

MAINE STATE LEGISLATURE

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Public Documents of Maine :

BEING THE

ANNUAL REPORTS

OF THE VARIOUS

Departments  Institutions

FOR THE YEAR

1899.

VOLUME III.

AUGUSTA
KENNEBEC JOURNAL. PRINT
1900

THIRTY-FIRST ANNUAL REPORT
OF THE
INSURANCE COMMISSIONER

OF THE



STATE OF MAINE.

PART II.

LIFE AND MISCELLANEOUS INSURANCE.

AUGUSTA
KENNEBEC JOURNAL PRINT
1899.

THIRTY-FIRST ANNUAL REPORT
OF THE
INSURANCE COMMISSIONER.

PART SECOND.

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

To the Honorable Governor and Council:

I submit Part Second of the Thirty-first 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 Mutual Life Insurance Company.....Hartford, Conn
H. N. Fairbanks, General Agent, 47 Main St., Bangor, Me.

Equitable Life Assurance Society.....New York, N. Y
F. H. Hezelton, Manager for Maine, 93 Exchange St., Portland, Me.

Home Life Insurance Company.....New York, N. Y

Manhattan Life Insurance Company.....New York, N. Y

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

Metropolitan Life Insurance Company.....New York, N. Y

Mutual Life Insurance Company.....New York, N. Y
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, N. Y
T. S. Burns, General Agent, First Nat'l Bank B'ld'g, Portland, Me.

Northwestern Mutual Life Insurance Company.....Milwaukee, Wis
C. C. Blanchard, 185 Middle St., Portland, Me.,
C. R. Dunton, 189 Exchange St., Bangor, Me., } General Agents.

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

Phœnix Mutual Life Insurance Company.....Hartford, Conn
S. H. McAlpine, General Agent, 191 Middle St., Portland, Me.

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

Provident Savings Life Assurance Society.....New York, N. Y

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

Travelers Insurance Company.....Hartford, Conn

Union Central Life Insurance Company.....Cincinnati, O

United States Life Insurance Company.....New York, N. Y

Washington Life Insurance Company.....New York, N. Y
E. J. Brackett, Manager 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, N. Y
City Trust, Safe Deposit and Surety Company	.....Philadelphia, Pa
Employers' Liability Assurance Corporation	.....London, England W. A. R. Boothby, Manager for Maine, Waterville, Me.
Fidelity and Casualty Company	.....New York, N. Y
Fidelity and Deposit Company	.....Baltimore, Md
Guarantee Company of North America	.....Montreal, Canada
Hartford Steam Boiler Inspection and Insurance Co.	.....Hartford, Conn
Lawyers' Surety Company	.....New York, N. Y
Lloyd's Plate Glass Insurance Company	.....New York, N. Y
London Guarantee and Accident Company (Limited)	.....London, Eng Elmer A. Lord, Manager for Maine, Boston, Mass.
Maryland Casualty Company	.....Baltimore, Md O'Brion & Russell, Managers for Maine, Boston, Mass.
Metropolitan Plate Glass Insurance Company	.....New York, N. Y
National Surety Company	.....New York, N. Y
New Jersey Plate Glass Insurance Company	.....Newark, N. J
New York Plate Glass Insurance Company	.....New York, N. Y
Preferred Accident Insurance Company	.....New York, N. Y 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, Burlington, Vt.
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, N. Y
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.

Fidelity Mutual Life Association	.....Philadelphia, Pa
Masonic Equitable Accident Association	.....Boston, Mass
Massachusetts Mutual Accident Association	.....Boston, Mass
Mutual Reserve Fund Life Association	.....New York, N. Y
New England Mutual Accident Association	.....Boston, Mass
Northwestern Life Assurance Company	.....Chicago, Ill
Security Mutual Life Insurance Company	.....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
Catholic Benevolent Legion.....	Brooklyn, N. Y
Christian Burden Bearers Association.....	Manchester, N. H
Foresters of America.....	Lowell, Mass
Home Circle.....	Boston, Mass
Independent Order of Foresters.....	Toronto, Canada
Knights of Columbus.....	New Haven, Conn
Knights of Honor.....	St. Louis, Mo
Knights of Pythias.....	Chicago, Ill
Knights of the Maccabees of the World.....	Port Huron, Mich
New England Order of Protection.....	Boston, Mass
Northern Mutual Relief Association.....	Boston, Mass
Royal Arcanum.....	Boston, Mass
Royal Society of Good Fellows.....	Boston, Mass
Royal Templars of Temperance.....	Buffalo, N. Y
Societe des Artesans.....	Montreal, Canada
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.		
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
1898.....	14,229	9,361,639 43	60,198	56,605,847 41	1,965,153 37	815,433 80

MISCELLANEOUS COMPANIES.

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
1898.....	-	28,329,547 31	-	-	134,878 28	40,493 93

ASSESSMENT COMPANIES.

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 60	10,305	21,193,397 00	\$279,578 44	251,798 61
1897.....	2,513	4,125,762 20	8,893	18,690,091 20	191,788 39	175,469 20
1898.....	1,914	4,050,520 00	7,439	17,609,251 00	183,597 49	140,473 70

FRATERNAL BENEFICIARY ORGANIZATIONS.

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
1898.....	3,563	3,959,250 00	31,443	40,206,165 00	384,580 88	387,574 22

SUMMARY.

SHOWING THE TOTAL BUSINESS OF ALL THE ABOVE COMPANIES.

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	2,093,402 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
1898.....	19,706	45,700,956 74	99,075	114,421,263 41	2,668,210 88	1,383,975 65

*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 1888-1898, 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 00
1889.....	16,010 20	8,480 97	24,511 17	5,742 00
1890.....	15,573 06	11,774 05	27,347 11	6,321 00
1891.....	14,904 02	17,070 80	31,974 82	9,276 00
1892.....	15,157 31	16,500 83	31,658 14	9,188 00
1893.....	16,499 88	12,623 72	29,123 60	9,244 00
1894.....	14,239 04	18,444 36	32,683 40	9,390 00
1895.....	17,476 06	18,694 82	36,170 88	10,285 00
1896.....	18,546 84	20,033 45	38,580 29	11,143 00
1897.....	25,829 12	33,283 03	59,112 15	12,104 00
1898.....	26,698 04	35,750 12	62,448 16	12,284 50

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.

Catholic Benevolent Legion.....Brooklyn, N. Y.
 Christian Burden Bearers Association.....Manchester, N. H.
 Societe des Artesans.....Montreal, Canada.

DISCONTINUED.

Connecticut General Life Insurance Company..Hartford, Conn.
 Kansas Mutual Life Insurance Company.....Topeka, Kansas.
 Inter-State Casualty Company.....New York, N. Y.
 Equitable Accident Insurance Association.....Boston, Mass.
 Hartford Life Insurance Company.....Hartford, Conn.
 Order of United Friends.....New York, N. Y.

The New England Mutual Accident Association of Boston, is negotiating to reinsure its business in the United States Branch of the General Accident Assurance Corporation of Perth, Scotland, and the latter company has applied for admission to Maine.

The General Accident has deposited \$250,000 with the Superintendent of Insurance in New York for the benefit of all the

policy holders of the company in the United States and the proposed change is presumed to be in the interests of the policy holders of the New England.

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, June 1, 1899.

TABLE No. 1.
Capital, Assets, Liabilities, Surplus, Income and Disbursements, December 31, 1898.

COMPANIES.	Cash capital.	Admitted assets.	Liabilities.	Surplus to policy holders.	Income.	Disbursements.
MAINE COMPANY.						
Union Mutual	-	\$7,522,679 49	\$6,965,846 29	\$556,833 20	\$1,665,430 85	\$1,402,374 95
COMPANIES OF OTHER STATES.						
Aetna	*\$1,750,000 00	*\$50,227,020 51	*\$42,329,067 79	*\$7,897,953 02	\$8,190,915 73	\$5,899,746 62
Connecticut Mutual	-	64,182,387 27	56,665,845 20	7,516,542 07	7,838,478 14	7,439,960 99
Equitable	100,000 00	257,790,512 04	201,040,287 27	56,750,224 77	50,249,286 78	32,753,452 23
Home	125,000 00	10,559,150 87	9,406,182 85	1,152,968 02	2,212,065 91	1,672,245 24
Manhattan	100,000 00	15,337,388 63	13,985,816 74	1,351,571 89	2,553,780 17	2,246,562 48
Massachusetts Mutual	-	22,035,448 27	20,066,804 11	1,968,644 16	4,985,715 62	3,593,578 39
Metropolitan	2,000,000 00	43,274,907 36	35,815,301 70	7,459,605 66	25,137,957 92	18,669,228 24
Mutual	-	277,517,325 36	233,058,640 68	44,458,684 68	55,006,629 43	35,245,038 88
National Benefit	-	67,096,602 40	61,701,677 69	5,394,924 71	12,529,729 26	9,285,251 98
National	-	16,130,492 27	14,215,943 80	1,914,548 47	3,823,882 62	2,620,806 19
New England Mutual	-	28,109,073 59	25,825,376 98	2,283,696 61	4,500,772 44	3,929,586 31
New York	-	215,944,811 36	178,068,632 47	37,876,178 89	45,431,916 51	31,698,953 01
Northwestern Mutual	-	115,446,643 16	109,084,214 64	6,362,428 52	22,307,406 99	10,765,431 74
Penn Mutual	-	35,565,222 96	30,942,533 74	4,622,689 22	8,371,304 51	5,315,275 53
Phoenix Mutual	-	11,660,627 37	10,992,642 00	667,985 37	2,554,782 35	1,980,123 90
Provident Life & Trust	1,000,000 00	37,395,017 01	32,165,298 21	5,229,218 80	6,548,629 97	4,207,437 53
Provident Savings	100,000 00	2,757,426 06	2,156,660 07	600,765 99	2,737,906 24	2,495,627 84
State Mutual	-	14,735,177 66	13,245,410 00	1,489,767 66	3,307,514 95	2,308,328 94
Travelers	-	20,787,112 84	19,059,406 91	1,727,705 93	3,639,833 82	2,217,679 48
Union Central	100,000 00	20,667,959 39	18,094,246 19	2,573,713 20	5,139,131 89	2,903,755 81
United States	440,000 00	7,916,609 18	7,093,216 17	823,393 01	1,570,237 13	1,361,819 97
Washington	125,000 00	15,075,039 42	14,432,044 48	642,994 94	2,849,289 53	2,257,070 48
Total	\$5,840,000 00	\$1,350,211,955 28	\$1,149,445,249 69	\$200,766,705 59	\$281,533,167 91	\$191,167,461 78
Aggregate	\$5,840,000 00	\$1,357,734,634 77	\$1,156,411,095 98	\$201,323,538 79	\$283,198,598 76	\$192,569,836 73

* Includes "Accident Department."

TABLE No. 2.
Income During 1898.

COMPANIES.	Premiums.	Rents.	Interest.	Income from all other sources.	Total income.
MAINE COMPANY.					
Union Mutual.....	\$1,278,649 29	\$20,198 04	\$303,697 61	\$62,885 91	\$1,665,430 85
COMPANIES OF OTHER STATES.					
Aetna	\$5,764,411 55	\$35,095 25	\$2,350,747 06	\$40,661 87	\$8,190,915 73
Connecticut Mutual	4,768,230 48	309,987 59	2,760,260 07	-	7,838,478 14
Equitable	39,371,421 59	1,963,640 05	8,526,920 82	387,304 32	50,249,286 78
Home	1,723,237 92	92,525 12	395,627 25	675 62	2,212,065 91
Manhattan	1,846,720 39	194,220 56	512,839 22	-	2,553,780 17
Massachusetts Mutual	4,043,067 22	30,437 57	912,210 83	-	4,985,715 62
Metropolitan	23,372,769 69	414,912 02	1,319,878 09	30,398 12	25,137,957 92
Mutual	42,318,748 51	980,760 23	10,446,681 53	1,260,439 16	55,006,629 43
Mutual Benefit	9,134,546 92	137,384 58	3,257,797 76	-	12,529,729 26
National	3,116,090 48	82,417 52	625,374 62	-	3,823,882 62
New England Mutual	3,339,254 41	107,273 92	1,054,244 11	-	4,500,772 44
New York	35,632,648 56	875,741 38	8,917,526 57	6,000 00	45,431,916 51
Northwestern Mutual.....	16,634,530 67	271,917 31	5,169,750 79	231,208 22	22,307,406 99
Penn Mutual	6,655,342 63	131,298 45	1,486,909 81	97,753 62	8,371,304 51
Phoenix Mutual	2,098,185 51	40,058 96	572,629 12	21,908 76	2,554,782 35
Provident Life & Trust	4,824,279 56	33,309 93	1,560,969 76	130,070 72	6,548,629 97
Provident Savings	2,612,077 74	23,559 77	75,971 81	26,296 92	2,737,906 24
State Mutual	2,587,327 15	89,987 64	530,200 16	-	3,307,514 95
Travelers	2,638,661 15	86,404 80	907,217 20	7,550 67	3,639,833 82
Union Central	3,967,956 38	20,992 63	1,196,182 88	-	5,185,131 89
United States.....	1,185,071 02	25,833 17	341,663 77	17,669 17	1,570,237 13
Washington.....	2,062,266 91	118,720 80	621,879 69	46,422 13	2,849,289 53
Total	\$219,618,846 44	\$6,066,479 25	\$53,543,482 92	\$2,304,359 30	\$281,533,167 91
Aggregate.....	\$220,897,495 73	\$6,086,677 29	\$53,847,180 53	\$2,367,245 21	\$283,198,598 76

TABLE No. 3.
Disbursements During 1898.

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.
MAINE COMPANY.									
Union Mutual.....	\$672,750 30	\$588 33	\$44,443 21	\$101,170 67	\$198,883 90	\$214,807 05	\$36,255 37	\$133,476 12	\$1,402,374 95
COMPANIES OF OTHER STATES.									
Aetna.....	\$3,215,110 11	-	\$932,605 77	\$369,755 74	\$669,716 91	\$192,915 29	\$176,490 66	\$343,152 14	\$5,899,746 62
Connecticut Mutual.....	4,283,340 44	\$25 00	1,272,693 78	654,584 55	360,504 71	197,175 26	383,984 25	287,653 00	7,439,960 99
Equitable.....	14,301,997 01	567,905 38	3,059,744 86	6,090,876 17	4,250,797 42	1,364,396 51	579,718 97	2,538,515 91	32,753,952 23
Home.....	761,941 63	20,371 44	154,931 75	189,603 19	223,490 83	182,096 70	33,393 35	106,416 35	1,672,245 24
Manhattan.....	1,224,905 07	13,585 15	46,206 78	276,470 07	211,586 23	191,536 45	51,166 72	228,106 01	2,246,562 48
Massachusetts Mutual.....	1,515,953 69	-	558,653 14	431,804 43	508,207 31	236,175 68	75,290 67	264,493 47	3,593,578 39
Metropolitan.....	7,691,942 55	2,302 50	487,314 54	236,470 95	3,708,459 48	3,714,103 87	311,121 35	2,517,513 00	18,669,228 24
Mutual.....	15,584,369 90	1,029,992 60	2,255,244 85	5,882,052 00	5,476,783 84	2,262,878 17	636,073 11	2,117,644 41	35,245,038 88
Mutual Benefit.....	3,813,257 46	51,527 07	1,756,711 31	1,620,397 13	929,233 30	345,352 58	330,850 57	437,922 56	9,285,251 98
National.....	884,687 79	4,071 63	122,489 78	626,445 25	415,551 47	145,816 17	86,387 50	335,356 60	2,620,806 19
New England Mutual.....	1,891,593 07	-	565,117 50	531,942 43	361,840 37	206,403 90	99,702 70	272,986 34	3,929,586 31
New York.....	13,896,351 01	1,494,627 57	2,759,431 65	3,369,455 67	4,001,403 22	2,254,674 51	486,207 70	3,736,801 68	31,998,953 01
Northwestern Mutual.....	4,644,232 27	5,731 79	1,849,014 77	787,100 74	2,002,319 91	538,858 34	328,555 72	609,618 20	10,765,431 74
Penn Mutual.....	1,994,541 66	38,759 97	969,976 05	697,902 06	805,395 26	310,870 51	243,617 12	354,212 85	5,315,275 53
Phœnix Mutual.....	792,676 47	2,879 97	196,200 24	328,292 58	293,366 23	172,221 60	73,133 78	121,353 03	1,980,123 90
Provident Life & Trust.....	2,091,667 60	52,014 18	744,174 88	447,396 18	395,255 77	243,623 02	90,923 98	142,381 92	4,207,437 53
Provident Savings.....	1,176,099 70	1,581 40	189,402 02	18,830 07	517,596 07	233,621 35	41,009 46	317,487 77	2,496,627 84
State Mutual.....	872,083 96	-	376,920 12	367,394 65	310,071 97	106,792 03	63,408 41	211,657 80	2,308,328 94
Travelers.....	982,459 66	15,511 69	-	373,384 48	311,097 45	146,073 38	87,923 26	301,229 56	2,217,679 48
Union Central.....	1,013,564 13	3,893 07	180,929 60	201,637 16	642,101 39	226,522 68	83,691 93	551,415 80	2,903,755 81
United States.....	574,534 83	3,278 99	91,530 67	204,642 68	162,261 06	156,613 08	22,351 69	146,606 97	1,361,819 97
Washington.....	1,128,612 51	20,036 77	178,337 85	192,003 11	242,199 86	248,649 69	48,523 56	198,707 13	2,257,070 48
Total.....	\$84,335,922 52	\$3,328,096 17	\$18,647,631 96	\$23,901,441 29	\$26,799,240 06	\$13,680,370 77	\$4,333,526 51	\$16,141,232 50	\$191,167,461 78
Aggregate.....	\$85,008,672 82	\$3,328,684 50	\$18,692,075 17	\$24,002,611 96	\$26,998,123 96	\$13,895,177 82	\$4,369,781 88	\$16,274,708 62	\$192,569,836 73

TABLE No. 4.
Assets, December 31, 1893.

COMPANIES.	Real estate.	Mortgages.	Collateral loans.	Loans on company's policies.	Premium notes.	Stocks and bonds.	Cash in office and bank.	Bills receivable and agent's debit balances.
MAINE COMPANY.								
Union Mutual	\$1,022,939 55	\$1,274,461 66	\$674,773 69	\$9,825 00	\$193,780 62	\$3,840,642 87	\$85,175 47	\$19,901 61
COMPANIES OF OTHER STATES.								
Ætna	\$471,631 00	\$22,333,492 31	\$537,321 14	\$1,466,855 00	\$513,201 88	\$15,369,030 87	\$7,015,538 85	\$46,608 02
Connecticut Mutual	10,977,642 71	28,900,189 39	2,300 00	-	904,622 19	19,339,107 78	1,688,745 26	5,367 79
Equitable	40,410,333 64	34,724,277 55	11,431,535 55	6,988 00	-	133,930,675 27	20,521,726 10	252,786 50
Home	1,603,487 63	3,303,554 52	25,400 00	487,401 73	486,394 55	3,968,969 66	146,975 51	71,869 46
Manhattan	3,621,554 16	4,775,273 74	1,176,153 40	424,975 40	453,448 40	3,487,663 61	453,871 76	-
Massachusetts Mutual	490,577 45	8,248,271 08	245,400 00	1,833,681 37	712,966 82	7,909,116 65	1,069,567 51	-
Metropolitan	8,883,619 99	16,250,725 00	-	62,719 94	494,936 80	13,554,225 48	2,781,884 00	10,416 30
Mutual	20,604,649 61	68,503,580 96	9,349,500 00	47,119 00	-	145,667,443 92	11,621,377 36	654,118 55
Mutual Benefit	2,930,514 61	32,355,960 38	4,014,500 00	5,313,566 00	4,597,822 22	14,236,817 05	871,696 29	22,568 96
National	1,763,019 23	3,954,491 36	92,832 85	1,768,786 27	501,781 84	6,566,770 71	435,279 47	14,789 31
New England Mutual	2,320,705 89	6,748,745 00	1,536,855 98	975,758 94	296,036 21	13,044,784 47	1,118,444 22	-
New York	16,539,000 00	39,002,757 58	7,390,845 84	9,818,600 00	1,320,423 21	120,219,120 12	8,434,785 79	770,516 91
Northwestern Mutual	3,816,901 64	72,012,604 79	-	6,003,357 00	320,346 55	22,526,094 47	5,308,895 72	7,710 71
Penn Mutual	2,775,370 31	13,157,321 87	2,509,113 92	2,513,657 00	996,974 39	11,274,854 40	515,818 21	135,276 78
Phœnix Mutual	1,102,365 90	5,447,686 41	6,600 00	399,967 00	368,212 74	3,419,663 45	513,076 66	-
Provident Life & Trust	2,648,667 08	11,458,654 45	1,794,864 03	3,106,389 96	13,643 00	16,072,138 31	122,180 12	-
Provident Savings	362,688 40	289,750 00	35,985 00	56,029 52	187,516 19	873,647 60	284,408 59	142,354 41
State Mutual	1,569,300 00	2,558,719 55	578,625 00	645,366 00	-	8,102,269 00	180,388 64	229,913 26
Travelers	1,857,041 71	5,785,923 99	1,182,327 64	1,175,489 24	-	8,525,745 49	1,038,404 58	2,547 18
Union Central	577,020 67	15,468,620 75	-	2,240,593 16	958,158 03	384,734 37	351,563 07	261,767 36
United States	532,658 73	4,716,666 41	8,345 58	433,543 75	-	1,536,193 84	161,072 98	15,186 84
Washington	4,494,916 60	8,411,215 38	50,000 00	977,267 61	-	496,040 33	184,035 07	40,087 96
Total	\$130,353,666 96	\$408,408,482 41	\$41,968,505 93	\$39,758,111 89	\$13,156,485 02	\$570,505,106 85	\$64,819,735 76	\$2,683,886 30
Aggregate	\$131,376,606 51	\$409,682,944 07	\$42,643,279 62	\$39,767,936 89	\$13,350,265 64	\$574,345,749 72	\$64,904,911 23	\$2,703,787 91

INSURANCE COMMISSIONER'S REPORT.

TABLE No. 4—Concluded.

COMPANIES.	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.	Gross assets.	Deduct assets not admitted and ledger liabilities.	Admitted assets.
MAINE COMPANY.								
Union Mutual	\$67,199 41	-	\$157,967 95	\$194,922 29	\$2,636 90	\$7,544,227 02	\$21,547 53	\$7,522,679 49
COMPANIES OF OTHER STATES.								
Aetna.....	\$844,034 33	-	\$1,236,820 43	\$401,010 79	-	\$50,265,544 62	\$38,523 81	\$50,227,020 81
Connecticut Mutual	981,274 90	-	1,065,955 64	333,456 99	-	64,198,662 65	16,275 38	64,182,387 27
Equitable	2,471,976 20	-	9,556,105 73	4,736,894 00	\$326,000 00	258,369,298 54	578,786 50	257,790,512 04
Home	111,860 77	\$95,516 68	145,555 58	181,081 13	2,553 11	10,631,020 33	71,869 46	10,559,150 87
Manhattan.....	130,482 94	360,726 34	204,486 14	233,924 64	216,165 71	15,538,726 24	201,337 61	15,337,388 63
Massachusetts Mutual	285,397 13	-	683,500 22	556,970 04	-	22,035,448 27	-	22,035,448 27
Metropolitan	417,349 02	-	398,811 52	667,741 76	-	43,522,429 81	247,522 45	43,274,907 36
Mutual	2,175,897 26	-	15,288,697 41	4,315,082 91	-	278,227,466 92	710,141 56	277,517,325 36
Mutual Benefit.....	1,160,134 57	-	899,194 87	718,540 32	-	67,121,315 27	24,712 87	67,096,602 40
National	299,091 36	-	338,696 24	410,513 70	-	16,146,052 34	15,560 07	16,130,492 27
New England Mutual.....	221,505 00	-	1,338,966 73	507,271 15	-	28,109,073 59	-	28,109,073 59
New York	1,440,486 11	-	7,411,330 71	4,367,462 00	-	216,715,328 27	770,516 91	215,944,811 36
Northwestern Mutual	1,828,956 63	-	1,673,302 01	2,003,241 18	-	115,501,410 70	54,767 54	115,446,643 16
Penn Mutual	309,688 22	-	487,982 54	782,049 66	113,021 32	35,571,128 62	5,905 66	35,565,222 96
Phoenix Mutual.....	135,914 32	-	77,895 07	189,245 82	-	11,660,627 37	-	11,660,627 37
Provident Life & Trust	381,883 07	-	1,069,187 69	727,409 30	-	37,395,017 01	-	37,395,017 01
Provident Savings	26,626 65	-	100,643 42	483,850 00	7,282 38	2,850,782 16	93,356 10	2,757,426 06
State Mutual	172,888 28	-	559,298 00	367,723 19	-	14,965,090 92	229,913 26	14,735,177 66
Travelers	219,172 23	152,642 72	274,546 32	575,818 92	-	20,789,660 02	2,547 18	20,787,112 84
Union Central.....	583,903 85	5,367 76	2,546 26	243,731 66	-	21,078,007 50	410,048 11	20,667,959 39
United States	86,564 01	53,041 27	178,783 46	194,552 31	-	7,916,609 18	-	7,916,609 18
Washington	160,494 58	-	-	266,968 14	7,186 79	15,088,212 46	13,173 04	15,075,039 42
Total	\$14,445,51 43	\$667,294 77	\$42,992,906 61	\$23,264,539 55	\$672,609 31	\$1,353,696,912 79	\$3,484,957 51	\$1,350,211,955 28
Aggregate	\$14,512,780 84	\$667,294 77	\$43,150,874 56	\$23,459,461 84	\$675,246 21	\$1,361,241,139 81	\$3,506,505 04	\$1,357,734,634 77

TABLE No. 5.
Liabilities December 31, 1898.

COMPANIES.	*Net reserve.	Matured endowments due and unpaid.	DEATH LOSSES.			Losses and claims resisted.	Annuity and installment claims.	Dividends due policy holders.	All other liabilities.	Total liabilities.
			Due and unpaid.	In process of adjustment.	Reported—no proofs.					
MAINE COMPANY.										
Union Mutual	\$6,816,355 00	\$16,376 50	-	\$53,899 23	\$50,871 41	\$2,000 00	-	\$3,639 22	\$22,704 93	\$6,965,846 29
CO'S OF OTHER STATES.										
Aetna	\$41,038,278 00	\$56,017 00	-	\$113,824 44	\$21,571 00	\$3,000 00	-	\$721,498 05	\$374,879 30	\$42,329,067 79
Connecticut Mutual	55,361,814 00	9,372 00	\$28,198 50	80,925 00	68,394 00	40,392 00	-	782,437 17	294,312 53	56,665,845 20
Equitable	198,879,737 00	111,582 07	297,357 10	60,075 00	1,252,614 79	70,125 00	\$37,513 31	99,674 00	231,609 00	201,040,287 27
Home	9,286,608 66	-	-	37,812 40	35,350 00	23,500 00	-	5,583 95	17,328 50	9,406,182 85
Manhattan	13,739,980 00	4,075 00	-	87,901 30	47,522 00	67,967 00	-	16,703 84	21,667 60	13,985,816 74
Massachusetts Mutual	19,665,391 00	-	-	†109,721 00	-	-	-	128,389 63	163,302 48	20,066,804 11
Metropolitan	33,506,809 00	-	-	97,896 92	64,325 00	-	-	21,752 04	2,124,518 74	35,815,301 70
Mutual	231,312,324 00	125,166 42	-	636,062 21	-	212,796 30	94,139 97	-	678,151 75	233,058,640 68
Mutual Benefit	60,877,939 00	19,375 00	-	180,274 57	180,000 00	26,163 00	-	350,840 09	67,086 03	61,701,677 69
National	13,753,129 25	-	-	10,000 00	9,000 00	17,000 00	-	11,375 55	415,439 00	14,215,943 80
New England Mutual	25,441,548 00	15,233 00	94,444 00	5,000 00	118,321 00	3,000 00	-	147,830 98	-	25,825,376 98
New York	175,710,249 00	186,518 10	-	315,629 36	973,566 16	49,000 00	122,223 28	159,545 92	551,900 65	178,068,632 47
Northwestern Mutual	89,069,843 00	38,174 00	65,283 80	311,303 43	133,270 00	26,500 00	226 61	143,298 00	†19,296,315 80	109,064,214 64
Penn Mutual	30,466,438 00	-	-	142,941 87	-	-	-	64,689 62	268,464 25	30,942,533 74
Phoenix Mutual	10,783,775 00	-	-	22,598 00	9,219 00	-	-	-	192,050 00	10,992,642 00
Provident Life & Trust	31,460,827 00	9,662 00	26,294 94	35,941 00	97,351 51	10,435 30	1,945 63	54,510 02	468,330 81	32,165,298 21
Provident Savings	1,994,053 00	-	-	30,000 00	66,250 00	49,000 00	-	-	17,357 07	2,156,660 07
State Mutual	13,197,602 00	-	-	6,000 00	41,808 00	-	-	-	-	13,245,410 00
Travelers	17,976,696 00	3,887 00	10,800 00	26,808 23	66,354 00	7,550 00	-	-	967,311 68	19,059,406 91
Union Central	17,893,314 00	3,100 00	-	14,428 00	58,349 00	47,448 00	-	5,396 51	12,210 68	18,094,246 19
United States	6,948,620 00	14,127 00	-	35,325 31	38,795 00	12,513 51	-	9,826 00	34,009 35	7,093,216 17
Washington	14,359,984 00	8,578 28	916 00	9,000 00	42,353 90	-	-	-	11,212 30	14,432,044 48
Total	\$1,112,709,958 25	\$604,866 87	\$523,294 34	\$2,369,468 04	\$3,324,414 36	\$666,390 11	\$256,048 80	\$2,723,351 37	\$26,267,457 55	\$1,149,445,249 69
Aggregate	\$1,119,526,313 25	\$621,243 37	\$523,294 34	\$2,423,367 27	\$3,375,285 77	\$668,390 11	\$256,048 80	\$2,726,990 59	\$26,290,162 48	\$1,156,411,095 98

* Official valuation.

† Includes matured endowments due and unpaid.

‡ Surplus accumulations held to meet tontine and semi-tontine contracts, \$19,006,174.

TABLE No. 6.
Exhibit of Policies.

COMPANIES.	POLICIES IN FORCE DEC. 31, 1897.		POLICIES ISSUED.		POLICIES TERMINATED.		POLICIES IN FORCE DEC. 31, 1898.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE COMPANY.								
Union Mutual.....	24,499	\$39,943,375 07	6,951	\$9,630,919 35	4,788	\$7,351,930 40	26,662	\$42,222,364 02
COS. OF OTHER STATES.								
<i>Aetna</i>	90,346	\$150,661,897 94	11,852	\$22,494,983 50	7,871	\$15,763,949 44	94,327	\$157,392,932 00
Connecticut Mutual.....	66,705	157,701,387 00	3,711	9,678,249 00	3,554	9,300,786 00	66,862	158,078,850 00
Equitable.....	309,590	951,165,837 00	52,722	168,043,739 00	38,537	132,052,442 00	323,775	987,157,134 00
Home.....	22,541	43,443,047 00	5,045	8,819,741 51	3,311	6,688,407 51	24,275	45,574,381 00
Manhattan.....	25,112	56,156,465 74	3,733	9,619,521 98	3,377	8,639,542 91	25,468	57,166,444 81
Massachusetts Mutual.....	44,060	109,045,660 00	9,386	20,769,190 00	5,678	14,136,367 00	47,768	115,678,483 00
Metropolitan } Ordinary.....	52,789	49,141,366 00	55,189	45,058,562 00	25,467	19,419,350 00	82,511	74,780,578 00
} Industrial ..	4,028,722	534,343,756 00	1,251,275	210,508,694 00	962,723	153,425,178 00	4,317,274	591,427,272 00
Mutual.....	342,642	935,602,381 00	54,182	154,118,295 00	37,066	99,223,701 00	359,758	970,496,975 00
Mutual Benefit.....	92,738	233,313,829 00	15,362	35,128,412 00	10,416	23,866,659 00	97,884	244,575,582 00
National.....	36,621	76,663,080 00	6,762	12,871,955 00	4,292	8,878,477 00	39,091	80,656,558 00
New England Mutual.....	38,050	104,876,930 00	6,490	15,570,459 00	4,074	10,166,235 00	40,466	110,281,154 00
New York.....	332,958	877,020,925 00	77,142	161,469,757 00	36,166	94,469,562 00	373,934	944,021,120 00
Northwestern Mutual.....	178,462	413,081,370 00	30,201	76,257,159 00	12,641	31,625,791 00	196,022	457,712,738 00
Penn Mutual.....	59,411	147,973,567 00	14,107	37,365,381 00	7,720	19,814,646 00	65,798	165,524,302 00
Phoenix Mutual.....	28,269	46,021,069 00	7,834	13,261,599 50	4,511	8,111,886 50	31,592	51,170,782 00
Provident Life & Trust.....	38,626	118,654,728 00	4,710	13,067,670 00	2,813	8,986,848 00	40,523	122,735,550 00
Provident Savings.....	27,429	84,884,368 00	9,440	30,268,550 00	7,205	22,566,781 00	29,664	92,592,137 00
State Mutual.....	23,301	65,977,132 00	3,823	9,702,655 00	2,105	6,162,569 00	25,019	69,517,218 00
Travelers.....	34,440	91,882,210 00	6,315	17,454,061 00	3,963	11,983,450 00	36,792	97,352,821 00
Union Central.....	58,580	166,517,344 00	17,699	37,148,081 00	10,160	23,091,748 00	66,119	120,573,677 00
United States.....	17,736	37,995,353 00	3,055	7,528,459 00	3,082	7,375,916 00	17,709	38,150,896 00
Washington.....	26,306	50,362,235 00	5,269	11,036,098 00	4,540	9,086,970 00	27,035	52,311,363 00
Total	5,975,434	\$5,442,488,937 68	1,655,504	\$1,107,271,272 49	1,201,272	\$744,831,262 36	6,429,666	\$5,804,928,947 81
Aggregate	5,999,933	\$5,482,432,312 75	1,662,455	\$1,116,902,191 84	1,206,060	\$752,183,192 76	6,456,328	\$5,847,151,311 83

TABLE No. 7.
Policies Terminated During 1893.

COMPANIES.	DEATH.		MATURITY.		EXPIRY.		SURRENDER.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE COMPANY.								
Union Mutual	315	\$577,122 03	112	\$125,142 82	425	\$822,570 00	275	\$579,216 97
COMPANIES OF OTHER STATES.								
Etna	1,302	\$2,165,979 44	857	\$1,091,047 00	485	\$1,100,450 00	1,208	\$2,079,570 00
Connecticut Mutual	1,532	3,883,263 00	163	298,434 00	-	-	822	1,696,400 00
Equitable	3,628	13,093,844 00	353	1,310,752 00	191	647,345 00	9,424	32,232,127 00
Home	293	630,266 22	76	131,075 41	-	-	698	1,520,979 00
Manhattan	453	1,259,361 24	73	141,598 00	-	88,496 40	303	744,706 46
Massachusetts Mutual	474	1,401,420 00	78	220,607 00	-	51,700 00	1,401	2,910,620 00
Metropolitan (Ordinary	558	481,216 00	-	-	-	-	1,057	1,237,197 00
Industrial	69,254	7,210,627 00	-	-	21	10,621 00	36,798	5,789,696 00
Mutual	4,360	13,328,465 00	826	2,372,108 00	175	915,536 00	4,393	9,708,959 00
Mutual Benefit	1,271	3,494,444 00	168	308,392 00	1,307	3,305,229 00	3,465	8,596,768 00
National	324	780,786 00	58	110,234 00	41	105,000 00	1,494	3,095,184 00
New England Mutual	509	1,551,354 00	75	234,723 00	36	85,100 00	956	2,408,539 00
New York	3,524	10,120,469 00	1,001	3,670,200 00	1,174	4,764,238 00	4,270	13,665,532 00
Northwestern Mutual	1,615	4,149,305 00	385	778,987 00	113	2,175,492 00	2,466	4,011,725 00
Penn Mutual	647	1,692,159 00	175	422,921 00	343	963,408 00	1,328	3,124,845 00
Phoenix Mutual	466	728,922 00	66	73,909 50	37	86,000 00	485	1,067,047 00
Provident Life & Trust	360	1,320,176 00	278	893,982 00	2	50,000 00	690	2,132,055 00
Provident Savings	327	1,146,206 00	-	-	3,415	10,326,125 00	134	386,528 00
State Mutual	236	688,752 00	48	152,784 00	3	3,203 00	847	1,957,886 00
Travelers	364	922,330 00	137	213,425 00	250	878,500 00	579	1,635,494 00
Union Central	480	855,229 00	129	232,818 00	161	246,000 00	422	867,138 00
United States	302	560,852 00	35	64,329 00	212	785,000 00	303	778,573 00
Washington	350	796,060 00	137	244,702 00	*33	95,834 00	644	1,391,312 00
Total	92,629	\$72,261,685 90	5,118	\$12,967,027 91	8,024	\$26,683,277 40	74,187	\$103,038,880 46
Aggregate	7 92,944	\$72,838,807 93	5,230	\$13,092,170 73	8,449	\$27,505,847 40	74,462	\$103,618,097 43

* Discount.

INSURANCE COMMISSIONER'S REPORT.

TABLE No. 7—Concluded.

COMPANIES.	LAPSE.		CHANGE & DECREASE		NOT TAKEN.		TOTAL TERMINATED.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE COMPANY.								
Union Mutual	2,199	\$2,838,385 70	542	\$910,627 88	920	\$1,498,865 00	4,788	\$7,351,930 40
COMPANIES OF OTHER STATES.								
Aetna	2,219	\$5,600,091 00	265	\$632,312 00	1,535	\$3,094,500 00	7,871	\$15,763,949 44
Connecticut Mutual	841	1,937,050 00	3	990,139 00	193	495,500 00	3,554	9,300,786 00
Equitable	15,460	41,477,594 00	-	902,539 00	9,481	42,388,241 00	38,537	132,052,442 00
Home	1,449	2,775,716 00	8	138,354 88	787	1,491,416 00	3,311	6,688,407 51
Manhattan	1,490	3,245,802 87	107	888,451 94	951	2,271,126 00	3,377	8,639,542 91
Massachusetts Mutual	1,935	3,996,501 00	-	1,197,769 00	1,765	4,357,750 00	5,678	14,136,367 00
Metropolitan } Ordinary	18,663	13,186,609 00	666	840,550 00	4,523	3,673,678 00	25,467	19,419,350 00
} Industrial	856,650	140,414,234 00	-	-	-	-	962,723	153,425,178 00
Mutual	27,216	68,810,705 00	96	4,087,928 00	-	-	37,066	99,223,701 00
Mutual Benefit	2,135	3,921,801 00	-	-	2,070	4,240,025 00	10,416	23,866,659 00
National	1,519	2,886,327 00	39	246,615 00	817	1,654,331 00	4,292	8,878,477 00
New England Mutual	1,189	2,601,976 00	527	1,239,268 00	782	2,045,275 00	4,074	10,166,235 00
New York	23,361	45,994,767 00	2,836	16,254,356 00	-	-	36,166	94,460,562 00
Northwestern Mutual	4,978	9,322,016 00	67	3,206,902 00	3,017	7,981,304 00	12,641	31,625,791 00
Penn Mutual	2,919	6,684,435 00	68	684,459 00	2,240	6,242,419 00	7,720	19,814,646 00
Phoenix Mutual	1,793	2,997,482 00	203	525,464 00	1,461	2,633,662 00	4,511	8,111,886 50
Provident Life & Trust	1,278	3,555,795 00	101	676,327 00	104	358,513 00	2,813	8,986,848 00
Provident Savings	1,637	5,209,350 00	80	789,729 00	1,612	4,702,743 00	7,205	22,560,781 00
State Mutual	510	1,387,640 00	71	968,397 00	390	1,003,907 00	2,105	6,162,569 00
Travelers	1,182	2,909,649 00	630	2,634,268 00	821	2,789,784 00	3,963	11,983,450 00
Union Central	5,695	11,219,614 00	249	1,512,510 00	3,024	8,158,439 00	10,160	23,091,748 00
United States	1,638	3,611,924 00	47	232,738 00	545	1,342,500 00	3,082	7,375,916 00
Washington	2,300	4,160,087 00	-	-	1,016	2,398,975 00	4,540	9,086,970 00
Total	978,117	\$387,907,165 87	6,063	\$38,649,076 82	37,134	\$103,324,148 00	1,201,272	\$744,831,262 36
Aggregate	980,316	\$390,745,551 57	6,605	\$39,559,704 70	38,054	\$104,823,013 00	1,206,060	\$752,183,192 76

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

COMPANIES.	POLICIES ISSUED.				POLICIES TERMINATED.			
	1897.		1898.		1897.		1898.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE COMPANY.								
Union Mutual.....	1,658	\$1,765,131 46	1,812	\$1,803,461 60	643	\$736,160 25	943	\$980,241 14
COMPANIES OF OTHER STATES.								
Aetna.....	158	\$220,422 00	78	\$120,580 00	129	\$160,806 00	87	\$108,132 00
Connecticut Mutual.....	86	115,124 00	85	118,000 00	113	193,396 00	94	143,273 00
Equitable.....	949	1,633,040 00	860	1,420,844 00	414	736,500 00	548	1,101,694 00
Home.....	2	2,000 00	16	33,000 00	6	10,000 00	3	7,000 00
†Kansas Mutual.....	6	12,000 00	-	-	13	21,500 00	-	-
†Manhattan.....	19	24,000 00	4	4,053 00	22	34,800 00	16	29,926 00
Massachusetts Mutual.....	120	172,398 00	93	112,000 00	75	98,948 00	83	109,066 00
Metropolitan .. { Ordinary.....	437	264,406 00	540	338,215 00	187	131,666 00	253	167,500 00
Industrial.....	10,057	1,651,678 00	8,278	1,611,311 00	7,252	1,139,964 00	6,652	666,361 00
*†Mutual.....	475	912,127 00	500	834,194 00	327	505,233 00	230	419,874 00
Mutual Benefit.....	306	437,571 00	287	430,262 00	149	204,477 00	158	233,838 00
National.....	193	236,124 92	126	171,457 83	73	91,593 00	83	110,000 00
New England Mutual.....	122	256,653 00	109	184,840 00	121	256,255 00	92	191,736 00
*†New York.....	372	541,848 00	329	479,652 00	184	298,684 00	188	313,844 00
Northwestern Mutual.....	341	536,163 00	411	621,045 00	153	250,059 00	150	200,318 00
Penn Mutual.....	211	347,700 00	169	239,000 00	107	151,450 00	113	211,450 00
Phoenix Mutual.....	35	36,444 00	62	77,640 00	85	104,328 00	67	68,675 00
Provident Life & Trust.....	38	65,250 00	17	46,267 00	21	38,233 00	9	21,750 00
Provident Savings.....	5	5,000 00	2	2,000 00	43	76,000 00	19	30,500 00
State Mutual.....	54	97,115 00	42	73,723 00	25	37,980 00	11	17,771 00
Travelers.....	95	196,430 00	104	197,747 00	40	57,701 00	73	119,669 00
Union Central.....	96	136,247 00	100	191,328 00	37	52,750 00	73	113,000 00
United States.....	25	26,100 00	20	23,940 00	34	54,500 00	25	38,500 00
Washington.....	164	178,610 00	185	227,079 00	201	246,179 00	158	179,128 00
Total.....	14,366	\$8,104,470 92	12,417	\$7,558,177 83	9,811	\$4,953,002 00	9,185	\$4,603,005 00
Aggregate.....	16,024	\$9,869,602 38	14,229	\$9,361,639 43	10,454	\$5,689,162 25	10,128	\$5,583,246 14

* Includes no policy upon which the first premium was not reported paid December 31, 1897.
† Includes no policy upon which the first premium was not reported paid December 31, 1898.
‡ Discontinued business in Maine June 25, 1898.

TABLE No. 3—Concluded.

COMPANIES.	POLICIES IN FORCE DECEMBER 31.				PREMIUMS RECEIVED.		LOSSES AND CLAIMS PAID.		TAXES PAID ON PREMIUMS.	
	1897.		1898.		1897.	1898.	1897.	1898.	1897.	1898.
	No.	Amount.	No.	Amount.						
MAINE COMPANY.										
Union Mutual.....	4,380	\$5,571,277 02	5,249	\$6,394,497 48	\$193,860 71	\$225,717 97	\$37,320 45	\$48,869 57	\$5,304 73	\$6,054 65
COS. OF OTHER STATES.										
Aetna.....	1,532	\$1,909,112 00	1,523	\$1,921,560 00	\$69,322 39	\$72,690 48	\$54,011 16	\$40,039 00	\$1,060 61	\$1,110 73
Connecticut Mutual.....	2,238	3,346,184 00	2,229	3,320,911 00	112,547 69	108,969 18	87,364 01	81,713 00	1,688 22	1,634 54
Equitable.....	3,473	6,010,374 00	3,785	6,329,724 00	200,170 90	215,976 51	32,074 00	81,869 00	3,002 56	3,239 65
Home.....	27	36,091 00	40	62,091 00	1,299 37	2,007 43	-	1,000 00	19 49	30 11
†Kansas Mutual.....	92	34,000 00	-	-	1,130 67	-	-	-	22 61	-
Manhattan.....	162	222,266 00	150	196,393 00	8,688 83	8,038 41	8,000 00	793 00	130 33	120 58
Massachusetts Mutual....	1,201	1,652,084 00	1,211	1,655,018 00	54,630 22	55,043 59	22,750 00	24,182 00	918 94	981 84
Metropolitan { Ordinary.	521	392,783 00	808	563,498 00	13,596 63	20,127 97	4,000 00	10,250 00		
{ Industrial	23,638	3,104,688 00	25,264	4,049,638 00	140,514 07	143,106 02	49,484 16	57,092 50	2,311 66	2,448 51
*†Mutual.....	5,074	9,452,737 00	5,344	9,867,057 00	342,683 45	352,474 95	77,892 79	122,763 83	5,140 25	5,287 12
Mutual Benefit.....	2,318	3,559,804 00	2,447	3,756,228 00	122,450 92	130,759 43	51,642 00	93,278 00	1,836 76	1,961 39
National.....	637	960,812 10	680	1,022,269 93	35,063 48	39,378 70	1,000 00	4,000 00	687 41	770 24
New England Mutual.....	1,956	3,298,637 00	1,973	3,291,741 00	93,039 64	93,117 80	28,383 00	52,277 00	1,937 57	2,026 23
*†New York.....	2,379	3,957,262 00	2,520	4,123,070 00	128,606 33	141,009 82	72,267 77	88,381 81	1,929 09	2,115 15
Northwestern Mutual.....	1,912	2,910,461 00	2,173	3,331,188 00	112,609 25	132,388 34	24,800 00	20,546 00	1,689 14	1,985 83
Penn Mutual.....	1,096	1,685,200 00	1,152	1,712,750 00	66,616 15	69,188 42	5,700 00	18,966 00	1,332 32	1,383 77
Phœnix Mutual.....	770	744,996 00	765	753,961 00	29,763 56	25,418 60	11,232 00	10,407 00	446 45	381 28
Provident Life & Trust...	488	902,378 00	496	926,895 00	30,125 06	30,862 48	1,238 00	12,750 00	602 50	617 25
Provident Savings.....	148	300,500 00	131	272,000 00	7,571 45	7,437 74	5,000 00	5,000 00	113 57	111 57
State Mutual.....	242	398,710 00	273	454,662 00	14,556 76	17,036 66	4,416 67	2,978 84	159 88	186 50
Travelers.....	795	1,082,758 00	826	1,160,836 00	20,692 97	25,924 84	19,587 00	21,078 75	869 10	992 06
Union Central.....	189	270,147 00	216	348,475 00	6,269 81	9,120 82	1,666 00	4,000 00	156 75	228 02
United States.....	123	157,160 00	118	142,600 00	3,247 20	4,255 84	-	1,000 00	48 71	63 84
Washington.....	793	900,833 00	820	948,784 00	34,236 31	35,101 36	3,000 00	12,198 50	513 54	526 52
Total.....	51,734	\$47,290,177 10	54,944	\$50,211,349 93	\$1,649,432 11	\$1,739,435 40	\$583,272 08	\$766,564 23	\$26,617 46	\$28,202 73
Aggregate.....	56,114	\$52,861,454 12	60,193	\$56,605,847 41	\$1,843,292 82	\$1,965,153 37	\$620,592 53	\$815,433 80	\$31,922 19	\$34,257 38

* Includes no policy upon which the first premium was not reported paid December 31, 1897.
 † Includes no policy upon which the first premium was not reported paid December 31, 1898.
 ‡ Discontinued business in Maine June 25, 1898.

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.
Aetna	*\$1,750,000 00	*\$50,227,020 81	*\$12,981,968 79	*\$7,245,052 02	\$670,290 54	\$672,979 36	\$246,989 09	\$542,174 10
American Bonding and Trust Co	500,000 00	720,763 14	147,044 40	573,718 74	185,754 70	219,238 27	64,916 02	204,974 98
American Surety Co	2,500,000 00	4,970,216 58	805,734 98	4,164,481 60	992,272 05	1,432,090 57	371,427 60	1,288,526 68
City Trust, Safe Deposit and Surety Co.	500,000 00	2,897,413 18	2,231,576 15	665,837 03	176,776 73	278,795 62	50,227 98	298,687 32
Employers' Liability	750,000 60	1,168,165 01	776,942 43	391,222 58	1,114,496 16	1,178,330 84	633,474 30	1,129,251 18
Fidelity and Casualty Co	250,000 00	3,109,731 68	2,279,441 65	830,290 03	3,209,345 60	3,356,279 42	1,541,095 03	3,100,252 16
Fidelity and Deposit Co	1,000,000 60	2,661,290 75	527,152 07	2,134,138 68	819,123 57	975,633 50	278,841 89	826,983 61
Guarantee Company of North America.	304,600 00	982,901 60	175,009 70	807,891 60	174,450 13	212,585 11	53,026 26	189,500 09
Hartford Steam Boiler	500,000 00	2,396,523 98	1,346,187 00	1,050,336 98	938,821 92	1,039,996 74	55,725 72	891,393 65
Lawyers' Surety Co	500,000 00	727,763 67	44,719 92	682,043 75	77,872 72	103,713 80	10,180 16	82,805 82
Lloyd's Plate Glass	250,000 00	712,051 75	258,828 61	453,223 14	416,885 45	452,913 06	143,330 15	461,831 46
London Guarantee and Accident Co	200,000 00	960,280 71	598,025 44	362,255 27	740,179 43	768,785 71	368,641 31	715,004 93
Maryland Casualty Co	500,000 00	886,500 36	145,262 00	741,238 36	164,072 48	884,699 04	9,690 68	110,601 44
Metropolitan Plate Glass	100,000 00	497,002 99	139,120 81	357,882 18	252,218 33	277,065 86	110,531 65	288,128 94
National Surety Co	500,000 00	1,376,136 46	300,701 05	1,075,435 41	401,407 97	471,812 05	46,103 23	314,695 82
New Jersey Plate Glass	100,000 00	172,059 21	40,085 64	131,973 57	74,899 55	82,229 57	28,667 05	77,739 82
New York Plate Glass	100,000 00	387,354 99	117,761 78	270,193 21	203,915 19	221,382 84	77,381 41	212,151 69
Preferred Accident	100,000 00	645,211 37	321,012 18	324,199 19	824,399 34	840,193 34	274,084 05	744,536 58
Standard Life and Accident	200,000 00	839,900 83	554,897 35	285,003 48	987,182 03	1,018,122 67	540,509 88	1,006,612 52
Travelers	1,000,000 00	4,528,329 62	2,119,318 45	2,409,011 17	2,984,395 96	3,188,664 18	1,257,466 66	2,702,856 86
Union Casualty and Surety Co	256,000 00	705,742 16	385,422 13	320,320 03	822,546 11	845,794 05	449,434 17	804,024 22
United States Casualty Co	300,000 60	896,948 42	441,948 42	455,000 00	716,302 80	737,231 67	267,440 23	609,646 04
United States Fidelity and Guaranty Co	1,000,000 00	1,414,155 70	233,928 70	1,180,227 00	327,969 63	571,696 20	30,522 45	353,455 91
Total	\$13,154,600 00	\$83,884,064 97	\$56,972,089 65	\$26,911,975 32	\$17,275,578 39	\$19,830,233 47	\$6,909,706 97	\$16,991,835 82

*Includes Life Department.

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

COMPANIES.	IN FORCE DEC. 31, 1897.		WRITTEN.		TERMINATED.		RE-INSURED.		IN FORCE DEC. 31, 1898.	
	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.
Ætna (Accident).....	\$101,183,170 00	\$384,126 04	\$250,599,900 00	\$670,609 44	\$241,921,950 00	\$625,048 37	\$902,500 00	\$2,091 84	\$108,958,620 00	\$427,595 27
Am. Bonding & Frust (Surety)....	39,587,997 24	146,240 60	49,603,031 45	226,899 07	38,529,192 97	143,960 72	-	-	50,661,835 72	229,178 95
American Surety { Fidelity.....	88,148,572 54	543,270 03	116,936,041 46	560,879 48	109,482,300 00	630,467 67	-	-	95,692,914 00	473,681 84
{ Surety.....	134,984,520 00	657,251 00	179,680,485 00	632,865 62	143,621,582 00	586,584 65	-	-	171,043,423 00	703,531 97
City Trust { Fidelity.....	22,511,533 33	88,102 55	19,734,828 33	85,222 31	10,101,696 34	58,784 63	882,250 00	4,061 46	31,262,415 32	110,478 77
{ Surety.....	37,819,215 36	184,055 65	14,488,909 22	106,158 82	28,258,913 75	163,958 59	1,420,253 56	12,627 46	22,628,957 27	113,628 42
Employers' Liability { Accident....	28,883,900 00	128,372 89	37,006,776 00	164,474 56	37,907,961 00	168,479 83	-	-	27,982,715 00	124,367 62
{ Em. Liab....	181,052,813 00	804,679 17	244,925,400 00	1,088,557 33	242,473,619 00	1,077,660 53	-	-	183,504,594 00	813,575 97
{ Fidelity....	5,938,920 00	26,395 26	6,927,855 00	30,790 47	7,311,905 00	32,497 36	-	-	5,554,870 00	24,688 31
{ Accident.....	273,322,609 66	876,469 99	437,987,650 00	1,365,370 49	425,897,937 66	1,251,149 40	10,000 00	23 50	285,402,322 00	930,667 58
{ Burglary.....	197,605 81	32,803,824 58	283,000 52	33,854,615 89	257,442 48	-	-	-	26,502,778 25	223,163 85
Fidelity & Casualty { Em. Liability	170,805,500 00	1,164,322 02	213,394,333 00	1,695,815 03	203,751,500 00	1,604,520 84	45,000 00	272 96	180,403,339 00	1,253,343 25
{ Fidelity.....	41,137,225 74	232,603 58	57,239,367 74	241,417 33	57,296,104 74	297,994 56	190,000 00	789 00	40,890,488 74	173,237 95
{ Plate Glass....	9,868,432 14	244,951 56	10,681,021 04	224,047 26	11,545,600 22	282,746 78	10,297 05	165 43	8,993,555 91	186,086 61
{ Steam Boiler..	99,145,659 00	442,686 32	92,575,408 02	357,207 78	86,634,689 00	316,788 43	-	-	105,086,378 02	483,104 67
Fidelity & Deposit { Fidelity.....	103,775,239 39	572,102 51	140,358,370 00	612,332 08	137,825,548 74	614,359 32	-	-	106,308,060 65	570,075 27
{ Surety.....	37,312,155 00	309,917 55	27,786,230 00	246,643 63	14,863,675 00	155,039 35	-	-	59,234,710 00	491,521 83
Guarantee Co. of N. A. (Fidelity)..	49,822,224 00	246,285 65	57,623,574 00	210,945 26	57,064,110 00	229,379 89	6,462,024 00	25,684 44	43,919,644 00	202,166 58
Hartford Stm. Boiler (Stm. Boiler)	274,330,707 00	2,511,824 72	119,728,589 00	1,067,183 96	114,059,200 00	1,012,034 30	-	-	280,000,096 00	2,569,374 38
Lawyers Surety (Surety).....	38,859,601 71	90,754 84	45,260,101 97	100,883 31	43,269,661 71	107,556 26	-	-	40,850,041 97	84,081 89
Lloyds' Plate Glass (Plate Glass)..	16,434,140 00	399,756 31	19,654,631 00	451,810 57	15,275,296 00	404,263 11	-	-	20,813,475 00	447,363 77
{ Accident.....	15,696,650 00	130,350 05	22,167,100 00	206,809 47	23,050,050 00	209,095 60	-	-	14,815,799 00	128,064 52
London Guarantee { Em. Liability..	61,452,500 00	543,034 60	65,660,000 00	656,204 15	68,262,500 00	650,696 50	-	-	58,850,000 00	548,542 20
{ Fidelity....	1,026,600 00	5,946 80	346,500 00	2,254 25	1,118,100 00	6,412 55	-	-	255,000 00	1,788 50
{ Accident.....	-	-	8,613,400 00	30,223 23	2,720,850 00	6,721 26	-	-	5,892,550 00	23,501 97
Maryland Casualty { Em. Liability	-	-	14,781,500 00	239,891 15	1,319,000 00	16,684 25	10,000 00	6,000 00	13,452,500 00	217,206 90
{ Plate Glass....	-	-	210,163 24	6,889 21	12,095 57	678 73	-	-	198,067 67	6,210 48
{ Steam Boiler..	-	-	3,200,500 00	10,676 69	454,000 00	2,263 74	-	-	2,746,500 00	8,412 95
{ Sprinkler.....	-	-	300,300 00	2,954 27	25,000 00	250 00	-	-	275,300 00	2,704 27

Metropolitan Pl. Glass (Pl. Glass).....	10,573,575 89	267,473 95	13,638,321 70	297,144 97	11,990,635 29	301,512 48	-	-	12,221,262 30	263,106 44
National Surety } Fidelity.....	28,544,839 00	114,898 95	62,243,520 00	305,843 27	38,356,603 00	139,253 47	808,500 00	2,909 69	51,623,256 00	218,579 02
New Jersey Plate Glass (Pl.Glass).....	32,872,626 00	110,697 00	75,835,334 00	265,892 00	37,283,507 00	108,723 91	1,232,042 00	2,626 11	70,192,611 00	205,239 04
New York Plate Glass (PlateGlass).....	3,350,428 00	82,906 12	3,900,752 00	89,103 56	3,846,120 00	96,916 92	-	-	3,405,060 00	75,092 76
	9,513,263 34	221,702 51	13,181,453 95	259,924 19	11,706,876 93	270,696 05	-	-	10,987,840 36	210,930 65
Preferred Accident (Accident).....	381,954,000 00	484,396 74	765,350,000 00	830,245 03	769,421,000 00	817,567 03	-	-	377,883,000 00	497,074 74
Standard L. & A. } Accident.....	79,857,300 00	577,614 68	125,752,733 00	727,073 18	128,510,900 00	773,854 67	-	-	77,009,133 00	530,833 19
Travelers } Em. Liability.....	38,425,000 00	320,830 64	50,415,000 00	426,341 08	43,400,000 00	403,114 22	-	-	45,440,000 00	342,057 50
Travelers } Accident.....	280,963,173 00	1,427,629 94	481,308,291 00	2,149,655 02	486,156,355 00	2,244,177 45	1,163,500 00	4,665 96	274,981,609 00	1,328,441 55
Travelers } Employers Liability.....	79,295,060 00	647,310 95	95,164,183 00	947,153 99	84,519,850 00	825,659 48	-	-	89,939,393 00	768,805 46
Union Casualty } Accident.....	27,806,085 00	164,397 66	44,437,700 00	358,710 13	45,046,410 00	393,346 44	-	-	27,197,375 00	129,761 35
Union Casualty } Em. Liability.....	54,803,362 00	360,577 39	75,820,500 00	509,435 78	74,646,230 00	504,130 91	-	-	55,977,632 00	365,942 26
Union Casualty } Plate Glass.....	1,544,257 00	80,032 08	2,209,069 00	89,930 71	1,953,222 00	98,898 87	-	-	1,806,104 00	71,063 92
Union Casualty } Steam Boiler.....	10,938,845 00	26,814 53	11,055,450 00	39,100 96	12,477,615 00	41,400 98	-	-	9,516,680 00	24,514 51
U. S. Casualty } Accident.....	152,737,550 00	257,249 38	341,720,480 00	468,572 91	348,823,350 00	459,584 08	-	-	145,634,680 00	265,938 21
U. S. Casualty } Em. Liability.....	45,775,000 00	265,295 03	63,765,000 00	475,473 18	62,410,000 00	436,322 16	85,000 00	1,214 39	47,045,000 00	303,231 66
U. S. Casualty } Burglary.....	2,790,785 00	17,730 23	-	-	2,548,826 00	15,780 10	241,959 00	2,010 13	-	-
U. S. Casualty } Steam Boiler.....	7,457,750 00	26,149 36	9,997,070 00	36,496 74	8,744,070 00	25,742 90	-	-	8,710,750 00	36,903 20
U. S. Casualty } Sprinkler.....	1,744,750 00	24,664 97	3,133,859 00	39,724 47	3,165,684 00	42,384 25	-	-	1,712,925 00	22,005 19
U. S. Fidelity & Guaranty(*Surety)	25,746,775 22	97,455 43	127,282,088 00	452,375 61	28,364,204 13	166,954 23	-	-	124,664,659 09	382,876 81
Total } Accident.....	\$1,342,436,437 66	\$4,430,607 37	\$2,514,944,030 00	\$6,971,743 46	\$2,509,456,763 66	\$6,949,323 53	\$2,076,000 00	\$6,781 30	\$1,345,847,704 00	\$4,446,246 00
Total } Fidelity.....	340,905,154 00	1,829,605 27	461,410,636 33	2,049,685 01	418,556,367 82	2,069,149 45	8,342,774 00	33,444 59	375,416,668 71	1,776,696 24
Total } Surety.....	347,182,890 53	1,596,372 07	519,936,379 64	1,971,718 12	334,190,736 56	1,432,777 71	2,652,295 56	15,253 57	530,276,238 05	2,120,058 91
Total } Employers Liability.....	631,609,235 00	4,106,049 80	823,925,916 00	6,038,931 69	780,782,699 00	5,520,788 94	140,000 00	7,487 35	674,612,452 00	4,616,705 20
Total } Plate Glass.....	51,284,096 37	1,296,822 53	63,475,411 93	1,418,850 47	56,329,846 01	1,455,712 94	10,297 05	165 43	58,419,365 24	1,259,794 63
Total } Steam Boiler.....	391,872,901 00	3,007,473 93	296,557,017 02	1,510,666 13	222,369,574 00	1,398,230 35	-	-	406,060,404 02	3,119,909 71
Total } Burglary.....	30,344,354 56	215,336 04	32,803,824 58	283,000 52	36,403,441 89	273,222 58	241,959 00	2,010 13	26,502,778 25	223,163 85
Total } Sprinkler.....	1,744,750 00	24,664 97	3,434,159 00	42,678 74	3,190,684 00	42,634 25	-	-	1,988,225 00	24,709 46
Aggregate.....	\$3,137,379,879 12	\$16,506,991 98	\$4,636,487,394 70	\$20,287,274 14	\$4,361,280,112 94	\$19,141,839 75	\$13,463,325 61	\$65,142 37	\$3,419,123,835 27	\$17,587,284 00

* Includes "Fidelity" business.

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

Name of Company.	RISKS WRITTEN.		PREMIUMS RECEIVED.		LOSSES PAID.		LOSSES INCURRED.		TAX.		
	1897.	1898.	1897.	1898.	1897.	1898.	1897.	1898.	1897.	1898.	
Etna (Accident).....	\$376,500 00	\$489,800 00	\$1,384 85	\$1,357 99	\$226 93	\$214 28	\$226 93	\$214 28	-	-	
American Bonding & Trust Company (Fidelity)	-	94,050 00	-	210 50	-	-	-	-	-	\$6 01	
American Surety } Surety.....	281,375 00	435,082 00	1,266 25	1,346 25	-	-	-	-	\$60 78	58 64	
American Surety } Fidelity.....	625,800 00	653,000 00	2,785 72	2,562 84	367 82	2,000 00	2,535 21	2,000 00			
City Trust (Surety).....	126,250 00	90,000 00	809 45	375 28	-	-	-	-	13 00	7 51	
Employers Liability } Accident.....	826,785 00	667,579 00	3,674 60	2,967 02	1,155 05	1,367 68	1,020 05	1,967 68	152 56	149 02	
	Employers Liability } Employers Liability.....	1,132,312 00	1,234,208 00	5,032 50	5,485 37	3,529 05	4,392 57	3,624 05			
Employers Liability } Fidelity.....	329,260 00	333,452 00	1,463 38	1,482 01	-	-	-	-			
Fidelity and Casualty	Accident.....	1,787,500 00	2,326,800 00	5,774 12	8,408 33	1,863 24	2,535 16	1,863 24	2,535 16	353 13	360 71
	Burglary.....	53,608 00	55,962 00	338 26	545 94	-	-	-	-		
	Employers Liability.....	1,515,000 00	1,270,000 00	12,088 32	10,322 91	3,360 22	3,368 51	3,360 22	3,368 51		
	Fidelity.....	256,500 00	273,100 00	1,386 25	1,234 50	-	-	-	-		
	Plate Glass.....	34,755 60	32,999 40	932 90	793 22	114 01	118 02	114 01	118 02		
Steam Boiler.....	997,500 00	1,283,000 00	3,022 46	2,742 59	280 48	44 49	280 48	44 49			
Fidelity and Deposit } Fidelity.....	-	259,750 00	-	1,353 60	-	-	-	-	25 46	29 98	
Fidelity and Deposit } Surety.....	304,600 00	89,800 00	1,697 00	645 20	-	-	-	-			
Guarantee Company of North America (Fidelity)	303,800 00	373,350 00	1,117 20	1,235 51	-	-	8,000 00	-	16 76	18 53	
Hartford Steam Boiler (Steam Boiler).....	1,271,500 00	1,229,900 00	11,510 26	12,540 91	250 00	300 00	350 00	300 00	172 65	173 11	
Inter-State Casualty (Accident).....	272,390 00	683,890 60	513 60	1,119 69	26 43	217 44	26 43	217 44	7 70	16 80	
Lawyer's Surety (Surety).....	4,500 00	2,000 00	7 50	20 00	-	-	-	-	11	30	
Lloyds Plate Glass (Plate Glass).....	68,261 36	67,609 01	1,755 60	1,607 02	534 23	444 94	641 29	466 88	26 33	24 11	
London Guarantee & Accident	Accident.....	50,000 00	34,000 00	229 55	159 06	70 00	23 01	70 00	23 01	19 50	9 33
	Employers Lia	220,000 00	110,000 00	1,070 47	462 97	759 50	99 00	759 50	99 00		
Maryland Casualty } Accident.....	-	45,500 00	-	342 75	-	34 64	-	34 64	6 91	4 75	
Maryland Casualty } Employers Liability.....	-	66,000 00	-	853 60	-	-	-	-			
Metropolitan Plate Glass (Plate Glass).....	17,110 31	14,614 71	460 83	316 56	77 10	2 25	77 10	2 25			
\$National Surety (Surety).....	-	126,000 00	-	471 79	-	-	-	-	-	7 08	
*New England Burglary (Burglary).....	18,785 00	-	222 30	-	-	-	-	-	4 45	-	
New Jersey Plate Glass (Plate Glass).....	23,028 60	28,384 70	558 15	547 82	39 83	100 00	39 83	100 00	12 18	11 22	

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New York Plate Glass (Plate Glass)	46,009 96	74,769 49	1,254 54	1,242 14	153 56	64 50	153 56	64 50	18 82	18 63
Preferred Accident (Accident).....	8,960,666 00	7,799,000 00	12,822 00	15,345 00	5,063 00	2,222 72	5,201 75	2,616 47	192 33	230 18
Standard Life & Accident } Accident	386,750 00	142,250 00	1,232 55	657 75	176 07	272 85	176 07	272 85	} 24 65	} 14 10
Standard Life & Accident } Employers Liability..	-	10,000 00	-	47 25	-	-	-	-		
Travelers } Accident.....	5,031,400 00	5,233,300 00	31,587 87	31,038 50	16,000 42	12,287 94	14,000 42	17,287 94	} -	} -
Travelers } Employers Liability	715,000 00	865,000 00	5,658 85	9,173 71	1,340 00	3,435 58	1,340 00	3,435 58		
Union Casualty } Accident.....	57,250 00	182,000 00	240 91	909 28	482 20	263 21	482 20	263 21	} 220 58	} 270 31
Union Casualty } Employers Liability	410,000 00	410,000 00	10,352 79	10,093 99	2,665 80	6,092 85	2,665 00	6,092 85		
Union Casualty } Plate Glass.....	2,920 00	3,847 00	130 28	155 26	11 00	46 00	11 00	46 00		
Union Casualty } Steam Boiler.....	105,000 00	145,000 00	305 00	448 50	-	-	-	-		
United States Casualty } Accident	1,020,000 00	610,400 00	1,454 00	760 98	4,096 64	523 65	4,066 64	570 79	} 32 94	} 51 66
United States Casualty } Employers Liability ...	40,000 00	150,000 00	474 90	1,729 25	252 50	22 64	252 50	117 64		
United States Casualty } Steam Boiler.....	50,000 00	220,000 00	267 02	954 00	-	-	-	-		
§United States Fidelity & Guaranty (Surety)	-	174,150 00	-	811 50	-	-	-	-	-	12 17
Total .	{ Accident.....	18,769,241 00	18,214,519 00	58,914 09	63,066 29	29,159 98	19,962 58	27,133 73	26,003 47	
	{ Burglary.....	-	55,962 00	560 56	545 94	-	-	-	-	
	{ Employers Liability	4,032,312 00	4,115,208 00	34,677 83	38,169 05	11,907 07	17,411 15	12,001 27	18,231 15	
	{ Fidelity.....	1,515,360 00	1,986,702 00	6,752 55	8,078 96	367 82	2,000 00	10,535 21	2,000 00	
	{ Plate Glass.....	192,085 83	222,224 31	5,092 30	4,662 02	929 73	775 71	1,036 79	797 65	
Total .	{ Steam Boiler	2,424,000 00	2,877,900 00	15,104 74	16,686 00	530 48	344 49	630 48	344 49	
	{ Surety.....	716,725 00	917,032 00	3,780 20	3,670 02	-	-	-	-	
Aggregate	27,722,116 83	28,389,547 31	124,882 27	134,878 28	42,895 08	40,493 93	51,337 48	47,376 76	1,360 84	1,492 74

* Discontinued business in Maine.

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

‡ Received for premiums \$8,778.64; inspections \$3,762.27; total 12,540.91.

§ Includes "Fidelity."

TABLE No. 12.
Income and Disbursements during 1893—Assessment Companies.

COMPANIES.	INCOME.				DISBURSEMENTS.					
	From members.	Interest and rents.	All other sources.	Total income.	Losses and claims.	Commis-sions.	Salaries.	Taxes and fees.	All other disbursements.	Total disbursements.
MAINE COMPANIES.										
Maine Benefit	\$194,962 18	\$5,550 13	\$2,455 10	\$202,967 41	\$152,944 38	\$10,234 28	\$17,249 86	\$1,952 42	\$6,785 59	\$189,166 53
Washington Casualty	5,397 37	-	725 00	6,122 37	1,442 25	1,071 44	1,890 12	-	1,600 18	6,003 99
Total	\$200,359 55	\$5,550 13	\$3,180 10	\$209,089 78	\$154,386 63	\$11,305 72	\$19,139 98	\$1,952 42	\$8,385 77	\$195,170 52
COMPANIES OF OTHER STATES.										
Fidelity Mutual Life	1,781,746 99	109,004 22	3,500 00	1,894,251 21	917,982 38	302,081 77	158,745 36	78,136 82	134,123 26	1,591,069 59
Masonic Equitable Accident	93,148 64	834 44	1,101 99	95,085 07	49,450 25	15,635 87	13,121 58	1,973 28	8,723 34	88,904 32
Massachusetts Mutual Accident	97,226 32	1,040 32	75 00	98,341 64	38,197 82	26,732 11	16,813 96	1,940 75	13,546 43	97,231 07
Mutual Reserve Fund Life	5,390,943 19	260,151 79	483,232 29	6,134,327 27	4,051,712 72	790,764 14	392,792 19	91,601 86	1,139,068 39	6,375,939 30
New England Mutual Accident	251,743 33	1,694 13	7,706 82	261,144 28	128,581 85	80,015 93	34,777 94	8,004 29	32,925 09	284,305 10
Northwestern Life	2,195,542 51	51,091 67	692 37	2,247,326 55	1,681,611 47	368,098 29	179,188 76	16,677 50	111,291 54	2,356,867 56
Security Mutual Life	484,575 38	18,618 55	1,264 67	504,458 60	220,981 77	151,893 45	28,134 60	16,454 42	34,429 54	451,893 78
Total	10,294,926 36	442,435 12	497,573 14	11,234,934 62	7,088,518 26	1,645,221 56	823,574 39	214,788 92	1,474,107 59	11,246,210 72
Aggregate	10,495,285 91	417,985 25	500,753 24	11,414,024 49	7,242,904 89	1,656,527 28	842,714 37	216,741 34	1,482,593 36	11,441,381 24

TABLE No. 13.
Assets and Liabilities December 31, 1898—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.
MAINE COMPANIES.										
Maine Benefit	\$135,698 34	\$650 01	\$32,063 45	\$7,705 00	\$176,116 80	\$95,000 00	\$400 13	\$16 20	\$95,416 33	\$80,700 47
Washington Casualty	1,449 47	-	-	-	1,449 47	460 00	-	3,257 63	3,657 63	-2,268 16
Total	137,147 81	650 01	32,063 45	7,705 00	177,566 27	95,400 00	400 13	3,273 83	99,073 96	78,492 31
COS. OF OTHER STATES.										
Fidelity Mutual Life.	\$2,144,679 60	\$11,766 17	-	\$105,773 55	\$2,262,219 32	\$181,920 06	\$1,695 74	\$784,888 95	\$968,504 75	\$1,293,714 57
Masonic Equitable Accident.	28,074 84	113 33	\$9,168 00	585 72	37,941 89	7,002 14	641 34	2,427 50	10,070 98	27,870 91
Massachusetts Mut. Accident	27,706 82	225 00	18,695 38	3,992 15	50,619 35	15,462 27	2,093 68	9,289 50	26,845 45	23,773 90
Mutual Reserve Fund Life..	3,329,545 15	24,473 05	-	32,399 89	3,386,418 09	1,782,384 06	2,917 58	217,940 07	2,003,241 71	1,383,176 38
New England Mut. Accident.	50,169 36	493 37	26,373 00	6,005 77	83,041 50	51,450 00	2,200 00	655 90	54,305 90	28,735 60
Northwestern Life	1,077,457 63	21,101 66	41,000 00	2,721 23	1,142,280 52	374,308 86	-	191,072 76	565,381 62	576,898 90
Security Mutual Life	547,704 74	3,447 86	-	53,515 34	604,667 94	32,253 35	8,758 83	-	41,012 18	563,655 76
Total	\$7,205,338 14	\$61,620 44	\$95,236 38	\$204,993 65	\$7,567,188 61	\$2,444,780 74	\$18,307 17	\$1,206,274 68	\$3,669,362 59	\$3,897,826 02
Aggregate	\$7,342,485 95	\$62,270 45	\$127,299 83	\$212,698 65	\$7,744,754 88	\$2,540,180 74	\$18,707 30	\$1,209,548 51	\$3,768,436 55	\$3,976,318 33

*Less items not admitted.

