

MAINE STATE LEGISLATURE

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Public Documents of Maine:

BEING THE

ANNUAL REPORTS

OF THE VARIOUS

Departments  Institutions

FOR THE YEAR

1900.

VOLUME III.

AUGUSTA
KENNEBEC JOURNAL PRINT
1900

THIRTY-SECOND ANNUAL REPORT
OF THE
INSURANCE COMMISSIONER

OF THE



STATE OF MAINE.

PART SECOND.

Life and Miscellaneous Insurance.

AUGUSTA.
KENNEBEC JOURNAL PRINT.
1900.

THIRTY-SECOND 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-second 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 COMPANIES.

MAINE LIFE INSURANCE COMPANY.

Union Mutual Life Insurance Company.....Portland

LIFE INSURANCE COMPANIES OF OTHER STATES.

Aetna Life Insurance Company.....Hartford, Conn
 W. H. Hart, Gen. Agent, Life Dep't, 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. Hazelton, Manager for Maine, 93 Exchange St., Portland, Me.
 Fidelity Mutual Life Insurance Company.....Philadelphia, Pa
 Home Life Insurance Company.....New York, N. Y
 Montague M. Smith, General Agent, 57 Exchange St., Portland, Me.
 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, 86 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
 Frederic Brunel, General Agent, 185 Middle St., Portland, Me.
 New York Life Insurance Company.....New York, N. Y
 T. S. Burns, General Agent, 57 Exchange St., Portland, Me.
 Northwestern Mutual Life Insurance Company.....Milwaukee, Wis
 C. C. Blanchard, 185 Middle St., Portland, Me. } General Agents.
 C. R. Duntton, 189 Exchange St., Bangor, Me. }
 Penn Mutual Life Insurance Company.....Philadelphia, Pa
 Bertrand G. March, General Agent, 106 A Exchange St., Portland, Me.
 Phoenix Mutual Life Insurance Company.....Hartford, Conn
 S. H. McAlpine, Manager for Maine, 191 Middle St., Portland, Me.
 Provident Life and Trust Company.....Philadelphia, Pa
 A. L. Talbot, General Agent for Maine, 19 Lisbon St., Lewiston, Me.
 Provident Savings Life Assurance Society.....New York, N. Y
 Prudential Insurance Company.....Newark, N. J
 Security Mutual Life Insurance Company.....Binghamton, N. Y
 State Mutual Life Assurance Company.....Worcester, Mass
 Nathan L. Hildreth, General Agent, 57 Exchange St., Portland, Me.
 Travelers Insurance Company.....Hartford, Conn
 G. M. Barney, General Agent, 37 Exchange St., Portland, Me.

- Union Central Life Insurance Company.....Cincinnati, O
David N. Holway, Manager for Maine, 40 Water St., Boston, Mass.
- 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 Indemnity Company.....Hartford, Conn
Field & Cowles, Managers for Maine, 85 Water St., Boston, Mass.
- Ætna Life Insurance Company (Accident Dept).....Hartford, Conn
John P. Hobbs, Gen. Agent, Accident Dept., 30 Exchange St., Portland, Me.
- American Bonding and Trust Company.....Baltimore, Md
Merrill Bros. & Co., Managers for Maine, 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
- General Accident Assurance Corporation.....Perth, Scotland
Muir & Haughton, Managers, Walnut St., Philadelphia, Pa.
- 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, England
Elmer A. Lord, Manager for Maine, Boston, Mass.
- Maryland Casualty Company.....Baltimore, Md
O'Brien & Russell, Managers for Maine, 108 Water St., Boston, Mass.
- Metropolitan Plate Glass Insurance Company.....New York, N. Y
- National Surety Company.....New York, N. Y
- New Amsterdam Casualty Company.....New York, N. Y
C. B. Perry & Sons, Managers for Maine, Keene, N. H.
- New Jersey Plate Glass Insurance Company.....Newark, N. J
- New York Plate Glass Insurance Company.....New York, N. Y
Macomber, Farr & Whitten, Managers for Maine, Augusta, Me.
- Preferred Accident Insurance Company.....New York, N. Y
C. F. Dunlap, Manager for Maine, 86 Exchange St., Portland, Me.
- Standard Life and Accident Insurance Company.....Detroit, Mich
- Travelers Insurance Company (Accident Dept.).....Hartford, Conn
G. M. Barney, General Agent, Portland, Me.
- 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
Newell & Falvey, Managers for Maine, 85 Water St., Boston, Mass.

MAINE ASSESSMENT COMPANIES.

*Maine Casualty Insurance Company.....Portland

ASSESSMENT COMPANIES OF OTHER STATES.

Masonic Equitable Accident Association.....Boston, Mass
 Massachusetts Mutual Accident Association.....Boston, Mass
 Mutual Reserve Fund Life Association.....New York, N. Y
 Northwestern Life Assurance Company.....Chicago, Ill

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.....Brooklyn, N. Y
 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
 Modern Woodmen of America.....Rock Island, Ill
 E. P. Young, State Deputy, 31 Baxter Block, Portland, Me.
 New England Order of Protection.....Boston, Mass
 Royal Arcanum.....Boston, Mass
 Royal Society of Good Fellows.....Boston, Mass
 Royal Templers of Temperance.....Buffalo, N. Y
 Societe des Artisans.....Montreal, Canada
 United Order of the Golden Cross.....Knoxville, Tenn
 United Order of the Pilgrim Fathers.....Lawrence, Mass
 Workmen's Benefit Association.....Boston, Mass

* Formerly Washington Casualty Company.

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.		
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 58
1898.....	14,229	9,361,639 43	60,193	56,605,847 41	1,965,153 37	515,433 80
1899.....	18,170	11,124,619 65	69,056	62,104,449 23	2,179,936 17	929,033 31

MISCELLANEOUS COMPANIES.

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.....	-	25,329,547 31	-	-	134,878 28	40,493 93
1899.....	-	38,465,076 87	-	-	170,237 65	82,085 92

ASSESSMENT COMPANIES.

1895.....	6,306	\$10,224,851 00	11,695	\$23,199,593 00	-	\$176,140 49
1896.....	2,771	5,030,132 00	10,305	21,193,397 00	\$279,578 44	251,798 51
1897.....	2,513	4,125,762 20	8,393	18,690,091 20	191,788 39	175,469 20
1898.....	1,914	4,050,520 00	7,439	17,609,251 00	183,597 49	140,473 70
1899.....	2,139	3,606,471 00	5,135	10,993,692 00	158,918 06	179,060 79

FRATERNAL BENEFICIARY ORGANIZATIONS.

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
1899.....	4,002	4,258,655 00	32,876	41,474,990 00	496,118 26	440,222 54

SUMMARY.

SHOWING THE TOTAL BUSINESS OF ALL THE ABOVE COMPANIES.

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
1899.....	24,311	57,454,822 52	107,067	114,573,131 23	3,005,230 14	1,630,402 56

TAXES AND FEES.

The taxes paid the State by insurance companies doing business in Maine for the years 1888-1899, and the fees for the several years, appear in the following table:

Year.	Fire Companies.	Life and Accident Companies.	Total Tax.	Fees.
1888.....	\$16,409 13	\$8,416 04	\$24,825 17	\$4,556 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 35	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
1899.....	29,279 57	39,677 89	68,957 46	13,137 20

Since the date of my last annual report the following companies have been admitted, viz.:

Prudential Insurance Company.....	Newark, N. J.
Ætna Indemnity Company.....	Hartford, Conn.
General Accident Assurance Corporation.....	Perth, Scotland.
New Amsterdam Casualty Company.....	New York, N. Y.
Modern Woodmen of America.....	Rock Island, Ill.

The Fidelity Mutual Life Insurance Company of Philadelphia and the Security Mutual Life Insurance Company of Binghamton, N. Y., both of which have for several years been transacting the business of life insurance in Maine on the assessment plan, were admitted, July 1, 1899, as "Level Premium" companies, and are now authorized to transact business as such in this State.

The New England Mutual Accident Association of Boston reinsured its risks in the General Accident Assurance Corporation and discontinued business in Maine during the year.

The Maine Benefit Life Association of Auburn discontinued business April 16, 1900, and a full report of its affairs will be found on the following pages.

The Northern Mutual Relief Association of Boston, a small fraternal beneficiary organization, which has been transacting business in Maine since the enactment of the law of 1889, regulating such corporations, has made no report for the past two years. Samuel H. Hudson of Boston was appointed Receiver of the association April 10, 1900.

The name of the Washington Casualty Insurance Company of Portland, was changed to the Maine Casualty Insurance Company, February 3, 1900.

LIFE INSURANCE.

The life insurance business in Maine is in a very flourishing condition, having made a phenomenal growth during the past few years.

The risks written by the level premium companies in this State during 1899 amounted to \$11,124,619.65, an increase of \$1,762,980.22 over the business of the year previous.

The premiums collected during the same period were \$2,179,936.17, being \$214,782.80 more than the amount collected by this class of companies in 1898.

The risks in force in Maine December 31st, last, aggregate \$62,104,449.23, being an increase of \$5,498,601.82 over the amount of insurance in force one year previous, which is one of the strongest testimonials of the faith of our citizens in the benefits and protection afforded by this class of corporations, which during the past year paid for losses and claims in Maine \$929,033.31—an increase of \$113,599.51 over the payments of the previous year. The

MISCELLANEOUS COMPANIES

have also made a very substantial increase in the volume of their Maine business during the past year, as will be seen by the table published herewith, showing the insurance written, the premiums received, the losses and claims paid and the insurance in force for each of the last two years.

MAINE BENEFIT LIFE ASSOCIATION.

During the past year the officers and directors of the Maine Benefit Life Association of Auburn, realizing the impossibility of longer continuing the company on the assessment plan, made a determined effort to reorganize the same as an "old line" or "level premium" company, on a "legal reserve" basis. Although the officers did everything in their power to effect the proposed change and to continue the existence of the company for the benefit of its policy holders, their efforts were unsuccessful, and in March last a thorough examination of its affairs was made by the Department, the same being conducted by our Consulting Actuary, Mr. S. H. Wolfe of New York, who submitted the following

REPORT

ON THE

Maine Benefit Life Association of Auburn, Maine.

HISTORY.

The Maine Benefit Life Association was incorporated on March 5, 1885, and commenced business on March 17, of the same year. Its charter permits it to transact business upon the assessment plan only, and provides for the accumulation of a reserve fund to be held by the State Treasurer. The original provision relative to this point required that a sum should be kept on deposit which should be equal to one assessment, and was limited in amount to \$25,000; the intent evidently being to collect such sums as were necessary for the payment of current

death losses and to provide against unfavorable mortality experiences by this deposit with the State Treasurer.

The laws of 1887 amended this, by providing that the association should create this fund by depositing 10 per cent. of its death benefit receipts, and at the same time increase the maximum limit of this fund to \$100,000.

The laws of 1893 made a further amendment and provided for an increase in the maximum limit to \$1,000,000, at the same time granting the association permission to withdraw part of the principal for death claim and disability benefits, in order that the assessment rates might be kept down.

STATEMENT DEC. 31, 1899.

Amount of net or ledger assets, Dec. 31 of previous year. . . . \$135,698.34

INCOME DURING YEAR 1899.

Membership or admission fees.	\$10,762.35	
Renewal premiums.	169,334.32	
Interest on bonds and dividends on stocks.	5,484.53	
Rents for use of company's property.	125.00	
Profit on sales of securities.	1,250.00	
Borrowed money.	2,500.00	
Miscellaneous receipts.	26.86	
		<hr/>
Total income.		189,483.06
		<hr/>
Total		\$325,181.40

DISBURSEMENTS DURING YEAR 1899.

Paid for death claims.	\$179,385.00	
Paid for commissions and bonuses to agents.	8,815.19	
Paid for salaries and allowances.	7,079.20	
Paid for medical examiners' fees.	1,125.00	
Paid for salaries and all other compensation of officers	9,067.42	
Taxes on investments other than real estate.	130.35	
Insurance department fees and licenses.	232.34	
Paid for rent.	1,478.58	
Paid for advertising, printing and postage.	1,900.33	
Expense	1,018.12	
Profit and loss.	314.13	
Interest	1,043.77	
Expense investigating claims.	1,106.72	
Money returned.	193.66	
		<hr/>
Total disbursements.		\$212,889.81
		<hr/>
Balance		\$112,291.59

ASSETS.

Book value bonds.....	\$103,500.00	
Cash in office.....	749.24	
Cash in bank.....	8,042.35	
	<hr/>	
Total ledger assets.....		\$112,291.59

NON-LEDGER ASSETS.

Interest accrued.....	\$ 582.33	
Market value of bonds over book value.....	7,765.00	
Uncollected and deferred premiums (estimated)	11,000.00	
	<hr/>	
		19,347.33
		<hr/>
Gross assets.....		\$131,638.92

ASSETS UNADMITTED.

Depreciation on bank deposit.....		\$514.45
		<hr/>
Net admitted assets.....		\$131,124.47

LIABILITIES.

Estimated reserve on policies.....	\$11,000.00	
Death losses unpaid but not due.....	35,750.00	
Borrowed money.....	2,500.00	
Salaries, rents, etc., due or accrued.....	411.72	
	<hr/>	
Total liabilities.....		49,661.72
		<hr/>
Balance to protect contracts.....		\$81,462.75

ANALYSIS.

There is nothing requiring an explanation in any of the above items, with the exception of the disallowance of \$514.45; this represents the difference between the face value of the deposit in the American Banking and Trust Company (now in the hands of a receiver), and the estimate of the value of the same, made by the bank examiner.

The reserve which has been charged as a liability, represents the unearned portion of a one-year term premium upon those policies issued between July, 1899, and December 31 of that year. A further discussion of these policies will be found in the following pages.

STATEMENT, MARCH 6, 1900.

LEDGER ASSETS.

Book value bonds.....	\$103,500.00
Cash in office.....	246.37
Cash in bank.....	3,956.00
	<hr/>
Total	\$107,702.37

NON-LEDGER ASSETS.

Interest accrued.....	859.96
Excess of market value of bonds over book value.....	7,765.00
Deferred and uncollected premiums (estimated).....	12,000.00
	<hr/>
Net admitted assets.....	\$128,327.33

LIABILITIES.

Reserve	\$12,000.00
Death losses.....	40,750.00
Borrowed money.....	6,500.00
Salaries, rents, etc.....	500.00
	<hr/>
Total liabilities.....	59,750.00
	<hr/>
Surplus	\$68,577.33

POLICIES ISSUED.

From the date of organization until July, 1895, the association issued "post-mortem" policies, i. e., ones subject to assessment for the purpose of paying death claims which had already accrued. Beginning with 1895 and up to July, 1899, the association issued a "life expectancy" policy, which provided for the payment of a premium sufficiently high, in the opinion of the association, to require no increase during expectation of life of the member. In July, 1899, the officers and directors became convinced of the impossibility of further continuing the association along the assessment lines, and determined to change, if possible to a legal reserve basis. With this end in view, it offered to all of its post-mortem policy holders the right to exchange their policies for ones whose premiums are practically the net whole life premiums, according to the Actuaries Table of Mortality, with 4 per cent. at the attained age, and with a loading for expenses equal to the annual dues called for under the members' original contract.

The member was also offered upon somewhat similar lines, the right to exchange to a ten-year term policy, or to a term policy whose period equalled the expectation of life of the member. While these rates were supposed to be maintained level throughout the term of insurance

(either life, ten years or expectation of life), each policy contained a clause enabling the association to assess the member, in the event of the depletion of any of the reserve funds, whose accumulation was provided for in the policy contract. This right to assess was strictly in accordance with the charter of the association, and no policy could have been issued without it.

Many of the members of the post-mortem class availed themselves of these exchange options, but a group, consisting of 600 or 700, failed to make any selection. The association thereupon, at the annual meeting of its members, determined to take matters into its own hands, and change these members to a whole life basis, whether they wished it or not. In accordance with this plan, Call No. 80, due and payable March 15 of this year, increased the assessments upon this group of 600 or 700 to the whole life rate. You requested me to examine this action particularly, and advise you whether, in my opinion, the same was justified. The courts have held upon numerous occasions that a policy contract must be construed as any other contract would be, and in consequence, no amendment to a policy contract can be made, unless it be with the consent of the insured. We have here the case of a contract issued by the association, providing, not for the collection of a definite and stated premium, but providing that "upon the death of a member, each survivor shall pay for each \$1000 benefit as follows; providing an assessment is required."

The table of rates referred to is one based upon the age at entry of the members. It follows, therefore, that no matter what amount of death claims may have accrued, the association had the right to levy an assessment upon the surviving members. This position is taken in several decisions which I have quoted to you, and will, I think, be generally acknowledged as an equitable and just way of looking at the matter. In my opinion the proper way to deal with these holders of post-mortem policies is to place them in a class by themselves and assess them in accordance with the terms of their contracts, for the deaths occurring among the members of that class.

MORTALITY EXPERIENCE.

Owing to the manner in which the records of the association are kept, it was impossible to make an accurate calculation of the ratio between the expected mortality and the mortality actually experienced. From a conservative estimate, however, I am of the opinion that the experience of the association has been far in excess of the tabular expectation, and should this continue in the future, the right to assess even the new contracts will have to be enforced by the association.

The death claims have always been paid promptly, and no undue desire to compromise claims has exhibited itself.

OUTSTANDING INSURANCE.

On Dec. 31, 1898, the association had in force 5613 policies, insuring \$9,660,429. On Dec. 31, 1899, this had been reduced to 3207 policies, covering \$4,794,354. This abnormally heavy loss can be prescribed to two reasons: First, that of dissatisfaction existing in the public mind with all forms of assessment insurance, and second, to the reorganization plan which was put in operation during the year 1899. The association claims that it has benefited by this lapse rate, inasmuch as many of the older members were compelled to drop their policies, and in consequence, the average age of those remaining was reduced. I am of the opinion that whatever advantage accrued from this reduction in average age was more than overbalanced by the selection against the association by those members whose physical condition enabled them to obtain insurance in other companies.

The outstanding insurance on March 6, 1900, shows a still further decrease, and the new business written between the first of January and March 6, 1900, was only \$28,000; this is explained by the officers of the association on the ground that all the energies of the agency force are being used in effectuating the exchange of policies.

SYSTEM OF RECORDS.

The books and records kept by this association are very primitive and are not adapted to the needs and uses of a modern insurance corporation. No accurate watch is kept of the various details of the business. The condition which was pointed out by your examiner a year ago, in reference to the failure of the policy holders under the "life expectancy" contracts to contribute their proper share to the mortuary income, is still existent.

RESUME.

The heavy mortality experienced by the association, the general distrust of assessment companies by the insuring public, the heavy lapse rate and the inability of this association to offer inducements to prospective insurers, do not argue well for its future. In my opinion, all the indications point to the fact that the association will be compelled to increase the assessments upon its policies, which will result in a further loss of its membership; the amount collected for expense purposes was insufficient last year to provide for the maintenance of the association; although it must be borne in mind that extraordinary expenses were incurred by the reorganization scheme. From a careful approximation, however, of the future income from this source, it seems to me that the same condition of affairs will be found at the end of the year 1900.

A fair and dispassionate view, therefore, of all the contributing conditions, leads me to believe that the association will be unable to place upon its books a sufficiently large amount of new insurance, at profitable rates, to offset the unfavorable mortality which must eventually result from a

class of policy holders which has passed beyond the effects of medical selection.

In concluding, permit me to state that the officers and directors have been most kind and courteous to me, and have offered me every possible opportunity for the purpose of this investigation. I am also indebted to the cheerful and intelligent co-operation of your deputy, Mr. Fletcher, and an assistant, Mr. Giddings.

Respectfully submitted,

(Signed) S. H. WOLFE.

After this examination was completed the directors of the company adopted the following

RESOLUTION.

Whereas, The Maine Benefit Life Association has, since the date of its charter in 1885, until the present time, carried on the business of life insurance on the assessment plan, with absolute fidelity toward its policy holders and the public, and with a degree of success that has not been exceeded by any similar company, having paid on mortuary claims more than a million, eight hundred thousand dollars. And, whereas, legislation enacted since the date of said charter, inimical to the methods in vogue at the time the company was organized, and the rulings of the Insurance Departments of this and other states upon the same, have made it necessary to adopt radical changes in the policy contracts of the Association, thereby calling for increased payments to meet these more stringent legal requirements. And, whereas, a large number of policy holders have chosen to lapse their insurance rather than to accept the new conditions, until the membership is reduced to that extent that the expense account is inadequate to provide for the fixed charges of the Association, making the continuance of the business speculative and uncertain. And, whereas, more than two hundred members have refused to assent to the attempted reorganization and claim the right to continue as members at the old rates under their old policy contracts, thereby making litigation unavoidable and of such a character as will necessarily be harassing and destructive, and, whereas, the reorganization cannot be made effective unless all policy holders consent thereto. And, whereas, the recent complete and critical examination of the Association by the Insurance Department of this State, under the advice of Mr. S. H. Wolfe, a New York Actuary, selected by our Insurance Commissioner, a report of which has been published in the daily papers, demonstrates that the association is at present solvent with a surplus over and above its present reported death losses and other outstanding liabilities, yet in view of the situation and the premises, and in view of the apparent impossibility of securing such an amount of new business as will enable the association to long continue solvent, it is deemed advisable to suspend business.

Therefore, Resolved, that the Directors of this Association request the Insurance Commissioner, who at our invitation, is here present, to take such steps as may be necessary to secure forthwith the appointment

of a receiver that the existing losses and debts may be liquidated and the affairs of the corporation be wound up according to law.

Auburn, April 11, 1900.

A true copy.

Attest.

(Signed) NATHAN W. HARRIS,
Secretary.

April 16th, I filed a bill in equity in the Supreme Judicial Court for Androscoggin County, before Justice W. P. Whitehouse, who on that date issued a temporary injunction restraining the Association from proceeding further with its business, and on the 21st of April, after due notice and hearing, made the following decree:

STATE OF MAINE.

ANDROSCOGGIN SS.:

SUPREME JUDICIAL COURT.

In Equity.
April 21, 1900.

STEPHEN W. CARR, INSURANCE COMMISSIONER,

vs.

MAINE BENEFIT LIFE ASSOCIATION.

DECREE.

This cause came on to be heard this day and proof of notice and service having been made as ordered, after full hearing of the defendant corporation, and upon consideration thereof, the Court doth ORDER and DECREE as follows:—

1. That the temporary injunction heretofore decreed be and hereby is continued until further order of court.

2. That Fremont E. Timberlake of Phillips, in the County of Franklin, and Seth M. Carter of Auburn, in the County of Androscoggin, be and hereby are appointed Receivers to take and receive the assets of said corporation, to collect and receive the outstanding debts and money, if any, due to or on account of said corporation, to receive and take possession of all the effects and property of every kind or nature belonging to said corporation, upon their filing with the clerk of this court their several bonds in the sum of \$50,000 each, with sufficient surety or sureties, to be approved by this court, conditioned upon the faithful performance of their duties as such Receivers.

That the defendant corporation deliver to such Receivers all its effects and property aforesaid in its possession or subject to its control, and also all money, notes, securities, drafts, bills of exchange, checks or other evidences of indebtedness due to said corporation, together with all books of account, accounts, receipts, vouchers and papers of every name or nature belonging to said corporation or pertaining to its business.

That the Treasurer of the State of Maine is hereby authorized to pay over to said Receivers the amount of the reserve mortuary fund in his custody belonging to said Maine Benefit Life Association, and said Receivers are hereby authorized to receive and receipt for the same, and hold the same subject to further order of court.

3. That Henry W. Oakes of Auburn, in the County of Androscoggin, and State of Maine, be and hereby is appointed Master to receive, hear and determine all claims against said defendant corporation, and for that purpose is authorized to designate certain times and places for receiving the same, giving notice thereof by publication once a week for three successive weeks in the Lewiston Evening Journal and Lewiston Daily Sun, the last publication to be at least fourteen days prior to the date of the first hearing thereon.

4. That said Receivers from time to time are hereby directed to make report to the court of all their doings in this behalf, and that either of the parties to this cause or said Receivers may be at liberty to apply to the Court from time to time for such further orders and decrees as may be necessary.

Dated this 21st day of April, A. D., 1900.

(Signed) WM. P. WHITEHOUSE.

ASSESSMENT INSURANCE.

ITS GROWTH AND DECLINE.

The demise of the Maine Benefit Life Association marks an important epoch in the history of insurance in Maine. Having been incorporated in 1885 by Special Act of the Legislature, it became the pioneer of this class of domestic insurance companies. The small cost at which it afforded protection to its patrons, its phenomenal growth, the then popular and increasing demand for that form of insurance, led to the formation of similar companies by inexperienced men with little if any knowledge of the insurance business.

In 1889 the Legislature enacted a general law regulating the organization, admission and conduct of such corporations and this legislation was followed by a new crop of both foreign and domestic companies. This form of insurance was represented to be safe and reliable and its "cheapness" at once appealed to thousands of our citizens, and millions of life and accident insurance on the assessment plan were annually written in Maine—more than twenty-six millions having been issued during the year 1891.

The fallacy of a system entirely ignoring the scientific principles underlying all successful underwriting in time became apparent and the record of these corporations is too well known to require more than a passing notice in this report.

Since the enactment of the general law of 1889, no less than fifteen Maine assessment companies have ceased to exist, while nearly all those of other states have discontinued their operations in Maine; many of which have retired from business, leaving hundreds of thousands of dollars of unpaid claims, and thousands of disappointed policy holders, many of whom on account of advanced age or impaired health, are unable to secure insurance in other companies. Such a record is deplorable, and does irreparable damage to the interests of legitimate insurance.

These companies, however, have fully complied with the statutes which have been executed by the department, as far as possible, in the interests of our citizens, but no class of corporations should be permitted by statute authority, and under the guise of State supervision, to sell "*insurance that does not insure,*" and I earnestly recommend that the statute relating to assessment insurance be carefully considered by the next legislature.

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

Respectfully submitted,

S. W. CARR,
Insurance Commissioner.

Augusta, May 1, 1900.

STATISTICAL TABLES.

TABLE No. 1.
Capital, Assets, Liabilities, Surplus, Income and Disbursements, December 31, 1899.

COMPANIES.	Cash capital.	Admitted assets.	Liabilities.	Surplus to policy holders.	Income.	Disbursements.
MAINE COMPANY.						
Union Mutual	-	\$7,972,945 98	\$7,414,235 13	\$558,710 85	\$1,833,919 16	\$1,428,586 59
COMPANIES OF OTHER STATES.						
Ætna.....	\$1,750,000 00	\$52,850,299 90	\$46,726,780 04	\$6,123,519 86	\$8,663,157 91	\$6,361,313 47
Connecticut Mutual	-	61,585,637 83	57,377,296 24	7,208,341 59	8,009,455 53	7,436,945 91
Equitable.....	100,000 00	279,353,157 81	218,914,091 03	60,439,066 78	53,878,290 86	34,882,925 99
Fidelity Mutual	-	2,891,361 60	2,210,378 24	681,923 36	2,049,151 67	1,753,806 87
Home	125,000 00	11,348,859 12	10,145,580 70	1,203,278 42	2,372,130 59	1,646,887 09
Manhattan	100,000 00	15,588,777 60	14,177,221 12	1,411,556 48	2,707,458 57	2,369,298 32
Massachusetts Mutual	-	23,819,937 17	21,824,365 54	1,995,631 63	5,330,310 35	3,680,115 45
Metropolitan	2,000,000 00	50,762,097 55	43,108,617 87	7,653,479 68	28,798,714 45	21,836,021 77
Mutual	-	301,338,958 32	251,711,988 61	49,626,969 71	58,890,077 21	38,597,480 68
Mutual Benefit.....	-	70,525,694 62	64,840,707 24	5,684,987 38	13,481,717 11	10,328,322 30
National.....	-	17,736,319 32	15,863,196 32	1,873,123 00	4,313,315 35	2,764,139 19
New England Mutual	-	29,544,428 63	26,823,315 58	2,721,113 05	5,018,627 94	3,799,892 90
New York	-	236,450,348 22	195,914,864 75	41,435,483 47	52,371,263 26	32,745,369 19
North-western Mutual.....	-	126,646,728 45	121,112,030 71	5,534,697 74	24,605,143 46	13,289,006 79
Penn Mutual.....	-	39,415,698 35	34,101,269 60	5,314,428 75	9,583,169 30	5,816,691 59
Phoenix Mutual	-	12,259,291 15	11,715,709 00	543,582 15	2,814,553 28	2,262,055 94
Provident Life & Trust	1,000,000 00	40,037,989 76	34,421,676 24	5,616,313 52	6,916,883 62	4,322,476 37
Provident Savings.....	100,000 00	3,169,079 37	2,644,867 02	524,212 35	3,339,611 05	2,957,303 35
Security Mutual	-	830,637 30	262,993 83	567,643 47	751,311 35	508,899 57
State Mutual	-	16,109,174 77	14,518,776 00	1,590,398 77	3,361,317 01	2,414,650 05
Travelers.....	-	22,615,894 51	21,369,815 28	1,246,079 23	4,094,258 15	2,424,829 05
Union Central	100,000 00	23,522,123 65	20,453,388 36	3,068,735 29	5,738,367 00	3,361,388 10
United States	440,000 00	8,038,334 84	7,360,679 62	677,655 22	1,686,541 03	1,567,474 56
Washington	125,000 00	15,866,633 48	15,117,469 40	749,224 08	3,134,750 74	2,608,847 40
Total.....	\$5,840,000 00	\$1,465,307,463 32	\$1,251,816,958 34	\$213,490,444 98	\$312,109,467 96	\$209,730,141 90
Aggregate.....	\$5,840,000 00	\$1,473,280,349 30	\$1,259,231,193 47	\$214,049,155 83	\$313,943,387 15	\$211,158,728 49

* Includes "Accident Department."

TABLE No. 2.
Income During 1899.

COMPANIES.	Premiums.	Rents.	Interest.	Income from all other sources.	Total income.
MAINE COMPANY.					
Union Mutual	\$1,444,862 27	\$21,286 98	\$304,368 27	\$63,401 64	\$1,833,919 16
COMPANIES OF OTHER STATES.					
Aetna	\$6,268,084 70	\$37,740 17	\$2,304,951 24	\$52,381 80	\$8,663,157 91
Connecticut Mutual	4,932,559 33	362,775 55	2,626,271 73	87,848 92	8,009,455 53
Equitable	42,366,814 35	2,027,742 45	9,190,577 00	293,067 06	53,878,200 86
Fidelity Mutual	1,918,297 67	61,211 69	57,405 16	12,237 15	2,049,151 67
Home	1,889,189 64	148,077 45	334,863 50	-	2,372,130 59
Manhattan	1,952,975 25	191,306 15	527,807 51	35,349 66	2,707,438 57
Massachusetts Mutual	4,328,648 45	23,461 86	957,727 68	20,472 96	5,330,310 95
Metropolitan	26,591,651 47	454,994 89	1,579,425 33	172,642 76	28,798,714 45
Mutual	44,524,519 22	1,000,741 65	11,184,515 39	2,180,309 95	58,890,077 21
Mutual Benefit	9,956,807 49	158,578 13	3,321,546 10	44,785 39	13,481,717 11
National	3,548,821 93	105,570 16	658,923 26	-	4,313,315 35
New England Mutual	3,794,598 15	125,081 53	1,096,963 36	1,984 90	5,018,627 94
New York	42,138,502 47	890,805 01	9,328,255 78	13,700 00	52,371,263 26
Northwestern Mutual	18,993,731 36	334,043 72	5,230,040 07	47,328 31	24,605,143 46
Penn Mutual	7,634,247 45	154,575 21	1,657,892 66	136,453 98	9,583,169 30
Phoenix Mutual	2,180,644 09	47,507 09	576,381 68	10,020 42	2,814,553 28
Provident Life & Trust	5,132,802 17	33,506 10	1,551,607 94	198,967 41	6,916,883 62
Provident Savings	3,108,480 45	26,174 31	92,186 36	112,770 53	3,339,611 65
Security Mutual	568,876 65	841 66	23,205 60	158,387 44	751,311 35
State Mutual	2,868,273 39	95,436 92	596,925 40	681 30	3,561,317 01
Travelers	3,064,861 17	105,789 42	923,607 56	-	4,094,258 15
Union Central	4,392,888 83	28,023 14	1,317,455 03	-	5,738,367 00
United States	1,306,535 24	31,272 97	342,818 77	5,914 05	1,686,541 03
Washington	2,295,182 56	250,692 68	577,272 84	11,602 66	3,134,750 74
Total	\$245,757,993 48	\$6,695,949 91	\$56,058,626 95	\$3,596,897 65	\$312,109,467 99
Aggregate	\$247,202,855 75	\$6,717,236 89	\$56,362,995 22	\$3,660,299 29	\$313,943,387 15

TABLE No. 3.
Disbursements During 1899.

COMPANIES.	Losses and matured endowments.	Paid annuitants.	Dividends to policyholders.	Surrender values paid or applied.	Commissions.	Salaries and medical examiners fees.	Taxes and fees.	All other disbursements.	Total disbursements.
MAINE COMPANY.									
Union Mutual.....	\$688,456 13	\$1,123 04	\$53,134 93	\$84,462 04	\$232,192 00	\$217,884 84	\$39,939 65	\$111,393 96	\$1,428,586 59
COMPANIES OF OTHER STATES.									
Aetna.....	\$3,406,326 25	-	\$1,038,312 81	\$340,959 31	\$776,405 58	\$219,982 86	\$213,402 79	\$365,923 87	\$6,361,313 47
Connecticut Mutual.....	4,322,337 01	\$964 89	1,265,334 14	531,880 53	379,702 01	200,378 08	393,738 22	342,551 03	7,436,945 91
Equitable.....	15,280,835 16	586,358 58	3,054,809 68	5,185,538 02	5,263,532 36	1,525,940 96	782,206 91	3,263,704 32	34,882,925 99
Fidelity Mutual.....	881,922 56	-	37,049 25	63,163 19	286,179 10	234,082 00	49,056 54	202,354 23	1,753,806 87
Home.....	740,549 31	21,043 37	164,714 37	112,091 42	257,463 44	195,002 18	40,004 14	116,018 86	1,646,887 69
Manhattan.....	1,238,247 35	13,065 61	65,029 15	319,021 51	226,572 44	213,337 52	67,458 15	226,566 59	2,369,298 92
Massachusetts Mutual.....	1,646,776 42	-	619,406 76	309,040 35	535,868 19	242,263 12	86,896 81	243,803 80	3,680,115 47
Metropolitan.....	8,575,134 39	2,865 00	693,683 55	426,739 61	4,381,508 77	4,635,458 60	444,539 98	2,676,091 87	21,836,021 77
Mutual.....	18,765,626 69	1,228,230 66	2,058,177 15	4,317,002 05	6,687,697 92	2,468,098 71	815,008 78	2,257,638 72	38,597,480 68
Mutual Benefit.....	4,664,210 05	59,160 48	1,858,946 27	1,449,279 46	1,029,010 70	370,438 55	377,183 92	520,092 87	10,328,322 30
National.....	1,023,712 92	7,995 51	142,199 63	468,410 68	530,397 12	184,004 14	109,559 18	297,860 01	2,764,139 19
New England Mutual.....	2,018,591 00	-	439,154 37	488,862 91	353,661 19	208,304 98	106,446 70	188,871 75	3,799,892 90
New York.....	14,508,442 91	1,514,324 57	2,768,748 83	3,415,460 36	5,383,798 72	2,597,850 81	623,307 00	1,733,435 99	32,745,366 19
Northwestern Mutual.....	5,583,757 96	8,809 58	2,515,029 21	921,874 56	2,460,442 97	568,591 75	563,054 77	667,445 99	13,289,009 79
Penn Mutual.....	2,408,940 50	52,623 38	865,638 77	605,544 17	949,863 58	327,653 27	192,878 82	407,349 10	5,810,691 59
Phoenix Mutual.....	984,137 48	4,048 20	220,436 93	268,140 47	363,676 95	194,484 13	92,539 44	134,532 34	2,262,055 94
Provident Life & Trust.....	2,281,090 23	57,867 61	667,001 92	430,685 30	413,885 44	253,740 71	96,060 85	122,144 31	4,322,476 37
Provident Savings.....	1,333,192 53	1,581 40	167,254 40	39,022 87	577,850 22	389,011 29	45,113 84	408,276 80	2,957,303 35
Security Mutual.....	198,306 60	-	5,274 00	1,152 25	161,546 97	45,631 13	9,486 82	87,501 80	508,899 57
State Mutual.....	949,449 97	-	392,536 69	330,071 94	353,337 41	118,128 64	64,196 02	206,929 38	2,414,650 05
Travelers.....	1,266,632 01	15,950 65	-	241,602 33	366,072 47	162,113 25	75,057 16	298,001 18	2,424,829 05
Union Central.....	1,397,632 92	9,427 58	224,530 24	206,235 82	687,353 67	226,471 11	86,883 51	522,853 25	3,361,388 10
United States.....	747,331 85	12,783 68	125,344 90	157,775 74	183,666 90	172,805 10	28,220 75	139,545 64	1,567,474 56
Washington.....	1,300,167 72	24,024 82	209,916 41	173,425 81	324,181 38	259,612 90	77,694 72	248,823 64	2,608,847 40
Total.....	\$95,522,811 79	\$3,621,125 57	\$19,589,649 43	\$20,802,980 66	\$33,135,675 50	\$16,009,383 79	\$5,427,995 82	\$15,620,517 34	\$209,730,141 90
Aggregate.....	\$96,211,267 92	\$3,622,248 61	\$19,642,784 36	\$20,887,442 70	\$33,367,867 50	\$16,227,270 63	\$5,467,935 47	\$15,731,911 30	\$211,158,728 49

TABLE No. 4.
Assets December 31, 1899.

COMPANIES.	Real estate.	Mortgages.	Collateral loans.	Loans on company's policies.	Premium notes.	Stocks and bonds.	Cash in office and bank.	Bills receivable and agents' balances.
MAINE COMPANY.								
Union Mutual.....	\$1,093,324 85	\$1,292,986 63	\$743,069 72	\$10,854 26	\$183,889 95	\$4,143,070 26	\$38,099 05	\$21,197 77
COMPANIES OF OTHER STATES.								
Aetna.....	\$513,446 71	\$22,203,920 76	\$973,133 18	\$1,615,205 00	\$495,617 84	\$18,322,628 24	\$6,037,435 28	\$23,345 06
Connecticut Mutual.....	11,611,937 33	25,192,657 64	2,300 00	-	\$29,945 23	22,881,457 49	\$56,217 83	5,061 63
Equitable.....	38,632,227 11	36,994,231 92	17,134,800 00	2,671,489 17	-	146,056,848 55	18,271,871 74	643,128 99
Fidelity Mutual.....	1,292,946 46	222,487 00	74,881 40	162,007 99	65,891 57	544,661 57	92,274 34	235,311 89
Home.....	1,640,517 06	3,492,071 00	23,400 00	523,975 40	506,272 53	4,376,993 24	206,714 73	53,305 71
Manhattan.....	3,657,929 39	4,784,262 01	1,594,987 76	526,481 66	426,133 62	3,514,253 60	227,082 68	-
Massachusetts Mutual.....	508,692 00	9,281,069 23	9,000 00	2,086,027 07	720,109 43	8,659,871 82	895,009 83	-
Metropolitan.....	9,986,737 59	16,852,325 00	-	122,905 66	637,335 63	19,348,071 74	2,043,435 31	10,406 26
Mutual.....	23,186,525 06	74,794,821 63	6,330,000 00	4,374,636 66	-	154,669,953 06	15,012,455 02	368,773 16
Mutual Benefit.....	3,217,849 98	32,697,443 32	5,559,700 00	5,639,652 97	4,571,424 28	14,928,416 66	862,440 87	17,768 33
National.....	1,904,979 07	5,106,107 69	49,186 00	1,831,718 51	588,086 84	6,630,797 97	530,990 54	5,060 58
New England Mutual.....	2,371,989 26	7,292,035 17	2,510,994 00	1,034,822 88	274,762 55	13,341,276 33	434,185 56	-
New York.....	17,082,000 00	36,297,517 19	3,278,450 00	11,557,714 27	1,850,402 11	141,869,316 65	10,050,049 19	1,136,494 11
Northwestern Mutual.....	4,305,550 56	70,558,964 76	6,580,965 00	288,101 98	35,466,436 75	4,094,646 82	5,320 46	-
Penn Mutual.....	2,684,713 48	14,296,781 99	3,632,448 43	2,880,802 00	1,040,423 23	12,742,267 30	218,320 48	135,302 76
Phoenix Mutual.....	1,093,239 36	6,015,586 57	1,000 00	430,296 00	334,909 95	3,512,284 50	422,753 12	-
Provident Life & Trust.....	2,997,195 89	10,355,489 32	4,468,132 43	3,319,873 00	12,996 04	16,492,973 88	164,283 64	-
Provident Savings.....	410,466 72	292,856 00	21,500 00	236,893 46	241,116 06	794,857 97	439,292 29	177,134 73
Security Mutual.....	9,966 45	323,347 00	23,733 72	-	-	252,900 00	122,098 22	56,220 14
State Mutual.....	1,730,000 00	2,657,314 86	630,000 00	742,129 15	-	8,876,441 00	196,413 07	-
Travelers.....	1,876,580 00	5,981,842 52	1,497,175 51	1,305,307 27	-	9,426,185 22	1,139,935 55	9,882 86
Union Central.....	570,790 17	17,497,723 65	-	2,330,429 27	988,619 04	384,734 87	599,214 77	218,115 84
United States.....	531,080 07	4,802,750 00	11,895 58	463,228 12	-	1,657,545 45	140,401 54	13,833 84
Washington.....	5,084,182 95	7,777,975 00	460,000 00	1,087,861 60	-	473,649 08	265,801 96	28,560 37
Total.....	\$136,811,542 67	\$416,771,578 23	\$48,285,668 01	\$51,526,422 11	\$13,872,147 93	\$645,124,825 44	\$61,323,324 98	\$3,133,026 72
Aggregate.....	\$137,904,867 521	\$418,064,564 86	\$49,028,737 73	\$51,537,276 37	\$14,056,037 88	\$649,267,895 70	\$61,361,424 03	\$3,154,224 49

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.	Admitted assets.
MAINE COMPANY.								
Union Mutual	\$66,427 81	-	\$184,670 99	\$210,582 04	\$2,869 30	\$7,991,042 63	\$18,096 65	\$7,972,945 98
COMPANIES OF OTHER STATES.								
Aetna	\$726,333 00	-	\$1,511,629 00	\$451,801 82	-	\$52,874,495 89	\$24,195 99	\$52,850,299 90
Connecticut Mutual	1,000,582 40	-	870,526 57	340,013 34	-	64,590,699 46	5,061 63	64,585,637 83
Equitable	2,685,975 87	-	11,626,133 45	5,279,580 00	\$195,000 00	280,191,286 80	838,128 99	279,353,157 81
Fidelity Mutual	13,562 76	\$106,859 62	13,368 77	354,972 08	14,700 65	3,093,926 70	202,625 10	2,891,301 60
Home	93,600 42	95,516 68	195,805 71	194,992 35	-	11,402,164 83	53,305 71	11,348,859 12
Manhattan	128,414 01	328,351 11	204,502 08	196,429 68	215,184 77	15,803,962 37	215,184 77	15,588,777 60
Massachusetts Mutual	324,633 74	-	731,114 34	604,412 71	-	23,819,937 17	-	23,819,937 17
Metropolitan	501,487 78	-	558,793 03	1,019,746 00	-	51,081,247 00	319,149 45	50,762,097 55
Mutual	2,616,862 27	-	18,515,508 68	3,890,997 67	-	301,760,533 21	*421,574 89	301,338,958 32
Mutual Benefit	1,126,130 97	-	1,067,245 92	858,184 56	-	70,546,257 86	20,563 24	70,525,694 62
National	275,709 72	-	367,739 69	451,003 29	-	17,741,379 90	5,060 58	17,736,319 32
New England Mutual	209,074 67	-	1,550,082 37	525,205 84	-	29,544,428 63	-	29,544,428 63
New York	1,389,116 59	-	8,614,969 22	4,460,813 00	-	237,586,842 32	1,136,494 11	236,450,348 22
Northwestern Mutual	2,047,175 15	-	1,343,747 88	1,996,135 16	-	126,687,044 52	*40,316 07	126,646,728 45
Penn Mutual	414,220 70	-	403,705 53	884,574 34	126,920 58	39,460,480 82	44,782 47	39,415,698 35
Phoenix Mutual	136,480 83	-	91,789 38	220,951 44	-	12,259,291 15	-	12,259,291 15
Provident Life & Trust	318,887 34	-	1,137,033 12	771,125 10	-	40,037,989 76	-	40,037,989 76
Provident Savings	35,158 16	-	52,158 33	590,742 00	8,466 50	3,300,642 22	131,562 85	3,169,079 37
Security Mutual	7,899 39	-	-	90,692 52	1,850 99	888,708 43	58,071 13	880,637 30
State Mutual	182,487 97	-	730,312 00	364,076 72	178,950 33	16,288,125 10	178,950 33	16,109,174 77
Travelers	213,893 30	172,642 72	401,886 02	600,446 40	-	22,625,777 37	9,882 86	22,615,894 51
Union Central	674,118 02	5,456 01	13,203 13	457,835 22	-	23,740,239 49	218,115 84	23,522,123 65
United States	90,615 85	50,519 93	200,631 81	173,832 65	-	8,638,334 84	-	8,638,334 84
Washington	143,648 17	272,500 00	-	305,842 22	8,622 12	15,908,643 47	42,009 99	15,866,633 48
Total	\$15,356,069 08	\$1,031,846 07	\$50,201,886 03	\$25,084,406 11	\$749,695 94	\$1,469,272,439 32	\$3,965,036 00	\$1,465,307,403 32
Aggregate	\$15,422,496 89	\$1,031,846 07	\$50,386,557 02	\$25,294,988 15	\$752,565 24	\$1,477,263,481 95	\$3,983,132 65	\$1,473,280,349 30

* Includes "Ledger liabilities."

TABLE NO. 5.
Liabilities December 31, 1899.

INSURANCE COMMISSIONER'S REPORT.

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.....	\$7,270,841 00	\$11,413 92	-	\$42,029 38	\$60,886 63	\$2,000 00	-	\$3,927 83	\$23,136 37	\$7,414,235 13
CO'S OF OTHER STATES.										
Aetna.....	\$43,595,395 00	\$56,760 00	-	\$95,373 00	\$68,281 00	\$26,128 00	-	\$759,239 34	\$2,125,603 70	\$46,726,780 04
Connecticut Mutual.....	55,828,853 00	7,252 00	\$57,733 50	117,585 00	130,650 00	55,452 00	-	888,967 56	290,803 12	57,377,296 24
Equitable.....	216,225,257 00	223,552 37	160,384 66	115,575 00	1,526,919 72	148,850 00	\$58,103 28	105,553 00	349,896 00	218,914,091 03
Fidelity Mutual.....	2,032,826 00	-	5,000 00	88,356 77	40,397 38	11,000 00	-	181 38	32,622 71	2,210,378 24
Home.....	10,039,126 00	-	-	-	62,277 90	20,000 00	-	3,935 36	20,241 44	10,145,580 70
Manhattan.....	13,961,201 00	1,075 00	-	78,379 48	33,089 00	47,467 00	-	17,495 77	38,513 87	14,177,221 12
Massachusetts Mutual.....	21,417,532 00	-	-	176,811 00	-	-	-	144,778 26	185,184 22	21,824,305 54
Metropolitan.....	40,853,886 00	-	-	1152,208 29	-	-	-	4,052 00	2,098,471 58	43,108,617 87
Mutual.....	248,984,609 00	239,776 17	-	879,423 31	69,966 00	306,591 00	97,006 70	87,886 18	1,047,380 25	251,711,988 61
Mutual Benefit.....	63,960,112 00	52,561 00	-	141,331 68	200,000 00	21,000 00	-	371,774 75	93,927 81	64,840,707 24
National.....	15,373,275 14	-	-	17,086 00	35,584 70	3,500 00	-	11,555 80	422,200 68	15,863,196 32
New England Mutual.....	26,513,184 00	13,340 00	76,742 00	20,000 00	47,063 00	3,500 00	-	149,486 58	-	26,823,315 58
New York.....	192,024,281 00	215,733 03	-	340,170 71	1,335,171 34	28,000 00	138,106 17	251,461 15	681,891 35	195,014,864 75
Northwestern Mutual.....	98,928,643 00	45,038 00	49,956 80	130,111 14	96,613 92	40,600 00	526 61	185,758 45	22,034,782 79	121,112,030 71
Penn Mutual.....	33,499,972 00	-	-	160,709 00	-	-	-	60,610 21	379,978 39	34,101,269 60
Phoenix Mutual.....	11,509,570 00	-	-	18,130 00	19,067 00	-	-	-	168,942 00	11,715,709 00
Provident Life & Trust.....	33,732,855 00	10,725 00	27,722 94	28,445 00	20,150 00	8,435 30	1,294 25	53,346 02	538,702 73	34,421,676 24
Provident Savings.....	2,481,461 00	-	-	73,632 00	28,070 00	49,000 00	-	-	12,704 02	2,644,867 02
Security Mutual.....	151,737 00	-	-	20,000 00	14,500 00	10,000 00	-	-	66,756 83	262,993 83
State Mutual.....	14,491,422 00	-	-	2,000 00	21,854 00	3,500 00	-	-	-	14,518,776 00
Travelers.....	19,451,361 00	3,935 00	-	19,382 00	62,194 17	24,550 00	-	-	1,808,393 11	21,369,815 28
Union Central.....	20,109,003 00	14,400 00	-	10,416 00	31,270 00	58,448 00	-	9,338 93	220,512 43	20,453,388 36
United States.....	7,229,291 00	1,427 00	-	25,603 69	55,715 00	10,475 51	-	15,352 00	22,815 42	7,360,679 62
Washington.....	15,006,193 00	17,626 96	-	29,990 70	55,355 50	-	-	-	8,243 24	15,117,409 40
Total.....	\$1,207,001,045 14	\$903,251 53	\$377,539 90	\$2,640,707 77	\$3,954,129 63	\$876,406 81	\$295,037 01	\$3,120,272 74	\$32,648,567 81	\$1,251,816,958 34
Aggregate.....	\$1,214,271,886 14	\$914,665 45	\$377,539 90	\$2,682,737 15	\$4,015,016 26	\$878,406 81	\$295,037 01	\$3,124,200 57	\$32,671,704 18	\$1,259,231,193 47

*Official valuation.

†Includes matured endowments.

‡Includes total policy claims.

TABLE No. 6.
Exhibit of Policies.

COMPANIES.	POLICIES IN FORCE DEC. 31, 1898.		POLICIES ISSUED.		POLICIES TERMINATED.		POLICIES IN FORCE DEC. 31, 1899.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE COMPANY.								
Union Mutual	26,662	\$42,222,364 02	7,962	\$10,999,915 37	4,834	\$7,167,459 54	29,790	\$46,054,819 85
CO'S OF OTHER STATES.								
Etna	94,327	\$157,392,932 00	13,390	\$24,908,401 00	7,446	\$13,851,543 00	100,271	\$168,449,790 00
Connecticut Mutual	66,862	158,078,850 00	4,343	11,150,018 00	3,556	8,796,382 00	67,649	160,432,486 00
Equitable	323,775	987,157,134 00	61,942	203,301,832 00	38,110	136,042,544 00	347,607	1,054,416,422 00
Fidelity Mutual	33,268	75,045,844 00	8,497	17,531,858 00	6,539	15,394,761 00	35,226	77,182,941 00
Home	24,275	45,574,381 00	5,398	9,783,802 31	3,411	6,099,486 31	26,262	49,258,637 00
Manhattan	25,468	57,166,444 81	4,615	10,137,541 08	3,649	9,314,466 65	26,434	57,989,519 24
Massachusetts Mutual	47,768	115,678,483 00	9,198	19,962,250 00	5,236	11,660,295 00	51,730	123,980,438 00
Metropolitan } Ordinary	82,511	74,780,577 00	79,549	65,650,789 00	37,112	28,529,532 00	124,948	111,901,834 00
Metropolitan } Industrial	4,317,274	591,427,272 00	1,452,000	253,396,620 00	913,518	156,194,717 00	4,855,756	688,629,175 00
Mutual	339,758	970,496,975 00	69,487	189,246,871 00	31,905	88,496,306 00	397,340	1,051,247,540 00
Mutual Benefit	97,884	244,375,582 00	18,236	40,841,068 00	9,942	22,704,177 00	106,178	262,712,473 00
National	39,091	80,656,568 00	9,294	17,917,591 00	4,269	8,684,123 00	44,116	89,890,026 00
New England Mutual	40,466	110,281,154 00	6,481	14,530,343 00	4,097	10,279,734 00	42,850	114,531,763 00
New York	373,334	944,621,120 00	102,648	210,569,157 00	38,806	92,718,292 00	437,776	1,061,871,985 00
Northwestern Mutual	196,022	457,712,738 00	28,966	73,430,743 00	13,062	33,537,356 00	211,926	497,606,125 00
Penn Mutual	65,798	165,524,392 00	16,557	41,924,335 00	8,088	21,919,891 00	74,267	185,528,746 00
Phoenix Mutual	31,592	51,170,782 00	9,819	17,234,123 00	5,899	10,416,743 00	35,512	57,988,162 00
Provident Life & Trust	40,523	122,735,550 00	5,245	14,891,966 00	2,750	8,847,052 00	42,850	128,740,464 00
Provident Savings	29,664	92,592,137 00	12,875	47,859,893 00	9,850	33,411,930 00	32,689	107,040,100 00
Security Mutual	10,608	23,400,600 00	7,289	13,286,383 00	3,315	7,378,100 00	14,882	29,308,883 00
State Mutual	25,019	69,517,218 00	4,637	11,653,344 00	2,292	6,236,833 00	27,364	74,933,729 00
Travelers	36,790	93,421,420 00	6,852	18,671,932 00	4,331	11,758,798 00	39,311	100,334,554 00
Union Central	66,119	120,573,677 00	17,556	37,429,496 00	9,607	21,843,688 00	74,068	136,157,485 00
United States	17,709	38,150,896 00	3,403	8,181,287 00	2,852	6,976,256 00	18,560	39,355,927 00
Washington	27,035	52,311,363 00	5,833	14,756,890 00	4,334	9,669,681 00	28,534	57,398,572 00
Total	6,473,540	\$5,899,443,989 81	1,964,110	\$1,368,208,533 39	1,173,976	\$780,764,686 96	7,263,674	\$6,486,887,836 24
Aggregate	6,500,202	\$5,941,666,353 83	1,972,072	\$1,379,208,448 76	1,178,810	\$787,932,146 50	7,293,464	\$6,532,942,656 09

TABLE No. 7.
Policies Terminated During 1899.

COMPANIES.	DEATH.		MATURITY.		EXPIRY.		SURRENDER.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE COMPANY.								
Union Mutual	324	\$604,161 28	91	\$81,493 36	445	\$502,639 00	289	\$497,480 81
COMPANIES OF OTHER STATES.								
Etna.....	1,356	\$2,362,331 00	869	\$1,065,469 00	181	\$354,850 00	1,066	\$1,813,287 00
Connecticut Mutual.....	1,765	4,168,341 00	153	289,059 00	-	-	653	1,352,731 00
Equitable.....	3,878	14,225,950 00	421	1,580,425 00	553	3,027,150 00	7,299	24,672,018 00
Fidelity Mutual.....	376	869,611 00	-	-	108	159,000 00	154	350,500 00
Home.....	338	603,482 12	59	137,067 19	-	-	499	940,971 00
Manhattan.....	417	1,104,528 90	47	164,963 00	-	39,541 20	463	832,896 00
Massachusetts Mutual.....	528	1,522,011 00	76	183,621 00	10	26,500 00	1,194	2,151,960 00
Metropolitan } Ordinary.....	895	768,144 00	-	-	-	-	1,416	1,784,772 00
} Industrial.....	76,359	7,809,349 00	-	-	39	18,343 00	55,359	8,953,539 00
Mutual.....	4,761	15,936,360 00	1,001	2,937,117 00	195	869,316 00	8,393	21,872,288 00
Mutual Benefit.....	1,389	4,063,802 00	294	620,303 00	1,291	5,078,506 00	2,898	7,021,572 00
National.....	360	944,179 00	62	106,468 00	48	117,800 00	1,300	2,731,812 00
New England Mutual.....	602	1,797,684 00	130	365,489 00	7	3,725 00	947	2,328,449 00
New York.....	4,075	11,867,078 00	1,108	3,123,154 00	1,606	5,065,881 00	4,486	13,783,320 00
Northwestern Mutual.....	1,852	4,575,680 00	369	885,013 00	61	1,957,740 00	2,135	3,448,525 00
Penn Mutual.....	728	2,058,761 00	182	398,985 00	339	831,375 00	1,217	2,898,106 00
Phoenix Mutual.....	497	881,210 00	103	113,104 00	69	137,600 00	496	1,165,521 00
Provident Life & Trust.....	371	1,273,920 00	302	944,228 00	-	-	620	1,969,199 00
Provident Savings.....	391	1,395,256 00	-	-	3,757	11,768,070 00	76	184,556 00
Security Mutual.....	112	272,347 00	-	-	-	-	22	65,000 00
State Mutual.....	261	810,713 00	50	124,404 00	4	8,074 00	697	1,587,547 00
Travelers.....	474	1,277,307 00	178	304,453 00	290	808,531 00	461	1,282,150 00
Union Central.....	513	1,049,065 00	380	573,508 00	156	273,100 00	409	1,242,752 00
United States.....	293	713,065 00	48	77,022 00	263	909,200 00	262	607,003 00
Washington.....	399	917,696 00	166	311,997 00	* 40	108,862 00	573	1,221,932 00
Total.....	103,000	\$83,267,871 02	6,038	\$14,305,849 19	9,017	\$30,163,164 20	93,035	\$106,262,406 00
Aggregate.....	103,324	\$83,872,032 30	6,129	\$14,887,342 55	9,462	\$30,965,803 20	93,324	\$106,759,886 81

* Discount.

TABLE No. 7—Concluded.

COMPANIES.	LAPSE.		CHANGE AND DECREASE.		NOT TAKEN.		TOTAL TERMINATED.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE COMPANY.								
Union Mutual	2,175	\$2,746,938 86	442	\$794,869 23	1,068	\$1,639,877 00	4,834	\$7,167,459 54
COMPANIES OF OTHER STATES.								
Ætna	2,212	\$4,556,336 00	202	\$509,950 00	1,620	\$3,189,320 00	7,446	\$13,851,543 00
Connecticut Mutual	787	1,772,900 00	3	739,151 00	195	474,200 00	3,556	8,796,382 00
Equitable	15,157	42,457,092 00	-	612,192 00	10,802	49,467,717 00	38,110	136,042,544 00
Fidelity Mutual	5,481	12,900,226 00	420	1,115,424 00	-	-	6,539	15,394,761 00
Home	1,745	2,771,403 00	21	180,515 00	709	1,466,048 00	3,411	6,099,486 31
Manhattan	1,370	3,216,897 55	5	343,999 00	1,347	3,611,641 00	3,649	9,314,466 65
Massachusetts Mutual	2,187	4,075,920 00	-	958,683 00	1,231	2,741,600 00	5,236	11,660,295 00
Metropolitan { Ordinary	26,619	19,328,920 00	852	1,040,907 00	7,330	5,607,688 00	37,112	28,529,532 00
{ Industrial	781,332	139,398,923 00	429	14,563 00	-	-	913,518	156,194,717 00
Mutual	17,489	43,395,006 00	66	3,486,219 00	-	-	31,905	88,496,306 00
Mutual Benefit	2,102	3,762,093 00	-	-	1,968	4,157,901 00	9,942	22,704,177 00
National	1,494	2,646,074 00	36	284,736 00	969	1,853,054 00	4,269	8,684,123 00
New England Mutual	1,174	2,626,000 00	527	1,293,685 00	710	1,864,702 00	4,097	10,279,734 00
New York	25,356	45,665,022 00	2,175	12,613,837 00	-	-	38,806	92,718,292 00
Northwestern Mutual	4,710	9,040,523 00	111	2,565,032 00	3,824	11,064,843 00	13,062	33,537,356 00
Penn Mutual	3,268	7,485,582 60	85	1,713,645 00	2,269	6,533,437 00	8,088	21,919,891 00
Phoenix Mutual	2,288	3,311,679 00	814	1,858,547 00	1,632	2,949,082 00	5,899	10,416,743 00
Provident Life & Trust	1,244	3,700,988 00	130	728,687 00	83	230,130 00	2,750	8,847,052 00
Provident Savings	1,900	6,337,788 00	1,924	7,512,961 00	1,802	6,213,299 00	9,850	33,411,930 00
Security Mutual	2,410	5,102,253 00	-	119,500 00	771	1,819,000 00	3,315	7,378,100 00
State Mutual	703	1,615,906 00	109	956,429 00	468	1,133,760 00	2,292	6,236,833 00
Travelers	1,333	2,979,257 00	637	2,160,207 00	958	2,946,893 00	4,331	11,758,798 00
Union Central	5,166	9,802,702 00	204	1,306,890 00	2,779	7,597,671 00	9,607	21,845,688 00
United States	1,380	3,238,566 00	48	213,500 00	658	1,217,900 00	2,852	6,976,256 00
Washington	2,278	4,329,124 00	-	-	878	2,780,070 00	4,334	9,669,681 00
Total	911,185	\$385,516,281 55	8,798	\$42,329,159 00	42,903	\$118,919,956 00	1,173,976	\$780,764,686 96
Aggregate	913,360	\$388,263,220 41	9,240	\$43,124,028 23	43,971	\$120,559,833 00	1,178,810	\$787,932,146 50

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

Companies.	POLICIES ISSUED.				POLICIES TERMINATED.			
	1898.		1899.		1898.		1899.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE COMPANY.								
Union Mutual.....	1,812	\$1,803,461 60	1,999	\$2,013,100 84	943	\$980,241 14	969	\$999,256 33
COMPANIES OF OTHER STATES.								
Aetna.....	78	\$120,580 00	130	\$221,636 00	87	\$108,132 60	120	\$135,680 00
Connecticut Mutual.....	85	118,000 00	136	203,285 00	94	143,273 00	126	196,089 00
Equitable.....	860	1,420,844 00	930	1,405,877 00	548	1,101,694 00	520	1,036,733 00
*Fidelity Mutual.....	-	-	12	22,500 00	-	-	37	62,343 50
Home.....	16	33,000 00	12	14,000 00	3	7,000 00	11	16,325 00
Manhattan.....	4	4,053 00	75	156,074 00	16	29,926 00	25	77,900 00
Massachusetts Mutual.....	93	112,000 00	170	222,050 00	83	109,066 00	97	110,553 00
Metropolitan { Ordinary.....	540	338,215 00	1,004	636,022 00	253	167,500 00	454	274,625 00
{ Industrial.....	8,278	1,611,311 00	16,387	1,257,752 00	6,652	666,361 00	5,796	882,041 00
†Mutual.....	500	834,194 00	734	1,276,735 00	230	419,874 00	221	374,000 00
Mutual Benefit.....	287	430,262 00	404	614,346 00	158	233,838 00	178	276,896 00
National.....	126	171,457 83	201	242,486 81	83	110,000 00	77	118,371 00
New England Mutual.....	109	184,840 00	148	219,094 00	92	191,736 00	100	172,113 00
*New York.....	329	479,652 00	427	665,740 00	188	313,844 00	142	227,998 00
Northwestern Mutual.....	411	621,045 00	418	610,599 00	150	200,318 00	173	287,268 00
Penn Mutual.....	169	239,000 00	266	328,360 00	113	211,450 00	70	108,000 00
Phoenix Mutual.....	62	77,640 00	141	174,925 00	67	68,675 00	70	89,185 60
Provident Life & Trust.....	17	46,267 00	40	64,977 00	9	21,750 00	19	35,071 00
Provident Savings.....	2	2,000 00	1	6,000 00	19	30,500 00	18	33,000 00
*Security Mutual.....	-	-	3	6,500 00	-	-	13	27,000 00
State Mutual.....	42	73,723 00	38	67,845 00	11	17,771 00	18	36,757 00
Travelers.....	104	197,747 00	141	260,227 00	73	119,669 00	78	155,765 00
Union Central.....	100	191,328 00	109	172,788 00	73	113,000 00	62	107,806 00
United States.....	20	23,940 00	7	6,500 00	25	38,500 00	14	22,560 00
Washington.....	185	227,079 60	237	255,200 00	158	179,128 00	143	167,057 00
Total.....	12,417	\$7,558,177 83	16,171	\$9,111,518 81	9,185	\$4,608,005 00	8,582	\$5,031,070 50
Aggregate.....	14,229	\$9,361,639 43	18,170	\$11,124,619 65	10,128	\$5,533,246 14	9,551	\$6,030,326 83

* Admitted as an "Old Line" company July 1, 1899.

† Includes no policy on which first premium was not reported paid Dec. 31.

TABLE No. 3—Concluded.

Companies.	POLICIES IN FORCE DECEMBER 31.				PREMIUMS RECEIVED.		LOSSES AND CLAIMS PAID.		TAX ON PREMIUMS.	
	1898.		1899.		1898.	1899.	1898.	1899.	1898.	1899.
	Number.	Amount.	Number.	Amount.						
MAINE COMPANY.										
Union Mutual.....	5,249	\$6,394,497 48	6,279	\$7,408,341 99	\$225,717 97	\$262,515 81	\$48,869 57	\$52,898 80	\$6,054 65	\$6,605 69
CO'S OF OTHER STATES.										
Etna.....	1,523	\$1,921,560 00	1,533	\$2,007,516 00	\$72,690 48	\$78,209 36	\$40,039 00	\$83,558 88	\$1,110 73	\$1,173 14
Connecticut Mutual.....	2,229	3,320,911 00	2,239	3,328,107 00	108,969 18	112,247 24	81,713 00	82,319 00	1,634 54	1,683 71
Equitable.....	3,785	6,329,724 00	4,195	6,698,868 00	215,976 51	236,938 60	81,869 00	60,472 00	3,239 65	3,554 08
*Fidelity Mutual.....	-	-	158	259,465 50	-	7,294 62	-	6,000 00	-	145 89
Home.....	40	62,091 00	41	59,766 60	2,007 43	2,746 59	1,000 00	325 00	30 11	41 20
Manhattan.....	150	196,393 00	200	274,567 00	5,038 41	9,929 88	793 00	1,000 00	120 58	148 95
Massachusetts Mutual....	1,211	1,655,018 00	1,284	1,766,515 00	55,043 59	57,351 74	24,182 00	27,555 00	981 84	1,050 91
Metropolitan } Ordinary	808	563,498 00	1,358	924,895 00	20,127 97	195,118 71	10,250 00	8,200 00	2,448 51	2,926 78
Metropolitan } Industrial	25,264	4,049,638 00	29,855	4,425,349 00	140,106 02	373,360 14	57,092 50	58,116 90	5,287 12	5,600 40
†Mutual.....	5,344	9,867,057 00	5,857	10,769,792 00	352,474 95	373,360 14	122,763 83	148,343 97	5,287 12	5,600 40
†Mutual Benefit.....	2,447	3,756,228 00	2,673	4,093,678 00	130,759 43	146,555 85	93,278 00	121,477 00	1,961 39	2,198 34
National.....	680	1,022,269 93	804	1,146,385 74	39,378 70	46,263 77	4,000 00	5,101 09	770 24	896 50
New England Mutual.....	1,973	3,291,741 00	2,021	3,338,722 00	93,117 80	94,560 76	52,277 00	46,107 00	2,026 23	2,058 68
†New York.....	2,520	4,123,070 00	2,805	4,560,812 00	141,009 82	151,229 29	88,381 81	79,704 61	2,115 15	2,268 44
Northwestern Mutual.....	2,173	3,331,188 00	2,418	3,654,519 00	132,388 34	155,626 42	20,546 00	52,750 52	1,985 83	2,334 40
Penn Mutual.....	1,152	1,712,750 00	1,348	1,933,110 00	69,188 42	74,531 58	18,966 00	12,451 00	1,383 77	1,490 63
Phoenix Mutual.....	765	753,961 00	836	839,701 00	25,418 60	30,476 34	10,407 00	22,230 00	381 28	457 15
Provident Life & Trust...	496	926,895 00	517	956,801 00	30,862 48	30,857 11	12,750 00	2,015 00	617 25	617 14
Provident Savings.....	131	272,000 00	114	245,000 00	7,437 74	12,909 15	5,000 00	3,000 00	111 57	193 64
*Security Mutual.....	-	-	51	84,500 00	-	2,956 60	-	2,000 00	-	44 35
State Mutual.....	273	454,662 00	293	485,750 00	17,036 66	17,093 21	2,978 84	5,164 56	186 50	211 21
Travelers.....	826	1,160,836 00	889	1,265,298 00	25,924 84	27,758 25	21,078 75	38,274 18	992 06	1,338 80
Union Central.....	216	348,475 00	263	413,463 00	9,120 83	13,124 14	4,000 00	1,100 00	228 02	328 10
United States.....	118	142,600 00	111	126,600 00	4,255 84	3,310 88	1,000 00	-	63 84	49 66
Washington.....	820	948,784 00	914	1,036,927 00	35,101 36	36,970 13	12,198 50	8,868 80	526 52	554 55
Total.....	54,944	\$50,211,349 93	62,777	\$54,696,107 24	\$1,739,435 40	\$1,917,420 36	\$766,564 23	\$876,134 51	\$28,202 73	\$31,166 65
Aggregate.....	60,193	\$56,605,847 41	69,056	\$62,104,449 23	\$1,965,153 37	\$2,179,936 17	\$815,433 80	\$929,033 31	\$34,257 38	\$37,772 34

* Admitted as an "Old Line" company July 1, 1869.

† Includes no policy on which first premium was not reported paid Dec. 31.

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.
Zetna Life Ins. Co. (Accident Dept.).....	*\$1,750,000 00	*\$52,850,299 90	*\$47,408,084 04	*\$5,442,215 86	\$855,566 84	\$3,250,640 05	\$302,385 50	\$743,143 19
American Bonding and Trust Co.	1,000,000 00	1,613,958 80	187,268 19	1,426,690 61	286,471 70	670,318 28	72,652 61	294,057 58
American Surety Co.	2,500,000 00	5,129,809 65	862,610 49	4,267,199 16	1,005,279 93	1,527,814 39	372,976 77	1,574,734 74
City Trust, Safe Deposit and Surety Co.	500,000 00	2,895,376 00	2,229,027 58	666,348 42	189,708 22	308,714 24	55,671 78	320,977 57
Employers Liability Assurance Corp'n .	200,000 00	1,236,290 69	885,658 70	350,631 99	1,245,146 04	1,283,841 30	727,609 33	1,216,197 78
Fidelity and Casualty Co.	250,000 00	3,440,652 76	2,462,199 94	978,452 82	3,431,814 40	3,591,338 86	1,597,890 80	3,316,085 60
Fidelity and Deposit Co.	1,500,000 00	4,237,304 37	649,092 79	3,588,211 58	947,542 38	2,032,619 45	227,429 64	960,331 65
General Accident Assurance Corp'n	250,000 00	309,748 83	35,823 16	273,925 67	128,027 11	447,357 24	48,270 93	144,006 67
Guarantee Co. of North America.	304,600 00	1,007,600 49	150,384 94	857,215 55	142,305 37	184,661 06	37,890 86	167,454 95
Hartford Steam Boiler Insp. and Ins. Co.	500,000 00	2,563,063 73	1,516,589 69	1,046,474 04	1,019,289 83	1,126,521 40	106,459 50	1,012,539 41
Lawyers' Surety Co.	500,000 00	757,724 61	50,285 61	707,439 00	79,353 58	107,083 05	13,612 45	81,603 03
Lloyd's Plate Glass Ins. Co.	250,000 00	670,668 59	264,728 98	405,939 61	408,156 12	427,745 81	217,971 69	493,787 92
London Guarantee and Accident Co.	200,000 00	1,033,848 05	631,257 14	402,590 91	812,722 70	843,597 98	372,074 54	762,501 39
Maryland Casualty Co.	750,000 00	2,070,222 63	655,188 92	1,415,033 71	1,120,845 98	1,568,388 77	167,680 00	785,172 09
Metropolitan Plate Glass Ins. Co.	100,000 00	467,166 47	141,791 01	325,375 46	259,378 84	278,260 96	137,656 34	310,495 54
National Surety Co.	500,000 00	1,375,518 44	342,116 34	1,033,402 10	501,916 21	546,250 32	146,087 01	498,069 52
New Amsterdam Casualty Co.	200,000 00	316,964 95	72,631 79	244,333 16	111,373 78	418,833 17	20,761 10	129,512 78
New Jersey Plate Glass Ins. Co.	100,000 00	176,273 92	43,927 50	132,346 42	77,298 16	84,669 74	33,740 33	82,964 30
New York Plate Glass Ins. Co.	100,000 00	390,053 44	122,912 31	267,141 13	217,8-9 22	235,948 75	108,867 64	241,020 50
Preferred Accident Ins. Co.	200,000 00	751,550 10	386,425 80	365,124 30	952,052 73	970,997 86	315,916 84	968,669 65
Standard Life and Accident Ins. Co.	250,000 00	970,056 95	614,985 58	355,071 37	1,010,057 11	1,037,384 87	499,388 70	999,910 73
Travelers Ins. Co. (Accident Dept.)	1,000,000 00	5,144,617 05	2,381,661 33	2,762,955 72	3,066,957 27	3,368,349 62	1,227,977 34	2,733,847 29
Union Casualty and Surety Co.	250,000 00	532,525 52	186,904 32	345,621 20	482,289 28	548,195 57	403,897 13	631,960 41
United States Casualty Co.	300,000 00	1,014,741 93	459,741 93	555,000 00	719,891 92	742,632 01	269,117 77	624,098 07
United States Fidelity and Guaranty Co.	1,500,000 00	2,188,577 83	363,150 67	1,825,427 16	564,249 50	664,838 24	60,148 15	443,231 32
Total	\$14,954,000 00	\$93,144,615 70	\$63,104,448 75	\$30,040,166 95	\$19,630,584 22	\$26,167,002 99	\$7,544,134 75	\$19,536,363 68

* Includes Life Department.

INSURANCE COMMISSIONER'S REPORT.

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

COMPANIES.	IN FORCE DEC. 31, 1898.		WRITTEN.		TERMINATED.		RE-INSURED.		IN FORCE DEC. 31, 1899.	
	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.
Etna (Accident)*	\$109,861,120 00	\$429,687 11	\$289,709,900 00	\$873,406 48	\$263,763,550 00	\$720,574 53	\$1,050,000 00	\$3,914 73	\$134,757,470 00	\$578,604 33
Am. Bonding & Trust (Surety).....	50,661,835 72	229,178 95	67,887,755 21	333,620 58	47,631,698 44	231,625 65	-	17,416 30	70,917,892 49	313,757 58
American Surety { Fidelity	95,602,914 00	473,681 84	124,962,360 00	517,407 57	104,670,762 00	493,095 35	-	-	115,894,512 00	527,994 06
{ Surety	171,043,423 00	703,531 97	206,077,742 00	625,734 76	174,208,215 00	662,844 77	-	-	196,912,950 00	666,421 96
City Trust { Fidelity	24,267,713 33	89,420 90	19,673,258 33	89,863 43	18,080,863 33	86,531 34	105,000 00	531 25	25,755,108 33	92,161 74
{ Surety	31,926,162 82	151,375 21	20,903,178 51	124,222 54	11,688,529 17	117,582 69	1,935,550 30	14,192 05	39,205,261 86	143,822 11
Employers' Liability { Accident ..	27,982,715 00	124,367 62	34,875,815 00	155,003 62	36,516,802 00	162,296 90	-	-	26,311,728 00	117,074 34
{ Em. Liab. ...	183,504,594 00	815,575 97	275,069,131 00	1,222,529 47	246,750,940 00	1,096,670 84	-	-	211,822,785 00	941,434 60
{ Fidelity ...	5,554,870 00	24,688 31	6,116,995 00	27,186 64	6,903,362 00	30,681 61	-	-	4,768,563 00	21,193 34
{ Accident	285,412,322 00	990,691 08	494,496,075 00	1,588,503 57	471,247,000 00	1,462,117 84	10,000 00	23 50	308,651,397 00	1,117,053 31
{ Em. Liability	180,448,333 00	1,255,616 21	214,354,333 00	1,652,029 44	314,319,333 00	1,730,551 49	31,666 66	2,969 85	180,451,666 34	1,174,134 31
Fidelity & Casualty { Burglary	26,502,778 25	223,163 85	38,199,590 18	310,707 01	42,047,753 92	268,682 80	-	-	32,654,614 51	265,188 06
{ Fidelity	41,080,488 74	176,026 95	66,060,451 32	229,430 74	60,553,138 74	229,571 98	150,000 00	620 00	46,137,801 32	175,265 71
{ Plate Glass ...	9,063,852 96	186,252 04	10,355,188 34	229,303 00	10,523,809 25	218,650 58	2,916 80	88 26	8,832,315 25	196,816 30
{ Steam Boiler.	105,686,378 02	483,104 67	97,298,644 20	370,801 10	94,013,447 72	346,821 41	-	-	108,371,574 50	507,084 36
Fidelity & Deposit { Fidelity	106,308,060 65	570,075 27	180,192,010 00	702,699 09	138,836,196 00	548,900 25	-	-	147,663,874 65	723,874 11
{ Surety	50,234,710 00	401,521 83	32,029,650 00	274,195 38	15,727,360 00	175,212 66	-	-	66,537,000 00	500,504 55
General Accident { Accident	-	-	125,908,873 00	125,250 02	87,043,548 00	79,362 12	538,000 00	228 61	38,327,325 00	45,659 29
{ Em. Liability..	-	-	40,000 00	346 50	-	-	-	-	40,000 00	346 50
{ Burglary	-	-	1,984,778 00	15,892 48	242,250 00	1,657 97	-	-	1,742,519 00	14,234 51
Guaranty Co. of N. A. (Fidelity) ...	50,381,688 60	227,851 02	53,561,172 00	177,349 93	54,434,312 00	209,390 51	6,225,594 00	22,678 63	43,282,954 00	173,131 81
Hartford Stm. Boiler (Stm. Boiler)	280,000,096 00	2,566,974 38	142,295,524 00	1,222,931 02	118,875,100 00	1,052,212 66	-	-	303,422,520 00	2,797,703 55
Lawyers Surety (Surety)	40,850,041 97	84,081 89	49,123,077 05	91,826 82	44,982,730 32	96,121 17	-	-	44,990,388 70	79,787 54
Lloyd's Plate Glass (Plate Glass)...	20,813,475 00	447,303 77	19,252,141 00	437,279 75	20,219,095 00	428,361 49	-	-	19,846,521 00	456,222 03
London Guarantee { Accident	14,815,700 00	128,064 52	24,653,000 00	192,213 82	23,434,600 00	188,573 51	-	-	16,034,100 00	131,704 83
{ Em. Liability	58,850,000 00	548,542 20	68,992,500 00	712,202 14	64,657,500 00	703,570 46	-	-	63,185,000 00	557,173 88
{ Fidelity.....	255,000 00	1,788 50	-	-	255,000 00	1,788 50	-	-	-	-

Maryland Casualty	<ul style="list-style-type: none"> Accident 5,892,550 00 Em. Liability 13,452,500 00 Plate Glass... 195,067 67 Steam Boiler. 2,746,500 00 Sprinkler. . . . 275,300 00 	<ul style="list-style-type: none"> 23,501 97 217,206 90 6,210 48 8,412 95 2,704 27 	<ul style="list-style-type: none"> 52,355,400 00 57,025,750 00 542,476 15 17,561,317 00 1,373,300 00 	<ul style="list-style-type: none"> 150,168 28 1,033,064 17 26,684 88 52,270 18 14,559 69 	<ul style="list-style-type: none"> 37,328,100 00 13,740,750 60 211,105 69 1,129,250 00 420,800 00 	<ul style="list-style-type: none"> 82,286 09 350,457 61 7,176 87 5,136 56 4,296 47 	<ul style="list-style-type: none"> - 5,000 00 - - 185,000 00 	<ul style="list-style-type: none"> - 241 32 - - 2,008 75 	<ul style="list-style-type: none"> 20,919,850 00 56,732,500 00 529,438 13 19,178,567 00 1,042,800 00 	<ul style="list-style-type: none"> 91,384 16 899,572 14 25,718 49 55,546 57 10,958 74 	
Metropolitan Pl. Glass (Pl. Glass)	12,221,262 30	263,106 44	13,361,023 55	303,926 48	13,706,770 98	297,823 13	-	-	-	11,875,714 87	269,209 79
* National Surety	<ul style="list-style-type: none"> Fidelity 51,623,256 00 Surety 70,192,611 00 	<ul style="list-style-type: none"> 218,579 02 205,239 04 	<ul style="list-style-type: none"> 81,956,141 00 85,888,389 00 	<ul style="list-style-type: none"> 338,268 10 267,424 72 	<ul style="list-style-type: none"> 73,430,678 00 65,805,336 00 	<ul style="list-style-type: none"> 300,900 82 216,267 73 	<ul style="list-style-type: none"> 1,958,736 00 492,200 00 	<ul style="list-style-type: none"> 5,694 65 1,784 30 	<ul style="list-style-type: none"> 58,189,983 00 89,733,464 00 	<ul style="list-style-type: none"> 250,251 65 254,611 73 	
New Amsterdam	<ul style="list-style-type: none"> Accident - Em. Liability.. - Burglary - 	<ul style="list-style-type: none"> - - - 	<ul style="list-style-type: none"> 14,589,000 00 9,270,750 00 4,761,129 31 	<ul style="list-style-type: none"> 30,541 80 100,116 63 42,376 52 	<ul style="list-style-type: none"> 7,218,250 00 1,776,250 00 725,109 00 	<ul style="list-style-type: none"> 17,670 14 21,228 28 7,696 00 	<ul style="list-style-type: none"> 32,500 00 55,000 28 327,554 00 	<ul style="list-style-type: none"> 93 15 2,325 00 3,227 10 	<ul style="list-style-type: none"> 7,338,250 00 7,439,500 00 3,708,466 31 	<ul style="list-style-type: none"> 12,778 51 76,632 35 32,053 42 	
New Jersey Plate Glass (Pl. Glass)	3,405,060 00	75,092 76	4,037,188 00	91,114 38	3,661,105 00	83,017 03	102,826 00	-	698 64	3,678,317 00	82,491 47
New York Plate Glass (Plate Glass)	10,987,840 36	210,930 65	13,403,013 85	272,414 01	13,181,326 78	259,035 51	-	-	-	11,209,527 43	224,309 15
Preferred Accident (Accident)	377,883,000 00	497,074 74	845,711,000 00	973,380 26	849,689,000 00	825,045 00	-	-	-	373,905,000 00	645,410 00
Standard L. & A.	<ul style="list-style-type: none"> Accident 77,099,133 00 Em. Liability.. 45,440,000 00 	<ul style="list-style-type: none"> 530,833 19 342,507 50 	<ul style="list-style-type: none"> 130,125,300 00 50,020,000 00 	<ul style="list-style-type: none"> 838,879 10 427,682 92 	<ul style="list-style-type: none"> 122,155,433 00 49,380,000 00 	<ul style="list-style-type: none"> 729,621 33 442,802 96 	<ul style="list-style-type: none"> 1,260,000 00 255,000 00 	<ul style="list-style-type: none"> 5,461 98 1,451 94 	<ul style="list-style-type: none"> 83,809,000 00 45,825,000 00 	<ul style="list-style-type: none"> 634,628 98 325,475 52 	
Travelers	<ul style="list-style-type: none"> Accident * .. 276,145,109 00 Em. Liability .. 89,939,393 00 	<ul style="list-style-type: none"> 1,333,107 51 768,805 46 	<ul style="list-style-type: none"> 495,482,179 00 101,463,833 00 	<ul style="list-style-type: none"> 2,131,844 41 1,034,153 56 	<ul style="list-style-type: none"> 497,702,504 00 97,124,833 00 	<ul style="list-style-type: none"> 2,020,191 23 968,951 32 	<ul style="list-style-type: none"> 1,251,000 00 15,000 00 	<ul style="list-style-type: none"> 4,831 70 37 80 	<ul style="list-style-type: none"> 272,673,784 00 94,263,393 00 	<ul style="list-style-type: none"> 1,439,928 99 833,969 90 	
Union Casualty	<ul style="list-style-type: none"> Accident 27,197,375 00 Em. Liability.. 55,977,632 00 Plate Glass. . . . 1,810,104 00 Steam Boiler. . . . 9,516,680 00 	<ul style="list-style-type: none"> 129,761 35 365,942 26 71,063 92 24,514 51 	<ul style="list-style-type: none"> 38,753,483 00 53,291,275 00 2,155,683 00 6,539,999 00 	<ul style="list-style-type: none"> 273,890 73 370,434 24 88,206 59 23,953 41 	<ul style="list-style-type: none"> 43,618,599 00 49,635,500 00 2,221,331 00 6,806,249 00 	<ul style="list-style-type: none"> 311,430 66 555,833 90 86,360 99 2,395 13 	<ul style="list-style-type: none"> - 59,633,407 00 9,300,430 00 	<ul style="list-style-type: none"> - 180,542 60 20,886 79 	<ul style="list-style-type: none"> 22,332,268 00 1,744,456 00 2,752 11 	<ul style="list-style-type: none"> 92,221 42 72,909 52 	
U. S. Casualty	<ul style="list-style-type: none"> Accident 145,634,680 00 Em. Liability .. 47,130,000 00 Burglary 241,959 00 Steam Boiler. . . . 8,710,950 00 Sprinkler 1,171,225 00 	<ul style="list-style-type: none"> 265,938 21 304,446 05 2,010 13 36,393 20 22,005 19 	<ul style="list-style-type: none"> 333,130,580 00 68,475,000 00 - 10,947,000 00 2,650,775 00 	<ul style="list-style-type: none"> 462,800 64 422,251 29 - 44,975 66 29,709 20 	<ul style="list-style-type: none"> 322,566,560 00 63,365,000 00 163,479 00 9,355,250 00 2,484,200 00 	<ul style="list-style-type: none"> 454,335 70 428,231 82 1,319 89 38,455 33 2,476 98 	<ul style="list-style-type: none"> - 105,000 00 78,480 00 - 463,425 00 	<ul style="list-style-type: none"> - 795 79 690 25 - 4,006 33 	<ul style="list-style-type: none"> 156,198,700 00 52,135,000 06 1,350,000 00 10,302,500 00 1,416,075 00 	<ul style="list-style-type: none"> 274,403 15 297,669 67 43,423 53 17,943 08 	
U.S. Fidelity & Guaranty (Fidelity)	124,664,659 09	382,876 81	157,262,822 60	706,778 60	101,790,947 02	463,878 98	-	-	-	180,136,534 67	625,776 43
Total	<ul style="list-style-type: none"> Accident \$1,347,923,704 00 Fidelity 499,738,649 81 Surety 414,908,784 51 Employers Liability.. 674,742,452 00 Plate Glass. . . . 58,439,662 29 Steam Boiler. . . . 406,060,404 02 Burglary 26,744,737 25 Sprinkler. . . . 1,988,225 00 	<ul style="list-style-type: none"> \$4,453,027 30 2,164,988 62 1,774,928 89 4,618,192 55 1,259,960 62 3,119,909 71 225,173 98 24,709 46 	<ul style="list-style-type: none"> \$2,879,790,605 00 689,755,210 25 453,879,791 77 898,002,572 00 63,106,713 89 274,692,484 20 44,945,497 49 4,024,075 00 	<ul style="list-style-type: none"> \$7,795,882 73 2,818,924 10 1,717,024 80 6,974,810 36 1,448,929 09 1,714,931 37 363,976 01 44,268 89 	<ul style="list-style-type: none"> \$2,762,283,937 00 559,255,259 09 360,043,868 93 800,750,106 00 63,724,543 70 230,177,236 72 33,178,600 92 2,905,000 00 	<ul style="list-style-type: none"> \$7,053,505 05 2,364,739 34 1,499,654 67 6,298,298 54 1,380,425 50 1,470,196 18 2,778,756 65 34,061 45 	<ul style="list-style-type: none"> \$4,141,500 00 8,439,330 00 2,427,750 30 60,100,073 66 105,742 80 9,300,430 00 406,034 00 648,425 00 	<ul style="list-style-type: none"> \$14,553 67 29,524 53 33,393 55 188,374 30 786 90 20,886 79 3,917 35 6,015 08 	<ul style="list-style-type: none"> \$1,461,288,872 00 621,829,270 97 508,316,957 05 711,894,844 34 57,716,089 68 441,275,161 50 38,105,599 82 2,458,875 00 	<ul style="list-style-type: none"> \$5,180,851 31 2,589,648 85 1,958,908 45 5,106,329 87 1,327,676 75 3,343,758 11 311,475 99 28,901 82 	
Aggregate	\$3,430,546,618 88	\$17,640,890 57	\$5,310,226,949 60	\$22,883,747 35	\$4,812,318,612 36	\$20,379,637 58	\$85,569,285 76	\$297,452 17	\$3,842,885,670 36	\$19,847,548 17	

* Includes "Health."

† Includes "Surety."

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

Companies.	RISKS WRITTEN.		PREMIUMS RECEIVED.		LOSSES PAID.		LOSSES INCURRED.		TAX ON PREMIUMS.	
	1898.	1899.	1898.	1899.	1898.	1899.	1898.	1899.	1898.	1899.
Aetna, (Accident)*.....	\$489,800 00	\$758,100 00	\$1,357 99	\$2,254 15	\$214 28	\$558 55	\$214 28	\$558 55	-	\$33 81
American Bonding & Trust, (Surety).....	94,050 00	67,493 75	210 50	319 50	-	-	-	-	\$6 01	4 79
American Surety } Surety.....	435,082 00	444,735 00	1,346 25	954 23	-	1,000 00	-	1,000 00	-	-
American Surety } Fidelity.....	653,000 00	684,000 00	2,562 84	2,154 34	2,000 00	-	2,000 00	-	58 64	46 63
City Trust..... } Fidelity.....	-	87,000 00	-	352 65	-	-	-	-	-	-
City Trust..... } Surety.....	90,000 00	54,000 00	375 28	248 00	-	-	-	-	7 51	8 81
Employer's Liability } Accident.....	667,579 00	683,060 00	2,967 02	3,035 82	1,367 68	16,574 99	1,967 68	16,019 99	-	-
Employer's Liability } Employer's Liability.....	1,234,208 00	1,179,945 00	5,485 37	5,244 21	4,392 57	2,630 39	5,117 57	3,180 39	149 02	141 42
Employer's Liability } Fidelity.....	333,452 00	258,310 00	1,482 01	1,148 04	-	-	-	-	-	-
Fidelity & Casualty } Accident.....	2,326,800 00	2,579,650 00	8,408 33	9,308 91	2,535 16	4,768 94	2,535 16	4,768 94	-	-
Fidelity & Casualty } Burglary.....	55,962 00	54,479 66	545 94	647 31	-	-	-	-	-	-
Fidelity & Casualty } Employer's Liability.....	1,270,000 00	1,750,000 00	10,322 91	11,240 85	3,368 51	5,289 45	3,368 51	5,289 45	360 71	390 33
Fidelity & Casualty } Fidelity.....	273,100 00	229,800 00	1,234 50	842 19	-	-	-	-	-	-
Fidelity & Casualty } Plate Glass.....	32,999 40	38,124 40	793 22	813 10	118 02	433 64	118 02	433 64	-	-
Fidelity & Casualty } Steam Boiler.....	1,283,000 00	1,418,000 00	2,742 59	3,169 66	44 49	155 43	-	155 43	-	-
Fidelity & Deposit } Fidelity.....	259,750 00	327,400 00	1,353 60	1,359 50	-	-	-	-	29 98	47 15
Fidelity & Deposit } Surety.....	89,800 00	476,000 00	645 20	1,783 60	-	-	-	-	-	-
General Accident, (Accident).....	-	4,537,350 00	-	4,381 90	-	1,129 41	-	1,129 41	-	65 93
Guarantee Company of North America, (Fidelity)	373,350 00	150,100 00	1,235 51	1,032 09	-	53 91	-	53 91	18 53	16 98
Hartford Steam Boiler, (Steam Boiler).....	1,229,900 00	1,779,244 00	12,540 91	\$ 16,820 81	300 00	5,000 00	300 00	5,000 00	173 11	252 31
Inter-State Casualty, (Accident).....	683,890 00	-	1,119 69	-	217 44	-	217 44	-	16 80	-
Lawyer's Surety, (Surety).....	2,000 00	37,000 00	20 00	80 00	-	-	-	-	30	1 20
Lloyd's Plate Glass, (Plate Glass).....	67,629 01	69,346 01	1,607 02	1,381 79	444 94	344 68	466 88	452 08	24 11	20 73
London Guarantee } Accident.....	34,000 00	36,500 00	159 00	175 50	23 01	12 50	23 01	12 50	-	-
London Guarantee } & Accident.....	110,060 00	190,000 00	462 97	760 15	99 00	460 07	99 00	460 07	9 33	14 03
Maryland Casualty } Accident.....	45,500 00	288,500 00	342 75	788 47	34 64	77 86	34 64	157 14	-	-
Maryland Casualty } Employer's Liability.....	66,000 00	437,006 00	853 60	12,606 11	-	189 74	-	189 74	-	-
Maryland Casualty } Plate Glass.....	-	966 48	-	44 53	-	-	-	-	18 59	209 39
Maryland Casualty } Steam Boiler.....	-	167,500 00	-	505 05	-	-	-	-	-	-
Maryland Casualty } Sprinkler.....	-	2,500 00	-	15 00	-	443 72	-	443 72	-	-

Metropolitan Plate Glass, (Plate Glass)	14,614 71	14,552 70	316 56	327 45	2 25	28 30	2 25	28 30	4 75	4 91
National Surety, (Surety)†	126,000 00	109,548 00	471 79	408 00	-	-	-	-	7 08	6 12
New Amsterdam } Accident	-	6,000 00	-	15 00	-	-	-	-	-	45
} Burglary	-	1,500 00	-	15 00	-	-	-	-	-	-
New Jersey Plate Glass, (Plate Glass)	28,384 70	39,378 08	517 82	736 53	100 00	194 00	100 00	194 00	11 22	15 57
New York Plate Glass, (Plate Glass)	74,769 49	84,298 79	1,242 14	1,463 28	64 50	367 80	64 50	367 80	18 63	21 95
Preferred Accident, (Accident)	7,799,000 00	9,143,000 00	15,345 00	24,062 50	2,222 72	6,141 30	2,616 47	6,741 30	230 18	360 94
Standard Life&Accident } Accident	142,250 00	314,750 00	657 75	1,764 79	272 85	450 70	272 85	450 70	14 10	37 55
} Employer's Liability	10,000 00	40,000 00	47 25	112 52	-	-	-	-	-	-
Travelers } Accident	5,233,300 00	6,249,600 00	31,038 50	**37,142 39	12,287 94	27,160 34	17,287 84	30,410 34	-	-
} Employer's Liability	865,000 00	1,195,000 00	9,173 71	11,019 19	3,435 58	810 00	3,435 58	810 00	-	-
Union Casualty } Accident	182,000 00	350,050 00	909 28	954 11	263 21	734 56	263 21	734 56	-	-
} Employer's Liability	410,000 00	342,500 00	10,993 99	1,700 13	6,092 85	4,533 58	6,092 85	4,533 58	270 31	101 92
} Plate Glass	3,847 00	4,770 00	155 26	172 70	46 00	-	46 00	-	-	-
} Steam Boiler	145,000 00	45,000 00	448 50	54 20	-	-	-	-	-	-
United States Casualty } Accident	610,400 00	967,600 00	760 98	1,749 75	523 65	416 98	570 79	354 33	-	-
} Employer's Liability	150,000 00	240,000 00	1,729 25	2,915 48	22 64	1,917 48	117 64	1,830 00	51 66	83 31
} Steam Boiler	220,000 00	165,000 00	954 00	889 03	-	35 50	-	25 00	-	-
United States Fidelity and Guaranty, (Surety)†	174,150 00	366,425 00	811 50	1,288 14	-	173 10	-	173 10	12 17	19 32
Total										
{ Accident	\$18,214,519 00	\$25,914,160 00	\$63,066 29	\$85,633 29	\$19,962 58	\$58,026 13	\$26,003 47	\$61,337 76		
{ Burglary	55,962 00	55,979 66	545 04	662 31	-	-	-	-		
{ Employer's Liability	4,115,208 00	5,374,445 00	38,169 05	45,598 64	17,411 15	15,830 71	18,231 15	16,293 23		
{ Fidelity	1,986,702 00	1,736,610 00	8,078 96	6,888 81	2,000 00	53 91	2,000 00	53 91		
{ Sprinkler	-	2,500 00	-	15 00	-	443 72	-	443 72		
{ Plate Glass	222,224 31	251,436 46	4,662 02	4,939 38	775 71	1,368 42	797 65	1,475 82		
{ Steam Boiler	2,877,900 00	3,574,734 00	16,686 00	21,438 75	314 49	5,190 93	344 49	5,180 43		
{ Surety	917,032 00	1,555,201 75	3,670 02	5,081 67	-	1,173 10	-	1,173 10		
Aggregate	\$28,389,547 31	\$38,465,076 87	\$134,878 28	\$170,257 65	\$40,493 93	\$82,085 92	\$47,376 76	\$85,957 97	\$1,492 74	\$1,905 55

* Includes health.

† Admitted June 6, 1899.

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

§ Received for premiums \$11,774.57; inspections \$5,046.24; total \$16,820.81.

|| Includes fidelity.

|| Admitted Oct. 9, 1899.

** Received for premiums, accident business \$36,951.51; health \$190.88; total \$37,142.39.

TABLE No. 12.
Income and Disbursements During 1899—Assessment Companies.

COMPANIES.	INCOME.				DISBURSEMENTS.					
	From members.	Interest and rents.	All other sources.	Total income.	Losses and claims.	Commissions.	Salaries.	Taxes and fees.	All other disbursements.	Total disbursements.
MAINE COMPANIES.										
Maine Benefit.....	\$180,096 67	\$5,609 53	\$3,776 86	\$189,483 06	\$179,578 66	\$8,815 19	\$16,146 62	\$1,487 69	\$6,861 65	\$212,889 81
*Washington Casualty	3,839 43	-	2,071 50	5,910 93	2,202 00	713 06	1,675 26	82 60	1,739 08	6,412 00
Total	\$183,936 10	\$5,609 53	\$5,848 36	\$195,393 99	\$181,780 66	\$9,528 25	\$17,821 88	\$1,570 29	\$8,600 73	\$219,301 81
COMPANIES OF OTHER STATES.										
Masonic Equitable Accident	\$95,446 32	\$874 04	\$87 50	\$96,407 86	\$53,989 41	\$14,658 93	\$13,588 65	\$495 95	\$10,655 43	\$93,388 37
Massachusetts Mutual Accident	98,955 97	1,063 62	3,766 17	103,785 76	46,412 27	27,347 49	19,263 73	462 00	12,653 57	106,139 06
Mutual Reserve Fund Life	5,185,775 92	203,204 80	424,514 24	5,813,494 96	3,951,649 45	393,980 80	334,239 31	65,506 32	1,008,351 91	5,753,727 79
Northwestern Life	4,115,843 76	53,720 99	4,154 98	4,173,719 73	1,148,225 70	210,296 01	112,480 64	11,930 61	108,054 96	1,590,987 92
Total	\$9,496,021 97	\$258,863 45	\$432,522 89	\$10,187,408 31	\$5,200,276 83	\$646,283 23	\$479,572 33	\$78,394 88	\$1,139,715 87	\$7,544,243 14
Aggregate	\$9,679,958 07	\$264,472 98	\$438,371 25	\$10,382,802 30	\$5,382,057 49	\$655,811 48	\$497,394 21	\$79,965 17	\$1,148,316 60	\$7,763,544 95

* Name changed to "Maine Casualty Insurance Company," February 3, 1900.

TABLE No. 13.
Assets and Liabilities December 31, 1899—Assessment Companies.

COMPANIES.	ASSETS.					LIABILITIES.				Balance to protect contracts.
	* 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.	
MAINE COMPANIES.										
Maine Benefit	\$112,291 59	\$582 33	\$27,635 07	\$18,854 00	\$159,362 99	\$35,750 00	\$411 72	\$13,589 00	\$49,750 72	\$109,612 27
† Washington Casualty	948 40	-	-	-	948 40	400 00	-	4,414 13	4,814 13	-3,865 73
Total	\$113,239 99	\$582 33	\$27,635 07	\$18,854 00	\$160,311 39	\$36,150 00	\$411 72	\$18,003 13	\$54,564 85	\$105,746 54
COMPANIES OF OTHER STATES.										
Masonic Equitable Accident	\$33,260 19	-	\$15,904 00	\$1,157 32	\$50,321 51	\$17,937 50	\$413 34	\$2,014 50	\$20,365 34	\$29,956 17
Massachusetts Mutual Accident..	20,028 05	\$191 00	15,086 00	4,290 76	39,595 81	9,123 21	2,286 50	6,445 99	17,855 70	21,740 11
Mutual Reserve Fund Life	3,253,385 68	35,870 15	54,656 00	76,365 67	3,460,277 50	1,615,897 51	96,537 76	702,828 01	2,415,263 28	1,045,014 22
Northwestern Life	3,644,756 96	16,127 48	49,687 13	201,417 01	3,911,988 58	412,500 00	-	2,887,619 61	3,300,119 61	611,868 97
Total	\$6,991,430 88	\$52,188 63	\$135,333 13	\$283,230 76	\$7,462,183 40	\$2,055,458 22	\$99,237 60	\$3,598,908 11	\$5,753,603 93	\$1,708,579 47
Aggregate	\$7,104,670 87	\$52,770 96	\$162,968 20	\$302,084 76	\$7,622,494 79	\$2,091,608 22	\$99,649 32	\$3,616,911 24	\$5,808,168 78	\$1,814,326 01

* Less items not admitted.

† Name changed to "Maine Casualty Insurance Company," February 3, 1900.

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

COMPANIES.	IN FORCE DECEMBER 31, 1898.		WRITTEN.		TERMINATED.		IN FORCE DECEMBER 31, 1899.		Premiums or assessments received during 1899.	Losses and claims incurred during 1899.
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.		
MAINE COMPANIES.										
Maine Benefit	5,613	\$9,660,429 00	1,486	\$2,036,788 00	3,892	\$6,902,863 00	3,207	\$4,794,354 00	\$180,096 67	\$124,185 00
*Washington Casualty.	535	49,226 00	272	25,120 00	289	26,690 00	518	47,656 00	3,017 43	2,601 00
Total	6,148	\$9,709,655 00	1,758	\$2,061,908 00	4,181	\$6,929,553 00	3,725	\$4,842,010 00	\$183,114 10	\$126,786 00
COMPANIES OF OTHER STATES.										
Masonic Equitable Accident	7,136	\$27,297,500 00	2,074	\$7,282,025 00	2,165	\$8,849,475 00	7,045	\$25,730,050 00	\$87,145 32	\$71,363 27
Massachusetts Mutual Accident	6,346	21,367,500 00	3,604	6,978,625 00	3,597	8,983,450 00	6,443	19,362,675 00	82,535 97	45,213 17
Mutual Reserve Fund Life	102,379	269,169,321 00	10,256	22,931,580 00	41,573	118,386,218 00	71,062	173,714,683 00	5,167,450 20	3,947,374 52
Northwestern Life	20,431	54,828,400 00	33,383	78,003,125 00	19,605	53,772,000 00	40,209	79,059,525 00	1,096,456 86	1,226,000 00
Total	136,292	\$372,662,721 00	55,317	\$115,195,355 00	66,850	\$189,991,143 00	124,759	\$297,866,933 00	\$6,433,588 35	\$5,289,950 96
Aggregate	142,440	\$382,372,376 00	57,075	\$117,257,263 00	71,031	\$196,920,696 00	128,484	\$302,708,943 00	\$6,616,702 45	\$5,416,736 96

* Name changed to "Maine Casualty Insurance Company," February 3, 1900.

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

Companies.	POLICIES ISSUED.				POLICIES TERMINATED.			
	1898.		1899.		1898.		1899.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE COMPANIES.								
Maine Benefit.	240	\$167,500 00	930	\$1,507,401 00	643	\$821,999 00	2,671	\$5,259,056 00
*Washington Casualty.....	361	34,020 00	272	25,120 00	791	69,900 00	289	26,690 00
Total	601	\$201,520 00	1,202	\$1,532,521 00	1,434	\$891,899 00	2,960	\$5,285,746 00
COMPANIES OF OTHER STATES.								
†Fidelity Mutual Life	11	\$20,000 00	-	-	19	\$36,611 20	-	-
Masonic Equitable Accident	414	1,359,500 00	343	\$1,133,625 00	308	976,350 00	214	\$671,725 00
Massachusetts Mutual Accident	446	864,250 00	449	669,875 00	349	797,250 00	408	775,000 00
Mutual Reserve Fund Life	157	265,000 00	17	27,500 00	136	296,500 00	115	252,000 00
†New England Mutual Accident.....	243	1,271,250 00	-	-	182	857,750 00	-	-
Northwestern Life	1	2,600 00	128	242,950 00	27	54,500 00	13	24,060 00
†Security Mutual Life.....	40	67,000 00	-	-	11	18,000 00	-	-
Total	1,312	\$3,849,000 00	937	\$2,073,950 00	1,032	\$3,036,961 20	750	\$1,722,725 00
Aggregate	1,913	\$4,050,520 00	2,139	\$3,606,471 00	2,466	\$3,928,860 20	3,710	\$7,008,471 00

* Name changed to "Maine Casualty Insurance Company" February 3, 1900. † Discontinued business in Maine as an assessment company.
‡ Discontinued business. Risks reinsured in the General Accident.

TABLE No. 15—Concluded.

Companies.	POLICIES IN FORCE DECEMBER 31.				PREMIUMS AND ASSESSMENTS RECEIVED.		LOSSES AND CLAIMS PAID.	
	1898.		1899.		1898.	1899.	1898.	1899.
	Number.	Amount.	Number.	Amount.				
MAINE COMPANIES.								
Maine Benefit.....	3,981	\$7,711,616 00	2,240	\$3,959,961 00	\$124,511 64	\$112,846 31	\$120,765 00	\$153,935 00
*Washington Casualty	535	49,226 00	518	47,656 00	4,799 87	3,017 43	1,532 25	2,201 00
Total	4,516	\$7,760,842 00	2,758	\$4,007,617 00	\$129,311 51	\$115,863 74	\$122,297 25	\$156,136 00
COMPANIES OF OTHER STATES.								
†Fidelity Mutual Life.....	183	\$299,309 00	-	-	\$5,940 07	-	\$1,000 00	-
Masonic Equitable Accident	867	3,042,100 00	996	\$3,504,000 00	9,091 00	\$12,168 00	5,102 93	\$6,425 78
Massachusetts Mutual Accident	579	2,346,250 00	800	2,241,125 00	9,528 77	10,260 26	4,769 27	4,499 01
Mutual Reserve Fund Life.....	507	1,110,000 00	409	885,500 00	12,412 04	16,567 08	1,000 00	7,000 00
†New England Mutual Accident.....	489	2,869,250 00	-	-	8,859 90	-	3,864 25	-
Northwestern Life	57	136,500 00	172	355,450 00	6,339 13	4,058 98	2,500 00	5,000 00
†Security Mutual Life	61	105,000 00	-	-	2,115 07	-	-	-
Total	2,923	\$9,848,409 00	2,377	\$6,986,075 00	\$54,285 98	\$43,054 32	\$18,170 45	\$22,924 79
Aggregate	7,439	\$17,609,251 00	5,135	\$10,993,692 00	\$183,597 49	\$158,918 06	\$140,473 70	\$179,060 79

* Name changed to "Maine Casualty Insurance Company" February 3, 1900. † Discontinued business in Maine as an assessment company.

‡ Discontinued business. Risks reinsured in the General Accident.

TABLE No. 16.

Income and Disbursements During 1899—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	\$18,517 50	\$1,563 03	\$150 00	\$20,230 53	\$17,749 00	-	\$600 00	-	\$370 88	\$18,719 88
Maine State Relief Association	25,570 30	1,640 58	-	27,210 88	18,708 80	-	3,212 31	-	763 02	32,684 13
Odd Fellows Graded Mu. Relief Ass'n	29,319 00	329 73	-	29,648 73	27,040 00	-	3,213 60	-	658 72	30,912 32
Patrons Mutual Aid Society	3,484 80	-	-	3,484 80	3,952 11	-	215 78	-	97 97	4,265 86
Total	\$76,891 60	\$3,533 34	\$150 00	\$80,574 94	\$67,449 91	-	\$7,241 69	-	\$1,890 59	\$76,582 19
COMPANIES OF OTHER STATES.										
American Benefit Society	\$59,982 83	\$167 64	\$965 68	\$61,116 15	\$38,000 00	\$3,483 23	\$2,647 05	-	\$3,395 58	\$47,525 86
American Legion of Honor	1,554,406 80	21,975 71	11,891 29	1,588,273 80	1,663,500 00	-	17,298 65	-	52,302 60	1,733,101 25
Ancient Order of United Workmen	1,194,864 90	2,363 68	9,536 76	1,206,765 34	935,673 00	-	17,003 28	\$9,733 50	300,988 06	1,263,397 84
Catholic Benevolent Legion	1,230,629 90	1,178 43	31,651 12	1,263,459 45	1,148,175 03	5,013 61	12,829 95	-	18,517 07	1,184,535 66
Christian Burden Bearers Ass'n	22,881 33	1,209 23	156 16	24,246 72	18,506 50	-	1,579 56	44 50	552 40	20,682 96
Foresters of America	20,636 94	-	-	20,636 94	21,000 00	-	-	-	-	21,000 00
Home Circle	170,270 42	231 34	926 85	171,428 61	158,248 66	-	5,469 35	394 50	9,817 89	173,930 40
Independent Order of Foresters	2,389,772 64	119,982 53	47,416 52	2,557,171 69	1,440,132 03	-	211,789 93	825 37	323,032 75	1,975,780 08
Knights of Columbus	311,715 01	6,162 86	5,881 88	323,759 75	180,000 00	-	19,925 35	3,641 50	22,807 29	226,374 14
Knights of Honor	3,594,978 59	4,706 55	19,875 21	3,619,560 35	3,515,033 08	11,567 51	27,319 39	2,500 00	55,732 97	3,612,152 95
Knights of Pythias	1,345,207 60	7,487 85	-	1,352,695 45	1,218,783 54	45,220 13	17,129 17	28,172 00	51,232 88	1,360,537 72
Knights of the Maccabees	2,113,598 95	14,625 53	55,720 28	2,183,944 76	1,701,572 25	-	86,399 35	434 95	282,581 73	1,970,988 28
Modern Woodmen of America	3,583,836 25	8,797 12	73,093 52	3,665,726 89	3,455,019 95	76,854 10	38,922 20	-	175,866 47	3,896,662 72
New England Order of Protection ..	435,912 71	610 30	1,371 38	437,894 39	367,600 60	-	12,039 25	1,713 00	21,488 18	402,840 43
Royal Arcanum	6,647,481 77	33,449 22	12,926 67	6,693,857 66	6,083,656 37	11,217 05	78,540 28	-	64,550 42	6,238,064 42
Royal Society of Good Fellows	357,237 82	275 48	866 25	358,379 55	334,898 87	-	11,398 01	-	10,304 87	356,601 75
Royal Templars of Temperance	365,603 95	125 49	-	365,729 44	333,309 86	-	6,160 32	219 50	20,406 25	360,095 93
Societe des Artisans	199,114 85	10,883 76	1,074 62	210,573 23	152,743 26	-	14,544 83	1,620 53	14,925 12	183,833 74
United Order of the Golden Cross ..	613,029 04	5,658 80	1,896 82	620,584 66	581,020 30	1,713 00	22,574 86	2,535 50	19,360 84	627,204 50
United Order of the Pilgrim Fathers	521,620 24	599 08	3,594 00	525,813 32	488,568 35	-	9,427 82	-	11,423 68	509,419 85
Workmen's Benefit Association	62,431 38	-	-	62,431 38	47,000 00	1,148 00	9,597 94	372 60	5,679 98	63,797 92
Total	\$26,795,213 92	\$239,990 60	\$278,845 01	\$27,314,049 53	\$23,882,241 05	\$156,216 63	\$672,596 54	\$52,206 85	\$1,465,267 33	\$26,228,528 40
Aggregate	\$26,872,105 52	\$243,523 94	\$278,995 01	\$27,394,624 47	\$23,949,690 96	\$156,216 63	\$679,838 23	\$52,206 85	\$1,467,157 92	\$26,305,110 59

TABLE No. 17.
Assets and Liabilities December 31, 1899—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..	\$28,075 55	-	-	\$28,075 55	-	-	-	-	\$28,075 55
Maine State Relief Association	40,487 17	-	-	40,487 17	-	-	-	-	40,487 17
Odd Fellows' Graded Mu. Relief Ass'n	12,287 57	-	-	12,287 57	-	-	-	-	12,287 57
Patrons Mutual Aid Society.....	3,513 14	-	-	3,513 14	-	-	-	-	3,513 14
Total	\$84,363 43	-	-	\$84,363 43	-	-	-	-	\$84,363 43
COMPANIES OF OTHER STATES.									
American Benefit Society	\$19,926 37	\$3,249 65	-	\$23,176 02	\$3,500 00	\$186 53	\$815 90	\$4,502 43	\$18,673 59
American Legion of Honor	434,004 03	118,236 46	\$36,145 00	589,285 49	154,500 00	-	-	154,500 00	434,785 49
Ancient Order of United Workmen....	87,707 54	-	-	87,707 54	65,000 00	-	-	65,000 00	22,707 54
Catholic Benevolent Legion	84,622 91	126,500 00	-	211,122 91	282,170 33	-	-	282,170 33	-71,047 42
Christian Burden Bearers Ass'n	34,883 45	-	-	34,883 45	-	-	-	-	34,883 45
Foresters of America	1,278 50	1,630 00	-	2,908 50	2,000 00	-	-	2,000 00	908 50
Home Circle	33,911 72	11,500 00	912 00	46,323 72	36,702 73	-	-	36,702 73	9,620 99
Independent Order of Foresters	3,863,535 05	-	118,928 16	3,922,483 21	101,297 97	-	5,778 54	107,076 51	3,815,406 70
Knights of Columbus	351,160 08	31,513 31	1,491 59	384,164 98	30,133 65	-	-	30,133 65	354,031 33
Knights of Honor.....	*62,887 82	294,943 42	-	357,831 24	726,766 67	-	72 00	726,838 67	-369,007 43
Knights of Pythias	488,457 69	25,665 20	56,164 16	570,287 35	331,634 38	-	-	331,634 38	238,652 97
Knights of the Maccabees	1,016,043 89	183,997 71	14,163 91	1,214,205 51	320,408 25	19,949 93	-	340,358 18	873,847 33
Modern Woodmen of America	*502,635 37	353,000 00	4,259 50	859,894 87	477,250 00	14,882 50	-	492,132 50	367,762 37
New England Order of Protection....	52,368 72	22,000 00	-	74,368 72	36,000 00	-	-	36,000 00	38,368 72
Royal Arcanum	†1,565,036 76	542,296 99	31,201 19	2,138,534 94	748,750 00	296 60	2,216 52	751,263 12	1,387,271 82
Royal Society of Good Fellows	5,927 74	42,200 00	-	47,427 74	126,500 00	-	-	126,500 00	-79,072 26
Royal Templars of Temperance	40,597 14	59,000 00	2,296 21	101,893 35	99,150 00	-	-	99,150 00	2,743 35
Societe des Artisans	265,330 58	3,509 58	800 00	269,640 16	-	-	3,388 74	3,388 74	266,251 42
United Order of the Golden Cross....	76,362 48	30,000 00	-	106,362 48	75,000 00	1,209 11	-	76,209 11	30,153 37
United Order of the Pilgrim Fathers....	28,668 50	26,041 03	-	54,709 53	67,500 00	-	-	67,500 00	-12,790 47
Women's Benefit Association	2,665 04	-	-	2,665 04	-	-	-	-	2,665 04
Total ..	\$8,958,231 38	\$1,875,283 35	\$266,361 72	\$11,099,876 45	\$3,684,263 98	\$36,524 67	\$12,271 70	\$3,733,060 35	\$7,366,816 10
Aggregate	\$9,042,594 81	\$1,875,283 35	\$266,361 72	\$11,184,239 88	\$3,684,263 98	\$36,524 67	\$12,271 70	\$3,733,060 35	\$7,451,179 53

* Less items not admitted.

† Less depreciation in value of real estate.

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

COMPANIES.	IN FORCE DEC. 31, 1898.		WRITTEN.		TERMINATED.		IN FORCE DEC. 31, 1899.		Premiums or assessments received during 1899.	Losses and claims incurred during 1899.
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.		
MAINE COMPANIES.										
Maine Central Railroad Relief Ass'n..	1,672	-	64	-	110	-	1,626	-	\$18,379 50	\$13,000 00
Maine State Relief Association	1,473	\$1,953,165 00	76	\$92,505	112	\$154,430	1,431	\$1,891,240 00	25,594 30	20,791 40
Odd Fellows Graded Mut. Relief Ass'n	1,862	-	129	-	97	-	1,894	-	27,212 00	25,410 09
Patrons Mutual Aid Society.	574	-	1	-	120	-	455	-	3,468 00	3,259 87
Total	5,581	\$1,953,165 00	264	\$92,505	439	\$154,430	5,406	\$1,891,240 00	\$74,563 80	\$62,461 27
COMPANIES OF OTHER STATES.										
American Benefit Society	5,007	\$5,331,000 00	1,248	\$1,160,000	743	\$676,500	5,512	\$5,814,500 00	\$51,183 98	\$41,000 00
American Legion of Honor	19,119	44,023,500 00	516	427,000	2,741	7,156,000	16,894	37,294,500 00	1,553,406 80	1,692,500 00
Ancient Order of United Workmen...	53,523	107,046,000 00	5,423	10,846,000	1,652	3,304,000	57,294	114,588,000 00	824,042 00	890,000 00
Catholic Benevolent Legion.....	47,430	75,537,000 00	2,769	2,777,000	4,247	6,458,500	45,952	71,855,500 00	1,230,629 00	1,211,500 00
Christian Burden Bearers Association	1,834	1,787,000 00	86	80,000	53	50,500	1,867	1,816,500 00	22,761 28	18,500 00
Foresters of America.....	598	642,000 00	-	-	36	37,000	562	605,000 00	20,636 94	23,000 00
Home Circle.....	6,217	11,786,000 00	358	343,000	759	2,098,509	5,816	10,030,500 00	151,165 38	162,009 52
Independent Order of Foresters.....	143,436	178,311,500 00	26,687	24,417,000	8,064	7,936,000	161,459	194,792,500 00	2,159,294 98	1,238,623 32
Knights of Columbus.....	22,005	22,306,000 00	5,242	5,242,000	911	913,000	26,336	26,635,000 00	243,744 31	171,000 00
Knights of Honor.....	82,256	146,703,000 00	4,389	5,364,000	19,782	33,598,000	66,863	118,469,000 00	3,505,895 69	3,949,866 40
Knights of Pythias.....	54,771	100,527,500 00	11,034	15,943,500	5,283	8,081,500	60,522	108,389,500 00	1,329,044 35	1,289,500 00
Knights of the Macabees	162,252	200,025,500 00	54,293	60,274,000	19,413	15,343,000	197,132	244,956,500 00	1,842,230 72	1,747,400 00
Modern Woodmen of America	326,488	617,066,000 00	125,633	206,234,000	23,760	36,489,000	428,361	786,811,000 00	3,204,274 25	3,615,000 00
New England Order of Protection....	24,754	44,223,000 00	3,125	4,462,000	1,048	1,708,000	26,831	46,977,000 00	401,976 21	388,000 00
Royal Arcanum.....	189,184	537,819,000 00	12,913	27,187,000	8,229	23,085,500	193,868	539,926,500 00	6,491,620 07	6,020,500 00
Royal Society of Good Fellows	10,133	21,100,500 00	619	700,000	1,274	2,482,500	9,478	19,318,000 00	357,126 82	375,000 00
Royal Templars of Temperance	12,751	15,079,650 00	1,263	954,750	1,800	1,528,250	12,214	14,560,150 00	340,550 00	343,450 00
Societe des Artisans	12,780	12,715,000 00	1,928	1,928,000	752	750,000	13,956	13,893,000 00	111,782 69	102,800 00
United Order of the Golden Cross....	32,255	42,431,500 00	4,401	4,023,500	4,476	5,103,000	32,180	41,352,000 00	607,221 64	565,000 00
United Order of the Pilgrim Fathers..	24,164	38,272,500 00	2,370	2,613,000	2,703	3,992,000	23,831	36,893,500 00	503,327 80	466,500 00
Workmen's Benefit Association.....	5,980	5,980,000 00	819	819,000	414	414,000	6,385	6,385,000 00	48,778 00	47,000 00
Total	1,236,937	\$2,228,713,150 00	264,516	\$375,794,750	108,140	\$163,204,750	1,393,313	\$2,441,303,150 00	\$14,990,692 91	\$24,268,149 24
Aggregate	1,242,518	\$2,230,666,315 00	264,780	\$375,887,255	108,579	\$163,359,180	1,398,719	\$2,443,194,390 00	\$15,065,256 71	\$24,330,610 51

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

COMPANIES.	POLICIES ISSUED.				POLICIES TERMINATED.			
	1898.		1899.		1898.		1899.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE COMPANIES.								
Maine Central Railroad Relief Association	129	-	64	-	130	-	110	-
Maine State Relief Association	119	\$151,250 00	70	\$92,505 00	155	\$201,485 00	112	\$154,430 00
Odd Fellows' Graded Mutual Relief Association	194	-	129	-	68	-	97	-
Patrons Mutual Aid Society	5	-	1	-	179	-	120	-
Total	447	\$151,250 00	264	\$92,505 00	532	\$201,485 00	439	\$154,430 00
COMPANIES OF OTHER STATES.								
American Benefit Society	267	\$227,000 00	413	\$369,250 00	190	\$164,250 00	302	\$245,600 00
American Legion of Honor	53	53,000 00	4	3,500 00	78	158,000 00	47	84,500 00
Ancient Order of United Workmen	499	998,000 00	556	1,112,000 00	384	768,000 00	211	422,000 00
Catholic Benevolent Legion	-	-	9	5,500 00	3	3,000 00	5	6,000 00
*Christian Burden Bearers Association	9	9,000 00	12	11,000 00	9	9,000 00	9	8,000 00
Home Circle	-	-	-	-	10	15,000 00	1	12,500 00
Independent Order of Foresters	672	637,500 00	1,013	821,500 00	192	159,000 00	440	432,000 00
Knights of Columbus	259	259,000 00	75	75,000 00	38	38,000 00	50	50,000 00
Knights of Honor	-	-	1	500 00	40	67,000 00	69	151,500 00
Knights of Pythias	312	327,000 00	344	367,000 00	62	69,000 00	73	99,000 00
Knights of the Maccabees	14	7,000 00	97	19,000 00	60	19,000 00	58	21,000 00
†Modern Woodmen of America	-	-	86	147,500 00	-	-	-	-
New England Order of Protection	366	469,000 00	426	544,000 00	97	151,000 00	150	235,000 00
†Order of United Friends	1	500 00	-	-	56	121,000 00	-	-
Royal Arcanum	13	34,500 00	5	19,000 00	35	99,000 00	29	94,500 00
Royal Society of Good Fellows	2	3,000 00	-	-	20	33,000 00	44	69,500 00
Royal Templars of Temperance	-	-	-	-	13	32,750 00	3	5,000 00
Societe des Artisans	84	84,000 00	106	106,000 00	1	1,000 00	17	17,000 00
United Order of the Golden Cross	429	536,500 00	348	290,000 00	422	578,500 00	472	486,000 00
United Order of the Pilgrim Fathers	108	135,000 00	198	230,400 00	67	96,000 00	207	355,400 00
Workmen's Benefit Association	37	37,000 00	45	45,000 00	19	19,000 00	21	21,000 00
Total	3,125	\$3,817,000 00	3,738	\$4,166,150 00	1,796	\$2,600,500 00	2,208	\$2,814,900 00
Aggregate	3,572	\$3,968,250 00	4,002	\$4,258,655 00	2,328	\$2,801,985 00	2,647	\$2,969,330 00

COMPANIES.	POLICIES IN FORCE DECEMBER 31.				PREMIUMS AND ASSESSMENTS RECEIVED.		LOSSES AND CLAIMS PAID.	
	1898.		1899.		1898.	1899.	1898.	1899.
	Number.	Amount.	Number.	Amount.				
MAINE COMPANIES.								
Maine Central Railroad Relief Association.....	1,672	-	1,626	-	\$20,311 50	\$18,379 50	\$15,000 00	\$12,000 00
Maine State Relief Association.....	1,473	\$1,953,165 00	1,431	\$1,891,240 00	25,877 20	*25,504 30	17,715 00	18,708 80
Odd Fellows' Graded Mutual Relief Association.....	1,862	-	1,894	-	14,444 00	27,212 00	12,740 00	27,040 00
Patrons Mutual Aid Society.....	574	-	455	-	4,364 00	3,468 00	4,543 10	3,952 11
Total	5,581	\$1,953,165 00	5,406	\$1,891,240 00	\$64,996 70	\$74,563 80	\$49,998 10	\$61,700 91
COMPANIES OF OTHER STATES.								
American Benefit Society.....	1,543	\$1,456,500 00	1,654	\$1,580,750 00	\$10,329 54	\$14,032 64	\$7,250 00	\$6,500 00
American Legion of Honor.....	146	293,000 00	103	212,000 00	9,624 85	7,939 45	5,000 00	5,000 00
Ancient Order of United Workmen.....	7,153	14,306,000 00	7,498	14,996,000 00	32,000 00	109,399 00	112,000 00	136,000 00
Catholic Benevolent Legion.....	42	45,500 00	46	45,000 00	677 44	663 20	1,000 00	2,000 00
Christian Burden Bearers Association.....	227	219,500 00	230	222,500 00	234 00	2,562 00	1,000 00	1,000 00
Home Circle.....	71	140,000 00	70	127,500 00	2,101 88	1,944 58	3,326 12	1,904 96
Independent Order of Foresters.....	3,059	3,094,000 00	3,632	3,483,500 00	37,269 53	44,814 41	15,300 00	23,616 67
Knights of Columbus.....	631	632,000 00	656	657,000 00	4,672 19	7,321 37	4,000 00	7,000 00
Knights of Honor.....	303	573,000 00	235	422,000 00	19,968 28	17,144 58	16,000 00	5,000 00
Knights of Pythias.....	576	726,000 00	847	993,000 00	8,680 85	9,200 05	4,000 00	6,000 00
Knights of the Maccabees.....	190	86,000 00	229	84,000 00	776 85	705 81	1,000 00	-
Modern Woodmen of America.....	-	-	86	147,500 00	-	-	-	-
New England Order of Protection.....	3,224	5,044,000 00	3,500	5,353,000 00	51,343 02	46,426 17	39,000 00	46,000 00
Order of United Friends.....	149	240,000 00	-	-	-	-	6,800 00	-
Royal Arcanum.....	525	1,519,500 00	501	1,444,000 00	16,773 60	18,504 48	21,000 00	19,500 00
Royal Society of Good Fellows.....	132	234,500 00	88	165,000 00	3,796 53	3,628 25	1,000 00	7,000 00
Royal Templars of Temperance.....	26	38,000 00	23	33,000 00	1,264 15	1,020 86	2,000 00	4,000 00
Societe des Artisans.....	149	149,000 00	238	238,000 00	620 05	1,420 30	-	-
United Order of the Golden Cross.....	5,670	6,338,000 00	5,546	6,142,000 00	87,740 78	91,304 31	75,900 00	66,000 00
United Order of the Pilgrim Fathers.....	2,003	3,069,000 00	1,994	2,944,000 00	30,621 14	41,040 00	21,000 00	38,000 00
Workmen's Benefit Association.....	270	270,000 00	294	294,000 00	1,324 00	2,183 00	2,000 00	4,000 00
Total	26,089	\$38,472,500 00	27,470	\$39,583,750 00	\$319,818 18	\$421,554 46	\$338,576 12	\$378,521 63
Aggregate	31,670	\$40,425,665 00	32,876	\$41,474,990 00	\$384,814 88	\$496,118 26	\$388,574 22	\$440,222 54

* Includes entrance fees.

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, 1899.

UNION MUTUAL LIFE INSURANCE COMPANY,

PORTLAND, ME.

Principal Office, No. 396 Congress Street.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1849.

FRED E. RICHARDS, *President.*

J. FRANK LANG, *Secretary.*

INCOME.

First year's premiums	\$283,767 86	
Renewal premiums	1,087,839 56	
Dividends applied to pay running premiums	13,873 27	
Dividends applied to purchase paid-up additions and annuities	23,558 13	
Surrender values applied to pay running premiums	4,695 58	
Surrender values applied to purchase paid-up insurance and annuities	27,218 56	
Consideration for annuities	5,000 00	
Total	\$1,445,952 96	
Deduct re-insurance	1,090 69	
Net premium income		\$1,444,862 27
Rent—including company's use of own buildings	\$21,286 98	
Interest on loans on mortgages of real estate	71,258 84	
Interest on collateral loans, premium notes, etc	41,234 99	
Interest on bonds and dividends on stocks	186,351 34	
Interest on bank deposits and other debts due the company	5,059 21	
Discount on claims paid in advance	463 89	
Total interest and rents		\$325,655 25
Profit on sale of securities		63,401 64
Total income		\$1,833,919 16
Net ledger assets Dec. 31, 1898		7,123,447 25
Total		\$8,957,366 41

DISBURSEMENTS.

Death claims, \$396,081.95; additions, \$9,319.18.	\$605,401 13
Endowments, \$82,038.87; additions, \$4,396.43.	86,435 30
Installment claims	1,820 00
Total	\$693,656 43
Deduct amount received for re-insurance	5,200 30
Net amount paid for losses and matured endowments	\$688,456 13

Paid to annuitants	\$1,123 04	
Premium notes voided by lapse, including \$9,936.31 short time notes.....	10,106 31	
Collateral loan notes voided by lapse.....	359 07	
Dividends paid policy holders	15,703 53	
Dividends applied to pay running premiums.....	13,873 27	
Dividends applied to purchase additions and annuities...	23,558 13	
Surrender values paid.....	52,547 90	
Surrender values applied to pay running premiums.....	4,695 58	
Surrender values applied to purchase paid-up insurance and annuities.....	27,218 56	
Total paid policy holders.....		\$837,641 52
Commissions to agents; new policies, \$164,740.03; } renewals, \$67,451.97	\$232,192 00	
Commuting renewal commissions	1,807 12	
Salaries and allowances to managers and agents.....	118,269 94	
Salaries and compensation of officers and office employes	65,682 90	
Medical examiners' fees	33,932 00	
Taxes on :		
premiums, \$15,292.50; reserves, \$2,569.57.....	17,862 07	
real estate	11,314 81	
Insurance department fees and agents' licenses	7,629 75	
Municipal and state licenses.....	3,133 02	
Repairs and expenses on real estate, except taxes	7,668 11	
Rents—including company's use of own buildings.....	18,125 93	
Advertising, \$8,340.41; printing and stationery, \$17,369.37; } postage, \$6,738.78	32,448 56	
Legal expenses, \$7,662.77; furniture, \$1,172.23.....	8,835 00	
Loss on sale of real estate	98 82	
Miscellaneous expenses	12,537 77	
Traveling expenses.....	1,534 42	
Revenue account	5,268 67	
Profit and loss account.....	12,604 18	
Total miscellaneous disbursements.....		\$590,945 07
Total disbursements.....		1,428,586 59
Balance		\$7,528,779 82

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$1,093,324 85
Loans on mortgage of real estate	1,292,986 63
Loans secured by collateral	743,069 72
Loans on company's policies assigned as collateral	10,854 26
Premium notes on policies in force, including \$40,746.95 short time notes taken in settlement of premiums	183,889 95
Book value of stocks and bonds—excluding interest.....	4,143,070 26
Cash in office and in bank	38,099 05
Bills receivable, \$13,213.23; agents' balances, \$7,984.54.....	21,197 77
Cash in transit December 31, 1899, since received	2,287 33
Ledger assets, per balance	\$7,528,779 82

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate	\$28,358 06		
Interest accrued on stocks and bonds.....	26,865 22		
Interest due and accrued on collateral loans	4,143 75		
Interest due and accrued on premium notes, loans or liens	5,589 53		
Interest due and accrued on other assets.....	783 70		
Rents accrued on company's property.....	687 55		
	<hr/>		
Total interest and rents			\$66,427 81
Market value of stocks and bonds over book value.....			184,670 99
		<i>New</i>	
		<i>Business.</i>	<i>Renewals.</i>
Gross uncollected premiums.....	\$66,590 79		\$79,782 54
Gross deferred premiums	30,571 73		86,282 50
		<hr/>	
Total	\$97,162 52		\$166,065 04
Deduct loading	19,432 50		33,213 02
		<hr/>	
Net uncollected and deferred premiums	\$77,730 02		\$132,852 02
			\$210,582 04
Forborne premiums to be deducted in settlement of policy claims included in liabilities			581 97
			<hr/>
Gross assets			\$7,991,042 63

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$4,883 42		
Bills receivable, unsecured.....	13,213 23		
			<hr/>
Total			\$18,096 65
Total admitted assets			<hr/>
			\$7,972,945 98

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES)
 HYPOTHECATED AS COLLATERAL SECURITY FOR CASH ACTUALLY
 LOANED, THE PAR AND MARKET VALUE OF SAME AND AMOUNT
 LOANED, DECEMBER 31, 1899.

Description of Collateral.	Par value.	Market value.	Amount loaned thereon.
First National Bank, Wiscasset, Me	\$500 00	\$500 00	\$495 00
Beloit Water Works Co., 6s	1,000 00	1,000 00	2,000 00
Iowa Central R'y Co., 1st Mortg., Gold, 5s	1,000 00	1,150 00	
Central Wharf, Portland, Me	9,000 00	9,000 00	4,200 00
Camden & Rockland Water Co., Me	12,500 00	12,500 00	5,000 00
Camden & Rockland Water Co., Me	6,300 00	6,300 00	5,000 00
National Shoe & Leather Bank, Auburn, Me	11,000 00	11,000 00	9,000 00
Mortgage of Real Estate on 3rd St. Minneapolis, Minn.	15,486 00	15,486 60	15,486 60
Portland Water Co., Me	5,200 00	5,720 09	5,000 00
Portland Railroad Co., Me	9,000 00	13,500 00	9,500 00
Mt. Vernon Water Co., 6s	1,000 00	1,000 00	681 17
Maine & New Hampshire Granite Co., Me., 5s	9,500 00	9,500 00	8,500 00
Maine & New Hampshire Granite Co., Me., 5s	5,500 00	5,500 00	5,000 00
State Publishing Association, Me	10,000 00	10,000 00	8,300 00
Maine Trust & Banking Co	10,000 00	13,000 00	16,000 00
Fort Smith, Ark., Water Co., 1st Con. Mortg., 6s	1,000 00	500 00	800 00
Lime Rock R. R. Co	30,000 00	30,000 00	20,000 00
P. H. & J. M. Brown Co., Me	30,000 00	30,000 00	15,000 00
Fort Fairfield National Bank, Me	1,000 00	1,300 00	2,000 00
Presque Isle National Bank, Me	1,000 00	1,350 00	
Rockland Building Syndicate, Me	40,000 00	40,000 00	25,000 00
Lime Rock R. R. Co	2,500 00	2,500 00	2,000 00
Merchants Exchange Bld. Co., Kansas City, Mo	174,200 00	60,000 00	56,368 31
Cobb Lime Co., Me	11,200 00	5,600 00	3,700 00
Lime Rock R. R. Co	10,000 00	10,000 00	5,000 00
First National Bank, Bath, Me	8,000 00	10,000 00	40,000 00
Bath National Bank, Bath, Me	16,800 00	25,200 00	
Hereford R. R. Co	8,100 00	8,100 00	15,000 00
Maine Trust & Banking Co	4,900 00	6,370 00	
A. F. Crockett Co	20,000 00	20,000 00	15,000 00
Certificate of Deposit Chapman National Bank, Me	1,218 00	1,218 42	1,000 00
Central of Georgia R'y Co., Con. Mortg., 5s	1,000 00	920 00	800 00
Fort Fairfield National Bank, Me	1,000 00	1,300 00	560 00
Lime Rock R. R. Co	15,000 00	15,000 00	15,000 00
Camden & Rockland Water Co., Me	4,400 00	4,400 00	
Aroostook Trust & Banking Co., Me	800 00	1,120 00	750 00
Springfield Water Works Co., 1st Mortg., 6s	5,000 00	5,000 00	4,000 00
Springfield Water Works Co., 1st Mortg., 6s	11,000 00	11,000 00	9,500 00
Westbrook Trust Co., Me	500 00	525 00	500 00
First National Bank, Portland, Me	800 00	824 00	300 00
York County National Bank, York, Me	8,500 00	10,200 00	8,500 00
New England Cotton Yarn Co., 5s	6,000 00	6,300 00	5,000 00
Bar Harbor Electric Lt. Co., Me., 4s	6,500 00	5,850 00	3,250 00
Fergus Falls Water Co., 1st Mortg., 6s	500 00	500 00	450 00
Springfield Water Works Co., 1st Mortg., 6s	7,000 00	7,000 00	6,000 00
Mortgage of Real Estate, Mechanic Falls, Me	250 00	250 00	250 00
Maine Steamship Co., Me., 6s	500 00	550 00	500 00
First National Bank, Lincoln, Neb.	500 00	500 00	3,000 00
Chapman National Bank, Portland, Me	2,000 00	2,000 00	
Wisconsin Central R'y Co., Preferred	1,600 00	896 00	18,000 00
Merchants National Bank, Portland, Me	15,000 00	20,600 00	
Kennebec Light & Heat Co., Me	4,000 00	4,000 00	3,875 00
Bar Harbor Electric Lt. Co., Common Stock	750 00	750 00	
Bar Harbor Electric Lt. Co., Preferred Stock	325 00	325 00	5,847 48
Lime Rock R. R. Co	12,000 00	12,000 00	
First National Bank, Portland, Me	2,300 00	2,369 00	2,000 00
John Bird Co., Rockland, Me	25,000 00	31,250 00	25,000 00
Bar Harbor Electric Lt. Co., Me., 4s	1,500 00	1,350 00	1,000 00
Bar Harbor Electric Lt. Co., Me., Common Stock	750 00	750 00	
Cascade Electric Lt. & Power Co	5,000 00	5,000 00	2,500 00
The Lewiston Journal Co., Me	12,000 00	12,000 00	10,000 00
Edinburgh Land Co., Me	15,000 00	11,250 00	5,000 00
Edinburgh Land Co., Me	15,000 00	11,250 00	5,000 00
Erie Telegraph & Telephone Co., 5s	1,000 00	1,000 00	450 00

STOCKS, BONDS, ETC.—CONTINUED.

Description of Collateral.	Par value.	Market value.	Amount loaned thereon.	
Western Union Telegraph Co	\$1,000 00	\$880 00	\$1,278 40	
Chicago, Rock Island & Pacific R. R.	1,000 00	1,050 00		
United States, 4s	2,000 00	2,710 00		
Union Electric Co., 6s	500 00	525 00		
Kennebec Light & Heat Co., Me., 5s	500 00	537 50		
Sanford Power Co., 5s, Me	500 00	515 00		
York County National Bank, York, Me	1,500 00	1,800 00		1,500 00
Edinburgh Land Co., Me	15,000 00	11,250 00		5,000 00
Mortgage and Notes of Real Estate in Arizona	3,000 00	3,000 00		2,000 00
The Torrington Co., Class A	3,750 00	4,500 00		5,778 01
United States, 4s	1,000 00	1,355 00		
The Torrington Co., Class A	1,250 00	1,500 00	1,100 00	
Western Union Telegraph Co	5,000 00	4,400 00	4,700 00	
United States, 4s	1,000 00	1,355 00		
Atchison, Topeka & Santa Fe R. R., Common	19,000 00	2,000 00	2,133 50	
Maine Water Co., 5s	1,000 00	1,030 00		
The Torrington Co., Preferred	1,000 00	1,200 00	965 00	
New York Central & Hudson River R. R. Co	2,500 00	3,400 00	3,100 00	
Rockland Water Co., Rockland, Me., 1st Mortg., 5s	500 00	535 00		
Pennsylvania R. R. Co	5,000 00	6,600 00	5,625 00	
Chicago, Burlington & Quincy R. R. Co	10,000 00	12,200 00	14,487 50	
Rome, Watertown & Ogdensburg R. R., 5s	1,000 00	1,230 00		
Portland Gas Light Co	500 00	850 00	8,187 50	
Union Pacific R. R., Preferred	10,000 00	7,400 00		
Duluth Gas & Water Co., 6s	1,000 00	1,000 00	750 00	
Chicago, Burlington & Quincy R. R. Co	1,000 00	1,220 00		
Chicago, Burlington & Quincy R. R. Co	10,000 00	12,200 00	13,012 50	
Geneva Gas Co., 5s	1,000 00	1,000 00		
Merchants National Bank, Portland, Me	375 00	515 00		
Receipt of Kidder, Peabody & Co., for \$28,750 Seattle Electric Lt. Co., 5s, 3 shares preferred and 3 shares common stock	29,350 00	29,350 00	30,000 00	
American Writing Paper Co., 1st Mortg., 5s	2,000 00	1,800 00		
New England Cotton Yarn Co., 5s	4,000 00	4,200 00	6,600 00	
Chicago, Burlington & Quincy R. R. Co	5,000 00	6,100 00		
New York Central & Hudson River R. R. Co	500 00	680 00	370 00	
Mousam Water Co., 5s, Me	1,000 00	1,030 00		
Knox Gas & Electric Co., 6s	100 00	105 00	4,950 00	
Leadville, Colorado, Warrants	300 00	300 00		
Pere Marquette R. R. Co., Preferred	7,000 00	4,060 00	1,100 00	
Mortgage Notes of Real Estate, Tremont, Me	2,000 00	2,000 00		
Receipt of Edward A. Noyes for \$19,000, Saratoga Traction Co. 5s to be received	19,000 00	19,000 00	15,000 00	
New England Cotton Yarn Co., Preferred	7,000 00	7,350 00	6,000 00	
Receipt of Kidder, Peabody & Co., for \$14,375, Seattle Electric Lt. Co., 5s, 3 shares preferred and 3 shares common stock	14,975 00	14,975 00	15,000 00	
Harpwell Steamboat Co., 5s	500 00	500 00		
Reading Co., Common	13,350 00	2,403 00		
Receipt of Edward A. Noyes for \$10,000, Saratoga Traction Co., 5s, to be received	10,000 00	10,000 00	7,500 00	
The Torrington Co., Class B	5,000 00	6,000 00	6,087 50	
Cleveland City Cable R. R. Co., 5s	1,000 00	1,060 00		
Maine Water Co., 1st Mortg., 5s	2,000 00	2,060 00	1,400 00	
Bar Harbor Electric Lt. Co., 4s	4,000 00	3,600 00	12,000 00	
Springfield Water Works Co., 6s	11,000 00	11,000 00		
Chicago, Burlington & Quincy R. R. Co	5,000 00	6,100 00	6,511 25	
Camden & Rockland Water Co	2,500 00	2,500 00		
Aroostook County, Me., (Aid of B. & A. R. R. Co.), 4½s	34,000 00	39,100 00	34,000 00	
Receipt of Edward A. Noyes for \$7,000, Saratoga Traction Co., 5s, to be received	7,000 00	7,000 00	5,000 00	
Portland Trust Co., Me	2,700 00	4,050 00	3,600 00	
Receipt of Edward A. Noyes for \$9,000, Saratoga Traction Co., 5s to be received	9,000 00	9,000 00	750 00	
New York Central & Hudson River R. R. Co	10,000 00	13,600 00	13,298 75	
Maine Water Co., 5s	1,000 00	1,030 00		
Chicago, Burlington & Quincy R. R. Co	11,000 00	13,420 00	13,325 00	
Geneva Gas Co., 5s	1,000 00	1,000 00		
American Sugar Refinery Co	12,000 00	15,000 00	15,512 50	
Rome, Watertown & Ogdensburg R. R. Co., 5s	1,000 00	1,230 00		

STOCKS, BONDS, ETC.—CONCLUDED.

Description of Collateral.	Par value.	Market value.	Amount loaned thereon.
Portland R. R. Co.....	\$2,000 00	\$3,000 00	\$2,350 00
American Sugar Refinery Co.....	20,000 00	25,000 00	} 27,375 00
The Torrington Co., Class A.....	2,500 00	3,000 00	
Union Safe Deposit & Trust Co., Portland, Me.....	1,000 00	1,200 00	} 240 00
New England Gas & Coke Co.....	500 00	110 00	
Leadville, Colorado, Warrants	203 00	203 30	
Receipt of Edward A. Noyes for \$4,000, Saratoga Traction Co., 5s, to be received.....	4,000 00	4,000 00	3,000 00
Chicago, Burlington & Quincy R. R. Co.....	5,000 00	6,100 00	4,756 25
Chicago, Burlington & Quincy R. R. Co.....	10,000 00	12,200 00	} 11,912 50
Keokuk Water Works Co., 6s.....	1,000 00	1,000 00	
Knox Gas & Electric Co., 6s.....	500 00	525 00	} 8,000 00
Union Electric Co., 6s, Manchester, N. H.....	1,000 00	1,050 00	
Bridgton & Saco River R. R. Co., 4s.....	1,000 00	1,020 00	
Clifton Forge Lt. & Water Co., 6s.....	500 00	500 00	
Sterling Water Co., 5s.....	3,000 00	3,000 00	
Reading Co.....	25,000 00	4,500 00	
Cumberland Oil Co.....	2,000 00	1,000 00	
		\$951,092 82	\$743,069 72

BONDS OWNED BY THE COMPANY, DECEMBER 31, 1899.

Description.	YEAR OF		Book value.	Par value.	Market value.
	Maturity.	Option.			
United States, Gold.....	1925		\$393,919 44	\$326,000 00	\$441,730 00
State of Maine, (Registered).....	1917			25,000 00	
State of Maine, (Registered).....	1918			15,000 00	
State of Maine, (Registered).....	1919		48,718 75	5,000 00	49,560 00
State of Maine, (Registered).....	1923			2,000 00	
Province of New Brunswick.....	1930			3,000 00	
Province of New Brunswick.....	1930		60,577 37	3,500 00	68,400 00
Province of New Brunswick.....	1930			48,500 00	
Province of New Brunswick.....	1931			5,000 00	
Montreal Harbour, (Debentures).....	1917		30,432 50	30,000 00	31,425 00
Montreal Harbour, (Debentures).....	1918				
Province of Ontario, Annuities, 1900 to 1925, \$7,000 payable semi-annually (362,255 62	-	367,304 83
Province of Ontario, Annuities, 1900 to 1932, \$4,000 payable semi-annually (
United States of Mexico, Cons. External Gold.....			43,377 19	43,650 00	42,777 00
Itasca Co., Minn., (Court House), Gold.	1915		22,400 00	20,000 00	22,100 00
Jefferson Co., Ala., (Road Imp.).....	1919		28,750 00	25,000 00	29,750 00
Jefferson Co., Ala., (Road Imp.).....	1920		41,600 00	40,000 00	42,800 00
Spokane Co., Wash., (Gold Funding)...	1912	1902	10,650 00	10,000 00	10,300 00
Caribou, Me., (S. H., Dist. No. 2 Bldg.)	1906				
Caribou, Me., (S. H., Dist. No. 2 Bldg.)	1901		4,000 00	4,000 00	4,000 00
Caribou, Me., (S. H., Dist. No. 2 Bldg.)	1902				
Caribou, Me., (S. H., Dist. No. 2 Bldg.)	1903				
Caswell Plantation, Me., (Notes).....	1900		1,000 00	1,000 00	1,000 00
Damariscotta, Me.....	1900		2,000 00	2,000 00	2,000 00
Americus, Ga.....	1919		10,900 00	10,000 00	11,800 00
Aurora, Ills., (Water Works Co.).....	1900		5,012 50	5,000 00	5,000 00
Berlin, N. H., (Funding).....	1917		10,437 50	10,000 00	10,600 00
Boone, Iowa, (Water Works).....	1905	1900	10,300 00	10,000 00	10,000 00
Brunswick, Me., (Sewer).....	1900		1,000 00	1,000 00	1,000 00
Cheboygan, Mich., (Water Works).....	1914		18,846 00	18,000 00	18,900 00
Cote St. Antoine, Can.....	1934		48,773 50	45,000 00	48,825 00
Delaware, Ohio, (Public Hall).....	1901		5,631 25	5,000 00	5,100 00
Eufaula, Ala., (Water, Gas and Electric), Gold.....	1926		26,312 56	25,000 00	28,500 00
Helena, Mont., (Funding).....	1911	1901	26,937 50	25,000 00	25,500 00
Montgomery, Ala., (Water).....	1928		26,062 50	25,000 00	27,000 00
Morris, Ills., (Water Works).....	1905	1904		2,000 00	
Morris, Ills., (Water Works).....	1906	1904		3,000 00	
Morris, Ills., (Water Works).....	1910	1904		3,000 00	
Morris, Ills., (Water Works).....	1911	1904	20,596 00	3,000 00	20,000 00
Morris, Ills., (Water Works).....	1912	1904		3,000 00	
Morris, Ills., (Water Works).....	1913	1904		3,000 00	
Morris, Ills., (Water Works).....	1914	1904		3,000 00	
Piqua, Ohio, (Street Imp.).....	1900				
Piqua, Ohio, (Street Imp.).....	1901				
Piqua, Ohio, (Street Imp.).....	1902		13,552 50	13,000 00	13,260 00
Piqua, Ohio, (Street Imp.).....	1903				
Piqua, Ohio, (Street Imp.).....	1904				
Piqua, Ohio, (Street Imp.).....	1911		2,500 00	2,500 00	2,750 00
Plano, Texas, (School House Imp.).....	1911	1901	25,000 00	25,000 00	26,850 00
Provo City, Utah, (Water), Gold.....	1902	1898	5,050 00	5,000 00	5,000 00
Pueblo, Colo., (Public Bldg.).....	1906		11,325 00	10,000 00	10,600 00
Pueblo, Colo., (Deficiency).....	1906				
Richmond, Va., (Currency, Registered)	1926		10,735 00	11,000 00	11,220 00
Richmond, Va., (Registered).....	1927				
St. Louis, Mo., Gold.....	1915		10,500 00	10,000 00	10,600 00
Shelburne, N. H., (Notes).....	1900				
Shelburne, N. H., (Notes).....	1901				
Shelburne, N. H., (Notes).....	1902		3,000 00	3,000 00	3,000 00
Shelburne, N. H., (Notes).....	1903				
Shelburne, N. H., (Notes).....	1904				
Shelburne, N. H., (Notes).....	1905				
St. Henri, Can., (Debentures).....	1949		82,662 36	76,000 00	82,460 00
St. John, N. B.....	1937		110,653 59	100,000 00	110,000 00

BONDS OWNED BY THE COMPANY—CONTINUED.

DESCRIPTION.	YEAR OF		Book value.	Par value.	Market value.
	Maturity.	Option.			
Vancouver, B. C. Local Imp., (Debent.)	1910			\$37,600 00	\$38,728 00
Vancouver, B. C. Local Imp., (Debent.)	1938		\$71,121 06	31,300 00	33,491 00
West Duluth, Minn., (General Fund)					
Gold.....	1911		27,875 00	25,000 00	29,000 00
RAILROAD BONDS.					
Bridgton & Saco River, 1st Mortg., Gold	1928		10,000 00	10,000 00	10,200 00
Knox & Lincoln Ry. Co.....	1921		16,125 00	15,000 00	16,800 00
Lime Rock R. R. Co.....	1929		47,170 00	47,000 00	49,350 00
Norway & Paris St. Ry., 1st Mortg., Gold	1916		18,900 00	18,000 00	18,900 00
Portland & Ogdensburg R. R. (Guar. by					
Maine Central R. R. Co.).....	1908		52,000 00	50,000 00	55,000 00
Penobscot Shore Line R. R., 1st Mortg.	1920		5,275 00	5,000 00	5,350 00
Chicago, Wisconsin & Minn. R. R., 1st					
Mort., Gold.....	1916		4,740 00	4,000 00	4,740 00
Hereford Railroad Co.....	1930		6,930 00	7,000 00	7,000 00
Joliet, Ills., R. R. Co., 1st Con. Mortg., Gold	1918		5,000 00	5,000 00	5,250 00
Kansas & Missouri R. R.....	1922		9,500 00	10,000 00	8,000 00
Lake Shore & Michigan So. Ry. Co., Gold	1997		25,875 00	25,000 00	27,531 25
Louisville & Nashville R. R. Co., Coll.					
Trust, Gold.....	1918		19,700 00	20,000 00	20,000 00
Lowell, Lawrence & Haverhill R. R. Co.	1923		12,600 00	12,000 00	12,600 00
Middlesex Valley R. R., 1st Mortg., Gold	1942		1,950 00	2,000 00	1,900 00
Saratoga Traction Co., 1st Mortg., Gold	1927		32,000 00	32,000 00	32,000 00
Toronto, Hamilton & Buffalo R. R. Co.,					
1st Mortg., Gold.....	1946		50,000 00	50,000 00	50,000 00
Utica Belt Line St. R. R. Co., 1st Mortg.,					
Gold.....	1939		26,325 00	27,000 00	27,000 00
Union Electric Ry., Dover, N. H., 1st					
Mortg., Gold.....	1917		23,750 00	25,000 00	26,250 00
CORPORATION BONDS.					
Augusta, Me., Water Co.....	1904		20,150 00	20,000 00	20,400 00
Caribou, Me., Water Co., 1st Mortg., Gold	1916		10,200 00	10,000 00	10,000 00
Freeport, Me., Water Co.....	1911		20,000 00	20,000 00	20,000 00
Knox, Me., Gas & Electric Co.....	1903		19,050 00	19,000 00	19,950 00
Biddeford & Saco Water Co.....	1904		12,000 00	12,000 00	12,000 00
Kennebec Light & Heat Co., 1st Mortg.,					
Gold.....	1918		24,990 00	25,000 00	26,875 00
Maine Water Co., 1st Con. Mortg.....	1931		20,000 00	20,000 00	20,600 00
Otis Falls Pulp Co., 1st Mortg., Gold...	1916		21,000 00	21,000 00	22,050 00
Portland Elevator Co., Gold, G't'd by /	1900				
G. T. Ry. Co.....	to 1937		48,000 00	48,000 00	49,440 00
Rumford Falls Light & Water Co., 1st					
Mortg.....	1908		1,545 00	1,500 00	1,605 00
Sanford Power Co., 1st Mortg., Gold...	1908		14,087 50	14,500 00	14,935 00
Standish Water & Construction Co.....	1929		5,000 00	5,000 00	5,250 00
Umbagog Paper Co., Gold.....	1918	1903	90,000 00	90,000 00	90,000 00
Warren Water Co., 1st Mortg.....	1919		4,900 00	5,000 00	5,000 00
York Shore Water Co., 1st Mortg., Gold	1916		10,000 00	10,000 00	10,500 00
York Light & Heat Co., 1st Mortg., Gold	1901		1,000 00	1,000 00	1,000 00
Athol Water Co., 1st Mortg., Gold.....	1912		18,800 00	19,000 00	19,950 00
Arkansas Water Co., Ark., Con. Sink-					
ing Fund.....	1909	1894	10,100 00	10,000 00	10,200 00
American Writing Paper Co., 1st Mortg.,	1919	1909	21,754 60	23,000 00	29,700 00
Sinking Fund, Gold.....	1917		25,000 00	25,000 00	25,500 00
Berlin, N. H., Water Co., 1st Mortg., Gold					
Bethlehem, N. H., Electric Lt. Co. 1st	1919		9,800 00	10,000 00	10,000 00
Mortg.....					
Crystal Water Co., Edgewater, N. Y.,					
1st Mortg.....	1910		31,620 00	35,000 00	26,250 00
Central Foundry Co., Sinking Fund,					
Gold, Deb.....	1919	1901	25,007 50	25,000 00	25,000 00
Ellicott Square Co., Buffalo, N. Y., 1st					
Mortg., Gold.....	1935		26,250 00	25,000 00	26,875 00
Fort Smith Water Co., Ark.....	1910		33,250 00	39,500 00	19,750 00

BONDS OWNED BY THE COMPANY—CONTINUED.

Description.	YEAR OF		Book value.	Par value.	Market value.
	Maturity.	Option.			
Goldsboro, N. C., Water Co., 1st Mortg., Kalispel Water & Electric Co., 1st Mortg., Gold	1910		\$24,500 00	\$25,000 00	\$18,750 00
LeMars Water & Light Co., 1st Mortg., Leadville Water Co., Sinking Fund	1912		1,500 00	3,600 00	1,950 00
Manitowoc Water Works Co., (Wis.) 1st Mortg., Gold	1904		24,500 00	25,000 00	25,000 00
New England Cotton Yarn Co., 1st Mortg., Gold	1915		20,000 00	20,000 00	20,000 00
Oshkosh, Wis., Water Works Co., 1st Con. Mortg.	1922		25,003 75	25,000 00	25,000 00
Port Jervis, N. Y., Gas Co., 1st Mortg., Gold	1929		25,568 95	25,000 00	25,750 00
Richmond Water & Light Co., Ky., Sinking Fund, 1st Mortg., Gold	1920		24,500 00	25,000 00	25,900 00
Raton Water Works Co., N. M., 1st Mortg., Gold	1909		4,700 00	5,000 00	5,000 00
St. Joseph Water Co., Mo., Con. Sinking Fund, Gold	1910	1900	18,360 00	18,720 00	9,360 00
Council Bluffs Gas & Electric Co., 1st Mortg., Gold	1912		14,700 00	15,000 00	15,000 00
United Gas & Electric Co., N. H., 1st Mortg., Gold	1909		15,680 00	16,000 00	16,000 00
Union Electric Co., Manchester, N. H.	1928		20,200 00	20,000 00	20,400 00
	1917		25,000 00	25,000 00	25,000 00
	1914		10,500 00	10,800 00	10,500 00
RAILROAD STOCKS.					
Boston & Maine R. R., Common, with dividend			278,487 04	160,300 00	330,218 00
Chicago, Burlington & Quincy R.R., with dividend			200,850 00	160,000 00	193,200 00
Illinois Central R. R. Co., with dividend			5,300 00	5,000 00	5,750 00
New York Central & Hudson River R. R. Co., with dividend			168,717 90	140,000 00	190,400 00
New York, New Haven & Hartford R. R. Co., with dividend			20,912 50	10,000 00	21,500 00
Maine Central R. R. Co., with dividend			85,587 47	50,000 00	90,000 00
Pennsylvania R. R. Co., with "rights"			130,431 25	100,000 00	132,000 00
Portland & Rumford Falls Ry., with dividend			18,000 00	20,000 00	30,000 00
Portland & Rochester R. R. Co., with dividend			1,161 00	600 00	1,236 00
CORPORATION STOCK.					
Dixfield & Peru Bridge Co., Maine			13,800 00	13,800 00	13,800 00
Mechanic Falls Water & Electric Light & Power Co			100 00	100 00	100 00
Western Union Telegraph Co			28,750 00	30,000 00	26,400 00
BANK STOCK.					
Canal National Bank, Portland, Me			24,000 00	20,000 00	20,500 00
Cumberland National Bank, Portland, Me			2,900 00	2,900 00	2,987 00
First National Bank, Portland, Me			11,985 00	11,400 00	11,742 00
Merchants National Bank, Portland, Me			4,176 00	2,700 00	3,708 03
National Traders Bank, Portland, Me			3,466 67	3,466 67	3,570 67
Portland National Bank, Portland, Me			21,000 00	21,000 00	23,100 00
Union Safe Deposit & Trust Co., Portland, Me			223,500 00	223,500 00	268,200 00
Biddeford National Bank, Biddeford, Me			2,400 00	2,600 00	2,000 00
First National Bank, Auburn, Me			2,500 00	2,000 00	2,500 00
First National Bank, Wiscasset, Me			900 00	1,000 00	1,000 00
First National Bank, Bangor, Me			15,000 00	10,000 00	15,400 00
First National Bank, Biddeford, Me			1,560 00	1,200 00	1,680 00
First National Bank, Bangor, Me			7,000 00	5,000 00	6,750 00
Lime Rock National Bank, Rockland, Me			4,200 00	4,200 00	4,200 00
Manufacturers National Bank, Lewiston, Me			5,000 00	5,000 00	5,650 00
Northern National Bank, Rockland, Me			13,341 00	10,000 00	14,000 00
Northern National Bank, Hallowell, Me			12,500 00	10,000 00	11,000 00
Norway National Bank, Norway, Me			1,080 00	1,000 00	1,100 00
Peoples National Bank, Waterville, Me			4,400 00	4,000 00	4,000 00
Richmond National Bank, Richmond, Me			560 00	560 00	560 00
Rockland National Bank, Rockland, Me			7,250 00	5,000 00	7,000 00

STOCK OWNED BY THE COMPANY—CONCLUDED.

Description.	Book value.	Par value.	Market value.
Rumford Falls Trust Co., Rumford Falls, Me.....	\$5,000 00	\$5,000 00	\$5,250 00
Ticonic National Bank, Waterville, Me.....	3,850 00	3,500 00	3,500 00
Westbrook Trust Co., Westbrook, Me.....	5,000 00	5,000 00	5,250 00
Commercial National Bank, