafton, Herbert W.....	Fort Fairfield
Gray, Kittredge C.....	Madison	Weatherbee, Edw. A.....	Lincoln
Hanson, A. W.....	Buxton Center	Woodman, Clarence A.....	Freeport
Hawes, Chas. T.....	Bangor		

## NATIONAL LIFE.

Austin, Albert M.....	Deering Center	Burrill, Chas. C. & Son.....	Ellsworth
Baker, Ernest G.....	Bangor	Cooley, Fred F.....	Pittsfield
Bradford, Wm. H.....	Bangor	Coombs, Geo. Otis.....	Rockland
Brown, James E.....	Guilford	Curtis, Chas. B.....	Brewer

NATIONAL LIFE—CONCLUDED.

Dewey Geo. P. .... Portland  
 Doherty, Thos. V. .... Houlton  
 Donohue, Thos. W. .... Portland  
 Dorsey, Patrick S. .... East Hampden  
 Dow & Pinkham. .... Portland  
 Dow, Sterling T. .... Portland  
 Dunbar, Wales V. L. .... Bangor  
 Farrington, Fred R. .... Portland  
 Fernald, Geo. R. .... Bangor  
 Godfrey, H. A. .... Bangor  
 Gove, Edw. H. .... Biddeford  
 Griffin, John C. .... Skowhegan  
 Harper & Heffron. .... Machias  
 Holyoke, George T. .... Houlton  
 Holt, Frank C. .... South Norridgewock  
 Hunneman, Jos. H. .... Portland  
 Hunt, Albert W. .... Sanford  
 Hutchinson, James P. .... Auburn

Jackson, Wm. T. E. .... Deering  
 Johnson, Agnes M. .... Waterville  
 Johnson, M. D. .... Waterville  
 Lord, Franklin H. .... Portland  
 Mason, A. F. .... Lewiston  
 Mills, Wm. A. .... Monson  
 Monroe, Wm. H. .... Brownville  
 Morrill, Chas. H. .... Newport  
 Morse & Guphill. .... Portland  
 Nichols, Eugene C. .... Bangor  
 O'Brien, Thos. F. .... Eastport  
 Otis, Samuel G. .... Hallowell  
 Pason, Chas. B. .... Auburn  
 Paul, A. C. .... Fort Fairfield  
 Pettingill, Alden M. .... Portland  
 Pierce, Orrin H. .... Portland  
 Thornton, S. S. .... Ashland  
 Young, Seth H. .... Reddington

NEW ENGLAND MUTUAL LIFE.

Beverly, Arthur H. .... East Machias  
 Blake, Wm. L. .... Portland  
 Blake, Barrows & Brown. .... Bangor  
 Bowker & Humphreys. .... Brunswick  
 Briggs, H. M. .... Houlton  
 Brown, J. B. .... East Machias  
 Brunel, Frederic. .... Portland  
 Carruthers, Samuel O. .... Gorham  
 Cook, L. L. .... Cornish  
 Cram, Geo. M. .... Deering  
 Cushman, F. T. .... Ellsworth  
 Emery, J. M. .... Sanford  
 Feeley, Benj. B. .... Houlton  
 Greenleaf, G. C. .... Bath  
 Gurdy, H. O. .... Rockland  
 Hatch, John W. .... Fairfield

Johnson, Fred H. .... Portland  
 Kelley, Wm. J. .... Kittery  
 Knowlton, N. R. .... Farmington  
 Leafe, C. A. .... Vinalhaven  
 Lowery, Frank J. .... Fort Fairfield  
 Malone, Fred C. .... Portland  
 Martel, Charles H. E. .... Lewiston  
 Mitchell, Walter S. .... Biddeford  
 O'Brien, Susie M. .... Portland  
 Partridge, Harlan F. .... Buxton Center  
 Preble, Oramel L. .... Bath  
 Sabine, R. H. .... Sedgwick  
 Sanborn, F. W. .... Naples  
 Sands, Fred'k B. .... Lewiston  
 Tapley, Fred L. .... Madison  
 Woodcock, Aaron H. .... Calais

NEW YORK LIFE.

Allen, F. M. .... Portland  
 Ausden, Edwin. .... Wiscasset  
 Andrews, Geo. P. .... Eastport  
 Austin, L. A. .... Bar Harbor  
 Ball, F. C. .... Bucksport  
 Bettell, James B. .... Bluehill  
 Black, A. S. .... Rockland  
 Blair, Arthur H. .... Gardiner  
 Blanchard, J. H. .... Biddeford  
 Bodge, Chas. A. .... Rumford Falls  
 Bowley, Hiram E. .... Bangor  
 Burns, F. E. .... Westbrook  
 Burns, T. S. .... Westbrook  
 Campbell, Albert G. .... Cherryfield  
 Campbell, D. W. 2d. .... Cherryfield  
 Cannon, Samuel T. .... Augusta  
 Clarke, Geo. A. .... Portland  
 Clarke, J. W. .... Damariscotta Mills  
 Clarke, Walter B. .... Brunswick  
 Clough, Charles L. .... Readfield Depot  
 Coburn, Harry S. .... Bangor  
 Collins, James T. .... Hallowell  
 Davis, F. A. .... Bluehill  
 Dyer, S. H. .... Bath  
 Dyer, Herbert S. .... Portland  
 Fairfield, E. A. .... Kennebunk  
 Farrar, J. W. .... Searsmont  
 Freeman, George G. .... Cherryfield  
 Fuller, H. G. .... Portland  
 Guild, Chas. H. .... Bangor  
 Hall, C. W. .... Jonesport  
 Harden, Geo. D. .... Houlton  
 Harrington, W. B. .... Winter Harbor  
 Haskell, Chas. B. .... Pittsfield  
 Hill, Jere M. .... Grovesville  
 Hill, W. P. .... East Corinth