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

COMPANIES.	IN FORCE DECEMBER 31, 1897.		WRITTEN.		TERMINATED.		IN FORCE DECEMBER 31, 1898.		Premiums or assessments received during 1898.	Losses and claims incurred during 1898.
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.		
MAINE COMPANIES.										
Maine Benefit.....	6,052	\$10,500,378 00	1,077	\$840,000 00	1,516	\$1,679,949 00	5,613	\$9,660,429 00	\$194,962 18	\$214,725 00
Washington Casualty	965	85,106 00	361	34,020 00	791	69,900 00	535	49,226 00	4,799 87	1,532 25
Total	7,017	\$10,585,484 00	1,438	\$874,020 00	2,307	\$1,749,849 00	6,148	\$9,709,655 00	\$199,762 05	\$216,257 25
COMPANIES OF OTHER STATES.										
Fidelity Mutual Life	31,653	\$72,873,727 00	7,815	\$16,776,001 00	6,200	\$14,603,884 00	33,268	\$75,045,844 00	\$1,778,617 15	\$833,308 23
Masonic Equitable Accident	7,763	20,140,100 00	2,233	7,375,300 00	2,860	9,218,500 00	7,136	27,297,500 00	83,548 64	52,429 95
Massachusetts Mutual Accident	5,493	21,934,625 00	3,762	8,378,250 00	2,909	8,045,375 00	6,346	21,367,500 00	80,114 32	51,502 95
Mutual Reserve Fund Life.....	111,908	301,567,101 00	12,779	32,027,390 00	22,308	64,425,170 00	102,379	269,169,321 00	5,366,407 81	4,237,530 00
New England Mutual Accident.....	13,930	86,894,525 00	7,719	42,612,250 00	8,123	48,860,847 00	13,526	80,645,928 00	231,761 23	140,814 50
Northwestern Life.....	34,717	98,475,400 00	13,633	39,557,872 00	27,919	83,201,408 00	20,431	54,831,864 00	2,193,987 77	1,611,000 00
Security Mutual Life	11,033	23,324,638 00	2,703	6,284,269 00	3,128	6,208,307 00	10,608	23,400,600 00	484,575 88	187,007 00
Total	216,497	\$633,310,116 00	50,644	\$153,011,932 00	73,447	\$234,563,491 00	193,694	\$551,758,557 00	\$10,218,412 30	\$7,113,592 63
Aggregate	223,514	\$643,895,600 00	52,082	\$153,885,952 00	75,754	\$236,313,340 00	199,842	\$561,468,212 00	\$10,418,174 35	\$7,329,849 88

TABLE No. 15.
Maine Business—Assessment Companies.

	POLICIES ISSUED DURING THE YEAR.				POLICIES TERMINATED DURING THE YEAR.			
	1897.		1898.		1897.		1898.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE COMPANIES.								
Maine Benefit	728	\$306,242 00	240	\$167,500 00	660	\$911,377 00	643	\$821,999 00
Washington Casualty	541	44,835 00	361	34,020 00	445	37,120 00	791	69,900 00
Total	1,269	\$351,077 00	602	\$201,520 00	1,105	\$948,497 00	1,434	\$891,899 00
COMPANIES OF OTHER STATES.								
*Equitable Accident	285	926,500 00	-	-	124	505,750 00	-	-
Fidelity Mutual Life	41	58,485 20	11	20,000 00	15	36,065 00	19	36,611 20
*Hartford Life	-	-	-	-	7	9,000 00	-	-
Masonic Equitable Accident	239	737,300 00	414	1,359,500 00	124	506,250 00	308	976,350 00
Massachusetts Mutual Accident	376	1,010,250 00	446	864,250 00	510	1,403,750 00	349	797,250 00
Mutual Reserve Fund	149	331,500 00	157	265,000 00	118	239,500 00	136	296,500 00
New England Mutual Accident	118	655,750 00	243	1,271,250 00	120	553,750 00	182	857,750 00
Northwestern Life Assurance	16	17,500 00	1	2,000 00	34	51,500 00	27	54,500 00
Security Mutual Life	20	37,500 00	40	67,000 00	6	10,500 00	11	18,000 00
Total	1,244	\$3,774,685 20	1,312	\$3,849,000 00	1,058	\$3,316,065 00	1,032	\$3,036,961 20
Aggregate	2,513	\$4,125,762 20	1,914	\$4,050,520 00	2,163	\$4,264,562 00	2,466	\$3,928,860 20

*Discontinued business in Maine.

TABLE No. 15--Concluded.

	POLICIES IN FORCE DECEMBER 31.				PREMIUMS AND ASSESSMENTS RECEIVED.		LOSSES AND CLAIMS PAID.	
	1897.		1898.		1897.	1898.	1897.	1898.
	Number.	Amount.	Number.	Amount.				
MAINE COMPANIES.								
Maine Benefit.....	4,384	\$8,366,115 00	3,981	\$7,711,616 00	\$135,777 79	\$124,511 64	\$136,165 00	\$120,765 00
Washington Casualty.....	965	85,106 00	535	49,226 00	7,299 78	4,799 87	2,609 48	1,532 25
Total.....	5,349	\$8,451,221 00	4,516	\$7,760,842 00	\$143,077 57	\$129,311 51	\$138,774 48	\$122,297 25
COMPANIES OF OTHER STATES.								
*Equitable Accident.....	318	1,087,000 00	-	-	3,244 00	-	1,216 51	-
Fidelity Mutual Life.....	191	315,920 20	183	299,309 00	7,370 94	5,940 07	1,000 00	1,000 00
*Hartford Life.....	83	113,500 00	-	-	-	-	-	-
Masonic Equitable Accident.....	761	2,658,950 00	867	3,042,100 00	6,516 00	9,091 00	5,834 67	5,102 93
Massachusetts Mutual Accident.....	662	2,279,250 00	759	2,346,250 00	6,713 75	9,528 77	4,133 92	4,709 27
Mutual Reserve Fund.....	486	1,141,500 00	507	1,110,000 00	11,772 74	12,412 04	7,000 00	1,000 00
New England Mutual Accident.....	428	2,395,750 00	486	2,809,250 00	7,243 10	8,859 90	12,509 62	3,864 25
Northwestern Life Assurance.....	82	189,000 00	57	136,500 00	4,868 98	6,339 13	5,000 00	2,560 00
Security Mutual Life.....	32	56,000 00	61	105,000 00	1,046 81	2,115 07	-	-
Total.....	3,044	\$10,238,876 20	2,923	\$9,848,409 00	\$48,776 35	\$54,285 98	\$36,694 72	\$18,176 45
Aggregate.....	8,393	\$18,690,091 20	7,439	\$17,609,251 00	\$191,853 89	\$183,597 49	\$175,469 20	\$140,473 70

*Discontinued business in Maine.

TABLE No. 16.
Income and Disbursements During 1898—Fraternal Beneficiary Organizations.

COMPANIES.	INCOME.				DISBURSEMENTS.					
	From members.	Interest and rents.	All other sources.	Total income.	Losses and claims.	Commissions.	Salaries.	Medical examiner's fees.	All other disbursements.	Total disbursements.
MAINE COMPANIES.										
Maine Central Railroad Relief Ass'n	\$20,311 50	-	\$1,596 04	\$21,907 54	\$19,830 00	-	\$600 00	-	\$477 92	\$20,907 92
Maine State Relief Association	25,877 20	-	1,775 22	27,652 42	17,715 00	-	3,135 42	-	840 39	21,690 81
Odd Fellows' Graded Mu. Relief Ass'n	14,444 00	-	2,477 00	16,921 00	12,740 00	-	2,794 37	-	456 72	15,991 09
Patrons Mutual Aid Society	4,364 00	-	87 45	4,451 45	4,543 10	\$222 00	128 15	-	42 35	4,935 60
Total	\$64,996 70	-	\$5,935 71	\$70,932 41	\$54,828 10	\$222 00	\$6,657 94	-	\$1,817 38	\$63,525 42
COMPANIES OF OTHER STATES.										
American Benefit Society	\$44,708 17	\$166 45	\$177 60	\$45,052 22	\$33,250 00	\$2,406 86	\$2,257 80	-	\$3,195 49	\$41,110 15
American Legion of Honor	1,746,474 41	21,945 01	128 00	1,768,547 42	1,649,500 00	-	19,775 00	-	65,828 03	1,735,103 03
Ancient Order of United Workmen	886,836 50	2,411 82	7,140 30	896,388 62	790,025 20	-	12,710 00	-	92,555 86	895,291 06
Catholic Benevolent Legion	1,157,105 97	1,137 47	34,203 28	1,192,446 72	1,158,311 77	4,034 95	12,548 30	-	17,727 49	1,192,622 51
Foresters of America	22,364 53	-	-	22,364 53	21,500 00	-	-	-	-	21,500 00
Home Circle	167,711 21	670 99	751 21	169,133 41	125,569 38	-	5,343 15	\$283 00	10,230 03	141,425 56
Independent Order of Foresters	2,044,205 66	97,469 28	84,588 99	2,226,263 93	1,179,162 21	-	94,425 98	1,671 97	323,466 19	1,598,726 35
Knights of Columbus	254,905 78	5,063 40	7,211 66	267,180 84	140,000 00	6,858 31	7,203 49	3,124 00	15,045 55	172,231 35
Knights of Honor	3,988,133 66	6,288 80	3,258 83	3,997,741 29	3,901,346 43	13,875 16	32,197 66	2,500 00	38,136 87	3,988,056 12
Knights of Pythias	1,288,811 70	10,994 91	2,839 31	1,302,645 92	1,168,995 90	32,906 55	16,412 48	22,651 00	41,464 55	1,282,430 48
Knights of the Maccabees	1,774,953 00	16,087 91	45,182 35	1,836,223 26	1,271,451 63	37,605 36	36,705 58	106 90	141,902 64	1,487,772 11
New England Order of Protection	368,730 72	515 03	2,360 73	371,606 48	336,254 10	6,070 25	11,608 82	1,990 00	9,853 77	365,776 94
Northern Mutual Relief Association	No returns.	-	-	-	-	-	-	-	-	-
Order of United Friends	307,211 57	287 93	16,327 73	323,827 23	313,950 00	2,257 00	7,848 68	-	3,723 02	327,778 70
Royal Arcanum	5,843,632 02	19,524 82	25,025 62	5,888,182 46	5,279,445 64	11,674 78	65,192 15	-	68,598 60	5,424,911 17
Royal Society of Good Fellows	329,400 37	253 72	845 83	330,499 92	305,155 56	1,070 00	9,027 84	-	13,336 40	328,589 80
Royal Templars of Temperance	369,417 84	131 19	-	369,549 03	334,432 00	-	6,643 55	1,589 89	18,590 95	361,256 39
Societe des Artesans	172,378 93	7,442 63	1,867 52	181,689 08	121,851 69	3,984 14	8,240 94	861 50	16,297 14	151,235 41
United Order of the Golden Cross	595,216 50	-	441 99	595,658 49	529,178 07	4,150 50	12,807 80	1,922 00	18,758 99	566,817 36
United Order of the Pilgrim Fathers	394,154 68	609 80	2,680 02	397,444 50	381,576 86	-	7,457 53	-	12,913 29	401,497 68
Workmen's Benefit Association	47,861 50	-	231 50	48,093 00	33,000 00	4,107 59	6,933 50	462 50	4,527 45	49,031 04
Total	\$21,804,274 72	\$191,001 16	\$235,262 47	\$22,230,538 35	\$19,073,956 44	\$131,001 45	\$375,340 25	\$37,162 76	\$916,152 31	\$20,533,613 21
Aggregate	\$21,869,271 42	\$191,001 16	\$241,198 18	\$22,301,470 76	\$19,128,784 54	\$131,223 45	\$381,998 19	\$37,162 76	\$917,969 69	\$20,597,138 63

INSURANCE COMMISSIONER'S REPORT.

TABLE No. 17.
Assets and Liabilities December 31, 1893—Fraternal Beneficiary Organizations.

COMPANIES.	ASSETS.				LIABILITIES.				Balance to protect contracts.
	Ledger assets.	Unpaid assessments.	All other assets.	Total admitted assets.	Unpaid losses.	Salaries, commissions, etc., due and accrued.	All other liabilities.	Total liabilities.	
MAINE COMPANIES.									
Maine Central Railroad Relief Ass'n..	\$26,564 00	-	-	\$26,564 00	-	-	-	-	\$26,564 00
Maine State Relief Association	35,960 42	-	-	35,960 42	-	-	-	-	35,960 42
Odd Fellows' Graded Mut. Relief Ass'n	13,551 16	-	-	13,551 16	-	-	-	-	13,551 16
Patrons Mutual Aid Society	4,294 20	-	-	4,294 20	-	-	-	-	4,294 20
Total.....	\$80,369 78	-	-	\$80,369 78	-	-	-	-	\$80,369 78
COMPANIES OF OTHER STATES.									
American Benefit Society	\$6,336 08	\$1,000 00	-	\$7,336 08	\$1,000 00	\$268 14	\$60 06	\$1,328 20	\$6,007 88
American Legion of Honor	579,731 48	259,046 44	-	838,777 92	215,500 00	-	-	215,500 00	623,277 92
Ancient Order of United Workmen ...	144,340 04	-	-	144,340 04	50,000 00	-	-	50,000 00	94,340 04
Catholic Benevolent Legion	5,699 12	-	-	5,699 12	229,880 84	-	-	229,880 84	-24,181 72
Foresters of America	1,641 56	1,760 00	-	3,401 56	-	-	-	-	3,401 56
Home Circle	36,413 51	13,400 00	\$409 00	50,222 51	36,765 20	-	-	36,765 20	13,457 31
Independent Order of Foresters.....	3,186,370 36	47,731 75	50,847 46	3,284,949 57	39,127 69	-	25,535 95	64,663 64	3,220,285 93
Knights of Columbus	253,774 47	25,567 38	500 00	279,841 85	39,133 65	1,000 00	-	40,133 65	239,708 20
Knights of Honor.....	70,338 09	106,000 00	-	106,338 09	89,933 35	-	-	89,933 35	16,404 74
Knights of Pythias	496,299 96	23,123 75	42,151 47	561,575 18	287,634 38	-	12,779 86	300,414 24	261,160 94
Knights of the Maccabees	800,792 17	150,000 00	-	950,792 17	201,700 15	16,418 02	-	218,118 17	732,674 00
New England Order of Protection....	17,314 76	20,000 00	-	37,314 76	16,000 00	-	-	16,000 00	21,314 76
Northern Mutual Relief Association ..	No returns.	-	-	-	-	-	-	-	-
Order of United Friends.....	10,690 38	22,000 00	-	32,690 38	113,500 00	-	-	113,500 00	-80,809 62
Royal Arcanum	1,109,243 52	489,000 00	4,399 64	1,602,643 16	\$50,100 00	-	1,218 02	\$51,318 02	751,325 14
Royal Society of Good Fellows	3,449 94	31,248 90	33 00	34,731 84	87,000 00	40 00	-	87,040 00	-52,308 16
Royal Templars of Temperance.....	34,963 63	59,125 06	198 78	94,287 41	\$2,500 00	-	-	\$2,500 00	11,787 41
Societe des Artesans.....	236,921 36	-	2,118 59	239,040 95	-	449 26	-	449 26	238,591 69
United Order of the Golden Cross.....	82,982 32	33,143 66	-	116,125 98	95,000 00	1,506 50	-	96,506 50	19,619 48
United Order of the Pilgrim Fathers..	12,275 03	75,300 00	1,000 00	88,575 03	90,000 00	-	-	90,000 00	-1,424 97
Workmen's Benefit Association	4,031 58	-	-	4,031 58	-	-	-	-	4,031 58
Total	\$7,093,609 36	\$1,287,446 88	\$101,658 34	\$8,482,714 58	\$2,524,775 26	\$619,681 92	\$39,593 89	\$2,584,051 07	\$5,898,668 51
Aggregate.....	\$7,173,979 14	\$1,287,446 88	\$101,658 34	\$8,563,084 36	\$2,524,775 26	\$619,681 92	\$39,593 89	\$2,584,051 07	\$5,979,093 29

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

COMPANIES.	IN FORCE DEC. 31, 1897.		WRITTEN.		TERMINATED.		IN FORCE DEC. 31, 1898.		Premiums or assessments received during 1898.	Losses and claims incurred during 1898.
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.		
MAINE COMPANIES.										
Maine Central Railroad Relief Ass'n....	1,673	-	129	-	130	-	1,672	-	\$19,811 50	\$14,000 00
Maine State Relief Association	1,509	\$2,003,400 00	119	\$151,250	155	\$201,485	1,473	\$1,953,165 00	25,877 20	15,150 00
Odd Fellows' Graded Mut. Relief Ass'n	1,736	-	194	-	68	-	1,862	-	14,444 00	11,305 00
Patrons Mutual Aid Society	748	-	5	-	179	-	574	-	4,364 00	4,102 12
Total	5,666	\$2,003,400 00	447	\$151,250	532	\$201,485	5,581	\$1,953,165 00	\$64,496 70	\$44,557 12
COMPANIES OF OTHER STATES.										
American Benefit Society	4,381	\$4,753,250 00	1,096	\$1,038,250	470	\$460,500	5,007	\$5,331,000 00	\$37,183 58	\$33,750 00
American Legion of Honor	21,315	51,612,500 00	419	392,000	2,615	7,981,000	19,119	44,023,500 00	1,745,457 41	1,659,000 00
Ancient Order of United Workmen	51,364	102,728,000 00	3,794	7,588,000	1,635	3,270,000	53,523	107,046,000 00	32,000 00	802,000 00
Catholic Benevolent Legion	46,998	76,496,750 00	3,497	3,794,500	3,065	4,754,250	47,430	75,537,000 00	1,157,182 56	1,160,399 05
Foresters of America	657	712,500 00	-	-	59	70,500	598	642,000 00	23,141 56	21,500 00
Home Circle	6,293	12,203,000 00	425	451,500	501	868,500	6,217	11,786,000 00	153,520 95	147,587 71
Independent Order of Foresters	124,685	154,510,000 00	30,837	36,271,500	12,086	12,470,000	143,436	178,311,500 00	1,909,879 19	1,028,069 61
Knights of Columbus	17,576	17,736,000 00	5,090	5,243,000	661	673,000	22,005	22,306,000 00	221,635 71	151,000 00
Knights of Honor	89,679	161,414,000 00	7,489	9,507,500	14,912	24,218,500	82,256	146,703,000 00	3,899,007 39	3,536,427 50
Knights of Pythias	51,715	96,994,000 00	8,420	12,041,000	5,364	8,507,500	54,771	100,527,500 00	1,217,289 90	1,167,500 00
Knights of the Maccabees	138,663	181,000,000 00	40,690	37,170,500	17,101	18,145,000	162,252	200,025,500 00	1,541,583 46	1,290,220 97
New England Order of Protection	21,950	40,476,000 00	3,624	5,157,000	820	1,410,000	24,754	44,223,000 00	337,022 97	337,000 00
Northern Mutual Relief Association ..	No returns.	-	-	-	-	-	-	-	-	-
Order of United Friends	10,491	17,347,000 00	105	96,500	3,253	5,758,500	7,343	11,685,000 00	307,187 57	343,100 00
Royal Arcanum	195,105	558,366,000 00	9,039	23,178,000	14,960	43,725,000	189,184	537,819,000 00	5,719,014 54	5,494,500 00
Royal Society of Good Fellows	10,378	21,896,000 00	479	565,500	724	1,355,000	10,133	21,100,500 00	329,400 37	335,500 00
Royal Templars of Temperance	12,435	14,613,400 00	1,610	1,318,875	1,294	852,625	12,751	15,079,650 00	365,256 05	324,650 00
Societe des Artesans	12,561	12,497,800 00	961	961,000	742	741,800	12,780	12,717,000 00	95,563 77	79,200 00
United Order of the Golden Cross	33,027	43,528,500 00	3,521	4,612,500	4,293	5,709,500	32,255	42,431,500 00	587,900 35	577,000 00
United Order of the Pilgrim Fathers....	23,059	37,065,000 00	2,200	2,793,500	1,095	1,536,000	24,164	38,272,500 00	376,501 81	419,500 00
Workmen's Benefit Association	5,341	5,341,000 00	925	925,000	286	286,000	5,980	5,980,000 00	28,951 00	33,000 00
Total	877,673	\$1,611,284,700 00	124,221	\$153,105,625	85,936	\$142,843,175	915,958	\$1,621,547,150 00	\$20,082,680 14	\$18,939,914 84
Aggregate	883,339	\$1,613,288,100 00	124,668	\$153,256,875	86,468	\$143,044,660	921,539	\$1,623,500,315 00	\$20,147,176 84	\$18,984,471 96

INSURANCE COMMISSIONER'S REPORT.

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

COMPANIES.	WRITTEN DURING THE YEAR.				TERMINATED DURING THE YEAR.			
	1897.		1898.		1897.		1898.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE COMPANIES.								
Maine Central Railroad Relief Association	58	-	129	-	233	-	130	-
Maine State Relief Association	202	\$267,410 00	119	\$151,250 00	167	\$218,605 00	155	\$201,485 00
Odd Fellows Graded Mutual Relief Association	199	-	194	-	57	-	68	-
Patrons Mutual Aid Society	81	-	5	-	374	-	179	-
Total	540	\$267,410 00	447	\$151,250 00	831	\$218,605 00	532	\$201,485 00
COMPANIES OF OTHER STATES.								
American Benefit Society	460	\$438,250 00	267	\$227,000 00	240	\$196,500 00	190	\$164,250 00
American Legion of Honor	158	168,000 00	53	53,000 00	171	311,500 00	78	158,000 00
Ancient Order of United Workmen	390	780,000 00	499	998,000 00	245	490,000 00	384	768,000 00
Catholic Benevolent Legion	-	-	-	-	-	-	3	3,000 00
*Foresters of America	-	-	-	-	-	-	-	-
Home Circle	-	-	-	-	13	20,500 00	10	15,000 00
Independent Order of Foresters	1,165	1,123,500 00	672	637,500 00	395	350,000 00	192	159,000 00
Knights of Columbus	52	53,000 00	259	259,000 00	37	37,000 00	38	38,000 00
Knights of Honor	4	2,000 00	-	-	99	169,000 00	40	67,000 00
Knights of Pythias	18	25,000 00	312	327,000 00	21	30,000 00	62	69,000 00
Knights of the Maccabees	102	28,500 00	14	7,000 00	49	21,000 00	60	19,000 00
New England Order of Protection	166	260,000 00	366	469,000 00	111	167,000 00	97	151,000 00
*Northern Mutual Relief Association	28	37,500 00	-	-	4	6,000 00	-	-
Order of United Friends	1	2,000 00	1	500 00	122	216,500 00	56	121,000 00
Royal Arcanum	19	55,500 00	13	34,500 00	20	58,500 00	35	99,000 00
Royal Society of Good Fellows	-	-	2	3,000 00	17	34,000 00	20	33,000 00
Royal Templars of Temperance	-	-	-	-	5	7,500 00	13	32,750 00
Societe des Artesans	-	-	84	84,000 00	-	-	1	1,000 00
United Order of the Golden Cross	522	600,500 00	429	536,500 00	534	655,500 00	422	578,500 00
United Order of the Pilgrim Fathers	156	237,000 00	108	135,000 00	81	144,500 00	67	96,000 00
Workmen's Benefit Association	34	34,000 00	37	37,000 00	10	10,000 00	19	19,000 00
Total	3,275	\$3,844,750 00	3,116	\$3,808,000 00	2,174	\$2,925,000 00	1,787	\$2,591,500 00
Aggregate	3,815	\$4,112,160 00	3,563	\$3,959,250 00	3,005	\$3,143,605 00	2,319	\$2,792,985 00

*Transacted no business in Maine.

†Statement for 1898 not received.

TABLE No. 19—Concluded.

COMPANIES.	IN FORCE DECEMBER 31.				PREMIUMS AND ASSESSMENTS RECEIVED.		LOSSES AND CLAIMS PAID.	
	1897.		1898.		1897.	1898.	1897.	1898.
	Number.	Amount.	Number.	Amount.				
MAINE COMPANIES.								
Maine Central Railroad Relief Association.....	1,673	-	1,672	-	-	\$20,311 50	\$20,000 00	\$15,000 00
Maine State Relief Association	1,509	\$2,003,400 00	1,473	\$1,953,165 00	-	25,877 20	26,300 00	17,715 00
Odd Fellows Graded Mutual Relief Association	1,736	-	1,862	-	-	14,444 00	18,275 00	12,740 00
Patrons Mutual Aid Society	748	-	574	-	-	4,364 00	5,674 61	4,543 10
Total.....	5,666	\$2,003,400 00	5,581	\$1,953,165 00	-	\$64,996 70	\$70,249 61	\$49,998 10
COMPANIES OF OTHER STATES.								
American Benefit Society	1,466	\$1,393,750 00	1,543	\$1,456,500 00	\$9,446 36	\$10,329 54	\$7,750 00	\$7,250 00
American Legion of Honor	171	398,000 00	146	293,000 00	10,595 04	9,624 85	16,000 00	5,000 00
Ancient Order of United Workmen.....	7,038	14,076,000 00	7,153	14,306,000 00	96,490 00	32,000 00	132,000 00	112,000 00
Catholic Benevolent Legion.....	45	48,500 00	42	45,500 00	-	677 44	-	1,000 00
*Foresters of America.....	-	-	-	-	-	-	-	-
Home Circle.....	81	155,000 00	71	140,000 00	2,333 48	2,101 88	1,000 00	3,326 12
Independent Order of Foresters.....	2,579	2,615,500 00	3,059	3,094,000 00	29,671 58	37,269 53	12,000 00	15,300 00
Knights of Columbus	410	411,000 00	631	632,000 00	4,679 81	4,672 19	3,000 00	4,000 00
Knights of Honor.....	343	640,000 00	303	573,000 00	20,355 97	19,968 28	12,000 00	16,000 00
Knights of Pythias	326	467,000 00	576	725,000 00	6,521 70	8,680 35	10,000 00	4,000 00
Knights of the Maccabees	236	98,000 00	150	86,000 00	650 19	776 85	500 00	1,000 00
New England Order of Protection	2,955	4,726,000 00	3,224	5,044,000 00	36,717 75	51,343 02	30,000 00	39,000 00
†Northern Mutual Relief Association.....	45	62,500 00	-	-	-	-	-	-
Order of United Friends.....	204	360,500 00	149	240,000 00	10,208 20	-	12,300 00	6,800 00
Royal Arcanum.....	547	1,584,000 00	525	1,519,500 00	16,188 69	16,773 60	27,000 00	21,000 00
Royal Society of Good Fellows	150	264,500 00	132	234,500 00	4,431 07	3,796 53	-	1,000 00
Royal Templars of Temperance.....	39	76,750 00	26	38,000 00	1,628 56	1,264 15	3,000 00	2,000 00
Societe des Artesans	66	66,000 00	149	149,000 00	-	620 05	-	-
United Order of the Golden Cross.....	5,663	6,380,000 00	5,670	6,338,000 00	84,808 50	87,740 78	67,500 00	75,900 00
United Order of the Pilgrim Fathers.....	1,962	3,030,000 00	2,003	3,069,000 00	31,023 02	30,621 14	37,000 00	21,000 00
Workmen's Benefit Association	252	252,000 00	270	270,000 00	1,209 00	1,324 00	-	2,000 00
Total	24,578	\$37,099,000 00	25,862	\$38,253,000 00	\$366,958 92	\$319,584 18	\$471,050 00	\$337,576 12
Aggregate	30,244	\$39,102,400 00	31,443	40,206,165 00	\$366,958 92	\$334,580 88	\$541,299 61	\$387,574 22

*Transacted no business in Maine.

†Statement for 1898 not received.

INSURANCE COMMISSIONER'S REPORT.

MAINE LIFE INSURANCE COMPANY.

ABSTRACT COMPILED FROM THE ANNUAL STATEMENT OF THE
UNION MUTUAL LIFE INSURANCE COMPANY, SHOWING
ITS CONDITION ON THE 31ST DAY OF
DECEMBER, 1898.

UNION MUTUAL LIFE INSURANCE COMPANY,

PORTLAND, MAINE.

Principal Office, No. 396 Congress St.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1849.

FRED E. RICHARDS, *President.*

J. FRANK LANG, *Secretary.*

INCOME.

First year's premiums	\$240,226 97	
Renewal premiums	976,991 46	
Dividends applied to pay running premiums.	11,489 49	
Dividends applied to purchase paid-up additions and annuities.....	21,680 04	
Surrender values applied to pay running premiums (renewals).....	5,514 74	
Surrender values applied to purchase paid-up insurance and annuities	22,746 59	
Total premium income.....		\$1,278,649 29
Rent—including company's use of own buildings.....	\$20,198 04	
Interest on loans on mortgages of real estate	82,117 50	
Interest on collateral loans, premium notes, etc	46,702 33	
Interest on bonds and dividends on stocks.....	163,731 25	
Interest on bank deposits and other debts due the company	7,145 52	
Discount on claims paid in advance	739 33	
Interest on deferred premiums	261 68	
Total interest and rents		323,895 65
Profit on sales of securities.....		62,885 91
Total income		\$1,665,430 85
Net ledger assets Dec. 31, 1897		6,860,391 35
Total		\$8,525,822 20

DISBURSEMENTS.

Death claims \$541,916.07; additions \$7,498.12	\$549,414 19
Endowments \$116,311.27; additions \$5,404.84	121,716 11
Installment claims.....	1,620 00
Amount paid for losses and matured endowments.....	\$672,750 30
Paid to annuitants	588 33
Premium notes voided by lapse, including \$9,760.30, short time notes	9,835 30
Collateral loan note voided by lapse	900 00

Dividends paid policy holders.....	\$11,273 38	
Dividends applied to pay running premiums.....	11,489 49	
Dividends applied to purchase additions and annuities...	21,680 04	
Surrender values paid.....	72,909 34	
Surrender values applied to pay running premiums.....	5,514 74	
Surrender values applied to purchase paid-up insurance and annuities	22,746 59	
Total paid policy holders.....		\$829,687 81
Commissions to agents; new policies \$141,908.37; renewals \$56,975.53	\$198,883 90	
Commuting renewal commissions	699 01	
Salaries and allowances to managers and agents	122,020 51	
Salaries and compensation of officers and office employes	64,171 00	
Medical examiners' fees	28,615 74	
Taxes on:		
new premiums \$3,273.65; renewals \$10,833.90	14,107 55	
municipal licenses \$5,434.88; reserves \$2,704.58.....	8,139 46	
real estate	9,927 22	
Insurance department fees and agents' licenses.....	4,081 14	
Repairs and expenses on real estate, except taxes	10,622 87	
Rents—including company's use of own buildings	17,610 00	
Advertising \$7,313.47; printing and stationery \$13,513.89; postage \$6,968.59	27,795 95	
Legal expenses \$11,206.58; furniture \$1,074.93	12,281 51	
Losses on sales of real estate	925 00	
Traveling expenses.....	2,254 32	
Miscellaneous expenses	10,944 97	
Profit and loss account, viz: Reduction in book value of securities	39,607 19	
Total miscellaneous disbursements		572,687 14
Total disbursements		\$1,402,374 95
Balance		\$7,123,447 25

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$1,022,939 55
Loans on mortgages of real estate.....	1,274,461 66
Loans secured by collateral	674,773 69
Loans on company's policies assigned as collateral	9,825 00
Premium notes on policies in force, including \$35,013.62, short time notes taken in settlement of premiums	193,780 62
Book value of stocks and bonds—excluding interest	3,840,642 87
Cash in office and in bank	85,175 47
Bills receivable \$14,422.00; agents' debit balances \$5,479.61.....	19,901 61
Cash in transit December 31, 1898, since received.....	1,946 78
Ledger assets, per balance	\$7,123,447 25

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate	\$24,976 39
Interest accrued on stocks and bonds	30,903 90
Interest due and accrued on collateral loans	3,419 23
Interest due and accrued on premium notes, loans or liens	5,798 58
Interest due and accrued on other assets	1,090 48
Rents accrued on company's property.....	1,010 83
Total interest and rents.....	\$67,199 41
Market value of stocks and bonds over book value.....	157,967 95

	<i>New</i>		
	<i>Business.</i>	<i>Renewals.</i>	
*Gross uncollected premiums.....	\$49,213 13	\$88,970 46	
Gross deferred premiums.....	27,681 44	77,787 84	
Total.....	\$76,894 57	\$166,758 30	
Deduct cost of collection	15,378 92	33,351 66	
Net uncollected and deferred premiums	\$61,515 65	\$133,406 64	194,922 29
Forborne premiums to be deducted in settlement of policy claims, included in liabilities			690 12
Gross assets			\$7,544,227 02

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured	\$4,526 27	
Bills receivable, unsecured	14,422 00	
Premiums more than three months due after period of grace, included above	2,599 26	
Total		\$21,547 53
Total admitted assets		\$7,522,679 49

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

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, 1898.

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
First National Bank of Wiscasset, Me., 5 shares.....	500 00	500 00	495 00
Flint and Pere Marquette R. R. Co., Pref., 70 shares..	7,000 00	3,010 00	4,300 00
Central Wharf, Portland, Me., 9 shares.....	9,000 00	9,000 00	4,200 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
Lime Rock R. R. Co., Rockland, Me., 5% bonds.....	7,000 00	7,280 00	4,000 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	15,259 60	14,275 73
Portland, Me., Water Co., 52 shares.....	5,200 00	5,200 00	5,000 00
Portland Railroad Co., 90 shares.....	9,600 00	13,500 00	9,500 00
City of Portland, Me., 6% bonds.....	3,000 00	3,390 00	3,000 00
Fort Smith, Ark., Water Co., 6% bonds.....	6,500 00	6,500 00	14,000 00
Kalispell Water Co., 6% bonds.....	3,000 00	3,000 00	
Crystal Water Co., 6% bonds.....	6,000 00	6,000 00	681 17
Mt. Vernon Water Co., 6% bonds.....	1,000 00	1,000 00	
Springfield R. R. Co., 6% bonds.....	4,000 00	4,000 00	3,500 00
Portland Trust Co., 20 shares.....	2,000 00	2,500 00	2,000 00
Fort Smith, Ark., Water Co., 6% bonds.....	5,000 00	5,000 00	4,000 00
Crystal Water Co., 6% bonds.....	1,500 00	1,500 00	500 00
Portland Railroad Co., 12 shares.....	1,200 00	1,800 00	1,100 00
Maine & New Hampshire Granite Co., 5% bonds....	9,500 00	9,500 00	8,500 00
Maine & New Hampshire Granite Co., 5% bonds....	5,500 00	5,500 00	5,000 00
State Publishing Association, 100 shares.....	10,000 00	10,000 00	8,300 00
Maine Trust & Banking Co., 100 shares.....	10,000 00	13,000 00	10,000 00
Fort Smith, Ark., Water Co., 6% bonds.....	1,000 00	1,000 00	800 00
Lime Rock R. R. Co., 300 shares.....	30,000 00	30,000 00	20,000 00
Bangor & Aroostook R. R. Co., 5% bonds.....	10,000 00	10,600 00	9,000 00
P. H. & J. M. Brown Co., 300 shares.....	30,000 00	30,000 00	15,000 00
Fort Fairfield National Bank, 10 shares.....	1,000 00	1,300 00	2,000 00
Presque Isle National Bank, 10 shares.....	1,000 00	1,350 00	
Sundry Mortgages on Real Estate.....	6,864 48	6,864 48	4,000 00
Rockland, Me., Building Syndicate, 400 shares.....	40,000 00	40,000 00	25,000 00
Lime Rock R. R. Co., 25 shares.....	2,500 00	2,500 00	2,000 00
Merchants Exchange Building Co., Kansas City, Mo., 1742 shares.....	174,200 00	60,000 00	56,368 31
Cobb Lime Co., 112 shares.....	11,200 00	7,840 00	3,700 00
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	10,000 00	50,000 00
Bath National Bank, Bath, Me., 168 shares.....	16,800 00	25,200 00	
Hereford R. R. Co., 169 shares.....	16,900 00	16,900 00	6,370 00
Maine Trust & Banking Co., 49 shares.....	4,900 00	6,370 00	
Citizens St. R'y Co., Indianapolis, Ind., 5% bonds....	15,000 00	11,250 00	10,000 00
A. F. Crockett Co., 20 shares.....	20,000 00	20,000 00	15,000 00
Certificate of Deposit in Chapman National Bank, Portland.....	1,218 42	1,218 42	1,000 00
Central of Georgia R'y Co., (Cons. Mort.), 5% bonds.	1,000 00	980 00	800 00
Fort Fairfield National Bank, 10 shares.....	1,000 00	1,300 00	620 00
Portland & Rumford Falls R. R. Co., 475 shares.....	47,500 00	59,575 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
Sundry Notes & Deed of Trust of Real Estate, Chicago	6,500 00	6,500 00	1,600 00
Springfield Water Works, 1st Mortgage, 6% bonds...	5,000 00	5,000 00	4,000 00
Springfield Water Works, 1st Mortgage, 6% bonds...	11,000 00	11,000 00	9,500 00
Westbrook Trust Co., 5 shares.....	500 00	525 00	500 00
First National Bank, Portland, 8 shares.....	800 00	516 00	300 00
York County National Bank, 85 shares.....	8,500 00	10,200 00	8,500 00

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

Description.	Total par value.	Total market and appraised value.	Amount loaned thereon.
Fort Smith Water Co., 6% bonds.....	\$500 00	\$500 00	} \$8,000 00
Leadville, Colo., Water Co., 6% bonds.....	1,000 00	1,000 00	
Sterling Water Co., 5% bonds.....	2,000 00	2,000 00	
Athol Water Co., 80 shares.....	8,000 00	6,000 00	} 3,000 00
Reading Co., 500 shares.....	25,000 00	3,000 00	
Crystal Water Co., 6% bonds.....	8,000 00	8,000 00	} 9,000 00
Fort Smith Water Co., 6% bonds.....	2,000 00	2,000 00	
Fort Smith Water Co., 6% bonds.....	5,000 00	5,000 00	5,000 00
Portland Water Co., 355 shares.....	35,500 00	35,500 00	24,000 00
Evansville, Ind., 5% bonds.....	1,000 00	1,060 00	} 16,332 25
Philadelphia & Reading R. R. Co., 400 shares.....	20,000 00	9,600 00	
Pullman Palace Car Co., 150 shares.....	15,000 00	24,000 00	
Bar Harbor Electric Light Co., 4% bonds.....	6,500 00	5,850 00	3,250 00
Fergus Falls Water Co., 6% bonds.....	500 00	500 00	450 00
United Gas & Electric Co., 5% bonds.....	4,000 00	4,000 00	} 4,500 00
Fort Smith Water Co., 6% bonds.....	1,000 00	1,000 00	
Springfield Water Works, 6% bonds.....	7,000 00	7,000 00	6,000 00
Mortgage of real estate, Mechanic Falls and notes..	-	250 00	250 00
Northern Pacific R. R. Land Grant, 6% bonds.....	1,000 00	1,180 00	} 2,000 00
Beloit Water Works Co., 6% bonds.....	1,000 00	1,000 00	
Maine Steamship Co., 6% bonds.....	500 00	550 00	500 00
Geneva Gas Co., 5% bonds.....	1,000 00	1,000 00	} 10,937 50
New York Central & Hudson River R.R. Co., 3½% bonds	11,000 00	13,530 00	
Goudy & Kent Co., Preferred, 50 shares.....	5,000 00	5,000 00	3,500 00
Merchants National Bank, Portland, 200 shares.....	15,000 00	20,800 00	18,000 00
Kennebec Light & Heat Co., 40 shares.....	4,000 00	4,600 00	} 4,000 00
Bar Harbor Electric Light Co., Common, 15 shares..	750 00	375 00	
Bar Harbor Electric Light Co., Preferred, 6½ shares..	325 00	325 00	
Kennebec Light & Heat Co., 5% bonds.....	9,000 00	9,450 00	8,000 00
Lime Rock Railroad Co., 120 shares.....	12,000 00	12,000 00	5,847 48
First National Bank, Portland, 23 shares.....	2,300 00	2,346 00	2,000 00
John Bird Co., Rockland, 25 shares.....	25,000 00	31,250 00	25,000 00
Kennebec Light & Heat Co., 5% bonds.....	4,500 00	4,725 00	4,600 00
Bar Harbor Electric Light Co., 2d Mortg., 4% bonds,	1,500 00	1,350 00	} 1,200 00
Bar Harbor Electric Light Co., Common, 15 shares..	750 00	375 00	
Cascade Electric Light Co., 50 shares.....	5,000 00	5,000 00	2,500 00
Chicago, Burlington & Quincy R. R. Co., 100 shares..	10,000 00	12,500 00	} 11,725 00
Maine Water Co., 5% bonds.....	1,000 00	1,030 00	
The Lewiston Journal Co., 120 shares.....	12,000 00	12,000 00	10,000 00
Edinburgh Land Co., 150 shares.....	15,000 00	11,250 00	5,000 00
Edinburgh Land Co., 150 shares.....	15,000 00	11,250 00	5,000 00
Chicago, Burlington & Quincy R. R. Co., 50 shares..	5,000 00	6,250 00	} 4,893 75
Rome, Watertown & Ogdensburg R. R. Co., 7% bonds,	1,000 00	1,080 00	
Cleveland City Cable R'y Co., 5% bonds.....	1,000 00	1,000 00	} 2,000 00
United States, 3% bonds.....	1,000 00	1,060 00	
Erie Telegraph & Telephone Co., 5% bonds.....	1,000 00	1,000 00	700 00
Western Union Telegraph Co., 10 shares.....	1,000 00	940 00	} 16,175 00
Chicago, Burlington & Quincy R. R. Co., 100 shares..	10,000 00	12,500 00	
Chicago, Milwaukee & St. Paul R. R. Co., 20 shares..	2,000 00	2,400 00	
Chicago, Rock Island & Pacific R. R. Co., 10 shares..	1,000 00	1,139 00	} 2,590 00
United States, 4% bonds.....	2,000 00	2,590 00	
Union Electric Co., 6% bonds.....	500 00	525 00	} 510 00
Kennebec Light & Heat Co., 5% bonds.....	500 00	525 00	
Sanford Power Co., 5% bonds.....	500 00	510 00	1,500 00
York County National Bank, 15 shares.....	1,500 00	1,800 00	} 12,962 50
American Sugar Refinery Co., 100 shares.....	10,000 00	12,500 00	
Northern Pacific R. R. Co., Common stock, 50 shares,	5,000 00	2,200 00	} 5,000 00
Edinburgh Land Co., 150 shares.....	15,000 00	11,250 00	
		\$940,854 50	\$674,773 69

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, 1898.

Public Funds.		Par Value.	Market Value.	Book Value.
Bonds,	United States, Gold, 4s, due Feb. 1, 1925	\$323,000 00	\$418,285 00	\$389,884 44
"	State of Maine, (Registered) 3s, due Oct. 1, 1917	25,000 00	} 50,000 00	} 48,718 75
"	State of Maine, (Registered) 3s, due Oct. 1, 1918	18,000 00		
"	State of Maine, (Registered) 3s, due Oct. 1, 1919	5,000 00	} 2,000 00	
"	State of Maine, (Registered) 3s, due Oct. 1, 1920	2,000 00		
"	Province of New Brunswick, 4s, due Mar. 15, 1930	3,000 00	} 68,100 00	} 60,577 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	} 5,000 00	
"	Province of New Brunswick, 4s, due Apr. 13, 1931	5,000 00		
"	Montreal Harbour, (Debentures) 4s, due July 5, 1917	10,000 00	} 31,200 00	} 30,432 50
"	Montreal Harbour, (Debentures) 4s, due July 5, 1918	20,000 00		
Annuities,	Prov. of Ontario, 1899 to 1925, \$7,000, payable semi-annually until 1925..		} 374,399 07	} 369,068 96
"	Prov. of Ontario, 1899 to 1932, \$4,000, payable semi-annually until 1932..			
Bonds,	Co. of Cumberland, Maine, 4s, due Mar. 1, 1899	5,000 00	5,050 00	5,050 00
"	Itasca Co., Minn., (Court House) 6s, due Sept. 1, 1915	20,000 00	23,000 00	22,400 00
"	Jefferson Co., Alabama, (Road Imp.) 6s, due Nov. 1, 1919	25,000 00	30,000 00	28,750 00
"	Jefferson Co., Alabama, (Road Imp.) 5s, due July 15, 1920	40,000 00	43,600 00	41,600 00
"	Spokane Co., Wash., (Funding) Gold, 6s, due Jan. 1, 1912, optional after Jan. 1, 1902	10,000 00	10,600 00	10,650 00
"	Belfast, Me., (Refunding) 4s, due Nov. 1, 1925, optional after Nov. 1, 1905	5,000 00	5,250 00	5,137 50
Note,	Caribou, Me., (School House, Dist. No. 2, Bldg. Notes) 5s, due Aug., 1899	1,000 00	} 5,000 00	} 5,000 00
"	Caribou, Me., (School House, Dist. No. 2, Bldg. Notes) 5s, due Aug., 1900	1,000 00		
"	Caribou, Me., (School House, Dist. No. 2, Bldg. Notes) 5s, due Aug., 1901	1,000 00		
"	Caribou, Me., (School House, Dist. No. 2, Bldg. Notes) 5s, due Aug., 1902	1,000 00		
"	Caribou, Me., (School House, Dist. No. 2, Bldg. Notes) 5s, due Aug., 1903	1,000 00		
"	Caswell Plantation, Maine, 6s, 1898-1900	1,000 00	1,000 00	1,000 00
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	11,600 00	10,900 00
"	Berlin, N. H., (Funding) 4s, due May 1, 1917	10,000 00	10,600 00	10,437 50
"	Boone, Iowa, (Water Works) 5s, due June 1, 1905	10,000 00	10,350 00	10,300 00
"	Cheboygan, Michigan, (Water Works) 5s, due July 2, 1914	18,000 00	19,440 00	18,846 00
"	Cote St. Antoine, P. Q., 4s, due May 1, 1934	45,000 00	48,825 00	48,773 50
"	Delaware, O., (Public Hall) 6s, due Nov. 15, 1901	5,000 00	5,250 00	5,631 25
"	Eufaula, Ala., (Water Works and Gas and Electric Light) Gold, 6s, due June 1, 1926	25,000 00	28,500 00	26,312 50

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

Railroad Bonds.		Par Value.	Market Value.	Book Value.
Note,	Gorham, N. H., (School Dist.) 4s, due 1899	\$2,000 00	\$2,000 00	\$2,000 00
Bonds,	Helena, Mont., (Sinking Fund) 6s, due June 1, 1911, optional after 1901	25,000 00	26,600 00	26,937 50
"	Montgomery, Ala., (Water) 4½s, due April 1, 1928	25,000 00	27,000 00	26,062 50
"	Morris, Ill., (Water Works) 5s, due Aug. 1, 1905, optional after 10 years	2,000 00	} 20,600 00	} 20,596 00
"	Morris, Ill., (Water Works) 5s, due Aug. 1, 1906, optional after 10 years	3,000 00		
"	Morris, Ill., (Water Works) 5s, 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		
"	Piqua, O., (Street Imp.) 5s, due July 1, 1899 to 1905	15,000 00			15,375 00	15,637 50
"	Plano, Texas, (School House Imp.) 6s, due Sept. 1, 1911	2,500 00	2,775 00	2,500 00
"	Provo City, Utah, (Water) Gold, 6s, due Nov. 2, 1911	25,000 00	28,750 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	15,900 00	15,862 50
"	Pueblo, Col., (Deficiency) 6s, due June 1, 1906	10,000 00	10,900 00	11,325 00
"	Richmond, Va., (Currency) Registered, 4s, due Jan. 1, 1926	10,000 00	} 11,220 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	27,000 00	25,068 75
"	St. Louis City, Mo., Gold, 3.65s, due May 1, 1915	10,000 00	10,600 00	10,500 00
Note,	Shelburne, N. H., 4s, due 1899 to 1905	3,500 00	3,500 00	3,500 00
Bonds,	Vancouver, B. C., (Local Imp. De- venture) 4s, due Sept. 1, 1910	37,600 00	} 71,389 25	} 71,121 06
"	Vancouver, B. C., (Local Imp. De- venture) 4s, due Sept. 1, 1938	31,300 00		
"	West Duluth, Minn., (General Fund) Gold, 6s, due July 15, 1911	25,000 00	30,250 00	27,875 00
RAILROAD BONDS.				
	Bridgton & Saco River R. R. Co., 1st Mortg., Gold, 4s, due June 1, 1928	10,000 00	10,200 00	10,000 00
	Knox & Lincoln R'y Co., 5s, due Feb. 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	30,000 00	31,200 00	30,200 00
	Maine Central R. R. Con. Mortg., 4½s, due April 1, 1912	100,000 00	111,000 00	100,920 96
	Portland & Ogdensburg R'y Co., 1st Mortg., 5s, (M. C. R. R.) due Nov. 1, 1908	50,000 00	55,000 00	52,000 00
	Portland & Rumford Falls R'y Co., Gold, 4s, due Aug. 1, 1927, (Sinking Fund)	49,000 00	49,490 00	45,490 00
	Penobscot Shore Line R. R. Co., 1st Mortg. Registered, 4s, due Aug. 1, 1920	88,000 00	94,600 00	91,227 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 Nov. 1, 1945	42,000 00	39,060 00	39,445 00
	Concord & Montreal R. R., 4s, due June 1, 1920 ..	25,000 00	26,250 00	26,062 50
	Erie R. R. Co., (Prior lien) Gold, 4s, due Jan. 1, 1996	25,000 00	23,625 00	23,250 00
	Hereford R'y Co., 4s, due May 1, 1930	7,000 00	7,000 00	6,930 00
	Illinois Central R. R. Co., (St. L. Div. & Ter.) 1st Mortg., Gold, 3½s, due July 1, 1951	12,000 00	11,340 00	11,340 00

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

Corporation Bonds.	Par Value.	Market Value.	Book Value.
Illinois Central R. R. Co., (Louisville Div. & Ter.) 1st Mortg., Gold, 3½s, due July 1, 1953....	\$13,300 00	\$12,285 00	\$12,285 00
Joliet, Ill. R'y Co., 1st Cons. Mortg., Gold, 5s, due May 1, 1918.....	5,000 00	5,150 00	5,000 00
Kansas & Missouri R. R., 5s, (K. City F. S. & M. R. R.) due Aug. 1, 1922.....	10,000 00	7,000 00	9,500 00
Lake Shore & Michigan Southern R'y Co., Gold, 3½s, due June 1, 1997.....	25,000 00	26,500 00	25,875 00
Lehigh Valley R. R. Co., Mortg. and Collateral Trust, Gold, 5s, due May 1, 1997.....	50,000 00	50,500 00	49,505 00
Louisville & Nashville R. R. Co., (Collateral Trust) Gold, 4s, due April 1, 1918.....	44,000 00	42,460 00	42,520 00
Middlesex Valley R. R. Co., 1st Mortg., Gold, 5s, due Nov. 1, 1942.....	2,000 00	2,000 00	1,950 00
Norway & Paris St. R'y, 1st Mortg., Gold, 5s, due Jan. 1, 1916.....	18,000 00	18,900 00	18,900 00
Saratoga, N. Y., Traction Co., 1st Mortg., Gold, 5s, due Oct. 1, 1927.....	20,000 00	15,000 00	20,000 00
Union Electric R'y, Dover, N. H., 1st Mortg., Gold, 5s, due Feb. 15, 1917.....	25,000 00	25,000 00	23,750 00
Utica Belt Line Street R'y Co., 1st Mort., Gold, 5s, due Nov. 1, 1939.....	27,000 00	25,650 00	26,325 00
CORPORATION BONDS.			
Augusta, Me., Water Co., 5s, due Aug. 1, 1904....	20,000 00	20,400 00	20,150 00
Caribou, Me., Water Co., 1st Mortg., Gold, 5s, due Aug. 1, 1916.....	10,000 00	10,000 00	10,200 00
Freeport, Me., Water Co., 5s, due Aug. 1, 1911....	20,000 00	20,000 00	20,000 00
Kennebec Light & Heat Co., 1st Mortg., Gold, 5s, due Feb. 1, 1918.....	25,000 00	26,250 00	24,990 00
Knox (Maine) Gas and Electric Co., 6s, due Feb. 1, 1903.....	24,000 00	24,720 00	24,000 00
Maine Water Co., 1st Con. Mortg., 5s, due April 1, 1931.....	20,000 00	20,600 00	20,000 00
Mousam Water Co., 1st Mortg., Gold, 5s, due Oct. 1, 1915.....	10,000 00	10,300 00	10,000 00
Otis Falls Pulp Co., (Me.), 1st Mortg., Gold, 6s, due May 1, 1916.....	23,000 00	24,150 00	23,000 00
Portland Elevator Co., 1st Mortg., Gold, 4s, due from Jan. 1, 1899 to Jan. 1, 1937. Guaranteed by G. T. R'y.....	49,000 00	50,470 00	49,000 00
Rockland, Me., Water Co., 1st Mortg., Gold, 5s, due March 1, 1919.....	24,000 00	25,920 00	24,000 00
Rumford Falls Power Co., 1st Mortg., Gold, 5s, due Aug. 1, 1907.....	22,000 00	23,100 00	22,000 00
Rumford Falls Light & Water Co., 1st Mortg., 6s, due Aug. 1, 1908.....	9,000 00	9,450 00	9,270 00
Standish Water & Construction Co., Trust Mortg., 4s, due Nov. 1, 1928, guaranteed by Portland Water Co.....	20,000 00	20,600 00	18,600 00
Sanford Power Co., 1st Mortg., Gold, 5s, due Jan. 1, 1908.....	42,500 00	43,350 00	41,875 00
Umbagog Paper Co., 1st Mortg., Gold, 5s, due Sept. 1, 1918, guaranteed by International Paper Co.....	90,000 00	90,000 00	90,000 00
York Shore Water Co., 1st Mortg., Gold, 5s, due April 1, 1916.....	10,000 00	10,500 00	10,000 00
Athol (Mass.) Water Co., 1st Mortg., Gold, 5s, due Feb. 1, 1912.....	19,000 00	19,950 00	18,800 00
Berlin Water Co., 1st Mortg., Gold, 5s, due June 1, 1917, optional after 1902.....	25,000 00	25,750 00	25,000 00
Crystal Water Co., Edgewater (S. I.) N. Y., 1st Mortg., 6s, due July 1, 1910.....	19,000 00	19,900 00	18,620 00
Ellicott Square Co., (Buffalo, N. Y.) 1st Mort., Gold, 5s, due March 1, 1935.....	25,000 00	26,375 00	26,250 00
Fort Smith, Ark., Water Co., 6s, due Oct. 1, 1910.....	20,000 00	20,900 00	19,600 00
Goldsboro, N. C., Water Co., 1st Mortg., 6s, due May 1, 1910.....	25,000 00	25,900 00	24,500 00
Leadville, Colo., Water Co., (Sinking Fund) 6s, due Aug. 1, 1915.....	20,000 00	20,900 00	20,000 00

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

Railroad Stock.	Par Value.	Market Value.	Book Value.
Le Mars, Iowa, Water and Light Co., 1st Mortg., 6s, due Nov. 1, 1904	\$25,000 00	\$25,000 00	\$24,500 00
Manitowoc (Wis.) Water Works Co., 1st Mortg., 5s, due Aug. 1, 1922	25,000 00	25,000 00	25,003 75
Oskosh, 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 Oct. 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	16,200 00	17,640 00
St. Joseph, Mo., Water Co., (Con. Sinking Fund) Gold, 6s, due Dec. 16, 1909	17,000 00	17,000 00	16,660 00
Union Electric Co., Manchester, N. H., 6s, due April 1, 1914	10,000 00	10,500 00	10,500 00
United Gas & Electric Co., (N. H.) 1st Mortg., Gold, 5s, due March 1, 1917	25,000 00	25,000 00	25,000 00
RAILROAD STOCK.			
Boston & Maine R. R., Common, (1,050 shares) ..	105,000 00	179,550 00	171,898 97
Boston Elevated R'y Co., (200 shares)	10,000 00	16,400 00	12,487 50
Fitchburg R. R. Co., Preferred, (500 shares)	50,000 00	57,500 00	51,500 00
Illinois Central R. R. Co., (50 shares)	5,000 00	5,750 00	5,300 00
New York Central & Hudson River R. R. Co., (1,200 shares.)	120,000 00	147,600 00	142,242 90
Pennsylvania R. R. Co., (400 shares)	20,000 00	24,800 00	22,650 00
Portland & Rumford Falls R'y, (200 shares) ...	20,000 00	25,000 00	18,000 00
Portland, Saco & Portsmouth R. R., (189 shares)	18,900 00	29,295 00	24,035 96
West End Street R'y, Common, (700 shares)	35,000 00	63,000 00	59,406 25
CORPORATION STOCK.			
Dixfield & Peru Bridge Co., (138 shares)	13,800 00	13,800 00	13,800 00
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	20,000 00	24,000 00
Cumberland National Bank, Portland, Me., (122 shares)	4,880 00	4,880 00	4,636 00
First National Bank, Portland, Me., (114 shares.)	11,400 00	11,628 00	11,985 00
Merchants National Bank, Portland, Me., (36 shares)	2,700 00	3,744 00	4,176 00
National Traders Bank, Portland, Me., (63 shares)	6,300 00	6,363 00	6,300 00
Portland National Bank, Portland, Me., (210 shares)	21,000 00	23,100 00	21,000 00
Union Safe Deposit & Trust Co., Portland, Me., (2,350 shares)	235,000 00	264,375 00	235,000 00
Biddeford National Bank, Biddeford, Me., (20 shares)	2,000 00	2,000 00	2,400 00
First National Bank, Auburn, Me., (20 shares) ..	2,000 00	2,500 00	2,500 00
First National Bank, Wiscasset, Me., (10 shares)	1,000 00	1,000 00	900 00
First National Bank, Lewiston, Me., (100 shares)	10,000 00	15,400 00	15,000 00
First National Bank, Bangor, Me., (12 shares) .	1,200 00	1,680 00	1,560 00
First National Bank, Biddeford, Me., (50 shares)	5,000 00	6,750 00	7,000 00
Lime Rock National Bank, Rockland, Me., (60 shares)	4,200 00	4,200 00	4,200 00
Manufacturers National Bank, Lewiston, Me., (50 shares)	5,000 00	6,500 00	5,000 00
North National Bank, Rockland, Me., (100 shares)	10,000 00	13,000 00	13,341 00
Northern National Bank, Hallowell, Me., (100 shares)	10,000 00	10,000 00	12,500 00
Norway National Bank, Norway, Me., (10 shares)	1,000 00	1,100 00	1,080 00
Peoples National Bank, Waterville, Me., (40 shares)	4,000 00	4,000 00	4,400 00
Richmond National Bank, Richmond, Me., (5 3/5 shares)	560 00	560 00	560 00
Rockland National Bank, Rockland, Me., (50 shares)	5,000 00	7,000 00	7,250 00

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

Bank Stock.	Par Value.	Market Value.	Book Value.
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	3,500 00	3,850 00
Westbrook Trust Co., Westbrook, Me., (50 shares)	5,000 00	5,250 00	5,000 00
Commercial National Bank, Omaha, Neb., (50 shares)	5,000 00	1,250 00	3,500 00
Farmers & Merchants National Bank, Waco, Texas, (20 shares)	2,000 00	800 00	1,200 00
Flour City National Bank, Minneapolis, Minn., (25 shares)	2,500 00	2,500 00	2,500 00
National Shawmut Bank, Boston, Mass., (100 shares)	10,000 00	16,000 00	15,000 00
National Bank of Commerce, Omaha, Neb., (30 shares)	2,000 00	1,500 00	2,000 00
Peoples 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
		<u>\$3,998,610 82</u>	<u>\$3,840,642 87</u>

NON-LEDGER LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i>	\$6,816,355 00
Present value of future installments on matured policies	20,273 00
Matured endowments due and unpaid	\$16,376 50
Death losses in process of adjustment or adjusted and not due	53,899 23
Death losses reported, no proofs received	50,871 41
Losses and claims resisted	<u>2,000 00</u>
Total policy claims	123,147 14
Unpaid dividends or other profits due policy holders	3,639 22
Premiums paid in advance	1,310 93
All other liabilities	<u>1,121 00</u>
Liabilities on policy holders account	\$6,965,846 29
Surplus to policy holders	<u>556,833 20</u>
Total liabilities and surplus	\$7,522,679 49

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.	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
New policies issued.	5,071	6,939,812	1,078	1,333,145 00	199	395,000	-	6,348	8,667,957 00
Old policies revived.	50	65,035	9	10,000 00	2	2,000	760 57	61	77,795 57
Old changed and increased.	14	21,300	45	38,466 68	3	7,000	92,724 70	62	159,490 78
	20,435	\$30,828,562	7,285	\$11,555,512 08	3,250	\$5,861,058	\$603,486 34	30,970	\$48,848,618 42
Add policies transferred to Maine and Massachusetts N. F. law extensions.	-	-	-	-	480	725,676	-	480	725,676 00
Totals.	20,435	\$30,828,562	7,285	\$11,555,512 08	3,730	\$6,586,734	\$603,486 34	31,450	\$49,574,294 42
<i>Deduct Ceased.</i>									
By death.	214	\$366,401	65	\$141,365 00	36	\$61,150	\$8,206 03	315	\$577,122 03
By maturity and discount.	-	-	112	\$119,490 68	-	-	5,652 14	112	\$125,142 82
By expiry.	-	-	-	-	425	\$22,570	-	425	\$22,570 00
By surrender.	159	307,484	108	250,000 00	8	11,000	10,732 97	275	579,216 97
By lapse.	1,837	2,364,845	270	332,426 00	92	141,000	114 70	2,199	2,838,385 70
By change and decrease.	15	79,226	10	18,243 40	37	63,270	24,212 48	62	184,951 88
By not being taken.	728	1,217,771	164	213,094 00	28	68,000	-	920	1,498,865 00
	2,953	\$4,335,727	729	\$1,074,619 08	626	\$1,166,990	\$48,918 32	4,308	\$6,626,254 40
By policies transferred to Maine and Massachusetts N. F. law extensions.	352	542,676	128	183,000 00	-	-	-	480	725,676 00
Total terminated.	3,305	\$4,878,403	857	\$1,257,619 08	626	\$1,166,990	\$48,918 32	4,788	\$7,351,930 40
Outstanding end of year.	17,130	\$25,950,159	6,428	\$10,297,893 00	3,104	\$5,419,744	\$554,568 02	26,662	\$42,222,364 02
Policies re-insured.	2	10,000	-	-	11	75,000	-	13	85,000 00

UNION MUTUAL LIFE INSURANCE COMPANY.

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	4,380	\$5,571,277 02
Policies issued during the year	1,312	1,803,461 60
Total	6,192	\$7,374,738 62
Deduct policies ceased to be in force.....	943	980,241 14
Policies in force in Maine, December 31, 1898.....	5,249	\$6,394,497 48
Losses and claims unpaid December 31, of the previous year	5	5,092 42
Losses and claims incurred during the year.....	55	49,750 57
Total	60	\$54,842 99
Losses and claims settled during the year	46	48,869 57
Losses and claims unpaid Dec. 31, 1898	14	\$5,973 42
Premiums collected or secured without deductions:		
cash \$225,682.97; notes or credits \$35.00		\$225,717 97

LIFE INSURANCE COMPANIES OF OTHER STATES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF
LIFE INSURANCE COMPANIES OF OTHER STATES AUTHOR-
IZED TO TRANSACT BUSINESS IN THE STATE OF
MAINE, SHOWING THEIR CONDITION ON
THE 31ST DAY OF DECEMBER, 1898.

ÆTNA LIFE INSURANCE COMPANY,

HARTFORD, CONN.

Principal Office, No. 650 Main St.

INCORPORATED IN 1820. COMMENCED BUSINESS IN 1850.

MORGAN G. BULKELEY, *President.*

J. L. ENGLISH, *Secretary.*

Cash Capital, \$1,750,000.

INCOME.

First year's premiums.....	\$517,834 10	
Renewal premiums.....	4,030,966 11	
Dividends applied to pay running premiums.....	681,206 03	
Surrender values applied to pay running premiums:		
First year's premiums \$18,753.24; renewals \$3,760.04...	22,513 28	
Surrender values applied to purchase paid-up insurance and annuities.....	211,892 03	
	<hr/>	
Total premium income.....		\$5,764,411 55
Rent—including company's use of own buildings	\$35,095 25	
Interest on loans on mortgages of real estate	1,515,681 06	
Interest on collateral loans, premium notes, etc.....	147,247 54	
Interest on bonds and dividends on stocks.....	650,011 25	
Interest on bank deposits and other debts due the company	35,115 16	
Discount on claims paid in advance	2,692 05	
	<hr/>	
Total interest and rents.....		2,385,842 31
Profit on sales of real estate \$31,415.87; securities \$9,246.00.....		40,661 87
		<hr/>
Total income life department.....		\$8,190,915 73
Total income accident department.....		672,979 36
		<hr/>
Total income.....		\$8,863,895 09
Net ledger assets Dec. 31, 1897.....		45,348,489 61
		<hr/>
Total		\$54,212,384 70

DISBURSEMENTS.

Death claims \$2,126,688.13; additions, \$4,092.53....	\$2,130,780 66
Endowments	1,083,018 45
Installment claims.....	4,061 00
	<hr/>
Total	\$3,217,860 11
Deduct amount received for re-insurance.....	2,750 00
	<hr/>
Net amount paid for losses and matured endowments, \$3,215,110 11	

Dividends paid policy holders	\$251,399 74	
Dividends applied to pay running premiums	681,206 03	
Surrender values paid	135,350 43	
Surrender values applied to pay running premiums	22,513 28	
Surrender values applied to purchase paid-up insurance and annuities.....	211,892 03	
Total paid policy holders.....		\$4,517,471 62
Dividends to stock holders	\$175,000 00	
Commissions to agents: new policies \$380,299.03; re- newals \$289,417.88.	669,716 91	
Salaries and allowances to managers and agents	15,869 08	
Salaries and compensation of officers and office employes,	127,665 80	
Medical examiners' fees and inspection of risks	49,380 41	
Taxes on:		
new premiums \$6,533.87; renewals \$37,040.86	43,574 73	
franchise \$92,726.02; reserves \$5,983.91.....	98,709 93	
municipal licenses \$5,057.60; real estate \$10,553.71	15,611 31	
United States revenue	9,444 82	
Insurance department fees and agents' licenses	9,150 87	
Repairs and expenses on real estate, except taxes.....	18,746 96	
Rents—including company's use of own buildings	28,198 84	
Advertising \$10,226.41; printing and stationery, \$21,554.39; } postage, \$27,217.44.....	58,938 24	
Legal expenses \$31,324.49; furniture \$2,714.27.....	34,038 76	
All other disbursements, viz: Supplies, \$16,681.64; express \$3,388.59; telegraph \$1,649.92; travel \$2,755.71; exchange \$2,251.96; incidentals \$1,441.52	28,169 84	
Total miscellaneous disbursements.....		1,382,275 00
Total disbursements life department	\$5,899,746 62	
Total disbursements accident department.....	542,174 10	
Total disbursements.....		\$6,441,920 72
Balance		\$47,770,463 98

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$471,631 00
Loans on mortgages of real estate.....	22,333,492 31
Loans secured by collateral.....	587,321 14
Loans on company's policies assigned as collateral	1,466,855 00
Premium notes on policies in force, of which \$7,927.44 is for first year's premiums	543,201 88
Book value of stocks and bonds—excluding interest	15,369,030 87
Cash in office and in bank	7,015,538 85
Bills receivable \$16,957.40; agents' debit balances \$29,650.62.....	46,608 02
Total	\$47,788,679 07

DEDUCT LEDGER LIABILITIES.

Agents' credit balances \$3,411.85; all other \$9,803.24.....	\$13,215 09
Net ledger assets, per balance	\$47,770,463 98

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate.....	\$493,160	46	
Interest due and accrued on stocks and bonds	141,216	31	
Interest accrued on collateral loans	5,067	85	
Interest due on premium notes, loans or liens.....	192,769	22	
Interest due on other assets	9,002	25	
Rents due and accrued on company's property.....	2,818	24	
Total interest and rents	\$844,034	33	
Market value of stocks and bonds over book value.....	1,236,820	43	
	<i>New</i>	<i>Business.</i>	<i>Renewals.</i>
*Gross uncollected premiums	\$51,310	65	\$150,025 68
Gross deferred premiums.....	38,002	65	237,315 78
Total	\$89,313	30	\$387,341 46
Deduct cost of collection.....	44,656	65	30,987 32
Net uncollected and deferred premiums	\$44,656	65	356,354 14
			401,010 79
Gross assets.....	\$50,252,329	53	

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.	\$19,690	49	
Bills receivable, unsecured	200	00	
Premium notes, loans, etc., in excess of reserve on policies	3,097	06	
Commissions payable to agents on premium notes	2,321	17	
Total	\$25,308	72	
Total admitted assets	\$50,227,020	81	

NON-LEDGER LIABILITIES.

Net present value of outstanding policies, <i>Actuaries 4%</i> ...	\$41,080,742	00	
Deduct net value of risks re-insured	42,404	00	
Net reserve.....	\$41,038,278	00	
Present value of future installments on matured policies.....	20,000	00	27,612 00
Matured endowments due and unpaid.....	\$56,017	00	
Death losses in process of adjustment or adjusted and not due	113,824	44	
Death losses reported, no proofs received	21,571	00	
Losses and claims resisted	3,000	00	
Total policy claims.....	194,412	44	
Unpaid dividends or other profits due policy holders	721,498	05	
Salaries, rents, commissions and other accounts due or accrued	20,000	00	
Premiums paid in advance	17,520	82	
Surrender values claimable on policies cancelled	9,474	00	
Liabilities accident department	300,272	48	
Liabilities on policy holders account.....	\$42,329,067	79	
Gross divisible surplus.....	\$6,147,953	02	
Cash capital.....	1,750,000	00	
Surplus to policy holders.....	7,897,953	02	
Total liabilities and surplus.....	\$50,227,020	81	

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

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1897.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
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

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	2,473	\$4,963,661 00		
Endowment	7,693	13,880,144 00		
All other.....	1,382	2,931,050 00	11,548	\$21,774,855 00

OLD POLICIES REVIVED, CHANGED AND INCREASED.

Whole life.....	4	\$30,776 50		
Endowment	38	132,857 00		
All other.....	19	40,695 00	61	\$204,328 50
Policies changed			243	515,800 00
Total			102,198	\$173,156,881 44

POLICIES TERMINATED DURING THE YEAR.

Whole life.....	1,815	\$3,228,723 44		
Endowment	4,269	8,459,481 00		
All other.....	1,787	4,075,745 00	7,871	\$15,763,949 44

HOW TERMINATED.

Dy death.....	1,302	\$2,165,979 44		
maturity	857	1,091,047 00		
expiry	485	1,100,450 00		
surrender	1,208	2,079,570 00		
lapse	2,219	5,600,091 00		
change and decrease.....	265	632,312 00		
not being taken	1,535	3,094,500 00		
	7,871	\$15,763,949 44		

* POLICIES IN FORCE DEC. 31, 1898.

Whole life	34,884	\$49,831,028 00		
Endowment	49,137	84,418,327 00		
All other	10,306	23,143,577 00	94,327	\$157,392,932 00

* Policies re-insured, 39—\$101,135.

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,532	\$1,909,112 00
Policies issued during the year.....	78	120,580 00
Total	1,610	\$2,029,692 00
Deduct policies ceased to be in force.....	87	108,132 00
Policies in force in Maine, December 31, 1898	1,523	\$1,921,560 00
Losses and claims unpaid December 31, of the previous year	4	\$749 00
Losses and claims incurred during the year.....	47	43,853 00
Total	51	\$44,602 00
Losses and claims settled during the year.....	44	40,039 00
Losses and claims unpaid Dec. 31, 1898.....	7	\$4,563 00
Premiums collected or secured without deductions:		
cash \$72,646.80; notes or credits \$43.68		\$72,690 48

CONNECTICUT MUTUAL LIFE INSURANCE
COMPANY,

HARTFORD, CONN.

Principal Office, No. 291 Main St.

INCORPORATED IN 1846. COMMENCED BUSINESS IN 1846.

JACOB L. GREENE, *President.*HERBERT H. WHITE, *Secretary.*

INCOME.

First year's premiums.....	\$339,300 44
Renewal premiums.....	3,210,474 20
Dividends applied to pay running premiums.....	1,077,070 64
Surrender values applied to pay running premiums:	
First year's premiums, \$3,612.54; renewals, \$18,904.53.....	22,517 07
Surrender values applied to purchase paid-up insurance and annuities.....	117,498 13
Consideration for annuities.....	1,370 00
Total premium income	\$4,768,230 48
Rent—including Company's use of own buildings.....	\$309,987 59
Interest on loans on mortgages of real estate	1,865,388 58
Interest on collateral loans, premium notes, etc.....	58,132 83
Interest on bonds and dividends on stocks	812,333 61
Interest on bank deposits and other debts due the com- pany.....	24,405 05
Total interest and rents	3,070,247 66
Total income	\$7,838,478 14
Net ledger assets Dec. 31, 1897.....	61,408,550 38
Total	\$61,247,028 52

DISBURSEMENTS.

Death claims	\$3,983,541 44	
Endowments	299,799 00	
Amount paid for losses and matured endowments.....	\$4,283,340 44	
Paid to annuitants.....	25 00	
Premium notes voided by lapse	1,456 00	
Dividends paid policy holders	195,623 14	
Dividends applied to pay running premiums.	1,077,070 64	
Surrender values paid.....	514,569 35	
Surrender values applied to pay running premiums.....	22,517 07	
Surrender values applied to purchase paid-up insurance and annuities	117,498 13	
Total paid policy holders		\$6,212,099 77
Commissions to agents; new policies, \$91,372.06; renewals, \$269,113.19; annuities, \$19.46	360,504 71	
Salaries and allowances to managers and agents	23,999 83	
Salaries and compensation of officers and office employes.	151,699 98	
Medical examiners' fees and inspection of risks.....	21,475 45	
Taxes on:		
new premiums, \$3,018.03; renewals, \$27,162.29.	30,180 32	
franchise, \$151,281.03; reserves, \$11,093.77	162,374 80	
municipal licenses, \$2,134.87; internal revenue, \$5,745.41	7,880 28	
real estate	177,648 62	
Insurance Department fees and agents' licenses	5,900 23	
Repairs and expenses on real estate, except taxes.....	141,859 01	
Rents.....	7,037 00	
Advertising, \$36,213.05; printing and stationery, \$19,513.65; postage, \$20,095.10.	75,821 80	
Legal expenses.....	19,386 88	
Losses on sales of real estate	1,683 02	
Express, \$2,524.26; telegraph, \$1,473.49	3,997 75	
Traveling, \$18,631.81; miscellaneous, \$9,842.36.	28,474 23	
All other disbursements	7,937 31	
Total miscellaneous disbursements		1,227,861 22
Total disbursements		\$7,439,960 99
Balance		\$61,807,067 53

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$10,977,642 71
Loans on mortgages of real estate.....	28,900,189 39
Loans secured by collateral	2,300 00
Premium notes on policies in force.....	904,622 19
Book value of stocks and bonds—excluding interest	19,339,107 78
Cash in office and in bank.....	1,688,745 26
Bills receivable.....	5,367 79
Total	\$61,817,975 12

DEDUCT LEDGER LIABILITIES.

Agents' credit balances.....	\$10,907 59
Net ledger assets, per balance.....	\$61,807,067 53

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate	\$638,619 65	
Interest due and accrued on stocks and bonds.....	201,744 83	
Interest accrued on collateral loans.....	28 75	
Interest due and accrued on premium notes, loans or liens.	128,309 40	
Rents due and accrued on company's property.....	12,572 27	
Total interest and rents.....		\$981,274 90
Market value of stocks and bonds over book value.....		1,065,955 64
	<i>New</i>	<i>Renewals.</i>
	<i>Business.</i>	
*Gross uncollected premiums	\$19,615 37	\$78,357 69
Gross deferred premiums	30,824 38	288,023 80
Total.....	\$50,439 75	\$366,381 49
Deduct cost of collection.....	13,442 19	22,898 84
Net uncollected and deferred premiums.....	\$36,997 56	\$343,482 65
Total.....		\$380,480 21
Deduct balance of loading on uncollected and deferred premiums.....		47,023 22
		333,456 99
Gross assets		\$64,187,755 06

DEDUCT ASSETS NOT ADMITTED.

Bills receivable unsecured	\$5,367 79
Total admitted assets	\$64,182,387 27

NON-LEDGER LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i> ..	\$55,538,699 00
Same for annuities.....	1,056 00
Additional reserve by company's standard.....	1,822,059 00
Net reserve.....	\$55,361,814 00
Matured endowments due and unpaid.....	\$9,372 00
Death losses due and unpaid	28,198 50
Death losses in process of adjustment or adjusted and not due.....	80,925 00
Death losses reported, no proofs received	68,394 00
Losses and claims resisted.....	40,392 00
Total policy claims.....	227,281 50
Unpaid dividends or other profits due policy holders.....	782,437 17
Premiums paid in advance	34,854 53
Surrender values claimable on policies cancelled.....	241,360 00
Special reserve for term policies and annuities	18,098 00
Liabilities on policy holders account.....	\$56,665,845 20
Surplus to policy holders	7,516,542 07
Total liabilities and surplus	\$64,182,387 27

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

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1897.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
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

NEW POLICIES ISSUED DURING THE YEAR.

Whole life	2,988	\$7,864,693 00		
Endowment	506	1,133,972 00		
All other	194	504,050 00	3,688	\$9,502,715 00

OLD POLICIES REVIVED.

Whole life	18	\$42,700 00		
Endowment.....	2	2,000 00	20	\$44,700 00

OLD POLICIES CHANGED AND INCREASED.

Whole life	-	\$107,809 00		
Endowment	-	18,025 00		
All other.....	3	5,000 00	3	\$130,834 00
Total			70,416	\$167,379,636 00

POLICIES TERMINATED DURING THE YEAR.

Whole life	3,008	\$7,983,253 00		
Endowment.....	391	827,433 00		
All other	155	490,100 00	3,554	\$9,300,786 00

HOW TERMINATED.

By death	1,532	\$3,883,263 00		
maturity.....	163	298,434 00		
surrender.....	822	1,696,400 00		
lapse	841	1,937,050 00		
change and decrease	3	990,139 00		
not being taken	193	495,500 00		
	3,554	\$9,300,786 00		

POLICIES IN FORCE DEC. 31, 1898.

Whole life	60,258	\$143,613,742 00		
Endowment.....	6,079	12,937,258 00		
All other	525	1,527,850 00	66,862	\$158,078,850 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	2,238	\$3,346,184 00
Policies issued during the year.....	85	118,000 00
Total	2,323	\$3,464,184 00
Deduct policies ceased to be in force.....	94	143,273 00
Policies in force in Maine, December 31, 1898	2,229	\$3,320,911 00
Losses and claims incurred during the year		\$81,713 00
Losses and claims settled during the year		81,713 00
Premiums collected or secured without deductions		\$108,969 18

EQUITABLE LIFE ASSURANCE SOCIETY.

NEW YORK, N. Y.

Principal Office, No. 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	\$4,486,654	42
Renewal premiums.....	31,460,802	91
Dividends applied to purchase paid-up additions and annuities.....	683,927	15
Surrender values applied to purchase paid-up insurance and annuities	1,955,172	00
Consideration for annuities.....	785,868	28
	<u>\$39,372,424</u>	<u>76</u>
Deduct amount paid for re-insurance.....	1,003	17
Total premium income	\$39,371,421	59
Rent—including company's use of own buildings	\$1,963,640	05
Interest on loans on mortgages of real estate	1,770,488	77
Interest on bonds and dividends on stocks	5,591,904	65
Interest on bank deposits and other debts due the company	1,164,527	40
Total interest and rents.....	10,490,560	87
Income from all other sources, viz: Profit and loss.....	387,304	32
Total income	\$50,249,286	78
Net ledger assets Dec. 31, 1897.....	224,108,988	06
Total	\$274,358,274	84

DISBURSEMENTS.

Death claims \$12,658,517.44; additions \$293,612.50.....	\$12,952,129	94
Endowments \$1,271,107.59; additions \$48,414.66	1,319,522	25
Installment claims and additions.....	30,344	82
Amount paid for losses and matured endowments....	\$14,301,997	01
Paid to annuitants	567,905	38
Dividends paid policy holders.....	2,375,817	71
Dividends applied to purchase additions and annuities...	683,927	15
Surrender values paid	4,135,704	17
Surrender values applied to purchase paid-up insurance and annuities	1,955,172	00
Total paid policy holders.....	\$24,020,523	42

Dividends to stock holders	\$7,000 00	
Commissions to agents; new policies \$2,232,171.44; re- newals \$1,997,349.46; annuities \$21,276.52.....	4,250,797 42	
Commuting renewal commissions	773,279 35	
Salaries and allowances to managers and agents	334,863 83	
Salaries and compensation of officers and office employes	684,256 63	
Medical examiners' fees and inspection of risks	345,276 05	
Taxes on:		
premiums \$214,083.95; reserves \$12,581.22.....	226,665 17	
stamps and customs	38,852 41	
real estate and investments	280,703 44	
Insurance department fees and agents' licenses.....	33,497 95	}
Municipal and State licenses		
Repairs and expenses on real estate, except taxes	493,523 72	
Rents—including company's use of own buildings.....	355,257 81	
Advertising, printing and stationery, postage and exchange	462,287 77	
Legal and traveling expenses and guarantee company bonds	276,323 98	
All other disbursements, viz: Clerical and agency ex- penses, express, telegraph, cable, freight, telephone, furniture and general expenses	170,843 28	
Total miscellaneous disbursements	8,733,428 81	
Total disbursements.....	\$32,753,952 23	
Balance	\$241,604,322 61	

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$40,410,333 64
Loans on mortgages of real estate.....	34,724,277 55
Loans secured by collateral	11,431,535 55
Loans on company's policies assigned as collateral	6,988 00
Book value of stocks and bonds—excluding interest	133,930,675 27
Cash in office and in bank	20,521,726 10
Agents' balances	252,786 50
Commuted commissions	326,000 00
Ledger assets, per balance	\$241,604,322 61

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate.....	\$219,251 48
Interest accrued on stocks and bonds	1,922,805 00
Interest accrued on collateral loans	77,446 94
Interest accrued on other assets	61,474 54
Rents due and accrued on company's property.....	190,998 24
Total interest and rents.....	\$2,471,976 20
Market value of stocks and bonds over book value	9,556,105 73

	<i>New Business.</i>	<i>Renewals.</i>	
*Gross uncollected premiums.....	\$1,139,720 00	\$2,203,359 00	
Gross deferred premiums.....	182,662 00	2,226,053 00	
Total	\$1,322,382 00	\$4,429,412 00	
Deduct cost of collection	793,429 00	221,471 00	
Net uncollected and deferred premiums..	\$528,953 00	\$4,207,941 00	4,736,894 00
Gross assets			\$258,369,298 54

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

DEDUCT ASSETS NOT ADMITTED.

Commuted commissions	\$326,000 00	
Agents' balances	252,786 50	
Total		\$578,786 50
Total admitted assets		\$257,790,512 04

NON-LEDGER LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i> ..	\$188,752,913 00	
Same for reversionary additions	4,259,023 00	
Same for annuities	5,867,801 00	
Net reserve.....		\$198,879,737 00
Present value of future installments on matured policies..		231,609 00
Matured endowments due and unpaid.....	\$111,582 07	
Death losses due and unpaid	297,357 10	
Death losses in process of adjustment or adjusted and not due.	60,075 00	
Death losses reported, no proofs received	1,252,614 79	
Losses and claims resisted	70,125 00	
Annuity claims due and unpaid	37,513 31	
Total policy claims		1,829,267 27
Unpaid dividends or other profits due policy holders		99,674 00
Liabilities on policy holders account		\$201,040,287 27
Gross divisible surplus.....	\$56,650,224 77	
Cash capital	100,000 00	
Surplus to policy holders		56,750,224 77
Total liabilities and surplus		\$257,790,512 04

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1897.

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

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	37,918	\$122,080,920 00		
Endowment.....	12,404	35,434,663 00		
All other.....	1,189	5,031,990 00		
Reversionary additions.....	-	1,108,184 00	51,511	\$163,655,757 00

OLD POLICIES REVIVED.

Whole life	943	\$3,477,516 00		
Endowment.....	260	897,766 00		
All other.....	8	12,700 00	1,211	\$4,387,982 00
Total.....			362,312	\$1,119,209,576 00

POLICIES TERMINATED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	30,505	\$104,621,464 00		
Endowment.....	7,323	24,018,755 00		
All other.....	709	2,258,033 00		
Reversionary additions.....	-	1,154,190 00	38,537	\$132,052,442 00
	<hr/>	<hr/>		

HOW TERMINATED.

By death.....	3,628	\$13,093,844 00		
maturity.....	353	1,310,752 00		
expiry.....	191	647,345 00		
surrender.....	9,424	32,232,127 00		
lapse.....	15,460	41,477,594 00		
change and decrease.....	-	902,539 00		
not being taken.....	9,481	42,388,241 00		
	<hr/>	<hr/>	38,537	\$132,052,442 00

POLICIES IN FORCE DEC. 31, 1898.

Whole life.....	261,597	\$793,874,121 00		
Endowment.....	57,849	177,948,250 00		
All other.....	4,329	8,936,672 00		
Reversionary additions.....	-	6,398,091 00	323,775	\$987,157,134 00
	<hr/>	<hr/>		

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	3,473	\$6,010,574 00
Policies issued during the year.....	860	1,420,844 00
Total.....	<hr/>	<hr/>
	4,333	\$7,431,418 00
Deduct policies ceased to be in force.....	548	1,101,694 00
Policies in force in Maine, December 31, 1898.....	<hr/>	<hr/>
	3,785	\$6,329,724 00
Losses and claims unpaid December 31, of the previous year.....	2	220 00
Losses and claims incurred during the year.....	32	84,069 00
Total.....	<hr/>	<hr/>
	34	\$84,289 00
Losses and claims settled during the year.....	31	81,869 00
Losses and claims unpaid Dec. 31, 1898.....	<hr/>	<hr/>
	3	\$2,420 00
Premiums collected or secured with deductions.....		\$215,976 51

HOME LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

Principal Office, No. 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.	\$247,298 77	
Renewal premiums	1,246,332 13	
Dividends applied to pay running premiums.....	53,563 56	
Dividends applied to purchase paid-up additions and annuities	97,892 25	
Surrender values applied to purchase paid-up insurance and annuities.....	68,428 00	
Consideration for annuities.	9,723 21	
Total premium income.....		\$1,723,237 92
Rent—including company's use of own buildings.....	\$92,525 12	
Interest on loans on mortgages of real estate.....	149,973 30	
Interest on collateral loans, premium notes, etc.....	60,066 58	
Interest on bonds and dividends on stocks.....	173,235 01	
Interest on bank deposits and other debts due the company	3,865 25	
Interest on deferred premiums.	8,487 11	
Total interest and rents		488,152 37
Profit on sales of securities		675 62
Total income.....		\$2,212,065 91
Net ledger assets Dec. 31, 1897.....		9,557,185 50
Total		\$11,769,251 41

DISBURSEMENTS.

Death claims \$621,877.12; additions \$8,389.10.....	\$630,266 22	
Endowments \$125,895.00; additions \$5,780.41	131,675 41	
Amount paid for losses and matured endowments ...	\$761,941 63	
Paid to annuitants	20,371 44	
Dividends paid policy holders.....	3,475 94	
Dividends applied to pay running premiums.....	53,563 56	
Dividends applied to purchase additions and annuities...	97,892 25	
Surrender values paid.....	121,175 19	
Surrender values applied to purchase paid-up insurance and annuities.	68,428 00	
Total paid policy holders		\$1,126,848 01

Dividends to stock holders	\$15,000 00	
Commissions to agents: new policies \$127,964.01; renewals \$95,093.94; annuities \$432.88	223,490 83	
Salaries and allowances to managers and agents.....	69,918 85	
Salaries and compensation of officers and office employes	89,300 07	
Medical examiners' fees and inspection of risks	22,877 78	
Taxes on:		
new premiums and renewals	15,450 03	
reserves \$750.46; municipal and state licenses \$1,314.80	2,065 26	
real estate \$10,180.74; investments \$5.00	10,185 74	
Insurance department fees and agents' licenses.....	5,692 32	
Repairs and expenses on real estate, except taxes.....	27,569 19	
Rents—including company's use of own buildings.....	24,000 00	
Advertising \$7,559.64; printing and stationery \$11,584.46; postage \$2,438.00	21,582 10	
Legal expenses.....	4,826 34	
All other disbursements, viz: Internal revenue \$3,561.32; traveling expenses \$5,124.61; office expenses \$4,722.79.....	13,408 72	
Total miscellaneous disbursements.....		545,397 23
Total disbursements.....		\$1,672,245 24
Balance		\$10,097,006 17

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$1,603,487 63
Loans on mortgages of real estate	3,303,554 52
Loans secured by collateral	25,400 00
Loans on company's policies assigned as collateral	487,401 73
Premium notes on policies in force, of which \$1,815.75 is for first year's premiums	486,394 55
Book value of stocks and bonds—excluding interest	3,968,969 66
Cash in office and in bank	146,975 51
Bills receivable \$26,456.22; agents' debit balances \$45,413.24.....	71,869 46
Due from fire insurance companies.....	2,953 11
Ledger assets, per balance	\$10,097,006 17

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate.....	\$46,873 34
Interest due and accrued on stocks and bonds.....	49,997 76
Interest due and accrued on collateral loans.....	507 22
Interest due and accrued on premium notes, loans or liens	1,047 31
Interest due and accrued on other assets	8,133 37
Rents due and accrued on company's property.....	5,301 77
Total interest and rents.....	\$111,860 77
Market value of real estate over book value	95,516 68
Market value of stocks and bonds over book value	145,555 58

	<i>New Business.</i>	<i>Renewals.</i>	
*Gross uncollected premiums.....	\$38,857 52	\$82,944 94	
Gross deferred premiums.....	18,741 32	82,152 50	
Total.....	\$57,598 84	\$165,097 44	
Deduct cost of collection.....	29,663 40	11,951 75	
Net uncollected and deferred premiums.....	\$27,935 44	\$153,145 69	181,081 13
Gross assets			\$10,631,020 33

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

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$45,413 24	
Bills receivable, unsecured	26,456 22	
Total		\$71,869 46
Total admitted assets		\$10,559,150 87

NON-LEDGER LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i>	\$8,765,434 00	
Same for reversionary additions.....	537,552 00	
Total	\$9,302,986 00	
Deduct net value of risks re-insured.....	16,378 00	
Net reserve.....		\$9,286,608 00
Death losses in process of adjustment or adjusted and not due	\$37,812 40	
Death losses reported, no proofs received	35,350 00	
Losses and claims resisted.....	23,500 00	
Total policy claims.		96,662 40
Unpaid dividends or other profits due policy holders		5,583 95
Premiums paid in advance.....		10,312 50
Surrender values claimable on policies cancelled		7,016 00
Liabilities on policy holders account		\$9,406,182 85
Gross divisible surplus.....	\$1,027,968 02	
Cash capital	125,000 00	
Surplus to policy holders		1,152,968 02
Total liabilities and surplus.....		\$10,559,150 87

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1897.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
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

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	3,991	\$6,745,765 00		
Endowment.	692	1,132,069 00		
All other.....	275	557,228 00		
Reversionary additions	-	173,792 51	4,958	\$8,608,854 51

OLD POLICIES REVIVED.

Whole life	63	\$150,000 00		
Endowment.....	12	15,000 00		
All other	4	12,000 00	79	\$177,000 00

OLD POLICIES CHANGED AND INCREASED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	3	\$4,887 00		
Endowment.....	5	27,000 00		
All other.....	-	2,000 00	8	\$33,887 00
Total			27,586	\$52,262,788 51

POLICIES TERMINATED DURING THE YEAR.

Whole life	2,543	\$5,196,676 00		
Endowment.....	449	780,109 00		
All other.....	319	697,386 00		
Reversionary additions.....	-	14,236 51	3,311	\$6,688,407 51

HOW TERMINATED.

By death	293	\$630,266 22		
maturity	76	131,675 41		
surrender.....	698	1,520,979 00		
lapse.....	1,449	2,775,716 00		
change and decrease	8	138,354 88		
not being taken.....	787	1,491,416 00		
	3,311	\$6,688,407 51		

*POLICIES IN FORCE DEC. 31, 1898.

Whole life.....	19,496	\$35,413,675 00		
Endowment.....	3,557	6,195,002 00		
All other.....	1,222	3,017,463 00		
Reversionary additions.....	-	948,241 00	24,275	\$45,574,381 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	27	\$36,091 00
Policies issued during the year.....	13	33,000 00
Total	43	\$69,091 00
Deduct policies ceased to be in force.....	3	7,000 00
Policies in force in Maine, December 31, 1898	40	\$62,091 00
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, \$1,990.86; notes or credits, \$16.57.....		\$2,007 43

*Policies re-insured, 15-\$202,000

MANHATTAN LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

Principal Office, No. 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	\$189,551 59	
Renewal premiums	1,529,154 17	
Dividends applied to pay running premiums	28,425 77	
Dividends applied to purchase paid-up additions and annuities	1,474 33	
Surrender values applied to purchase paid-up insurance and annuities	83,241 10	
Consideration for annuities	14,873 43	
Total premium income		\$1,846,720 39
Rent—including company's use of own buildings	\$194,220 56	
Interest on loans on mortgages of real estate	249,678 15	
Interest on collateral loans, premium notes, etc	79,388 44	
Interest on bonds and dividends on stocks	178,486 09	
Interest on bank deposits and other debts due the company	5,286 54	
Total interest and rents		707,059 78
Total income		\$2,553,780 17
Net ledger assets Dec. 31, 1897		<u>14,085,722 78</u>
Total		\$16,639,502 95

DISBURSEMENTS.

Death claims, \$1,086,184.07; additions, \$1,198.00	\$1,087,382 07	
Endowments and additions	137,523 00	
Amount paid for losses and matured endowments	\$1,224,905 07	
Paid to annuitants	13,585 15	
Premium notes voided by lapse	14,980 56	
Dividends paid policy holders	16,306 68	
Dividends applied to pay running premiums	28,425 77	
Dividends applied to purchase additions and annuities ..	1,474 33	
Surrender values paid	193,228 97	
Surrender values applied to purchase paid-up insurance and annuities	83,241 10	
Total paid policy holders		\$1,576,147 63

Dividends to stock holders	\$20,000 00
Commissions to agents; new policies, \$111,924.66; renewals, \$98,920.32; annuities, \$741.25	211,586 23
Salaries and allowances to managers and agents.....	55,555 12
Salaries and compensation of officers and office employes.....	100,348 23
Medical examiners' fees and inspection of risks	38,633 10
Taxes on:	
premiums, \$14,964.33; reserves, \$1,907.88	16,872 21
municipal and State licenses, \$3,962.89; real estate, \$28,378.76	32,341 65
Insurance Department fees and agents' licenses	1,952 86
Repairs and expenses on real estate, except taxes.....	54,772 15
Rents—including company's use of own buildings	64,361 02
Advertising, \$17,214.89; printing and stationery, \$6,742.05; postage, \$6,012.21	29,969 15
Legal expenses, \$14,493.75; furniture, \$54.43	14,548 18
Loss on securities	6,440 63
All other disbursements, viz: Office and agency expenses, \$19,000.16; United States revenue tax, \$4,034.16.....	23,034 32
Total miscellaneous disbursements	670,414 85
Total disbursements	\$2,246,562 48
Balance	\$14,392,940 47

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$3,621,554 16
Loans on mortgages of real estate.....	4,775,273 74
Loans secured by collateral	1,176,153 40
Loans on company's policies assigned as collateral	424,975 40
Premium notes on policies in force, of which \$5,389.52 is for first year's premiums	453,448 40
Book value of stocks and bonds—excluding interest	3,487,663 61
Cash in office and in bank	453,871 76
Ledger assets, per balance	\$14,392,940 47

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate	\$90,846 92
Interest due and accrued on stocks and bonds.....	3,737 50
Interest due and accrued on collateral loans	5,192 19
Interest due and accrued on premium notes, loans or liens	16,665 36
Interest due and accrued on other assets.....	1,807 62
Rents due and accrued on company's property.....	12,233 35
Total interest and rents	\$130,482 94
Market value of real estate over book value	360,726 34
Market value of stocks and bonds over book value.....	204,486 14

	<i>New Business.</i>	<i>Renewals.</i>	
*Gross uncollected premiums	\$111,134 56	\$104,803 34	
Gross deferred premiums	4,462 00	91,852 00	
Total	\$115,596 56	\$196,655 34	
Deduct cost of collection.....	63,578 11	14,749 15	
Net uncollected and deferred premiums	\$52,018 45	\$181,906 19	233,924 64
All other assets, viz: Agents' balances \$61,063.46; commuted commissions \$155,102.25			216,165 71
Gross assets			\$15,538,726 24

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

DEDUCT ASSETS NOT ADMITTED.

Commuted commissions	\$155,102 25	
Agents' debit balances, unsecured	46,235 36	
Total		\$201,337 61
Total admitted assets	\$15,337,388 63	

NON-LEDGER LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i>	\$13,581,131 00	
Same for reversionary additions.....	34,353 00	
Same for annuities	135,703 00	
Total	\$13,751,187 00	
Deduct net value of risks re-insured	11,207 00	
Net reserve		\$13,739,980 00
Matured endowments due and unpaid.....	\$4,075 00	
Death losses in process of adjustment or adjusted and not due.....	87,901 30	
Death losses reported, no proofs received	47,522 00	
Losses and claims resisted	67,967 00	
Total policy claims.....		207,465 30
Unpaid dividends or other profits due policy holders		16,703 84
Premiums paid in advance		10,935 51
Surrender values claimable on policies cancelled		4,576 00
Commissions due agents on premium notes when paid		6,156 09
Liabilities on policy holders account.....		\$13,985,816 74
Gross divisible surplus.....	\$1,251,571 89	
Cash capital	100,000 00	
Surplus to policy holders		1,351,571 89
Total liabilities and surplus.....		\$15,337,388 63

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1897.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	21,631	\$46,998,259 00		
Endowment.....	2,213	5,138,834 00		
All other	1,268	3,968,593 74		
Reversionary additions.....	-	50,779 00	25,112	\$56,156,465 74

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	3,189	\$7,941,506 00		
Endowment.....	310	792,920 00		
All other	173	640,138 00	3,672	\$9,374,564 00

OLD POLICIES REVIVED.

Whole life.....	57	\$180,600 00		
Endowment.....	3	22,500 00		
All other	1	3,868 40	61	\$206,968 40
Old policies changed and increased			-	66,777 58
Additions by dividends.....			-	1,212 00
Total			28,845	\$65,805,987 72

POLICIES TERMINATED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	2,835	\$6,958,182 00		
Endowment	316	805,167 00		
All other	226	873,731 91		
Reversionary additions.....	-	2,455 00	3,377	\$8,639,542 91

HOW TERMINATED.

By death	453	\$1,259,361 24
maturity	73	141,598 00
expiry	-	88,496 40
surrender	303	744,706 46
lapse	1,490	3,245,802 87
change and decrease.....	107	888,451 94
not being taken	951	2,271,126 00
	3,377	\$8,639,542 91

* POLICIES IN FORCE DEC. 31, 1898.

Whole life.....	22,042	\$48,162,183 00		
Endowment	2,210	5,149,087 00		
All other	1,216	3,805,638 81		
Reversionary additions	-	49,536 00	25,468	\$57,166,444 81

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	162	\$222,266 00
Policies issued during the year.....	4	4,053 00
Total	166	\$226,319 00
Deduct policies ceased to be in force.....	16	29,926 00
Policies in force in Maine, December 31, 1898	150	\$196,393 00
Losses and claims incurred during the year	3	\$793 00
Losses and claims settled during the year	3	793 00
Premiums collected or secured without deductions		\$8,038 41

* Policies re-insured, \$466,795.

MASSACHUSETTS MUTUAL LIFE INSURANCE
COMPANY,

SPRINGFIELD, MASS.

Principal Office, No. 413 Main St.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

JOHN A. HALL, *President.*

H. M. PHILLIPS, *Secretary.*

INCOME.

First year's premiums.....	\$576,001 77	
Renewal premiums.....	2,981,567 90	
Dividends applied to pay running premiums.....	424,497 98	
Dividends applied to purchase paid-up additions.....	53,240 57	
Surrender values applied to purchase paid-up insurance..	7,819 00	
Total premium income.....		\$4,043,067 22
Rent—including company's use of own buildings.....	\$80,437 57	
Interest on loans on mortgages of real estate.....	378,177 68	
Interest on collateral loans, premium notes, etc.....	176,896 60	
Interest on bonds and dividends on stocks.....	346,939 10	
Interest on bank deposits.....	15,793 71	
Discount on claims paid in advance.....	403 74	
Total interest and rents.....		942,648 40
Total income.....		\$4,985,715 62
Net ledger assets Dec. 31, 1897.....		19,117,443 65
Total.....		\$24,103,159 27

DISBURSEMENTS.

Death claims \$1,294,315.71; additions \$6,514.00....	\$1,300,829 71	
Endowments \$225,559.00; additions \$3,337.00..	229,496 00	
Installment claims.....	13,777 98	
Total.....	\$1,544,103 69	
Deduct amount received for re-insurance.....	28,150 00	
Net amount paid for losses and matured endowments,	\$1,515,953 69	
Premium notes voided by lapse and used in purchase of surrendered policies.....	61,914 52	
Dividends used in payment of premium notes.....	65,088 34	
Dividends paid policy holders.....	13,933 38	
Dividends applied to pay running premiums.....	426,390 85	
Dividends applied to purchase additions.....	53,240 57	
Surrender values paid.....	425,795 08	
Surrender values applied to purchase paid-up insurance	9,009 35	
Total paid policy holders.....		\$2,571,325 78

Commissions to agents; new policies \$285,785.47; re- newals \$222,421.84.....	\$508,207 81	
Salaries, allowances and traveling expenses of managers and agents.....	75,293 08	
Salaries and compensation of officers and office employes,	115,326 10	
Medical examiners' fees	45,556 50	
Taxes on:		
new premiums and renewals	30,132 57	
reserves \$25,399.24; municipal and State licenses \$2,507.14	27,906 38	
real estate	7,067 55	
Insurance department fees and agents' licenses	10,184 17	
Repairs and expenses on real estate, except taxes.....	12,500 21	
Rents—including company's use of own buildings	28,792 74	
Advertising \$10,889.62; printing and stationery, \$22,503.22; postage and war revenue tax \$29,452.74.....	62,945 58	
Legal expenses \$7,916.08; furniture \$2,041.86.....	9,957 94	
Profit and loss, including premiums on securities pur- chased.....	68,066 88	
All other disbursements.....	20,315 60	
Total miscellaneous disbursements	1,022,252 61	
Total disbursements	\$3,593,578 39	
Balance	\$20,509,580 88	

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$490,577 45
Loans on mortgages of real estate.....	8,248,271 08
Loans secured by collateral.....	245,400 00
Loans on company's policies assigned as collateral	1,833,631 37
Premium notes on policies in force	712,966 82
Book value of stocks and bonds—excluding interest	7,909,116 65
Cash in office and in bank	1,069,567 51
Ledger assets, per balance.....	\$20,509,580 88

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate.....	\$120,764 15
Interest due and accrued on stocks and bonds	111,554 13
Interest due and accrued on collateral and policy loans...	27,502 12
Interest accrued on premium notes, loans or liens	21,389 00
Interest accrued on other assets.....	60 75
Rents accrued on company's property	4,126 97
Total interest and rents	\$285,397 13
Market value of stocks and bonds over book value.....	683,500 22

	<i>New Business.</i>	<i>Renewals.</i>	
*Gross uncollected premiums	\$74,611 10	\$136,748 53	
Gross deferred premiums.....	76,276 60	408,576 32	
Total	\$150,887 70	\$545,344 85	
Deduct cost of collection.....	30,177 54	109,064 97	
Net uncollected and deferred premiums	\$120,710 16	\$436,259 88	556,970 04
Total admitted assets			\$22,035,448 27

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

NON-LEDGER LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i>	\$19,665,391 00
Present value of future installments on matured policies	156,561 77
Death losses and matured endowments in process of adjustment	109,721 00
Unpaid dividends or other profits due policy holders	128,389 63
Premiums paid in advance	6,740 71
Liabilities on policy holders account	<u>\$20,066,804 11</u>
Surplus to policy holders	1,968,644 16
Total liabilities and surplus	<u>\$22,035,448 27</u>

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1897.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	38,086	\$94,908,765 00		
Endowment	4,841	10,597,244 00		
All other	1,133	3,034,284 00		
Reversionary additions	-	505,367 00	44,060	\$109,045,660 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life	8,044	\$17,495,250 00		
Endowment	521	1,059,100 00		
All other	765	1,923,500 00	9,330	\$20,477,850 00

OLD POLICIES REVIVED.

Whole life	50	\$121,831 00		
Endowment	4	11,000 00		
All other	2	3,000 00	56	\$135,831 00

OLD POLICIES CHANGED AND INCREASED.

Whole life	-	\$48,997 00		
Endowment	-	8,588 00		
All other	-	3,000 00		
Reversionary additions	-	94,924 00	-	\$155,509 00
Total			53,446	\$129,814,850 00

POLICIES TERMINATED DURING THE YEAR.

Whole life	4,621	\$11,333,029 00		
Endowment	494	1,110,986 00		
All other	563	1,650,888 00		
Reversionary additions	-	41,464 00	5,678	\$14,136,367 00

HOW TERMINATED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
By death	474	\$1,401,420 00		
maturity	78	220,607 00		
expiry	25	51,700 00		
surrender	1,401	2,910,620 00		
lapse	1,935	3,996,501 00		
change and decrease.....	-	1,197,769 00		
not being taken	1,765	4,357,750 00		
	<u>5,678</u>	<u>\$14,136,367 00</u>		

* POLICIES IN FORCE DEC. 31, 1898.

Whole life	41,572	\$101,313,264 00		
Endowment	4,870	10,565,881 00		
All other	1,326	3,240,511 00		
Reversionary additions	-	558,827 00	47,768	\$115,678,483 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.	1,201	\$1,652,084 00
Policies issued during the year.....	93	112,000 00
Total	1,294	\$1,764,084 00
Deduct policies ceased to be in force.....	83	109,066 00
Policies in force in Maine, December 31, 1898	1,211	\$1,655,018 00
Losses and claims incurred during the year.....	17	\$25,182 00
Losses and claims settled during the year.....	16	24,182 00
Losses and claims unpaid Dec. 31, 1898.....	1	\$1,000 00
Premiums collected or secured without deductions:		
cash \$54,270.93; notes or credits \$772.66.		\$55,043 59

* Policies re-insured, \$1,439,213.

METROPOLITAN LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

Principal Office, No. 1 Madison Avenue.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1877.

JOHN R. HEGFMAN, *President.*

GEORGE B. WOODARD, *Secretary.*

Cash Capital, \$2,000,000.

INCOME.

First year's premiums.....	\$2,718,116 48	
Renewal premiums.....	20,633,103 35	
Consideration for annuities.....	21,549 86	
Total premium income		\$23,372,769 69
Rent—including company's use of own buildings.....	\$414,912 02	
Interest on loans on mortgages of real estate	697,993 33	
Interest on collateral loans, premium notes, etc.....	60,950 74	
Interest on bonds and dividends on stocks	541,113 94	
Interest on bank deposits and other debts due the company.....	19,820 08	
Total interest and rents		1,734,790 11
Income from all other sources		30,398 12
Total income		\$25,137,957 92
Net ledger assets Dec. 31, 1897.....		35,569,797 83
Total		\$60,707,755 75

DISBURSEMENTS.

Death claims	\$7,691,942 55	
Paid to annuitants.....	2,302 50	
Dividends paid policy holders	487,314 54	
Surrender values paid.....	236,470 95	
Total paid policy holders		\$8,418,030 54
Dividends to stock holders	\$140,000 00	
Commissions to agents; new policies, \$778,245.96; renewals, \$2,929,626.08; annuities, \$587.44	3,708,459 48	
Commuting renewal commissions.....	1,074,074 92	
Salaries and allowances to managers and agents	2,218,644 08	
Salaries and compensation of officers and office employees.....	1,011,795 06	
Medical examiners' fees and inspection of risks.....	483,664 73	
Taxes on:		
new premiums and renewals	180,595 32	
reserves.....	6,374 62	
municipal licenses, \$6,217.61; internal revenue, \$43,132.25	49,349 86	
real estate, \$47,724.62; investments, \$110.59	47,835 21	

Insurance Department fees and agents' licenses	\$26,966 34
Repairs and expenses on real estate, except taxes.....	119,481 71
Rents—including company's use of own buildings.....	261,526 99
Advertising, \$18,258.33; printing and stationery, \$288,784.76; postage, express, exchange and telegraph, \$81,422.26	388,465 35
Legal and investigation expenses, \$90,020.40; furniture, \$63,600.44	153,620 84
All other disbursements, viz: Fire insurance, \$2,312.55; directors and committees, \$2,285.00; travel, \$113,450.40; agents' surety bonds, \$11,313.56; branch office expenses, \$166,919.16; general home office expenses, \$84,071.52	380,343 19
Total miscellaneous disbursements.....	10,251,197 70
Total disbursements	\$18,669,228 24
Balance	\$42,038,527 51

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$8,883,619 99
Loans on mortgages of real estate.....	16,250,725 00
Loans on company's policies assigned as collateral	62,719 94
Premium notes on policies in force.....	494,936 80
Book value of stocks and bonds—excluding interest	13,554,225 48
Cash in office and in bank.....	2,781,884 00
Agents' debit balances.....	10,416 30
Ledger assets, per balance	\$42,038,527 51

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate	\$276,726 22
Interest due and accrued on stocks and bonds.....	113,523 36
Interest due and accrued on premium notes, loans or liens	329 49
Interest due and accrued on other assets.....	10,929 58
Rents due and accrued on company's property.....	15,840 37
Total interest and rents.....	\$417,349 02
Market value of stocks and bonds over book value.....	398,811 52

ORDINARY.

	<i>New Business.</i>	<i>Renewals.</i>	
*Gross uncollected premiums	\$126,612 86	\$82,397 08	
Gross deferred premiums	364,350 30	360,993 52	
Total.....	\$490,963 16	\$443,390 60	
Deduct cost of collection.....	240,571 95	42,122 11	
Net uncollected and deferred premiums.....	\$250,391 21	\$401,268 49	651,659 70

INDUSTRIAL.

Premiums due and unpaid (net)	16,082 06
Gross assets	\$43,522,429 81

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$10,416 30
Premium notes, loans, etc., in excess of reserve on policies	237,106 15
Total	\$247,522 45
Total admitted assets	\$43,274,907 36

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

NON-LEDGER LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i> ..	\$53,480,694 00	
Same for annuities.....	28,803 00	
Total	\$33,509,497 00	
Deduct net value of risks re-insured.	2,688 00	
Net reserve.....		\$33,506,809 00
Death losses in process of adjustment or adjusted and not due.....	\$97,896 92	
Death losses reported, no proofs received	64,325 00	
Total policy claims.....		162,221 92
Unpaid dividends or other profits due policy holders.....		21,752 04
Salaries, rents, commissions and other accounts due or accrued.....		127,788 70
Premiums paid in advance		119,968 16
Agents' bond deposits		45,184 88
Special reserve.....		1,831,577 00
Liabilities on policy holders account.....		\$35,815,301 70
Gross divisible surplus.....	\$5,459,605 66	
Cash capital.....	2,000,000 00	
Surplus to policy holders		7,459,605 66
Total liabilities and surplus		\$43,274,907 36

EXHIBIT OF ORDINARY POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1897.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	39,768	\$35,986,802 00		
Endowment	12,686	11,297,330 00		
All other.....	335	1,857,234 00	52,789	\$49,141,366 00

NEW POLICIES ISSUED AND OLD POLICIES REVIVED
DURING THE YEAR.

Whole life	40,736	\$33,219,418 00		
Endowment	14,290	10,433,328 00		
All other	163	1,391,000 00	55,189	\$45,043,746 00

OLD POLICIES CHANGED AND INCREASED.

Whole life	-	\$1,325 00		
Endowment	-	13,491 00	-	\$14,816 00
Total			107,978	\$94,199,928 00

POLICIES TERMINATED DURING THE YEAR.

Whole life	19,249	\$14,341,272 00		
Endowment.....	6,129	4,348,185 00		
All other	89	729,893 00	25,467	\$19,419,350 00

HOW TERMINATED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
By death	558	\$481,316 00		
surrender	1,057	1,237,197 00		
lapse	18,663	13,186,609 00		
change and decrease	666	840,550 00		
not being taken	4,523	3,673,678 00		
	<u>25,467</u>	<u>\$19,419,350 00</u>		

POLICIES IN FORCE DEC. 31, 1898.

Whole life	61,255	\$54,866,273 00		
Endowment	20,847	17,395,964 00		
All other	409	2,518,341 00	82,511	\$74,780,578 00

EXHIBIT OF INDUSTRIAL POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1897.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	3,186,824	\$339,158,524 00		
Endowment	776,759	133,195,802 00		
All other	65,139	1,989,430 00	4,028,722	\$534,343,756 00

NEW POLICIES ISSUED AND REVIVED DURING THE YEAR.

Whole life	108,109	\$15,627,640 00		
Endowment	1,110,501	193,879,864 00		
All other	32,665	1,001,190 00	1,251,275	\$210,508,694 00
Total			5,279,997	\$744,852,450 00

POLICIES TERMINATED DURING THE YEAR.

Whole life	279,286	\$32,910,902 00		
Endowment	663,741	120,444,506 00		
All other	1,696	69,770 00	962,723	\$153,425,178 00

HOW TERMINATED.

By death	69,254	\$7,210,627 00		
expiry	21	10,621 00		
surrender	36,798	5,789,696 00		
lapse	856,650	140,414,234 00		
	<u>962,723</u>	<u>\$153,425,178 00</u>		

POLICIES IN FORCE DEC. 31, 1898.

Whole life	2,997,647	\$381,875,262 00		
Endowment	1,223,519	206,631,160 00		
All other	96,108	2,920,850 00	4,317,274	\$591,427,272 00

ORDINARY BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	521	\$392,783 00
Policies issued during the year.....	540	338,215 00
Total	1,061	\$730,998 00
Deduct policies ceased to be in force.....	253	167,500 00
Policies in force in Maine, December 31, 1898.....	808	\$563,498 00
Losses and claims unpaid December 31, of the previous year.	1	\$1,000 00
Losses and claims incurred during the year	11	12,250 00
Total	12	\$13,250 00
Losses and claims settled during the year	9	10,250 00
Losses and claims unpaid Dec. 31, 1898	3	\$3,000 00
Premiums collected or secured without deductions		\$20,127 97

INDUSTRIAL BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	23,638	\$3,104,688 00
Policies issued during the year.....	8,278	1,611,311 00
Total	31,916	\$4,715,999 00
Deduct policies ceased to be in force.....	6,652	666,361 00
Policies in force in Maine, December 31, 1898.....	25,264	\$4,049,638 00
Losses and claims unpaid December 31, of the previous year	4	\$842 50
Losses and claims incurred during the year	526	56,250 00
Total	530	\$57,092 50
Losses and claims settled during the year	530	57,092 50
Premiums collected or secured without deductions.....		\$143,106 02

MUTUAL LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

Principal Office, No. 32 Nassau St.

INCORPORATED IN 1842. COMMENCED BUSINESS IN 1843.

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

INCOME.

First year's premiums	\$5,123,553 66	
Renewal premiums	29,701,865 21	
Dividends applied to purchase new paid-up additions.....	2,255,244 85	
Surrender values applied to pay running premiums:		
Renewals	758,819 54	
Surrender values applied to purchase new paid-up insurance	2,107,804 08	
Consideration for annuities	2,371,460 87	
Total premium income		\$42,318,748 51
Rent—including company's use of own buildings	\$980,760 23	
Interest on loans on mortgages of real estate	3,515,599 29	
Interest on collateral loans, including \$2,417.35 on policy loans.....	421,950 00	
Interest on bonds and dividends on stocks	6,156,603 68	
Interest on bank deposits and other debts due the company	221,147 11	
Interest on deferred premiums.....	131,381 45	
Total interest and rents.....		11,427,441 76
Profit on sales of real estate, \$108,884.62; securities, \$1,074,939.09.....		1,183,823 71
Income from all other sources, viz: Bad debts recovered, \$6,875.45; mortuary bond deposits, \$69,740.00.....		76,615 45
Total income		\$55,006,629 43
Net ledger assets Dec. 31, 1897.....		236,630,175 78
Total		\$291,636,805 21

DISBURSEMENTS.

Death claims, \$12,301,034.41; additions, \$964,873.59	\$13,265,908 00
Endowments, \$2,052,105.60; additions, \$266,356.90.....	2,318,461 90
Amount paid for losses and matured endowments....	\$15,584,369 90
Paid to annuitants	1,029,992 60
Dividends applied to purchase additions	2,255,244 85
Surrender values paid	3,015,428 38
Surrender values applied to pay running premiums.....	758,819 54
Surrender values applied to purchase new paid-up insurance	2,107,804 08
Total paid policy holders	\$24,751,659 35

Commissions to agents; new policies, \$3,485,886.22; re- newals, \$1,880,785.40; annuities, \$110,112.22	\$5,476,783 84
Agency expenses	1,142,418 95
Salaries and compensation of officers and office employes	692,847 61
Medical examiners' fees and inspection of risks	427,611 61
Insurance taxes	411,796 32
Taxes on real estate	194,067 70
United States internal revenue tax	30,209 09
Repairs and expenses on real estate, except taxes	427,593 51
Rents—including company's use of own buildings.....	175,000 00
Advertising, \$229,605.80; printing and stationery, \$473,523.84; postage and telegraph, \$130,092.88.	833,222 52
Legal expenses	266,403 95
Losses on sales of real estate, \$5,162.86.....	7,331 86
securities, \$2,169.00.....	
All other disbursements, viz: Examination by State In- surance department, \$50,142.28; exchange, \$48,566.54; express, freight and duty, \$28,017.71; profit and loss, \$5,782.20; sundry expenses, \$275,583.84	408,092 57
Total miscellaneous disbursements.....	10,493,379 53
Total disbursements.....	\$35,245,038 88
Balance	\$256,391,766 33

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$20,604,649 61
Loans on mortgages of real estate.....	68,503,580 90
Loans secured by collateral	9,349,500 00
Loans on company's policies assigned as collateral.....	47,119 00
Book value of stocks and bonds—excluding interest	145,667,443 92
Cash in office and in bank	11,621,377 36
Suspense account, \$323,442.30; agents' debit balances, \$330,676.25.....	654,118 55
Total	\$256,447,789 34

DEDUCT LEDGER LIABILITIES.

Agents' credit balances, \$46,680.25; all other, \$9,342.76	\$56,023 01
Net ledger assets, per balance.....	\$256,391,766 33

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate.....	\$1,021,113 96
Interest due and accrued on stocks and bonds.....	971,964 87
Interest due and accrued on collateral loans.....	25,682 57
Interest accrued on other assets	53,338 56
Rents accrued on company's property.....	103,797 30
Total interest and rents.....	\$2,175,897 26
Market value of stocks and bonds over book value	15,288,697 41

	<i>New Business.</i>	<i>Renewals.</i>	
*Gross uncollected premiums.....	\$35,776 07	\$2,465,829 22	
Gross deferred premiums.....	132,258 80	2,083,154 73	
Total	\$168,034 87	\$4,548,983 95	
Deduct cost of collection	117,624 41	284,311 50	
Net uncollected and deferred premiums..	\$50,410 46	\$4,264,672 45	4,315,082 91
Gross assets			\$278,171,443 91

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

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.	\$330,678 25	
Suspense.....	323,442 30	
Total		\$654,118 55
Total admitted assets.....		\$277,517,325 36

NON-LEDGER LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i> ..	\$204,281,651 00	
Same for reversionary additions	15,072,516 00	
Same for annuities	11,961,620 00	
Total.....	\$231,315,787 00	
Deduct net value of risks re-insured.	3,463 00	
Net reserve.....		\$231,312,324 00
Matured endowments due and unpaid.....	\$125,166 42	
Death losses in process of adjustment or adjusted and not due.....	636,062 21	
Losses and claims resisted	212,796 30	
Annuity claims due and unclaimed.....	94,139 97	
Total policy claims		1,068,164 90
Salaries, rents, commissions and other accounts due or accrued		24,072 02
Premiums paid in advance.....		240,449 78
All other liabilities, viz: Under "non-forfeiture clause" of lapsed policies, \$329,004.98; mortuary bonds, \$84,625.00		413,629 98
Liabilities on policy holders account	\$233,058,640 68	
Surplus to policy holders	44,458,684 68	
Total liabilities and surplus		\$277,517,325 36

*EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1897.

	Number.	Amount.	Total Number.	Total Amount.
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

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	41,871	\$104,939,467 00		
Endowment	9,355	18,380,459 00		
All other	559	1,926,428 00		
Reversionary additions.....	-	3,533,734 00	51,785	\$128,780,088 00

OLD POLICIES REVIVED.

Whole life.....	1,767	\$4,289,001 00		
Endowment	515	978,988 00		
All other	20	33,812 00		
Reversionary additions	-	21,406 00	2,302	\$5,323,207 00

*Includes only policies on which the premiums had actually been paid Dec. 31.

OLD POLICIES CHANGED AND INCREASED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	94	-		
All other.....	1	\$15,000 00	95	\$15,000 00
Total			396,824	\$1,069,720,676 00

POLICIES TERMINATED DURING THE YEAR.

Whole life.....	30,316	\$79,908,526 00		
Endowment	6,467	14,564,313 00		
All other.....	283	770,967 00		
Reversionary additions.....	-	3,979,895 00	37,066	\$99,223,701 00
	37,066	\$99,223,701 00		

HOW TERMINATED.

By death.....	4,360	\$13,328,465 00		
maturity	826	2,372,108 00		
expiry.....	175	915,536 00		
surrender	4,393	9,708,959 00		
lapse	27,216	68,810,705 00		
change and decrease	96	4,087,928 00		
	37,066	\$99,223,701 00		

POLICIES IN FORCE DEC. 31, 1898.

Whole life.....	299,795	\$780,711,992 00		
Endowment	69,491	164,733,553 00		
All other	472	1,784,364 00		
Reversionary additions	-	23,267,066 00	359,758	\$970,496,975 00

*BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	5,074	\$9,452,737 00
Policies issued during the year	500	834,194 00
Total	5,574	\$10,286,931 00
Deduct policies ceased to be in force.....	230	419,874 00
Policies in force in Maine, December 31, 1898.....	5,344	\$9,867,057 00
Losses and claims unpaid December 31, of the previous year	2	\$2,537 00
Losses and claims incurred during the year.....	63	122,760 83
Total	65	\$125,297 83
Losses and claims settled during the year, in cash	62	122,763 83
Losses and claims unpaid Dec. 31, 1898	3	\$2,534 00
Premiums collected or secured without deductions, cash.....		\$352,474 95

*Includes no policy on which the first premium was not reported paid Dec. 31, 1898.

MUTUAL BENEFIT LIFE INSURANCE COMPANY,

NEWARK, N. J.

Principal Office, No. 752 Broad St.

INCORPORATED IN 1845. COMMENCED BUSINESS IN 1845.

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

INCOME.

First year's premiums.....	\$1,170,841 80	
Renewal premiums	6,122,727 65	
Dividends applied to pay running premiums.....	1,142,965 90	
Dividends applied to purchase paid-up additions and annuities	332,622 91	
Surrender values applied to pay running premiums:		
First year's premiums \$5,375.64; renewals \$10,474.69...	15,850 33	
Surrender values applied to purchase paid-up insurance and annuities.....	243,449 31	
Consideration for annuities	106,149 02	
Total premium income.....		\$9,134,546 92
Rent	\$137,384 58	
Interest on loans on mortgages of real estate	1,967,335 69	
Interest on collateral loans, premium notes, etc	652,157 56	
Interest on bonds and dividends on stocks	610,758 12	
Interest on bank deposits and other debts due the company	3,086 67	
Discount on claims paid in advance	889 39	
Interest on deferred premiums.	23,570 33	
Total interest and rents.....		3,395,182 34
Total income		\$12,529,729 26
Net ledger assets Dec. 31, 1897.....		61,096,824 32
Total		\$73,626,553 58

DISBURSEMENTS.

Death claims \$3,478,465.07; additions \$22,443.44	\$3,500,909 41	
Endowments \$305,537.24; additions \$4,260.81	309,798 05	
Installment claims.....	2,550 00	
Amount paid for losses and matured endowments	\$3,813,257 46	
Paid to annuitants	51,527 07	
Premium notes voided by lapse	5,919 57	
Dividends paid policy holders.....	281,182 50	
Dividends applied to pay running premiums.....	1,142,905 90	
Dividends applied to purchase additions and annuities...	332,622 91	
Surrender values paid.....	1,361,097 49	
Surrender values applied to pay running premiums.	15,850 33	
Surrender values applied to purchase paid-up insurance and annuities.....	243,449 31	
Total paid policy holders.....		\$7,247,812 54

Commissions to agents; new policies \$509,564.45; renewals \$414,410.80; annuities \$5,285.05	\$929,233 30
Salaries and allowances to managers and agents	24,545 72
Salaries and compensation of officers and office employes	216,477 31
Medical examiners' fees and inspection of risks	104,329 55
Taxes on:	
premiums \$82,621.52; internal revenue \$12,509.66.....	95,131 18
franchise \$28,026.24; reserves \$16,147.18	44,173 42
municipal licenses	2,914 47
real estate \$42,349.50; investments \$137,222.49.....	179,571 99
Insurance department fees and agents' licenses	9,059 51
Repairs and expenses on real estate, except taxes.....	55,038 86
Advertising \$23,874.51; printing and stationery \$11,832.67; postage \$20,642.87	56,350 05
Legal expenses.	19,822 09
Losses on sales of real estate \$3,294.36; securities \$7,337.50..	10,631 86
Miscellaneous office expenses.....	51,735 26
Premiums on bonds purchased	188,424 87
Reduction in book value of real estate	50,000 00
Total miscellaneous disbursements	2,037,439 44
Total disbursements.....	\$9,285,251 98
Balance	\$64,341,301 60

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$2,930,514 61
Loans on mortgages of real estate	32,355,960 38
Loans secured by collateral.	4,014,500 00
Loans on company's policies assigned as collateral.....	5,313,566 00
Premium notes on policies in force, of which \$72,042.48 is for first year's premiums	4,597,822 22
Par value of bonds—excluding interest.....	14,236,817 05
Cash in office and in bank.	871,696 29
Agents' debit balances.....	22,568 96
Total	\$64,343,445 51

DEDUCT LEDGER LIABILITIES.

Agents' credit balances	\$2,143 91
Net ledger assets, per balance	\$64,341,301 60

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate	\$781,463 05
Interest accrued on stocks and bonds	145,137 31
Interest accrued on collateral loans	118,645 66
Interest accrued on premium notes, loans or liens.....	114,945 55
Total interest	\$1,160,134 57
Market value of stocks and bonds over par value	899,194 87

	<i>New Business.</i>	<i>Renewals.</i>	
*Gross uncollected premiums	\$105,433 38	\$222,341 31	
Gross deferred premiums.....	106,654 72	527,372 42	
Total	212,088 10	\$749,713 73	
Deduct cost of collection.....	93,318 76	149,942 75	
Net uncollected and deferred premiums.....	\$118,769 34	\$599,770 98	718,540 32
Gross assets.....			\$67,119,171 36

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

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$22,568 96
Total admitted assets.....	<u>\$67,096,602 40</u>

NON-LEDGER LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i> ..	\$58,706,976 00	
Same for revisionary additions	1,741,835 00	
Same for annuities.....	<u>429,128 00</u>	
Net reserve		\$60,877,939 00
Present value of future installments on matured policies.....		24,317 56
Matured endowments due and unpaid.....	\$19,375 00	
Death losses in process of adjustment or adjusted and not due	180,274 57	
Death losses reported, no proofs received	180,000 00	
Losses and claims resisted.....	<u>26,163 00</u>	
Total policy claims.....		405,812 57
Unpaid dividends or other profits due policy holders		350,840 09
Salaries, rents, commissions and other accounts due or accrued.....		20,000 00
Premiums paid in advance		<u>22,768 47</u>
Liabilities on policy holders account.....		\$61,701,677 69
Surplus to policy holders.....		<u>5,394,924 71</u>
Total liabilities and surplus.....		\$67,096,602 40

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1897.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
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.....	-	<u>2,960,027 00</u>	92,738	\$233,313,829 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life	11,209	\$25,034,836 00		
Endowment	2,831	5,959,136 00		
All other	1,372	3,119,177 00		
Reversionary additions	-	<u>647,137 00</u>	15,412	\$34,760,286 00

OLD POLICIES REVIVED.

Whole life	86	\$218,217 00		
Endowment	23	55,000 00		
All other	2	<u>10,080 00</u>	111	\$283,297 00

OLD POLICIES CHANGED AND INCREASED.

Whole life	10	\$34,782 00		
Endowment	29	<u>50,047 00</u>	39	\$84,829 00
Total			108,300	\$268,442,241 00

POLICIES TERMINATED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	6,894	\$15,648,522 00		
Endowment	1,936	4,101,244 00		
All other	1,586	3,960,936 00		
Reversionary additions	-	155,957 00	10,416	\$23,866,659 00

HOW TERMINATED.

By death	1,271	\$3,494,444 00		
maturity	168	308,392 00		
expiry	1,307	3,305,229 00		
Surrender	3,465	8,596,768 00		
lapse	2,135	3,921,801 00		
not being taken	2,070	4,240,025 00		
	10,416	\$23,866,659 00		

POLICIES IN FORCE DEC. 31, 1898.

Whole life	71,941	\$181,356,004 00		
Endowment	20,920	\$49,011,705 00		
All other	5,023	10,756,666 00		
Reversionary additions	-	3,451,207 00	97,884	\$244,575,582 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	2,318	\$3,559,804 00
Policies issued during the year	287	430,262 00
Total	2,605	\$3,990,066 00
Deduct policies ceased to be in force	158	233,838 00
Policies in force in Maine, December 31, 1898	2,447	\$3,756,228 00
Losses and claims unpaid December 31 of the previous year	5	\$3,251 00
Losses and claims incurred during the year	50	91,978 00
Total	55	\$95,229 00
Losses and claims settled during the year	51	93,278 00
Losses and claims unpaid Dec. 31, 1898	4	\$1,951 00
Premiums collected or secured without deductions		\$130,759 43

NATIONAL LIFE INSURANCE COMPANY,

MONTPELIER, VT.

Principal Office, No. 116 State St.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1850.

CHARLES DEWEY, *President.*JOSEPH A. DEBOER, *Secretary.*

INCOME.

First year's premiums.....	\$412,358 71	
Renewal premiums	2,525,163 22	
Dividends applied to pay running premiums.....	86,696 67	
Dividends applied to purchase paid-up additions and annuities.....	3,257 34	
Surrender values applied to purchase paid-up insurance and annuities	57,475 59	
Consideration for annuities.....	31,138 85	
Total premium income.....		\$3,116,090 48
Rent—including company's use of own buildings	\$82,417 52	
Interest on loans on mortgages of real estate	202,122 03	
Interest on collateral loans, premium notes, etc.....	134,590 08	
Interest on bonds and dividends on stocks	249,571 46	
Interest on bank deposits and other debts due the company	8,544 05	
Discount on claims paid in advance	651 01	
Interest on deferred premiums	29,895 93	
Total interest and rents.....		707,792 14
Total income		\$3,823,882 62
Net ledger assets Dec. 31, 1897.....		13,894,674 61
Total		\$17,718,557 23

DISBURSEMENTS.

Death claims, \$769,338.37; additions, \$2,163.56.....	\$771,501 93	
Endowments	110,234 00	
Installment claims	2,951 86	
Amount paid for losses and matured endowments.....	\$884,687 79	
Paid to annuitants	4,071 63	
Dividends paid policy holders	32,535 77	
Dividends applied to pay running premiums.....	86,696 67	
Dividends applied to purchase additions and annuities ..	3,257 34	
Surrender values paid.	568,969 66	
Surrender values applied to purchase paid-up insurance and annuities	57,475 59	
Total paid policy holders ..		\$1,637,694 45

Commissions to agents; new policies, \$237,237.45; renew- als, \$177,542.87; annuities, \$721.15.....	\$415,551 47
Commuting renewal commissions	41,462 52
Salaries and allowances to managers and agents.	49,929 11
Salaries and compensation of officers and office employes, Medical examiners' fees and inspection of risks	57,374 74 38,512 32
Taxes on:	
new premiums, \$7,548.98; renewals, \$38,733.12.....	46,282 10
franchise, \$40.43; reserves, \$5,461.81.	5,502 24
municipal licenses.....	1,505 38
real estate, \$29,713.09; investments, \$167.35.	29,880 44
Insurance Department fees and agents' licenses.....	3,217 34
Repairs and expenses on real estate, except taxes.....	50,404 54
Rents—including company's use of own buildings.....	30,356 91
Advertising, \$16,669.96; printing and stationery, \$6,524.55; postage, \$15,173.75	38,373 26 16,361 25
Legal expenses, \$3,983.85: furniture, \$12,377.40.....	
All other disbursements, viz: Premium on bonds, \$72,825.48; reduction in book value of securities, \$77,714.87; United States revenue stamps, \$4,920.70; traveling expenses, \$2,937.07	158,398 12
Total miscellaneous disbursements	983,111 74
Total disbursements.....	\$2,620,806 19
Balance	\$15,097,751 04

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$1,763,019 23
Loans on mortgages of real estate.....	3,954,491 36
Loans secured by collateral.....	92,832 85
Loans on company's policies assigned as collateral	1,768,786 27
Premium notes on policies in force.....	501,781 84
Book value of stocks and bonds—excluding interest.....	6,566,770 71
Cash in office and in bank.....	435,279 47
Bills receivable	14,789 31
Ledger assets, per balance.....	\$15,097,751 04

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate.....	\$114,934 56
Interest due and accrued on stocks and bonds.....	95,960 26
Interest accrued on collateral loans	2,970 35
Interest due and accrued on premium notes, loans or liens	65,399 01
Interest due and accrued on other assets	19,827 18
Total interest	\$299,091 36
Market value of stocks and bonds over book value.	338,696 24

	<i>New Business.</i>	<i>Renewals.</i>	
*Gross uncollected premiums	\$72,948 96	\$149,585 54	
Gross deferred premiums	55,785 40	236,447 42	
Total	\$128,734 36	\$386,042 96	
Deduct cost of collection.....	77,240 62	27,023 00	
Net uncollected and deferred premiums	\$51,493 74	\$359,019 96	410,513 70
Gross assets			\$16,146,052 34

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

DEDUCT ASSETS NOT ADMITTED.

Bills receivable, unsecured	\$14,789 31	
Commissions payable to agents on premium notes	770 76	
Total		\$15,560 07
Total admitted assets.....		\$16,130,492 27

NON-LEDGER LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i> ...	\$13,652,532 40	
Same for reversionary additions	42,971 42	
Same for annuities	57,625 43	
Net reserve.....		\$13,753,129 25
Present value of future installments on matured policies.....		38,270 87
Death losses in process of adjustment or adjusted and not due	\$10,000 00	
Death losses reported, no proofs received	9,000 00	
Losses and claims resisted.....	17,000 00	
Total policy claims.....		36,000 00
Unpaid dividends or other profits due policy holders		11,375 55
Salaries, rents, commissions and other accounts due or accrued		4,325 00
Premiums paid in advance		6,530 38
Surrender values claimable on policies cancelled		13,477 36
All other liabilities, viz: Extra reserve on life rate endowments....		352,835 39
Liabilities on policy holders account.....		\$14,215,943 80
Surplus to policy holders		1,914,548 47
Total liabilities and surplus		\$16,130,492 27

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1897.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
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

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	4,298	\$8,185,926 00		
Endowment.....	2,253	4,135,697 00		
All other.....	156	410,500 00		
Reversionary additions	-	28,000 00	6,707	\$12,760,123 00

OLD POLICIES REVIVED.

Whole life.....	35	\$82,832 00		
Endowment.....	20	24,500 00	55	\$107,332 00

OLD POLICIES CHANGED AND INCREASED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	-	\$2,000 00		
Endowment.....	-	2,500 00	-	\$4,500 00
Total.....			43,383	\$89,535,035 00

POLICIES TERMINATED DURING THE YEAR.

Whole life.....	2,868	\$6,393,076 00		
Endowment.....	1,280	2,108,541 00		
All other.....	144	366,500 00		
Reversionary additions.....	-	10,360 00	4,292	\$8,878,477 00

HOW TERMINATED.

By death.....	324	\$780,786 00		
maturity.....	58	110,234 00		
expiry.....	41	105,000 00		
surrender.....	1,494	3,095,184 00		
lapse.....	1,519	2,886,327 00		
change and decrease.....	39	246,615 00		
not being taken.....	817	1,654,331 00		
	4,292	\$8,878,477 00		

POLICIES IN FORCE DEC. 31, 1898.

Whole life.....	25,896	\$57,317,307 00		
Endowment.....	12,593	21,585,860 00		
All other.....	602	1,599,800 00		
Reversionary additions.....	-	153,591 00	39,091	\$80,656,558 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	637	\$960,812 10
Policies issued during the year.....	126	171,457 83
Total.....	763	\$1,132,269 93
Deduct policies ceased to be in force.....	83	110,000 00
Policies in force in Maine, December 31, 1898.....	680	\$1,022,269 93
Losses and claims incurred during the year.....	5	\$5,000 00
Losses and claims settled during the year.....	4	4,000 00
Losses and claims unpaid Dec. 31, 1898.....	1	\$1,000 00
Premiums collected or secured without deductions: cash, \$35,899.38; notes or credits, \$3,479.32.....		\$39,378 70

NEW ENGLAND MUTUAL LIFE INSURANCE
COMPANY,

BOSTON, MASS.

Principal Office, Post Office Sq.

INCORPORATED IN 1835. COMMENCED BUSINESS IN 1843.

BENJAMIN F. STEVENS, *President.*

S. F. TRULL, *Secretary.*

INCOME.

First year's premiums	\$426,742 56	
Renewal premiums	2,360,081 97	
Dividends applied to pay running premiums.....	507,544 85	
Dividends applied to purchase paid-up additions and annuities	21,692 85	
Surrender values applied to purchase paid-up insurance..	23,192 18	
Total premium income		\$3,339,254 41
Rent	\$107,273 92	
Interest on loans on mortgages of real estate.....	289,269 45	
Interest on premium notes, etc	101,852 85	
Interest on bonds and dividends on stocks	583,052 15	
Interest on bank deposits and collateral loans	76,892 86	
Discount on claims paid in advance	3,176 80	
Total interest and rents		1,161,518 03
Total income		\$4,500,772 44
Net ledger assets Dec. 31, 1897		25,470,144 58
Total		\$29,970,917 02

DISBURSEMENTS.

Death claims \$1,641,210.07; additions \$3,430.00	\$1,644,640 07	
Endowments \$245,308.00; additions \$1,645.00.....	246,953 00	
Amount paid for losses and matured endowments.....	\$1,891,593 07	
Premium notes voided by lapse.....	44,387 97	
Distributions paid policy holders.....	35,879 80	
Distributions applied to pay running premiums.....	507,544 85	
Distributions applied to purchase additions and annuities	21,692 85	
Surrender values paid	508,750 25	
Surrender values applied to purchase paid-up insurance..	23,192 18	
Total paid policy holders		\$3,033,040 97
Commissions to agents; new policies \$233,535.05; renewals \$128,305.32	\$361,840 37	
Commuting renewal commissions	6,600 32	
Salaries and allowances to managers and agents	43,467 80	
Salaries and compensation of officers and office employes	135,915 10	
Medical examiners' fees	27,021 00	
Taxes on:		
premiums \$35,492.50; reserves \$25,845.97	61,338 47	
municipal licenses \$1,556.08; real estate \$29,302.95.....	30,859 03	

Insurance department fees and agents' licenses	\$7,505 20
Repairs and expenses on real estate, except taxes.	50,263 35
Rents	25,538 97
Advertising \$38,661.03; printing and stationery \$20,311.97; postage \$4,028.22.....	63,001 22
Legal expenses \$4,913.95; furniture \$5,845.73	10,759 68
United States internal revenue	5,085 18
Profit and loss account.....	26,580 45
Travel, telegraph and telephone service, periodicals, documents, light, express, exchange, and all other gen- eral items and incidentals at home office and agencies..	40,769 20
Total miscellaneous disbursements	896,545 34
Total disbursements	\$3,929,586 31
Balance	\$26,041,330 71

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$2,320,705 89
Loans on mortgages of real estate	6,748,745 00
Loans secured by collateral.....	1,536,855 98
Loans on company's policies assigned as collateral.....	975,758 94
Premium notes on policies in force	296,036 21
Book value of stocks and bonds—excluding interest.....	13,044,784 47
Cash in bank.....	1,118,444 22
Ledger assets, per balance	\$26,041,330 71

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate.....	\$123,431 00
Interest due and accrued on stocks and bonds	34,784 00
Interest due and accrued on collateral loans	14,810 50
Interest due and accrued on premium notes, loans or liens	31,929 50
Rents due and accrued on company's property.....	16,550 00

Total interest and rents..... \$221,505 00

Market value of stocks and bonds over book value..... 1,338,966 73

	<i>New Business.</i>	<i>Renewals.</i>	
*Gross uncollected premiums.....	\$26,980 13	\$165,826 92	
Gross deferred premiums	68,029 00	373,252 88	
Total	\$95,009 13	\$539,079 80	
Deduct 20 per cent loading	19,001 82	107,815 96	
Net uncollected and deferred premiums.....	\$76,007 31	\$431,263 84	507,271 15
Total admitted assets			\$28,109,073 59

NON-LEDGER LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i>	\$25,441,548 00
Matured endowments due and unpaid.....	\$15,253 00
Death losses due and unpaid.....	94,444 00
Death losses in process of adjustment.....	5,000 00
Death losses reported, no proofs received.....	118,321 00
Losses and claims resisted.....	3,000 00
Total policy claims	235,998 00
Unpaid distributions or other profits due policy holders.....	147,830 98
Liabilities on policy holders account.....	\$25,825,376 98
Surplus to policy holders	2,283,696 61
Total liabilities and surplus.....	\$28,109,073 59

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

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1897.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
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

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	3,913	\$10,093,434 00		
Endowment.....	1,502	3,226,785 00		
All other.....	406	1,320,063 00	5,821	\$14,640,282 00

OLD POLICIES REVIVED.

Whole life.....	70	\$178,438 00		
Endowment.....	55	123,500 00		
All other.....	17	57,500 00	142	\$359,438 00

OLD POLICIES CHANGED AND INCREASED.

Whole life.....	69	\$83,127 00		
Endowment.....	453	483,566 00		
All other.....	5	4,046 00	527	\$570,739 00
Total			44,540	\$120,447,389 00

POLICIES TERMINATED DURING THE YEAR.

Whole life.....	1,689	\$4,299,765 00		
Endowment.....	2,130	5,088,870 00		
All other.....	255	777,600 00	4,074	\$10,166,235 00

HOW TERMINATED.

By death.....	509	\$1,551,354 00		
maturity.....	75	234,723 00		
expiry.....	36	85,100 00		
surrender.....	956	2,408,539 00		
lapse.....	1,189	2,601,976 00		
change and decrease.....	527	1,239,268 00		
not being taken.....	782	2,045,275 00		
Total	4,074	\$10,166,235 00		

POLICIES IN FORCE DEC. 31, 1898.

Whole life.....	14,241	\$39,726,271 00		
Endowment.....	25,097	67,075,095 00		
All other.....	1,128	3,479,788 00	40,466	\$110,281,154 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,956	\$3,298,637 00
Policies issued during the year.....	109	184,840 00
Total	2,065	\$3,483,477 00
Deduct policies ceased to be in force.....	92	191,736 00
Policies in force in Maine, December 31, 1898	1,973	\$3,291,741 00
Losses and claims unpaid December 31, of the previous year.....	6	\$1,706 00
Losses and claims incurred during the year.....	34	\$61,319 00
Total	40	\$63,025 00
Losses and claims settled during the year.....	29	52,277 00
Losses and claims unpaid Dec. 31, 1898.....	11	\$10,748 00
Premiums collected or secured without deductions:		
cash \$67,115.80; notes or credits \$26,002.00.....		\$93,117 80

NEW YORK LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

Principal Office, Nos. 346 and 348 Broadway.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1845.

JOHN A. MCCALL, *President.*

CHARLES C. WHITNEY, *Secretary.*

INCOME.

First year's premiums.....	\$6,005,799 67	
Renewal premiums	27,565,217 18	
Dividends applied to pay running premiums.....	332,739 57	
Dividends applied to purchase paid-up additions and annuities	372,794 14	
Surrender values applied to pay running premiums, renewals	33,785 35	
Consideration for annuities.....	1,322,312 65	
Total premium income.....		\$35,632,648 56
Rent—including company's use of own buildings.....	\$875,741 38	
Interest on loans on mortgages of real estate.....	1,940,937 42	
Interest on collateral loans, premium notes, etc.....	\$17,185 49	
Interest on bonds and dividends on stocks.....	5,962,599 06	
Interest on bank deposits and other debts due the company	196,804 60	
Total interest and rents.....		9,793,267 95
Registered bond policies.....		6,000 00
Total income.....		\$45,431,916 51
Net ledger assets Dec. 31, 1897.....		190,063,085 95
Total.....		\$235,495,002 46

DISBURSEMENTS.

Death claims \$10,148,119.97; additions \$132,288.44	\$10,280,408 41
Endowments \$3,534,525.03; additions \$102,025.52	3,636,550 55
Total.....	\$13,916,958 96
Deduct amount received for re-insurance	20,607 95
Net amount paid for losses and matured endowments	\$13,896,351 01
Paid to annuitants	1,494,627 57
Dividends paid policy holders.....	2,053,897 94
Dividends applied to pay running premiums.....	332,739 57
Dividends applied to purchase additions and annuities...	372,794 14
Surrender values paid.....	1,270,564 88
Reserve values paid on matured deferred dividend policies	2,050,824 00
Surrender values applied to pay running premiums	33,785 35
Installments paid on trust policies and on registered bond policies	14,281 44
Total paid policy holders	\$21,519,865 90

Commissions to agents: new policies \$3,320,904.33; renewals \$680,498.89	\$4,001,403 22
Commuting renewal commissions	392,098 73
Salaries and allowances to managers and agents	1,161,364 36
Salaries and compensation of officers and office employes	643,882 38
Medical examiners' fees and inspection of risks	449,427 77
Taxes on:	
new premiums \$40,820.37; renewals \$181,184.05	222,004 42
franchise \$60.43; reserves \$14,850.70	14,911 13
municipal licenses \$52,774.18; war tax \$4,939.03	57,713 21
real estate \$163,896.85; investments \$6,383.37	170,280 22
Insurance department fees and agents' licenses	21,298 72
Repairs and expenses on real estate, except taxes	163,664 63
Rents—including company's use of own buildings	367,884 23
Advertising \$161,805.30; printing and stationery \$244,911.66	406,716 96
Legal expenses	225,559 31
Postage, exchange, cablegrams, telegrams, telephone, express, cartage, freight, etc	325,183 34
Equipment account: Coal, water, gas, furniture, fixtures, supplies, fire and surety insurance and all other miscellaneous expenses	220,495 31
Traveling expenses of agents, inspectors and all other officials	135,199 17
*Reduction in book value of real estate	1,500,000 00
Total miscellaneous disbursements	10,479,087 11
Total disbursements	\$31,998,953 01
Balance	\$203,496,049 45

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$16,539,000 00
Loans on mortgages of real estate	39,002,757 58
Loans secured by collateral	7,390,845 84
Loans on company's policies assigned as collateral	9,818,600 00
Premium notes on policies in force	1,320,423 21
Book value of stocks and bonds—excluding interest	120,219,120 12
Cash in office and in bank	8,434,785 79
Due from agents	770,516 91
Ledger assets, per balance	\$203,496,049 45

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate	\$436,454 91
Interest accrued on stocks and bonds	804,831 93
Interest accrued on collateral loans and bank deposits	35,100 29
Interest accrued on policy notes, loans or liens	140,528 82
Rents due and accrued on company's property	23,570 16
Total interest and rents	\$1,440,486 11
Market value of stocks and bonds over book value	7,411,330 71

* During the year 1898 all real estate owned by the company was valued by the commissioner of the State in which the property was located and if the official valuation was less than the value placed upon the property by the company the book value was reduced to the official valuation. If the official valuation exceeded the book value no change was made on the books of the company.

	<i>New Business.</i>	<i>Renewals.</i>	
*Gross uncollected premiums.....	†	‡\$2,400,198 00	
Gross deferred premiums.....	\$396,366 00	2,051,101 00	
Total.....	\$396,366 00	\$4,451,299 00	
Deduct cost of collection.....	257,638 00	222,565 00	
Net uncollected and deferred premiums.....	\$138,728 00	\$4,228,734 00	4,367,462 00
Gross assets.....			\$216,715,328 27

DEDUCT ASSETS NOT ADMITTED.

Due from agents.....	\$770,516 91
Total admitted assets.....	\$215,944,811 36

NON-LEDGER LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i> ..	\$159,416,782 00	
Same for reversionary additions.....	3,220,573 00	
Same for annuities.....	13,408,923 00	
Total.....	\$176,046,278 00	
Deduct net value of risks re-insured.....	336,029 00	
Net reserve.....		\$175,710,249 00
Matured endowments due and unpaid.....	\$186,518 10	
Death losses in process of adjustment or adjusted and not due.....	315,629 36	
Death losses reported, no proofs received.....	973,566 16	
Losses and claims resisted.....	49,000 00	
Annuity claims due and unpaid, not presented.....	122,223 28	
Total policy claims.....		1,646,936 00
Unpaid dividends or other profits due policy holders.....		159,545 92
Premiums paid in advance.....		273,161 01
Policy trust funds held by the company.....		278,739 64
Liabilities on policy holders account.....		\$178,068,632 47
Special funds as divided by the company:		
For additional policy reserves.....	\$2,838,626 00	
Surplus reserve funds.....	26,414,234 00	
Other funds for all other contingencies.....	8,623,318 89	
Surplus to policy holders.....		37,876,178 89
Total liabilities and surplus.....		\$215,944,811 36

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1897.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
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

* 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, 1898.

‡ All policy holders are allowed one month's grace in payment of premiums; this item is mainly December business.

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

NEW POLICIES ISSUED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	54,687	\$108,984,500 00		
Endowment.....	18,623	36,068,100 00		
All other.....	161	7,040,769 00	73,471	\$152,093,369 00

OLD POLICIES REVIVED.

Whole life.....	573	\$1,381,500 00		
Endowment.....	236	280,500 00		
All other.....	26	48,500 00	835	\$1,710,500 00
Policies changed.....			2,886	7,246,700 00
Additions by dividends.....			-	419,188 00
Total.....			410,100	\$1,038,490,682 00

POLICIES TERMINATED DURING THE YEAR.

Whole life.....	27,105	\$66,421,700 00		
Endowment.....	7,451	19,531,378 00		
All other.....	1,610	8,093,196 00		
Reversionary additions.....	-	423,288 00	36,165	\$94,469,562 00

HOW TERMINATED.

By death.....	3,524	\$10,120,469 00		
maturity.....	1,001	3,670,200 00		
expiry.....	1,174	4,764,238 00		
surrender.....	4,270	13,665,532 00		
lapse.....	23,361	45,994,767 00		
change and decrease.....	2,836	16,254,356 00		
	36,166	\$94,469,562 00		

†POLICIES IN FORCE DEC. 31, 1898.

Whole life.....	279,100	\$670,638,400 00		
Endowment.....	84,335	209,704,600 00		
All other.....	10,499	59,225,733 00		
Reversionary additions.....	-	4,452,387 00	373,934	\$944,021,120 00

*BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	2,379	\$3,957,262 00
Policies issued during the year.....	329	479,652 00
Total.....	2,708	\$4,436,914 00
Deduct policies ceased to be in force.....	188	313,844 00
Policies in force in Maine, December 31, 1898.....	2,520	\$4,123,070 00
Losses and claims unpaid December 31, of the previous year.....	6	\$21,000 00
Losses and claims incurred during the year.....	37	70,931 81
Total.....	43	\$91,931 81
Losses and claims settled during the year.....	40	88,381 81
Losses and claims unpaid Dec. 31, 1898.....	3	\$3,550 00
Premiums collected or secured without deductions.....		\$141,009 82

*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, \$1,980,522.00.

NORTHWESTERN MUTUAL LIFE INSURANCE
COMPANY,

MILWAUKEE, WIS.

Principal Office, Cor. Broadway and Michigan Sts.

INCORPORATED IN 1857. COMMENCED BUSINESS IN 1858.

H. L. PALMER, *President.*

J. W. SKINNER, *Secretary.*

INCOME.

First year's premiums	\$2,238,173 31	
Renewal premiums	13,087,117 71	
Dividends applied to pay running premiums.....	1,006,490 08	
Dividends applied to purchase paid-up additions and annuities.....	266,236 94	
Surrender values applied to pay running premiums:		
First year's premiums \$1,898.30; renewals \$707.80	2,606 10	
Consideration for annuities	33,906 53	
Total premium income		\$16,634,530 67
Rent—including company's use of own building.....	\$271,917 31	
Interest on loans on mortgages of real estate	3,719,315 53	
Interest on loans on company's policies	294,790 23	
Interest on collateral loans, premium notes, etc	36,076 66	
Interest on bonds.....	901,430 00	
Interest on bank deposits and other debts due the company.....	79,468 02	
Discount on claims paid in advance	5,489 85	
Interest on deferred premiums	133,180 50	
Total interest and rents		5,441,668 10
Profit on sales of real estate \$27,528.13; securities \$90,742.50		118,270 63
Adjustment of real estate values		82,246 18
Committed commissions refunded for renewals redeemed		28,823 81
Income from all other sources		1,867 60
Total income		\$22,307,406 99
Net ledger assets Dec. 31, 1897.....		98,406,878 80
Total		\$120,714,285 79

DISBURSEMENTS.

Death claims, \$3,753,799.65; additions, \$95,013.46	\$3,848,813 11	
Endowments \$752,579.00; additions \$22,037.00	774,616 00	
Installment claims	20,803 16	
Amount paid for losses and matured endowments	\$4,644,232 27	
Paid to annuitants	5,731 79	
Dividends paid policy holders	576,287 75	
Dividends applied to pay running premiums	1,006,490 08	
Dividends applied to purchase additions and annuities... ..	266,236 94	
Surrender values paid	784,494 64	
Surrender values applied to pay running premiums.....	2,606 10	
Total paid policy holders.....		\$7,286,079 57

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Commissions to agents; new policies, \$956,296.48; renew- als, \$1,045,692.93; annuities, \$330.50	\$2,002,319 91
Commuting renewal commissions	2,670 62
Salaries and compensation of officers and office employes	396,605 92
Medical examiners' fees and inspection of risks	142,252 42
Taxes on:	
new premiums and renewals	178,610 04
municipal and State licenses \$8,291.64; internal revenue \$32,352.79	40,644 43
real estate \$86,578.37; reserves \$10,309.62	96,887 99
Insurance Department fees and agents' licenses	12,413 26
Repairs and expenses on real estate, except taxes	22,261 32
Rents—including company's use of own building	35,300 00
Advertising \$3,257.00; printing and stationery \$43,971.00; postage \$74,655.87	121,883 87
Legal expenses, \$58,633.77; furniture, \$2,783.58	61,417 35
Losses on sales of real estate	2,842 49
All other disbursements, viz: Loan expenses \$103,212.20; real estate expenses \$131,596.68; exchange \$16,678.98; freight and express \$6,179.71; expenses, trustees and ex- ecutive committee \$36,223.25; loss expenses \$3,006.00; traveling expenses \$7,153.02; adjustment real estate values \$56,270.75; judgment for commissions on prop- erty sold \$329.45; agency loss \$260.22; expenses insurance commissioners' examinations \$2,332.20	363,242 55
Total miscellaneous disbursements	3,479,352 17
Total disbursements	\$10,765,431 74
Balance	\$109,948,854 05

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$3,816,901 64
Loans on mortgages of real estate	72,012,604 79
Loans on company's policies assigned as collateral	6,003,357 00
Premium notes on policies in force	320,346 55
Book value of bonds—excluding interest	22,526,094 47
Cash in office and in bank	5,308,895 72
Agents' debit balances	7,710 71
Total	\$109,995,910 88

DEDUCT LEDGER LIABILITIES.

Agents' credit balances \$43,672.53; all other \$3,384.30	\$47,056 83
Net ledger assets, per balance	\$109,948,854 05

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate	\$1,178,715 08
Interest due and accrued on bonds	410,347 61
Interest due and accrued on premium notes, loans or liens	10,553 14
Interest due and accrued on other assets	208,971 18
Rents due and accrued on company's property	20,369 62
Total interest and rents	\$1,828,956 63
Market value of stocks and bonds over book value	1,673,302 01

	<i>New Business.</i>	<i>Renewals.</i>	
*Gross uncollected premiums.....	\$776,685 00	\$409,040 00	
Gross deferred premiums	192,550 00	1,139,255 00	
Total	\$969,235 00	\$1,548,295 00	
Deduct cost of collection.....	401,263 29	113,025 53	
Net uncollected and deferred premiums	\$567,971 71	\$1,435,269 47	2,003,241 18
Gross assets			\$115,454,353 87

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured	7,710 71
Total admitted assets	\$115,446,643 16

NON-LEDGER LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i>	\$88,940,661 00
Same for annuities	129,182 00
Total reserve	\$89,069,843 00
Present value of future installments on matured policies.....	210,625 30
Matured endowments due and unpaid.....	\$38,174 00
Death losses due and unpaid	65,283 80
Death losses in process of adjustment or adjusted and not due.....	311,303 43
Death losses reported, no proofs received	133,270 00
Losses and claims resisted	26,500 00
Annuity claims due and unpaid	126 61
Installment claims due and unpaid.....	100 00
Total policy claims.....	574,757 84
Unpaid dividends or other profits due policy holders	143,298 00
Commissions and other accounts due or accrued	74,516 50
Premiums paid in advance	6,000 00
Surplus accumulations held to meet tontine and semi-tontine con- tracts	19,005,174 00
Liabilities on policy holders account.	\$109,084,214 64
Surplus to policy holders	6,362,428 52
Total liabilities and surplus.....	\$115,446,643 16

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1897.

	Number.	Amount.	Total Number.	Total Amount.
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

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	16,952	\$41,510,788 00		
Endowment.....	10,717	26,026,698 00		
All other	1,873	5,545,490 00	29,542	\$73,082,976 00

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

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OLD POLICIES REVIVED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	270	\$605,766 00		
Endowment.....	150	190,058 00		
All other	37	136,500 00	457	\$932,324 00

OLD POLICIES CHANGED AND INCREASED.

Whole life	85	-		
Endowment.....	117	-	202	-
Addition by dividends				\$2,241,859 00
Total			208,663	\$489,338,529 00

POLICIES TERMINATED DURING THE YEAR.

Whole life.....	8,087	\$19,011,174 00		
Endowment	3,457	7,396,298 00		
All other	1,097	5,218,319 00	12,641	\$31,625,791 00

HOW TERMINATED.

By death	1,615	\$4,149,305 00		
maturity	385	778,987 00		
expiry.....	113	2,175,492 00		
surrender	2,466	4,011,725 00		
lapse.....	4,978	9,322,016 00		
change and decrease.....	67	3,206,902 00		
not being taken	3,017	7,981,364 00		
	12,641	\$31,625,791 00		

POLICIES IN FORCE DEC. 31, 1898.

Whole life.....	143,450	\$333,680,185 00		
Endowment	48,233	108,692,247 00		
All other	4,339	15,340,306 00	196,022	\$457,712,738 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	1,912	\$2,910,461 00
Policies issued during the year.....	411	621,045 00
Total	2,323	\$3,531,506 00
Deduct policies ceased to be in force.....	150	200,318 00
Policies in force in Maine, December 31, 1898	2,173	\$3,331,188 00
Losses and claims incurred during the year	15	\$24,717 00
Losses and claims settled during the year	14	20,546 00
Losses and claims unpaid Dec. 31, 1898.....	1	\$4,171 00
Premiums collected or secured without deductions		\$132,388 34

PENN MUTUAL LIFE INSURANCE COMPANY,
 PHILADELPHIA, PA.

Principal Office, Nos. 921-925 Chestnut St.

INCORPORATED IN 1847. COMMENCED BUSINESS IN 1847.

HARRY F. WEST, *President.*

HENRY C. BROWN, *Secretary.*

INCOME.

First year's premiums	\$989,148 92	
Renewal premiums	4,511,284 23	
*Dividends applied to pay running premiums.....	717,983 20	
Dividends applied to purchase paid-up additions and annuities.....	151,992 85	
Surrender values applied to pay running premiums:		
First year's premiums \$2,383.11; renewals \$56,996.08....	59,379 19	
Surrender values applied to purchase paid-up insurance and annuities	139,145 00	
Consideration for annuities.....	86,409 24	
Total premium income.....		\$6,655,342 63
Rent—including company's use of own buildings	\$131,298 45	
Interest on loans on mortgages of real estate.....	680,852 98	
Interest on collateral loans, premium notes, etc.....	333,741 47	
Interest on bonds and dividends on stocks	456,994 44	
Interest on bank deposits and other debts due the company	15,320 92	
Total interest and rents.....		1,618,208 26
Profit on sales of real estate \$9,493.70; securities \$78,267.46		87,761 16
Income from all other sources, viz: Profit and loss.....		9,992 46
Total income.....		\$8,371,304 51
Net ledger assets Dec. 31, 1897.....		30,929,473 56
Total		\$39,300,778 07

DISBURSEMENTS.

Death claims \$1,556,354.85; additions \$10,844.00....	\$1,567,198 85	
Endowments \$398,149.00; additions \$13,865.00	412,014 00	
Installment claims \$24,679.81; additions \$649.00.....	25,328 81	
Total.....	\$2,004,541 66	
Deduct amount received for re-insurance.....	10,000 00	
Net amount paid for losses and matured endowments, \$1,994,541 66		
Paid to annuitants	38,759 97	
Premium notes voided by lapse.....	38,451 69	
*Dividends applied to pay running premiums.....	717,983 20	
Dividends applied to purchase additions and annuities...	151,992 85	
Surrender values paid.....	499,377 87	
Surrender values applied to pay running premiums.....	59,379 19	
Surrender values applied to purchase paid-up insurance and annuities.....	139,145 00	
Total paid policy holders.....		\$3,639,631 43

* Includes dividends accumulated.

Commissions to agents; new policies \$500,611.54; re- newals \$300,958.91; annuities \$3,824.81	\$805,395 26
Salaries and allowances to managers and agents.....	90,978 84
Salaries and compensation of officers and office employes,	148,220 27
Medical examiners' fees and inspection of risks	71,671 40
Taxes on:	
new premiums and renewals	77,969 06
reserves \$7,914.02; municipal licenses \$5,444.78.....	13,358 80
real estate \$50,288.70; investments \$77,143.17.....	127,431 87
Insurance department fees and agents' licenses	9,176 78
Revenue stamps	15,680 66
Repairs and expenses on real estate, except taxes.....	17,869 17
Rents.....	40,281 44
Advertising \$22,288.18; printing and stationery \$13,370.26 ...	35,658 44
Legal expenses \$8,903.24; furniture \$4,652.43.....	13,555 67
All other disbursements, viz.: Home office expenses and postage \$43,572.24; fire and other insurance \$11,677.83; maintenance of properties \$40,926.33; reduction in book value of securities \$112,220.04	208,396 44
Total miscellaneous disbursements.....	1,675,644 10
Total disbursements	\$5,315,275 53
Balance	\$33,985,502 54

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$2,775,370 31
Loans on mortgages of real estate.....	13,157,321 87
Loans secured by collateral.....	2,509,113 92
Loans on company's policies assigned as collateral	2,513,657 00
Premium notes on policies in force, of which \$9,425.00 is for first year's premiums	996,974 39
Book value of stocks and bonds—excluding interest	11,274,854 40
Cash in office and in bank	515,818 21
Bills receivable \$131,180.27; agents' debit balances \$4,096.51.....	135,276 78
Furniture	10,000 00
Temporary obligations for premiums mainly secured by reserves on policies	103,021 32
Total	\$33,991,408 20

DEDUCT LEDGER LIABILITIES.

Agents' credit balances	5,905 66
Net ledger assets, per balance	\$33,985,502 54

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate....	\$290,995 41
Interest due and accrued on collateral loans.....	6,108 94
Interest due and accrued on other assets	3,000 00
Rents due and accrued on company's property	9,583 87
Total interest and rents	\$309,688 22
Market value of stocks and bonds over book value.....	487,982 54

	<i>New Business.</i>	<i>Renewals.</i>	
*Gross uncollected premiums	\$167,899 79	\$255,881 15	
Gross deferred premiums.....	96,296 37	434,026 22	
Total	\$264,196 16	\$689,907 37	
Deduct cost of collection.....	133,419 06	38,634 81	
Net uncollected and deferred premiums	\$130,777 10	\$651,272 56	782,049 66
Gross assets			\$35,565,222 96

DEDUCT ASSETS NOT ADMITTED.

Furniture	\$10,000 00
Total admitted assets	\$35,555,222 96

NON-LEDGER LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i> ..	\$29,445,052 00	
Same for reversionary additions	738,344 00	
Same for annuities.....	331,928 00	
Total	\$30,515,324 00	
Deduct net value of risks re-insured.....	48,886 00	
Net reserve		\$30,466,438 00
Present value of future installments on matured policies.....		214,538 00
Trust deposits.....		21,229 00
Death losses in process of adjustment or adjusted and not due.....		142,941 87
Unpaid dividends or other profits due policy holders		64,689 62
Premiums paid in advance		24,117 25
All other liabilities, viz: Scrip outstanding		8,580 00
Liabilities on policy holders account.....		\$30,942,533 74
Surplus to policy holders.....		4,612,689 22
Total liabilities and surplus.....		\$35,555,222 96

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1897.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	38,343	\$96,546,657 00		
Endowment	2,972	7,061,208 00		
All other.....	3,647	11,036,213 00		
Reversionary additions.....	-	1,567,883 00	59,411	\$147,973,567 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	7,952	\$20,315,859 00		
Endowment	2,972	7,061,208 00		
All other.....	1,997	6,503,310 00		
Reversionary additions	-	913,919 00	12,921	\$34,794,296 00

OLD POLICIES REVIVED.

Whole life.....	344	\$596,955 00		
Endowment	202	238,119 00		
All other.....	595	1,526,901 00		
Reversionary additions	-	692 00	1,141	\$2,362,667 00

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

OLD POLICIES CHANGED AND INCREASED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	33	\$169,126 00		
Endowment	6	33,812 00		
All other	6	5,480 00	45	208,418 00
Total			73,518	\$185,338,948 00

POLICIES TERMINATED DURING THE YEAR.

Whole life	4,403	\$11,055,574 00		
Endowment	1,907	4,359,608 00		
All other	1,410	4,337,468 00		
Reversionary additions	-	61,996 00	7,720	\$19,814,646 00

HOW TERMINATED.

By death	647	\$1,692,159 00		
maturity	175	422,921 00		
expiry	343	963,408 00		
surrender	1,328	3,124,845 00		
lapse	2,919	6,684,435 00		
change and decrease	68	684,459 00		
not being taken	2,240	6,242,419 00		
	7,720	\$19,814,646 00		

POLICIES IN FORCE DEC. 31, 1898.

Whole life	42,269	\$106,573,023 00		
Endowment	18,694	41,796,345 00		
All other	4,835	14,734,436 00		
Reversionary additions	-	2,420,498 00	65,798	\$165,524,302 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	1,096	\$1,685,200 00
Policies issued during the year	169	239,000 00
Total	1,265	\$1,924,200 00
Deduct policies ceased to be in force	113	211,450 00
Policies in force in Maine, December 31, 1898	1,152	\$1,712,750 00
Losses and claims incurred during the year	14	\$19,966 00
Losses and claims settled during the year	13	18,966 00
Losses and claims unpaid Dec. 31, 1898	1	\$1,000 00
Premiums collected or secured without deductions:		
cash \$67,038.94; notes or credits \$2,149.48		\$69,188 42

PHENIX MUTUAL LIFE INSURANCE COMPANY.

HARTFORD, CONN.

Principal Office, No. 49 Pearl St.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

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

INCOME.

First year's premiums.....	\$360,951 50	
Renewal premiums.....	1,205,418 53	
Dividends applied to pay running premiums	155,126 89	
Dividends applied to purchase paid-up additions and annuities.....	38,049 68	
Surrender values applied to pay running premiums:		
First years premiums, \$4,271.36; renewals, \$4,936 65...	9,208 01	
Surrender values applied to purchase paid-up insurance and annuities	139,574 00	
Consideration for annuities.....	11,856 90	
	<hr/>	
Total premium income		\$1,920,185 51
Rent—including company's use of own buildings.....	\$40,058 96	
Interest on loans on mortgages of real estate	354,837 81	
Interest on collateral loans, premium notes, etc.....	47,385 34	
Interest on bonds and dividends on stocks	159,554 44	
Interest on bank deposits and other debts due the company.....	10,261 99	
Discount on claims paid in advance	589 54	
	<hr/>	
Total interest and rents		612,688 08
Profit on sales of real estate, \$16,315.29; securities, \$3,595.00.....		19,910 29
Profit and loss account		1,840 28
Sundry old accounts.....		158 19
	<hr/>	
Total income		\$2,554,782 35
Net ledger assets Dec. 31, 1897.....		10,682,913 71
	<hr/>	
Total		\$13,237,696 06

DISBURSEMENTS.

Death claims, \$717,105.97; additions, \$5,938.00.....	\$723,043 97	
Endowments, \$69,952.00; additions, \$3,357.50	73,309 50	
Installment claims and additions.....	1,000 00	
	<hr/>	
Total	\$797,353 47	
Deduct amount received for re-insurance	4,677 00	
	<hr/>	
Net amount paid for losses and matured endowments.....	\$792,676 47	
Paid to annuitants.....	2,879 97	
Premium notes voided by lapse	33 30	
Dividends paid policy holders	3,023 67	
Dividends applied to pay running premiums	155,126 89	
Dividends applied to purchase additions and annuities...	38,049 68	
Surrender values paid.....	179,510 57	
Surrender values applied to pay running premiums.....	9,208 01	
Surrender values applied to purchase paid-up insurance and annuities	139,574 00	
	<hr/>	
Total paid policy holders		\$1,320,082 56

110 PHOENIX MUTUAL LIFE INSURANCE COMPANY.

Commissions to agents; new policies, \$212,376.88; renewals, \$80,457.25; annuities, \$532.10	\$293,366 23	
Commuting renewal commissions.....	5,223 42	
Salaries and allowances to managers and agents	61,458 34	
Salaries and compensation of officers and office employes.	68,445 35	
Medical examiners' fees and inspection of risks.....	42,817 11	
Taxes on:		
new premiums \$3,352.74; renewals \$11,327.14.....	14,679 38	
franchise \$25,603.75; reserves \$1,010.87.....	26,614 32	
municipal licenses, \$2,669.40; internal revenue, \$4,512.21	7,181 61	
real estate	20,415 66	
Insurance Department fees and agents' licenses	4,242 01	
Repairs and expenses on real estate, except taxes.....	16,077 79	
Rents—including company's use of own buildings.....	23,850 12	
Advertising, \$14,919.73; printing and stationery, \$16,203.29; postage \$10,279.34.....	41,402 36	
Legal expenses \$2,665.27; furniture \$1,518.48.....	4,183 75	
Loss on sale of securities.....	194 59	
All other disbursements, viz: Exchange, \$1,074.52; sundry expenses \$16,449.52; reduction in book value of real estate \$10,000.00; agents' balances \$611.70; foreclosure expenses \$2,251.96.....	30,387 70	
Total miscellaneous disbursements.....	660,041 34	
Total disbursements	\$1,980,123 90	
Balance	\$11,257,572 16	

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$1,102,365 90
Loans on mortgages of real estate.....	5,447,686 41
Loans secured by collateral.....	6,600 00
Loans on company's policies assigned as collateral	399,967 00
Premium notes on policies in force, of which \$1,927.00 is for first year's premiums	368,212 74
Book value of stocks and bonds—excluding interest.....	3,419,663 45
Cash in office and in bank.....	513,072 66
Ledger assets, per balance	\$11,257,572 16

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate	\$131,660 88	
Interest due and accrued on premium notes, loans or liens	4,253 44	
Total interest	\$135,914 32	
Market value of stocks and bonds over book value.....	77,895 07	

	<i>New Business.</i>	<i>Renewals.</i>	
*Gross uncollected premiums	\$52,619 64	\$57,616 33	
Gross deferred premiums	30,273 77	105,789 68	
Total.....	\$82,893 41	\$163,406 01	
Deduct cost of collection.....	47,249 24	9,804 36	
Net uncollected and deferred premiums.....	\$35,644 17	\$153,601 65	189,245 82
Total admitted assets			\$11,660,627 37

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

NON-LEDGER LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i> ..	\$10,563,645 00	
Same for reversionary additions.....	203,611 00	
Same for annuities.....	22,822 00	
Total	\$10,790,078 00	
Deduct net value of risks re-insured.	21,303 00	
Net reserve.....	\$10,768,775 00	
Present value of future installments on matured policies	6,874 00	
Special policy reserve.....	167,045 00	
Death losses in process of adjustment or adjusted and not due.....	\$22,598 00	
Death losses reported, no proofs received	5,219 00	
Total policy claims.....	31,817 00	
Premiums paid in advance	8,131 00	
All other liabilities.....	10,000 00	
Liabilities on policy holders account.....	\$10,992,642 00	
Surplus to policy holders	667,985 37	
Total liabilities and surplus	\$11,660,627 37	

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1897.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
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

NEW POLICIES ISSUED DURING THE YEAR.

Whole life	4,700	\$8,332,007 00		
Endowment	2,144	3,492,274 00		
All other	913	1,172,000 00		
Reversionary additions.....	-	72,434 00	7,757	\$13,068,715 00

OLD POLICIES REVIVED AND INCREASED.

Whole life	17	\$67,000 00		
Endowment	8	18,000 00		
All other.....	2	1,400 00		
Reversionary additions	-	984 50	27	\$87,384 50

OLD POLICIES CHANGED AND TRANSFERRED.

Whole life	37	\$90,000 00		
Endowment.....	13	15,500 00	50	\$105,500 00
Total			36,103	\$59,282,668 50

POLICIES TERMINATED DURING THE YEAR.

		<i>New Business.</i>	<i>Renewals.</i>	
Whole life	2,729	\$5,285,809 00		
Endowment	1,446	2,255,836 00		
All other	336	536,600 00		
Reversionary additions.....	-	33,641 50	4,511	\$8,111,886 50

HOW TERMINATED.

By death	466	\$728,922 00
maturity.....	66	73,309 50
expiry.	37	86,000 00
surrender	485	1,067,047 00
lapse	1,793	2,997,482 00
change and decrease	203	525,464 00
not being taken	1,461	2,633,662 00
	4,511	\$8,111,886 50

POLICIES IN FORCE DEC. 31, 1898.

Whole life	19,263	\$32,924,055 00		
Endowment.....	10,629	15,510,189 00		
All other	17,000	2,386,400 00		
Reversionary additions.....	-	350,138 00	31,592	\$51,170,782 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	770	\$744,996 00
Policies issued during the year.....	62	77,640 00
Total	832	\$822,636 00
Deduct policies ceased to be in force.	67	68,675 00
Policies in force in Maine, December 31, 1898	765	\$753,961 00
Losses and claims incurred during the year.....	10	\$10,407 00
Losses and claims settled during the year.	10	10,407 00
Premiums collected or secured without deductions:		
cash \$22,076.24; dividends \$3,342.36		\$25,418 60

PROVIDENT LIFE AND TRUST COMPANY,

PHILADELPHIA, PA.

Principal Office, No. 409 Chestnut St.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

SAMUEL R. SHIPLEY, *President.*C. WALTER BORTON, *Secretary.*

Cash Capital \$1,000,000

INCOME.

First year's premiums	\$464,929 66	
Renewal premiums	3,529,578 06	
Dividends applied to pay running premiums	567,780 12	
Dividends applied to purchase paid-up additions and annuities	107,222 14	
Surrender values applied to purchase paid-up insurance and annuities	71,142 00	
Consideration for annuities	83,627 58	
Total premium income		\$4,824,279 56
Rent	\$33,309 93	
Interest on loans on mortgages of real estate	664,627 89	
Interest on collateral loans, premium notes, etc.	245,102 85	
Interest on bonds and dividends on stocks	604,847 13	
Discount on claims paid in advance	308 18	
Interest on deferred premiums	46,083 71	
Total interest and rents		1,594,279 69
Profit on sales of real estate, \$1,442.93; securities, \$128,627.79		130,070 72
Total income		\$6,548,629 97
Net ledger assets Dec. 31, 1897		32,875,344 51
Total		\$39,423,974 48

DISBURSEMENTS.

Death claims, \$1,161,770.49; additions, \$17,896.00	\$1,179,666 49
Endowments, \$859,451.00; additions, \$24,869.00	884,320 00
Installment claims	27,681 11
Amount paid for losses and matured endowments	\$2,091,667 60
Paid to annuitants	52,014 18
Dividends paid policy holders	69,172 62
Dividends applied to pay running premiums	567,780 12
Dividends applied to purchase additions and annuities ...	107,222 14
Surrender values paid	376,254 18
Surrender values applied to purchase paid-up insurance and annuities	71,142 00
Total paid policy holders	\$3,335,252 84

Commissions to agents; new policies, \$187,834.20; re- newals, \$205,330.88; annuities, \$2,090.69.....	\$395,255 77	
Salaries and allowances to managers and agents	43,071 97	
Salaries and compensation of officers and office employes	181,794 05	
Medical examiners' fees	18,757 00	
Taxes on:		
new premiums and renewals	55,323 43	
reserves	6,072 09	
municipal licenses \$212.00; United States Revenue stamps \$10,263.22.....	10,475 22	
real estate.....	12,879 94	
Insurance Department fees and agents' licenses.....	6,173 30	
Repairs and expenses on real estate, except taxes	58,327 96	
Rents.....	17,743 43	
Advertising, \$11,952.01; printing and stationery, \$15,497.17; postage \$8,753.69.....	36,202 87	
Legal expenses \$3,079.45; furniture \$12,349.54	15,428 99	
All other disbursements	14,678 67	
Total miscellaneous disbursements	872,184 69	
Total disbursements.....	\$4,207,437 53	
Balance	\$35,216,536 95	

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$2,648,667 08
Loans on mortgages of real estate.....	11,458,654 45
Loans secured by collateral	1,794,864 03
Loans on company's policies assigned as collateral.....	3,106,389 96
Premium notes on policies in force	13,643 00
Book value of stocks and bonds—excluding interest	16,072,138 31
Cash in office and in bank	122,180 12
Ledger assets, per balance	\$35,216,536 95

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate.....	\$324,997 97
Interest accrued on collateral loans	10,792 47
Interest accrued on premium notes, loans or liens.	38,829 87
Rents due and accrued on company's property	7,262 76
Total interest and rents.....	\$381,883 07
Market value of stocks and bonds over book value	1,069,187 69

	<i>New Business.</i>	<i>Renewals.</i>
*Gross uncollected premiums.....	\$57,594 12	\$211,839 30
Gross deferred premiums.....	60,580 30	568,022 45
Total	\$118,174 42	\$779,861 75
Deduct cost of collection	47,269 77	58,489 63
Net uncollected and deferred premiums..	\$70,904 65	\$721,372 12
Total	\$792,276 77	
Deduct loading.....	64,867 47	727,409 30
Total admitted assets.....		\$37,395,017 01

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

NON-LEDGER LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i> ..	\$30,213,576 00	
Same for reversionary additions	792,745 00	
Same for annuities	454,506 00	
		<hr/>
Net reserve.....		\$31,460,827 00
Present value of future installments on matured policies		85,945 00
Matured endowments due and unpaid.....	\$9,662 00	
Death losses due and unpaid	26,294 94	
Death losses in process of adjustment or adjusted and not due.	35,941 00	
Death losses reported, no proofs received	97,351 51	
Losses and claims resisted	10,435 30	
Annuity claims due and unpaid	1,945 63	
		<hr/>
Total policy claims		181,630 38
Unpaid dividends or other profits due policy holders		54,510 02
Salaries, rents, commissions and other accounts due or accrued		196 92
Premiums paid in advance.....		202,119 89
Surrender values claimable on policies cancelled		180,069 00
		<hr/>
Liabilities on policy holders account		\$32,165,298 21
Gross divisible surplus.....	\$4,229,718 80	
Cash capital	1,000,000 00	
		<hr/>
Surplus to policy holders		5,229,718 80
Total liabilities and surplus		<hr/> \$37,395,017 01

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1897.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
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
		<hr/>		

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	465	\$1,283,755 00		
Endowment	3,298	8,248,045 00		
All other	722	2,577,694 00		
Reversionary additions.....	-	163,087 00	4,485	\$12,272,581 00
		<hr/>		

OLD POLICIES REVIVED.

Whole life.....	18	\$52,850 00		
Endowment	94	269,335 00		
All other	12	56,731 00		
Reversionary additions	-	1,508 00	124	\$380,424 00
		<hr/>		

OLD POLICIES CHANGED AND INCREASED.

Whole life.....	17	\$80,011 00		
Endowment.....	77	316,587 00		
All other.....	7	24,067 00	101	\$414,665 00
		<hr/>		
Total			43,336	\$131,722,398 00

POLICIES TERMINATED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	245	\$836,208 00		
Endowment	2,027	5,605,235 00		
All other.....	541	2,455,158 00		
Reversionary additions.....	-	90,247 00	2,813	\$8,986,848 00

HOW TERMINATED.

By death.....	360	\$1,320,176 00		
maturity	278	\$93,982 00		
expiry	2	50,000 00		
surrender	690	2,132,055 00		
lapse	1,278	3,555,795 00		
change and decrease	101	676,327 00		
not being taken	104	358,513 00		
	2,813	\$8,986,848 00		

POLICIES IN FORCE DEC. 31, 1898.

Whole life.....	3,834	\$13,175,604 00		
Endowment	32,641	92,186,736 00		
All other	4,048	16,182,903 00		
Reversionary additions	-	1,190,307 00	40,523	\$122,735,550 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	488	\$902,378 00
Policies issued during the year	17	46,267 00
Total	505	\$948,645 00
Deduct policies ceased to be in force.....	9	21,750 00
Policies in force in Maine, December 31, 1898.....	496	\$926,895 00
Losses and claims incurred during the year.....	4	\$12,750 00
Losses and claims settled during the year.....	4	12,750 00
Premiums collected or secured without deductions.....		\$30,862 48

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY,

NEW YORK, N. Y.

Principal Office, No. 346 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.....	\$658,904 71	
Renewal premiums	1,773,137 26	
Dividends applied to pay running premiums.....	171,458 00	
Surrender values applied to purchase paid-up insurance and annuities.....	8,577 77	
Total premium income.....		\$2,612,077 74
Rent	\$23,559 77	
Interest on loans on mortgages of real estate	16,185 61	
Interest on collateral loans, premium notes, etc	5,780 28	
Interest on bonds and dividends on stocks	37,609 50	
Interest on bank deposits and other debts due the company	15,341 30	
Interest on overdue premiums	1,055 12	
Total interest and rents.....		99,531 58
Profit on sale of securities		1,296 92
Profit and loss account, viz: Waco, Texas real estate		25,000 00
Total income		\$2,737,906 24
Net ledger assets Dec. 31, 1897.....		1,989,530 53
Total		\$4,727,436 77

DISBURSEMENTS.

Death claims	\$1,200,099 70	
Installment claims.....	1,600 00	
Total	\$1,201,099 70	
Deduct amount received for re-insurance.	25,000 00	
Net amount paid for losses and matured endowments.....	\$1,176,099 70	
Paid to annuitants	1,581 40	
Premium notes voided by lapse	46,099 18	
Dividends paid policy holders.....	17,944 02	
Dividends applied to pay running premiums.....	171,458 00	
Surrender values paid.....	10,252 30	
Surrender values applied to purchase paid-up insurance and annuities.....	8,577 77	
Total paid policy holders.....		\$1,432,012 37

Dividends to stockholders	\$10,466 40
Commissions to agents; new policies \$413,106.39; renewals \$104,489.68.	517,596 07
Commuting renewal commissions	2,700 00
Salaries and allowances to managers and agents	35,215 77
Salaries and compensation of officers and office employes	142,874 95
Medical examiners' fees and inspection of risks	55,530 63
Taxes on:	
new premiums \$7,668.40; renewals \$20,565.21.	28,233 61
reserves \$400.56; municipal licenses \$3,524.84.	3,925 40
real estate.....	3,306 71
Insurance department fees and agents' licenses	5,543 74
Repairs and expenses on real estate, except taxes.....	8,504 67
Rents	34,365 52
Advertising \$19,835.85; printing and stationery \$16,467.51; postage \$13,310.40	49,613 76
Legal expenses \$24,461.88; furniture \$10,392.07.	34,853 95
All other disbursements, viz: Examination expenses \$399.66; attorneys' fees \$1,700.00; express, \$18,940.25; traveling expenses \$10,902.32; internal revenue stamps \$9,659.78; profit and loss \$89,282.48	130,884 29
Total miscellaneous disbursements.....	1,063,615 47
Total disbursements.....	\$2,495,627 84
Balance	\$2,231,808 93

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$362,688 40
Loans on mortgages of real estate.....	289,750 00
Loans secured by collateral.....	35,985 00
Loans on company's policies assigned as collateral.....	56,029 52
Premium notes on policies in force, of which \$119,874 04 is for first year's premiums.....	187,516 19
Book value of stocks and bonds—excluding interest	873,647 60
Cash in office and in bank	284,408 59
Bills receivable \$1,132.23; agents' debit balances \$141,222.18.....	142,354 41
Total	\$2,232,379 71

DEDUCT LEDGER LIABILITIES.

Agents' credit balances	\$570 78
Net ledger assets, per balance	\$2,231,808 93

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate.....	\$3,473 94
Interest accrued on stocks and bonds	10,789 16
Interest due and accrued on premium notes, loans or liens	5,734 84
Interest accrued on deposits.....	795 20
Rents due and accrued on company's property.	5,833 51
Total interest and rents.....	\$26,626 65
Market value of stocks and bonds over book value.....	100,643 42

	<i>New Business.</i>	<i>Renewals.</i>	
*Gross uncollected premiums	\$277,672 00	\$163,411 00	
Gross deferred premiums	27,497 00	227,957 00	
Total	\$305,169 00	\$391,368 00	
Deduct cost of collection.....	189,205 00	23,482 00	
Net uncollected and deferred premiums.....	\$115,964 00	\$367,886 00	483,850 00
All other assets, viz: Internal revenue stamps on hand			7,282 38
Gross assets			<u>\$2,850,211 38</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured	\$91,434 18	
Bills receivable, unsecured	1,132 23	
Premium notes, loans, etc., in excess of reserve on policies	218 91	
Total		<u>\$92,785 32</u>
Total admitted assets		<u>\$2,757,426 06</u>

NON-LEDGER LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i>	\$1,996,971 00	
Deduct net value of risks re-insured.....	2,918 00	
Net reserve		\$1,994,053 00
Present value of future installments on matured policies.....		5,815 00
Death losses in process of adjustment or adjusted and not due	\$30,000 00	
Death losses reported, no proofs received	66,250 00	
Losses and claims resisted.....	49,000 00	
Total policy claims		145,250 00
Premiums paid in advance		5,810 31
Surrender values claimable on policies cancelled		5,731 76
Liabilities on policy holders account.....		<u>\$2,156,660 07</u>
Gross divisible surplus.....	\$500,765 99	
Cash capital	100,000 00	
Surplus to policy holders		600,765 99
Total liabilities and surplus		<u>\$2,757,426 06</u>

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1897.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number</i>	<i>Total Amount.</i>
Whole life	4,378	\$12,829,205 00		
Endowment.....	845	1,541,916 00		
All other	<u>22,206</u>	<u>70,513,247 00</u>	27,429	\$84,884,368 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life	1,967	\$5,745,156 00		
Endowment.....	438	1,107,170 00		
All other	<u>6,719</u>	<u>22,575,467 00</u>	9,124	\$29,427,793 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	44	\$152,236 00		
Endowment	2	2,600 00		
All other	128	425,500 00	174	\$579,736 00

OLD POLICIES CHANGED AND INCREASED.

Whole life	54	\$221,263 00		
Endowment	6	21,842 00		
All other.....	82	17,916 00	142	\$261,021 00
Total			36,869	\$115,152,918 00

POLICIES TERMINATED DURING THE YEAR.

Whole life	1,886	\$6,112,518 00		
Endowment	306	651,570 00		
All other.....	5,013	15,796,693 00	7,205	\$22,560,781 00

HOW TERMINATED.

By death	327	\$1,146,306 00		
expiry.....	3,415	10,326,125 00		
surrender.....	134	386,528 00		
lapse	1,637	5,209,350 00		
change and decrease	80	789,729 00		
not being taken.....	1,612	4,702,743 00		
	7,205	\$22,560,781 00		

*POLICIES IN FORCE DEC. 31, 1898.

Whole life	4,557	\$12,835,342 00		
Endowment	985	2,021,358 00		
All other.....	24,122	77,735,437 00	29,664	\$92,592,137 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	148	\$300,500 00
Policies issued during the year.....	2	2,000 00
Total	150	\$302,500 00
Deduct policies ceased to be in force.....	19	30,500 00
Policies in force in Maine, December 31, 1898	131	\$272,000 00
Losses and claims unpaid December 31 of the previous year	2	\$4,000 00
Losses and claims incurred during the year.....	1	1,000 00
Total	3	\$5,000 00
Losses and claims settled during the year.....	3	5,000 00
Premiums collected or secured without deductions:		
cash \$7,037.74; notes or credits \$400.00		\$7,437 74

* Policies re-insured, \$5—\$396,000.

STATE MUTUAL LIFE ASSURANCE COMPANY,

WORCESTER, MASS.

Principal Office, No. 340 Main St.

INCORPORATED IN 1844. COMMENCED BUSINESS IN 1845.

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

INCOME.

First year's premiums.....	\$285,114 57	
Renewal premiums.....	2,033,533 64	
Dividends applied to pay running premiums.....	281,551 68	
Dividends applied to purchase paid-up additions and annuities.....	87,127 26	
Total premium income.....		\$2,687,327 15
Rent—including company's use of own buildings.....	\$89,987 64	
Interest on loans on mortgages of real estate.....	114,207 12	
Interest on collateral loans, premium notes, etc.....	48,244 19	
Interest on bonds and dividends on stocks.....	339,911 47	
Interest on bank deposits and other debts due the company.....	27,204 83	
Discount on claims paid in advance.....	632 55	
Total interest and rents.....		620,187 80
Total income.....		\$3,307,514 95
Net ledger assets Dec. 31, 1897.....		12,865,395 44
Total.....		\$16,172,910 39

DISBURSEMENTS.

Death claims, \$699,857.03; additions, \$14,442.93.....	\$714,299 96	
Endowments \$152,562.00; additions \$5,222.00.....	137,784 00	
Amount paid for losses and matured endowments.....	\$872,083 96	
Premium notes voided by lapse.....	34,825 00	
Dividends paid policy holders.....	8,241 18	
Dividends applied to pay running premiums.....	281,551 68	
Dividends applied to purchase additions and annuities ..	87,127 26	
Surrender values paid.....	367,394 65	
Total paid policy holders ..		\$1,651,223 73
Commissions to agents; new policies \$149,513.80; renewals, \$160,538.17.....	\$310,071 97	
Salaries and allowances to managers and agents.....	33,299 81	
Salaries and compensation of officers and office employes,	49,107 22	
Medical examiners' fees and inspection of risks.....	24,385 00	
Taxes on:		
new premiums, \$1,921.63; renewals, \$11,985.45.....	13,907 08	
reserves.....	21,085 45	
municipal licenses.....	1,777 86	
real estate.....	21,485 99	

Insurance Department fees and agents' licenses.....	\$5,152 03	
Repairs and expenses on real estate, except taxes.....	29,488 87	
Rents—including company's use of own buildings.....	48,068 80	
Advertising, \$2,376.70; printing and stationery, \$10,092.25; postage, \$5,195.93	17,664 88	
Legal expenses, \$2,526.96; furniture, \$2,659.65	5,186 61	
Profit and loss	58,268 49	
All other disbursements, viz: Revenue stamps \$4,378.53; traveling expenses of officers and all sundry expenses \$13,776.72	18,155 25	
Total miscellaneous disbursements	657,105 21	
Total disbursements.....	\$2,308,328 94	
Balance	\$13,864,581 45	

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$1,569,300 00
Loans on mortgages of real estate	2,558,719 55
Loans secured by collateral.....	578,625 00
Loans on company's policies assigned as collateral	645,366 00
Book value of stocks and bonds—excluding interest.....	8,102,269 00
Cash in office and in bank.....	180,388 64
Premium notes carried by company and payable during the year....	229,913 26
Ledger assets, per balance.....	\$13,864,581 45

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate.....	\$36,031 31
Interest accrued on stocks and bonds.....	108,293 50
Interest due and accrued on collateral loans.....	6,938 71
Interest due and accrued on premium notes, loans or liens	13,122 76
Rents accrued on company's property.....	8,502 00
Total interest and rents	\$172,888 28
Market value of stocks and bonds over book value.	559,898 00

	<i>New Business.</i>	<i>Renewals.</i>	
*Gross uncollected premiums	\$39,242 39	\$119,933 63	
Gross deferred premiums	47,376 83	226,495 26	
Total	\$86,619 22	\$346,428 89	
Deduct cost of collection.....	41,490 61	23,834 31	
Net uncollected and deferred premiums	\$45,128 61	\$322,594 58	367,723 19
Gross assets			\$14,965,090 92

DEDUCT ASSETS NOT ADMITTED.

Premium notes	\$229,913 26
Total admitted assets.....	\$14,735,177 66

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

NON-LEDGER LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i> ...	\$12,685,398 00
Same for reversionary additions	540,324 00
Total	\$13,225,722 00
Deduct net value of risks re-insured	28,120 00
Net reserve.....	\$13,197,602 60
Death losses in process of adjustment or adjusted and not due	\$6,000 00
Death losses reported, no proofs received	41,808 00
Total policy claims.....	47,808 00
Liabilities on policy holders account.....	\$13,245,410 00
Surplus to policy holders	1,489,767 66
Total liabilities and surplus	\$14,735,177 66

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1897.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
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

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	2,209	\$5,802,466 00		
Endowment	1,298	2,659,000 00		
All other.....	301	1,009,400 00	3,808	\$9,470,866 00

OLD POLICIES REVIVED.

Whole life.....	2	\$2,000 00		
Endowment	4	11,000 00	6	\$13,000 00

OLD POLICIES CHANGED AND INCREASED.

Whole life.....	7	\$18,049 00		
Endowment	1	28,102 00		
All other.....	1	5,000 00		
Reversionary additions	-	167,638 00	9	\$218,789 00
Total			27,124	\$75,679,787 00

POLICIES TERMINATED DURING THE YEAR.

Whole life.....	768	\$2,288,275 00		
Endowment	1,208	3,363,302 00		
All other.....	129	452,132 00		
Reversionary additions.....	-	58,860 00	2,105	\$6,162,569 00

HOW TERMINATED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
By death	236	\$688,752 00		
maturity	48	152,784 00		
expiry	3	3,203 00		
surrender	847	1,957,886 00		
lapse.....	510	1,387,640 00		
change and decrease.....	71	968,397 00		
not being taken	390	1,003,907 00		
	<u>2,105</u>	<u>\$6,162,569 00</u>		

POLICIES IN FORCE DEC. 31, 1898.

Whole life.....	7,065	\$18,972,413 00		
Endowment	17,470	47,882,190 00		
All other.....	484	1,692,511 00		
Reversionary additions	-	970,104 00	25,019	\$69,517,218 00
	<u>-</u>	<u>-</u>		

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.	242	\$398,710 00
Policies issued during the year.....	42	73,723 00
Total	284	\$472,433 00
Deduct policies ceased to be in force.....	11	17,771 00
Policies in force in Maine, December 31, 1898	273	\$454,662 00
Losses and claims unpaid December 31, of the previous year	1	\$1,000 00
Losses and claims incurred during the year.....	5	1,978 84
Total	6	\$2,978 84
Losses and claims settled during the year.....	6	\$2,978 84
Premiums collected or secured without deductions:		
cash \$15,209.66; notes or credits \$1,827.00.....		\$17,036 66

TRAVELERS INSURANCE COMPANY,

HARTFORD, CONN.

Principal Office, No. 56 Prospect St.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1866.

JAMES G. BATTERSON, *President.*JOHN E. MORRIS, *Secretary.*

INCOME.

First year's premiums	\$437,186 41	
Renewal premiums	2,183,535 87	
Surrender values applied to pay running premiums:		
First year's premiums \$590.77; renewals \$4,151.74	4,742 51	
Consideration for annuities.....	13,196 36	
Total premium income		\$2,638,661 15
Rent—including company's use of own buildings.....	\$86,404 80	
Interest on loans on mortgages of real estate.....	335,013 23	
Interest on collateral loans, premium notes, etc.	133,040 81	
Interest on bonds and dividends on stocks	350,235 01	
Interest on bank deposits and other debts due the company	40,240 50	
Interest on deferred premiums	48,687 65	
Total interest and rents		993,622 00
Income from all other sources, viz: Profit and loss.....		7,550 67
Total income.....		\$3,639,833 82
Net ledger assets Dec. 31, 1897		18,145,325 49
Total		\$21,785,159 31

DISBURSEMENTS.

Death claims	\$654,181 59	
Endowments	223,882 65	
Installment claims.....	116,876 42	
Total.....	\$994,940 66	
Deduct amount received for re-insurance.....	12,481 00	
Net amount paid for losses and matured endowments.	\$982,459 66	
Paid to annuitants	15,511 69	
Surrender values paid.	368,641 97	
Surrender values applied to pay running premiums.....	4,742 51	
Total paid policy holders.		\$1,371,355 83
Dividends to stockholders	\$125,000 00	
Commissions to agents; new policies \$202,046.72; renewals		
\$108,671.94; annuities \$378.79.....	311,097 45	
Salaries and allowances to managers and agents.....	44,233 59	
Salaries and compensation of officers and office employes	78,062 63	
Medical examiners' fees	23,777 16	
Taxes on:		
new premiums \$3,909.33; renewals \$23,460.19	27,369 52	
franchise \$1,450.00; reserves \$3,732.80.....	5,183 80	
municipal licenses \$1,156.21; United States revenue		
\$3,521.30	4,677 51	
real estate	35,640 70	

Insurance department fees and agents' licenses	15,051 73	
Repairs and expenses on real estate, except taxes	78,734 02	
Rents—including company's use of own buildings	17,351 38	
Advertising \$15,021.14; printing and stationery \$6,041.65; postage \$5,977.05	27,039 24	
Legal expenses \$6,038.37; furniture \$1,061.77	7,100 14	
Losses on sales of real estate, \$4,097.04	20,097 04	{
securities, \$16,000.00		
All other disbursements, viz: Travel \$1,199.09; exchange \$5,991.76; express \$628.97; expense \$18,087.92	25,907 74	
Total miscellaneous disbursements		\$46,323 65
Total disbursements		\$2,217,679 48
Balance		\$19,567,479 83

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$1,857,041 71
Loans on mortgages of real estate	5,785,923 99
Loans secured by collateral	1,182,327 64
Loans on company's policies assigned as collateral	1,175,489 24
Book value of stocks and bonds—excluding interest	8,525,745 49
Cash in office and in bank	1,088,404 58
Agents' debit balances	2,547 18
Ledger assets, per balance	\$19,567,479 83

NON-LEDGER ASSETS.

Interest accrued on mortgages of real estate	\$92,109 65
Interest accrued on stocks and bonds	109,581 93
Interest accrued on collateral loans	17,480 65
Total interest	\$219,172 23
Market value of real estate over book value	152,642 72
Market value of stocks and bonds over book value	274,546 32

	<i>New Business.</i>	<i>Renewals.</i>	
*Gross uncollected premiums	\$90,745 78	\$211,800 83	
Gross deferred premiums	59,338 02	307,433 73	
Total	\$150,083 80	\$519,234 56	
Deduct cost of collection	67,537 71	25,961 73	
Net uncollected and deferred premiums	\$82,546 09	\$493,272 83	575,818 92
Gross assets			\$20,789,660 02

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured	\$2,547 18
Total admitted assets	\$20,787,112 84

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

NON-LEDGER LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i> ..	\$18,226,615 00	
Same for annuities	115,991 00	
Reserve for indemnity contracts.....	5,000 00	
Total	\$18,347,606 00	
Deduct net value of risks re-insured.....	370,910 00	
Net reserve	\$17,976,696 00	
Present value of future installments on matured policies	507,044 00	
Matured endowments due and unpaid.....	\$3,887 00	
Death losses due and unpaid.....	10,800 00	
Death losses in process of adjustment or adjusted and not due	26,808 23	
Death losses reported, no proofs received.....	66,354 00	
Losses and claims resisted.....	7,550 00	
Total policy claims	115,399 23	
Salaries, rents, commissions and other accounts due or accrued	25,000 00	
Premiums paid in advance	35,267 68	
All other liabilities, viz: Reserve for anticipated change in rate of interest	400,000 00	
Liabilities on policy holders account.	\$19,059,406 91	
Surplus to policy holders	1,727,705 93	
Total liabilities and surplus.....	\$20,787,112 84	

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 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	3,617	20,886,951 00		
All other.....	3,039	9,249,509 00	34,440	\$91,882,210 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	3,652	\$10,547,944 00		
Endowment.....	1,605	4,001,609 00		
All other.....	558	1,267,050 00	5,815	\$15,816,603 00

OLD POLICIES REVIVED.

Whole life.....	40	\$115,266 00		
Endowment.....	12	42,420 00		
All other.....	9	53,975 00	61	\$211,661 00

OLD POLICIES CHANGED AND INCREASED.

Whole life.....	-	\$37,762 00		
Endowment	-	18,425 00		
All other	-	3,100 00	-	\$59,287 00
Transfer			439	1,366,510 00
Total.....			40,755	\$109,336,271 00

POLICIES TERMINATED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	2,286	\$7,099,685 00		
Endowment.....	1,038	2,713,601 00		
All other.....	639	2,170,164 00	3,963	\$11,983,450 00

HOW TERMINATED.

By death	364	\$922,330 00		
maturity.....	137	213,425 00		
expiry	250	878,500 00		
surrender	579	1,635,494 00		
lapse.....	1,182	2,909,649 00		
change and decrease	630	2,634,268 00		
not being taken.....	821	2,789,784 00		
	<u>3,963</u>	<u>\$11,983,450 00</u>		

*POLICIES IN FORCE DEC. 31, 1898.

Whole life	24,229	\$65,517,537 00		
Endowment.....	9,222	22,346,184 00		
All other.....	3,341	9,489,100 00	36,792	\$97,352,821 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	735	\$1,082,758 00
Policies issued during the year.....	104	197,747 00
Total.....	<u>839</u>	<u>\$1,280,505 00</u>
Deduct policies ceased to be in force.....	73	119,669 00
Policies in force in Maine, December 31, 1898	826	\$1,160,836 00
Losses and claims unpaid December 31, of the previous year..	1	\$150 00
Losses and claims incurred during the year.....	24	21,714 75
Total.....	<u>25</u>	<u>\$21,864 75</u>
Losses and claims settled during the year.....	23	21,078 75
Losses and claims unpaid Dec. 31, 1898.....	2	\$786 00
Premiums collected or secured without deductions		\$25,924 84

* Policies re-insured, 327—\$2,890,346.

UNION CENTRAL LIFE INSURANCE COMPANY,

CINCINNATI, OHIO.

Principal Office, No. 353 West Fourth St.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1867.

JOHN M. PATTISON, *President*.E. P. MARSHALL, *Secretary*.

Cash Capital, \$100,000.

INCOME.

First year's premiums.....	\$845,636 40	
Renewal premiums.....	2,897,826 53	
Dividends applied to pay running premiums.....	81,857 69	
Dividends applied to purchase paid-up additions and annuities.....	18,122 08	
Surrender values applied to pay running premiums, renewals.....	6,636 94	
Surrender values applied to purchase paid-up insurance and annuities.....	85,553 72	
Consideration for annuities.....	32,323 02	
Total premium income.....		\$3,967,956 38
Rent—including company's use of own buildings.....	\$20,992 63	
Interest on loans on mortgages of real estate.....	960,160 42	
Interest on collateral loans, premium notes, etc.....	63,797 65	
Interest on bonds and dividends on stocks.....	12,997 50	
Interest on bank deposits and other debts due the company.....	159,227 31	
Total interest and rents.....		1,217,175 51
Total income.....		\$5,185,131 89
Net ledger assets Dec. 31, 1897.....		17,931,272 13
Total.....		\$23,116,404 02

DISBURSEMENTS.

Death claims \$846,442.27; additions \$1,662.98.....	\$848,105 25	
Endowments \$165,948.00; additions \$2,010.88.....	167,958 88	
Total.....	\$1,016,064 13	
Deduct amount received for re-insurance.....	2,500 00	
Net amount paid for losses and matured endowments.....	\$1,013,564 13	
Paid to annuitants.....	3,893 07	
Premium notes voided by lapse.....	201,035 50	
Dividends paid policy holders.....	80,949 88	
Dividends applied to pay running premiums.....	81,857 69	
Dividends applied to purchase additions and annuities... ..	18,122 08	
Surrender values paid.....	109,446 50	
Surrender values applied to pay running premiums.....	6,636 94	
Surrender values applied to purchase paid-up insurance and annuities.....	85,553 72	
Total paid policy holders.....		\$1,601,059 51

Dividends to stock holders	\$10,000 00	
Commissions to agents: new policies \$456,322.95; renewals \$184,162.29; annuities \$1,616.15	642,101 39	
Commuting renewal commissions	222 89	
Salaries and allowances to managers and agents	54,082 73	
Salaries and compensation of officers and office employes	113,279 70	
Medical examiners' fees	59,160 25	
Taxes on:		
new premiums and renewals	50,472 59	
war tax \$5,874.29 reserves \$431.50	6,305 79	
real estate \$12,799.34; investments \$1,249.89	14,049 23	
Insurance department fees and agents' licenses	12,864 32	
Repairs and expenses on real estate, except taxes	16,991 72	
Rents—including company's use of own buildings	31,367 64	
Advertising \$5,921.73; printing and stationery \$24,966.17; postage \$8,220.51	39,138 41	
Legal expenses \$12,206.77; furniture \$16,952.16	29,158 93	
Losses on sales of real estate	7,274 55	
All other disbursements, viz: General expenses \$40,135.44; travel \$18,516.86; mortgage investment expenses \$114, \$30.04; profit and loss \$42,743.82	216,226 16	
Total miscellaneous disbursements		1,302,696 36
Total disbursements		\$2,903,755 81
Balance		\$20,212,648 21

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$577,020 67
Loans on mortgages of real estate	15,468,620 75
Loans on company's policies assigned as collateral	2,240,593 16
Premium notes on policies in force, of which \$153,133.23 is for first year's premiums	958,158 08
Book value of stocks and bonds—excluding interest	384,734 37
Cash in office and in bank	351,563 07
Bills receivable \$69,527.34; agents' debit balances \$192,240.02	261,767 36
Total	\$20,242,457 41

DEDUCT LEDGER LIABILITIES.

Agents' credit balances	\$29,809 20
Net ledger assets, per balance	\$20,212,648 21

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate	\$461,307 83
Interest accrued on stocks and bonds	1,481 67
Interest due and accrued on collateral loans	86,307 89
Interest accrued on premium notes, loans or liens	26,766 89
Rents accrued on company's property	8,039 57
Total interest and rents	\$583,903 85
Market value of real estate over book value	5,367 76
Market value of stocks and bonds over book value	2,546 88

	<i>New Business.</i>	<i>Renewals.</i>	
*Gross uncollected premiums.....	\$225,946 56	\$63,796 81	
Gross deferred premiums.....	22,414 98	56,759 74	
Total.....	<u>\$248,361 54</u>	<u>\$120,556 55</u>	
Deduct cost of collection.....	117,971 73	7,214 76	
Net uncollected and deferred premiums.....	\$130,389 81	\$113,341 79	243,731 60
Gross assets.....			<u>\$21,048,198 30</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$192,240 02	
Bills receivable, unsecured.....	69,527 34	
Commissions payable to agents on premium notes.....	118,471 55	
Total.....		<u>\$380,238 91</u>
Total admitted assets.....		<u>\$20,667,959 39</u>

NON-LEDGER LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i>		\$17,893,314 00
Matured endowments due and unpaid.....	\$3,100 00	
Death losses in process of adjustment or adjusted and not due.....	14,428 00	
Death losses reported, no proofs received.....	58,349 00	
Losses and claims resisted.....	47,448 00	
Total policy claims.....		<u>123,325 00</u>
Unpaid dividends or other profits due policy holders.....		5,396 51
Premiums paid in advance.....		72,210 68
Liabilities on policy holders account.....		<u>\$18,094,246 19</u>
Gross divisible surplus.....	\$2,473,713 20	
Cash capital.....	100,000 00	
Surplus to policy holders.....		<u>2,573,713 20</u>
Total liabilities and surplus.....		<u>\$20,667,959 39</u>

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1897.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
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

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	15,588	\$32,376,884 00		
Endowment.....	845	1,585,085 00		
All other.....	711	2,115,300 00	17,144	\$36,077,269 00

OLD POLICIES REVIVED.

Whole life.....	509	\$949,320 00		
Endowment.....	35	59,900 00		
All other.....	11	29,500 00	555	\$1,038,720 00

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

OLD POLICIES CHANGED AND INCREASED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Reversionary additions			-	\$32,092 00
Total			76,279	\$143,665,425 00

POLICIES TERMINATED DURING THE YEAR.

Whole life	8,915	\$20,102,090 00		
Endowment.....	552	1,126,398 00		
All other.....	693	1,854,400 00		
Reversionary additions.....	-	8,860 00	10,160	\$23,091,748 00

HOW TERMINATED.

By death	480	\$855,229 00		
maturity	129	232,818 00		
expiry	161	246,000 00		
surrender.....	422	867,138 00		
lapse.....	5,695	11,219,614 00		
change and decrease	249	1,512,510 00		
not being taken.....	3,024	8,158,439 00		
			10,160	\$23,091,748 00

*POLICIES IN FORCE DEC. 31, 1898.

Whole life.....	59,387	\$107,356,359 00		
Endowment.....	5,057	8,600,528 00		
All other.....	1,675	4,467,200 00		
Reversionary additions.....	-	149,590 00	66,119	\$120,573,677 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	189	\$270,147 00
Policies issued during the year.....	100	191,328 00
Total	289	\$461,475 00
Deduct policies ceased to be in force.....	73	113,000 00
Policies in force in Maine, December 31, 1898	216	\$348,475 00
Losses and claims incurred during the year.....	2	\$4,000 00
Losses and claims settled during the year.....	2	4,000 00
Premiums collected or secured without deductions		\$9,120 83

* Policies re-insured, 288—\$3,723,250.

UNITED STATES LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

Principal Office, Nos. 261 and 263 Broadway.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

GEO. H. BURFORD, *President.*

A. WHEELWRIGHT, *Secretary.*

Cash Capital, \$440,000.

INCOME.

First year's premiums.....	\$179,913 93	
Renewal premiums.....	891,948 89	
Dividends applied to pay running premiums.....	1,153 89	
Dividends applied to purchase paid-up additions and annuities.....	4,718 00	
Surrender values applied to pay running premiums:		
First year's premiums.....	421 48	
Surrender values applied to purchase paid-up insurance and annuities.....	54,673 83	
Consideration for annuities.....	52,241 00	
Total premium income.....		\$1,185,071 02
Rent.....	\$25,883 17	
Interest on loans on mortgages of real estate.....	224,975 74	
Interest on collateral loans, premium notes, etc.....	28,059 27	
Interest on bonds and dividends on stocks.....	78,849 68	
Interest on bank deposits and other debts due the company	2,360 95	
Interest on deferred premiums.....	7,418 13	
Total interest and rents.....		367,496 94
Profit on sales of securities.....		17,669 17
Total income.....		\$1,570,237 13
Net ledger assets Dec. 31, 1897.....		7,195,250 97
Total.....		\$8,765,488 10

DISBURSEMENTS.

Death claims \$509,864.50; additions \$12,892.08.....	\$522,756 58
Endowments \$55,310.00; additions \$1,134.92.....	56,444 92
Installment claims.....	333 33
Total.....	\$579,534 83
Deduct amount received for re-insurance.....	5,000 00
Net amount paid for losses and matured endowments,	\$574,534 83
Paid to annuitants.....	3,278 99
Premium notes voided by lapse.....	15,397 96
Dividends paid policy holders.....	85,658 78
Dividends applied to pay running premiums.....	1,153 89

Dividends applied to purchase additions and annuities...	\$4,718 00	
Surrender values paid.....	149,547 37	
Surrender values applied to pay running premiums.....	421 48	
Surrender values applied to purchase paid-up insurance and annuities.....	54,673 83	
Total paid policy holders.....		\$889,385 13
Dividends to stockholders	\$30,800 00	
Commissions to agents; new policies \$115,562.41; re- newals \$43,289.18; annuities \$3,409.47	162,261 06	
Salaries and allowances to managers and agents.....	80,287 22	
Salaries and compensation of officers and office employes, Medical examiners' fees	61,326 31	
Taxes on:	14,999 55	
new premiums \$1,711.94; renewals \$7,690.59	9,402 53	
reserves \$1,359.73; municipal licenses \$592.54.....	1,952 27	
real estate.....	7,760 99	
Insurance department fees and agents' licenses	3,235 90	
Repairs and expenses on real estate, except taxes.....	10,461 60	
Rents.....	25,202 82	
Advertising \$18,056.38; printing and stationery \$5,539.82; postage, exchange, express, etc., \$7,616.40	31,212 60	
Legal expenses	11,531 50	
All other disbursements, viz.: Directors' fees \$6,320.00; profit and loss account \$2,531.99; miscellaneous expenses \$11,322.88; traveling expenses \$759.15; internal revenue \$1,066.47	22,000 49	
Total miscellaneous disbursements.....	472,434 84	
Total disbursements	\$1,361,819 97	
Balance	\$7,403,668 13	

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$532,658 73
Loans on mortgages of real estate.....	4,716,666 41
Loans secured by collateral.....	8,345 58
Loans on company's policies assigned as collateral	433,543 75
Book value of stocks and bonds—excluding interest	1,536,193 84
Cash in office and in bank	161,072 98
Bills receivable \$2,320.00; agents' debit balances \$12,866.84.....	15,186 84
Ledger assets, per balance.....	\$7,403,668 13

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate.....	\$47,036 62
Interest accrued on stocks and bonds	21,795 05
Interest accrued on collateral loans	250 37
Interest due and accrued on premium notes, loans or liens	17,231 17
Interest accrued on other assets	250 30
Total interest	\$86,564 01
Market value of real estate over book value	53,041 27
Market value of stocks and bonds over book value.....	178,783 46

	<i>New Business.</i>	<i>Renewals.</i>	
*Gross uncollected premiums	\$34,427 65	\$114,553 49	
Gross deferred premiums.....	-	73,624 53	
Total	\$34,427 65	\$188,178 02	
Deduct cost of collection.....	17,213 82	10,839 54	
Net uncollected and deferred premiums	\$17,213 83	\$177,338 48	194,552 31
Total admitted assets			<u>\$7,916,609 18</u>

NON-LEDGER LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i> ..	\$6,883,449 00	
Same for reversionary additions	113,634 00	
Total	\$6,997,083 00	
Deduct net value of risks re-insured.....	48,463 00	
Net reserve		\$6,948,620 00
Present value of future installments on matured policies.....		18,667 00
Matured endowments due and unpaid.....	\$14,127 00	
Death losses in process of adjustment or adjusted and not due	35,325 31	
Death losses reported, no proofs received	38,795 00	
Losses and claims resisted	12,513 51	
Total policy claims.....		100,760 82
Unpaid dividends or other profits due policy holders		9,826 00
Salaries, rents, commissions and other accounts due or accrued.....		3,060 52
Premiums paid in advance		2,732 73
Surrender values claimable on policies cancelled		2,475 00
All other liabilities		7,074 10
Liabilities on policy holders account.....		<u>\$7,093,216 17</u>
Gross divisible surplus	\$383,393 01	
Cash capital	440,000 00	
Surplus to policy holders.....		823,393 01
Total liabilities and surplus.....		<u>\$7,916,609 18</u>

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1897.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	11,235	\$21,594,968 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

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	1,760	\$3,780,810 00		
Endowment	338	852,230 00		
All other.....	775	2,391,949 00	2,873	\$7,024,989 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.....	25	\$58,970 00		
Endowment	5	7,000 00		
All other.....	99	299,500 00	129	\$365,470 00

OLD POLICIES CHANGED AND INCREASED.

Whole life	30	\$83,000 00		
Endowment	7	29,500 00		
All other.....	16	25,500 00	53	\$138,000 00
Total			20,791	\$45,526,812 00

POLICIES TERMINATED DURING THE YEAR.

Whole life.....	1,709	\$3,477,040 00		
Endowment	292	662,870 00		
All other.....	1,081	3,217,288 00		
Reversionary additions	-	18,718 00	3,082	\$7,375,916 00

HOW TERMINATED.

By death.....	302	\$560,852 00		
maturity	35	64,329 00		
expiry	212	785,000 00		
surrender	303	778,573 00		
lapse	1,638	3,611,924 00		
change and decrease.....	47	232,738 00		
not being taken	545	1,342,500 00		
	3,082	\$7,375,916 00		

*POLICIES IN FORCE DEC. 31, 1898.

Whole life	11,341	\$22,040,708 00		
Endowment	1,785	3,397,100 00		
All other	4,583	12,541,559 00		
Reversionary additions	-	171,529 00	17,709	\$38,150,896 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	123	\$157,160 00
Policies issued during the year	20	23,940 00
Total.....	143	\$181,100 00
Deduct policies ceased to be in force	25	38,560 00
Policies in force in Maine, December 31, 1898.....	118	\$142,600 00
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		\$4,255 84

*Policies re-insured, 38-\$290,375.00.

WASHINGTON LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

Principal Office, No. 141 Broadway.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

W. A. BREWER, *President.*GRAHAM H. BREWER, *Secretary.*

Cash Capital, \$125,000.

INCOME.

First year's premiums.....	\$271,717 66	
Renewal premiums.....	1,492,019 62	
Dividends applied to pay running premiums.....	77,266 85	
Dividends applied to purchase paid-up additions and annuities.....	101,071 00	
Surrender values applied to purchase paid-up insurance and annuities.....	98,746 43	
Consideration for annuities.....	21,445 35	
Total premium income		\$2,062,266 91
Rent—including company's use of own buildings.....	\$118,720 80	
Interest on loans on mortgages of real estate	470,412 95	
Interest on collateral loans, premium notes, etc.....	65,546 50	
Interest on bonds and dividends on stocks	37,171 29	
Interest on bank deposits and other debts due the company.....	40,297 86	
Discount on claims paid in advance	8,451 09	
Total interest and rents		740,600 49
Profit on sales of real estate, \$70.92; securities, \$46,351.21		46,422 13
Total income		\$2,849,289 53
Net ledger assets Dec. 31, 1897.....		14,068,530 69
Total		\$16,917,820 22

DISBURSEMENTS.

Death claims, \$786,679.18; additions, \$30,462.14.....	\$817,141 32	
Endowments, \$292,180.00; additions, \$19,291.19	311,471 19	
Amount paid for losses and matured endowments.....	\$1,128,612 51	
Paid to annuitants.....	20,036 77	
Return premiums	3,163 00	
Dividends applied to pay running premiums.....	77,266 85	
Dividends applied to purchase additions and annuities...	101,071 00	
Surrender values paid.....	93,256 68	
Surrender values applied to purchase paid-up insurance and annuities	98,746 43	
Total paid policy holders		\$1,522,153 24

Dividends to stock holders.....	\$8,750 00	
Commissions to agents; new policies, \$151,209.50; renewals, \$90,714.13; annuities, \$276.23.....	242,199 86	
Commuting renewal commissions.....	35,156 42	
Salaries and allowances to managers and agents	101,714 12	
Salaries and compensation of officers and office employes.	102,948 29	
Medical examiners' fees and inspection of risks.....	43,987 28	
Taxes on:		
premiums.....	15,129 15	
franchise \$280.95; reserves \$2,826.58	3,107 53	
municipal licenses, \$6,297.79; internal revenue \$3,762.90	10,060 09	
real estate	17,915 13	
Insurance Department fees and agents' licenses	2,311 06	
Repairs and expenses on real estate, except taxes.....	23,404 50	
Rents—including company's use of own buildings.	60,846 15	
Advertising, \$10,322.09; printing and stationery, \$13,841.53; postage and exchange, \$8,793.19	32,956 81	
Losses on sales of real estate \$4,809 84	11,312 83	}
securities \$6,502 99.....		
All other disbursements, viz: Office expenses \$15,370.80; interest \$7,746.62.....	23,117 42	
Total miscellaneous disbursements.....		734,917 24
Total disbursements		\$2,257,070 48
Balance		\$14,660,749 74

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$4,494,916 60
Loans on mortgages of real estate.....	8,411,215 38
Loans secured by collateral	50,000 00
Loans on company's policies assigned as collateral	977,267 61
Book value of bonds—excluding interest	496,040 33
Cash in office and in bank.....	184,035 07
Agents' debit balances.....	40,087 96
Office furniture.....	7,186 79
Ledger assets, per balance	\$14,660,749 74

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate	\$114,676 27
Interest accrued on stocks and bonds	1,454 16
Interest due and accrued on collateral loans.....	20,064 22
Interest accrued on other assets.....	3,807 95
Rents due and accrued on company's property.....	20,491 98
Total interest and rents	\$160,494 58

	<i>New Business.</i>	<i>Renewals.</i>	
*Gross uncollected premiums.....	\$47,516 19	\$73,669 21	
Gross deferred premiums	35,195 51	170,839 13	
Total	\$82,711 70	\$244,508 34	
Deduct cost of collection.....	46,070 41	14,181 49	
Net uncollected and deferred premiums	\$36,641 29	\$230,326 85	266,968 14
Gross assets			\$15,088,212 46

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

DEDUCT ASSETS NOT ADMITTED.

Office furniture	\$7,186 79	
Depreciation on stocks and bonds	5,986 25	
Total		13,173 04
Total admitted assets		\$15,075,039 42

NON-LEDGER LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i>	\$13,692,363 00	
Same for reversionary additions	535,383 00	
Same for annuities	132,238 00	
Net reserve		\$14,359,984 00
Matured endowments due and unpaid	\$8,578 28	
Death losses due and unpaid	916 00	
Death losses in process of adjustment or adjusted and not due.....	9,000 00	
Death losses reported, no proofs received	42,353 90	
Total policy claims		60,848 18
Premiums paid in advance		11,212 30
Liabilities on policy holders account		\$14,432,044 48
Gross divisible surplus	\$517,994 94	
Cash capital	125,000 00	
Surplus to policy holders		642,994 94
Total liabilities and surplus		\$15,075,039 42

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 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

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	3,933	\$8,049,386 00		
Endowment.....	877	1,956,622 00		
Annuities	7	-	4,817	\$10,006,008 00

OLD POLICIES REVIVED.

Whole life.....	359	\$703,519 00		
Endowment.....	93	186,836 00		
Reversionary additions.....	-	5,954 00	452	\$896,309 00
Addition by dividends				133,781 00
Total			31,575	\$61,398,333 00

POLICIES TERMINATED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	3,529	\$6,789,296 00		
Endowment.....	1,006	2,140,171 00		
Annuities.....	4	-		
Reversionary additions.....	-	157,503 00	4,540	\$9,086,970 00

HOW TERMINATED.

By death.....	350	\$796,060 00
maturity.....	137	244,702 00
discount.....	33	95,834 00
surrender.....	644	1,391,312 00
lapse.....	2,360	4,160,087 00
not being taken.....	1,016	2,398,975 00
	4,540	\$9,086,970 00

POLICIES IN FORCE DEC. 31, 1898.

Whole life.....	18,135	\$34,897,504 00		
Endowment.....	8,846	16,606,884 00		
Annuities.....	54	-		
Reversionary additions.....	-	806,975 00	27,035	\$52,311,363 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	793	\$900,833 00
Policies issued during the year.....	185	227,079 00
Total.....	978	\$1,127,912 00
Deduct policies ceased to be in force.....	158	179,128 00
Policies in force in Maine, December 31, 1898.....	820	\$948,784 00
Losses and claims incurred during the year.....	7	\$12,198 50
Losses and claims settled during the year.....	7	12,198 50
Premiums collected or secured without deductions.....		\$35,101 36

MISCELLANEOUS INSURANCE COMPANIES OF
OTHER STATES AND COUNTRIES.

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, 1898.



ÆTNA LIFE INSURANCE COMPANY,
(ACCIDENT DEPARTMENT.)

HARTFORD, CONN.

Principal Office, No. 650 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)		\$657,290 54
Interest on loans on mortgages of real estate.....	\$14,218 13	
Interest on bonds and dividends on stocks	1,476 19	
Interest on bank deposits and debts due the company	181 12	
Total interest.....	\$15,875 44	
Less interest paid on claim account	192 60	
Net interest		\$15,682 84
Profit and loss.....		5 98
Income } Accident Department.....		\$672,979 36
} Life Department		8,190,915 73
Total income		\$8,863,895 09
Net ledger assets, Dec. 31, 1897.....		45,348,489 61
Total		\$54,212,384 70

DISBURSEMENTS.

Net amount paid for losses and claims (accident).....		\$246,989 09
Commissions to agents and brokers.....	\$209,267 47	
Salaries and expenses of agents.....	14,673 69	
Medical examiners' fees and salaries.....	3,008 95	
Salaries and compensation of officers and office employes	18,754 96	
Taxes on: Premiums \$8,842.73; internal revenue \$1,767.82..	10,610 55	
Insurance Department fees and agents' licenses.....	4,141 00	
Municipal licenses.....	433 99	
Rent	6,588 43	
Legal and loss expenses.....	6,736 84	

Furniture and fixtures, \$804.43; advertising \$1,293.34; printing and stationery \$9,517.33.....	\$11,615 10
All other disbursements, viz: Postage and exchange \$7,151.13; express \$1,376.54; expense \$826.36	9,354 03
Total miscellaneous disbursements	295,185 01
Disbursements } Accident Department.....	\$542,174 10
} Life Department	5,899,746 62
Total disbursements.....	\$6,441,920 72
Balance	\$47,770,463 98

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$471,631 00
Loans on mortgages of real estate.....	22,333,492 31
Loans secured by collateral	537,321 14
Book value of stocks and bonds—excluding interest	15,369,030 87
Cash in office and in bank	7,015,538 85
Bills receivable \$16,957.40; agents' debit balances \$29,650.62.....	46,608 02
Loans to policy holders on this company' spolicies, assigned as collateral	1,466,855 00
Premium notes on liens on policies in force.....	543,201 88
Total	\$47,783,679 07

DEDUCT LEDGER LIABILITIES.

Agents' credit balances \$3,411.85; all other \$9,803.24	\$13,215 09
Net ledger assets, per balance.....	\$47,770,463 98

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate.....	\$493,160 46
Interest due and accrued on stocks and bonds	141,216 31
Interest accrued on collateral loans	5,067 85
Interest due on other assets	9,002 25
Interest due on premium notes, loans or liens.....	192,769 22
Rents due and accrued on company's property or lease...	2,818 24
Total interest and rents.....	\$844,034 33
Market value of stocks and bonds over book value.	1,236,820 43
Net premiums in course of collection.....	401,010 79
Gross assets.....	\$50,252,329 53

DEDUCT ITEMS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$19,690 49
Bills receivable, unsecured.....	200 00
Commissions payable to agents on premium notes	2,321 17
Premium notes in excess of reserve on policies.....	3,097 06
Total	\$25,308 72
Total admitted assets.....	\$50,227,020 81

NON-LEDGER LIABILITIES.

	<i>In Process of Adjustment.</i>	<i>Revised.</i>	
Losses and claims unpaid (accident)	\$47,863 58	\$28,685 71	
Total unpaid losses.....			\$76,549 29
Unearned premiums on outstanding risks.....		\$224,769 11	
Less reserve on reinsured risks		1,045 92	
Total premiums on outstanding risks.....			223,723 19
Total liability, life department.....			42,681,696 31
Total liabilities, except capital			\$42,981,968 79
Cash capital	\$1,750,000 00		
Surplus over all liabilities.....		5,495,052 02	
Surplus to policy holders.....			7,245,052 02
Total liabilities and surplus.....			\$50,227,020 81

RISKS AND PREMIUMS.

ACCIDENT.		<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year		\$101,183,170 00	\$384,126 04
Written or renewed during the year.....		250,599,900 00	670,609 44
Total		\$351,783,070 00	\$1,054,735 48
Deduct expirations and cancellations.		241,921,950 00	625,048 37
Balance		\$109,861,120 00	\$429,687 11
Deduct reinsured policies.....		902,500 00	2,091 84
Net in force December 31, 1898.....		\$108,958,620 00	\$427,595 27

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	\$489,800 00	\$1,357 99	\$214 28	\$214 28	\$240,700 00

*10

AMERICAN BONDING AND TRUST COMPANY,

BALTIMORE, MD.

Principal Office, Equitable Building.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1895.

JAMES BOND, *President.*SAMUEL H. SHRIVER, *Secretary.*

Cash Capital, \$500,000.

INCOME.

Net premiums received (fidelity and surety).....	\$185,754 70
Interest on bonds and dividends on stocks.....	21,687 84
Profit on sale or maturity of ledger assets	62
Income from all other sources, viz: Collateral deposits	11,795 11
Total income.....	\$219,238 27
Net ledger assets, Dec. 31, 1897	629,080 25
Total	\$848,318 52

DISBURSEMENTS.

Net amount paid for losses and claims (fidelity and surety)	\$64,916 02
Commissions to agents and brokers	\$26,930 70
Salaries and expenses of agents	40,936 88
Inspections	129 60
Salaries and compensation of officers and office employes	24,621 32
Taxes on: Premiums \$1,352.17; property \$1,541.32	2,893 49
Insurance department fees and agents' licenses	5,304 35
Municipal licenses	401 29
Rent	6,999 99
Legal expenses ..	5,082 65
Furniture and fixtures, \$3,681.00; advertising \$5,098.76; printing and stationery, \$5,919.51	14,699 27
Loss on sale or maturity of ledger assets	1,043 75
All other disbursements, viz: Detection and arrest \$1,650.94; postage \$2,707.38; auditing expense \$187.50; trav- eling expense \$291.90; development expense \$1,796.45; expenses \$2,540.84; internal revenue \$853.94; telegraph and telephone \$986.72	11,015 67
Total miscellaneous disbursements	140,058 96
Total disbursements.....	\$204,974 98
Balance.....	\$643,343 54

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$20,000 00
Book value of stocks and bonds—excluding interest	585,445 12
Cash in office and in bank.....	28,163 84
Bills receivable \$623.97; accounts receivable \$9,110.61	9,734 58
Ledger assets, per balance	<u>\$643,343 54</u>

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$8,744 22
Furniture and fixtures	1 00
Market value of stocks and bonds over book value.....	33,267 88
All other assets	36,031 47
Gross assets	<u>\$721,388 11</u>

DEDUCT ITEMS NOT ADMITTED.

Furniture, fixtures and safes	\$1 00
Bills receivable, unsecured.	623 97
Total	<u>\$624 97</u>
Total admitted assets	<u>\$720,763 14</u>

NON-LEDGER LIABILITIES.

Losses and claims unpaid, viz:	
Fidelity and surety (in process of adjustment)	\$4,087 46
Unearned premiums on outstanding risks.....	114,589 47
Agents' credit balances.	305 76
Collateral deposits	28,061 71
Total liabilities, except capital	<u>\$147,044 40</u>
Cash capital.....	\$500,000 00
Surplus over all liabilities	<u>73,718 74</u>
Surplus to policy holders	573,718 74
Total liabilities and surplus.....	<u>\$720,763 14</u>

RISKS AND PREMIUMS.

SURETY.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$39,587,997 24	\$146,240 60
Written or renewed during the year	49,603,031 45	226,899 07
Total.....	<u>\$89,191,028 69</u>	<u>\$373,139 67</u>
Deduct expirations and cancellations	38,529,192 97	142,291 16
Balance	\$50,661,835 72	\$230,848 51
Deduct reinsured policies.....	-	1,669 56
Net in force December 31, 1898.....	<u>\$50,661,835 72</u>	<u>\$229,178 95</u>

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Amount at Risk.</i>
Fidelity	\$94,050 00	\$210 50	\$94,050 0

AMERICAN SURETY COMPANY,

NEW YORK, N. Y.

Principal Office, No. 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).....		\$992,272 05
Rents.....	\$244,077 33	
Interest on loans on mortgages of real estate	750 00	
Interest on collateral loans	4,178 87	
Interest on bonds and dividends on stocks	114,721 83	
Interest on bank deposits and debts due the company	1,426 78	
Total interest and rents		365,154 81
Profit on sale or maturity of ledger assets		158 75
Income from all other sources, viz: Cash recovered from losses paid in previous years		74,504 96
Total income		\$1,432,090 57
Net ledger assets, Dec. 31, 1897.....		4,846,724 31
Total		\$6,278,814 88

DISBURSEMENTS.

Net amount paid for losses and claims (fidelity and surety).....		\$871,427 60
Interest and dividends to stockholders	\$200,000 00	
Commissions to agents and brokers	50,912 07	
Salaries and expenses of agents.....	168,070 31	
Inspections	24,171 46	
Salaries and compensation of officers and office employes	172,896 71	
Taxes on: Premiums \$11,424.31; property \$60,359.78	71,784 09	
Insurance department fees and agents' licenses	2,382 26	
Municipal licenses	1,227 75	
Rent	77,880 00	
Legal expenses.....	7,401 32	
Repairs and expenses on real estate, other than taxes	72,784 79	
Furniture and fixtures, \$11,913.95; advertising \$4,175.64; printing and stationery, \$13,097.98	29,187 57	
Loss on sale or maturity of ledger assets	2,167 41	
All other disbursements	36,233 34	
Total miscellaneous disbursements		917,099 08
Total disbursements		\$1,288,526 68
Balance		\$4,990,288 20

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.....	95,196 70
Book value of stocks and bonds—excluding interest.....	1,194,819 10
Cash in office and in bank.....	194,479 84
Total.....	\$5,004,243 68
Deduct ledger liabilities.....	13,955 48
Net ledger assets, per balance.....	\$4,990,288 20

NON-LEDGER ASSETS.

Interest due on stocks and bonds.....	\$13,308 00	
Interest due on collateral loans.....	630 00	
Rents due and accrued on company's property or lease.....	23,351 65	
Total interest and rents.....	\$37,289 65	
Market value of stocks and bonds over book value.....		112,569 15
Net premiums in course of collection.....		97,188 98
Gross assets.....	\$5,237,335 98	

DEDUCT ITEMS NOT ADMITTED.

Depreciation from book value of ledger assets.....	\$267,119 40
Total admitted assets.....	\$4,970,216 58

NON-LEDGER LIABILITIES.

Losses and claims unpaid, viz:

	<i>In process of adjustment.</i>	<i>Resisted.</i>	
Fidelity and surety.....	\$58,567 50	\$131,742 42	
Total unpaid losses.....			\$190,309 92
Unearned premiums on outstanding risks.....			615,425 06
Total liabilities, except capital.....			\$805,734 98
Cash capital.....			\$2,500,000 00
Surplus over all liabilities.....			1,664,481 60
Surplus to policy holders.....			4,164,481 60
Total liabilities and surplus.....			\$4,970,216 58

RISKS AND PREMIUMS.

FIDELITY.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$88,148,572 54	\$543,270 03
Written or renewed during the year.....	116,936,641 46	560,879 48
Total.....	\$205,085,214 00	\$1,104,149 51
Deduct expirations and cancellations.....	109,482,300 00	630,467 67
Net in force December 31, 1898.....	\$95,602,914 00	\$473,681 84

150 CITY TRUST, SAFE DEPOSIT AND SURETY COMPANY.

SURETY.

In force December 31, preceding year	\$134,984,520 00	\$657,251 00
Written or renewed during the year	179,680,485 00	632,865 62
Total	\$314,665,005 00	\$1,290,116 62
Deduct expirations and cancellations	143,621,582 00	586,584 65
Net in force December 31, 1898	\$171,043,423 00	\$703,531 97

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	\$653,000 00	\$2,562 84	\$2,000 00	\$2,000 00	\$680,000 00
Surety	435,082 00	1,346 25	-	-	456,994 00
Aggregate	\$1,088,082 00	\$3,909 09	\$2,000 00	\$2,000 00	\$1,136,994 00

CITY TRUST, SAFE DEPOSIT AND SURETY
COMPANY,

PHILADELPHIA, PA.

Principal Office, Nos. 927 and 929 Chestnut St.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1886.

CHARLES M. SWAIN, *President.*

JAMES F. LYND, *Secretary.*

Cash Capital, \$500,000.

INCOME.

Net premiums received (fidelity and surety)	\$176,776 73
Rents	\$12,141 25
Interest on loans on mortgages of real estate	10,277 62
Interest on collateral loans	55,265 69
Interest on bonds and dividends on stocks	9,831 50
Interest on bank deposits and debts due the company	8,607 43
Total interest and rents	96,123 49
Increase in value of securities	920 00
Income from all other sources, viz: Safe deposit boxes \$2,584.75; commissions \$1,845.65; registry \$545.00	4,975 40
Total income	\$278,795 62
Net ledger assets, Dec. 31, 1897	2,876,569 11
Total	\$3,155,364 73

DISBURSEMENTS.

Net amount paid for losses and claims (fidelity and surety).....		\$50,227 98
Interest and dividends to stockholders.....	\$30,045 00	
Commissions to agents and brokers	8,957 30	
Salaries and expenses of agents.....	59,682 81	
Interest paid depositors.....	41,907 20	
Salaries and compensation of officers and office employes	59,323 91	
Taxes on: Premiums \$3,091.58; property \$4,766.98	7,858 56	
Insurance Department fees and agents' licenses.....	2,400 91	
Municipal licenses \$100.00; tax on franchise \$3,261.26.....	3,361 26	
Legal expenses.....	6,692 25	
Advertising \$3,618.25; printing and stationery \$6,464.18.....	10,082 43	
Loss on sale or maturity of ledger assets.....	890 60	
Internal revenue tax and stamps.....	2,503 25	
General expenses.....	14,753 86	
Total miscellaneous disbursements		248,459 34
Total disbursements.....		\$298,687 32
Balance		\$2,856,677 41

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$518,822 65
Loans on mortgages of real estate.....	175,300 00
Loans secured by collateral	1,445,036 80
Book value of stocks and bonds—excluding interest	245,077 50
Cash in office and in bank	420,193 39
Agents' debit balances	519 20
All other assets	51,727 87
Ledger assets, per balance.....	\$2,856,677 41

NON-LEDGER ASSETS.

Commissions	\$28 00
Interest due and accrued on mortgages of real estate.....	2,875 19
Interest due and accrued on stocks and bonds.....	4,025 00
Interest accrued on collateral loans.....	15,615 00
Interest accrued on other assets	700 00
Rents due and accrued on company's property or lease...	510 00
Total interest and rents	\$23,753 19
Due for re-insurance on losses already paid	7,811 60
Net premiums in course of collection	18,805 69
All other assets, viz: Revenue stamps \$875.00; telephone \$246.00.....	1,121 00
Gross assets	\$2,908,168 89

DEDUCT ITEMS NOT ADMITTED.

Furniture, fixtures and safes	\$6,001 24
Ledger account unsecured.....	519 20
Depreciation from book value of ledger assets.....	4,235 27
Total	\$10,755 71
Total admitted assets	\$2,897,413 18

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 ...	\$107 59	\$2,722 86	\$1,010 19	\$21,091 20	
Deduct reinsurance ...	-	-	-	2,795 60	
Net unpaid losses	\$107 59	\$2,722 86	\$1,010 19	\$18,295 60	\$22,136 24
Unearned premiums on outstanding risks					112,053 60
Dividends due stockholders					15 00
Expenses and other accounts due and accrued					1,500 00
Reinsurance on premiums uncollected					6,097 16
All other liabilities, viz: Due depositors \$2,072,614.15; interest accrued thereon \$17,160.00					2,089,774 15
Total liabilities, except capital					\$2,231,576 15
Cash capital				\$500,000 00	
Surplus over all liabilities				165,837 03	
Surplus to policy holders					665,837 03
Total liabilities and surplus					\$2,897,413 18

RISKS AND PREMIUMS.

FIDELITY.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$22,511,533 33	\$88,102 55
Written or renewed during the year	19,734,828 33	85,222 31
Total	\$42,246,361 66	\$173,324 86
Deduct expirations and cancellations	10,101,696 34	58,784 63
Balance	\$32,144,665 32	\$114,540 23
Deduct reinsured policies	882,250 00	4,061 46
Net in force December 31, 1898	\$31,262,415 32	\$110,478 77

SURETY.

In force December 31, preceding year	\$37,819,215 36	\$184,055 65
Written or renewed during the year	14,488,909 22	106,158 82
Total	\$52,308,124 58	\$290,214 47
Deduct expirations and cancellations	28,258,913 75	163,958 59
Balance	\$24,049,210 83	\$126,255 88
Deduct reinsured policies	1,420,253 56	12,627 46
Net in force December 31, 1898	\$22,628,957 27	\$113,628 42

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Amount at Risk.</i>
Fidelity and surety	\$90,000 00	\$375 28	\$88,000 00

EMPLOYERS' LIABILITY ASSURANCE
CORPORATION,

LONDON, ENG.

—
INCORPORATED IN 1880. COMMENCED BUSINESS IN 1881.

WM. A. FRENCH, Acting Manager, No. 71 Kilby St., Boston, Mass.

—
Deposit Capital, \$200,000.
—

INCOME.

Net premiums received:	
Accident	\$147,286 82
Employers' liability	941,627 59
Fidelity and surety	25,581 75
Net premium income	\$1,114,496 16
Interest on bonds and dividends on stocks	63,834 68
Total income	\$1,178,330 84
Net ledger assets Dec. 31, 1897	923,333 25
Total	\$2,101,664 09

DISBURSEMENTS.

Net amount paid for losses and claims:	
Accident	\$87,668 87
Employers' liability	534,425 49
Fidelity and surety	11,379 94
Net payments to policy holders	\$633,474 30
Remitted to home office	\$81,753 88
Commissions to agents and brokers	266,157 86
Salaries and expenses of agents	13,118 33
Salaries and compensation of officers and office employes	42,790 65
Taxes on premiums	18,822 37
Insurance department fees and agents' licenses	9,842 73
Municipal licenses \$565.28; war revenue \$2,154.78	31,385 16
Rent	20,497 02
Legal expenses	7,213 26
Furniture and fixtures \$2,640.69; advertising \$6,460.89; printing and stationery \$12,139.51	21,241 09
All other disbursements	11,619 63
Total miscellaneous disbursements	495,776 88
Total disbursements	\$1,129,251 18
Balance	\$972,412 91

154 EMPLOYERS' LIABILITY AND ASSURANCE CORPORATION.

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds—excluding interest	\$961,600 00
Cash in office and in bank.....	1,646 20
Cash deposited with trustees.....	9,166 71
Ledger assets, per balance	<u>\$972,412 91</u>

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	\$7,059 17
Net premiums in course of collection	188,692 93
Admitted assets	<u>\$1,168,165 01</u>

NON-LEDGER LIABILITIES.

	<i>In process of Adjustment.</i>	<i>Resisted for Employer.</i>	<i>Resisted by Company.</i>	
Losses and claims unpaid, viz.:				
Accident	\$17,450 00	-	\$36,190 00	
Employers' liability	33,755 00	\$208,415 00	2,655 00	
Fidelity and surety.....	275 00	-	-	
Total unpaid losses	<u>\$51,480 00</u>	<u>\$208,415 00</u>	<u>\$38,845 00</u>	\$298,740 00
Unearned premiums on outstanding risks.....				<u>478,202 43</u>
Total liabilities, except capital				\$776,942 43
Deposit capital			\$200,000 00	
Surplus over all liabilities.....			191,222 58	
Surplus to policy holders.....				<u>391,222 58</u>
Total liabilities and surplus				<u>\$1,168,165 01</u>

RISKS AND PREMIUMS.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$28,883,900 00	\$128,372 89
Written or renewed during the year.....	37,006,776 00	164,474 56
Total	<u>\$65,890,676 00</u>	<u>\$292,847 45</u>
Deduct expirations and cancellations.....	37,907,961 00	168,479 88
Net in force December 31, 1898	<u>\$27,982,715 00</u>	<u>\$124,367 62</u>

EMPLOYERS' LIABILITY.

In force December 31, preceding year.....	\$181,052,813 00	\$804,679 17
Written or renewed during the year.....	244,925,400 00	1,088,557 33
Total	<u>\$425,978,213 00</u>	<u>\$1,893,236 50</u>
Deduct expirations and cancellations.....	242,473,619 00	1,077,660 53
Net in force December 31, 1898	<u>\$183,504,594 00</u>	<u>\$815,575 97</u>

FIDELITY.

In force December 31, preceding year.....	\$5,938,920 00	\$26,395 20
Written or renewed during the year.....	6,927,855 00	30,790 47
Total	<u>\$12,866,775 00</u>	<u>\$57,185 67</u>
Deduct expirations and cancellations	7,311,905 00	32,497 36
Net in force December 31, 1898.....	<u>\$5,554,870 00</u>	<u>\$24,688 31</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.....	\$667,579 00	\$2,967 02	\$1,367 68	\$1,967 68	\$667,579 00
Employers' liability.....	1,234,208 00	5,485 37	4,392 57	5,117 57	1,234,208 00
Fidelity	333,452 00	1,482 01	-	-	333,452 00
Aggregate.....	\$2,235,239 00	\$9,934 40	\$5,760 25	\$7,085 25	\$2,235,239 00

FIDELITY AND CASUALTY COMPANY,

NEW YORK, N. Y.

Principal Office, Nos. 97-103 Cedar St.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

GEORGE F. SEWARD, *President.*

ROBERT J. HILLAS, *Secretary.*

Cash Capital, \$250,000.

INCOME.

Net premiums received:	
Accident	\$934,659 86
Employers' liability.....	1,424,085 33
Burglary	219,913 71
Fidelity and surety	167,779 66
Plate glass.....	204,070 00
Steam boiler.....	258,837 04
Net premium income	\$3,209,345 60
Rents—including company's use of own buildings.....	\$56,053 58
Interest on bonds and dividends on stocks.....	79,186 33
Interest on bank deposits and debts due the company	906 41
Total interest and rents	136,146 32
Profit on sale or maturity of ledger assets	10,787 50
Total income	\$3,356,279 42
Net ledger assets, Dec. 31, 1897.....	2,310,867 29
Total	\$5,667,146 71

DISBURSEMENTS.

*Net amount paid for losses and claims:	
Accident.....	\$418,718 82
Employers' liability.....	851,808 14
Burglary	92,402 88
Fidelity and surety.....	60,991 93
Plate glass	78,764 77
Steam boiler.....	38,408 49
Net payments to policy holders.	\$1,541,095 03

*Includes expense of loss adjustment and defense of suits against policy holders.

Interest and dividends to stockholders	\$50,000 00	
Commissions to agents and brokers	840,150 34	
Salaries and expenses of agents	201,589 52	
Inspections	115,981 70	
Salaries and compensation of officers and office employes	134,775 02	
Taxes on: Premiums, \$33,981.79; property, \$6,559.71.....	40,541 50	
Insurance department fees and agents' licenses	8,821 01	
Municipal licenses, \$2,469.17: United States internal revenue tax, \$7,160.14	58,991 82	
Rent—including company's use of own buildings	49,051 35	
Legal expenses.	1,177 66	
Repairs and expenses on real estate, other than taxes....	20,009 68	
Furniture and fixtures, \$4,601.12; advertising. \$8,248.18; printing and stationery, \$29,474.84	42,324 14	
Loss on sale or maturity of ledger assets.....	656 88	
All other disbursements	44,449 02	
Total miscellaneous disbursements	<u>1,559,157 13</u>	
Total disbursements.....	<u>\$3,100,252 16</u>	
Balance.....	\$2,566,894 55	

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$570,832 07
Book value of stocks and bonds—excluding interest	1,888,120 53
Cash in office and in bank	76,118 29
Bills receivable \$5,552.88; agents' debit balances \$26,270.78.....	31,823 66
Ledger assets, per balance	<u>\$2,566,894 55</u>

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds.....	\$2,016 67
Rents accrued on company's property or lease	2,059 10
Total interest and rents.....	<u>\$4,075 77</u>
Market value of stocks and bonds over book value.....	160,255 72
Net premiums in course of collection	391,060 39
Reserve re-insurance deposit	19,268 91
Gross assets	<u>\$3,141,555 34</u>

DEDUCT ITEMS NOT ADMITTED.

Agents' debit balances, unsecured	\$26,270 78
Bills receivable, unsecured	5,552 88
Total	<u>\$31,823 66</u>
Total admitted assets	<u>\$3,109,731 68</u>

NON-LEDGER LIABILITIES.

	<i>In process of adjustment.</i>	<i>Reported. No proof.</i>	<i>Revised.</i>
Losses and claims unpaid, viz:			
Accident	\$57,323 29	\$24,950 00	\$7,500 00
Employers' liability	58,135 00	-	375,400 00
Burglary	7,037 33	92 00	*850 00

* Revised for insured.

Fidelity and surety	\$4,150 30	\$4,010 86	\$9,547 85	
Plate glass	6,272 60	-	-	
Steam boiler	8,505 00	-	-	
Total unpaid losses	\$141,423 52	\$29,052 86	\$393,297 85	\$563,774 23
Unearned premiums on outstanding risks				1,667,568 52
Salaries, rents, expenses and other accounts due and accrued				48,098 90
Total liabilities, except capital				\$2,279,441 65
Cash capital			\$250,000 00	
Surplus over all liabilities.....			580,290 03	
Surplus to policy holders				830,290 03
Total liabilities and surplus.....				\$3,109,731 68

RISKS AND PREMIUMS.

ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$273,322,609 66	\$876,469 99
Written or renewed during the year	437,987,650 00	1,365,370 49
Total	\$711,310,259 66	\$2,241,840 48
Deduct expirations and cancellations	425,897,937 66	1,251,149 40
Balance	\$285,412,322 00	\$990,691 08
Deduct reinsured policies.....	\$10,000 00	23 50
Net in force December 31, 1898.....	\$285,402,322 00	\$990,667 58

EMPLOYERS' LIABILITY.

In force December 31, preceding year.....	\$170,805,500 00	\$1,164,322 02
Written or renewed during the year	213,394,333 00	1,695,815 03
Total.....	\$384,199,833 00	\$2,860,137 05
Deduct expirations and cancellations	203,751,500 00	1,604,520 84
Balance	\$180,448,333 00	\$1,255,616 21
Deduct reinsured policies.....	45,000 00	272 96
Net in force December 31, 1898	\$180,403,333 00	\$1,255,343 25

BURGLARY.

In force December 31, preceding year	\$27,553,569 56	\$197,605 81
Written or renewed during the year.....	32,803,824 58	283,000 52
Total.....	\$60,357,394 14	\$480,606 33
Deduct expirations and cancellations	33,854,615 89	257,442 48
Net in force December 31, 1898.....	\$26,502,778 25	\$223,163 85

FIDELITY.

In force December 31, preceding year	\$41,137,225 74	\$232,603 58
Written or renewed during the year.....	57,239,367 74	241,417 93
Total	\$98,376,593 48	\$474,021 51
Deduct expirations and cancellations	57,296,104 74	297,994 56
Balance.....	\$41,080,488 74	\$176,026 95
Deduct reinsured policies.....	190,000 00	789 00
Net in force December 31, 1898	\$40,890,488 74	\$175,237 95

PLATE GLASS.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$9,868,432 14	\$244,951 56
Written or renewed during the year	10,681,021 04	224,047 26
Total	\$20,549,453 18	\$468,998 82
Deduct expirations and cancellations	11,545,600 22	282,746 78
Balance	\$9,003,852 96	\$186,252 04
Deduct reinsured policies	10,297 05	165 43
Net in force December 31, 1898	\$8,993,555 91	\$186,086 61

STEAM BOILER.

In force December 31, preceding year	\$99,145,659 00	\$442,685 32
Written or renewed during the year	92,575,408 02	357,207 78
Total	\$191,721,067 02	\$799,893 10
Deduct expirations and cancellations	\$6,634,689 00	316,788 43
Net in force December 31, 1898	\$105,086,378 02	\$483,104 67

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>
Accident.....	\$2,326,800 00	\$8,408 33	\$2,535 16	\$2,535 16
Employers' liability	1,270,000 00	10,522 91	3,368 51	3,368 51
Burglary.....	55,962 00	545 94	-	-
Fidelity.....	273,100 00	1,234 50	-	-
Plate glass	32,999 40	793 22	118 02	118 02
Steam boiler.....	1,283,000 00	2,742 59	44 49	44 49
Aggregate	\$5,241,861 40	\$24,047 49	\$6,066 18	\$6,066 18

FIDELITY AND DEPOSIT COMPANY,

BALTIMORE, MD.

Principal office, Corner Charles and Livingston 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).....		\$819,123 57
Rents	\$38,657 48	
Interest on bonds and dividends on stocks	65,616 50	
Total interest and rents.....		104,273 98
Income from all other sources		52,235 95
Total income.....		\$975,633 50
Net ledger assets, Dec. 31, 1897.....		2,399,387 56
Total		\$3,375,021 06

DISBURSEMENTS.

Net amount paid for losses and claims (fidelity and surety).....		\$278,841 89
Interest and dividends to stock holders	\$100,000 00	
Commissions to agents and brokers.....	189,893 88	
Salaries and expenses of agents.....	5,021 75	
Inspections and auditing	20,910 46	
Salaries and compensation of officers and office employes	66,009 54	
Taxes on: Premiums \$13,913.10; property \$16,121.01.	30,034 11	
Insurance Department fees and agents' licenses	9,669 19	
Municipal licenses.....	2,403 56	
Rent	7,800 00	
Legal expenses.	10,999 68	
Repairs and expenses on real estate, other than taxes	8,955 14	
Furniture and fixtures, \$7,381.82; advertising \$7,631.01; printing and stationery \$15,727.95.....	30,740 78	
All other disbursements, viz.: postage \$14,378.59; inci- dentials, development, etc., \$51,325.06	65,703 65	
Total miscellaneous disbursements.....		548,141 72
Total disbursements.....		\$826,983 61
Balance		\$2,548,037 45

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$600,000 00
Book value of stocks and bonds—excluding interest	1,801,567 00
Cash in office and in bank	146,470 45
Ledger assets, per balance	<u>\$2,548,037 45</u>

NON-LEDGER ASSETS.

Net premiums in course of collection	\$113,253 30
Admitted assets	<u>\$2,661,290 75</u>

NON-LEDGER LIABILITIES.

	<i>Adjusted.</i>	<i>In process of Adjustment.</i>	<i>Reported. No proof.</i>
Losses and claims unpaid, viz:			
Fidelity and surety	\$2,336 06	\$7,268 74	\$31,748 72
Total unpaid losses			\$41,353 52
Unearned premiums on outstanding risks			485,798 55
Total liabilities, except capital			<u>\$527,152 07</u>
Cash capital			\$1,000,000 00
Surplus over all liabilities			<u>1,134,138 68</u>
Surplus to policy holders			2,134,138 68
Total liabilities and surplus			<u>\$2,661,290 75</u>

RISKS AND PREMIUMS.

FIDELITY.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$103,775,239 39	\$572,102 51
Written or renewed during the year	140,358,370 00	612,332 08
Total	<u>\$244,133,609 39</u>	<u>\$1,184,434 59</u>
Deduct expirations and cancellations	137,825,548 74	614,359 32
Net in force December 31, 1898	<u>\$106,308,060 65</u>	<u>\$570,075 27</u>

SURETY.

In force December 31, preceding year	\$37,312,155 00	\$309,917 55
Written or renewed during the year	27,786,230 00	246,643 63
Total	<u>\$65,098,385 00</u>	<u>\$556,561 18</u>
Deduct expirations and cancellations	14,863,675 00	155,039 35
Net in force December 31, 1898	<u>\$50,234,710 00</u>	<u>\$401,521 83</u>

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Amount. at Risk.</i>
Fidelity	\$259,750 00	\$1,353 60	\$522,650 00
Surety	89,800 00	645 20	-
Aggregate	<u>\$349,550 00</u>	<u>\$1,998 80</u>	<u>\$522,650 00</u>

GUARANTEE COMPANY OF NORTH AMERICA,

MONTREAL, CANADA.

Principal Office, No. 57 Beaver Hall Hill.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1872.

EDWARD RAWLINGS, *President.*

ROBERT KERR, *Secretary.*

Cash Capital, \$304,600.

INCOME.

Net premiums received (fidelity and surety).....		\$174,450 13
Rents—including company's use of own buildings	\$2,932 26	
Interest on loans on mortgages of real estate	96 80	
Interest on bonds and dividends on stocks	34,657 95	
Interest on bank deposits and debts due the company	453 94	
Total interest and rents		38,134 98
Total income.....		\$212,585 11
Net ledger assets, Dec. 31, 1897.....		937,815 55
Total		\$1,150,400 66

DISBURSEMENTS.

Net amount paid for losses and claims (fidelity and surety).....		\$53,026 26
Interest and dividends to stockholders.....	\$24,368 00	
Commissions to agents and brokers.....	8,666 68	
Salaries and expenses of agents.....	21,116 31	
Inspections.....	13,640 96	
Salaries and compensation of officers and office employes	38,608 40	
Taxes on: Premiums, \$2,620.85; property, \$726.19.....	3,347 04	
Insurance department fees and agents' licenses	3,396 46	
Municipal licenses, \$680.53; United States revenue stamps, \$424.45	1,104 98	
Rent—including company's use of own buildings.....	7,280 27	
Legal expenses.....	2,129 73	
Advertising, \$1,353.96; printing and stationery, \$2,893.88 ..	4,247 78	
Loss on maturity of ledger assets	12 00	
All other disbursements, viz: Postage, telegrams and office expenses.....	8,555 32	
Total miscellaneous disbursements		136,473 83
Total disbursements.....		\$189,500 09
Balance		\$960,900 57

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$70,419 33
Loans on mortgages of real estate	3,780 00
Book value of stocks and bonds—excluding interest	789,646 66
Cash in office and in bank	93,029 09
All other assets, viz: Furniture and safes	4,025 49
Ledger assets, per balance	<u>\$960,900 57</u>

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$8,071 07	
Interest accrued on other assets	2,048 61	
Total interest		\$10,119 68
Market value of stocks and bonds over book value		8,322 00
Net premiums in course of collection		8,584 84
Gross assets		<u>\$987,927 09</u>

DEDUCT ITEMS NOT ADMITTED.

Furniture, fixtures and safes	\$4,025 49	
Depreciation from book value of ledger assets	1,000 00	
Total		<u>\$5,025 49</u>
Total admitted assets		<u>\$982,901 60</u>

NON-LEDGER LIABILITIES.

	<i>In process of adjustment.</i>	<i>Reported. No proof.</i>	<i>Resisted.</i>	
Losses and claims unpaid, viz:				
Fidelity and surety	\$6,675 09	\$10,762 93	\$59,533 39	
Deduct reinsurance	-	-	10,000 00	
Net unpaid losses	<u>\$6,675 09</u>	<u>\$10,762 93</u>	<u>\$49,833 39</u>	\$67,271 41
Unearned premiums on outstanding risks				101,083 29
Salaries, rents, expenses and other accounts due and accrued				6,655 00
Total liabilities, except capital				<u>\$175,009 70</u>
Cash capital			\$304,600 00	
Surplus over all liabilities			<u>503,291 60</u>	
Surplus to policy holders				<u>807,891 60</u>
Total liabilities and surplus				<u>\$982,901 30</u>

RISKS AND PREMIUMS.

FIDELITY AND SURETY.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$49,822,224 00	\$246,285 65
Written or renewed during the year	57,623,574 00	210,945 26
Total	<u>\$107,445,798 00</u>	<u>\$457,230 91</u>
Deduct expirations and cancellations	57,064,110 00	229,379 89
Balance	\$50,381,688 00	\$227,851 02
Deduct reinsured policies	6,462,024 00	25,684 44
Net in force December 31, 1898	<u>\$43,919,664 00</u>	<u>\$202,166 58</u>

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Amount at Risk.</i>
Fidelity	\$373,350 00	\$1,235 51	\$326,650 00

HARTFORD STEAM BOILER INSPECTION AND
INSURANCE COMPANY,

HARTFORD, CONN.

Principal Office, No. 650 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)		\$938,821 92
Interest on loans on mortgages of real estate.....	\$16,911 01	
Interest on bonds and dividends on stocks	80,879 23	
Total interest		97,790 24
Profit on sale or maturity of ledger assets.....		1,657 46
Special mechanical service.....		1,977 12
Profit and loss.....		350 00
Total income		\$1,039,996 74
Net ledger assets, Dec. 31, 1897.....		1,951,707 78
Total		\$2,991,704 52

DISBURSEMENTS.

Net amount paid for losses and claims (steam boiler).....		\$55,725 72
Interest and dividends to stockholders	\$60,000 00	
Commissions to agents and brokers	220,002 80	
Salaries and expenses of agents	97,189 98	
Inspections	329,157 33	
Salaries and compensation of officers and office employes	43,504 68	
Taxes on premiums	12,194 84	
Insurance Department fees and agents' licenses	3,208 75	
State and municipal licenses \$9,066.63; United States revenue \$3,411.87.....	12,478 50	
Rent	4,250 00	
Legal expenses.....	900 00	
Furniture and fixtures \$1,263.83; advertising \$19,469.75; printing and stationery \$14,261.18.....	34,994 76	
Loss on sale or maturity of ledger assets.....	236 34	
All other disbursements, viz.: Office expenses \$2,685.87; profit and loss \$14,864.08	17,549.95	
Total miscellaneous disbursements		\$35,667 93
Total disbursements		\$891,393 65
Balance.....		\$2,100,310 87

164 HARTFORD STEAM BOILER INSURANCE COMPANY.

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$58,432 91
Loans on mortgages of real estate.....	301,000 00
Book value of stocks and bonds—excluding interest.....	1,640,087 24
Cash in office and in bank	100,790 72
Ledger assets, per balance.....	<u>\$2,100,310 87</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages of real estate.....	\$6,982 67
Market value of stocks and bonds over book value.....	42,503 76
Net premiums in course of collection.....	246,726 68
Admitted assets.....	<u>\$2,396,523 98</u>

NON-LEDGER LIABILITIES.

Losses and claims unpaid, viz.:	
Steam boiler, (in process of adjustment)	\$16,984 27
Unearned premiums on outstanding risks.....	1,329,202 73
Total liabilities, except capital	<u>\$1,346,187 00</u>
Cash capital.....	\$500,000 00
Surplus over all liabilities	<u>550,336 98</u>
Surplus to policy holders	1,050,336 98
Total liabilities and surplus.....	<u>\$2,396,523 98</u>

RISKS AND PREMIUMS.

STEAM BOILER.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$274,330,707 00	\$2,511,824 72
Written or renewed during the year.	119,728,589 00	1,067,183 96
Total	<u>\$394,059,296 00</u>	<u>\$3,579,008 68</u>
Deduct expirations and cancellations	114,059,200 00	1,012,034 30
Net in force December 31, 1898.....	<u>\$280,000,096 00</u>	<u>\$2,566,974 38</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>
Steam boiler	\$1,229,900 00	*\$12,540 91	\$300 00	\$300 00	\$3,602,400 00

* Includes \$3,762.27 received for inspections.

LAWYERS' SURETY COMPANY,

NEW YORK, N. Y.

Principal Office, Nos. 32-36 Liberty St.

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)	\$77,872 72
Rents	\$105 00
Interest on loans on mortgages of real estate	15 00
Interest on bonds and dividends on stocks	21,928 68
Interest on bank deposits and debts due the company	499 18
Total interest and rents	22,547 86
Income from all other sources, viz: Profit and loss \$2,906.47; miscellaneous items \$386.75	3,293 22
Total income	\$103,713 80
Net ledger assets, Dec. 31, 1897.	685,737 83
Total	\$789,451 63

DISBURSEMENTS.

Net amount paid for losses and claims (fidelity and surety)	\$10,180 16
Commissions to agents and brokers	\$2,029 15
Salaries and expenses of agents	3,887 96
Salaries and compensation of officers and office employes	38,710 33
Taxes on: Premiums \$539.07; property \$166.60	705 67
Insurance department fees and agents' licenses	399 45
Tax on franchise	750 00
Rents	6,515 00
Legal expenses	6,410 24
Repairs and expenses on real estate, other than taxes	73 34
Furniture and fixtures \$276.29; advertising \$1,325.75; printing and stationery \$1,281.91	2,883 95
United States bonds redeemed	770 84
Profit and loss	3,812 29
All other disbursements, viz: Committee fees \$1,640.00; postage \$369.50; travel \$327.24 internal revenue \$11.00; miscellaneous \$2,229.48; sundry \$193.66; reduction in book value of assets \$905.56	4,577 22
Total miscellaneous disbursements	72,625 66
Total disbursements	\$82,805 82
Balance	\$706,645 81

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$18,000 00
Loans on mortgages of real estate.....	540 00
Book value of stocks and bonds—excluding interest.....	685,663 58
Cash in office and in bank	2,442 23
Ledger assets, per balance	<u>\$706,645 81</u>

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$3,480 58
Rents due on company's property or lease.....	250 00
Total interest and rents.....	<u>\$3,730 58</u>
Market value of stocks and bonds over book value	6,139 82
Net premiums in course of collection.....	11,247 46
Admitted assets	<u>\$727,763 67</u>

NON-LEDGER LIABILITIES.

Unearned premiums on outstanding risks.....	\$42,040 94
Salaries, rents, expenses and other accounts due and accrued	2,678 98
Total liabilities, except capital.....	<u>\$44,719 92</u>
Cash capital	\$500,000 00
Surplus over all liabilities	<u>183,043 75</u>
Surplus to policy holders	683,043 75
Total liabilities and surplus	<u>\$727,763 67</u>

RISKS AND PREMIUMS.

SURETY.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$38,829,601 71	\$90,754 84
Written or renewed during the year	<u>45,260,101 97</u>	<u>100,883 31</u>
Total.....	\$84,119,703 68	\$191,638 15
Deduct expirations and cancellations.....	<u>43,269,661 71</u>	<u>107,556 26</u>
Net in force December 31, 1898	<u>\$40,850,041 97</u>	<u>\$84,081 89</u>

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>
Surety.....	\$2,000 00	\$20 00

LLOYD'S PLATE GLASS INSURANCE COMPANY,

NEW YORK, N. Y.

Principal Office, No. 63 William St.

INCORPORATED IN 1882. COMMENCED BUSINESS IN 1882.

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

Cash Capital, \$250,000.

INCOME.

Net premiums received (plate glass)		\$416,885 45
Rents	\$12,321 11	
Interest on loans on mortgages of real estate.....	950 00	
Interest on bonds and dividends on stocks	15,080 27	
Total interest and rents.....		28,351 38
Profit on sale or maturity of ledger assets		7,625 27
Income from all other sources, viz: Profit and loss.....		50 96
Total income		\$452,913 06
Net ledger assets, Dec. 31, 1897.....		661,930 04
Total		\$1,114,843 10

DISBURSEMENTS.

Net amount paid for losses and claims (plate glass).....		\$143,330 15
Interest and dividends to stockholders	\$50,000 00	
Commissions to agents and brokers.....	159,532 89	
Salaries and expenses of agents	3,140 32	
Salaries and compensation of officers and office employes	56,348 26	
Taxes on: Premiums \$4,018.65; property \$3,384.04.	7,402 68	
Insurance Department fees and agents' licenses.....	4,314 53	
Municipal licenses.....	10,504 62	
Rent	2,961 70	
Legal expenses.....	290 36	
Repairs and expenses on real estate, other than taxes....	3,178 05	
Furniture and fixtures, \$482.30; advertising \$6,408.65; print- ing and stationery \$3,634.03	10,524 98	
All other disbursements, viz: Postage and express, \$3,098.58; sundries, \$6,060.72; internal revenue, \$943.62.....	10,102 92	
Total miscellaneous disbursements		318,301 31
Total disbursements.....		\$461,631 46
Balance		\$653,211 64

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	372,194 98
Cash in office and in bank	15,255 48
Ledger assets, per balance.....	<u>\$653,211 64</u>

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds ..	\$48 61
Market value of real estate over book value.....	19,236 82
Net premiums in course of collection.....	43,399 12
Gross assets.....	<u>\$715,896 19</u>

DEDUCT ITEMS NOT ADMITTED.

Depreciation from book value of ledger assets.....	\$3,844 44
Total admitted assets.....	<u>\$712,051 75</u>

NON-LEDGER LIABILITIES.

Losses and claims unpaid, viz:

Plate glass (in process of adjustment)	\$3,649 42
Unearned premiums on outstanding risks	224,538 71
Salaries, rents, expenses and other accounts due and accrued	30,640 48
Total liabilities, except capital	<u>\$258,828 61</u>
Cash capital	\$250,000 00
Surplus over all liabilities	<u>203,223 14</u>
Surplus to policy holders	453,223 14
Total liabilities and surplus	<u>\$712,051 75</u>

RISKS AND PREMIUMS.

PLATE GLASS.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$16,434,140 00	\$399,756 31
Written or renewed during the year.....	19,654,631 00	451,810 57
Total	\$36,088,771 00	\$851,566 88
Deduct expirations and cancellations.....	15,275,296 00	404,263 11
Net in force December 31, 1898.....	\$20,813,475 00	\$447,303 77

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	\$67,609 01	\$1,607 02	\$444 94	\$466 88	\$67,609 01

LONDON GUARANTEE AND ACCIDENT COMPANY,
LONDON, ENG.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1892.
A. W. MASTERS, Manager, No. 307 Dearborn St., Chicago, Ill.

Deposit Capital, \$200,000.

INCOME.

Net premiums received:	
Accident	\$157,032 43
Employers' liability	580,201 25
Fidelity and surety	2,945 75
Net premium income	\$740,179 43
Interest on bonds and dividends on stocks	\$28,364 70
Interest on bank deposits and debts due the company	82 19
Total interest	28,446 89
Profit on sale or maturity of ledger assets	136 64
Income from all other sources, viz: Profit and loss	22 75
Total income	\$768,785 71
Net ledger assets Dec. 31, 1897	763,605 38
Total	\$1,532,391 09

DISBURSEMENTS.

Net amount paid for losses and claims:	
Accident	\$79,419 58
Employers' liability	289,093 47
Fidelity and surety	128 26
Net payments to policy holders	\$368,641 31
Interest and dividends to stockholders	\$28,840 48
Commissions to agents and brokers	199,160 54
Salaries and expenses of agents	19,212 59
Medical examiners' fees and salaries	3,777 28
Inspections	5,231 31
Salaries and compensation of officers and office employes	42,340 77
Taxes on premiums	7,640 89
Insurance department fees and agents' licenses	3,492 38
Municipal licenses \$2,315.04; revenue stamps \$1,401.10	3,716 14
Rent	4,180 01
Legal expenses	2,569 17
Trustees and auditors fees	2,300 00
Furniture and fixtures \$624.30; advertising \$3,104.82; printing and stationery \$7,430.59	11,159 71
All other disbursements, viz: Postage \$2,791.45; traveling \$2,199.61; exchange \$128.57; sundry \$6,622.81	12,742 44
Total miscellaneous disbursements	346,363 62
Total disbursements	\$715,004 93
Balance	\$817,386 16

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds—excluding interest	\$758,453 63
Cash in office and in bank.....	58,932 53
	<hr/>
Ledger assets, per balance	\$817,386 16

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$8,599 81
Market value of stocks and bonds over book value.....	33,301 75
Net premiums in course of collection	100,992 99
	<hr/>
Admitted assets	\$960,280 71

NON-LEDGER LIABILITIES.

	<i>In process of Adjustment.</i>	<i>Reported. No Proof.</i>	<i>Resisted.</i>	
Losses and claims unpaid, viz.:				
Accident	\$5,000 00	\$13,037 19	-	
Employers' liability.....	-	-	\$226,135 00	
	<hr/>	<hr/>		
Total unpaid losses.....	\$5,000 00	\$13,037 19	\$226,135 00	\$245,272 19
Unearned premiums on outstanding risks.				339,197 61
Salaries, rents, expenses and other accounts due and accrued				13,555 64
				<hr/>
Total liabilities, except capital				\$598,025 44
Deposit capital.....			\$200,000 00	
Surplus over all liabilities			162,255 27	
				<hr/>
Surplus to policy holders.....				362,255 27
				<hr/>
Total liabilities and surplus				\$960,280 71

RISKS AND PREMIUMS.

ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$15,698,650 00	\$130,350 05
Written or renewed during the year.....	22,167,100 00	206,809 47
	<hr/>	<hr/>
Total	\$37,865,750 00	\$337,159 52
Deduct expirations and cancellations.....	23,050,050 00	209,095 00
	<hr/>	<hr/>
Net in force December 31, 1898	\$14,815,700 00	\$128,064 52

EMPLOYERS' LIABILITY.

In force December 31, preceding year	\$61,452,500 00	\$543,034 60
Written or renewed during the year.....	65,660,000 00	656,204 15
	<hr/>	<hr/>
Total	\$127,112,500 00	\$1,199,238 75
Deduct expirations and cancellations	68,262,500 00	650,696 55
	<hr/>	<hr/>
Net in force December 31, 1898	\$58,850,000 00	\$548,542 20

FIDELITY.

In force December 31, preceding year	\$1,026,600 00	\$5,946 80
Written or renewed during the year.....	346,500 00	2,254 25
	<hr/>	<hr/>
Total	\$1,373,100 00	\$8,201 05
Deduct expirations and cancellations	1,118,100 00	6,412 55
	<hr/>	<hr/>
Net in force December 31, 1898	\$255,000 00	\$1,788 50

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.....	\$34,000 00	\$159 00	\$23 01	\$23 01	\$33,000 00
Employers' liability.....	110,000 00	462 97	99 00	99 00	110,000 00
Aggregate.....	\$144,000 00	\$621 97	\$122 01	\$122 01	\$143,000 00

MARYLAND CASUALTY COMPANY,

BALTIMORE, MD.

Principal Office, Keyser Building.

INCORPORATED IN 1898. COMMENCED BUSINESS IN 1898.

JOHN T. STONE, *President.*JOSEPH WALTER, *Secretary.*

Cash Capital, \$500,000.

INCOME.

Net premiums received:		
Accident	\$22,685 87	
Employers' liability.....	132,774 97	
Plate glass	2,903 06	
Steam boiler.....	4,210 31	
Sprinkler leakage.....	1,498 27	
Net premium income.....		\$164,072 48
Interest on collateral loans.....	\$478 24	
Interest on bonds and dividends on stocks.....	11,074 24	
Interest on bank deposits and debts due the company	818 37	
Total interest		12,370 85
Income from all other sources		8,255 71
Total income.....		\$884,699 04

DISBURSEMENTS.

Net amount paid for losses and claims:		
Accident	\$4,368 14	
Employers' liability	4,913 25	
Plate glass	409 29	
Net payments to policy holders		\$9,690 68
Commissions to agents and brokers	\$42,229 24	
Salaries and expenses of agents.....	15,930 65	
Medical examiners' fees and salaries.....	3,000 31	
Inspections	2,473 08	
Salaries and compensation of officers and office employes	10,972 50	
Taxes on premiums	400 25	

Insurance department fees and agents' licenses.....	\$5,705 39	
Municipal licenses \$62.37; tax on franchise \$312.50.....	374 87	
Rent.....	665 00	
Legal expenses.....	2,153 94	
Furniture and fixtures \$1,131.22; advertising \$3,136.97; printing and stationery \$8,127.55.....	12,395 74	
All other disbursements, viz.: Investigating claims, \$2,710.47; postage \$385.08; general expense \$775.92; war taxes \$738.32.....	4,609 79	
Total miscellaneous disbursements.....		100,910 76
Total disbursements.....		\$110,601 44
Balance.....		\$774,097 60

Invested as follows:

LEDGER ASSETS.

Loans secured by collateral.....	\$18,000 00
Book value of stocks and bonds—excluding interest.....	707,108 28
Cash in office and in bank.....	48,710 48
Agents' debit balances.....	278 84
Ledger assets, per balance.....	\$774,097 60

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	\$2,747 82
Interest due and accrued on bank balances.....	102 08
Total interest.....	\$2,849 90
Market value of stocks and bonds over book value.....	36,133 90
Net premiums in course of collection.....	73,697 80
Gross assets.....	\$886,779 20

DEDUCT ITEMS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$278 84
Total admitted assets.....	\$886,500 36

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>	
Accident.....	\$263 29	\$1,422 28	\$2,000 00	-	
Employers' liability..	395 75	2,890 00	72 95	\$8,000 00	
Plate glass.....	-	-	167 92	-	
Total unpaid losses....	\$659 04	\$4,312 28	\$2,240 87	\$8,000 00	\$15,212 19
Unearned premiums on outstanding risks.....					130,049 81
Total liabilities, except capital.....					\$145,262 00
Cash capital.....				\$500,000 00	
Surplus over all liabilities.....				241,238 36	
Surplus to policy holders.....					741,238 36
Total liabilities and surplus.....					\$886,500 36

RISKS AND PREMIUMS.

ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
Written or renewed during the year	\$8,613,400 00	\$30,223 23
Deduct expirations and cancellations	2,720,850 00	6,721 26
	<hr/>	<hr/>
Net in force December 31, 1898	\$5,892,550 00	\$23,501 97

EMPLOYERS' LIABILITY.

Written or renewed during the year	\$14,781,500 00	\$239,891 15
Deduct expirations and cancellations	1,319,000 00	16,684 25
	<hr/>	<hr/>
Balance	\$13,462,500 00	\$223,206 90
Deduct reinsured policies	10,000 00	6,000 00
	<hr/>	<hr/>
Net in force December 31, 1898	\$13,452,500 00	\$217,206 90

PLATE GLASS.

Written or renewed during the year	\$210,163 24	\$6,889 21
Deduct expirations and cancellations	12,095 57	678 73
	<hr/>	<hr/>
Net in force December 31, 1898	\$198,067 67	\$6,210 48

STEAM BOILER.

Written or renewed during the year	\$3,200,500 00	\$10,676 69
Deduct expirations and cancellations	454,000 00	2,263 74
	<hr/>	<hr/>
Net in force December 31, 1898	\$2,746,500 00	\$8,412 95

SPRINKLER LEAKAGE.

Written or renewed during the year	\$300,300 00	\$2,954 27
Deduct expirations and cancellations	25,000 00	250 00
	<hr/>	<hr/>
Net in force December 31, 1898	\$275,300 00	\$2,704 27

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.....	\$45,500 00	\$342 75	\$34 64	\$34 64	\$45,500 00
Employers' liability.....	66,000 00	853 60	-	-	66,000 00
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Aggregate.....	\$111,500 00	\$1,196 35	\$34 64	\$34 64	\$111,500 00

METROPOLITAN PLATE GLASS INSURANCE COMPANY,

NEW YORK, N. Y.

Principal Office, No. 66 Liberty St.

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).....		\$252,218 33
Rents.....	\$2,775 99	
Interest on bonds and dividends on stocks.....	11,241 07	
Interest on bank deposits and debts due the company ...	534 57	
Total interest and rents.....		14,551 63
Income from all other sources.....		10,295 90
Total income.....		\$277,065 86
Net ledger assets, Dec. 31, 1897.....		465,408 99
Total.....		\$742,474 85

DISBURSEMENTS.

Net amount paid for losses and claims (plate glass).....		\$110,531 65
Interest and dividends to stockholders.....	\$20,000 00	
Commissions to agents and brokers.....	89,669 29	
Salaries and expenses of agents.....	5,860 52	
Salaries and compensation of officers and office employes.....	31,914 77	
Taxes on: Premiums \$2,848.10; property \$1,507.50.....	4,355 60	
Municipal licenses \$708.05; revenue tax \$838.62.....	1,546 67	
Legal expenses.....	240 53	
Repairs and expenses on real estate, other than taxes....	1,833 25	
Furniture and fixtures \$29.50; advertising \$1,892.53; printing and stationery \$1,895.15.....	3,817 18	
All other disbursements, viz: Profit and loss \$850.89; postage and express \$1,262.60; sundries \$6,003.24.....	8,116 73	
Total miscellaneous disbursements.....		177,597 29
Total disbursements.....		\$288,128 94
Balance.....		\$454,345 91

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$150,000 00
Book value of stocks and bonds—excluding interest.....	279,207 99
Cash in office and in bank.....	25,137 92
Ledger assets, per balance.....	\$454,345 91

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$533 33	
Rents accrued on company's property or lease.....	137 51	
Total interest and rents.....		\$670 84
Market value of stocks and bonds over book value.....		13,149 51
Net premiums in course of collection.....		27,791 97
Plate glass on hand.....		902 82
Accounts due for glass sold		141 94
Admitted assets.....		<u>\$497,002 99</u>

NON-LEDGER LIABILITIES.

Losses and claims unpaid, viz:		
Plate glass (in process of adjustment)		\$1,500 00
Uncearned premiums on outstanding risks.....		131,553 22
All other liabilities, viz: Accounts for glass and glazing		6,067 59
Total liabilities, except capital.....		<u>\$139,120 81</u>
Cash capital.....	\$100,000 00	
Surplus over all liabilities	257,882 18	
Surplus to policy holders		<u>357,882 18</u>
Total liabilities and surplus.....		<u>\$497,002 99</u>

RISKS AND PREMIUMS.

PLATE GLASS.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$10,573,575 89	\$267,473 95
Written or renewed during the year.....	13,638,321 70	297,144 97
Total	<u>\$24,211,897 59</u>	<u>\$564,618 92</u>
Deduct expirations and cancellations	11,990,635 29	301,512 48
Net in force December 31, 1898	<u>\$12,221,262 30</u>	<u>\$263,106 44</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	\$14,614 71	\$316 56	\$2 25	\$2 25	\$14,614 71

NATIONAL SURETY COMPANY,

NEW YORK, N. Y.

Principal Office, No. 346 Broadway.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

CHARLES H. DEAN, *President.*BALLARD McCALL, *Secretary.*

Cash Capital, \$500,000.

INCOME.

Net premiums received (fidelity and surety)		\$401,407 97
Interest on loans on mortgages of real estate	\$2,887 59	
Interest on bonds and dividends on stocks	34,601 39	
Total interest		37,488 98
Income from all other sources, viz: Trust funds \$31,840.14; suspense \$429.72; dividend National Bank of Kansas City (defunct) \$645.24		32,915 10
Total income.....		\$471,812 05
Net ledger assets, Dec. 31, 1897		1,123,692 50
Total		\$1,595,504 55

DISBURSEMENTS.

Net amount paid for losses and claims (fidelity and surety).....		\$46,103 23
Interest and dividends to stockholders.....	\$25,000 00	
Commissions to agents and brokers	31,596 65	
Salaries and expenses of agents.....	51,521 68	
Salaries and compensation of officers, office employes and attorneys	78,040 60	
Taxes on premiums.....	1,568 78	
Insurance department fees agents' licenses and municipal licenses	5,643 60	
Rent	8,171 16	
Legal expenses.	5,341 50	
Advertising \$828.23; printing and stationery \$13,508.55.....	14,336 78	
Loss on sale or maturity of ledger assets.....	281 25	
All other disbursements, viz: Postage and express \$6,717.40; telegrams and telephone \$2,082.72; traveling expenses \$7,791.08; inspection, loss expenses and sundries \$30,499.39		47,090 59
Total miscellaneous disbursements		268,592 59
Total disbursements		\$314,695 82
Balance.....		\$1,280,808 73

Invested as follows:

LEDGER ASSETS.

Loans on mortgages of real estate.....	\$48,775 00
Book value of stocks and bonds—excluding interest	1,045,500 75
Cash in office and in bank.....	75,507 05
Furniture, safes, etc	13,319 69
All other assets, viz: Amounts advanced on contracts guaranteed and secured by mortgages and cash payments assigned to the company.....	97,706 24
Ledger assets, per balance.	<u>\$1,280,808 73</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate.....	\$872 43
Interest accrued on stocks and bonds	6,125 00
Total interest	<u>\$6,997 43</u>
Market value of stocks and bonds over book value	13,444 25
Net premiums in course of collection	88,205 74
Gross assets	<u>\$1,389,456 15</u>

DEDUCT ITEMS NOT ADMITTED.

Furniture, fixtures and safes.....	\$13,319 69
Total admitted assets.....	<u>\$1,376,136 46</u>

NON-LEDGER LIABILITIES.

Losses and claims unpaid, viz:

	<i>In process of adjustment.</i>	<i>Resisted.</i>	
Fidelity and surety	<u>\$9,258 43</u>	<u>\$26,467 90</u>	
Total unpaid losses			\$35,726 33
Unearned premiums on outstanding risks			211,909 03
Special reserve.....			21,000 00
Reinsurance.....			225 55
All other liabilities, viz: Trust funds, etc.....			31,840 14
Total liabilities, except capital			<u>\$300,701 05</u>
Cash capital	\$500,000 00		
Surplus over all liabilities	<u>575,435 41</u>		
Surplus to policy holders.....			1,075,435 41
Total liabilities and surplus			<u>\$1,376,136 46</u>

RISKS AND PREMIUMS.

FIDELITY.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$28,544,839 00	\$114,898 95
Written or renewed during the year.....	<u>62,243,520 00</u>	<u>305,843 23</u>
Total	\$90,788,359 00	\$420,742 18
Deduct expirations and cancellations	<u>38,356,603 00</u>	<u>199,253 47</u>
Balance	\$52,431,756 00	\$221,488 71
Deduct reinsured policies.....	<u>808,500 00</u>	<u>2,909 69</u>
Net in force December 31, 1898	\$51,623,256 00	\$218,579 02

SURETY.		
	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$32,872,626 00	\$110,697 00
Written or renewed during the year.....	75,835,534 00	205,892 06
Total	<u>\$108,708,160 00</u>	<u>\$316,589 06</u>
Deduct expirations and cancellations	37,283,507 00	108,723 91
Balance	\$71,424,653 00	\$207,865 15
Deduct reinsured policies.....	1,232,042 00	2,026 11
Net in force December 31, 1898	<u>\$70,192,611 00</u>	<u>\$205,239 04</u>

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Amount at Risk.</i>
Fidelity and surety.....	\$126,000 00	\$471 79	\$126,000 00

NEW JERSEY PLATE GLASS INSURANCE
COMPANY,

NEWARK, N. J.

Principal Office, No. 271 Market St.

INCORPORATED IN 1868. COMMENCED BUSINESS IN 1863.

SAMUEL C. HAAGLAND *President.*

JAMES S. HEDDEN, *Secretary.*

Cash Capital, \$100,000.

INCOME.

Net premiums received (plate glass).....		\$74,899 55
Rents.....	\$202 00	
Interest on loans on mortgages of real estate.....	<u>7,056 62</u>	
Total interest and rents		7,318 62
Income from all other sources		<u>12 00</u>
Total income		<u>\$82,229 57</u>
Net ledger assets, Dec. 31, 1897		155,227 05
Total		<u>\$237,456 62</u>

DISBURSEMENTS.

Net amount paid for losses and claims (plate glass)		\$28,667 05
Interest and dividends to stockholders.....	\$6,063 00	
Commissions to agents and brokers	24,237 25	
Salaries and expenses of agents	1,316 24	
Salaries and compensation of officers and office employes	8,094 80	
Taxes on: Premiums \$1,640.18; property \$186.11	1,826 29	
Insurance department fees and agents' licenses	3,448 70	
Municipal licenses	255 62	
Rent	1,250 00	
Repairs and expenses on real estate, other than taxes....	249 76	
Advertising \$160.00; printing and stationery \$646.63.....	806 63	
All other disbursements, viz: Internal revenue, \$156.21: personal tax \$286.34; general expenses, \$1,076.46; return premiums paid twice, \$5.47.....	1,524 48	
Total miscellaneous disbursements		49,072 77
Total disbursements.....		\$77,739 82
Balance.....		\$159,716 80

Invested as follows:

LEDGER ASSETS.

Book value of real estate		\$5,976 56
Loans on mortgages of real estate.....		142,445 00
Cash in office and in bank.....		10,671 91
Bills receivable \$735.25; agents' debit balances \$33.62		768 87
Total		\$159,862 34

DEDUCT LEDGER LIABILITIES.

Agents' credit balances		\$145 54
Net ledger assets, per balance.....		\$159,716 80

NON-LEDGER ASSETS.

Interest accrued on mortgages of real estate		\$1,579 15
Market value of real estate over book value		3,523 44
Net premiums in course of collection		8,008 69
Gross assets		\$172,828 08

DEDUCT ITEMS NOT ADMITTED.

Agents' debit balances, unsecured	\$33 62	
Bills receivable, unsecured	735 25	
Total		\$768 87
Total admitted assets		\$172,059 21

NON-LEDGER LIABILITIES.

Losses and claims unpaid, viz.:

	<i>Adjusted.</i>	<i>In process of adjustment.</i>	<i>Reported. No proof.</i>	
Plate glass	\$330 75	\$1,187 97	\$277 00	
Total unpaid losses				\$1,795 72
Unearned premiums on outstanding risks.....				37,901 60
Salaries, rents, expenses and other accounts due and accrued				388 32
Total liabilities, except capital				\$40,085 64
Cash capital			\$100,000 00	
Surplus over all liabilities.....			31,973 57	
Surplus to policy holders.....				131,973 57
Total liabilities and surplus				\$172,059 21

RISKS AND PREMIUMS.

PLATE GLASS.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$3,350,428 00	\$82,906 12
Written or renewed during the year	3,900,752 00	89,103 56
Total	<u>\$7,251,180 00</u>	<u>\$172,009 68</u>
Deduct expirations and cancellations	3,846,120 00	96,916 92
Net in force December 31, 1898.....	\$3,405,060 00	\$75,092 76

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.....	\$28,384 70	\$547 82	\$100 00	\$100 00	\$28,384 70

NEW YORK PLATE GLASS INSURANCE
COMPANY,

NEW YORK, N. Y.

Principal Office, No. 24 Pine St.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1891.

MAX DANZIGER, *President.*

MAJOR A. WHITE, *Secretary.*

Cash Capital, \$100,000.

INCOME.

Net premiums received (plate glass).....	\$203,915 19
Interest on bonds and dividends on stocks	13,722 77
Profit on sale or maturity of ledger assets	3,744 88
Total income	<u>\$221,382 84</u>
Net ledger assets, Dec. 31, 1897.....	337,564 39
Total	<u>\$558,947 23</u>

DISBURSEMENTS.

Net amount paid for losses and claims (plate glass).....	\$77,381 41
Interest and dividends to stockholders	\$10,000 00
Commissions to agents and brokers	57,983 18
Salaries and expenses of agents.....	11,542 49
Salaries and compensation of officers and office employes	25,316 00
Taxes on premiums	2,311 20

Insurance department fees and agents' licenses	\$6,482 38	
Municipal licenses	386 19	
Rent	3,575 92	
Legal expenses.....	316 10	
Furniture and fixtures, \$56.87; advertising \$214.85; printing and stationery, \$1,839.51.....	2,111 23	
All other disbursements, viz: Suspense, postage, internal revenue and general expenses	14,745 59	
	<hr/>	
Total miscellaneous disbursements.....		134,770 28
Total disbursements		\$212,151 69
Balance		<hr/>
		\$346,795 54

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds—excluding interest	\$336,567 24
Cash in office and in bank	10,228 30
	<hr/>
Ledger assets, per balance	\$346,795 54

NON-LEDGER ASSETS.

Market value of stocks and bonds over book value.....	\$15,157 76
Net premiums in course of collection	26,001 69
	<hr/>
Admitted assets	\$387,954 99

NON-LEDGER LIABILITIES.

Losses and claims unpaid, viz:	
Plate glass (in process of adjustment).....	\$5,893 24
Unearned premiums on outstanding risks	105,465 32
Dividends due stockholders	5,000 00
Salaries, rents, expenses and other accounts due and accrued	582 85
Return premiums.....	820 37
	<hr/>
Total liabilities, except capital	\$117,761 78
Cash capital	\$100,000 00
Surplus over all liabilities	170,193 21
	<hr/>
Surplus to policy holders	270,193 21
Total liabilities and surplus.	<hr/>
	\$387,954 99

RISKS AND PREMIUMS.

PLATE GLASS.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$9,513,263 34	\$221,702 51
Written or renewed during the year.	13,181,453 95	259,924 19
	<hr/>	<hr/>
Total	\$22,694,717 29	\$481,626 70
Deduct expirations and cancellations.....	11,706,876 93	270,696 05
	<hr/>	<hr/>
Net in force December 31, 1898	\$10,987,840 36	\$210,930 65

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	\$74,769 49	\$1,242 14	\$64 50	\$64 50	\$74,769 49

PREFERRED ACCIDENT INSURANCE COMPANY,

NEW YORK, N. Y.

Principal Office, No. 290 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)	\$824,399 34
Interest on bonds and dividends on stocks	15,794 00
Total income.....	\$840,193 34
Net ledger assets, Dec. 31, 1897.....	540,611 65
Total	\$1,380,804 99

DISBURSEMENTS.

Net amount paid for losses and claims (accident)	\$274,084 05
Interest and dividends to stock holders	\$6,000 00
Commissions to agents and brokers.....	251,358 47
Salaries and expenses of agents.....	28,750 75
Medical examiners' fees and salaries.....	12,510 40
Inspections.....	4,750 50
Salaries and compensation of officers and office employes	58,035 50
Tax on premiums.....	6,409 05
Insurance Department fees and agents' licenses	7,292 04
Municipal licenses, \$689.19; tax on franchise, \$1,292.20.....	1,981 39
Rent—including company's use of own buildings.....	6,500 00
Legal expenses.....	5,686 28
Furniture and fixtures, \$1,342.05; advertising \$15,575.50; printing and stationery \$18,850.25	35,767 80
All other disbursements	45,410 35
Total miscellaneous disbursements.....	470,452 53
Total disbursements.....	\$744,536 58
Balance	\$636,268 41

Invested as follows:

LEDGER ASSETS.

Book value of bonds—excluding interest	\$458,149 49
Cash in office and in bank	126,812 80
Agents' debit balances.....	51,306 12
Ledger assets, per balance	\$636,268 41

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$3,562 01
Market value of stocks and bonds over book value	4,438 01
Net premiums in course of collection	52,249 06
Gross assets	<u>\$696,517 49</u>

DEDUCT ITEMS NOT ADMITTED.

Agents' debit balances, unsecured.....	51,306 12
Total admitted assets.....	<u>\$645,211 37</u>

NON-LEDGER LIABILITIES.

	<i>In process of adjustment.</i>	<i>Reported. No proof.</i>	<i>Resisted.</i>	
Losses and claims unpaid, viz:				
Accident	\$16,312 50	\$9,037 50	\$23,000 00	
Total unpaid losses				\$48,350 00
*Unearned premiums on outstanding risks				270,352 37
Salaries, rents, expenses and other accounts due and accrued				2,309 81
Total liabilities, except capital.....				<u>\$321,012 18</u>
Cash capital.....		\$100,000 00		
Surplus over all liabilities		224,199 19		
Surplus to policy holders				<u>324,199 19</u>
Total liabilities and surplus				<u>\$645,211 37</u>

RISKS AND PREMIUMS.

ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$381,954,000 00	\$484,396 74
Written or renewed during the year	765,350,000 00	830,245 03
Total	<u>\$1,147,304,000 00</u>	<u>\$1,314,641 77</u>
Deduct expirations and cancellations	769,421,000 00	817,567 03
Net in force December 31, 1898	<u>\$377,883,000 00</u>	<u>\$497,074 74</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	\$7,799,000 00	\$15,345 00	\$2,222 72	\$2,616 47	\$6,809,000 00

* Includes special premium reserve amounting to \$21,815.00.

STANDARD LIFE AND ACCIDENT INSURANCE
COMPANY,

DETROIT, MICH.

Principal Office, 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	\$609,406 37	
Employers' liability.....	377,775 66	
Net premium income.....		\$987,182 03
Rents.....	\$670 70	
Interest on loans on mortgages of real estate.....	18,863 31	
Interest on bonds and dividends on stocks	10,625 00	
Interest on bank deposits and debts due the company	781 63	
Total interest and rents.....		30,940 64
Total income		\$1,018,122 67
Net ledger assets, Dec. 31, 1897.....		650,286 97
Total		\$1,668,409 64

DISBURSEMENTS.

Net amount paid for losses and claims :		
Accident	\$336,217 22	
Employers' liability	204,292 66	
Net payments to policy holders		\$540,509 88
Interest and dividends to stockholders.....	\$12,000 00	
Commissions to agents and brokers	261,965 67	
Salaries and expenses of agents.....	49,610 72	
Medical examiners' fees and salaries	2,552 00	
Inspections	11,357 60	
Salaries and compensation of officers and office employes	44,956 84	
Taxes on : Premiums \$17,425.26; property \$4,305.07	21,730 33	
Insurance Department fees and agents' licenses.....	11,482 59	
Municipal licenses \$835.14; tax on franchise \$546.45	1,381 59	
Rent	7,854 55	
Legal expenses.....	6,291 99	
Repairs and expenses on real estate, other than taxes	399 20	
Furniture and fixtures \$650.07; advertising \$4,075.84; print- ing and stationery \$5,958.32.....	10,684 23	

STANDARD LIFE AND ACCIDENT INSURANCE COMPANY. 185

All other disbursements, viz.: Postage, telegrams and express \$6,088.68; traveling expenses \$5,421.09; adjustment \$8,490.15; general expense \$3,835.41.....	\$23,835 33	
Total miscellaneous disbursements		466,102 64
Total disbursements.....		\$1,006,612 52
Balance		\$661,797 12

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$68,438 93
Loans on mortgages of real estate.....	230,237 50
Book value of bonds—excluding interest	286,018 10
Cash in office and in bank	77,074 59
All other assets, viz.: Taxes paid on mortgages	28 00
Ledger assets, per balance.....	\$661,797 12

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate.....	\$7,723 71	
Interest accrued on stocks and bonds.....	4,286 00	
Total interest		\$12,009 71
Market value of stocks and bonds over book value.....		2,925 00
Net premiums in course of collection		163,169 00
Admitted assets.....		\$839,900 83

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.....	\$10,650 00	\$27,000 00	-	
Employers' liability.....	10,302 00	-	\$70,500 00	
Total unpaid losses.....	\$20,952 00	\$27,000 00	\$70,500 00	\$118,452 00
Unearned premiums on outstanding risks				436,445 35
Total liabilities, except capital				\$554,897 35
Cash capital			\$200,000 00	
Surplus over all liabilities			85,003 48	
Surplus to policy holders				285,003 48
Total liabilities and surplus				\$839,900 83

RISKS AND PREMIUMS.

ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$79,857,300 00	\$577,614 68
Written or renewed during the year	125,752,733 00	727,073 18
Total	\$205,610,033 00	\$1,304,687 86
Deduct expirations and cancellations.....	128,510,900 00	773,854 67
Net in force December 31, 1898	\$77,099,133 00	\$530,833 19

EMPLOYERS' LIABILITY.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$38,425,000 00	\$320,830 64
Written or renewed during the year.....	50,415,000 00	426,341 08
Total	<u>\$88,840,000 00</u>	<u>\$747,171 72</u>
Deduct expirations and cancellations.....	43,400,000 00	405,114 22
Net in force December 31, 1898.....	\$45,440,000 00	\$342,057 50

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.....	\$142,250 00	\$657 75	\$272 85	\$272 85	\$142,250 00
Employers' liability.....	10,000 00	47 25	-	-	10,000 00
Aggregate	<u>\$152,250 00</u>	<u>\$705 00</u>	<u>\$272 85</u>	<u>\$272 85</u>	<u>\$152,250 00</u>

TRAVELERS INSURANCE COMPANY,

(ACCIDENT DEPARTMENT.)

HARTFORD, CONN.

Principal Office, No. 56 Prospect St.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1864.

JAMES G. BATTERSON, *President.*JOHN E. MORRIS, *Secretary.*

Cash Capital, \$1,000,000.

INCOME.

Net premiums received:		
Accident	\$2,109,435 03	
Employers' liability.....	874,960 93	
Net premium income.....		\$2,984,395 96
Interest on bonds and dividends on stocks	\$163,754 08	
Interest on bank deposits and debts due the company	4,560 30	
Total interest		168,314 38
Income from all other sources, viz: Profit and loss.....		35,953 84
Total income.....		<u>\$3,188,664 18</u>
Net ledger assets Dec. 31, 1897.....		3,778,974 45
Total		<u>\$6,967,638 63</u>

DISBURSEMENTS.

Net amount paid for losses and claims:

Accident.....	\$1,019,064 23	
Employers' liability.....	238,402 43	
Net payments to policy holders.....		\$1,257,466 66
Interest and dividends to stockholders	\$50,000 00	
Commissions to agents and brokers	824,457 71	
Salaries and expenses of agents.....	86,267 14	
Medical examiners' fees and salaries.....	32,855 85	
Inspections	12,141 11	
Salaries and compensation of officers and office employes	111,495 23	
Taxes on: Premiums \$60,998.24; United States revenue		
\$5,800.36	66,798 60	
Insurance department fees and agents' licenses	10,119 03	
Municipal licenses \$2,648.29; tax on franchise \$12,357.45.....	15,005 74	
Rent	29,627 88	
Legal expenses	2,973 30	
Furniture and fixtures \$1,620.63; advertising \$24,783.71; print-		
ing and stationery \$27,286.07.....	53,690 41	
Loss on sale or maturity of ledger assets.....	270 00	
All other disbursements, viz: Express \$6,023.05; expense		
\$11,130.29; exchange \$1,773.47; postage \$12,182.42; travel		
\$695.05	31,804 28	
Total miscellaneous disbursements.....		1,445,390 20
Total disbursements		\$2,702,856 86
Balance		\$4,264,781 77

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds—excluding interest	\$3,793,096 18
Cash in office and in bank.....	471,685 59
Ledger assets, per balance	\$4,264,781 77

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds.....	\$42,107 39
Market value of stocks and bonds over book value.....	221,440 46
Admitted assets	\$4,528,329 62

NON-LEDGER LIABILITIES.

Losses and claims unpaid, viz:

	<i>In process of Adjustment.</i>	<i>Reported No proof.</i>	<i>Resisted by Company.</i>	<i>Resisted for Employers.</i>	
Accident.....	\$24,500 00	\$24,344 10	\$56,000 00	-	
Emp. liability....	-	-	-	\$430,101 55	
Total unpaid losses	\$24,500 00	\$24,344 10	\$56,000 00	\$430,101 55	\$534,945 65
Unearned premiums on outstanding risks.....					1,399,372 80
Salaries, rents, expenses and other accounts due and accrued					85,000 00
Special reserve, liability department					100,000 00
Total liabilities, except capital					\$2,119,318 45
Cash capital			\$1,000,000 00		
Surplus over all liabilities			1,409,011 17		
Surplus to policy holders					2,409,011 17
Total liabilities and surplus.....					\$4,528,329 62

RISKS AND PREMIUMS.

	<i>Amount.</i>	<i>Premiums.</i>
<i>ACCIDENT.</i>		
In force December 31, preceding year	\$280,993,173 00	\$1,427,629 94
Written or renewed during the year.....	481,308,291 00	2,149,655 02
Total	\$762,301,464 00	\$3,577,284 96
Deduct expirations and cancellations.....	486,156,355 00	2,244,177 45
Balance.....	\$276,145,109 00	\$1,333,107 51
Deduct reinsured policies.....	1,163,500 00	4,665 96
Net in force December 31, 1898	\$274,981,609 00	\$1,328,441 55

EMPLOYERS' LIABILITY.

In force December 31, preceding year.....	\$79,295,060 00	\$647,310 95
Written or renewed during the year.....	95,164,183 00	947,153 99
Total	\$174,459,243 00	\$1,594,464 94
Deduct expirations and cancellations.....	84,519,850 00	825,659 48
Net in force December 31, 1898	\$89,939,393 00	\$768,805 46

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.....	\$5,233,300 00	\$31,038 50	\$12,287 94	\$17,287 94	\$3,139,980 00
Employers' liability.....	865,000 00	9,173 71	3,435 58	3,435 58	821,750 00
Aggregate.....	\$6,098,300 00	\$40,212 21	\$19,159 10	\$24,159 10	\$3,961,730 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	\$288,949 04
Employers' liability.....	427,381 58
Plate glass.....	72,066 20
Steam boiler.....	34,149 29
Net premium income	\$822,546 11
Interest on loans on mortgages of real estate	\$9,985 82
Interest on bonds and dividends on stocks.....	11,129 62
Total interest.....	21,115 44
Profit on sale or maturity of ledger assets	2,132 50
Total income	\$845,794 05
Net ledger assets, Dec. 31, 1897.....	503,683 47
Total	\$1,349,477 52

DISBURSEMENTS.

Net amount paid for losses and claims:	
Accident.....	\$148,560 48
Employers' liability.....	272,261 42
Plate glass	28,129 42
Steam boiler.....	482 85
Net payments to policy holders.....	\$449,434 17
Commissions to agents and brokers.....	\$244,043 09
Salaries and expenses of agents.....	21,316 36
Inspections.....	12,528 71
Salaries and compensation of officers and office employes	42,558 79
Taxes on: Premiums, \$11,931.13; property, \$1,788.83.....	13,719 96
Insurance department fees and agents' licenses	6,962 75
Municipal licenses.....	946 49
Rent—including company's use of own buildings.....	4,560 92
Legal expenses.....	3,883 91
Furniture and fixtures, \$253.25; advertising, \$2,282.25; printing and stationery, \$5,161.31.....	7,696 81
Adjusting	20,529 28
General expense	11,842 98
Total miscellaneous disbursements	390,590 05
Total disbursements.....	\$840,024 22
Balance.....	\$509,453 30

Invested as follows:

LEDGER ASSETS.

Loans on mortgages of real estate	\$202,335 00
Book value of stocks and bonds—excluding interest	267,240 00
Cash in office and in bank.....	39,878 30
Ledger assets, per balance	\$509,453 30

NON-LEDGER ASSETS.

Interest accrued on mortgages of real estate	\$3,219 59
Interest accrued on stocks and bonds.....	165 00
Total interest	\$3,384 59
Market value of stocks and bonds over book value.....	10,160 00
Net premiums in course of collection	182,744 27
Admitted assets.....	\$705,742 16

NON-LEDGER LIABILITIES.

	<i>In process of adjustment.</i>	<i>Resisted.</i>	<i>Estimated Expenses Incident to Settlement.</i>	
Losses and claims unpaid, viz:				
Accident.	\$10,506 00	\$7,550 00	-	
Emp. liability.	4,930 00	901 29	\$64,300 00	
Plate glass	1,053 21	-	-	
Total unpaid losses	\$16,489 21	\$8,451 29	\$64,300 00	\$89,240 50
Unearned premiums on outstanding risks				295,641 02
Salaries, rents, expenses and other accounts due and accrued				540 61
Total liabilities, except capital				\$385,422 13
Cash capital			\$250,000 00	
Surplus over all liabilities.....			70,320 03	
Surplus to policy holders				320,320 03
Total liabilities and surplus.....				\$705,742 16

RISKS AND PREMIUMS.

ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$27,806,085 00	\$164,397 66
Written or renewed during the year	44,437,700 00	358,710 13
Total	\$72,243,785 00	\$523,107 79
Deduct expirations and cancellations	45,046,410 00	393,346 44
Net in force December 31, 1898.....	\$27,197,375 00	\$129,761 35

EMPLOYERS' LIABILITY.

In force December 31, preceding year.....	\$54,803,362 00	\$360,577 39
Written or renewed during the year	75,820,500 00	509,495 78
Total.....	\$130,623,862 00	\$870,073 17
Deduct expirations and cancellations	74,646,230 00	504,130 91
Net in force December 31, 1898.....	\$55,977,632 00	\$365,942 26

PLATE GLASS.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$1,544,257 00	\$80,032 08
Written or renewed during the year.....	2,209,069 00	89,930 71
Total.....	<u>\$3,753,326 00</u>	<u>\$169,962 79</u>
Deduct expirations and cancellations	1,953,222 00	98,898 87
Net in force December 31, 1898.....	\$1,800,104 00	\$71,063 92

STEAM BOILER.

In force December 31, preceding year	\$10,938,845 00	\$26,814 53
Written or renewed during the year.....	11,055,450 00	39,100 96
Total	<u>\$21,994,295 00</u>	<u>\$65,915 49</u>
Deduct expirations and cancellations	12,477,615 00	41,400 98
Net in force December 31, 1898	\$9,516,680 00	\$24,514 51

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.....	\$182,000 00	\$909 28	\$263 21	\$263 21	\$140,200 00
Employers' liability	410,000 00	10,093 99	6,092 85	6,092 85	330,000 00
Plate glass	3,847 00	155 26	46 00	46 00	3,847 00
Steam boiler	145,000 00	448 50	-	-	145,000 00
Aggregate.....	<u>\$740,847 00</u>	<u>\$11,607 03</u>	<u>\$6,402 06</u>	<u>\$6,402 06</u>	<u>\$619,047 00</u>

UNITED STATES CASUALTY COMPANY,

NEW YORK, N. Y.

Principal Office, No. 141 Broadway.*

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

JAMES W. HINKLEY, *President.*

EDSON S. LOTT, *Secretary.*

Cash Capital, \$300,000.

INCOME.

Net premiums received:	
Accident	\$368,017 74
Employers' liability.....	302,534 42
Steam boiler	26,293 51
Automatic sprinkler.....	<u>19,457 13</u>
Net premium income.....	\$716,302 80

Interest on bonds and dividends on stocks	\$19,789 62	
Interest on bank deposits and debts due the company	214 25	
Total interest and rents		20,003 87
Profit on sale or maturity of ledger assets.....		925 00
Total income.....		\$737,231 67
Net ledger assets Dec. 31, 1897		690,194 49
Total		\$1,427,426 16

DISBURSEMENTS.

Net amount paid for losses and claims :

Accident	\$126,771 64	
Employers' liability.....	113,169 32	
Steam boiler	12,607 00	
Automatic sprinkler.....	14,892 27	
Net payments to policy holders.....		\$267,440 23
Commissions to agents and brokers	\$181,385 70	
Salaries and expenses of agents.....	39,266 68	
Inspections	11,083 29	
Salaries and compensation of officers and office employes	51,456 30	
Taxes on premiums.....	8,662 66	
Insurance department fees and agents' licenses.....	3,525 03	
Municipal licenses	706 75	
Rent	8,845 85	
Legal expenses.....	3,203 74	
Furniture and fixtures \$1,883.23; advertising \$559.40; printing and stationery \$11,357.88	13,800 51	
All other disbursements, viz: Postage \$6,405.78; telegrams and telephone \$2,066.47; fees of directors \$3,780.00; internal revenue \$2,094.35; miscellaneous \$4,443.04; profit and loss, \$1,479.66.	20,269 30	
Total miscellaneous disbursements		342,205 81
Total disbursements		\$609,646 04
Balance		\$817,780 12

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$5,000 00
Book value of stocks and bonds—excluding interest	765,280 94
Cash in office and in bank.....	47,534 22
Total	\$817,815 16

DEDUCT LEDGER LIABILITIES.

Agents' credit balances.....	\$35 04
Net ledger assets, per balance	\$817,780 12

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$3,941 64
Net premiums in course of collection	75,226 66
Admitted assets	\$896,948 42

NON-LEDGER LIABILITIES.

	<i>In process of Adjustment.</i>	<i>Resisted.</i>	
Losses and claims unpaid, viz.:			
Accident	\$3,995 00	\$12,275 00	
Employers' liability	20,845 00	52,750 00	
Steam boiler.....	150 00	-	
Automatic sprinkler.....	350 00	-	
Total unpaid losses	<u>\$25,340 00</u>	<u>\$65,025 00</u>	\$90,365 00
Unearned premiums on outstanding risks			329,091 66
Salaries, rents, expenses and other accounts due and accrued			1,420 83
Reinsurance			1,751 89
All other liabilities, viz: Contingency fund \$18,319.04; all other indebtedness \$1,000.00.....			<u>19,319 04</u>
Total liabilities, except capital			<u>\$441,948 42</u>
Cash capital		\$300,000 00	
Surplus over all liabilities		<u>155,000 00</u>	
Surplus to policy holders.....			<u>455,000 00</u>
Total liabilities and surplus			<u>\$896,948 42</u>

RISKS AND PREMIUMS.

ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$152,737,350 00	\$257,249 38
Written or renewed during the year.....	341,720,480 00	468,572 91
Total	<u>\$494,458,030 00</u>	<u>\$725,822 29</u>
Deduct expirations and cancellations.....	348,823,350 00	459,884 08
Net in force December 31, 1898	<u>\$145,634,680 00</u>	<u>\$265,938 21</u>

EMPLOYERS' LIABILITY.

In force December 31, preceding year	\$45,775,000 00	\$265,295 03
Written or renewed during the year.....	63,765,000 00	475,473 18
Total	<u>\$109,540,000 00</u>	<u>\$740,768 21</u>
Deduct expirations and cancellations	62,410,000 00	436,322 16
Balance	<u>\$47,130,000 00</u>	<u>\$304,446 05</u>
Deduct reinsured policies.....	85,000 00	1,214 39
Net in force December 31, 1898	<u>\$47,045,000 00</u>	<u>\$303,231 66</u>

BURGLARY.

In force December 31, preceding year	\$2,790,785 00	\$17,790 23
Deduct expirations and cancellations	2,548,826 00	15,780 10
Balance	<u>\$241,959 00</u>	<u>\$2,010 13</u>
Deduct reinsured policies.....	241,959 00	2,010 13

STEAM BOILER.

In force December 31, preceding year	\$7,457,750 00	\$26,149 36
Written or renewed during the year.....	9,997,070 00	36,496 74
Total	<u>\$17,454,820 00</u>	<u>\$62,646 10</u>
Deduct expirations and cancellations.....	8,744,070 00	25,742 90
Net in force December 31, 1898.....	<u>\$8,710,750 00</u>	<u>\$36,903 20</u>

AUTOMATIC SPRINKLER.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$1,744,756 00	\$24,664 97
Written or renewed during the year	3,133,859 00	39,724 47
Total	<u>\$4,878,609 00</u>	<u>\$64,389 44</u>
Deduct expirations and cancellations	3,165,684 00	42,384 25
Net in force December 31, 1898	<u>\$1,712,925 00</u>	<u>\$22,005 19</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.....	\$610,400 00	\$760 98	\$523 65	\$370 79	\$271,800 00
Employers' liability.....	150,000 00	1,729 25	22 64	117 64	210,000 00
Steam boiler.....	220,000 00	954 00	-	-	190,000 00
Aggregate.....	<u>\$980,400 00</u>	<u>\$3,444 23</u>	<u>\$546 29</u>	<u>\$688 43</u>	<u>\$671,800 00</u>

UNITED STATES FIDELITY AND GUARANTY
COMPANY,

BALTIMORE, MD.

Principal Office, No. 20 South Calvert St.

INCORPORATED IN 1896. COMMENCED BUSINESS IN 1896.

JOHN R. BLAND, *President.*

GEO. R. CALLIS, *Secretary.*

Cash Capital, \$1,000,000.

INCOME.

Net premiums received (fidelity and surety).....		\$327,969 63
Interest on loans on mortgages of real estate.....	\$60 00	
Interest on collateral loans	8,683 52	
Interest on bonds and dividends on stocks.....	20,404 80	
Total interest.....		<u>29,148 32</u>
Profit on sale or maturity of ledger assets.....		460 75
Mercantile and attorney's subscriptions.....		31,117 50
Paid in to surplus fund.....		<u>183,000 00</u>
Total income.....		<u>\$671,696 20</u>
Net ledger assets, Dec. 31, 1897.	\$857,920 40	
Increase of capital during 1898.....	194,140 00	
Increase of cash deposits	370 31	
Total		<u>\$1,624,126 91</u>

DISBURSEMENTS.

Net amount paid for losses and claims (fidelity and surety).....		\$30,522 45
Commissions to agents and brokers.....	\$68,420 68	
Salaries and expenses of agents.....	69,435 39	
Salaries and compensation of officers and office employes.....	35,130 65	
Taxes on: Premiums, \$8,361.27; property, \$578.88.....	8,940 15	
Insurance department fees and agents' licenses.....	13,635 79	
Municipal licenses.....	89 98	
Rent—including company's use of own buildings.....	2,828 33	
Legal expenses.....	10,366 46	
Advertising, \$8,375.47; printing and stationery, \$15,768.33 ..	24,143 80	
Furniture and fixtures charged off.....	11,247 73	
All other disbursements, viz: Postage, revenue stamps, telegrams, \$10,556.54; express, \$2,157.30; mercantile and attorney's department, \$37,500.38; incidentals, development, etc., \$28,480.28	78,694 50	
Total miscellaneous disbursements		322,933 46
Total disbursements.....		\$353,455 91
Balance		\$1,270,671 00

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$69,693 67
Loans on mortgages of real estate.....	3,500 00
Loans secured by collateral	63,300 00
Book value of stocks and bonds—excluding interest	808,740 25
Cash in office and in bank	282,129 91
Furniture and fixtures.....	100 00
Advances on real estate, secured by deeds	26,828 02
Mercantile and attorney's subscriptions, less commissions.....	16,379 15
Ledger assets, per balance.....	\$1,270,671 00

NON-LEDGER ASSETS.

Interest accrued on mortgages of real estate.....	\$65 00
Interest due and accrued on stocks and bonds.....	10,054 76
Interest due and accrued on collateral loans.....	403 33
Total interest	\$10,523 09
Market value of stocks and bonds over book value.....	40,395 08
Net premiums in course of collection	92,666 53
Gross assets.....	\$1,414,255 70

DEDUCT ITEMS NOT ADMITTED.

Furniture, fixtures and safes	\$100 00
Total admitted assets	\$1,414,155 70

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..	\$736 03	\$3,148 16	\$5,065 00	\$4,521 11
Total unpaid losses.....				\$13,470 30
Unearned premiums on outstanding risks.....				191,438 41
Cash deposited as collateral for risks.....				29,019 99
Total liabilities, except capital.....				\$233,928 70
Cash capital.....	\$1,000,000 00			
Surplus over all liabilities.....				180,227 00
Surplus to policy holders.....				1,180,227 00
Total liabilities and surplus.....				\$1,414,155 70

RISKS AND PREMIUMS.

FIDELITY AND SURETY.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$25,746,775 22	\$97,455 43
Written or renewed during the year.....	127,282,088 00	452,375 61
Total.....	\$153,028,863 22	\$549,831 04
Deduct expirations and cancellations.....	28,364,204 13	166,954 23
Net in force December 31, 1898.....	\$124,664,659 09	\$382,876 81

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Amount at Risk.</i>
Fidelity and surety.....	\$174,150 00	\$811 50	\$174,050 00

MAINE ASSESSMENT INSURANCE COMPANIES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS
SHOWING THEIR CONDITION DECEMBER 31, 1898.

MAINE BENEFIT LIFE ASSOCIATION,

AUBURN, ME.

—
INCORPORATED IN 1885. COMMENCED BUSINESS IN 1885.

GEORGE C. WING, *President*.

NATHAN W. HARRIS, *Secretary*.

Principal Office, No. 81 Main St.

INCOME.

First year's assessments or premiums, expense	\$9,863 82	
Subsequent year's assessments or premiums: expense, \$18,372.56; mortuary, \$166,725.80	185,098 36	
Total paid by members		\$194,962 18
Interest on bonds and stocks		5,425 13
Rents		125 00
Received for reinsuring risks of Garfield Mutual Life Insurance Com- pany		2,380 41
Miscellaneous expenses		74 69
Total income		\$202,967 41
Net ledger assets Dec. 31, 1897		121,897 46
Total		\$324,864 87

DISBURSEMENTS.

Death claims or installments	\$152,790 00	
Returned to policy holders	154 38	
Total paid to members		\$152,944 38
Commissions to agents: new business, \$5,323.01; renewals, \$1,178.36	\$6,501 37	
Commissions for collecting premiums or assessments	3,732 91	
Salaries and allowances of managers and agents	7,336 26	
Salaries and other compensation of officers	7,363 35	
Salaries and other compensation of office employes	2,550 25	
Medical examiners' fees	1,635 00	
Insurance department fees	262 00	
Taxes on real estate and investments } Expenses and repairs on real estate }	115 42	
Rent	1,424 79	
Advertising and printing	1,036 25	
Investigating and contesting claims	1,387 17	
Postage	1,134 66	
Interest	152 49	
Premiums and accrued interest on securities	526 39	
Miscellaneous expenses	1,123 84	
Total miscellaneous disbursements		36,222 15
Total disbursements		\$189,166 53
Balance		\$135,698 34

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds	\$128,500 00	
Cash in office and in bank.....	7,198 34	
		<hr/>
Ledger assets, per balance.....		\$135,698 34

NON-LEDGER ASSETS.

Interest accrued on mortgages.....		\$650 01
Market value of stocks and bonds over book value.....		7,705 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		32,063 45
		<hr/>
Admitted assets.....		\$176,116 80

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies:			
Adjusted, not due	\$13,500 00		
Reported, no proof.....	4,000 00		
Resisted	2,500 00	\$20,000 00	
		<hr/>	
Losses on post mortem policies:			
Adjusted, not due	\$62,000 00		
Reported, no proof.....	10,000 00		
Resisted	3,000 00	75,000 00	\$95,000 00
		<hr/>	
Salaries, rents, taxes, commissions, fees and accounts due or accrued			400 13
Premiums or assessments paid before due.....			16 20
			<hr/>
Total liabilities.....			\$95,416 33
			<hr/>
Balance to protect contracts			\$80,700 47

SUMMARY.

Balance of emergency fund.....	\$80,700 47
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EXHIBIT OF POLICIES.

POLICIES IN FORCE DEC. 31, 1897.

	<i>Total Number.</i>	<i>Total Amount.</i>
Term or natural premium.....	6,052	\$10,560,378 00

NEW POLICIES ISSUED.

Term or natural premium.....	976	712,250 00
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OLD POLICIES REVIVED.

Term or natural premium.....	68	88,750 00
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CHANGED AND INCREASED.

Term or natural premium	33	\$39,000 00
	<hr/>	
Total	7,129	\$11,340,378 00

POLICIES TERMINATED DURING THE YEAR.

	<i>Total Number.</i>	<i>Total Amount.</i>
Term or natural premium	1,516	\$1,679,949 00

HOW TERMINATED.

By death	101	\$214,725 00
surrender	2	6,000 00
lapse	1,264	1,264,474 00
change and decrease	31	71,750 00
not being taken	118	123,000 00
Total	1,516	\$1,679,949 00

POLICIES IN FORCE DEC. 31, 1898.

Term or natural premium	5,613	\$9,660,429 00
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BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31st of the previous year	4,384	\$8,366,115 00
Policies written or increased during the year	240	167,500 00
Total	4,624	\$8,533,615 00
Deduct policies decreased and terminated during the year ..	643	821,999 00
Total policies in force Dec. 31, 1898	3,981	\$7,711,616 00
Losses and claims unpaid Dec. 31st, of the previous year ..	12	\$24,040 00
Losses and claims incurred during the year	72	177,725 00
Total	84	\$201,765 00
Losses and claims paid and compromised during the year ..	52	120,765 00
Losses and claims unpaid Dec. 31, 1898	32	\$81,000 00
Premiums and assessments collected during the year		\$124,511 64

WASHINGTON CASUALTY INSURANCE COMPANY,

PORTLAND, ME.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1894.

P. J. LARRABEE, *President.* HENRY C. HOUSTON, *Secretary.*

Principal Office, No. 57 Exchange St.

INCOME.

Membership fees	\$597 50	
Expense premiums	2,399 93	
Mortuary premiums	2,399 94	
Borrowed money advanced by incorporators	725 00	
Total income		\$6,122 37
Net ledger assets, Dec. 31, 1897		1,331 09
Total		\$7,453 46

DISBURSEMENTS.

Losses and claims paid	\$1,442 25	
Commissions to agents	567 00	
Commissions for collecting premiums.	504 44	
Salaries of officers and employes.	1,890 12	
Office expenses.....	601 20	
Borrowed money repaid	831 00	
Interest	167 98	
Total disbursements.....		\$6,003 99
Balance		\$1,449 47

ASSETS.

Cash deposited with State Treasurer	\$1,308 62	
Cash in office and bank	54 25	
Discrepancy.....	86 60	
Total assets per balance		\$1,449 47

LIABILITIES.

Borrowed money, advanced by incorporators	\$3,167 63	
Bills payable	90 00	
Unpaid claims, estimated.	400 00	
Total liabilities		\$3,657 63

BUSINESS ALL IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31 of previous year	965	\$85,106 00
Policies written or increased during the year.....	361	34,020 00
Total	1,326	\$119,126 00
Policies decreased or terminated during the year	791	69,900 00
Policies in force Dec. 31, 1898	535	\$49,226 00
Losses and claims incurred during the year.....	54	1,532 25
Losses and claims paid and compromised during the year..	54	1,532 25
Premiums or assessments collected during the year, viz.:		
Specific benefit and indemnity, \$2,399.94; expense, \$2,399.93; total,		\$4,799 87

ASSESSMENT INSURANCE COMPANIES OF OTHER
STATES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS,
SHOWING THEIR CONDITION DECEMBER 31, 1898.

FIDELITY MUTUAL LIFE ASSOCIATION.

PHILADELPHIA, PA.

INCORPORATED IN 1878. COMMENCED BUSINESS IN 1879.

L. G. FOUSE, *President.*

W. S. CAMPBELL, *Secretary.*

Principal Office, Nos. 112-116 North Broad St.

INCOME.

First year's assessments or premiums :		
expense, \$370,619.63; mortuary, \$26,925.89	\$397,545	52
Subsequent year's assessments or premiums :		
expense, \$292,354.28; mortuary, \$633,685.45; reserve, \$455,031.90	1,381,071	63
Medical examiners' fees paid by applicant.....	2,745	09
Fees for alterations of policies	384	75
Total paid by members	\$1,781,746	99
Interest on mortgages, \$14,729.32; bonds and stocks, \$7,423.01; other sources, \$25,429.43	47,581	76
Rents, including company's use of own buildings.....	61,422	46
Profit on disposal of securities.....	3,500	00
Total income.....	\$1,894,251	21
Net ledger assets Dec. 31, 1897	\$2,005,055	18
Add error in 1897 statement.....	1,157	00
Total	\$3,900,463	39

DISBURSEMENTS.

Death claims or installments.....	\$816,152	10
Advance payments returned to rejected applicants	26,608	36
Paid members for dividends.....	22,596	90
Paid members for surrender values	52,625	02
Total paid to members.....	\$917,982	38
Commissions to agents:		
new business, \$221,064.90; renewals, \$73,167.78.....	\$294,232	68
Commissions for collecting premiums or assessments	7,849	09
Salaries and allowances of managers and agents.....	53,592	58
Salaries of officers	28,140	11
Salaries and other compensation of office employes	77,012	67
Medical examiners' fees ..	41,194	56
Taxes on premiums, \$6,739.76; on franchise, \$50.43; Insur- ance Department fees, \$9,842.63; municipal licenses, \$398.83; war taxes, \$6,786.62	23,818	27

Taxes on real estate and investments.....	\$13,123 99	
Expenses and repairs on real estate.....	10,477 05	
Rent, including company's use of own buildings.....	48,903 67	
Furniture.....	1,080 83	
Legal expenses.....	8,003 81	
Advertising and printing.....	26,674 29	
Loss on disposal of real estate.....	632 17	
Express and telegrams.....	2,979 59	
Janitor, fuel, etc.....	578 54	
Legislation.....	691 49	
Library.....	1,128 29	
Postage.....	12,752 63	
Sundry expenses.....	2,555 75	
Traveling expenses.....	17,665 15	
Total miscellaneous disbursements.....		673,087 21
Total disbursements.....		\$1,591,069 59
Balance.....		\$2,309,393 80

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$1,170,215 75
Loans on mortgages of real estate.....	237,080 30
Loans on policies, reserve included in liabilities.....	100,124 12
Loans secured by collateral.....	76,287 16
Interest bearing notes secured by liens on policies.....	67,862 04
Book value of stocks and bonds.....	301,255 95
Cash in office and in bank.....	116,489 64
Agents' debit balances and bills receivable.....	213,992 16
Due from Minnesota Loan and Trust Company \$7,381.50; Citizens' Mutual Life Insurance Company, \$17,552.60.....	24,934 10
Supplies, etc., \$2,705.64; suspended banks, \$445.80.....	3,151 44
Total.....	\$2,311,392 66

DEDUCT LEDGER LIABILITIES.

Agents' credit balances, \$963.99; all other, \$1,034.87.....	\$1,998 86
Net ledger assets, per balance.....	\$2,309,393 80

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$7,485 57	
Interest accrued on other assets.....	2,977 98	
Rents accrued on company's property or lease.....	1,302 62	\$11,766 17
Market value of real estate over book value.....		102,400 33
Market value of stocks and bonds over book value.....		3,373 22
Gross assets.....		\$2,426,933 52

DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter and stationery.....	\$2,705 64
Agents' debit balances, unsecured.....	147,556 59
Bills receivable, unsecured.....	14,006 17
Suspended banks.....	445 80
Total.....	\$164,714 20
Total admitted assets.....	\$2,262,219 32

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies:		
Due and unpaid	\$10,000 00	
Adjusted, not due	15,000 00	
Not adjusted	58,600 00	
Resisted	41,000 00	
Reported, no proofs.....	45,719 90	\$170,319 90
Present value of future payments on installment policy claims		11,600 16
Salaries, rents, taxes, commissions, fees and accounts due or accrued		1,695 74
Premiums or assessments paid before due		1,576 26
Excess of premiums collected on limited payment or deposit policies and 4 per cent. accumulated interest thereon		783,312 69
Total liabilities		<u>\$968,504 75</u>
Balance to protect contracts		\$1,293,714 57

SUMMARY.

Balance of contingent fund	\$1,292,728 21	
Balance of expense fund	986 36	
Total special funds		<u>\$1,293,714 57</u>

EXHIBIT OF POLICIES.

POLICIES IN FORCE DECEMBER 31, 1897.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Term or natural premium.....	17,714	\$44,212,320 00		
Whole life	4,200	9,650,178 00		
Paid up or limited payment.....	9,739	19,011,229 00	31,653	\$72,873,727 00

NEW POLICIES ISSUED.

Term or natural premium.....	2,837	\$7,271,473 00		
Whole life.....	1,768	3,709,433 00		
Paid up or limited payment.....	2,963	5,186,256 00	7,568	\$16,167,162 00

OLD POLICIES REVIVED.

Term or natural premium	22	\$49,000 00		
Whole life	13	19,000 00		
Paid up or limited payment	19	44,500 00	54	\$112,500 00

CHANGED AND INCREASED.

Term or natural premium	39	\$94,508 00		
Whole life	70	174,496 00		
Paid up or limited payment	84	227,335 00	193	\$496,339 00
Total			39,468	<u>\$89,649,728 00</u>

POLICIES TERMINATED DURING THE YEAR.

Term or natural premium.....	2,982	\$7,521,337 00		
Whole life	1,416	3,346,141 00		
Paid up or limited payment	1,802	3,736,406 00		
Total terminated.....			6,200	<u>\$14,603,884 00</u>

HOW TERMINATED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount</i>
By death	322	\$803,308 00		
expiry	166	238,000 00		
surrender	196	457,785 00		
lapse	5,323	12,608,452 00		
change and decrease.....	193	496,339 00		
Total	6,200	\$14,603,884 00		

POLICIES IN FORCE DEC. 31, 1898.

Term or natural premium	17,630	\$44,105,964 00		
Whole life	4,635	10,206,966 00		
Paid up or limited payment	11,003	20,732,914 00	33,268	\$75,045,844 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31st of the previous year	191	\$315,920 20
Policies written or increased during the year.....	11	20,000 00
Total	202	\$335,920 20
Deduct policies decreased and terminated during the year....	19	36,511 20
Total policies in force Dec. 31, 1898	183	\$299,309 00
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.....		\$5,940 07

MASONIC EQUITABLE ACCIDENT ASSOCIATION,
 BOSTON, MASS.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1892.

ALBERT C. SMITH, *President.* DAVID T. MONTAGUE, *Secretary.*
 Principal Office, No. 131 Devonshire St.

INCOME.

Gross membership fees		\$9,600 00
Assessments or premiums, viz:		
Specific and temporary disability benefits..	\$57,494 23	
Expenses	26,054 41	83,548 64
Total paid by members		\$83,148 64
Interest		834 44
Profit on sale of securities		401 99
Borrowed money		700 00
Total income		\$95,085 07
Net ledger assets Dec. 31, 1897.....		24,059 95
Total		\$119,145 02

DISBURSEMENTS.

Specific benefit claims and installments paid	\$13,500 00	
Temporary disability claims paid.....	35,854 50	
Advance payments returned to rejected applicants	95 75	
Total paid to members.		\$49,450 25
Commissions to agents.....	\$11,339 14	
Commissions for collecting assessments	4,296 73	
Medical examiners' fees	1,003 25	
Salaries of officers	9,595 48	
Salaries and other compensation of office employes	3,526 10	
Rent, \$1,310.07; taxes, \$336.12; advertising and printing, \$1,444.14	3,150 33	
Insurance department fees	573 91	
Legal expenses	535 00	
Borrowed money repaid	700 00	
Postage and revenue	1,804 67	
Express, telegrams and care of office.....	118 07	
Traveling expenses.....	119 05	
Expense of settling claims	2,050 34	
Miscellaneous expenses.....	642 00	
Total miscellaneous disbursements		39,454 07
Total disbursements		\$88,904 32
Balance		\$30,240 70

210 MASONIC EQUITABLE ACCIDENT ASSOCIATION.

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds.....	\$16,068 28	
Cash in office and in bank.....	14,172 42	
	<hr/>	
Ledger assets		\$30,240 70

NON-LEDGER ASSETS.

Interest due and accrued		\$113 33
Market value of stocks and bonds over book value.....		585 72
Premiums or assessments due on last call—made within 60 days.....		4,568 00
Specific benefit assessments to be made for claims resisted		4,600 00
		<hr/>
Gross assets		\$40,107 75

DEDUCT ASSETS NOT ADMITTED.

Premiums or assessments as entered above in excess of losses and claims unpaid.....		\$2,165 86
		<hr/>
Total admitted assets.....		\$37,941 89

NON-LEDGER LIABILITIES.

Specific indemnity claims (resisted)	\$4,600 00	
Temporary disability claims:		
In process of adjustment.....	\$382 14	
Reported, estimated liability	720 00	
Resisted.....	1,300 00	2,402 14
		<hr/>
Gross policy claims		\$7,002 14
Salaries, rents, taxes, commissions, fees and other accounts due and accrued		641 34
Premiums or assessments paid in advance.....		2,427 50
		<hr/>
Total liabilities		\$10,070 98
Balance to protect contracts		\$27,870 91

SUMMARY.

Mortuary fund.....	\$11,435 78
Reserve or emergency fund	16,184 83
Expense fund	250 30
	<hr/>
Total	\$27,870 91

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	7,763	\$29,140,100 00
Policies written or increased during the year	2,233	7,375,900 00
	<hr/>	
Total	9,996	\$36,516,000 00
Policies decreased or terminated during the year.....	2,860	9,218,500 00
	<hr/>	
Policies in force Dec. 31, 1898	7,136	\$27,297,500 00
Losses and claims unpaid Dec. 31 of previous year.....	28	\$4,426 69
Losses and claims incurred during the year.....	796	52,429 95
	<hr/>	
Total	824	\$56,856 64
Losses and claims paid and compromised during the year	798	49,854 50
	<hr/>	
Losses and claims unpaid Dec. 31, 1898.....	26	\$7,002 14
Policies terminated by death or specific benefit during the year	6	\$17,500 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31 of previous year	761	\$2,658,950 00
Policies written or increased during the year	414	1,359,500 00
Total	1,175	\$4,018,450 00
Policies decreased or terminated during the year	308	976,350 00
Policies in force Dec. 31, 1898.....	867	\$3,042,100 00
Losses and claims unpaid Dec. 31, of the previous year....	6	\$327 85
Losses and claims incurred during the year.....	97	4,991 08
Total	103	\$5,318 93
Losses and claims paid and compromised during the year.	97	5,102 93
Losses and claims unpaid Dec. 31, 1898	6	216 00
Premiums or assessments collected during the year, viz.: Specific benefit and indemnity, \$6,250.05; expense, \$2,840.95		\$9,091 00

MASSACHUSETTS MUTUAL ACCIDENT
ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1884.

DANIEL LOVERING, JR., *President.* G. LEONARD MCNEILL, *Secretary.*

Principal Office, No. 131 Devonshire St.

Cash Capital, \$3,000.

INCOME.

Gross membership fees		\$17,112 00
Assessments or premiums, viz:		
Specific and temporary disability benefits..	\$43,328 58	
Expenses	36,785 74	80,114 32
Total paid by members.....		\$97,226 32
Interest		1,040 32
Income from all other sources		75 00
Total income.....		\$98,341 64
Net ledger assets Dec. 31, 1897.....		33,855 94
Total		\$132,197 58

DISBURSEMENTS.

Specific benefit claims and installments paid	\$6,362 00	
Temporary disability claims paid.....	31,835 82	
	<hr/>	
Total paid to members		\$38,197 82
Commissions to agents.....	\$16,590 00	
Commissions for collecting assessments.....	10,142 11	
Salaries and allowances of managers and agents	3,029 70	
Salaries and other compensation of officers	7,350 03	
Salaries and other compensation of office employes.	6,434 23	
Rent, \$1,106.27; taxes, \$299.87; advertising and printing, \$3,634.21	5,040 35	
Insurance department fees	473 00	
Legal expenses	441 10	
Medical examiners' fees	1,167 88	
Furniture	834 07	
Postage	1,900 38	
Stationery and office expenses	1,114 37	
Miscellaneous expenses	864 49	
Internal revenue	126 33	
Adjustment of claims	2,662 74	
Profit and loss.....	264 47	
All other disbursements	598 00	
	<hr/>	
Total miscellaneous disbursements		59,033 25
Total disbursements		<hr/>
		\$97,231 07
Balance		<hr/>
		\$34,966 51

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds.....	\$25,668 08
Agents' debit balances	1,225 09
Cash in office and in bank	6,981 18
Interest in hands of State Treasurer.....	490 00
Bills receivable	615 00
Ledger accounts	154 51
	<hr/>
Total	\$35,133 86

DEDUCT LEDGER LIABILITIES.

Agents' credit balances.....	\$167 35
	<hr/>
Net ledger assets	\$34,966 51

NON-LEDGER ASSETS.

Interest accrued	\$225 00
Market value of stocks and bonds over book value.	705 67
Premiums or assessments due on last call—made within 60 days	5,808 55
Specific benefit assessments to be made for claims resisted.....	12,886 83
Furniture, fixtures, supplies, printed matter and stationery	3,286 48
	<hr/>
Gross assets.....	\$57,879 04

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured	\$740 10
Furniture, fixtures, supplies, printed matter and stationery	3,286 48
Premiums or assessments as entered above in excess of losses and claims unpaid	3,233 11
	<hr/>
Total	\$7,259 69
Total admitted assets	<hr/>
	\$50,619 35

NON-LEDGER LIABILITIES.

Specific indemnity claims:		
Adjusted, not yet due.....	\$750 00	
In process of adjustment.....	1,250 00	
Resisted.....	13,000 00	\$15,000 00
Temporary disability claims:		
In process of adjustment.....	\$225 13	
Resisted.....	237 14	462 27
Gross policy claims.....		\$15,462 27
Salaries, rents, taxes, commissions, fees and other accounts due and accrued.....		2,093 68
Premiums or assessments paid in advance.....		6,289 50
Capital stock.....		3,000 00
Total liabilities.....		\$26,845 45
Balance to protect contracts.....		\$23,773 90

SUMMARY.

Mortuary fund.....	\$8,940 84
Reserve or emergency fund.....	12,990 00
Expense fund.....	1,843 06
Total.....	\$23,773 90

EXHIBIT OF POLICIES.

TOTAL BUSINESS.	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	5,493	\$21,034,625 00
Policies written or increased during the year.....	3,762	8,378,250 00
Total.....	9,255	\$29,412,875 00
Policies decreased or terminated during the year.....	2,909	8,045,375 00
Policies in force Dec. 31, 1898.....	6,346	\$21,367,500 00
Losses and claims unpaid Dec. 31 of previous year.....	3	\$2,157 14
Losses and claims incurred during the year.....	877	51,502 95
Total.....	880	\$53,660 09
Losses and claims paid and compromised during the year.....	866	38,197 82
Losses and claims unpaid Dec. 31, 1898.....	14	15,462 27
Policies terminated by death or specific benefit during year.....	6	\$10,750 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31 of previous year.....	662	\$2,279,250 00
Policies written or increased during the year.....	446	864,250 00
Total.....	1,108	\$3,143,500 00
Policies decreased or terminated during the year.....	349	797,250 00
Policies in force Dec. 31, 1898.....	759	\$2,346,250 00
Losses and claims incurred during the year.....	106	\$4,874 27
Losses and claims paid and compromised during the year.....	104	4,709 27
Losses and claims unpaid Dec. 31, 1898.....	2	\$165 00
Policies terminated by death or specific benefit during the year.....	1	\$1,250 00
Premiums or assessments collected during the year, viz:		
Specific benefit and indemnity, \$4,764.38; expense, \$4,764.39.....		\$9,528 77

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, Nos. 305-309 Broadway.

INCOME.

Gross membership fees	\$24,196 38
First year's assessments or premiums:	
expense, \$628,031.84; mortuary, \$14,791.78; reserve,	
\$51,470.39	694,294 01
Subsequent year's assessments or premiums:	
expense, \$1,049,660.12; mortuary, \$3,437,401.96; reserve,	
\$157,275.59; surrender policies; \$16,133.51; old age	
benefits, \$11,642.62	4,672,113 80
Medical examiners' fees paid by applicant	339 00
	\$5,390,943 19
Total paid by members	\$5,390,943 19
Interest on mortgages, \$73,977.44; bonds and stocks, \$13,465.12; other	
sources, \$23,948.00.....	111,390 56
Rents, including company's use of own buildings	148,761 23
Fees for alterations in policies.....	972 28
Special deposits received during the year	482,260 01
	Total income.....
	\$6,134,327 27
Net ledger assets Dec. 31, 1897	3,939,367 29
	Total
	\$10,073,694 56

DISBURSEMENTS.

Death claims or installments.....	\$3,887,500 95
Old age benefits.....	5,139 47
Disability, sick or accident benefits	13,425 00
Advanced payments returned to rejected applicants	1,093 09
Paid members for dividends.....	128,420 70
Paid members for surrender policies	16,133 50
	Total paid to members.....
	\$4,051,712 72
Special deposits applied on assessments included in	
income.....	\$532,382 40
Commissions to agents:	
new business, \$456,466.43; renewals, \$180,342.53.....	636,808 96
Commissions for collecting premiums or assessments	63,955 18
Salaries and allowances of managers and agents.	56,044 60
Salaries of officers	92,918 00
Salaries and other compensation of office employes.	243,329 59
Medical examiners' fees.....	27,650 45
Taxes on premiums, \$14,753.26; on franchise, \$62.22.....	14,815 48
Insurance Department fees, \$25,862.43; municipal licenses,	
\$2,809.54	28,671 97

Taxes on real estate and investments.....	\$20,463 96	
Expenses and repairs on real estate	121,040 49	
Rent, including company's use of own buildings.....	86,623 96	
Legal expenses.....	35,889 52	
Advertising and printing	73,831 96	
Expense of investigating and adjusting death and disability claims.....	111,464 27	
Investment expense.....	2,200 00	
Postage	34,018 24	
Traveling expense.....	21,775 37	
Actuarial expense.....	17,938 84	
Agency expense	13,024 69	
General office expense.....	85,182 50	
Internal revenue tax	3,696 15	
		<hr/>
Total miscellaneous disbursements.....		1,791,844 08
Total disbursements		<hr/> \$6,375,939 30
Balance		<hr/> \$3,697,755 26

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$563,318 54	
Loans on mortgages of real estate.....	1,195,580 11	
Book value of stocks and bonds	441,361 73	
Cash in office and in banks.....	974,669 07	
Agents' debit balances.....	304,779 80	
Furniture and fixtures	59,677 26	
On deposit in collecting bank and with bonded collectors,	159,239 33	
Total	<hr/> \$3,698,626 84	

DEDUCT LEDGER LIABILITIES.

Agents' credit balances.....	\$871 58	
Net ledger assets, per balance.....		<hr/> \$3,697,755 26

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$13,416 36	
Interest due and accrued on other assets.	4,151 76	
Rents due and accrued on company's property or lease ..	6,904 93	\$24,473 05
Market value of real estate over book value.....		<hr/> 10,841 06
Market value of stocks and bonds over book value.....		<hr/> 21,558 83
Gross assets.....		<hr/> \$3,754,628 20

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes	\$59,677 26	
Agents' debit balances, unsecured.....	304,779 80	
Special reserve	3,753 05	
Total		<hr/> \$368,210 11
Total admitted assets		<hr/> \$3,386,418 09

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies:			
Reported, no proof.....	\$30,170 00		
Adjusted, not due	11,900 00		
Not adjusted	10,000 00		
Resisted	28,500 00	\$80,570 00	
Losses on post mortem policies:			
Due and unpaid.....	\$5,000 00		
Adjusted, not due.....	491,480 00		
Not adjusted	731,974 70		
Resisted	82,333 00		
Reported, no proof.....	391,026 36	1,701,814 06	\$1,782,384 06
Salaries, rents, taxes, commissions, fees and accounts due or accrued			2,917 58
Dividends due or accrued			17,134 19
Premiums or assessments paid before due.....			125,678 11
Outstanding bonds			75,127 77
Total liabilities			\$2,003,241 71
Balance to protect contracts			\$1,383,176 38

SUMMARY.

Balance of reserve fund.....	\$1,259,018 29
Balance of building sinking fund	39,754 92
Balance of expense fund	\$4,403 19
Total special funds.....	\$1,383,176 38

EXHIBIT OF POLICIES.

POLICIES IN FORCE DEC. 31, 1897.

	Number.	Amount.	Total Number.	Total Amount.
Term or natural premium.....	85,324	\$232,654,301 00		
Whole life	26,584	68,912,800 00	111,908	\$301,567,101 00

NEW POLICIES ISSUED.

Term or natural premium..	1,232	\$2,955,015 00		
Whole life	11,049	27,796,775 00		
Paid up or limited payment.....	498	1,275,600 00	12,779	\$32,027,390 00
Total			124,657	\$333,594,491 00

POLICIES TERMINATED DURING THE YEAR.

Term or natural premium.....	10,978	\$32,102,270 00		
Whole life	11,234	31,977,500 00		
Paid up or limited payment.....	96	345,400 00		
Total terminated.....			22,308	\$64,425,170 00

HOW TERMINATED.

By death.....	1,392	\$4,237,530 00
lapse.....	16,485	46,665,690 00
not being taken.....	4,431	13,521,950 00
Total	22,308	\$64,425,170 00

POLICIES IN FORCE DEC. 31, 1898.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount</i>
Term or natural premium.....	75,578	\$203,507,046 00		
Whole life.....	26,399	64,732,075 00		
Paid up or limited payment.....	402	930,200 00	102,379	\$269,169,321 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31st of the previous year.....	486	\$1,141,500 00
Policies written or increased during the year.....	157	265,000 00
Total.....	643	\$1,406,500 00
Deduct policies decreased and terminated during the year..	136	296,500 00
Total policies in force Dec. 31, 1898.....	507	\$1,110,000 00
Losses and claims unpaid Dec. 31st, of the previous year....	1	\$1,000 00
Losses and claims incurred during the year.....	1	5,000 00
Total.....	2	\$6,000 00
Losses and claims paid and compromised during the year..	1	1,000 00
Losses and claims unpaid Dec. 31, 1898.....	1	\$5,000 00
Premiums and assessments collected during the year.....		\$12,412 04

NEW ENGLAND MUTUAL ACCIDENT
ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1884.

AUGUSTUS P. MARTIN, *President.* FRANKLIN J. MOORE, *Secretary.*

Principal Office, No. 60 State St.

INCOME.

Gross membership fees.....	\$19,793 10
Annual dues.....	189 00
Assessments or premiums, viz:	
Specific benefits.....	} \$101,183 56
Temporary disability benefits ...	
Expenses.....	130,577 67
Total paid by members.....	231,761 23
Interest.....	\$251,743 33
Reinsurance.....	1,694 13
Sale of furniture.....	7,626 82
	80 00
Total income.....	\$261,144 28
Net ledger assets Dec. 31, 1897.....	80,169 36
Total.....	\$341,253 64

DISBURSEMENTS.

Specific benefit claims paid.....	\$44,425 00	
Temporary disability claims paid	81,519 50	
Advance payments returned.....	2,637 35	
Total paid to members.....		\$128,581 85
Commissions to agents	\$80,015 93	
Commissions for collecting assessments }		
Salaries and allowances of managers and agents	8,099 96	
Salaries and other compensation of officers.....	11,195 00	
Salaries and other compensation of office employes.....	15,482 98	
Rent, \$3,327.49; taxes, \$568.12; advertising and printing, \$4,470.52.....	8,366 13	
Insurance department fees	2,036 55	
Legal expenses.....	3,140 02	
Medical examiners' fees	5,399 62	
Postage	2,467 24	
Adjustment expense.....	6,631 91	
Reinsurance	7,132 97	
Traveling expense	1,163 94	
General expense	4,591 00	
Total miscellaneous disbursements		155,723 25
Total disbursements		\$284,305 10
Balance.....		\$56,948 54

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds.....	\$29,478 52
Agents' debit balances	4,935 39
Cash in office and in bank	25,102 90
Total	\$59,516 81

DEDUCT LEDGER LIABILITIES.

Agents' credit balances	\$2,568 27
Net ledger assets.....	\$56,948 54

NON-LEDGER ASSETS.

Interest due and accrued	\$493 37
Market value of stocks and bonds over book value.....	1,827 73
Premiums or assessments due on last call—made within 60 days	11,123 00
Specific benefit assessments to be made for claims resisted.....	15,250 00
Due from other companies for reinsurance.....	178 04
Furniture, fixtures and supplies	4,000 00
Gross assets	\$89,820 68

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured	\$2,779 18
Furniture, fixtures, supplies, printed matter and stationery	4,000 00
Total	\$6,779 18
Total admitted assets	\$83,041 50

NON-LEDGER LIABILITIES.

Specific indemnity claims:		
Adjusted, not yet due.....	\$12,950 00	
In process of adjustment.....	17,500 00	{
Reported, estimated.....		
Resisted, estimated.....	15,250 00	\$45,700 00
Temporary disability claims:		
In process of adjustment.....	\$5,300 00	{
Reported, estimated liability.....		
Resisted, estimated.....	450 00	5,750 00
Gross policy claims.....		\$51,450 00
Salaries, rents, taxes, commissions, fees and other accounts due and accrued, estimated.....		2,200 00
Premiums or assessments paid in advance.....		155 90
All other liabilities.....		500 00
Total liabilities.....		\$54,305 90
Balance to protect contracts.....		\$28,735 60

SUMMARY.

Mortuary fund.....	\$2,545 86
Reserve or emergency fund.....	25,284 35
Expense fund.....	905 39
Total.....	\$28,735 60

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	13,930	\$86,894,525 00
Policies written or increased during the year.....	7,719	42,612,250 00
Total.....	21,649	\$129,506,775 00
Policies decreased or terminated during the year.....	8,123	48,860,847 00
Policies in force Dec. 31, 1898.....	13,526	\$80,645,928 00
Losses and claims unpaid Dec. 31, of previous year.....	107	\$86,580 00
Losses and claims incurred during the year.....	1,657	140,814 50
Total.....	1,764	\$177,394 50
Losses and claims paid and compromised during the year..	1,635	125,944 50
Losses and claims unpaid Dec. 31, 1898.....	129	51,450 00
Policies terminated by death or specific benefit during the year.....	19	\$100,000 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	428	\$2,395,750 00
Policies written or increased during the year.....	243	1,271,250 00
Total.....	671	\$3,667,000 00
Policies decreased or terminated during the year.....	182	857,750 00
Policies in force Dec. 31, 1898.....	489	\$2,809,250 00
Losses and claims incurred during the year.....	82	\$14,314 25
Losses and claims paid and compromised during the year..	72	3,864 25
Losses and claims unpaid Dec. 31, 1898.....	10	\$10,450 00
Premiums or assessments collected during the year, viz:		
Specific benefit and indemnity, \$3,781.67; expense, \$5,078.23.....		\$8,859 90

NORTHWESTERN LIFE ASSURANCE COMPANY,

CHICAGO, ILL.

INCORPORATED IN 1874. COMMENCED BUSINESS IN 1874.

C. E. MABIE, *President.*R. E. SACKETT, *Secretary.*

Principal Office, No. 205 La Salle St.

INCOME.

First year's assessments or premiums:		
expense, \$183,577.75; mortuary, \$522,026.34; reserve, \$45,-		
235.05	\$750,839	14
Subsequent year's assessments or premiums:		
expense, \$264,866.46; mortuary, \$987,172.36; reserve, \$190,-		
427.88; other purpose, \$81.93	1,442,548	63
Medical examiners' fees paid by applicant.....	2,154	74
Total paid by members	\$2,195,542	51
Interest on mortgages, \$39,751.18; bonds and stocks, \$9,025.99; other		
sources, \$2,314.50	51,091	67
Profit on disposal of securities.....	666	36
Income from all other sources, viz: Suspense account	26	61
Total income	\$2,247,326	55
Net ledger assets Dec. 31, 1897.....	1,226,728	14
Total	\$3,474,054	69

DISBURSEMENTS.

Death claims or installments.....	\$1,681,111	47
Disability benefits	500	00
Total paid to members.....	\$1,681,611	47
Commissions to agents:		
new business, \$347,346.35; renewals, \$3,637.81.....	\$355,984	16
Commissions for collecting premiums or assessments ...	12,114	13
Salaries and allowances of managers and agents.	46,105	80
Salaries and other compensation of officers	50,290	52
Salaries and other compensation of office employes	82,792	44
Medical examiners' fees	10,017	00
Taxes on premiums, \$4,563.13; on franchise, \$50.43	4,613	56
Insurance Dept. fees, \$1,655.73; municipal licenses, \$391.21 ..	2,046	94
Rent	19,088	54
Furniture	372	85
Legal expenses	8,612	61
Advertising, printing and stationery	15,374	08
Advance assessment	5,971	63
Postage	7,568	89
Surrendered policies	17,131	83
Mutual Life Underwriters Ex-Committee	25	00
Refitting office.....	86	05

Traveling expenses.....	\$14,899 77	
Investment expenses.....	887 38	
Incidental expenses.....	12,132 99	
Internal revenue taxes.....	9,139 87	
Total miscellaneous disbursements		675,256 09
Total disbursements		\$2,356,867 56
Balance		\$1,117,187 13

Invested as follows:

LEDGER ASSETS.

Loans on mortgages of real estate	\$749,250 00	
Book value of stocks and bonds.....	153,110 65	
Cash in office and in bank.....	157,313 75	
Agents' debit balances and bills receivable.....	53,484 89	
Cost premiums on bonds sold in December, not yet paid..	7,208 07	
Total		\$1,120,367 36

DEDUCT LEDGER LIABILITIES.

Agents' credit balances	\$3,180 23	
Net ledger assets, per balance.....		\$1,117,187 13

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$12,004 78	
Interest accrued on other assets.....	4,293 70	
Uncollected profit on bonds	4,803 18	\$21,101 66
Market value of stocks and bonds over book value.....		2,721 23
Mortuary assessments due on last call—made within 60 days.....		10,000 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		31,000 00
Gross assets		\$1,182,010 02

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$28,905 78	
Bills receivable, unsecured.....	10,823 72	
Total		\$39,729 50
Total admitted assets		\$1,142,280 52

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies:			
Reported, no proofs.....	\$75,500 00		
Adjusted, not due	131,700 00		
Not adjusted.....	2,500 00		
Resisted	28,500 00	\$238,200 00	

Losses on post mortem policies:

Due and unpaid	\$8,000 00		
Adjusted, not due	93,500 00		
Reported, no proofs	21,000 00		
Resisted	10,000 00	132,500 00	\$370,700 00
Present value of future payments on installment policy claims			3,608 86
Premiums or assessments paid before due			7,938 27
Excess of premiums collected on limited payment or deposit policies and 4 per cent. accumulated interest thereon			183,029 58
Suspense account.....			104 91
Total liabilities.....			\$565,381 62
Balance to protect contracts.....			\$576,898 90

SUMMARY.

Balance of mortuary fund	\$43,102 77
Balance of reserve fund.....	68,082 36
Balance of guarantee fund	333,728 41
Balance of expense fund.....	131,985 36
Total special funds	\$576,898 90

EXHIBIT OF POLICIES.

POLICIES IN FORCE DEC. 31, 1897.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Term or natural premium	23,907	\$73,480,000 00		
Whole life	8,941	20,889,400 00		
Paid up or limited payment	1,869	4,106,000 00	34,717	\$98,475,400 00

NEW POLICIES ISSUED.

Term or natural premium	630	\$1,439,729 00		
Whole life	656	1,440,679 00		
Paid up or limited payment	679	1,268,464 00	1,965	\$4,148,872 00

OLD POLICIES REVIVED.

Term or natural premium	1,015	\$2,875,000 00		
Whole life.....	2,659	7,080,500 00		
Paid up or limited payment.....	715	1,593,500 00	4,389	\$11,549,000 00

REISSUES.

Term or natural premium	406	\$1,033,000 00		
Whole life	6,474	21,637,500 00		
Paid up or limited payment	399	1,189,500 00	7,279	\$23,860,000 00
Total.....			48,850	\$138,033,272 00

POLICIES TERMINATED DURING THE YEAR.

Term or natural premium	20,612	\$63,465,993 00		
Whole life	5,680	16,073,506 00		
Paid up or limited payment.....	1,627	3,661,909 00		
Total terminated			27,919	\$83,201,408 00

HOW TERMINATED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
By death.....	492	\$1,611,000 00		
surrender	8,174	26,807,331 00		
lapse	18,549	52,615,245 00		
not being taken	704	2,167,835 00		
Total	27,919	\$83,201,408 00		

POLICIES IN FORCE DEC. 31, 1898.

Term or natural premium	5,346	\$15,361,736 00		
Whole life	13,050	34,974,573 00		
Paid up or limited payment	2,035	4,495,555 00	20,431	\$54,831,864 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31st of the previous year.....	83	\$189,000 00
Policies written or increased during the year	1	2,000 00
Total	84	\$191,000 00
Deduct policies decreased and terminated during the year	27	54,500 00
Total policies in force Dec. 31, 1898.....	57	\$136,500 00
Losses and claims incurred during the year.	1	\$2,500 00
Losses and claims paid and compromised during the year	1	2,500 00
Premiums and assessments collected during the year		*\$6,339 13

*Includes delinquent charges.

SECURITY MUTUAL LIFE INSURANCE COMPANY,

BINGHAMTON, N. Y.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1887.

WILLIAM G. PHELPS, *President.* CHARLES M. TURNER, *Secretary.*

Principal Office, Phelps Block Building.

INCOME.

First year's assessments or premiums:		
expense.....	\$111,193	60
Subsequent year's assessments or premiums:		
expense	\$104,125	07
reserve	269,256	71
	373,381	78
Total paid by members.....		\$484,575 38
Interest on mortgages, \$12,558.17; bonds and stocks, \$3,939.80; other sources, \$1,101.16		17,599 13
Rents		1,019 42
Exchange		185 61
Internal revenue.....		1,079 06
Total income.....		\$504,458 60
Net ledger assets Dec. 31, 1897		495,139 92
Total		\$999,598 52

DISBURSEMENTS.

Death claims or installments	\$213,421	35
Disability, sick or accident benefits	125	00
Advance payments returned to members.	5,624	96
Paid members for dividends	5,965	88
Paid members for surrender values	1,351	04
Total paid to members		\$220,981 77
Commissions to agents:		
new business, \$106,452.99; renewals, \$31,872.97	\$138,325	96
Commissions for collecting premiums or assessments....	13,567	49
Salaries and allowances of managers and agents	5,515	48
Salaries and other compensation of officers.	5,624	96
Salaries and other compensation of office employes.....	16,994	16
Medical examiners' fees	8,421	50
Taxes on premiums, \$2,469.73; on franchise, \$300.00.....	2,769	73
Insurance department fees, \$2,616.09; municipal licenses, \$101.00	2,717	09
Internal revenue tax.....	2,325	86
Taxes on real estate and investments	220	24
Expenses and repairs on real estate	17	85
Rent	5,623	64
Furniture	2,096	73
Legal expenses.	919	97
Advertising and printing	7,185	97

Postage	\$2,602 05	
Travel	4,965 96	
General office expense	7,762 77	
Exchange	4 64	
Investigation	3,064 96	
Accrued interest	185 00	
		<hr/>
Total miscellaneous disbursements		230,912 01
Total disbursements		<hr/>
		\$451,893 78
Balance.....		<hr/>
		\$547,704 74

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$9,966 45
Loans on mortgages of real estate	252,600 00
Loans secured by collateral	1,400 00
Book value of stocks and bonds.....	131,000 00
Cash in office and in bank	108,868 40
Agents' debit balances and bills receivable	71,941 65
In hands of attorney for tender	408 00
	<hr/>
Total	\$576,184 50

DEDUCT LEDGER LIABILITIES.

Agents' credit balances	\$28,479 76	
	<hr/>	
Net ledger assets, per balance		\$547,704 74

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$3,447 86
Mortuary assessments due on last call—made within 30 days.....	53,515 34
	<hr/>
Admitted assets	\$604,667 94

NON-LEDGER LIABILITIES.

Present value of future payments on installment policy claims	\$32,253 35
Salaries, rents, taxes, commissions, fees and accounts due or accrued	8,758 83
	<hr/>
Total liabilities	\$41,012 18
Balance to protect contracts	<hr/>
	\$563,655 76

SUMMARY.

Balance of reserve fund	\$500,114 23
Balance of expense fund.....	63,541 53
	<hr/>
Total special funds	\$563,655 76

EXHIBIT OF POLICIES.

POLICIES IN FORCE DEC. 31, 1897.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Term or natural premium	11,028	\$23,323,625 00		
Paid up or limited payment.....	5	1,013 00	11,033	\$23,324,638 00

NEW POLICIES ISSUED.

Term or natural premium	2,531	\$5,774,000 00		
Paid up or limited payment.....	3	741 00	2,534	\$5,774,741 00

OLD POLICIES REVIVED.

Term or natural premium			169	\$509,500 00
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CHANGED AND INCREASED.

Term or natural premium			-	\$28 00
Total			13,733	\$29,608,907 00

POLICIES TERMINATED DURING THE YEAR.

Term or natural premium			3,128	\$6,208,307 00
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HOW TERMINATED.

By death	89	\$187,007 00		
surrender	16	39,000 00		
lapse	2,659	5,159,300 00		
change and decrease.....	-	86,500 00		
not being taken.....	364	736,500 00		
Total	3,128	\$6,208,307 00		

POLICIES IN FORCE DEC. 31, 1898.

Term or natural premium	10,600	\$23,398,846 00		
Paid up or limited payment	8	1,754 00	10,608	\$23,400,600 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31st of the previous year.....	32	\$56,000 00
Policies written or increased during the year.....	49	67,000 00
Total	72	\$123,000 00
Deduct policies decreased and terminated during the year	11	18,000 00
Total policies in force Dec. 31, 1898	61	\$105,000 00
Premiums and assessments collected during the year.....		\$2,115 07

MAINE FRATERNAL BENEFICIARY ORGANIZA-
TIONS.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS
SHOWING THEIR CONDITION DECEMBER 31, 1898.

MAINE CENTRAL RAILROAD RELIEF
ASSOCIATION,
PORTLAND, ME.

ELTON A. HALL, *President.*

EDWIN G. FOSTER, *Secretary.*

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

Principal Office, No. 238 John St.

Balance on hand December 31, 1897, viz:	
Amount in reserve fund.....	\$24,488 69
Amount in disability fund.....	} 1,076 59
Amount in expense fund.....	
Total	\$25,565 28

INCOME DURING THE YEAR.

Assessments on account of deaths.....	\$11,718 00
Assessments for disability fund.....	} 8,593 50
Assessments for expense fund.....	
Entrance fees.....	260 00
Donations, etc.....	350 00
Interest	986 04
Total income.....	\$21,907 54
Grand total.....	\$47,472 82

DISBURSEMENTS DURING THE YEAR.

Death losses.....	\$15,000 00
Disability claims	4,830 00
Salaries of officers and clerks.....	600 00
Stationery and printing.....	146 75
Premiums on bonds	159 17
Postage, \$67.00; safe rent, \$10.00; premium on treasurer's bond, \$15.00	92 00
Office furniture and miscellaneous expenses.....	80 00
Total disbursements	\$20,907 92
Balance on hand December 31, 1898	\$26,564 90
Reserve fund	\$25,734 73
Disability fund	} 830 17
Expense fund	
Total	\$26,564 90

MEMBERSHIP.		
	<i>Number.</i>	<i>Amount.</i>
Certificates in force Dec. 31, 1897.....	1,673	
Certificates written during the year	129	
Total	1,802	
Ceased to be in force during the year.....	130	
Total certificates in force Dec. 31, 1898.....	1,672	
Losses or claims on certificates paid during the year.....	15	\$15,000 00
Losses or claims on certificates incurred during the year.....	14	14,000 00

MAINE STATE RELIEF ASSOCIATION,

PORTLAND, ME.

EDWARD C. REYNOLDS, *President.*

WYER GREENE, *Secretary.*

INCORPORATED IN 1874. COMMENCED BUSINESS IN 1874.

Balance on hand December 31, 1897 \$29,998 81

INCOME DURING THE YEAR.

Assessments for death benefit fund.....	\$22,878 00	
Assessments for expense fund	2,999 20	
Entrance fees	240 00	
Annual dues	107 00	
Interest	1,428 22	
Total income		\$27,652 42
Grand total.....		\$57,651 23

DISBURSEMENTS DURING THE YEAR.

Death losses	\$17,715 00	
Salaries of officers and clerks	3,135 42	
Advertising and printing	295 13	
Taxes	20 15	
Advance payments, \$11.00; commission to agents, \$240.00..	251 00	
Premium on bonds.	274 11	
Total disbursements		\$21,690 81
Balance on hand December 31, 1898		\$35,960 42

Advance payments	\$11 00
Death benefit fund	4,498 00
Reserve fund.....	31,000 00
Expense fund	451 42
Total	\$35,960 42

MEMBERSHIP.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force Dec. 31, 1897.....	1,509	\$2,003,400 00
Certificates written during the year	119	151,250 00
	<hr/>	
Total	1,628	\$2,154,650 00
Ceased to be in force during the year	155	201,485 00
	<hr/>	
Total certificates in force Dec. 31, 1898.....	1,473	\$1,953,165 00
Losses or claims on certificates paid during the year.....	14	\$17,175 00
Losses or claims on certificates incurred during the year....	12	\$15,150 00

ODD FELLOWS GRADED MUTUAL RELIEF
ASSOCIATION,

NORWAY, ME.

A. S. KIMBALL, *President.*

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

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1883.

Balance on hand December 31, 1897, (death benefit fund)..... \$1,261 25

INCOME DURING THE YEAR.

Assessments for death benefit fund..	\$14,444 00	
Entrance fees	411 00	
Annual dues	1,735 00	
Interest	331 00	
	<hr/>	
Total income.....		\$16,921 00
Grand total.....		<hr/> \$29,542 25

DISBURSEMENTS DURING THE YEAR.

Death losses	\$12,740 00	
Salaries of officers, clerks and agents	2,794 37	
Advertising and printing	67 15	
Loss, South Paris Savings Bank.....	156 68	
Postage and postal cards	232 89	
	<hr/>	
Total disbursements		\$15,991 09
Balance on hand December 31, 1898		<hr/> \$13,551 16
Death benefit fund	\$13,551 16	

MEMBERSHIP.		<i>Number.</i>	<i>Amount.</i>
Certificates in force Dec. 31, 1897.....		1,736	
Certificates written during the year.....		194	
Total.....		1,930	
Ceased to be in force during the year.....		68	
Total certificates in force Dec. 31, 1898.....		1,862	
Losses or claims on certificates paid during the year.....			\$12,740 00
Losses or claims on certificates incurred during the year.....			11,305 00

PATRONS MUTUAL AID SOCIETY,

AUBURN, ME.

E. H. LIBBY, *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, 1897, viz:			
Amount in death benefit fund.....		\$4,426 30	
Amount in expense fund.....		352 05	
Total			\$4,778 35

INCOME DURING THE YEAR.

Assessments for death benefit fund.....		\$4,102 12	
Assessments for expense fund		261 88	
Entrance fees.....		18 50	
Annual dues		14 70	
Reinstatement fee, \$.25; interest, \$54.00.....		54 25	
Total income.....			\$4,451 45
Grand total.....			\$9,229 80

DISBURSEMENTS DURING THE YEAR.

Death losses		\$4,543 10	
Commissions for new members.....		222 00	
Salaries of officers and clerks		64 20	
Medical examiners' fees		63 95	
Rent, \$6.00; advertising and printing, \$2.25.....		8 25	

Licenses		\$6 00	
Stationery, \$.25; expense at meetings, \$8.00		8 25	
Postage.....		19 85	
		<hr/>	
Total disbursements			\$4,935 60
Balance on hand December 31, 1898			<hr/>
			\$4,294 20
Death benefit fund.....	\$3,985 32		
Expense fund.....	308 88		
	<hr/>		
Total	\$4,294 20		

MEMBERSHIP.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force Dec. 31, 1897.....	748	
Certificates written during the year	5	
	<hr/>	
Total	753	
Ceased to be in force during the year	179	
	<hr/>	
Total certificates in force Dec. 31, 1898	574	
Losses or claims on certificates paid during the year.....	-	\$4,543 10
Losses or claims on certificates incurred during the year.....	14	4,102 12

FRATERNAL BENEFICIARY ORGANIZATIONS OF
OTHER STATES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS SHOW-
ING THEIR CONDITION DECEMBER 31, 1898.

AMERICAN BENEFIT SOCIETY,

BOSTON, MASS.

—
INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

CHARLES H. BURR, *President*. NORMAN P. CORMACK, *Secretary*.

Principal Office, No. 2 Park Square.

INCOME.

Gross membership fees	\$2,184 00	
Expense dues or per per capita tax	5,340 59	
Assessments, mortuary	37,183 58	
Total paid by members		\$44,708 17
Interest		166 45
Sale of supplies		110 60
Changing certificates		67 00
Total income		\$45,052 22
Net ledger assets Dec. 31, 1897		2,394 01
Total		\$47,446 23

DISBURSEMENTS.

Death claims		\$33,250 00
Commissions, fees and salaries to agents for organizing subordinate branches	\$2,406 86	
Salaries of managers and agents not paid by commissions	487 14	
Salaries and other compensation of officers	1,267 00	
Salaries and other compensation of office employes	503 66	
Rent, \$360.00; advertising and printing, \$273.70	633 70	
Postage, express and telegrams	185 33	
Legal expenses	45 00	
Official publication	1,077 65	
Insurance department fees	156 00	
Miscellaneous expenses	133 05	
Supplies, \$89.25; travel, \$473.85	563 10	
Stationery, \$47.79; furniture, \$67.20	114 99	
Beneficiary certificates, \$117.50; [paraphernalia, \$169.17]	286 67	
Total miscellaneous disbursements		7,860 15
Total disbursements		\$41,110 15
Balance		\$6,336 08

Invested as follows:

LEDGER ASSETS.

Cash in office and in bank	\$6,336 08
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NON-LEDGER ASSETS.

Assessments in treasury of subordinate branches	\$6,722 41
Gross assets	\$13,058 49

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	\$5,722 41
Total admitted assets	\$7,336 08

NON-LEDGER LIABILITIES.

Losses and claims (resisted).....	\$1,000 00
Salaries, rents, taxes, fees and accounts due and accrued.	268 14
Assessments paid in advance	60 06
Total liabilities	\$1,328 20
Balance to protect contracts	\$6,007 88

SUMMARY.

Mortuary funds	\$6,230 17
Expense funds	222 29
Total special funds	\$6,007 88

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	4,381	\$4,753,250 00
Policies written or increased during the year.....	1,096	\$1,038,250 00
Total.....	5,477	\$5,791,500 00
Deduct policies decreased and terminated during the year..	470	460,500 00
Policies in force Dec. 31, 1898.....	5,007	\$5,331,000 00
Losses and claims unpaid Dec. 31, of previous year.....	1	\$500 00
Losses and claims incurred during the year.....	25	32,750 00
Total	26	\$33,250 00
Losses and claims paid and compromised during the year ..	26	33,250 00
Assessments collected during the year.....		\$37,183 58

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	1,466	\$1,393,750 00
Policies written during the year	287	227,000 00
Total	1,733	\$1,620,750 00
Deduct policies decreased and terminated during the year..	190	164,250 00
Policies in force Dec. 31, 1898	1,543	\$1,456,500 00
Losses and claims incurred during the year	6	\$7,250 00
Losses and claims paid and compromised during the year ..	6	7,250 00
Assessments collected during the year		\$10,329 54

AMERICAN LEGION OF HONOR,
BOSTON, MASS.

INCORPORATED IN 1879. COMMENCED BUSINESS IN 1879.

F. O. DOWNES, *President.*

ADAM WARNOCK, *Secretary.*

Principal Office, No. 200 Huntington Ave.

INCOME.

Gross membership fees	\$1,017 00	
Assessments, mortuary, \$1,649,100.41; expense, \$96,357.00 . . .	1,745,457 41	
Total paid by members		\$1,746,474 41
Interest, \$20,603.77; rent, \$1,341.24		21,945 01
Income from all other sources, viz: Fines.		128 00
Total income		\$1,768,547 42
Net ledger assets Dec. 31, 1897.	\$546,285 09	
Add error in 1897 statement	2 00	546,287 09
Total		\$2,314,834 51

DISBURSEMENTS.

Death claims		\$1,649,500 00
Maintenance and support of Grand and Subordinate Councils.	\$36,000 00	
Salaries of officers	10,650 00	
Salaries and other compensation of office employes.	9,125 00	
Taxes, \$1,085.72; advertising and printing, \$9,895.04.	10,980 76	
Postage, express and telegrams	2,413 65	
Legal expenses.	3,003 61	
Governing bodies	4,767 91	
Insurance department fees	429 51	
Miscellaneous expenses	8,232 59	
Total miscellaneous disbursements.		85,603 03
Total disbursements		\$1,735,103 03
Balance		\$579,731 48

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	58,731 48	
Ledger assets		\$579,731 48

NON-LEDGER ASSETS.

Assessments in treasury of subordinate branches	\$259,046 44	
Admitted assets.		\$838,777 92

NON-LEDGER LIABILITIES.

Losses and claims, viz:		
Due and unpaid	\$45,000 00	
Not yet due	170,500 00	
Total liabilities		\$215,500 00
Balance to protect contracts.....		\$623,277 92

SUMMARY.

Mortuary funds	\$6,704 94	
Emergency funds	599,572 32	
Expense funds.....	17,000 66	
Total special funds.....		\$623,277 92

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	21,315	\$51,612,500 00
Policies written or increased during the year	419	392,000 00
Total.....	21,734	\$52,004,500 00
Deduct policies decreased and terminated during the year	2,615	7,981,000 00
Policies in force Dec. 31, 1898	19,119	\$44,023,500 00
Losses and claims unpaid Dec. 31, of previous year	79	\$206,000 00
Losses and claims incurred during the year.....	609	1,659,000 00
Total	688	\$1,865,000 00
Losses and claims paid and compromised during the year.	605	1,649,500 00
Losses and claims unpaid Dec. 31, 1898	83	\$215,500 00
Assessments collected during the year		\$1,745,457 41

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	171	\$398,000 00
Policies written during the year.....	53	53,000 00
Total	224	\$451,000 00
Deduct policies decreased and terminated during the year	78	158,000 00
Policies in force Dec. 31, 1898	146	\$293,000 00
Losses and claims incurred during the year.....	1	\$5,000 00
Losses and claims paid and compromised during the year.	1	5,000 00
Assessments collected during the year		\$9,624 85

ANCIENT ORDER OF UNITED WORKMEN,
BOSTON, MASS.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1879.

EDWARD F. DANFORTH, *President.* J. EDWARD BURTT, *Secretary.*
Principal Office, No. 12 Walnut St.

INCOME.

Expense dues or per capita tax.....	\$51,927 50	
Assessments, mortuary	834,888 00	
Relief fund.....	21 00	
Total paid by members		\$886,836 50
Interest		2,411 82
Supplies		2,918 30
Beneficiary certificates		4,222 00
Total income		\$896,388 62
Net ledger assets Dec. 31, 1897.....		143,242 48
Total		\$1,039,631 10

DISBURSEMENTS.

Death claims.....	\$790,000 00	
Payments returned to lodges, over-payments	25 20	
Total paid to members		\$790,025 20
Instruction	\$5,516 90	
Relief assessment.....	49,754 00	
Salaries of officers	6,800 00	
Charity	136 00	
Salaries and other compensation of office employes	5,910 00	
Payment to lodges, over-payment on mortuary fund.....	19 00	
Expense Grand Lodge office.....	1,255 94	
Taxes, \$313.40; advertising and printing, \$6,864.71	7,178 11	
Postage, express and telegrams	2,137 37	
Legal expenses	823 39	
Governing bodies.....	7,281 64	
Official publication	625 00	
Insurance department fees	176 19	
Grand Lodge session	6,706 32	
Deputies and district deputies.....	5,976 87	
Miscellaneous.....	4,369 13	
Total miscellaneous disbursements		105,246 86
Total disbursements		\$895,291 06
Balance		\$144,340 04

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$26,000 00	
Cash in bank	118,340 04	
Ledger assets		\$144,340 04

NON-LEDGER LIABILITIES.

Losses and claims, viz:		
Due and unpaid	\$10,000 00	
In process of adjustment	34,000 00	
Resisted	6,000 00	
Total liabilities	\$50,000 00	
Balance to protect contracts		\$94,340 04

SUMMARY.

Mortuary funds	\$37,588 00	
Trust fund	9,942 00	
Charity fund	9,597 10	
Real estate	26,000 00	
Expense funds	11,212 94	
Total special funds		\$94,340 04

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	51,364	\$102,728,000 00
Policies written or increased during the year	3,794	7,588,000 00
Total	55,158	\$110,316,000 00
Deduct policies decreased and terminated during the year	1,635	3,270,000 00
Policies in force Dec. 31, 1898	53,523	\$107,046,000 00
Losses and claims unpaid Dec. 31, of previous year	19	\$38,000 00
Losses and claims incurred during the year	401	802,000 00
Total	420	\$840,000 00
Losses and claims paid and compromised during the year	395	790,000 00
Losses and claims unpaid Dec. 31, 1898	25	\$50,000 00
Assessments collected during the year		\$834,888 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	7,038	\$14,076,000 00
Policies written during the year	499	998,000 00
Total	7,537	\$15,074,000 00
Deduct policies decreased and terminated during the year	384	768,000 00
Policies in force Dec. 31, 1898	7,153	\$14,306,000 00
Losses and claims incurred during the year	57	\$114,000 00
Losses and claims paid and compromised during the year	56	112,000 00
Losses and claims unpaid Dec. 31, 1898	1	\$2,000 00
Assessments collected during the year		\$32,000 00

*CATHOLIC BENEVOLENT LEGION,
NEW YORK, N. Y.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1881.

JOHN E. MCGUIRE, *President.*

JOHN D. CARROLL, *Secretary.*

Principal Office, Nos. 40 and 42 Court St.

INCOME.

Assessments, mortuary	\$1,157,105 97
Interest.....	1,137 47
Income from all other sources.....	34,203 28
Total income.....	\$1,192,446 72
Net ledger assets Dec. 31, 1897	5,874 91
Total	\$1,198,321 63

DISBURSEMENTS.

Death claims.....	\$1,144,811 77
Permanent disability claims.....	13,500 00
Total paid to members	\$1,158,311 77
Commissions, fees and salaries to agents for organizing subordinate branches	\$4,034 95
Salaries of managers and agents not paid by commissions	2,120 30
Salaries and other compensation of officers	5,500 00
Salaries and other compensation of office employes	4,928 00
Rent, \$900.00; advertising and printing, \$3,387.94.....	4,287 94
Postage, express and telegrams.....	1,668 09
Legal expenses	2,025 62
Governing bodies	1,108 25
Insurance department fees.....	122 00
Miscellaneous expenses.....	8,515 59
Total miscellaneous disbursements.....	34,310 74
Total disbursements	\$1,192,622 51
Balance	\$5,699 12

Invested as follows:

LEDGER ASSETS.

Cash in office and in bank	\$5 699 12
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* Admitted February 1, 1899.

NON-LEDGER LIABILITIES.

Losses and claims, viz:

Not yet due	\$107,000 00	
In process of adjustment.....	114,880 84	
Resisted.....	8,000 00	
Total liabilities		\$229,880 84

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	46,998	\$76,496,750 00
Policies written or increased during the year.....	3,497	3,794,500 00
Total	50,495	\$80,291,250 00
Deduct policies decreased and terminated during the year..	3,065	4,754,250 00
Policies in force Dec. 31, 1898	47,430	\$75,537,000 00
Losses and claims unpaid Dec. 31, of previous year	115	\$216,612 72
Losses and claims incurred during the year	658	1,160,399 05
Total	773	\$1,377,011 77
Losses and claims paid and compromised during the year ..	643	1,144,811 77
Losses and claims unpaid Dec. 31, 1898	130	-
Assessments collected during the year		\$1,157,182 56

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	45	\$48,500 00
Deduct policies decreased and terminated during the year..	3	3,000 00
Policies in force Dec. 31, 1898.....	42	\$45,500 00
Losses and claims incurred during the year	1	\$1,000 00
Losses and claims paid and compromised during the year ..	1	1,000 00
Assessments collected during the year		\$677 44

*CHRISTIAN BURDEN BEARERS ASSOCIATION,
MANCHESTER, N. H.

INCORPORATED IN 1898. COMMENCED BUSINESS IN 1885.

FRANK BURR, *President.*

C. R. CROSSETT, *Secretary.*

Principal Office, 1008 Elm St., Room 519, The Kennard.

INCOME.

Gross membership fees	\$79 00	
Assessments, mortuary	22,842 21	
Total paid by members		\$22,921 21
Interest		1,059 60
Total income		\$23,980 81
Net ledger assets Dec. 31, 1897		33,389 94
Total		\$57,370 75

DISBURSEMENTS.

Death claims	\$21,500 00	
Payments returned to members	2,148 25	
Total paid to members		\$23,648 25
Salaries of officers	\$1,115 00	
Salaries and other compensation of office employes.....	549 51	
Medical examiners' fees, viz:		
Supreme or grand-supervisors.....	42 50	
Rent, \$100.00; advertising and printing, \$316.78	416 78	
Official publication	74 60	
Insurance department fees	25 69	
All other disbursements.	89 05	
Total miscellaneous disbursements		2,402 81
Total disbursements.....		\$26,051 06
Balance		\$31,319 69

Invested as follows:

LEDGER ASSETS.

Loans secured by collateral ..	\$15,000 00	
Book value of stocks and bonds.....	11,934 38	
Cash in office and in bank.	4,385 31	
Ledger assets		\$31,319 69

*Admitted April 1, 1899.

NON-LEDGER ASSETS.

Furniture, fixtures and supplies.....	\$225 00	
Market value of stocks and bonds over book value	1,265 62	
Total		\$1,490 62
Gross assets.		\$32,810 31

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery	\$225 00	
Depreciation of ledger assets to bring same to market value	1,265 62	
Total		\$1,490 62
Total admitted assets		\$31,319 69

SUMMARY.

Mortuary funds.....	\$6,000 00	
Official publication department	500 00	
Emergency funds.....	22,319 69	
Expense funds	2,500 00	
Total special funds		\$31,319 69

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	1,827	\$1,783,500 00
Policies written or increased during the year	79	77,000 00
Total	1,906	\$1,860,500 00
Deduct policies decreased and terminated during the year.....	72	71,000 00
Policies in force Dec. 31, 1897	1,834	\$1,787,000 00
Losses and claims incurred during the year	22	\$21,500 00
Losses and claims unpaid Dec. 31, 1898.....	22	21,500 00
Assessments collected during the year.....		\$22,842 21

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	227	\$219,500 00
Policies written during the year	9	9,000 00
Total	336	\$228,500 00
Deduct policies decreased and terminated during the year.....	9	9,000 00
Policies in force Dec. 31, 1897.....	227	\$219,500 00
Losses and claims incurred during the year	1	\$1,000 00
Losses and claims unpaid Dec. 31, 1898.	1	1,000 00
Assessments collected during the year.....		\$234 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, Nos. 367-371 Fulton St.

INCOME.

Assessments, mortuary.....	\$22,364 53
Net ledger assets Dec. 31, 1897	777 03
Total.....	<u>\$23,141 56</u>

DISBURSEMENTS.

Death claims	\$21,500 00
Balance.....	<u>\$1,641 56</u>

Invested as follows:

LEDGER ASSETS.

Cash in bank	\$1,641 56
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NON-LEDGER ASSETS.

Assessments in treasury of subordinate branches	\$1,760 00
Admitted assets	<u>\$3,401 56</u>

EXHIBIT OF POLICIES.

TOTAL BUSINESS.	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	657	\$712,500 00
Deduct policies decreased and terminated during the year....	59	70,500 00
Policies in force Dec. 31, 1898	598	<u>\$642,000 00</u>
Losses and claims incurred during the year.....	18	\$21,500 00
Losses and claims paid and compromised during the year	18	21,500 00
Assessments collected during the year		\$23,141 56

TRANSACTIONED NO BUSINESS IN MAINE DURING 1898.

HOME CIRCLE,

BOSTON, MASS.

INCORPORATED IN 1880. COMMENCED BUSINESS IN 1879.

WILLIAM E. WOOD, *Supreme Leader.* JULIUS M. SWAIN, *Secretary.*

Principal Office, No. 120 Tremont St.

INCOME.

Assessments, expense	\$14,190 26	
Assessments, mortuary	153,520 95	
Total paid by members.....		\$167,711 21
Interest		670 99
Sales of supplies		209 11
Benefit certificates.....		388 50
Council fines, \$9.60; dues, \$144.00.		153 60
Total income.....		\$169,133 41
Net ledger assets Dec. 31, 1897		8,705 66
Total		\$177,839 07

DISBURSEMENTS.

Death claims.....		\$125,569 38
Salaries of officers	\$3,458 15	
Salaries and other compensation of office employes	1,885 00	
Medical examiners' fees, viz:		
Subordinate examiners	\$40 00	
Supreme or Grand Supervisors.....	243 00	283 00
Rent,\$900.45; taxes,\$119.79; advertising and printing,\$1,903.35	2,923 59	
Postage, express and telegrams.....	812 32	
Legal expenses	123 00	
Governing bodies.....	1,175 79	
Official publication	1,335 24	
Insurance department fees	90 77	
Miscellaneous expenses.....	3,769 32	
Total miscellaneous disbursements		15,856 18
Total disbursements		\$141,425 56
Balance		\$36,413 51

Invested as follows:

LEDGER ASSETS.

Loans on mortgages of real estate	\$24,600 00	
Cash in office and in bank	11,813 51	
Ledger assets		\$36,413 51

NON-LEDGER ASSETS.

Office furniture.....	\$1,981 00	
Supplies.....	1,350 00	
Due from Grand and subordinate councils.....	409 00	
Assessments in treasury of subordinate branches	13,400 00	
Total		<u>\$17,140 00</u>
Gross assets		\$53,553 51

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery	\$3,331 00
Total admitted assets	<u>\$50,222 51</u>

NON-LEDGER LIABILITIES.

Losses and claims, viz:		
Due and unpaid.....	\$28,200 09	
Not yet due.....	8,565 11	
Total liabilities		<u>\$36,765 20</u>
Balance to protect contracts		\$13,457 31

SUMMARY.

Mortuary funds.....	\$6,089 81
Equalizing—security fund	7,088 46
General fund	279 04
Total special funds.....	<u>\$13,457 31</u>

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	6,293	\$12,203,000 00
Policies written or increased during the year.....	425	451,500 00
Total	6,718	<u>\$12,654,500 00</u>
Deduct policies decreased and terminated during the year	501	868,500 00
Policies in force Dec. 31, 1898	6,217	<u>\$11,786,000 00</u>
Losses and claims unpaid Dec. 31, of previous year	4	\$14,736 87
Losses and claims incurred during the year.....	66	147,597 71
Total	70	<u>\$162,334 58</u>
Losses and claims paid and compromised during the year.....	59	125,569 38
Losses and claims unpaid Dec. 31, 1898	11	<u>\$36,765 20</u>
Assessments collected during the year		\$153,520 95

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	81	\$155,000 00
Deduct policies decreased and terminated during the year	10	15,000 00
Policies in force Dec. 31, 1898	71	<u>\$140,000 00</u>
Losses and claims unpaid Dec. 31, of previous year	1	\$3,326 12
Losses and claims paid and compromised during the year	1	3,326 12
Assessments collected during the year		<u>\$2,101 88</u>

INDEPENDENT ORDER OF FORESTERS,
TORONTO, CANADA.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1881.

ORONHYATEKHA, *President.*

J. A. MCGILLIORAY, *Secretary.*

INCOME.

Gross membership fees	\$77,501 00	
Expense dues or per capita tax	56,825 47	
Assessments, mortuary, \$1,738,352.81; sick and funeral, \$171,526.38	1,909,879 19	
Total paid by members		\$2,044,205 66
Interest		97,469 28
Change of policies		2,808 07
Organizing account.....		8,956 03
Supplies		20,041 81
Sundry refunds		993 66
Contingent account.....		51,789 42
Total income.....		\$2,226,263 93
Net ledger assets Dec. 31, 1897		2,558,832 78
Total.....		\$4,785,096 71

DISBURSEMENTS.

Death claims	\$984,281 42	
Permanent disability claims	47,850 00	
Funeral benefits	8,396 95	
Temporary disability claims.....	129,786 81	
Old age benefits.....	5,700 00	
Payments returned to applicants or members	3,147 03	
Total paid to members.....		\$1,179,162 21
Salaries of managers and agents not paid by commissions	\$118,253 09	
Salaries and other compensation of officers.....	34,066 29	
Salaries and other compensation of office employes.....	42,106 60	
Medical examiners' fees, viz:		
Subordinate examiners	1,671 97	
Rent, \$7,362.42; advertising and printing, \$19,168.73	26,531 15	
Postage, express and telegrams.....	7,141 90	
Legal expenses.....	7,941 94	
Official publication	33,828 46	
Insurance department fees	2,182 06	
General account.....	35,793 08	
Supplies.....	42,919 99	
General expenses.....	10,529 56	
Office expenses	6,345 83	
Furniture	5,983 23	
Actuarial fees for valuations (England)	2,919 96	
Branch offices	4,228 50	
Expenses, Supreme Court session.....	26,548 42	
All other items	10,572 11	
Total miscellaneous disbursements		419,564 14
Total disbursements		\$1,598,726 35
Balance		\$3,186,370 36

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$426,262 93	
Loans on mortgages of real estate.....	2,153,491 10	
Book value of stocks and bonds	519,454 63	
Cash in office and in bank.	85,651 84	
Sundry loans.....	14,017 61	
	<hr/>	
Ledger assets		\$3,186,370 36

NON-LEDGER ASSETS.

Interest due and accrued	\$50,847 46	
Due from High and Subordinate Courts.	47,731 75	
Saleable supplies on hand	48,833 67	
Furniture after deduction for depreciation	14,017 61	
	<hr/>	
Total		161,430 49
Admitted assets.....		<hr/>
		\$3,347,800 85

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery	\$62,851 28	
	<hr/>	
Total admitted assets.....		\$3,284,949 57

NON-LEDGER LIABILITIES.

Losses and claims due and unpaid.....	\$39,127 69	
Present value of unpaid instalments of old age annuities.	20,780 57	
All other liabilities	4,755 38	
	<hr/>	
Total liabilities		\$64,663 64
Balance to protect contracts		<hr/>
		\$3,220,285 93

SUMMARY.

Mortuary funds	\$3,041,357 81	
Sick and funeral fund.....	144,922 55	
Expense funds	34,005 57	
	<hr/>	
Total special funds.....		\$3,220,285 93

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	124,685	\$154,510,000 00
Policies written or increased during the year.....	30,837	36,271,500 00
	<hr/>	
Total	155,522	\$190,781,500 00
Deduct policies decreased and terminated during the year.	12,086	12,470,000 00
	<hr/>	
Policies in force Dec. 31, 1898.....	143,436	\$178,311,500 00
Losses and claims unpaid Dec. 31, of previous year.....	-	\$32,242 94
Losses and claims incurred during the year.....	-	1,028,069 61
	<hr/>	
Total	-	\$1,060,315 55
Losses and claims paid and compromised during the year..	-	1,037,831 42
	<hr/>	
Losses and claims unpaid Dec. 31, 1898.....	-	\$22,484 99
Assessments collected during the year.....		<hr/>
		\$1,909,879 19

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	2,379	\$2,615,500 00
Policies written during the year	672	637,500 00
Total	3,251	\$3,253,000 00
Deduct policies decreased and terminated during the year	192	159,000 00
Policies in force Dec. 31, 1898.	3,059	\$3,094,000 00
Losses and claims unpaid Dec. 31, of previous year.	1	\$1,000 00
Losses and claims incurred during the year.	14	15,500 00
Total	15	\$16,500 00
Losses and claims paid and compromised during the year.	14	15,300 00
Losses and claims unpaid Dec. 31, 1898	1	\$1,200 00
Assessments collected during the year.		\$37,269 53

KNIGHTS OF COLUMBUS,

NEW HAVEN, CONN.

INCORPORATED IN 1882. COMMENCED BUSINESS IN 1882.

JOHN J. CONE, *President.*DANIEL COLWELL, *Secretary.*

Principal Office, Nos. 94-100 Poli Building.

INCOME.

Expense dues or per capita tax.	\$30,146 07
Assessments, mortuary, \$206,849.81; reserve, \$14,785.90	221,635 71
Medical examiners' fees paid by applicant	3,124 00
Total paid by members	\$254,905 78
Interest	5,063 40
Sale of supplies, etc	7,211 66
Total income	\$267,180 84
Net ledger assets Dec. 31, 1897.	158,824 98
Total	\$426,005 82

DISBURSEMENTS.

Death claims	\$140,000 00
Commissions, fees and salaries to agents for organizing subordinate branches	\$6,858 51
Salaries of officers	5,455 72
Salaries and other compensation of office employes.	1,747 77
Medical examiners' fees, viz:	
Supreme or Grand Supervisors	3,124 00
Rent, \$742.08; advertising and printing, \$5,658.79.	6,400 87

Postage, express and telegrams, etc.	\$3,230 33	
Governing bodies	5,345 35	
Insurance department fees.....	69 00	
	<hr/>	
Total miscellaneous disbursements		32,231 35
Total disbursements.....		<hr/> \$172,231 35
Balance		<hr/> \$253,774 47

Invested as follows:

LEDGER ASSETS.

Loans on mortgages of real estate.....	\$110,000 00	
Book value of stocks and bonds.....	44,840 58	
Cash in office and in bank.	93,933 89	
	<hr/>	
Ledger assets		\$253,774 47

NON-LEDGER ASSETS.

Interest accrued	\$500 00	
Assessments in treasury of subordinate branches	25,567 38	
	<hr/>	
Total		\$26,067 38
Admitted assets		<hr/> \$279,841 85

NON-LEDGER LIABILITIES.

Losses and claims, viz:

Due and unpaid	\$2,133 65	
Not yet due.	17,000 00	
In process of adjustment.....	18,000 00	
Resisted.....	2,000 00	\$39,133 65
	<hr/>	
Salaries, rents, taxes, fees and accounts due and accrued.	1,000 00	
	<hr/>	
Total liabilities.....		\$40,133 65
Balance to protect contracts		<hr/> \$239,708 20

SUMMARY.

Mortuary funds	\$161,902 01	
Reserve funds	70,318 36	
Expense funds	7,487 83	
	<hr/>	
Total special funds		\$239,708 20

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	17,576	\$17,736,000 00
Policies written or increased during the year	5,090	5,243,000 00
	<hr/>	
Total	22,666	\$22,979,000 00
Deduct policies decreased and terminated during the year	661	673,000 00
	<hr/>	
Policies in force Dec. 31, 1898	22,005	\$22,306,000 00
Losses and claims unpaid Dec. 31 of previous year.....	24	\$24,133 65
Losses and claims incurred during the year.....	155	155,000 00
	<hr/>	
Total	179	179,133 65
Losses and claims paid and compromised during the year	140	140,000 00
	<hr/>	
Losses and claims unpaid Dec. 31, 1898.....	39	\$39,133 65
Assessments collected during the year		\$221,635 71

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	410	\$411,000 00
Policies written during the year	259	259,000 00
Total	669	\$670,000 00
Deduct policies decreased and terminated during the year..	38	38,000 00
Policies in force Dec. 31, 1898	631	\$632,000 00
Losses and claims unpaid Dec. 31, of previous year.....	1	\$1,000 00
Losses and claims incurred during the year.....	6	6,000 00
Total	7	\$7,000 00
Losses and claims paid and compromised during the year..	4	4,000 00
Losses and claims unpaid Dec. 31, 1898.	3	\$3,000 00
Assessments collected during the year.....		\$4,672 19

KNIGHTS OF HONOR,

ST. LOUIS, MO.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1873.

J. W. GOHEEN, *President.*B. F. NELSON, *Secretary.*

Principal Office, Cor. Ninth and Olive Sts.

INCOME.

Expense dues or per capita tax.....	\$89,186 27	
Assessments, mortuary	3,899,007 39	
Total paid by members.....		\$3,988,193 66
Interest.....		6,288 80
Certificates		1,450 50
Exchange, \$15.76; fines, \$329.65; defunct cards, \$182.00		527 41
Grand Lodge loan, \$175.00; supplies, \$1,080.92; overpayment returned, \$25.00		1,280 92
Total income		\$3,997,741 29
Net ledger assets Dec. 31, 1897.....		60,652 92
Total		\$4,058,394 21

DISBURSEMENTS.

Death claims	\$3,901,285 82	
Payments returned to applicants or members	60 61	
Total paid to members.....		\$3,901,346 43
Commissions, fees and salaries to agents for organizing subordinate branches.....	\$13,875 16	
Salaries and other compensation of officers.....	11,383 66	

Salaries and other compensation of office employes	\$20,814 00	
Medical examiners' fees, viz:		
Supreme or Grand Supervisors.....	2,500 00	
Rent, \$2,600.00; taxes, \$11.72; advertising and printing, \$1,544.90.....	4,156 62	
Postage, express and telegrams	1,961 46	
Legal expenses.	5,757 73	
Governing bodies.....	4,950 30	
Official publication	2,500 00	
Insurance department fees	152 00	
Miscellaneous	18,658 76	
Total miscellaneous disbursements		\$6,709 69
Total disbursements		\$3,988,056 12
Balance		\$70,338 09

Invested as follows:

LEDGER ASSETS.

Cash in office and in bank	\$70,338 09
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NON-LEDGER ASSETS.

Due from Grand Lodges	\$1,319 42	
Due from Subordinate Lodges.....	18 30	
Assessments in treasury of subordinate branches.....	36,000 00	
Total		\$37,337 72
Gross assets		\$107,675 81

DEDUCT ASSETS NOT ADMITTED.

Due from Grand and Subordinate Lodges.....	\$1,337 72
Total admitted assets.....	\$106,338 09

NON-LEDGER LIABILITIES.

Losses and claims, viz:		
Due and unpaid	\$53,933 35	
Resisted.....	36,000 00	
Total liabilities		\$89,933 35
Balance to protect contracts		\$16,404 74

SUMMARY.

Mortuary funds	\$1,228 85	
General fund.....	13,336 10	
Relief fund.....	239 53	
Supreme reporter.....	1,600 26	
Total special funds		\$16,404 74

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	89,679	\$161,414,000 00
Policies written or increased during the year	7,489	9,507,500 00
Total	97,168	\$170,921,500 00
Deduct policies decreased and terminated during the year.	14,912	24,218,500 00
Policies in force Dec. 31, 1898	82,256	\$146,703,000 00

KNIGHTS OF PYTHIAS.

	<i>Number.</i>	<i>Amount.</i>
Losses and claims unpaid Dec. 31, of previous year.....	51	\$96,266 67
Losses and claims incurred during the year.....	1,887	3,536,427 50
Total	1,938	\$3,632,694 17
Losses and claims paid and compromised during the year..	1,911	3,578,760 82
Losses and claims unpaid Dec. 31, 1898.....	27	\$53,933 35
Assessments collected during the year		\$3,899,007 39

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	348	\$640,000 00
Deduct policies decreased and terminated during the year	40	67,000 00
Policies in force Dec. 31, 1898	303	\$573,000 00
Losses and claims unpaid Dec. 31, of previous year.....	1	\$2,000 00
Losses and claims incurred during the year.	7	14,000 00
Total	8	\$16,000 00
Losses and claims paid and compromised during the year	8	16,000 00
Assessments collected during the year.....		\$19,968 28

KNIGHTS OF PYTHIAS,

CHICAGO, ILL.

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1877.

JOHN A. HINSEY, *President.*H. B. STOLTE, *Secretary.*

Principal Office, Nos. 1008 and 1010 Fisher Building.

INCOME.

Gross membership fees	\$12,041 00
Expense dues or per capita tax	58,476 25
Assessments, mortuary	1,217,289 90
Certificate fees and fines	1,004 55
Total paid by members	\$1,288,811 70
Interest.....	10,994 91
Advance payment returnable to applicant and subordinate branches	2,839 31
Total income	\$1,302,645 92
Net ledger assets Dec. 31, 1897.....	476,084 52
Total	\$1,778,730 44

DISBURSEMENTS.

Death claims	\$1,151,059 15	
Membership fee retained by subordinates bodies	12,041 00	
Payments returned to applicants or members	5,985 75	
Total paid to members		\$1,168,995 90
Allowances, fees and expenses for organizing subordinate branches	\$32,906 55	
Salaries of officers	6,500 00	
Salaries and other compensation of office employes.....	9,912 48	
Medical examiners' fees, viz:		
Subordinate Examiners	\$18,186 50	
Supreme or Grand Supervisors	4,464 50	22,651 00
Rent, \$3,939.04; advertising and printing, \$6,840.53.	10,779 57	
Postage, express and telegrams	3,516 38	
Legal expenses.....	10,435 02	
Governing bodies	1,042 20	
Official publication	1,298 75	
Insurance department fees	997 73	
All other disbursements, viz: Supplies and printing, \$3,883.70; investigating death claims, \$5,687.54; office expenses and miscellaneous, \$3,823.66	13,394 90	
Total miscellaneous disbursements		113,434 58
Total disbursements		\$1,282,430 48
Balance		\$496,299 96

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$39,106 53	
Loans on mortgages of real estate	56,925 00	
Loans secured by collateral.....	22,521 72	
Book value of stocks and bonds.....	211,504 76	
Cash in office and in bank.....	37,041 30	
Balance due on claim City National Bank, Fort Worth, Texas		
Receivers' certificate account the Lexington Hotel Building Company.....	24,622 63	
Advance payments, returnable	12,779 86	
Ledger assets		\$496,299 96

NON-LEDGER ASSETS.

Interest due and accrued	\$30,358 00	
Office furniture, fixtures, safes, supplies, printed matter, etc	4,100 00	
Market value of real estate over book value.....	10,893 47	
Market value of stocks and bonds over book value	900 00	
Assessments in treasury of subordinate branches.....	23,123 75	
Total		\$69,375 22
Gross assets.....		\$565,675 18

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery	\$4,100 00
Total admitted assets	\$561,575 18

NON-LEDGER LIABILITIES.

Losses and claims, viz:

In process of adjustment.....	\$234,000 00	
Resisted.....	53,634 00	\$287,634 38
Assessments paid in advance		12,779 86
Total liabilities		300,414 24
Balance to protect contracts		\$261,160 94

SUMMARY.

Mortuary funds	\$237,656 46
Expense funds	23,504 48
Total special funds	\$261,160 94

EXHIBIT OF POLICIES.

TOTAL BUSINESS.	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	51,715	\$96,994,000 00
Policies written or increased during the year.....	8,420	12,041,000 00
Total	60,135	\$109,035,000 00
Deduct policies decreased and terminated during the year..	5,364	8,507,500 00
Policies in force Dec. 31, 1898.....	54,771	\$100,527,500 00
Losses and claims unpaid Dec. 31 of previous year.....	140	\$319,719 88
Losses and claims incurred during the year.....	561	1,167,500 00
Total	701	\$1,487,219 88
Losses and claims paid and compromised during the year..	570	1,199,585 50
Losses and claims unpaid Dec. 31, 1898	131	\$287,634 38
Assessments collected during the year		\$1,217,289 90

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	326	\$467,000 00
Policies written during the year.....	312	327,000 00
Total	633	\$794,000 00
Deduct policies decreased and terminated during the year..	62	69,000 00
Policies in force Dec. 31, 1898.....	575	\$725,000 00
Losses and claims incurred during the year	4	\$6,000 00
Losses and claims paid and compromised during the year ..	2	4,000 00
Losses and claims unpaid Dec. 31, 1898	2	\$2,000 00
Assessments collected during the year.....		\$8,680 35

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, Cor. Huron Avenue and Bard St.

INCOME.

Gross membership fees	\$18,275 13	
Expense dues or per capita tax.....	4,989 90	
Assessments, mortuary, \$1,541,583.46; expense, \$210,104.51..	1,751,687 97	
Total paid by members	\$1,774,953 00	
Interest.....	16,087 91	
Returned deposit.....	1,200 00	
Charter fees and supplies	10,006 53	
Sick, funeral and accident benefit fund.....	26,571 04	
Sick, funeral and accident general fund.....	6,651 24	
General relief fund, returned loans, etc.....	753 54	
Total income.....	\$1,836,223 26	
Net ledger assets Dec. 31, 1897.....	452,341 02	
Total	\$2,288,564 28	

DISBURSEMENTS.

Death claims	\$1,207,967 17	
Permanent disability claims.....	46,984 42	
Sick, funeral and accident claims	12,794 10	
General relief claims	2,607 55	
Payments returned to applicants or members	1,098 39	
Total paid to members.....	\$1,271,451 63	
Commissions, fees and salaries to agents for organizing subordinate branches	\$37,605 36	
Salaries of officers.....	17,101 72	
Salaries and other compensation of office employes	19,603 86	
Medical examiners' fees, viz:		
Supreme or Grand Supervisors.....	106 90	
Rent, \$2,762.67; advertising and printing, \$8,822.43.....	11,585 10	
Postage, express and telegrams.....	9,040 64	
Legal expenses.....	10,244 08	
Governing bodies.....	65,561 40	
Official publication	17,787 34	
Insurance department fees.....	809 81	
All other disbursements	26,874 27	
Total miscellaneous disbursements.....	216,320 48	
Total disbursements.....	\$1,487,772 11	
Balance	\$800,792 17	

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds.....	\$587,183 80	
Cash in office and in bank.....	213,608 37	
Ledger assets.....		\$800,792 17

NON-LEDGER ASSETS.

Assessments in treasury of subordinate branches.....		\$150,000 00
Admitted assets.....		\$950,792 17

NON-LEDGER LIABILITIES.

Losses and claims, viz:		
Due and unpaid.....	\$30,900 15	
In process of adjustment.....	123,800 00	
Resisted.....	47,000 00	\$201,700 15
Salaries, rents, taxes, fees and accounts due and accrued.....	16,418 02	
Total liabilities.....		\$218,118 17
Balance to protect contracts.....		\$732,674 00

SUMMARY.

Mortuary funds.....	\$118,521 53	
Emergency funds.....	587,183 80	
Expense funds.....	31,968 67	
Total special funds.....		\$732,674 00

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	138,663	\$181,000,000 00
Policies written or increased during the year.....	40,690	37,170,500 00
Total.....	179,353	\$218,170,500 00
Deduct policies decreased and terminated during the year.....	17,101	18,145,000 00
Policies in force Dec. 31, 1898.....	162,252	\$200,025,500 00
Losses and claims unpaid Dec. 31, of previous year.....	116	\$184,577 40
Losses and claims incurred during the year.....	788	1,290,220 97
Total.....	904	\$1,474,798 37
Losses and claims paid and compromised during the year.....	773	1,273,098 22
Losses and claims unpaid Dec. 31, 1898.....	131	\$201,700 15
Assessments collected during the year.....		\$1,541,583 46

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	236	\$98,000 00
Policies written during the year.....	14	7,000 00
Total.....	250	\$105,000 00
Deduct policies decreased and terminated during the year.....	60	19,000 00
Policies in force Dec. 31, 1898.....	190	\$86,000 00
Losses and claims incurred during the year.....	1	\$1,000 00
Losses and claims paid and compromised during the year.....	1	1,000 00
Assessments collected during the year.....		\$776 85

NEW ENGLAND ORDER OF PROTECTION,

BOSTON, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

LUCIUS P. DEMING, *President*.DANIEL M. FRYE, *Secretary*.

Principal Office, No. 43 Milk St.

INCOME.

Gross membership fees	\$5,931 00	
Expense dues or per capita tax.....	21,796 75	
Assessments, mortuary	337,022 97	
Medical examiners' fees paid by applicant	3,980 00	
Total paid by members		\$368,730 72
Interest		515 03
Sale of supplies		1,406 63
Amount transferred from relief and benefit fund to general fund		954 10
Total income		\$371,606 48
Net ledger assets Dec. 31, 1897		11,485 22
Total		\$383,091 70

DISBURSEMENTS.

Death claims		\$336,254 10
Commissions, fees and salaries to agents for organizing subordinates		
subordinate branches	\$6,070 25	
Salaries of managers and agents not paid by commissions	4,398 82	
Salaries and other compensation of officers.....	5,442 00	
Salaries and other compensation of office employes.....	1,768 00	
Medical examiners' fees, viz:		
Supreme or Grand Supervisors.....	1,990 00	
Rent, \$1,065.52; advertising and printing, \$2,907.49.....	3,973 01	
Postage, express and telegrams	815 50	
Legal expenses.....	250 00	
Supplies.....	421 06	
Official publication	250 00	
Insurance department fees	59 00	
Miscellaneous	1,972 04	
Office expenses	568 28	
Traveling expenses	1,544 88	
Total miscellaneous disbursements.....		29,522 84
Total disbursements		\$365,776 94
Balance		\$17,314 76

Invested as follows:

LEDGER ASSETS.

Cash in bank.....	\$17,314 76
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NON-LEDGER ASSETS.

Assessments in treasury of subordinate branches	\$20,000 00
Admitted assets.....	\$37,314 76

NON-LEDGER LIABILITIES.

Losses and claims, viz:	
Due and unpaid	} \$16,000 00
Not yet due	
Balance to protect contracts.....	\$21,314 76

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	21,950	\$40,476,000 00
Policies written or increased during the year	3,624	5,157,000 00
Total.....	25,574	\$45,633,000 00
Deduct policies decreased and terminated during the year	820	1,410,000 00
Policies in force Dec. 31, 1898	24,754	\$44,223,000 00
Losses and claims unpaid Dec. 31, of previous year	5	\$10,000 00
Losses and claims incurred during the year.....	180	340,000 00
Total	185	\$350,000 00
Losses and claims paid and compromised during the year.	177	334,000 00
Losses and claims unpaid Dec. 31, 1898	8	\$16,000 00
Assessments collected during the year		\$337,022 37

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	2,955	\$4,726,000 00
Policies written during the year.....	366	469,000 00
Total	3,321	\$5,195,000 00
Deduct policies decreased and terminated during the year	97	151,000 00
Policies in force Dec. 31, 1898	3,224	\$5,044,000 00
Losses and claims incurred during the year.....	26	\$41,000 00
Losses and claims paid and compromised during the year.	25	39,000 00
Losses and claims unpaid Dec. 31, 1898	1	\$2,000 00
Assessments collected during the year		\$51,343 02

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, No. 2016 Seventh Ave.

INCOME.

Assessments, mortuary and disability, \$307,187.57; general, \$24.00.....	\$307,211 57
Interest.....	287 93
Five per cent of mortuary assessments	15,003 18
Supplies	1,324 55
Total income	\$323,827 23
Net ledger assets Dec. 31, 1897.....	14,641 85
Total	\$338,469 08

DISBURSEMENTS.

Death claims.....	\$294,550 00
Permanent disability claims	19,400 00
Total paid to members	\$313,950 00
Commissions, fees and salaries to agents for organizing subordinate branches..	\$2,257 00
Salaries and other compensation of officers.....	5,955 44
Salaries and other compensation of office employes	1,893 24
Rent, \$600.00; advertising and printing, \$820.10	1,420 10
Postage, express and telegrams	560 00
Legal expenses	245 00
Insurance department fees	10 00
Miscellaneous.....	1,497 92
Total miscellaneous disbursements	13,828 70
Total disbursements	\$327,778 70
Balance	\$10,690 38

Invested as follows:

LEDGER ASSETS.

Cash in office and in bank	\$10,690 38
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NON LEDGER ASSETS.

Assessments in treasury of subordinate branches	\$22,000 00
Admitted assets.....	\$32,690 38

NON-LEDGER LIABILITIES.

Losses and claims, viz:	
Due and unpaid	\$107,500 00
Not yet due.....	6,000 00
Total liabilities	\$113,500 00

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	10,491	\$17,347,000 00
Policies written or increased during the year	105	96,500 00
Total	10,596	\$17,443,500 00
Deduct policies decreased and terminated during the year	3,253	5,758,500 00
Policies in force Dec. 31, 1898.....	7,343	\$11,685,000 00
Losses and claims unpaid Dec. 31, of previous year.....	46	\$78,350 00
Losses and claims incurred during the year	227	343,100 00
Total	273	\$421,450 00
Losses and claims paid and compromised during the year	206	313,950 00
Losses and claims unpaid Dec. 31, 1898.....	67	\$107,500 00
Assessments collected during the year.....		\$307,187 57

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	204	\$360,500 00
Policies written during the year.....	1	500 00
Total	205	\$361,000 00
Deduct policies decreased and terminated during the year	56	121,000 00
Policies in force Dec. 31, 1898	149	\$240,000 00
Losses and claims unpaid Dec. 31, of previous year.....	1	\$1,000 00
Losses and claims incurred during the year	6	7,600 00
Total	7	\$8,600 00
Losses and claims paid and compromised during the year	6	6,800 00
Losses and claims unpaid Dec. 31, 1898.....	1	\$1,800 00

ROYAL ARCANUM,
BOSTON, MASS.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1877.

EDSON M. SCHRYVER, *Supreme Regent*. W. O. ROBSON, *Supreme Secretary*.

Principal Office, No. 407 Shawmut Ave.

INCOME.

Gross membership fees	\$14,251 00
Expense dues or per capita tax, Supreme Council dues...	110,313 48
Cards and fees from members at large.....	53 00
Assessments, mortuary	5,719,014 54
Total paid by members	\$5,843,632 02
Interest, \$18,861.32; rent, \$663.50	19,524 82
Borrowed money	10,000 00
Income from all other sources	15,025 62
Total income.....	\$5,888,182 46
Net ledger assets Dec. 31, 1897	653,972 23
Total	\$6,542,154 69

DISBURSEMENTS.

Death claims	\$5,279,242 94
Payments returned to applicants or members	202 70
Total paid to members.....	\$5,279,445 64
Supplies, \$634.92; printing press, \$850.82; furniture, \$438.47	\$1,924 21
Commissions, fees and salaries to agents for organizing subordinate branches	11,674 78
Salaries of managers and agents not paid by commissions	2,068 06
Salaries and other compensation of officers.....	31,600 06
Mileage and per diem to members Supreme Council	13,408 00
Salaries and other compensation of office employes.....	31,524 03
Borrowed money repaid	10,000 00
Taxes, \$727.70; advertising and printing, \$10,023.64	10,751 34
Postage, express and telegrams.....	6,732 47
Legal expenses.....	4,137 22
Governing bodies	2,795 03
Official publication	1,516 78
Insurance department fees	238 20
Miscellaneous expenses.....	32,515 05
Total miscellaneous disbursements	133,541 32
Total disbursements.....	\$5,424,911 17
Balance	\$1,117,243 52

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$59,170 97	
Book value of stocks and bonds	42,117 50	
General fund.....	13,271 43	
Cash in office and in bank.....	900,183 62	
Emergency fund in Merchants National Bank.....	100,000 00	
Supreme Secretary's contingency fund in National Bank of the Commonwealth, Boston	2,500 00	
Ledger assets		\$1,117,243 82

NON-LEDGER ASSETS.

Interest due and accrued.....	\$3,014 64	
Market value of real estate over book value.....	14,137 14	
Market value of stocks and bonds over book value	1,385 00	
Assessments in treasury of subordinate branches.....	540,827 09	
Total		\$559,363 87
Gross assets		\$1,676,607 39

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery	\$6,790 41	
Supreme treasurer's fine account	33 40	
Personal or agents' debit balances, unsecured.....	1,212 20	
Bills receivable, unsecured	1,960 70	
Printing plant	4,140 43	
Assessments held by treasurers of subordinate branches in excess of losses and claims in process of adjustment, reported and resisted as shown by liabilities.....	51,827 09	
Depreciation in value of real estate	8,000 00	
Total		\$73,964 23
Total admitted assets		\$1,602,643 16

NON-LEDGER LIABILITIES.

Losses and claims, viz:		
Due and unpaid	\$36,500 00	
Not yet due.....	281,100 00	
In process of adjustment.....	462,000 00	
Resisted	70,500 00	\$850,100 00
Accounts rendered after close of year 1898	1,053 34	
All other liabilities, viz: Ledger balances	164 68	
Total liabilities		\$851,318 02
Balance to protect contracts		\$751,325 14

SUMMARY.

Mortuary funds	\$542,999 39	
Emergency funds	100,000 00	
Expense funds	108,325 75	
Total special funds.....		\$751,325 14

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	195,105	\$558,366,000 00
Policies written or increased during the year.....	9,039	23,178,000 00
Total	<u>204,144</u>	<u>\$581,544,000 00</u>
Deduct policies decreased and terminated during the year.	14,960	43,725,000 00
Policies in force Dec. 31, 1898.....	189,184	\$537,819,000 00
Losses and claims unpaid Dec. 31, of previous year.....	207	\$606,525 00
Losses and claims incurred during the year.....	1,898	5,494,500 00
Total	<u>2,105</u>	<u>\$6,101,025 00</u>
Losses and claims paid and compromised during the year..	1,831	5,294,425 00
Losses and claims unpaid Dec. 31, 1898.....	274	\$806,600 00
Assessments collected during the year.....		\$5,719,014 54

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	547	\$1,584,000 00
Policies written during the year	13	34,500 00
Total	<u>560</u>	<u>\$1,618,500 00</u>
Deduct policies decreased and terminated during the year	35	99,000 00
Policies in force Dec. 31, 1898.....	525	\$1,519,500 00
Losses and claims unpaid Dec. 31, of previous year.....	2	\$6,000 00
Losses and claims incurred during the year.....	7	18,000 00
Total	<u>9</u>	<u>\$24,000 00</u>
Losses and claims paid and compromised during the year.	8	21,000 00
Losses and claims unpaid Dec. 31, 1898.....	1	\$3,000 00
Assessments collected during the year.....		\$16,773 60

ROYAL SOCIETY OF GOOD FELLOWS,

BOSTON, MASS.

INCORPORATED IN 1882. COMMENCED BUSINESS IN 1882.

J. H. MCGREGOR, *Premier.* JAMES W. SWOGER, *Supreme Secretary.*

Principal Office, No. 200 Summer St.

INCOME.

Assessments, mortuary, \$305,661.19; reserve, \$23,739.18	\$329,400 37
Interest	253 72
Sales of supplies.....	578 63
Clerical fees	231 50
Social members, in dues and money refunded	35 70
Total income	\$330,499 92
Net ledger assets Dec. 31, 1897.....	1,539 82
Total	\$332,039 74

DISBURSEMENTS.

Death claims ..	\$305,155 56
Commissions, fees and salaries to agents for organizing subordinate branches	\$1,070 00
Salaries of officers	5,770 84
Salaries and other compensation of office employes.....	3,257 00
Rent, \$633.96; advertising and printing, \$832.10.....	1,466 06
Postage, express and telegrams	417 25
Legal expenses	825 80
Governing bodies.....	5,987 78
Official publication	2,124 41
Insurance department fees	122 61
Miscellaneous	2,392 49
Total miscellaneous disbursements	23,434 24
Total disbursements.....	\$328,589 80
Balance	\$3,449 94

Invested as follows:

LEDGER ASSETS.

Cash in office and in bank	\$3,449 94
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NON-LEDGER ASSETS.

Due on supplies, clerical fees, etc.....	\$33 00
Furniture, fixtures, etc	2,009 34
Supplies, printed matter, etc	1,371 02
Assessments in treasury of subordinate branches.....	31,248 90
Total	\$34,662 76
Gross assets.....	\$38,112 70

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery.	\$3,380 86
Total admitted assets	<u>\$34,731 84</u>

NON-LEDGER LIABILITIES.

Losses and claims, viz:			
Due and unpaid.	\$3,000 00		
In process of adjustment	76,000 00		
Resisted.	8,000 00	\$87,000 00	
Salaries, rents, taxes, fees and accounts due and accrued..	<u>40 00</u>		
Total liabilities ..			\$87,040 00

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	10,378	\$21,890,000 00
Policies written or increased during the year	<u>479</u>	<u>565,500 00</u>
Total	10,857	\$22,455,500 00
Deduct policies decreased and terminated during the year..	<u>724</u>	<u>1,355,000 00</u>
Policies in force Dec. 31, 1898	10,133	\$21,100,500 00
Losses and claims unpaid Dec. 31, of previous year.....	24 1-6	\$57,166 67
Losses and claims incurred during the year	<u>157</u>	<u>335,500 00</u>
Total	181 1-6	\$392,666 67
Losses and claims paid and compromised during the year..	<u>141 1-6</u>	<u>305,666 67</u>
Losses and claims unpaid Dec. 31, 1898.....	40	\$87,000 00
Assessments collected during the year.....		\$329,400 37

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	150	\$264,500 00
Policies written during the year	<u>2</u>	<u>3,000 00</u>
Total.....	152	\$267,500 00
Deduct policies decreased and terminated during the year..	<u>20</u>	<u>33,000 00</u>
Policies in force Dec. 31, 1898	132	\$234,500 00
Losses and claims unpaid Dec. 31, of previous year.....	1	\$1,000 00
Losses and claims incurred during the year.....	<u>1</u>	<u>2,000 00</u>
Total	2	\$3,000 00
Losses and claims paid and compromised during the year..	<u>1</u>	<u>1,000 00</u>
Losses and claims unpaid Dec. 31, 1898.....	1	\$2,000 00
Assessments collected during the year.....		\$3,796 53.

ROYAL TEMPLARS OF TEMPERANCE,

BUFFALO, N. Y.

INCORPORATED IN 1878. COMMENCED BUSINESS IN 1877.

LEE R. SANBORN, *President.*ESBON B. REW, *Secretary.*

Principal Office, No. 43 Niagara St.

INCOME.

Gross membership fees.....	\$1,610 00	
Expense dues or per capita tax	20,837 58	
Assessments, mortuary, \$339,965.78; reserve, \$6,292.98.....	346,258 76	
Medical examiners' fees paid by applicant.....	711 50	
Total paid by members.....		\$369,417 84
Interest		131 19
Total income.....		\$369,549 03
Net ledger assets Dec. 31, 1897.....		26,670 99
Total		\$396,220 02

DISBURSEMENTS.

Death claims.....		\$334,432 00
Salaries of officers	\$5,059 55	
Salaries and other compensation of office employes	1,584 00	
Medical examiners' fees, viz:		
Subordinate examiners	\$382 34	
Supreme or Grand Supervisors.....	1,207 55	1,589 89
Rent, \$1,000.00; advertising and printing, \$3,560.29	4,560 29	
Postage, express and telegrams.....	650 00	
Legal expenses	157 50	
Governing bodies.....	2,211 00	
Official publication	2,129 00	
Insurance department fees	503 15	
Traveling expense	1,030 96	
Organizers.....	6,621 42	
Actuarial services.....	602 50	
Expense Supreme Council session.....	125 13	
Total miscellaneous disbursements		26,824 39
Total disbursements		\$361,256 39
Balance		\$34,963 63

Invested as follows:

LEDGER ASSETS.

Loans on mortgages of real estate	\$16,300 00	
Cash in office and in bank	5,763 76	
Reserve fund deposited in Merchants' Bank, Buffalo, N. Y.	1,058 68	
Due from Subordinate Councils	11,841 19	
Ledger assets		\$34,963 63

NON-LEDGER ASSETS.

Interest accrued.....	\$198 78	
Assessments in treasury of subordinate branches	59,125 00	
Total		\$59,323 78
Admitted assets.....		\$94,287 41

NON-LEDGER LIABILITIES.

Losses and claims, viz:		
Due and unpaid.....	\$33,500 00	
Not yet due.....	47,000 00	
Resisted	2,000 00	
Total liabilities		\$82,500 00
Balance to protect contracts		\$11,787 41

SUMMARY.

Mortuary funds	\$10,608 67	
Emergency funds	589 37	
Expense funds.....	589 37	
Total special funds		\$11,787 41

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	12,435	\$14,613,400 00
Policies written or increased during the year.	1,610	1,318,875 00
Total	14,045	\$15,932,275 00
Deduct policies decreased and terminated during the year	1,294	852,625 00
Policies in force Dec. 31, 1898	12,751	\$15,079,650 00
Losses and claims unpaid Dec. 31, of previous year	56	\$81,500 00
Losses and claims incurred during the year.....	218	324,650 00
Total	274	\$406,150 00
Losses and claims paid and compromised during the year.	219	323,650 00
Losses and claims unpaid Dec. 31, 1898.....	55	\$82,500 00
Assessments collected during the year		\$363,256 05

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	39	\$70,750 00
Deduct policies decreased and terminated during the year	13	32,750 00
Policies in force Dec. 31, 1898	26	\$38,000 00
Losses and claims unpaid Dec. 31, of previous year	1	\$2,000 00
Losses and claims incurred during the year	1	2,000 00
Total	2	\$4,000 00
Losses and claims paid and compromised during the year .	1	2,000 00
Losses and claims unpaid Dec. 31, 1898	1	\$2,000 00
Assessments collected during the year		\$1,264 15

SOCIETE DES ARTISANS,

MONTREAL, CANADA.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1877.

T. A. GROTHÉ, *President.*HENRI ROY, *Secretary.*

Principal Office, No. 115 Francois Xavier St.

INCOME.

Gross membership fees	\$3,700 05	
Expense dues or per capita tax	72,282 01	
Assessments, mortuary	95,563 77	
Medical examiners' fees paid by applicant	833 10	
Total paid by members		\$172,378 93
Interest		7,442 63
Income from all other sources		1,867 52
Total income		\$181,689 08
Net ledger assets Dec. 31, 1897.		206,467 69
Total		\$388,156 77

DISBURSEMENTS.

Death claims	\$82,771 43	
Sick benefits	39,080 26	
Total paid to members		\$121,851 69
Commissions, fees and salaries to agents for organizing subordinate branches	\$3,984 14	
Salaries of managers and agents not paid by commissions	8,240 94	
Medical examiners' fees, viz:		
Subordinate examiners	861 50	
Rent, \$2,432.58; taxes, \$82.31; advertising and printing, \$1,381.61	3,896 50	
Postage, express and telegrams	1,144 86	
Legal expenses	480 10	
Incorporation	1,484 81	
Official publication	1,449 04	
Insurance department fees	653 05	
Miscellaneous	3,857 89	
Organization of new branches	3,330 89	
Total miscellaneous disbursements		29,383 72
Total disbursements		\$151,235 41
Balance		\$236,921 36

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	\$4,727 00	
Expense dues or per capita tax.....	31,633 02	
Assessments, mortuary	556,934 48	
Medical examiners' fees paid by applicant	1,922 00	
Total paid by members.....		\$595,216 50
Sale of supplies		321 74
Income from all other sources		120 25
Total income		\$595,658 49
Net ledger assets Dec. 31, 1897.....		54,141 19
Total		\$649,799 68

DISBURSEMENTS.

Death claims ..		\$529,178 07
Commissions, fees and salaries to agents for organizing subordinate branches.....	\$4,150 50	
Salaries of managers and agents not paid by commissions	1,669 72	
Salaries and other compensation of officers.....	6,516 00	
Salaries and other compensation of office employes.....	4,622 08	
Medical examiners' fees, viz:		
Supreme or Grand Supervisors.....	1,922 00	
Rent, \$511.00; advertising and printing, \$333.70	844 70	
Postage, express and telegrams.....	1,722 06	
Legal expenses.....	2,546 99	
Governing bodies	2,119 24	
Official publication.....	600 00	
Insurance department fees.....	96 00	
Miscellaneous	1,820 65	
Supplies and stationery.....	1,082 60	
Bonus and rebate ..	7,926 75	
Total miscellaneous disbursements		37,639 29
Total disbursements ..		\$566,817 36
Balance		\$82,982 32

Invested as follows:

LEDGER ASSETS.

Cash in office and in bank	\$82,982 32
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NON-LEDGER ASSETS.

Assessments in treasury of subordinate branches	\$33,143 66
Admitted assets	<u>\$116,125 98</u>

NON-LEDGER LIABILITIES.

Losses and claims, viz:		
Due and unpaid.....	\$6,000 00	
In process of adjustment	78,000 00	
Resisted	<u>11,000 00</u>	\$95,000 00
Salaries, rents, taxes, fees and accounts due and accrued.	1,506 50	
Total liabilities		<u>\$96,506 50</u>
Balance to protect contracts		\$19,619 48

SUMMARY.

Mortuary funds	\$13,932 96
Expense funds	<u>5,686 52</u>
Total special funds	\$19,619 48

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	33,027	\$43,528,500 00
Policies written or increased during the year.....	3,521	<u>4,612,500 00</u>
Total	36,548	\$48,141,000 00
Deduct policies decreased and terminated during the year..	4,293	<u>5,709,500 00</u>
Policies in force Dec. 31, 1898	32,255	\$42,431,500 00
Losses and claims unpaid Dec. 31, of previous year	28	\$49,000 00
Losses and claims incurred during the year	381	<u>577,000 00</u>
Total	409	\$626,000 00
Losses and claims paid and compromised during the year ..	348	<u>531,000 00</u>
Losses and claims unpaid Dec. 31, 1898	61	\$95,000 00
Assessments collected during the year		\$587,900 35

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	5,663	\$6,380,000 00
Policies written during the year	429	<u>536,500 00</u>
Total	6,092	\$6,916,500 00
Deduct policies decreased and terminated during the year..	422	<u>578,500 00</u>
Policies in force Dec. 31, 1898.....	5,670	\$6,338,000 00
Losses and claims unpaid Dec. 31, of previous year	6	\$8,000 00
Losses and claims incurred during the year	67	<u>83,500 00</u>
Total	73	\$91,500 00
Losses and claims paid and compromised during the year ..	62	<u>75,900 00</u>
Losses and claims unpaid Dec. 31, 1898	11	\$16,000 00
Assessments collected during the year		\$87,740 78

UNITED ORDER OF THE PILGRIM FATHERS,
LAWRENCE, MASS.

INCORPORATED IN 1879. COMMENCED BUSINESS IN 1879.

J. SCOLLEY TAFT, *President.*

JAMES E. SHEPARD, *Secretary.*

Principal Office, No. 292 Essex St.

INCOME.

Expense dues or per capita tax.....	\$17,652 87	
Assessments, mortuary.....	376,501 81	
Total paid by members.....		\$394,154 68
Interest.....		609 80
Income from all other sources, viz: Charter fees, \$800.00; benefit certificates, \$558.25; change of beneficiaries, \$206.50; sale of supplies, \$1,115.27.....		2,680 02
Total income.....		\$397,444 50
Net ledger assets Dec. 31, 1897.....		16,778 21
Total.....		\$414,222 71

DISBURSEMENTS.

Payments returned to applicants or members.....		\$381,576 86
Salaries of officers.....	\$5,770 00	
Salaries and all compensation of office employes.....	1,687 53	
Rent, \$500.00; advertising and printing, \$1,896.90.....	2,396 90	
Postage, express and telegrams.....	853 51	
Legal expenses.....	1,366 76	
Governing bodies.....	1,669 70	
Insurance department fees.....	80 73	
Miscellaneous.....	4,985 94	
Officers travel on duty.....	1,559 75	
Total miscellaneous disbursements.....		20,370 82
Total disbursements.....		\$401,947 68
Balance.....		\$12,275 03

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds.....	\$3,000 00	
Cash in office and in bank.....	9,275 03	
Ledger assets.....		\$12,275 03

NON-LEDGER ASSETS.

Market value of stocks and bonds over book value.....	\$1,000 00	
Assessments in treasury of subordinate branches.....	75,300 00	
Total.....		\$76,300 00
Admitted assets.....		\$88,575 03

NON-LEDGER LIABILITIES.

Losses and claims, viz:

Due and unpaid	\$3,000 00	
In process of adjustment	87,000 00	
Total liabilities		\$90,000 00

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	23,059	\$37,065,000 00
Policies written or increased during the year	2,200	2,793,500 00
Total	25,259	\$39,858,500 00
Deduct policies decreased and terminated during the year.	1,095	1,586,000 00
Policies in force Dec. 31, 1898	24,164	\$38,272,500 00
Losses and claims unpaid Dec. 31, of previous year.....	30	\$52,000 00
Losses and claims incurred during the year.....	244	419,500 00
Total	274	\$471,500 00
Losses and claims paid and compromised during the year..	221	381,500 00
Losses and claims unpaid Dec. 31, 1898.....	53	\$90,000 00
Assessments collected during the year		\$376,501 81

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	1,962	\$3,030,000 00
Policies written during the year.....	108	135,000 00
Total	2,070	\$3,165,000 00
Deduct policies decreased and terminated during the year	67	96,000 00
Policies in force Dec. 31, 1898	2,003	\$3,069,000 00
Losses and claims unpaid Dec. 31, of previous year.....	2	\$4,000 00
Losses and claims incurred during the year.	11	19,000 00
Total	13	\$23,000 00
Losses and claims paid and compromised during the year	12	21,000 00
Losses and claims unpaid Dec. 31, 1898	1	\$2,000 00
Assessments collected during the year.....		\$30,621 14

WORKMAN'S BENEFIT ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

CHARLES E. SPENCER, *President.*JAMES H. CUTTEN, *Secretary.*

Principal Office, No. 120 Tremont St.

INCOME.

Gross membership fees	\$1,850 00	
Expense dues	16,598 00	
Assessments, mortuary	28,951 00	
Medical examiners' fees paid by applicant	462 50	
Total paid by members		\$47,861 50
New certificates and fines		231 50
Total income		\$48,093 00
Net ledger assets Dec. 31, 1897		4,969 62
Total		\$53,062 62

DISBURSEMENTS.

Death claims		\$33,000 00
Commissions, fees and salaries to agents for organizing subordinate branches	\$4,107 59	
Salaries of managers and agents not paid by commissions	1,800 00	
Salaries and other compensation of officers	3,426 00	
Salaries and other compensation of office employes	1,707 50	
Medical examiners' fees, viz:		
Supreme or Grand Supervisors	462 50	
Rent, \$996.00; advertising and printing, \$800.73	1,796 73	
Postage, express and telegrams	1,021 34	
Subordinate lodge expenses	662 71	
Insurance department fees	20 75	
Miscellaneous	83 55	
Furniture and office supplies	942 37	
Total miscellaneous disbursements		16,031 04
Total disbursements		\$49,031 04
Balance		\$4,031 58

Invested as follows:

LEDGER ASSETS.

Cash in office and in bank	\$4,031 58
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NON-LEDGER ASSETS.

Furniture and supplies	\$5,500 00
Gross assets	\$9,531 58

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery	\$5,500 00
Total admitted assets	\$4,031 58

SUMMARY.

Mortuary funds	\$467 00
Expense funds	3,564 58
Total special funds.....	\$4,031 58

EXHIBIT OF POLICIES.

TOTAL BUSINESS.	Number.	Amount.
Policies in force Dec. 31, of previous year.....	5,341	\$5,341,000 00
Policies written or increased during the year.....	925	925,000 00
Total	6,266	\$6,266,000 00
Deduct policies decreased and terminated during the year....	286	286,000 00
Policies in force Dec. 31, 1898	5,980	\$5,980,000 00
Losses and claims incurred during the year.....	33	\$33,000 00
Losses and claims paid and compromised during the year	33	33,000 00
Assessments collected during the year		\$28,951 00

BUSINESS IN MAINE.

	Number.	Amount.
Policies in force Dec. 31, of previous year.....	252	\$252,000 00
Policies written during the year.....	37	37,000 00
Total	289	\$289,000 00
Deduct policies decreased and terminated during the year.	19	19,000 00
Policies in force Dec. 31, 1898.....	270	\$270,000 00
Losses and claims incurred during the year	2	\$2,000 00
Losses and claims paid and compromised during the year..	2	2,000 00
Assessments collected during the year.....		\$1,324 00

LICENSED AGENTS

OF LIFE AND MISCELLANEOUS COMPANIES AUTHORIZED TO
TRANSACTION BUSINESS IN MAINE.

(Revised to June 1, 1899.)

MAINE LIFE COMPANY.

UNION MUTUAL.

Abbott, Gibbs M.....	Peru	Girard, Jos. E.....	Biddeford
Bangs, Albert L.....	Buck's Harbor	Gledhill, Florance A.....	Lewiston
Barrows, Geo. S.....	Sangerville	Gledhill, Thos. H.....	Lewiston
Bates, Arthur L.....	Portland	Gould, Frank.....	Washburn
Bean, Joel, Jr.....	Lewiston	Gowell, Edgar F.....	Berwick
Beaudoin, Alfred.....	Biddeford	Gray, Henry A.....	Gardiner
Bechard, Henri P.....	Lewiston	Green, Edgar W.....	Dover
Beebe, Leonard V.....	Portland	Guilbert, Evarist.....	Biddeford
Bellefeuille, Flora.....	Waterville	Hall, Fred H.....	Calais
Bemis, Wendall W.....	Dexter	Hall, William E.....	Portland
Berry, D. W.....	Carthage	Hayes, Isaac A.....	Portland
Blackwell, Sam'l H.....	Fairfield	Hill, Chas. E.....	Lewiston
Boody, John S. F.....	Ashland	Holyoke, Geo. T.....	Houlton
Boothby, Chas. E.....	Waterville	Hodgkins, Frank L.....	Lamoine
Bradish, Scott P.....	Eastport	Hunt, C. C.....	Augusta
Bragdon, Clifford S.....	Brunswick	Ingaram, Maud J.....	Houlton
Bragg, Francis V.....	Montague	Ives, Chas. C.....	Portland
Britt, John E.....	Portland	Jacques, Thos. W.....	Lewiston
Bunker, Jas. W.....	South Gouldsboro	Jameson, Oliver A.....	Red Beach
Callanan, N. F.....	Veazie	Jewell, Milton A.....	Portland
Capen, Chas. E.....	Eastport	Johnson, Wm. E.....	South Portland
Carleton, Franklin A.....	Bangor	Jones, L. C.....	Brooks
Carr, W. P.....	Bowdoinham	Keightley, John W.....	Biddeford
Carswell, Edgar F.....	Yarmouthville	Kelley, Annie K.....	Gardiner
Coombs, Geo. Otis.....	Rockland	Knowles, Lewis W.....	Augusta
Cote, Daniel.....	Biddeford	Labonte, Paul V.....	Manchester, N. H
Crockett, Franklin A.....	Rockland	Lachance, Joseph.....	Biddeford
Cushing, Edward O.....	Biddeford	Lachance, Louis.....	Auburn
Cushing, Peter L.....	Brunswick	Landry, Adelard.....	Lewiston
Cyr, Charles.....	Van Buren	Landry, Joseph.....	Biddeford
Daicy, Christopher M.....	Readfield	Lane, C. E.....	Brooks
Daigle, Remi A.....	Madawaska	Laplante, Geo.....	Augusta
Davenport, Andrew W.....	Phillips	Langston, Edwin H.....	Augusta
Doekendorff, Walter.....	Deering	Lepine, Eugene.....	Biddeford
Doore, Roscoe N.....	North Bradford	Levesque, Joseph.....	Lewiston
Dooley, Frank R.....	Portland	Lombard, J. M.....	Norway
Doyon, Jean.....	Waterville	Longley, P. R.....	St. Albans
Dumais, Eugene L.....	Lewiston	Lovering, Horace.....	Waterville
Eldridge, Fred T.....	Eastport	Maddox, Fred F.....	Bangor
Elliott, T. A.....	Brooks	Maguire, Thos. H.....	Biddeford
Emond, Phidime.....	Biddeford	Manley, Frank P.....	Portland
Eyster, Loy S.....	South Paris	Manser, Harry.....	Lewiston
Fernald Bros.....	Mt. Desert	McCausland, Nathan C.....	Oldtown
Fogg, Norman W.....	Freeport	McCready, W. A.....	Houlton
Fowler, David C.....	Portland	McFernerney, John H.....	St. Francis, N. B
Fuller, Wm. G.....	Pittsfield	Michaud, Jos. W.....	Brunswick
Gauthier, Henry.....	Waterville	Miller, Frank B.....	Rockland
Genest, Joseph.....	Lewiston	Mills, Sumner P.....	Stonington
George, Arthur E.....	Hebron	Minnick, Harry.....	Lubec
Geroux, Louis.....	Westbrook	Mitchell, Wm. M.....	Mechanic Falls
Gilbert, Carrie F.....	N. New Portland		

UNION MUTUAL—CONCLUDED.

Monroe, Wm. H.	Brownville	Shepherd, Jos. F.	Rockport
Moran, Edw. C.	Rockland	Sinkinson, James.	Portland
Moran, Patrick P.	Lewiston	Skinner, Otis A.	Veazie
Morin, Henri E.	Portland	Smallidge, Winfield S.	Seal Harbor
Morrison, Wm. H.	Bridgton	Smith, B. A.	Corinna
Mulloney, Wm. T.	Portland	Smith, E. O.	Washburn
Murphy, John P.	Lewiston	Smith, S. R.	Houlton
Murchie & Burpee.	Edmundston, N. B.	Sowle, Benj. T.	Ellsworth
Nadeau, John A.	Fort Kent	Stanchfield, Dura.	Sprague's Mills
Nadeau, Sarah.	Fort Kent	Stetson, Joseph S.	Brunswick
Neal, Walter I.	Pittsfield	Stevens, Ray W.	Freeport
Page, Carrie S.	Bangor	St. Marie, Louis.	Biddeford
Page, Parker J.	Bangor	Sullivan, Daniel J.	Portland
Palmer, Asher F.	Eden	Sweet, Ephraim C.	Portland
Pare, John B.	Biddeford	Talbot, Geo. H.	Camden
Parker, H. P.	Greene	Tanguay, Alfred.	Lewiston
Paul, L. M.	Rockland	Thayer, Geo. S.	Lubec
Peabody, Frank H.	Houlton	Therault, Philip.	Brunswick
Pearson, Frank T.	Rockland	Thompson, Ernest L.	Deering
Perkins, Chas. E.	Milo	Titus, Wm. N.	Alpa
Philbrook, Edw. E.	Damariscotta	Tolman, Chas. E.	South Paris
Phillips, Sylvan B.	Portland	Tourigny, Victor.	Lewiston
Pinkham, Leslie F.	Lincoln	Towle, Geo. P.	Gardiner
Pitman, Edgar G.	Bangor	Tremblay, Stanley.	Lewiston
Pomeroy, Eugene E.	Lewiston	True, Eben P.	Portland
Porter, Hetty J.	Hodgdon	Vaughan, Hiram C.	Foxcroft
Ray, M. O.	Lewiston	Walker, Chas. S.	Peru
Reynolds, Omer P.	North Lubec	Walker, Thomas.	Portland
Richmond, I. I.	Rumford Falls	Walton, Milo.	Amity
Richmond, Frank H.	Rumford Falls	Weeks, Freeman E.	Oakland
Rideout, Whitney J.	Charleston	Wentworth, E. M. T.	Rockport
Rigby, Josiah P.	South Newburg	Weymouth, Leonard.	Limerick
Roussin, J. B.	Westbrook	White, J. H.	Presque Isle
Roussin, Wm. C.	Biddeford	Whittemore, Frank H.	Sangerville
Sacre, Emile.	Auburn	Wiggin, Frank R.	Belfast
Samson, A. E.	Caribou	Wing, Herbert S.	Kingfield
Sanborn, Wm. P.	Argyle	Wood, Chas. D.	Winthrop
Scammon, Sherman S.	Franklin	York, Chas.	Bangor
Shaw, Chas. D.	Greenville	Young, Albert S.	Gardiner
Shepherd, H. L.	Rockport		

LIFE COMPANIES OF OTHER STATES.

ETNA.

Averill, R. H.	Brunswick	Hutchinson, Chas. M.	Milltown
Baker & Cross.	Rockland	Jordan, Alvin B.	Portland
Bickford, F. E.	Oakland	Kittredge, Pearl.	Vinalhaven
Bridges, G. S.	Sedgwick	Ladd, Helen A.	Augusta
Brown, Edwin M.	Bangor	Leafe, C. A.	Vinalhaven
Chase, J. L.	Paris	Lyford, W. C.	Portland
Cook, Edward P.	Brunswick	Merrill, Harold W.	Freeport
Coomb, Geo. Otis.	Rockland	Palmer, Edwin A.	Bar Mills
Crosby, E. S.	Bath	Pennell, Wm. M.	Brunswick
Devereaux, A. R.	Ellsworth	Pinkham, E. E.	Freeport
Fairbrother, E. F.	Skowhegan	Randall, J. A.	Shirley Mills
Fogg, J. H. B.	Freeport	Richardson, F. E.	Biddeford
Foss, Paul F.	Danforth	Richardson, W. R.	No. New Portland
Gardner, J. W.	Lubec	Rogers, A. G.	Freeport
Gilcreas, F. H.	Dixfield	Smither, U. O.	Searsport
Goodwin, A. M.	Saco	Smith, Chas. M.	Calais
Gray, H. H.	Milbridge	Spear, Mary E.	Portland
Greene, S. F.	Solon	Stevens, Ray W.	Freeport
Gushee, Geo. W.	Appleton	Stokes, E. E.	Lewiston
Hall, Geo. S.	Bangor	Thompson, Geo. H.	Portland
Hart, W. H.	Portland	Tibbetts, Manford.	Windham Center
Hobbs, John P.	Portland	Tobey, Maurice A.	Machiasport
Hunt, Geo. H.	Red Beach	Verrill, H. N.	Oakland
Hunt, H. A.	Cumberland Mills	Woodman, Melville.	Biddeford

CONNECTICUT MUTUAL.

Ames, Ralph W.....	Skowhegan	Howard, Geo. E.....	Dover
Bartlett, Arthur H.....	Cherryfield	Johnson, G. E.....	Heron
Bumps, Chas. F.....	Dover	Linscott, Isaac L.....	Brunswick
Cooper, Geo. W.....	Patten	McFadden & Co.....	Fairfield
Curtis, C. B.....	Brewer	Millett, T. F.....	Gorham
Fairbanks, Frank B.....	Winthrop	Nelson, Frank.....	Calais
Fairbanks, Hiland L.....	Bangor	Purinton, Wm. A.....	Caribou
Fairbanks, H. N.....	Bangor	Ryan, F. L.....	Bangor
Gilman, Calvin W.....	Waterville	Straw & Martin.....	Guilford
Hanley, Silas S.....	Thomaston	Wells, H. J.....	Vinalhaven
Hathaway, Geo. E.....	Gardiner		

EQUITABLE LIFE.

Albee, Thos. G.....	Machias	Joy, David E.....	South Addison
Allen, Arthur A.....	North Berwick	Kilgore, W. T.....	Mechanic Falls
Allen, Fremont.....	North Berwick	Kimball, Chas. P.....	Andover
Allen, Wm. L.....	Portland	King, Rufus.....	Greenville
Ames, M. P.....	Portland	Lawry, Lottie E.....	Rockland
Benner, Wm. H.....	Thomaston	Luce, Arthur L.....	Portland
Boggs, A. E.....	North Whitefield	Luce, P. D.....	Bangor
Bowler, Roscoe J.....	Waterville	Magee, Wm. F.....	Columbia Falls
Bridges, G. S.....	Sedgwick	Mahoney, John H.....	Bangor
Brooks, Frank W.....	Lewiston	Mansfield, I. J.....	Jonesport
Brown, Frederick W.....	Belfast	McDonald, T. E.....	Portland
Brown, W. S.....	Dexter	McDonald, M. C.....	Portland
Burrowes, Wm. T.....	Kittery	McKeever, H. F.....	Alna
Burton, A. R.....	Hartland	McLellan, Wm.....	Caribou
Butler, Fred M.....	Warren	Mildon, W. S.....	Eastport
Carr, Chas. L.....	Freeport	Newell, Chas. D.....	Richmond
Chandler, P. L.....	Westbrook	Ober, Everett W.....	Mt. Desert
Clark, Geo. H.....	Bath	Parker, Mason.....	Phillips
Cleaves, M. P.....	Bar Harbor	Parks, Warren L.....	Pittsfield
Cole, Albert S.....	Thomaston	Pattangall, W. R.....	Machias
Cookson, R. B.....	Springfield	Perkins, Howard E.....	Sanford
Cousins, Edwin H.....	Kennebunk	Porter, C. G.....	Pembroke
Currie, Adrian V.....	Fort Kent	Powers, F. E.....	Stetson
Currie, N. F.....	Auburn	Quimby, J. E.....	East Poland
Cutter, Wm. W.....	Westbrook	Quinlan, F. J.....	Portland
Doughty, Chas. C.....	North Waterford	Redman, E. F.....	Ellsworth
Dutton, E. S.....	Skowhegan	Robinson, E. F.....	Carmel
Dyer, E. P.....	Hartland	Russell, J. P.....	Farmington
Farrell, Wm. C.....	Van Buren	Shaw, R. A.....	Caribou
Fish, Morris.....	Hallowell	Stafford, Geo. J.....	Bar Harbor
Folsom, W. A.....	Springvale	Stanchfield, Clarence.....	Milo
Foster, Herbert E.....	Winthrop	Stearns, A. J.....	Norway
Freeman, Wallace G.....	Woodfords	Sullivan, Daniel K.....	Kennebunkport
Gardner, Benj. F.....	Calais	Swasey, Geo. H.....	Limerick
Gilman, Addison.....	Madison	Thompson, James L.....	Eastport
Gott, P. J.....	West Brooksville	Tibbetts, H. E.....	Dexter
Gould, Arthur H.....	Portland	Tobey, Maurice A.....	Machiasport
Gould, Howard.....	Portland	Tracy, Thomas P.....	Bangor
Grinnell, W. E.....	Searsport	Trask, A. S.....	Damariscotta Mills
Gushee, G. W.....	Appleton	Tupper, W. E.....	Jonesboro
Haggett, Vindell C.....	Bath	Turner, E. S.....	Augusta
Haley, L. S. & C. F.....	Fryeburg	Turner, R. H.....	Portland
Dall, Geo. S.....	Bangor	Twombly, Edwin D.....	York
Hanscom, Carroll L.....	Marion	Vote, F. E.....	Farmington
Harmon, Geo.....	Southwest Harbor	Vote, J. E.....	Kingfield
Harmon, J. C.....	Stonington	Weed, J. R., Jr.....	Monticello
Hathaway, Allen.....	Medway	Weeks, Daniel S.....	South Gardiner
Haskell, Louis O.....	Pittsfield	West, Frank S.....	Edmunds
Hazelton, F. H.....	Portland	Whitcomb, J. O.....	Orono
Hebb, A. G.....	Bridgton	Will, M. A.....	Strong
Heslton, M. B.....	Skowhegan	Willey & Ward.....	Cherryfield
Hill, M. E.....	Old Orchard	Williams, H. R.....	Sangerville
Ives, Chas. C.....	South Berwick	Witham, C. S.....	East Raymond
Jewell, John M.....	Clinton	Woodbury, W. C.....	Dover
Jones, Wm. S.....	Palermo		

HOME LIFE.

Abildgaard, T. F.....	Caribou	Nutter, Frank W.....	Saco
Davies, Albert E.....	Waterville	Owen, Howard.....	Augusta
Fanning, F. W.....	Lubec	Plummer, Frank H.....	Portland
Gardner, E. C.....	Machias	Smith, Montague M.....	Portland
Gibbs, Harry C.....	Bridgton		

MANHATTAN LIFE.

Barker, Clark H..... Gorham	Morse, Edw. S. J Bar Harbor
Hurd, Harry C.....North Limington	Sawyer, Edw. B Jonesport
Lacroix, C. A .....Biddeford	

MASSACHUSETTS MUTUAL.

Anderson, John W..... Gray	Linscott, Isaac L..... Brunswick
Atwater, Walter.....Guilford	Lynch, C. L..... Vinalhaven
Barbour, O. A.....Camden	Mills, Fred I.....Lewiston
Cook, S. W.....Lewiston	Moulton, L. W.....Sebago Lake
Cram, Geo. M.....Deering	Peters, Chas. T.....Deering
Fairbrother, E. F.....Skowhegan	Stevens, J. Putnam.....Portland
Goss, E. L.....Lewiston	West, J. W.....Lewiston
Hoag, Albert B.....Lewiston	Wyman, Clifton E.....Dead River

METROPOLITAN LIFE.

Abrahams, B. Howard.....Bangor	Hood, Wm.....Sanford
Alley, Moses A.....Portland	Irwin, Herbert E.....Bangor
Annas, Geo. L.....Bangor	Jacques, Wilfred E.....Lewiston
Bailey, Adelbert P.....Portland	Jones, John B.....Portland
Bailey, Alfred C.....Lewiston	Kennedy, John B.....Brunswick
Bailey, Dallas M.....Lewiston	Langley, Edw. P.....Lewiston
Barbeau, Jos.....Lewiston	Leavitt, Benj. F.....Old Town
Beaudoin, Rodolphe M. J.....Portland	Lepage, Regis.....Lewiston
Beaulieu, Louis H.....Oldtown	Lesieur, Albert.....Biddeford
Belanger, Isaiah.....Brunswick	L'Heureux, Flavien.....Lewiston
Belanger, Pierre.....Waterville	Lufkin, Rawson A.....Bangor
Belyea, Percy H.....Portland	Maddox, Frederick T.....Old Town
Beyvis, Wm. J.....Portland	Maroney, John H.....Bangor
Bogrette, Oscar H.....Portland	Marquis, Arthur.....Waterville
Brilland, Joseph A.....Lewiston	Marshall, John.....Augusta
Burton, James E.....Portland	Martin, Jos. E.....Lewiston
Butterfield, Earle S.....Bangor	Matthews, Frederick W.....Portland
Butterfield, Henry A.....Bangor	McCarthy, Geo. N.....Bangor
Campbell, Geo. W.....Portland	McDonald, Frank.....Bangor
Cardinal, Chas. F.....Portland	McDonald, Geo. W.....Bangor
Carpenter, John H.....Portland	McDonough, Coleman J.....Portland
Caron, Jos.....Waterville	McGowan, Terence F.....Portland
Carol, James A.....Portland	McFarland, Frank S.....Lewiston
Cassey, Warren.....Waterville	McGroty, Fred L.....Lewiston
Catlin, Chas. L.....Portland	Merrill, Wm. L.....Portland
Chevalier, Paul.....Lewiston	Mercier, Louis A.....Waterville
Clark, John F.....Portland	Monteith, Robert J.....Portland
Clifford, Michael M.....Lewiston	Montgomery, Hugh.....Bangor
Cooper, John F.....Rockland	Mooney, James E.....Portland
Cormier, John, Jr.....Waterville	Moore, Ralph W.....Bangor
Coté, Francis X.....Biddeford	Moorson, Geo. L.....Portland
Cust, Harry P.....Bangor	Morrell, Hiram.....Lewiston
Davis, John A.....Lewiston	Morse, Thos. E.....Portland
Donohue, Wm. H.....Lewiston	Morris, George.....Portland
Donovan, Daniel E.....Bangor	Moreshead, John A.....Portland
Douglass, Jos. P.....Portland	Morrison, Francis.....Lewiston
Drummond, Albert E.....Bangor	Mottram, Samuel.....Lewiston
Dumais, Jos. E.....Waterville	Mower, Walter L.....Portland
Dusty, Andrew J.....Waterville	Mullally, John J.....Biddeford
Fearon, James J.....Biddeford	Murphy, Cornelius W.....Lewiston
Finley, Wm. W.....Sanford	Murphy, James.....Augusta
Flint, Wm. H.....Bangor	Murphy, Timothy D.....Bangor
Ford, Anthony E.....Ellsworth	Nadeau, Israel.....Old Town
Ford, James E.....Bangor	Noble, Howard J.....Lewiston
Fortin, Remi.....Lewiston	Noble, Wm. R.....Augusta
Foster, Walter H.....Bangor	Norris, John.....Lewiston
Francis, James A.....Portland	O'Connor, Maurice F.....Lewiston
Frohook, Daniel R.....Portland	Oldham, Chas. H.....Lewiston
Gaudet, Alfred.....Biddeford	O'Leary, Daniel A.....Lewiston
Genest, Jos.....Lewiston	O'Leary, John F.....Bangor
Giroux, Louis.....Biddeford	O'Sullivan, T. J.....Portland
Greene, Leroy A.....Bangor	Ouellet, Alfred L.....Lewiston
Hamilton, John.....Lewiston	Paine, Mellen W.....Lewiston
Hapgood, Llewellyn N.....Portland	Palmer, Chas. P.....Lewiston
Haskell, Albert P.....Portland	Pariseau, Joseph P.....Waterville
Haupt, Melbourne L.....Portland	Paquet, Jos.....Lewiston
Hebert, Anthine W.....Lewiston	Peterson, Chas. H.....Portland
Hilton, Vinton L.....Portland	Picard, Aurelius.....Lewiston

METROPOLITAN LIFE—CONCLUDED.

Pooler, Cony A.	Old Town	Sullivan, Daniel J.	Portland
Quimby, Wm. M.	Bangor	Taylor Stephen A.	Portland
Rand, Leroy H.	Portland	Thomas, Walter T.	Portland
Rice, Nathaniel C.	Lewiston	Thompson, Abial G.	Lewiston
Rich, Nelson J.	Bangor	Thompson, Ernest L.	Portland
Ritchie, Herbert.	Bangor	Torrrens, Wm.	Bangor
Roberts, John H.	Lewiston	Twomey, John F.	Portland
Rogan, Thomas	Portland	Vaillancourt, Jos.	Brunswick
Rogan, William	Portland	Veilleux, Damase	Waterville
Rogers, Harry E.	Portland	Volliere, Alfred	Biddeford
Rowbotham, John	Lewiston	Voyer, Joseph	Lewiston
Savoie, Jos. E.	Sanford	Warman, Stanley C.	Bangor
Schofield, Geo. H.	Portland	Weeks, Ernest D.	Bangor
Sennett, Frank	Portland	Weeks, Frank W.	Portland
Sherman, Justus E.	Rockland	Weir, Harry	Lewiston
Smith, Walter L.	Bangor	White, Edward A.	Augusta
Snow, James S.	Bangor	Whitmore, John J.	Bangor
Somes, Lester V.	Portland	Whitten, Euuell G.	Bangor
Sprague, Geo. A.	Biddeford	Wilson, John H.	Rockland
Stanton, Chas. A.	Portland	Winslow, Otis W.	Portland
Stanley, Norris E.	Portland	Wood, Horald A.	Brunswick
Sterling, Arthur W.	Portland	Wood, Jefferson H.	Lewiston
Styles, Wm. C.	Biddeford	Woodman, Frank N.	Portland
Sullivan, Andrew J.	Lewiston	Wright, Robert.	Portland
Sullivan, Patrick J.	Biddeford	Zimmerman, Irvin	Bangor

MUTUAL LIFE.

Allen, C. A.	Ellsworth	McGouldrick, Ernest C.	Machias
Ambrose, J. H.	Orono	McLellan, J. H.	Bath
Badger, Jos. E.	Augusta	Moore, C. M.	Monroe
Barker, A. V.	Bethel	Morrill, Ralph H.	Buckfield
Barker, Walter H.	Rumford	Morrison, A. E.	Rumford Falls
Benjamin, Albert, Jr.	Woodfords	Moulton, A. C.	York Village
Benson, Fred.	Westbrook	Newcombe, A.	Bangor
Boardman, J. M.	Portland	Nichols, E. C.	Bangor
Boothby, Alex.	Cornish	Nichols, J. E.	Round Pond
Bowker, A. S.	Lewiston	Nichols, W. H.	Calais
Bumps, C. F.	Lake View	Noyes, Wadsworth.	Portland
Burton, A. M.	Corinna	Parsons, C. V.	South Berwick
Burton, F. M.	Bangor	Perry, E. S.	Presque Isle
Chapman, L. H.	Damariscotta	Perry, A. C.	Presque Isle
Chase, Omar W.	North New	Pond, E. W.	Fort Fairfield
Corbett, Albert	Portland	Pond, Frank L.	Augusta
Dayton, H. I.	Eastport	Porter, Sanford L.	Bangor
Doyle, Joseph L.	Portland	Quinlan, M. J.	Portland
Erskine, W. A.	Pittsfield	Renouf, Narcisse P.	Biddeford
Fitzpatrick, J. W.	Portland	Sawyer, Ira S.	Milbridge
Flewelling, John W.	Fort Fairfield	Small, John C.	Portland
Genthner, Eugene S.	Foxcroft	Spencer, L. B.	Waterville
Grey, Alice P.	Portland	Stevens, Byron W.	Bangor
Howard, Geo. E.	Dover	Stone, A. L.	Kennebunk
Howe, Freeland	Norway	Sweetser, H. P.	Portland
Howe, Freeland, Jr.	Norway	Sylvester, A.	Farmington
Howe, Geo. R.	Norway	Talbot, Geo. H.	Camden
Hubbard, E. A.	Biddeford	Tarbox, W. R.	Fryeburg
Hume, C. W.	Eastport	Trafton, E. F.	South Berwick
Kent, Fred L.	Ellsworth	Tyler, Fogg & Co.	Bangor
Knight, Johnson	Camden	Wetmore, R. T.	Houlton
Little, H. C. & Son	Lewiston	Whitcomb, Howard F.	Ellsworth
Mark, F. L.	Fryeburg	Wiggin, F. B.	Saco
McAllister, Edw. B.	Rockland	Wildes, W. H.	Skowhegan

MUTUAL BENEFIT.

Adell, Frederick C.	Auburn	Enright, Frank H.	South Gardiner
Clark, Geo. H.	Bath	Fernald, Osborne	Portland
Costellow, Frederick H.	Bangor	Field, Harry H.	Phillips
Curran, Wm. F.	Bangor	Ford, Augustus H.	Portland
Dunlap, Chas. F.	Portland	Fowler & Gardner	Calais
Dunlap, Maurice E.	Portland	Gardner, Frank H.	Lubec
Emerson, Geo. A.	Lewiston	Gilman, Calvin W.	Waterville

MUTUAL BENEFIT—CONCLUDED.

Gooding, Howard G.....Yarmouthville	Parker, Augustus H.....Portland
Grant, Freeman M.....Freeport	Robinson, Increase.....Waterville
Gray, Kittredge C.....Madison	Royal, Elmer E.....Auburn
Hawes, Chas. T.....Bangor	Shaw, Russell A.....Caribou
Houghton, Geo. A.....Fort Fairfield	Silsby, Herbert T.....Aurora
Hussey, Orrett J.....Vassaboro	Simonton, Theo E.....Rockland
Madison, Arthur E.....Lewiston	Stanchfield, Guy C.....Wayne
Maxey, Wm. E.....Gardiner	Stiles, Wm. C.....Portland
Merrill, Wm. L.....Portland	Toole, Frank M.....Bangor
Moore, Martin G.....Ellsworth	Trafton, Herbert W.....Fort Fairfield
Morrell, Ernest W.....Gardiner	Weatherbee, Edw. A.....Lincoln
Orne, Sumner.....Southport	White, H. Orlando.....Auburn
Osborne, Geo. S.....Fort Fairfield	

NATIONAL LIFE.

Adams, Chas. M.....Portland	Hutchinson, James P.....Auburn
Austin, Albert M.....Deering Center	Jackson, Wm. T. E.....Deering
Austin & Shearman...Deering Center	Johnson, Agnes M.....Waterville
Baker, Ernest G.....Bangor	Johnson, Bertrand R.....Portland
Bradford, Wm. H.....Bangor	Johnson, M. D.....Waterville
Brown, Chas. L.....Caribou	Lord, Franklin H.....Portland
Burrill, Chas. C. & Son.....Ellsworth	Maddox, Fred F.....Bangor
Dewey, Geo. P.....Portland	Mason, A. F.....West Bethel
Doherty, Thos. V.....Caribou	McCready, Wm. A.....Houlton
Donohue, Thos. W.....Portland	Morrill, Chas. H.....Newport
Dorsey, Patrick S.....East Hampden	Morse & Guptill.....Portland
Dow & Pinkham (Corp'n)....Portland	Morton, Chas. W.....Portland
Dunbar, Wales V. L.....Bangor	O'Brien, Thos. F.....Eastport
Fernald, Geo. R.....Bangor	Packard, Harry E.....Guilford
Godfrey, Hannah A.....Bangor	Paul, A. C.....Fort Fairfield
Gove, Edw. H.....Biddeford	Pettingill, Alden M.....Portland
Griffin, John C.....Skowhegan	Small, Chas. E.....North Raymond
Hamlin, Joseph C.....Lake View	Thornton, Seth S.....Ashland
Holt, Frank C.....South Norridgewock	Watson, John W.....Camden
Holyoke, Geo. T.....Houlton	Wilson, John C.....Bangor
Hunt, Albert W.....Sanford	Young, Seth H.....Redington

NEW ENGLAND MUTUAL.

Blake, Barrows & Brown....Bangor	Knowlton, N. R.....Farmington
Blake, Wm. L.....Portland	Leafe, C. A.....Vinalhaven
Bowker & Humphreys.....Brunswick	Maling, Ernest H.....Waterville
Brunel, Frederic.....Portland	Martel, Chas. H. E.....Lewiston
Carruthers, S. O.....Portland	Mitchell, Walter S.....Saco
Cobb, John F.....Auburn	O'Brien, Susie M.....Portland
Cook, L. L.....Cornish	Partridge, Harlan F.....Buxton Center
Cushman, J. T.....Ellsworth	Randall, Chas. H.....Canton
Gray, Valentine.....Chisholm	Sabine, F. M.....Sedgwick
Gurdy, H. O.....Rockland	Thomas, Wm. G.....South Port and
Hanson, Stephen H.....Houlton	Todd, H. C.....Lubec
Hatch, John W.....Fairfield	Witham, Laforest E.....Madison
Hedman, Jacob.....Jemmland	Woodcock, Aaron H.....Calais
Kimball, Otis W.....Lewiston	Wyman, Walter S.....Waterville

NEW YORK LIFE.

Andrews, Walter D.....Thomaston	Dearborn, M. F.....Buxton Center
Austin, L. A.....Bar Harbor	Dinsmore & Bickford.....Skowhegan
Bettell, B. M.....North Sedgwick	Doble, Chas. L.....Lagrange
Black, A. S.....Rockland	Doughty, C. C.....North Waterford
Blair, Arthur H.....Winthrop	Drake, E. W.....Augusta
Blaisdell, H. P.....Franklin	Dyer, Herbert S.....Portland
Brazzell, Harvey H.....Milbridge	Enwright, F. H.....Bath
Burus, F. E.....Westbrook	Fairfield, Eugene A.....Kennebunk
Burns, T. S.....Westbrook	Farrar, C. B.....Belfast
Cannon, Samuel T.....Augusta	Farrar, J. W.....Searsimont
Clark, Geo. A.....Portland	Files, Geo. W.....Fairfield
Clarke, Walter B.....Brunswick	Folsom, L. R.....South Norridgewock
Coombs, Geo. O.....Rockland	Foote, Robert C.....Washburn
Collins, James T.....Hallowell	Foster, B. S.....Monticello
Cordwell, S. E.....Cumberland Mills	Gilcrest, Elon B.....Rockland
Davis, Frank A.....Bluehill	Goodwin, W. Frank.....Kennebunkport
Day, Frank A.....Montague	Gordon, Harold F.....North Sullivau

NEW YORK LIFE—CONCLUDED.

Goss, Geo. L.	Bangor	Perry, Archie H.	Madison
Goss, Mae Frances.	Bangor	Peterson, Wilbur L.	Columbia Falls
Hall, C. W.	Jonesport	Philbrick, S. W.	Skowhegan
Hanna, Elmer A.	East Sullivan	Pierce, Effie	Boothbay Harbor
Harden, Geo. D.	Houlton	Porter, S. L.	Bangor
Harrington, W. B.	Winter Harbor	Pullen, Winfred W.	Monson
Haskell, Chas. B.	Pittsfield	Ransted, T. E.	Waterville
Hewett, Eugene M.	Sanford	Robbins, Omar J.	Fort Kent
Hill, J. M.	Groveville	Russell, W. E.	Gorham
Hill, W. P.	East Corinth	Seekins, Wm. T.	Pittsfield
Hildreth, G. A.	Gardiner	Shaw, F. K.	West Gouldsboro
Hodgdon, Henry G.	Bath	Spiller, Leroy	Mechanic Falls
Holmes, John A.	Bean	Stevens, Byron W.	Steuben
Houle, J. L.	Portland	Stevens, D. A.	Bridgton
Kennedy, John M.	Portland	Stone, Wm. G.	Machias
Kyle, James S.	Winn	Tufts, S. F.	Westbrook
Lamont, L. M.	Bath	Wallace, W. C.	Southwest Harbor
Libbey, Everett E.	Pittsfield	Walker, H. E.	Fryeburg Center
Lowden, Robert J.	Linnikin	Ward, Lyman L.	Auburn
Merrill, Carleton P.	Farmington	Ward, Vallette D.	Westbrook
Merrill, Geo. W.	Augusta	Webb, Fred E.	Oceanville
Mirard, Geo. C.	Bath	Wetmore, Robert	Houlton
Parker, Harvey L.	Farmington	Woodman, Maurice L.	Lagrange
Peasley, Fred M.	Norcross		

NORTHWESTERN MUTUAL.

Adams, T. H.	Farmington	Johnson, D. L.	Auburn
Ailen, B. Frank	Portland	Knowles, Elmer E.	Portland
Allen, W. H.	Livermore Falls	Ladd, Augustine D.	South Sebec
Andrews, A. C.	Mechanic Falls	Ladd, Walter S.	South Sebec
Andrews, W. W.	Portland	Leighton, J. F.	Milbridge
Bailey, Wilson L.	Wiscasset	Lewis, A. F.	Fryeburg
Batchelder, Wm., Jr. & Co.	Sanford	Lyford, Albert L.	Corinna
Benson, E. N.	Bar Harbor	Mahlman, Wm. J.	Lubec
Blagdon, Benj. F.	Wiscasset	Marsh, Samuel K.	Newport
Blanchard, C. C.	Portland	Martin, Frank O.	Guilford
Bonnallie, Geo.	Lewiston	Merritt, C. E.	Auburn
Brown, Edwin M.	Brunswick	Mills, W. A.	Monson
Chadbourne, Stanley G.	Bradford	Mitchell, Frank H.	Charleston
Clary, Justin R.	Hallowell	Mitchell, Geo. W.	Portland
Coffin, H. E.	Freeport	Mitchell, H. E.	New Portland
Crafts, Arthur A.	Greenville	Mitchell, R. L.	Gorham
Crie, R. Fred.	Rockland	Nelson, F. B.	West Peru
Cross, Harvey J.	Dover	Park, A. D.	South Paris
Cushing, Geo.	Skowhegan	Park, E. C.	Bethel
Daggett, W. T.	Waterville	Peacock, E. E.	West Gardiner
Dunton, C. R.	Bangor	Pennell, A. E.	Portland
Foss, G. W.	North Leeds	Pettengill, Alden M.	Portland
Foster, Dana P.	Waterville	Pike, J. Bennett	Bolsters' Mills
Gonya, O. J.	Rumford Falls	Pottle, Manley B.	Portland
Green, David W.	Houlton	Roberts, Elmer G.	Brooks
Goudy, L. A.	Portland	Simmons, C. A.	Union
Gould, D. C.	Bath	Small, Frank D.	Bryant's Pond
Gould, George B.	Bath	Smith, Chas. M.	Calais
Hanscom, Warren A.	Randolph	Smith, F. W.	Rockland
Harlow, Frank L.	Gorham	Smith, G. E.	Portland
Harper & Heffron	Machias	Stanchfield, Guy C.	Portland
Hinckley, C. S.	Jonesport	Stover, Chester L.	West Harpswell
Hodge, F. E.	Westbrook	Sweetsir, S. F.	New Gloucester
Hodgkins, W. R.	Bar Harbor	Taber, Geo. M.	Presque Isle
Hovey, Geo. L.	North Anson	Thompson, Jas. E.	Eastport
Hunton, H. L.	Oakland	Trefethen, H. E.	Kent's Hill
Hurley, James F.	Frankfort	Tuck, F. L.	Bangor
Ireland, Arthur L.	Caribou	Vaughan, E. H.	Warren
Jackson, N. G.	Bath	Walker, Chas. S.	Hebron

PENN MUTUAL.

Bailey, Clemons B.	Lewiston	Dearborn, John	Vassalboro
Bragdon, Clifford S.	Westbrook	Drummond, A. F.	Waterville
Brown, Chas. L.	Caribou	Dunn, Patrick H.	Bangor
Burrill, F. Carroll.	Ellsworth	Elliott, H. L.	Rumford Falls
Carpenter, Frank.	Houlton	Frohock, Daniel R.	Portland
Carpenter, Wm. F.	Brunswick	Grant, Freeman M.	Freeport
Carter, Erastus J.	Haven	Haley, Chas. F.	Fryeburg
Cayting, Clark W.	Bangor	Hanson, Wm. C.	Machiasport
Currier, Geo. M.	Farmington	Havener, Wm. J.	Belfast

PENN MUTAL—CONCLUDED.

Kennedy, Geo. V.....Milo Junction	Spratt, Henry W.....Presque Isle
March, Bertrand G.....Portland	Taylor, Elia M.....Bangor
McDonald, F. H.....Mechanic Falls	Taylor, Henry E.....Fairfield
Oram, Robert H.....Bristol	Taylor, Wm. H.....Bangor
Packard, Frederick A.....Camden	Webster, Wm. M.....Portland
Porter, Joseph J.....Howland	Wentworth, Caleb W.....Stetson
Richardson, M. H.....Rumford Falls	Whitton, Endell G.....Oldtown
Rowe, Herbert W.....Bangor	Wing, R. A.....Livermore Falls
Shaw, Rossell A.....Caribou	Woodman, Maurice L.....Lagrange
Smith, Frank H.....Portland	

PHENIX MUTUAL.

Barrett, Michael A.....Caribou	Ladd, Helen A.....Augusta
Bickford, Bion W.....Gorham	McAlpine, S. H.....Portland
Fogg, Geo. H.....Springvale	Payson, Chas. B.....Auburn
Hammond, H. H.....Van Buren	Perry, Geo. F.....Auburn
Heath, E. M.....Lewiston	Vincent, Clarence A.....South Portland
Jordan, Fred N.....West Pownal	

PROVIDENT LIFE AND TRUST.

Bailey, Arthur H.....Winthrop	Millett, Frank A.....Mechanic Falls
Barton, Llewellyn.....Portland	Powers, Linwood L.....South Paris
Douglas, A. A.....Durham	Russ, Harry B.....Portland
Emery, Wallace.....North Anson	Schafer, John W.....Brunswick
Hoag, Clarence Gilbert.....Lewiston	Talbot, Archie L.....Lewiston
Knowles, Elmer E.....Portland	

PROVIDENT SAVINGS.

Black, Austin.....Rockland	Bugbee, Benj. F.....Portland
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STATE MUTUAL.

Bragg, Albert C.....Deering	Jordan, C. W.....Lewiston
Clark, A. H.....New Portland	Lord, Franklin H.....Portland
Hanson, H. C.....Portland	Plummer, O. G.....Dover
Heath, E. M.....Lewiston	Rogers, Elliott.....Kennebunk
Hildreth, N. L.....Portland	Winslow, A. L.....Auburn
Jones, E. C.....Portland	Williams, John C.....Lewiston

TRAVELERS.

Atwood, Fred.....Winterport	Higgins, Leon F.....Brewer
Bates, Henry N.....Gardiner	Howard, Geo. E.....Dover
Barney, G. M.....Portland	Howe, Freeland.....Norway
Beauregard, John B.....Biddeford	Hutchinson, H. G.....Biddeford
Bechard, Henri P.....Lewiston	Johnson, Oscar T.....New Sweden
Benson, Albert W.....Bangor	Johnson, Wm. E.....South Portland
Bird, David N.....Belfast	Jordan, Fred N.....West Pownal
Bird, M. S.....Rockland	Judkins, W. H.....Dexter
Blanchard, L. J.....Dexter	Knowles, F. M.....Lagrange
Bodge, Wm. F.....Waterville	Laiscell, Chas.....Rockland
Braddish, Scott P.....Eastport	Lawlor, John.....Portland
Bright, Jos. M.....Bangor	Leavitt, Samuel D.....Eastport
Brown, Nathaniel G.....Brunswick	Lee, Ernest T.....Calais
Brown, Thomas N.....Lewiston	Lee, Joseph A. & Son.....Calais
Burrill, Chas. C.....Lewiston	Macomber, Farr & Whitten.....Augusta
Cannell, Geo. C.....Portland	Mansfield, Leigh N.....Henderson
Clark, Arthur H.....New Portland	Marr, Will T.....Boothbay Harbor
Coombs, Geo. O.....Rockland	McClure, James W.....Bangor
Crosby, Elwell S.....Bath	Mills, W. A.....Monson
Decker, Ernest E.....Waterville	Murchie, Howard.....Calais
Dixon, Everett W.....Vanceboro	Ordway, H. E.....Pittsfield
Douglass, Elmer C.....Hallowell	Parker, M. A.....Cumberland Mills
Drew, D. L.....Bar Harbor	Parlin, W. B.....Machias
Erskine, A. J.....Rockland	Perry, Arthur C.....Presque Isle
Fisher, H. H.....Presque Isle	Pettengill, A. M.....Portland
George, Lewis W.....Belfast	Plaisted, Wm. P.....Princeton
Griffin, John C.....Skowhegan	Plummer, R. J.....Old Town
Gurney, Edwin P.....Yarmouth	

TRAVELERS—CONCLUDED.

Reed, Louis W	Bangor	Thwing, Jos. P.	Farmington
Renne, Robert F	Calais	Voter, Louis	Farmington
Rideout, E. M.	Caribou	Waldron, Chas. P.	Portland
Runnels, Chas. M.	Caribou	Walker, Chas. S.	Peru
Shepherd, O. A.	Danforth	Walker, E. H.	Augusta
Stiles, Nathan	Bath	Washburn, Carrie M.	Calais
Talbot, Geo. H.	Camden	Webster, Chas. S.	Portland
Tarbox, Fred O.	West Kennebunk	Wood, E. C.	Auburn
Thayer & Drew	Waterville	Woodman, M. L.	Lagrange
Thompson, Geo. H.	Portland	Young, Seth H.	Reddington

UNION CENTRAL.

Adell, Fred C	Lewiston	Hall, Willis B.	Caribou
Andrews, Geo. C.	West Harpswell	Hawkes, W. C.	Eastport
Atkinson, J. F.	Wiscasset	Howard, Chas. H.	Waldoboro
Bishop, Jos. M.	Portland	Jones, Edw. C.	Portland
Brackett, J. Frank	Portland	Jones, Philip I.	Portland
Brackett, J. Frank	Bangor	Jordan, Alvin B.	Deering
Bridges, G. S.	Sedgwick	Kinney, Jos. A.	South Paris
Cunningham, James A.	Monmouth	Leighton, Wesley A.	Portland
Dinsmore, H. K.	Foxcroft	Mason, Ella Jordan.	Biddeford
Downes, Geo.	Calais	Nash, Henry R.	Harrington
Downs, George	Calais	Parker, D. G.	Portland
Fletcher, L. E.	Cape Porpoise	Weymouth, S. D.	Dover
Gooding, J. M.	Portland	Whittier, Jay G.	Farmington
Grant, Jos. E.	Saco	Woodbridge, A. A.	Portland
Grindle, Hattie T.	Bluehill		

WASHINGTON LIFE.

Allen, Fred M	Waterville	Hamilton, A. C.	Rockland
Andros, B. R.	Rockland	Hanson, W. C.	Machiasport
Benner, Leroy M.	Rockland	Hill, Geo. S.	Morrill
Benner, L. W.	Rockland	Kennedy, Jos. A.	Portland
Boggs, A. E.	Waldoboro	McKenney, Lewis H.	Portland
Brackett, J. B. & E. J.	Portland	Nason, Fred E.	Bangor
Burrill, John A.	Bangor	Shepard, O. A.	Danforth
Craig, A.	Island Falls	Spear, C. W.	Sprague's Mills
Dinsmore, J. B.	Waterville	Spearen, Nathan C.	Bangor
Eustis, Arthur G.	Strong	Tapley, W. M.	Rockland
Files, B. P.	Bangor	White, Harvey A.	Brewer
Fletcher, Gilbert F.	Bangor	Whittier, Smith	Rockland

MISCELLANEOUS COMPANIES.

ÆTNA.

Same agents as life department.

AMERICAN BONDING AND TRUST COMPANY.

Corey, John L.	Portland	Dyer, Herbert S.	Portland
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AMERICAN SURETY COMPANY.

Bartlett, Chas. H.	Bangor	Potter, Barrett	Brunswick
Cornish, Leslie C.	Augusta	Putnam, Thos. P.	Houlton
Dane, Daniel L.	Kennebunk	Scott & Waterhouse	Old Town
Guernsey, Frank E.	Dover	Stone, Edwin	Biddeford
Johnson, Mortland A.	Rockland	Talbot, Thos. L.	Portland
Little, Wm. F.	Portland	Thayer & Drew	Waterville
Merrill, Edw. N.	Skowhegan	Trott, Jos. M.	Bath
McLarren, Irvine G.	Eastport		

CITY TRUST, SAFE DEPOSIT AND SURETY COMPANY.

Bailey, Augustus	Gardiner	Erskine, A. J. & Co.....	Rockland
Boothby, L. T. & Son.....	Waterville	Foster, Herbert E.....	Winthrop
Chase, Martin V. B.....	Augusta	Pearl & Dennett.....	Bangor
Dinsmore & Bickford	Skowhegan	Saunders, H. B.....	Portland

EMPLOYERS' LIABILITY (CASUALTY).

Alford, E. R.....	Old Town	Hutchinson, W. F.....	Livermore Falls
Anderson, Adams & Co.....	Portland	Jordan, A. B.....	Portland
Austin, Albert M.....	Deering Center	Loring, Prentiss & Son.....	Portland
Bailey, A. & Co.....	Gardiner	Mason & Palmer.....	Bangor
Bartlett, Martin F.....	Waterville	Merritt, C. E.....	Auburn
Boothby, W. A. R.....	Waterville	Pearl & Dennett.....	Bangor
Burns, Thurston S.....	Westbrook	Philbrick, S. W.....	Skowhegan
Downing, C. S.....	Augusta	Sylvester, Alonzo.....	Farmington
Enright, F. H.....	South Gardiner	Talbot, George H.....	Camden
Fogg & Glidden.....	Bath	Tyler, Fogg & Co.....	Bangor
Gentle & Ludwig.....	Houlton	Vaughan, H. C.....	Foxcroft
Gray, Valentine.....	Chisholm		

EMPLOYERS' LIABILITY (SURETY).

Bartlett, Martin F.....	Waterville	Pearl & Dennett.....	Bangor
Boothby, W. A. R.....	Waterville	Tyler, Fogg & Co.....	Bangor

FIDELITY & CASUALTY (CASUALTY).

Baker, Ernest G.....	Bangor	Langston, Edwin H.....	Augusta
Batchelder, Wm. Jr. & Co.....	Sanford	Lawrence, Geo. N.....	Augusta
Black, Alfred S.....	Rockland	Libby, Norman H.....	Bridgton
Blake, Barrows & Brown.....	Bangor	Lowery, Frank J.....	Fort Fairfield
Bowker & Humphreys.....	Brunswick	Maxey, Josiah & Sons.....	Gardiner
Bragdon, A. M.....	York	Merritt, C. E.....	Jay
Buck, Seth Norman.....	East Sumner	Miller & Owen.....	Auburn
Bucknam, J. A. & Co.....	Mechanic Falls	Millett, Henry R.....	Gorham
Cannell, Geo. C.....	Portland	Mitchell, Wm. M.....	Mechanic Falls
Cole, Chas. H.....	Kennebunk	Mitchell, Walter S.....	Biddeford
Conant, Frank A.....	Lewiston	Morrill, Walter G.....	Pittsfield
Coombs, Geo. Otis.....	Rockland	Nowell, Chas. H.....	Sanford
Creamer, Wm. B.....	Waldoboro	Otis, Samuel G.....	Hallowell
Crosby, E. S.....	Bath	Parks Bros.....	Pittsfield
Dickinson, A. S.....	Westbrook	Pattee, James & Son.....	Belfast
Dow & Pinkham (Corp'n).....	Portland	Paul, Agnes C.....	Fort Fairfield
Drummond, Clark W.....	Waterville	Peabody, Frank A.....	Houlton
Emery, Frank M.....	Sanford	Pearl & Dennett.....	Bangor
Fairbrother, Edwin F.....	Skowhegan	Renouf, Narcisse P.....	Biddeford
Farrar, J. W.....	Searsmont	Shea, Wilbur A.....	Eastport
Fowler & Gardner.....	Calais	Silby, Herbert T.....	Aurora
Frizzell, Benj. F.....	Oakland	Smith, Wesley G.....	Old Orchard
Garland, Chandler.....	South Paris	Smythe, Albert C. V.....	Calais
Gove, Edw. H.....	Biddeford	Tantish, Thomas.....	Skowhegan
Grant, F. M.....	Freeport	Tapley, Omar W.....	Ellsworth
Gray, Henry A.....	Gardiner	Tolman, C. E.....	South Paris
Hawthorne, Geo. E.....	Woodfords	Towle, Geo. P.....	Gardiner
Holyoke, Geo. T.....	Houlton	Voter, F. E.....	Farmington
Hutchinson, W. F.....	Livermore Falls	Wheeler, W. J.....	South Paris
Judkins, Wesley H.....	Dexter	Wight & Libby.....	Bridgton
Kelley, Wm. J.....	Kittery	Wiley & Ward.....	Cherryfield
Kittredge, Calvin B.....	Dover	Wood, Chas. D.....	Winthrop

FIDELITY AND CASUALTY (SURETY).

Batchelder, Wm. Jr. & Co.....	Sanford	Fairbrother, E. F.....	Skowhegan
Black, Alfred S.....	Rockland	Farrar, J. W.....	Searsmont
Blake, Barrows & Brown.....	Bangor	Frizzell, Benj. F.....	Oakland
Bowker & Humphreys.....	Brunswick	Gove, Edw. H.....	Biddeford
Buck, Seth N.....	Bethel	Grant, F. M.....	Freeport
Cole, Chas. H.....	Kennebunk	Holyoke, Geo. T.....	Houlton
Conant, Frank A.....	Lewiston	Hutchinson, W. F.....	Livermore Falls
Creamer, Wm. B.....	Waldoboro	Judkins, Wesley H.....	Dexter
Crosby, E. S.....	Bath	Kittredge, Calvin B.....	Dover
Dickinson, A. S.....	Westbrook	Libby, Norman H.....	Bridgton
Dow & Pinkham, (Corp'n).....	Portland	Lowery, Frank J.....	Fort Fairfield
Drummond, C. W.....	Waterville	Maxey, Josiah & Sons.....	Gardiner
Emery, Frank M.....	Sanford	Merritt, C. E.....	Jay

FIDELITY AND CASUALTY (SURETY)—CONCLUDED.

Miller & Owen.....	Auburn	Smythe, Albert C.....	Calais
Millett, Henry R.....	Gorham	Tapley, Omar W.....	Ellsworth
Nowell, Chas. H.....	Sanford	Tolman, C. E.....	South Paris
Otis, Samuel G.....	Hallowell	Voter, F. E.....	Farmington
Parks Bros.....	Pittsfield	Wheeler, Wm. J.....	South Paris
Pattee, James & Son.....	Belfast	Willey & Ward.....	Cherryfield
Smith, Wesley G.....	Old Orchard		

FIDELITY & DEPOSIT COMPANY.

Allen, Chas. P.....	Presque Isle	Farrington, Henry.....	Gardiner
Atwood, Fred.....	Winterport	Humphreys, D. M.....	Bath
Bird, Maynard S.....	Rockland	McClure, J. W.....	Bangor
Cushman, H. W.....	Ellsworth	West, J. W.....	Lewiston

GUARANTEE COMPANY OF NORTH AMERICA.

Loring, Prentiss & Son.....	Portland
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HARTFORD STEAM BOILER.

Allen, Wm. H.....	Boston, Mass	Frye, Henry A.....	Boston, Mass
Brown, Geo. H.....	Boston, Mass	Roberts, Christopher E.....	Boston, Mass

LAWYER'S SURETY COMPANY.

Merrill, John F. A.....	Portland
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LLOYD'S PLATE GLASS.

Anderson, Adams & Co.....	Portland	Grant, Geo. H.....	Ellsworth
Bright, Jos. M.....	Bangor	Griffin, John C.....	Skowhegan
Carrier, 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.....	Harrington
Fowler & Gardner.....	Calais	Packard, Frederick A.....	Camden
Gentle & Ludwig.....	Houlton	Pennell, Wm. M.....	Brunswick
Gove, E. H.....	Biddeford	Wheeler, W. J. & Co.....	South Paris

LONDON GUARANTEE AND ACCIDENT COMPANY.

Boothby, Wm. G.....	Augusta	Pearl & Dennett.....	Bangor
Morse & Guptill.....	Portland	Pennell, Wm. M.....	Brunswick
O'Brion, Edw. C.....	Portland		

MARYLAND CASUALTY COMPANY.

Barker, C. H.....	Portland	Jordan, Alvin B.....	Portland
Cook & West.....	Lewiston	Leighton, Edgar A.....	Berwick
Dunlap, Chas. F.....	Portland	Macomber, Farr & Whitten.....	Augusta
Foster, Dana P.....	Waterville	Pearl & Dennett.....	Bangor
Gatcomb, Louis.....	Portland	Pierce, Daniel E.....	Bangor
Gilchrist, Elon B.....	Rockland	Richmond, F. C.....	Rumford Falls
Gillis, H. C.....	Calais	Stewart, R. W.....	Bangor
Hutchinson, H. G.....	Biddeford		

METROPOLITAN PLATE GLASS.

Burrill, C. C. & Son.....	Ellsworth	Fogg & Glidden.....	Bath
Cobb, Chas. E.....	Auburn	Hutchinson, H. G.....	Biddeford
Cochran, Baker & Cross.....	Rockland	Mathews, C. K.....	Waterville
Dinsmore & Bickford.....	Skowhegan	Morse & Guptill.....	Portland
Downing, C. S.....	Augusta	Peaslee, L. P.....	Gardiner
Field & West.....	Belfast	Tyler, Fogg & Co.....	Bangor
Fogg, Geo. H.....	Springvale		

NATIONAL SURETY COMPANY.

Crosby, E. S	Bath	Tyler, Fogg & Co	Bangor
Jones, Edward C.....	Portland		

NEW JERSEY PLATE GLASS.

Bailey, Augustus	Gardiner	Humphreys, D. M	Bath
Black, Alfred S	Rockland	Jones, Edw. C	Portland
Boothby, Wm. G	Augusta	Jordan, Augustus H.....	Gardiner
Carter, G. A. & Co.....	Saco	Mason & Palmer.....	Bangor
Cook & West	Lewiston	Thayer & Drew	Waterville
Dearborn, Russell H	Rumford Falls	Verrill & Hutchinson	Auburn
Donnell, Wm. C.....	Houlton		

NEW YORK PLATE GLASS.

Auger & Bechard	Lewiston	Newell, Chas. D	Richmond
Bailey, A	Gardiner	Norton & Hall	Portland
Bechard, H. P.	Lewiston	Pattee, James & Son.....	Belfast
Boothby, L. T. & Son	Waterville	Perry, A. C	Presque Isle
Erskine, A. J.	Rockland	Perry, H. O	Fort Fairfield
Goodwin, H. H.	Biddeford	Plummer Bros	Portland
Howe, Freeland	Norway	Randall, J. W	Biddeford
Hurley, D. E	Ellsworth	Riley, Thomas H	Brunswick
Macomber, Farr & Whitten	Augusta	Talbot, G. H.	Camden
McClure, J. W	Bangor	Welch, Geo. A	Lewiston
Morrison, A. E.....	Rumford Falls	Woodman, Melville	Biddeford

PREFERRED ACCIDENT.

Adell, Frederic C.....	Auburn	Knowles, E. E	Portland
Allen, Fremont	North Berwick	Merrill, Geo. W	Augusta
Ambrose, J. H.	Orono	Merrill, Wm. L	Portland
Besse, Chas. W	East Jefferson	Mooers, J. H.	Portland
Blagdon, B. F	Wiscasset	Packard, F. A	Camden
Clark, Geo. H.	Bath	Parks Bros	Pittsfield
Currie, N. F	Auburn	Peacock, E. E	Kent's Hill
Dunlap, C. F	Portland	Plummer, Frank H	Portland
Dunlap, M. E	Portland	Pottle, M. B	Portland
Emerson, Geo. A	Lewiston	Reed, Henry C	Richmond
Emerson, John T	Saco	Ryan, F. L	Bangor
Enwright, Frank H	South Gardiner	Simonton, Theo E	Rockland
Fairbanks, Henry N	Bangor	Stanchfield, Guy C	Auburn
Gillis, Herbert C	Calais	Stiles, Wm. C	Portland
Gilman, C. W	Waterville	Tarbox, W. R	Fryeburg
Gooding, H. G	Yarmouth	Waterhouse, W. H	Old Town
Grant, F. M	Freeport	White, H. O	Auburn
Higgins, Dwight L	Hallowell	Wood, Harold	Augusta
Hill, W. P	East Corinth	Wood, J. H	Augusta
Johnson, D. L.....	Auburn		

STANDARD LIFE AND ACCIDENT.

Berryman, Isaac P.....	Augusta	Henry, John H	Portland
Emerson, John T.....	Saco	Hume, Chas. W	Eastport
Harmon, Herbert A.....	Portland	Jordan, A. H	Gardiner
Heath, Henry A	Augusta	Linton, Frank R.....	Lincoln

TRAVELERS .

Same agents as life department.

UNION CASUALTY & SURETY COMPANY.

Alford, E. R.....	Old Town	Durocher, Hector.....	Lewiston
Atwood, Fred	Winterport	Gardner, E. B	Bucksport
Banks, John W	Portland	Hayden, John F	Bath
Carr, Thomas A	Thomaston	Hill, Geo. S	Morrill
Carter, G. A. & Co.....	Saco	Hobbs, John P	Portland
Cochran, Baker & Cross	Rockland	Hodgkins, W. R	Bar Harbor
Crosby, E. S	Bath	Hubbard, E. A	Biddeford
Curran, Wm. F.....	Bangor	Jones, Chas. F	Skowhegan

UNION CASUALTY & SURETY COMPANY—CONCLUDED.

Jones, Edw. C.	Portland	Moran, E. C.	Rockland
Lambert, Wallace R.	Caribou	Parks Bros.	Pittsfield
Leighton, W. A.	Portland	Payson, C. B.	Auburn
Linscott, Isaac L.	Brunswick	Small, Chas. E.	North Raymond
Lord, Harry.	Bangor	Titus, Wm. N.	Head Tide
Mason & Palmer.	Bangor	Young, Seth H.	Lewiston
McFadden, F. E.	Fairfield		

UNITED STATES CASUALTY COMPANY.

Austin, L. A.	Bar Harbor	Gooding, H. G.	Yarmouthville
Bailey, C. B.	Lewiston	Griffin, John C.	Skowhegan
Biggar, A. S.	Kennebunk	Keith, A. R.	Wilton
Brown, Geo. E.	Portland	Lord, Henry & Co.	Bangor
Burrill, C. C. & Son.	Ellsworth	McIntyre, W. W.	Biddeford
Butler, Edw. A.	Rockland	Mitchell, Wallace S.	Portland
Carrier, Geo. M.	Farmington	Peabody & Holyoke.	Houlton
Dascombe, C. H.	Waterville	Russ, Dwight.	Biddeford
Dunlap, C. F.	Portland	Verrill & Hutchinson.	Auburn
Gilman, Calvin W.	Waterville		

UNITED STATE FIDELITY AND GUARANTY.

Cochran, Baker & Cross	Rockland	Macomber, Farr & Whitten ...	Augusta
Drake, James B.	Bath	Marston, Chas. L.	Portland
Little, H. C. & Son.	Lewiston	Mason & Palmer.	Bangor

MAINE ASSESSMENT COMPANIES.

MAINE BENEFIT.

Bridgman, Henry A.	Auburn	Merrill, Wm. L.	Portland
Daicy, C. M.	Augusta	Ricker, M. F.	Auburn
Fitzpatrick, Peter.	Portland	Roberts, Hannibal H.	Vinalhaven
Harmon, Sumner P.	Portland	Taylor, Wm. M.	North Wayne
Kelleher & Byrnes.	Bangor	Walker, W. H. H.	Wilton
Linscott, Isaac L.	Brunswick	Walker, Geo. L.	Portland

WASHINGTON CASUALTY.

Beaton, A. A.	Rockland	Knowlton, P. S.	Stonington
Bickford, F. E.	Oakland	Kyle, James S.	Winn
Briggs, Frank D.	Norway	McFee, N. L.	Caribou
Crockett, Chas.	Portland	Parker, H. L.	Farmington
Dow, Sewall.	Milford	Reintord, Louis O.	Livermore Falls
Green, Chas. E.	Passadumkeag	Stevens, A. D.	Lubec
Hathorne, D. N.	Mexico	Sullivan, T. F.	Bangor
Hamilton, A. C.	Rockland	Thomas, H. H.	Portland
Hodgdon, J. L.	Portland	Trofitter, Edw. T.	Newtonville, Mass
Kingsbury, E. W.	Newport		

ASSESSMENT COMPANIES OF OTHER STATES.

FIDELITY MUTUAL LIFE.

Counce, C. C.	Union	Heald, Thos. G.	Portland
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MASONIC EQUITABLE.

Bennett, J. F.	Bridgton	Marden, E. C.	Swanville
Besse, C. W.	East Jefferson	McIntire, E. F.	Fairfield
Black, Austin.	Rockland	Mitchell, D. S.	Eastport
Drake, Elmer W.	Augusta	Packhard, F. A.	Camden
Harmon, J. C.	Stonington	Parker, W. H.	Rumford Falls
Hunt, C. C.	Augusta	Smith & Sale.	Portland
Knowlton, John R.	Bath	Somerville, B. R.	Kingman
Leighton, L. L.	Bangor	Wing, R. A.	Livermore Falls

MASSACHUSETTS MUTUAL ACCIDENT.

Atwood, Geo. B.....	Auburn	Knowles, L. W.....	Augusta
Austin, L. A.....	Bar Harbor	Mann, Chas. F.....	Lisbon Falls
Barker, A. V.....	Bethel	Milliken, F. S.....	Eastport
Blanchard, L. J.....	Dexter	Mitchell, D. S.....	Portland
Brooks, Frank W.....	Lewiston	Peirce, Chas. W.....	South Gardiner
Clark, Geo. A.....	Portland	Quimby, A. D.....	West Poland
Currier, Chas. W.....	Portland	Robinson, Increase.....	Waterville
Davis, E. P.....	Lewiston	Smith, Belmont A.....	Corinna
Deane, Frank N.....	Portland	Spearen, N. C.....	Bangor
Enright, Frank H.....	South Gardiner	Theriault, Philip H.....	Bath
Gerry, Albert F.....	York Corner	Tufts, S. F.....	Portland
Gould, H. C.....	Fairfield	Walker, Harry E.....	Fryeburg Center
Greene, Arthur S.....	Turner Center	Walker, Thos.....	Portland
Hall, Frank E.....	Waterville	Ward, V. D.....	Westbrook
Harper & Heffron.....	Machias	Wilcox, Chas. A.....	Bangor
Hebb, A. G.....	Bridgton	Young, A. S.....	Gardiner
Johnson, D. L.....	Auburn		

MUTUAL RESERVE FUND.

Blanchard, L. J.....	Dexter	Lyon, N.....	Portland
Bowley, Hiram E.....	Bangor	McCalmon, W. D.....	Portland
Dexter, Frank H.....	Springvale	Melaugh, Francis D.....	Portland
Gilbert, E.....	Biddeford	Milliken, F. S.....	Eastport
Graham, A. H.....	Milltown	Morgan, W. M.....	Portland
Greely, Eldridge T.....	Bangor	Morrison, John E.....	Portland
Henry, O.....	Brewer	Nutter, F. W.....	Saco
Hanson, F. A.....	Olamon	Osborne, J. E.....	Calais
Jonah, W. E.....	Eastport	Phinney, J. W.....	Cumberland Mills
Kelleher, Richard.....	Bangor	Rich, A. E.....	Portland
Kelley, Wm. H.....	Brewer	Twitchell, H. D.....	Oldtown
Lacroix, C. A.....	Portland	Walker, Harry E.....	Fryeburg
Lyon, Newell.....	Portland	Woodruff, L. G. B.....	Portland

NEW ENGLAND MUTUAL ACCIDENT ASSOCIATION.

Barker, C. H.....	Portland	Plummer, Chas. A.....	Portland
Fuller, Parker T.....	Rockland	Plummer, Frank H.....	Portland
Gatecomb, Louis.....	Portland	Plummer, O. G.....	Dover
Hall, F. H.....	Calais	Rollins, R. G.....	Bangor
Jordan, A. H.....	Gardiner	Stone, Wm. G.....	Machias
Keightley, John W.....	Biddeford	Thompson, Geo. E.....	Portland

NORTHWESTERN LIFE.

Barker, Fred.....	Presque Isle	Fellows, Timothy G.....	Winterport
Bibber, John A.....	Lewiston	Martin, Nelson H.....	Fort Fairfield
Braun, Henry E.....	Auburn	Simmons, W. C.....	North Anson

SECURITY MUTUAL LIFE.

Allen, Chas. F.....	Bar Harbor	Kelleher, Richard.....	Bangor
Andrews, Walter D.....	Thomaston	Naylor, John.....	Haverhill, Mass
Byrnes, Patrick J.....	Bangor	Perry, William J.....	Rockland
Fuller, Parker T.....	Rockland	Powers, Milton A.....	Boston, Mass
Gardner, Chas. S.....	Rockland	Simmons, Stillman M.....	Appleton
Kelley, Ernest F.....	Bath		

FRATERNAL BENEFICIARY ORGANIZATIONS.

MAINE STATE RELIEF ASSOCIATION.

Kenny, Jos. A. South Paris

ODD FELLOWS GRADED MUTUAL RELIEF ASSOCIATION.

Knapp, David S. Norway

PATRONS MUTUAL AID SOCIETY.

Holway, Lester. North Fairfield	Moore, J. Henry Winthrop
Libby, E. H. Dirigo	

AMERICAN BENEFIT SOCIETY.

Chase, Henry. Stockton Springs	Reed, Henry C. Richmond
Kingsbury, Emmons W. Newport	Strickland, Harry L. Albion
Lowell, Corden A. Willimantic	Ward, S. Curtis C. Augusta

AMERICAN LEGION OF HONOR.

Cram, Geo. M. Deering | Robertson, O. D. Tapleville, Mass

ANCIENT ORDER OF UNITED WORKMEN.

Playse, Chas. H. Skowhegan

INDEPENDENT ORDER OF FORESTERS.

Britton, Wm. Livermore Falls	Meserve, A. K. P. Portland
DeBeck, S. S. Franklin	Perkins, Fred A. Castine
Hunton, H. L. Oakland	Scott, Clarence. Old Town
Mann, S. R. Kingman	Smythe, A. C. V. Calais
McDavid, Wm. Augusta	Somerville, B. R. Kingman

KNIGHTS OF PYTHIAS.

Roberts, Luther B. Portland

NEW ENGLAND ORDER OF PROTECTION.

Boston, Almon B. Edes Falls	Hodgkin, Wm. H. Everett, Mass
Daniels, J. W. Dover, N. H	Linscott, Isaac L. Brunswick
Douglass, W. H. Lisbon Falls	Morrison, Francis. Auburn
Harmon, Frank H. Edes Falls	Weaver, Frank B. Boston, Mass

UNITED ORDER OF THE GOLDEN CROSS.

Cushing, Peter L. Brunswick	Linscott, Isaac L. Brunswick
Douglas, W. H. Lisbon Falls	Simpson, James E. Danforth
Hamilton, J. H. Mattawaukeag	Smith, Clara V. Springvale

INSURANCE BROKERS.

Allen, Geo. E.....Tenants Harbor
 Allen, J. W.....Mt. Vernon
 Atwood, C. E.....Biddeford
 Anger & Bechard.....Lewiston
 Austin, David S.....North Berwick
 Bailey, Clemens B.....Lewiston
 Bangs, Judson.....Sabattus
 Barrett, T. B.....Canaan
 Beedle, Van R.....South Gardiner
 Beverage, Fremont.....North Haven
 Blaisdell, F. E.....Franklin
 Bragdon, Chas. B.....Corinth
 Brett, Benj. C.....Auburn
 Bryant, Geo. H.....Oakland
 Brown, Chas. H.....Wells
 Burr, Chas. J.....Brewer
 Buswell, L. L.....Lincoln Center
 Buswell, Turner & Co.....Solon
 Carll, Jason S.....Waterboro
 Carr, R. W.....Bowdoinham
 Carter, E. J.....Haven
 Carpenter, Wm. F.....Brunswick
 Chamberlain, J. A.....Bristol
 Closson, Henry P.....Gardiner
 Coffin, Geo. H.....Harrington
 Coolidge, H. E.....Lisbon Falls
 Cooper, Geo. W.....Patten
 Cousins, S. H.....Steep Falls
 Crabtree, S. R.....Island Falls
 Cram, A. P.....Mt. Vernon
 Davis, John B.....Clinton
 Day, A. R.....Corinna
 Dearborn, Russell H.....Rumford Falls
 Doyle, John D.....Benedicta
 Dunbar Bros.....Sullivan
 Dyer, Z. A.....New Sharon
 Field, J. L.....Hartland
 Fogg, Geo. H.....Springvale
 Fox, De Grasse.....Bar Harbor
 Friend, J. E.....Etna
 Frink, J. L.....Brownfield
 Fulton, Lewis M.....Bowdoinham
 Gardner, Halbert P.....Patten
 Genthner, Eugene S.....Foxcroft
 Glidden, D. H.....Vinalhaven
 Goss, H. A.....Auburn
 Gould, W. E.....Milo
 Grant, Bodwell J.....Acton
 Gross, Frank A.....Deer Isle
 Han, Jos. G.....Livermore Falls
 Haves, Will R.....North Sullivan
 Henderson, E. E.....Bangor
 Higgins, Leon F.....Bangor
 Hussey, C. H. & Son.....So. Norridgewock
 Hutchinson, W. F. & Co., Livermore Falls
 Jones, Levi.....Winthrop
 Kellogg, Horace.....Vanceboro
 Kellogg, W. S.....Patten
 Kendall, J. C.....Freeport
 Kimball, Chas. P.....Andover

Ladd, Benj.....East Jefferson
 Lancey, Geo, M.....Hartland
 Lawrence, Geo. N.....Augusta
 Lee, Frank V.....Calais
 Libby, Warren.....Kezar Falls
 Longfellow, Daniel.....Gardiner
 Mason, Chas. G.....Norway
 Martel, Charles.....Lewiston
 McCausland, F. E.....Gardiner
 McIntire, J. S. & Co.....Solon
 Mears, E. B.....Bar Harbor
 Merchant, L. D.....Hallowell
 Merrill, Geo. L. & Co.....Dixfield
 Merriman, Alcott J.....Jay
 Moffitt, C. G.....Rockland
 Morrison, Arthur E.....Rumford Falls
 Morrison, Manley.....Clinton
 Moulton, Wm.....North Scarborough
 Mutt, John.....South Brewer
 Nadeau, Onesime.....Biddeford
 Nelke, S. A.....Livermore Falls
 Nickerson, S. & Son.....Boothbay Harbor
 Owen, W. S.....Milo
 Page, Lillie P.....Passadumkeag
 Parker, D. C.....Danforth
 Partridge, Lewis M.....Stockton Springs
 Paul, T. A.....New Sharon
 Perry, E. S.....Presque Isle
 Pierce, D. E.....Bath
 Pilley, H. H.....Brooks
 Piper, Harrison.....Lincoln
 Pollard, Walter H.....Oldtown
 Prince, Chas. H.....Buckfield
 Rolfe, Chas. A.....Princeton
 Sargent, Henry W.....Sargentville
 Shaw, Adalbert W.....Cumberland Mills
 Shaw, Wm. H.....Kenduskeag
 Sheerer, W. E.....Tenants Harbor
 Simpson, F. M.....Carmel
 Small, C. O.....Madison
 Southard, T. J. & Son.....Richmond
 Spofford, Elmer P.....Deer Isle
 Stanley, Preston J.....Kezar Falls
 Stanchfield, Clarence.....Milo
 Stevens, Chas. E.....Unity
 Stiles, M. W.....Westbrook
 Stiles, Mark S.....Brooks
 Straw, Wm. H.....Newfield
 Swazey, John N.....Bucksport
 Taylor, Chas.....Unity
 Tolman, J. E.....Vinalhaven
 Torrey, Fred A.....Stonington
 Tracey, Bedford E.....Winter Harbor
 Turner, J. B.....Wayne
 Warren, A. K.....Stonington
 Washburn, W. W.....China
 Weatherbee, Edw. A.....Lincoln
 Wedgewood, Fannie.....Berwick
 Weymouth, Leonard.....Linnetick
 Williams, Chandler.....Danforth

SPECIAL INSURANCE BROKERS.

Anderson, Adams & Co.....Portland

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