Hilyard, E. J. .... Houlton  
 Hodgdon, Henry G. .... Bath  
 Holmes, John A. .... Bean  
 Hopkinson, Stephen F. .... Westbrook  
 Houle, J. Louis. .... Byron  
 Hutchinson, W. F. .... Livermore Falls  
 Judkins, C. A. .... Kineo  
 Kennedy, J. M. .... Portland  
 Kyle, James S. .... Winn  
 Lamond, Leo D. .... Calais  
 Lord, Truman C. .... Ellsworth  
 Matthews, C. K. .... Waterville  
 Mead, F. H. .... Bridgton  
 Mears, E. B. .... Bar Harbor  
 Merrill, Carleton P. .... Farmington  
 Merrill, George W. .... Augusta  
 Milliken, A. L. .... Pittsfield  
 Mitchell, Wm. H. .... Brunswick  
 Mower, W. L. .... Portland  
 Noyes, D. J. .... Green's Landing  
 Perry, E. S. .... Presque Isle  
 Peterson, Wilbur L. .... Columbia Falls  
 Pierce, Effie. .... Boothbay Harbor  
 Philbrick, S. W. .... Skowhegan  
 Porter, S. L. .... West Oldtown  
 Ransted, T. E. .... Waterville  
 Russell, W. E. .... Gorham  
 Safford, Geo. A. .... Hallowell  
 Sawyer, H. H. .... South Gardiner  
 Shaw, F. K. .... West Gouldsboro  
 Sherman, F. S. .... Camden  
 Spiller, Leroy. .... Mechanic Falls  
 Stevens, Byron W. .... Steuben  
 Stevens, D. A. .... Bridgton  
 Stevens, Guy P. .... Orono  
 Stone, Wm. G. .... Machias

## NEW YORK LIFE—CONCLUDED.

Trewargy, Everett S.....Mt. Desert	Ward, Lyman L.....Auburn
Tufts, S. F.....Westbrook	Ward, Vallette D.....Westbrook
Wallace, W. C.....Southwest Harbor	Weatherbee, A.....Phillips

## NORTHWESTERN MUTUAL.

Adams, T. H.....Farmington	Green, David W.....Houlton
Allen, Herbert J.....Deering	Green, Leroy A.....Springfield
Allen, W. H.....Livermore Falls	Hanscom, Warren A.....Randolph
Alley, Moses A.....Frankfort	Harlow, Frank L.....Gorham
Benson, Fred.....Westbrook	Harper, Geo. H.....Machias
Blanchard, C. C.....Portland	Heffron, J. Carroll.....Machias
Blood, Chas. L.....Lewiston	Hinckley, C. S.....West Jonesport
Brennan, G. S. P.....Danforth	Hodgkins, W. R.....Salisbury Cove
Brown, Fred H.....South Standish	Jewett, Reed V.....Calais
Brown, Harry S.....Fairfield	Jones, E. C.....Portland
Brown, Merton D.....Norway	Ladd, Augustine D.....South Sebec
Buck, S. N.....East Sumner	Lyford, A. L.....Portland
Chapman, C. C. & Gooding, J. M., Portland	Melcher, Herbert L.....Hebron
Clary Justin R.....Hallowell	Merritt, C. E.....Auburn
Coffin, H. E.....Freeport	Mills, W. A.....Monson
Cole, J. B.....Prospect Harbor	Mitchell, Frank H.....Charleston
Conant, Charles M.....Lewiston	Nash, William R.....Addison
Crie, R. Fred.....Rockland	Noble, E. E.....Hallowell
Daggett, W. T.....Waterville	Parmer, Ed.....Auburn
Doore, R. N.....Bradford	Pettengill, Alden M.....Portland
Dunham, H. N.....Cornish	Remick, J. R.....Milo
Dunton, C. R.....Bangor	Roberts, Elmer G.....Brooks
Forrest, C. A.....Lewiston	Simmons, C. A.....Hope
Foss, Chas. E.....Brooks	Smith, F. W.....Rockland
Foss, G. W.....North Leeds	Smith, G. E.....Portland
Foster, Dana P.....Waterville	Sprague, R. W.....Bangor
Gouldy, L. A.....Portland	Therault, Fred W.....Fort Kent
Gould, D. C.....Bath	Trefethen, H. E.....Kent's Hill
Gray, W. B.....Sangerville	Tuck, F. L.....Bangor
	Wormwood, H. A.....Saco

## PENN MUTUAL.

Bailey, Clemons B.....Lewiston	March, Bertrand G.....Portland
Bicknell, Henry A.....Bangor	Oram, Robert H.....Bristol
Boody, John S. F.....Ashland	Orentt, Otis L.....Orono
Bragdon, Clifford S.....Westbrook	Packard, Fred <sup>o</sup> . A.....Camden
Carpenter, Frank.....Houlton	Porter, Joseph J.....Howland
Cayting, Clark W.....Bangor	Richardson, Moses H.....Maple
Currier, Geo. M.....Farmington	Rowe, Herbert W.....Bangor
Drummond, A. F.....Waterville	Stephenson, John F.....Bangor
Forest, Chas. A.....Lewiston	Shaw, Rossell A.....Caribou
Foss, Paul F.....Danforth	Swan, Clarence B.....Oldtown
Hall & Hodge.....Portland	Taylor, Henry E.....Fairfield
Havener, Wm. J.....Belfast	Taylor, Jesse W.....Bangor
Kennedy, Geo. V.....Milo Junction	Taylor, Wm. H.....Bangor
Mansfield, I. J.....Jonesport	Weitworth, Caleb W.....Stetson

## PHENIX MUTUAL.

Barrett, Michael A.....Caribou	Harlow, Frank L.....Turner
Fogg, Geo. H.....Portland	McAlphine, S. H.....Portland
Hale, John A.....Caribou	Merritt, Chas. E.....Jay
Hannaford, Sidney R.....Portland	Vincent, Clarence A.....South Portland

## PROVIDENT LIFE AND TRUST.

Bailey, C. V.....North Anson	Millett, Frank A.....Mechanic Falls
Chase, Jos. E.....Kent's Hill	Powers, Linwood L.....South Paris
Emery, Wallace.....North Anson	Talbot, Archie L.....Lewiston
Jones, Levi E.....Winthrop	Tobey, Maurice A.....Machiasport
Knowles, Elmer E.....Portland	

## PROVIDENT SAVINGS.

Bright, Jos. M.....Bangor	Scarborough Bros.....Portland
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STATE MUTUAL.

Bragg, Albert C .....	Portland	Henry, John H .....	Portland
Conant, Frank A .....	Lewiston	Hildreth, N. L .....	Portland
Doughty, Henry C .....	Gray	Jones, E. C .....	Portland
Farrar, Wilbur L .....	South Paris	Leadbetter, A. C .....	Deering
Gould, H. C .....	Waterville	Means, Wm. G .....	Machias
Harmon, Herbert A .....	Portland	Winslow, Allen L .....	Auburn
Heath, E. M .....	Lewiston		

TRAVELERS.

Atwood, Fred .....	Winterport	Howe, Freeland .....	Norway
Bates, Henry N .....	Gardiner	Howard, George E .....	Dover
Beauregard, John B .....	Biddeford	Hutchinson, H. G .....	Biddeford
Bechard, Henri P .....	Lewiston	Jonah, Edwin B .....	Eastport
Benson, Albert W .....	Bangor	Judkins, W. H .....	Dexter
Benson, Chas. C .....	Lewiston	Keniston, Frank W .....	Guilford
Bird & Barney .....	Rockland	Laiscell, Chas. .....	Rockland
Bird, David N .....	Belfast	Lawlor, John .....	Portland
Blaisdell, Herbert W .....	Dexter	Leavitt, Samuel D .....	Eastport
Blanchard, L. J .....	Dexter	Lee, Ernest T .....	Calais
Bodge, Wm. E .....	Waterville	Leighton, Joseph .....	Milbridge
Bright, Jos. M .....	Bangor	Macomber, Farr & Whitten .....	Augusta
Brown, N. G .....	Brunswick	McClure, James W .....	Bangor
Brown, T. N .....	Auburn	McDongall, Horatio N .....	Rockland
Burpee, F. S .....	Fort Fairfield	Morrison, Arthur E .....	Rumford Falls
Burrell, Charles C .....	Ellsworth	Ordway, H. E .....	Pittsfield
Cannell, Geo. C .....	Portland	Palardy, Simon .....	Biddeford
Coombs, Geo. O .....	Rockland	Pettingill, A. M .....	Portland
Crosby, Elwell S .....	Bath	Pike, George W .....	Rumford Falls
Crowley, Francis E .....	Belfast	Pilsbury, Chas. E .....	Biddeford
Curtis, Daniel A .....	Machias	Plummer, R. J .....	Oldtown
Decker, Ernest E .....	Waterville	Purinton, Nathaniel .....	Bangor
Dixon, Everett W .....	Vanceboro	Renne, Robert F .....	Calais
Dow, Howard .....	Caribou	Sawyer, Henry H .....	South Gardiner
Douglass, Elmer C .....	Hallowell	Shepard, O. A .....	Princeton
Drew, D. L .....	Bar Harbor	Smith, Isaac A .....	Farmington
Erskine, A. J., & Son .....	Rockland	Stiles, Nathan .....	Bath
Fisher, H. H .....	Presque Isle	Stinchfield, Amaziah .....	Danforth
Flint, F. C .....	Farmington	Talbot, George H .....	Camden
Gledden, Daniel H .....	Vinalhaven	Thayer & Drew .....	Waterville
Griffen, John C .....	Skowhegan	Thompson, Geo. H .....	Portland
Gurney, Edwin P .....	Yarmouth	Thwing, Jos. P .....	Farmington
Hamilton, Ira W .....	Lubec	Voter, Louis .....	Farmington
Hathorne, Daniel N .....	Ridlonville	Walker, E. H .....	Augusta
Henry, John H .....	Portland	Ward, Gilbert H .....	Cherryfield
Higgins, Leon F .....	Brewer	White, Geo. P .....	Rockland
Hoar, Fred H .....	Machias	Wood, E. C .....	Auburn

UNION CENTRAL.

Adeli, Fred C .....	Auburn	Hill, Frank H .....	Calais
Andrews, Geo. C .....	Saco	Jones, Edw. C .....	Portland
Blanchard, Cyrus G .....	Bangor	Kinney, Jos. A .....	South Paris
Brown, Edwin M .....	Bangor	Mason, Ella Jordan .....	Biddeford
Cobb, Fred R .....	Lewiston	McMennamin, Geo. B .....	Rumford Falls
Coburn, Harry S .....	Bangor	Newcomb, Alcanzo .....	Bangor
Dinsmore, H. K .....	Foxcroft	Pinkham, C. R .....	Lewiston
Fairfield, Jos. W .....	Kennebunkport	Ricker, Elbridge G. S .....	Old Orchard
Fletcher, L. E .....	Cape Porpoise	Stevens, Churchill S .....	Auburn
Grant, Jos. E .....	Saco	Wentworth, Geo. E .....	Bangor
Gooding, J. M .....	Portland	Weymouth, S. D .....	Dover

UNITED STATES.

Hawthorne, Geo. E .....	Woodfords	Sprague, John P .....	Sprague's Mills
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WASHINGTON.

Allen, Fred M .....	Vassalboro	Gerry, A. F .....	Bangor
Andros, B. R .....	Rockland	Gile, Geo. F .....	Waterville
Black, Arthur H .....	Bangor	Hanson, W. C .....	Machiasport
Brackett, E. J .....	Portland	Haselton, Martin B .....	Skowhegan
Brackett, J. B .....	Portland	Hayes, A. R .....	Gardiner
Dinsmore, J. B .....	Waterville	Hill, Geo. S .....	Nobleboro

## WASHINGTON—CONCLUDED.

Hunt, Marcia H .....	Randolph	Smith, M. J. ....	Saco
Kennedy, Jos. A. ....	Portland	Spearen, Nathan C. ....	Bangor
Merrill, C. A. ....	Brewer	Staples, W. E. ....	Rockland
Moore, F. E. ....	Brewer	Staples, W. M. ....	Washington
Perry, H. O. & Son. ....	Fort Fairfield	Tapley, Walter M. ....	Rockland
Rose, Chas. A. ....	Rockland	Whitten, Smith .....	Skowhegan

## MISCELLANEOUS COMPANIES.

## ETNA.

Same agents as life department.

## AMERICAN BONDING &amp; TRUST CO.

Dyer, Herbert S .....	Portland	Little, H. C. & Son. ....	Lewiston
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## AMERICAN SURETY COMPANY.

Bartlett, Chas. H .....	Bangor	Potter, Barrett .....	Brunswick
Cornish, Leslie C .....	Augusta	Scott & Waterhouse .....	Oldtown
Dane, Daniel L. ....	Kennebunk	Talbot, Thos. L. ....	Bangor
Little, Wm. F. ....	Portland	Trott, Jos. M. ....	Bath
Merrill, Edw. N .....	Skowhegan		

## CITY TRUST, SAFE DEPOSIT AND SURETY COMPANY.

Bailey, Augustus .....	Gardiner	Erskine, A. J. & Son .....	Rockland
Boothby, L. T. & Son .....	Waterville	Pearl & Dennett .....	Bangor
Chase, Martin V. B .....	Augusta	Saunders, H. B. ....	Portland
Dinsmore & Bickford .....	Skowhegan		

## EMPLOYERS' LIABILITY (CASUALTY.)

Alford, E. R. ....	Oldtown	Gilman, Calvin W .....	Waterville
Anderson, Adams & Co. ....	Portland	Hutchinson, W. F. ....	Livermore Falls
Austin, Albert M .....	Deering Center	Jackson, Wm. T. E. ....	Deering Center
Bailey, A. & Co. ....	Gardiner	Jordan, A. B. ....	Portland
Bartlett, Martin F .....	Waterville	Loring, Prentiss & Son. ....	Portland
Boothby, W. A. R. ....	Waterville	Mason & Palmer. ....	Bangor
Brawn, J. E. ....	Dexter	Merritt, C. E. ....	Jay
Buck, S. N. ....	Bethel	Pearl & Dennett .....	Bangor
Burns, Thurston S .....	Westbrook	Philbrick, S. W. ....	Skowhegan
Collins, James T. ....	Hallowell	Ryan, F. L. ....	Bangor
Downing, C. S. ....	Augusta	Spiller, Leroy. ....	Mechanic Falls
Enright, F. H. ....	South Gardiner	Sylvester, Alonzo. ....	Farmington
Fairbanks, H. L. ....	Bangor	Talbot, Geo. H. ....	Camden
Fogg & Glidden. ....	Bath	Tyler, Fogg & Co .....	Bangor
Gentle & Ludwig. ....	Houlton	Vaughan, H. C. ....	Foxcroft

## EMPLOYERS' LIABILITY (SURETY.)

Bartlett, Martin F. ....	Waterville	Pearl & Dennett. ....	Bangor
Boothby, W. A. R. ....	Waterville	Tyler, Fogg & Co .....	Bangor

## FIDELITY AND CASUALTY (CASUALTY.)

Aiken, Wm. F. ....	Portland	Bragdon, A. M. ....	York
Baker, Ernest G .....	Bangor	Buck, Seth N. ....	Bethel
Bangs, I. S. ....	Waterville	Bucknam, J. A., & Co. ....	Mechanic Falls
Beedle, Van E. ....	South Gardiner	Cannell, George C .....	Portland
Berryman, I. P. ....	Augusta	Cole, Chas. H. ....	Kennebunk
Black, Alfred S. ....	Rockland	Conant, Frank A. ....	Lewiston
Blake, Barrows & Brown. ....	Bangor	Creamer, W. B. & Son. ....	Waldoboro
Bowker & Humphrey. ....	Brunswick	Crosby, E. S. ....	Bath

FIDELITY AND CASUALTY (CASUALTY)—CONCLUDED.

Dayton, H. I. .... Eastport	Merritt, C. E. .... Jay
Delaney, F. E. .... Augusta	Miller & Owen. .... Auburn
Dickson, A. S. .... Westbrook	Millett, H. R. .... Gorham
Dinsmore, Harry A. .... Skowhegan	Mitchell, Wm. M. .... Mechanic Falls
Dow & Pinkham (Corp'n) .... Portland	Morrill, Walter G. .... Pittsfield
Drummond, A. F. .... Waterville	Morrison, Arthur E. .... Rumford Falls
Drummond, Clark W. .... Waterville	Nowell, Chas. H. .... Sanford
Emery, Frank M. .... Sanford	Nourse, J. F. .... Biddeford
Fairbrother, Edwin F. .... Skowhegan	Nutt, N. B. .... Eastport
Farrar, J. W. .... Searsmont	Otis, Samuel G. .... Hallowell
Flagg, F. A. .... Augusta	Palmer, Edwin A. .... Bar Mills
Frizzell, Benj. F. .... Oakland	Parks Bros. .... Pittsfield
Gilchrist, Elon B. .... Rockland	Pattee, James, & Son. .... Belfast
Gove, Edw. H. .... Biddeford	Paul, Agnes C. .... Fort Fairfield
Grant, F. M. .... Freeport	Peabody, Frank A. .... Houlton
Harlow, Leslie H. .... Mexico	Perry, A. C. .... Presque Isle
Hazard, Chas. .... Augusta	Renouf, Narcisse P. .... Biddeford
Hilton, Weston M. .... Dumariscotta	Silsby, Herbert T. .... Aurora
Holyoke, Geo. T. .... Houlton	Smith, M. L. .... Saco
Hutchinson, W. F. .... Livermore Falls	Smith, Wesley G. .... Old Orchard
Judkins, Wesley H. .... Dexter	Smythe, Albert C. V. .... Calais
Kelley, Wm. J. .... Kittery	Spearen, N. C. .... Bangor
Kittridge, Calvin B. .... Dover	Tapley, O. W. .... Ellsworth
Langston, Edwin H. .... Augusta	Tolman, C. E. .... South Paris
Lawrence, G. N. .... Augusta	Tolman, Dean J. .... South Paris
Lewis, Edw. M. .... Wiscasset	Voter, F. E. .... Farmington
Lowery, F. J. .... Fort Fairfield	Wheeler, W. J. .... South Paris
Macomber, Farr & Whitten. .... Augusta	Willey & Ward. .... Cherryfield
Matthews, C. W. .... Waterville	Wood, Chas. D. .... Winthrop
Maxcy, Josiah & Sons. .... Gardiner	Wood, Wm. E. .... Portland

FIDELITY AND CASUALTY (SURETY).

Aiken, Wm. F. .... Portland	Harlow, Leslie H. .... Mexico
Baker, Ernest G. .... Bangor	Holyoke, Geo. T. .... Houlton
Black, Alfred S. .... Rockland	Hutchinson, W. F. .... Livermore Falls
Blake, Barrows & Brown. .... Bangor	Judkins, Wesley H. .... Dexter
Bowker & Humphreys. .... Brunswick	Kittridge, Calvin B. .... Dover
Buck, Seth N. .... Bethel	Libby, Norman H. .... Bridgton
Cole, Chas. H. .... Kennebunk	Lowery, Frank J. .... Fort Fairfield
Conant, Frank A. .... Lewiston	Maxcy, Josiah & Sons. .... Gardiner
Creamer, Wm. B., & Son. .... Waldoboro	Miller & Owen. .... Auburn
Crosby, E. S. .... Bath	Millett, H. R. .... Gorham
Delaney, F. E. .... Augusta	Morrison, Arthur E. .... Rumford Falls
Dickson, A. S. .... Westbrook	Nowell, Chas. H. .... Sanford
Dow & Pinkham (Corp'n) .... Portland	Otis, Samuel G. .... Hallowell
Drummond, C. W. .... Waterville	Parks Bros. .... Pittsfield
Emery, Frank M. .... Sanford	Pattee, James & Son. .... Belfast
Fairbrother, E. F. .... Skowhegan	Smith, Wesley G. .... Old Orchard
Farrar, J. W. .... Searsmont	Smythe, Albert C. V. .... Calais
Flagg, F. A. .... Augusta	Tapley, Omar W. .... Ellsworth
Frizzell, Benj. F. .... Oakland	Tolman, C. E. .... South Paris
Gove, Edw. H. .... Biddeford	Voter, F. E. .... Farmington
Grant, F. M. .... Freeport	Willey & Ward. .... Cherryfield

FIDELITY AND DEPOSIT COMPANY.

Atwood, Fred. .... Winterport	Hall, Albert B. .... Portland
Bird & Barney. .... Rockland	Humphreys, D. M. .... Bath
Cushman, H. W. .... Ellsworth	Hutchinson, H. G. .... Biddeford

GUARANTEE COMPANY OF NORTH AMERICA.

Loring, Prentiss & Son. .... Portland
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HARTFORD STEAM BOILER.

Allen, Wm. H. .... Boston	Frye, Henry A. .... Boston
Brown, Geo. H. .... Boston	Roberts, Christopher E. .... Boston

## INTER-STATE CASUALTY.

Adell, Fred .....	Auburn	Lord, Franklin H. ....	Portland
Allen, Fremont .....	North Berwick	Lothrop, Warren E. ....	Portland
Burnham, J. E. ....	Saco	Lyon, Newell .....	Portland
Carpenter, Frank .....	Houlton	Munger, Chas. D. ....	Portland
Cole, W. H. ....	South Portland	Pearl & Dennett .....	Bangor
Cook, L. L. ....	Cornish	Shaw, Russell A. ....	Caribou
Dyer, Herbert S. ....	Portland	Stephenson, John F. ....	Bangor
Emery, Frank M. ....	Sanford	Stevens, Ray Winthrop .....	Freeport
Hathaway, Geo. E. ....	Gardiner	Taylor, William H. ....	Bangor
Hobbs, John P. ....	Portland	Tafts, S. F. ....	Westbrook
Jordan, Alvin B. ....	Portland		

## LAWYERS' SURETY COMPANY.

Merrill, John F. A .....	Portland
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## LLOYD'S PLATE GLASS.

Anderson, Adams & Co .....	Portland	Grant, George H. ....	Ellsworth
Bright, Jos. M. ....	Bangor	Griffin, John C. ....	Skowhegan
Currier, Geo. M. ....	Farmington	Heath, Henry A. ....	Augusta
Drake, James B. ....	Bath	Leavitt, S. D. ....	Eastport
Emery, Frank M. ....	Sanford	Little, H. C. & Son .....	Lewiston
Erskine, A. J. ....	Rockland	Marr, Chas. H. ....	Gardiner
Foster, Dana P. ....	Waterville	Nash, Ira W. ....	Machias
Fowler & Gardner .....	Catais	Packard, Fred'k A. ....	Camden
Gentle & Ludwig .....	Houlton	Pennell, Wm. M. ....	Brunswick
Gove, E. H. ....	Biddeford		

## LONDON GUARANTEE AND ACCIDENT COMPANY.

Boothby, Wm. G. ....	Augusta	O'Brien, Edw. C. ....	Deering
Coolidge & Huskins .....	Lisbon Falls	Pearl & Dennett .....	Bangor
Foster, D. P. ....	Waterville	Pennell, Wm. M. ....	Brunswick
Morse & Guptill .....	Portland		

## MARYLAND CASUALTY COMPANY.

Barker, C. H. ....	Portland
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## METROPOLITAN PLATE GLASS.

Burrill, C. C. & Son .....	Ellsworth	Morse & Guptill .....	Portland
Downing, C. S. ....	Augusta	Nash, J. Waldo .....	Norway
Field & West .....	Belfast	Peaslee, L. P. ....	Gardiner
Hutchinson, H. G. ....	Biddeford	Tyler, Fogg & Co. ....	Bangor
Matthews, C. K. ....	Waterville		

## NATIONAL SURETY.

Jones, Edward C. ....	Portland	Tyler, Fogg & Co. ....	Bangor
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## NEW JERSEY PLATE GLASS.

Black, Alfred S. ....	Rockland	Jordan, Augustus H. ....	Gardiner
Boothby, Wm. G. ....	Augusta	Mason & Palmer .....	Bangor
Carter, G. A. ....	Saco	Thayer & Drew .....	Waterville
*Chick, Chas. B. ....	Augusta	Thayer, Frank L. ....	Waterville
Cook & West .....	Lewiston	Towle, Geo. P. ....	Gardiner
Humphreys, D. M. ....	Bath	Verrill & Hutchinson .....	Auburn
Jones, Edw. C. ....	Portland		

\*Deceased.

NEW YORK PLATE GLASS.

Auger & Bechard .....	Lewiston	Morrison, A. E. ....	Rumford Falls
Bailey, A. ....	Gardiner	Pattee, James & Son .....	Belfast
Boothby, L. T. & Son .....	Waterville	Perry, A. C. ....	Presque Isle
Erskine, A. J. ....	Rockland	Perry, H. O. ....	Fort Fairfield
Garcelon & Welch .....	Lewiston	Plummer Bros .....	Portland
Howe, Freeland .....	Norway	Randall, J. W. ....	Biddeford
Macomber, Farr & Whitten .....	Augusta	Riley, Thos. H. ....	Brunswick
McClure, J. W. ....	Bangor	Stone & Woodman .....	Biddeford

PREFERRED ACCIDENT.

Allen, Fremont .....	North Berwick	Johnson, John .....	Brewer
Allen, Herbert J. ....	Woodfords	Lambert, J. F. ....	Island Falls
Besse, Chas. W. ....	East Jefferson	Merrill, Geo. W. ....	Augusta
Dunlap, C. F. ....	Portland	Orne, Sumner .....	Southport
Dunlap, M. E. ....	Portland	Parks, David M. ....	Pittsfield
Emerson, John T. ....	Saco	Parks, Llewellyn .....	Pittsfield
Fairbanks, Henry N. ....	Bangor	Parks, Warren L. ....	Pittsfield
Glass, F. M. ....	Gardiner	Reed, Henry C. ....	Richmond
Grant, F. M. ....	Freeport	Robinson, Increase .....	Waterville
Heath, Chas. E. ....	Gardiner	Ryan, F. L. ....	Bangor
Hussey, Orrett J. ....	Vassalboro	Simonton, Theo. E. ....	Rockland

STANDARD LIFE AND ACCIDENT.

Berryman, Isaac P. ....	Augusta	Hume, C. W. ....	Eastport
*Chick, Chas. B. ....	Augusta	Jordan, A. H. ....	Gardiner
Emerson, John T. ....	Saco	Linton, Frank R. ....	Lincoln
Harmon, Herbert A. ....	Portland	Plummer Bros .....	Portland
Henry, John H. ....	Portland		

TRAVELERS'.

Same agents as life department.

UNION CASUALTY AND SURETY COMPANY.

Allen, Herbert J. ....	Deering	Jones, Edw. C. ....	Portland
Atwood, Fred. ....	Winterport	Lincoln, Herbert W. ....	Auburn
Banks, John W. ....	Portland	Little, Horace .....	Auburn
Carter, G. A. & Co. ....	Saco	Mason & Palmer .....	Bangor
Curran, Wm. F. ....	Bangor	Marr, C. H. ....	Gardiner
Downing, C. S. ....	Augusta	Moran, E. C. ....	Rockland
Durocher, Hector .....	Lewiston	Parks Bros. ....	Pittsfield
Dyer, Herbert J. ....	Portland	Payson, C. B. ....	Auburn
Gooding, J. M. ....	Portland	Perry, Geo. F. ....	Auburn
Gott, John M. ....	Wayne	Rose, Wm. G. ....	Princeton
Hanson & St. Clair .....	Calais	Rowe, Fred E. ....	Canton Point
Hayden, John F. ....	Bath	Titus, Wm. N. ....	Head Tide
Hodgkins, W. R. ....	Bar Harbor	Williams, J. E. ....	Guilford
Jones, Chas. F. ....	Skowhegan	Young, Seth H. ....	Lewiston

UNITED STATES CASUALTY COMPANY.

Barker, Clark H. ....	Portland	Griffin, John C. ....	Skowhegan
Bigger, A. S. ....	Kennebunk	Hart, Chas. A. ....	Portland
Burrill, C. C. & Son .....	Ellsworth	Hubbard, E. A. ....	Biddeford
Butler, Edw. A. ....	Rockland	Hutchinson, H. G. ....	Biddeford
Dunlap, C. F. ....	Portland	Mason & Palmer .....	Bangor
Gilman, Calvin W. ....	Waterville	Sherman, J. E. ....	Rockland
Goodenough, Henry B. ....	Portland	Verrill & Hutchinson .....	Auburn

UNITED STATES FIDELITY AND GUARANTY.

Marston, Chas. L. ....	Portland	Mason & Palmer .....	Bangor
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\* Deceased.

## MAINE ASSESSMENT COMPANIES.

## MAINE BENEFIT.

Bonneau, Geo. ....	Lewiston	Jeffrey, C. E. ....	Biddeford
Cole, Willis H. ....	South Portland	Kelleher & Byrnes. ....	Bangor
Daggett, Wm. T. ....	Waterville	Linscott, Isaac L. ....	Brunswick
Dacey, Christopher M. ....	Augusta	Ricker, M. F. ....	Auburn
Fitzpatrick, Arthur C. ....	Portland	Taylor, Wm. M. ....	North Wayne
Fitzpatrick, Peter ....	Portland	Walker, W. H. H. ....	Wilton
French, Nathaniel E. ....	Blanchard		

## WASHINGTON CASUALTY.

Bridges, W. B. ....	Bangor	Lambert, James F. ....	Machias
Crockett, Chas. ....	Portland	McFee, N. L. ....	Caribou
Curtis, C. B. ....	Bangor	Merrill, Sidney G. ....	Newport
Dow, Sewall ....	Milford	Morrill, C. W. ....	Augusta
Foster, Ernest M. ....	Oldtown	Pattee, James & Son. ....	Belfast
Gray, Elmer F. ....	Oldtown	Stevens, Walter C. ....	Auburn
Harlow, Frank L. ....	Gorham	Stevens, Wm. S. ....	Auburn
Hathorne, D. N. ....	Rumford Falls	Thomas, H. H. ....	Portland
Kingsbury, E. W. ....	Newport	White, J. H. ....	Ashland
Kyle, James S. ....	Winn		

## ASSESSMENT COMPANIES OF OTHER STATES.

## EQUITABLE ACCIDENT ASSOCIATION.

Black, Austin. ....	Rockland	Lakin, G. L. ....	Phillips
Brooks, Frank W. ....	Lewiston	Leafe, Carl Alex. ....	Vinalhaven
Burton, A. M. ....	Corinna	Little, James S. ....	Augusta
Case, I. W. ....	Lubec	Meserve, John L. ....	Naples
Cook & West. ....	Lewiston	O'Brien, E. C. ....	Portland
Craft, James A. ....	Bangor	Osgood, W. H. ....	West Medford
Gardner, E. C. ....	Eastport	Parker, A. H. ....	Portland
Gould, Henry C. ....	Waterville	Pierce, Wm. H. ....	Bangor
Hawthorne, Geo. E. ....	Portland	Reilly, John G. ....	Bangor
Howe, A. J. ....	Lowell, Mass	Robinson, A. L. ....	Auburn
Hyde, E. C. ....	Freeport		

## FIDELITY MUTUAL LIFE.

Blois, Osborne. ....	Portland	Jordan, Alvin B. ....	Portland
Heald, T. G. ....	Portland		

## HARTFORD LIFE.

Additon, G. P. ....	Bath	Linscott, Isaac L. ....	Brunswick
Cushing, Peter L. ....	Augusta	Merrill, Wilbur F. ....	Wiscasset
Freeman, W. F. ....	Portland	O'Brien, F. C. ....	Portland
Hanaford, H. S. ....	Portland	Peaslee, L. P. ....	Gardiner
Hilton, Weston M. ....	Damariscotta	Ward, S. Curtis C. ....	Augusta
Kenyon, E. P. ....	Bangor		

## MASONIC EQUITABLE.

Austin, Mellen A. ....	Waterville	Hill, F. H. ....	Calais
Batchelder, Albert F. ....	Oakland	Hunt, C. C. ....	Augusta
Besse, C. W. ....	East Jefferson	Knowlton, John R. ....	Bath
Blanchard, Cyrus N. ....	Wilton	Libby, Arthur L. ....	Phillips
Brannen, Geo. S. P. ....	Danforth	Little, J. S. ....	Augusta
Burman, John F. ....	Lewiston	Marden, E. C. ....	Swanville
Carpenter, Frank. ....	Houlton	Matthews, John L. ....	Phillips
Connor, Chas. F. ....	Pittsfield	Meservey & Peterson. ....	Rockland
Connor, F. J. ....	Waterville	Nash, J. Waldo. ....	Norway
Connor, Fred J. ....	Waterville	Paine, Arthur C. ....	Camden
Donham, James N. ....	Portland	Parker, Augustus H. ....	Portland
Farrar, J. W. ....	Searsmont	Roberts, E. G. ....	Brooks
Frye, James D. ....	Ocean Park	Scotfield, Chas. T. ....	Rumford Falls
Green, D. W. ....	Houlton	Taylor, Wm. H. ....	Bangor
Hapgood, Geo. A. ....	South Portland	Titcomb, Chas. C. ....	East Dover
Harvey, Ray L. ....	Auburn	Wilson, Frank. ....	Sanford

MASSACHUSETTS MUTUAL ACCIDENT.

Atwood, Geo. B.....	Auburn	Heath, Henry A.....	Augusta
Austin, L. A.....	Bar Harbor	Hebb, A. G.....	Bridgton
Barker, A. V.....	Bethel	Jeffrey, Geo. W.....	North Monmouth
Besse, C. W.....	Jefferson	Kennedy, John B.....	Bath
Blanchard, L. J.....	Dexter	Knowles, L. W.....	Augusta
Bridges, W. B.....	Bangor	Linscott, Isaac L.....	Brunswick
Brown, F. W., Jr.....	Brooks	Mann, Chas. F.....	Lisbon Falls
Cannon, J. N.....	Gardiner	Milliken, F. S.....	Eastport
Clark, Geo. A.....	Portland	Paul, A. C.....	Fort Fairfield
Collins, James T.....	Hallowell	Sawyer, Fred W.....	Auburn
Cushman, James T.....	Ellsworth	Shaw, F. M.....	Rockland
Davis, E. P.....	Lewiston	Simonton, T. E.....	Rockland
Deane, Frank N.....	Portland	Smythe, A. C. V.....	Calais
Dubois, Gaspard.....	Lewiston	Spiller, Leroy.....	Mechanic Falls
Dunlap, C. F.....	Portland	Stevens, B. W.....	Sullivan
Enwright, Frank H.....	South Gardiner	Theriault, Philip H.....	Brunswick
Gledhill, T. H.....	Lewiston	Tufts, S. F.....	Portland
Gould, H. C.....	Waterville	Walker, Harry E.....	Fryeburg Center
Greenhalgh, Wm.....	Portland	Walker, Thos.....	Portland
Gurdy, H. O.....	Rockland	Warren, J. W.....	Wilton
Hanson, James W.....	Augusta	Whitcher, Chas. F.....	Portland
Harper & Heffron.....	Machias		

MUTUAL RESERVE FUND.

Blake, E. L.....	Portland	Melaugh, Francis D.....	Portland
Bogrett, Stephen.....	Portland	Milliken, F. S.....	Eastport
Bowley, Hiram E.....	Bangor	Morgan, W. M.....	Portland
Byrnes, P. J.....	Bangor	Morris, Geo.....	Portland
Graham, A. H.....	Milltown	Morrison, John E.....	Portland
Greeley, Eldridge T.....	Bangor	Nutter, F. W.....	Saco
Harford, Chas. H.....	Portland	Renouf, Narcisse P.....	Biddeford
Henry, Erbie.....	Brewer	Rich, A. E.....	Portland
Hooper, G. Herbert.....	Bangor	Rideout, M. H.....	Bangor
Hooper & Tewksbury.....	Bangor	Sullivan, J. E.....	Portland
Hunt, Eugene W.....	Portland	Tessier, N. J.....	Portland
Kelleher, Richard.....	Bangor	Tewksbury, E. S.....	Bangor
Kelley, Wm.....	Brewer	Trihy, John J.....	Portland
Little, T. F.....	Portland	Walker, H. E.....	Fryeburg Center
Lord, H. S.....	Brewer	Whitcomb, R. L.....	Portland
McIntyre, W. W.....	Biddeford	Woodruff, L. G. B.....	Portland
Mears, A. P.....	Washington		

NEW ENGLAND MUTUAL ACCIDENT ASSOCIATION.

Barker, C. H.....	Portland	McLaughlin, Geo. E.....	Rockland
Black, Austin.....	Rockland	Noyes, N., Jr.....	Sullivan
Gotcomb, Louis.....	Portland	Rollins, R. G.....	Bangor
Haskell, C. B.....	Pittsfield	Warren, Wm. O.....	Bangor
Houle, J. Louis.....	Ridgelyville	Wood, Wm. E.....	Portland
Jordan, A. H.....	Gardiner		

NORTHWESTERN LIFE.

Philbrook, Geo. A.....	Augusta
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SECURITY MUTUAL LIFE.

Black, Austin.....	Rockland	Perry, William J.....	Rockland
Emery, Frank B.....	Rockland	Powers, Milton A.....	Boston, Mass
Leadbetter, A. C.....	Woodfords	Vredenberg, Geo. E.....	Rockland

## FRATERNAL BENEFICIARY ORGANIZATIONS.

## MAINE STATE RELIEF ASSOCIATION.

Roberts, Luther B. .... Portland

## ODD FELLOWS GRADED MUTUAL RELIEF ASSOCIATION.

Knapp, David S. .... Norway

## PATRONS' MUTUAL AID SOCIETY.

Bradford, S. W. .... West Peru		Holway, Lester. .... North Fairfield
Cobb, C. H. .... East Poland		Moore, J. Henry .... Winthrop
Downes, B. W. .... Thorndike		Rogers, W. S. .... Topsham

## AMERICAN BENEFIT SOCIETY.

Barrett, Emory A. .... Oldtown		Strickland, Harry L. .... Albion
Kingsbury, E. W. .... Lagrange		Ward, S. Curtis C. .... Augusta
Pierce, Wm. H. .... Bangor		

## AMERICAN LEGION OF HONOR.

Butts, Walter F. .... Waltham, Mass		Robertson, Oliver D. .... Portland
Cram, George M. .... Deering		Whitney, George E. .... Portland
Penny, Charles. .... Boston, Mass		

## ANCIENT ORDER OF UNITED WORKMEN.

Reed, H. C. .... Richmond | Wragg, George E. .... Chelsea, Mass

## INDEPENDENT ORDER OF FORESTERS.

DeBeck, S. S. .... Franklin		Perkins, Fred A. .... Castine
Dickson, T. S. .... Houlton		Scott, Clarence. .... Oldtown
Meserve, A. K. P. .... Portland		Sparks, James W. .... Waterville

## KNIGHTS OF THE MACCABES.

Hand, F. E. .... Portland | Ingersoll, Thos. H. .... Portland

## NEW ENGLAND ORDER OF PROTECTION.

Beaton, A. A. .... Rockland		Daniels, J. W. .... Dover, N. H
Bragg, A. F. .... East Corinth		Glass, Frank M. .... Gardiner
Chadwick, J. W. .... Gardiner		Linscott, Isaac L. .... Brunswick

## ROYAL ARCANUM.

Brine, Wm. H. .... Somerville, Mass

## UNITED ORDER OF THE GOLDEN CROSS.

Cushing, Peter L. .... Brunswick		Hamilton, J. H. .... Mattawankeag
Douglas, W. H. .... Lisbon Falls		Linscott, Isaac L. .... Brunswick
Ellis, W. G. .... Auburn		Smith, Clara V. .... Springvale

## UNITED ORDER OF THE PILGRIM FATHERS.

Reed, H. C. .... Richmond

## WORKMEN'S BENEFIT ASSOCIATION.

Davis, Chas. A. .... Florence, Mass



## INSURANCE BROKERS.

Adams, A. P.	Jay	Lancey, Geo. M.	Hartland
Alford, E. R.	Oldtown	Lawrence, Geo. N.	Augusta
Allen, Chas. A.	Ellsworth	Letourneau, J. A.	Waterville
Allen, Geo. E.	Tenant's Harbor	Libby, Warren	Kezar Falls
Allen, J. W.	Mount Vernon	Littlefield, Chas. G.	Caribou
Atwater, Walter	Sangerville	Martel, Chas.	Lewiston
Anger & Bechard	Lewiston	Mayo, Henry W.	Hampden Corner
Austin, David S.	North Berwick	McCausland, F. E.	Gardiner
Bangs, I. S.	Waterville	McIntire, J. S.	Solon
Bangs, Judson	Sabattus	Mears, E. B.	Bar Harbor
Barrett, T. B.	Canaan	Merrill, Geo. L. & Co.	Dixfield
Beedle, Van R.	South Gardiner	Merriman, Alcott J.	Jay
Bennett, John	Parsonsfield	Merchant, L. D.	Hallowell
Blaisdell, F. E.	Franklin	Miller, Chas. K.	Camden
Bowman, C. E.	Vinalhaven	Moffitt, C. G.	Rockland
Bragdon, Chas. B.	Corinth	Monroe, Will H.	Brownville
Bragdon, L. C. & W. E.	Franklin	Morrison, Arthur E.	Rumford Falls
Brannen, Geo. S. P.	Danforth	Morrison, Manly	Clinton
Brett, Benj. C.	Auburn	Moulton, William	North Scarborough
Bryant, Geo. H.	Oakland	Munger, Charles D.	Portland
Burnham, Jos. E.	Saco	Mutty, John	South Brewer
Burr, Chas. J.	Brewer	Nelke, S. A.	Livernore Falls
Burwell, Turner & Co.	Solon	Nickerson, S. & Sons.	Boothbay Harbor
Came, S. M.	Alfred	Paré, Jean B., Jr.	Biddeford
Carl, Jason S.	Waterboro	Parker, D. C.	Danforth
Carpenter, Wm. F.	Brunswick	Partridge, Lewis M.	Stockton Springs
Carr, R. W.	Bowdoinham	Paul, T. A.	New Sharon
Carter, E. J.	Haven	Perry, E. S.	Presque Isle
Chamberlain, J. A.	Bristol	Pierce, D. E.	Bath
Chase, Fred'k G.	North Berwick	Piper, Harrison	Lincoln
Coolidge & Huskins	Lisbon Falls	Plaisted, Wm. P.	Princeton
Cooper, Geo. W.	Patten	Pollard, Walter H.	Oldtown
Cousins, S. H.	Steep Falls	Prince, Chas. H.	Buckfield
Cram, A. P.	Mount Vernon	Reed, A. R.	Waldoboro
Dearborn, Russell H.	Rumford Falls	Rich, James A.	Bradley
Dinsmore, Thos.	Palermo	Rigby, J. P.	East Dixmont
Doyle, John D.	Benedicta	Rolfe, Charles A.	Princeton
Dunbar Bros.	Sullivan	Sampson & Weymouth	Dexter
Dyer, Z. A.	New Sharon	Sargent, Henry W.	Sargentville
Edwards, Jesse P.	Norway	Shaw, Adalbert W.	Cumberland Mills
Field, J. L.	Hartland	Sheerer, W. E.	Tenant's Harbor
Fox, De Grasse.	Bar Harbor	Simpson, F. M.	Carmel
Freeman, J. M.	Portland	Small, C. O.	Madison
Friend, J. E.	Etna	Small, John E.	South Deer Isle
Frink, J. L.	Brownfield	Smith, A. G.	Monmouth
Fulton, Lewis M.	Bowdoinham	Southard, T. J. & Son	Richmond
Garcelon, C. E.	Auburn	Spofford, E. P.	Deer Isle
Gardner, Halbert P.	Patten	Stearns, A. E.	Rumford Falls
Garner, John	Lewiston	Stevens, Charles E.	Unity
Gilbert, C. H.	Canton	Stiles, Mark S.	Brooks
Glidden, D. H.	Vinalhaven	Stiles, M. W.	Westbrook
Googin & Marble	Lewiston	Swazey, John N.	Bucksport
Gould, W. E.	Milo	Taylor, Charles	Unity
Gray, J. E.	Corinna	Tebbetts, James	Belgrade
Gray, Willis B.	Sangerville	Torrey, Fred A.	Green's Landing
Hall, Lewis	Warren	Tracey, B. E.	Winter Harbor
Ham, Jos. G.	Livernore Falls	Turner, J. B.	Wayne
Harden, Geo. N.	Rockland	Tupper, C. R.	Boothbay Harbor
Havey, Will R.	West Sullivan	Warren, A. K.	Green's Landing
Hawes, C. T.	Bangor	Washburn, W. W.	China
Higgins, Leon F.	Bangor	Waterhouse, Wm. H.	Oldtown
Hutchinson, Henry G.	Biddeford	Weatherbee, Edw. A.	Lincoln
Hutchinson, W. F.	Livernore Falls	Wedgwood, Mrs. John T.	Cornish
Jones, Levi.	Winthrop	White, J. H.	Ashland
Jordan, M. & Son	Harrison	Whittier, Chas. D.	Enfield
Kellogg, W. S.	Patten	Wilber, C. A.	Madison
Kent, Fred L.	Ellsworth	Williams, Chandler.	Danforth
Kirstein, Louis	Bangor	Woodsum, Wm.	West Peru
Ladd, Benj.	East Jefferson		

## SPECIAL INSURANCE BROKERS.

Jones, Edw. C.	Portland	Norton & Hall	Portland
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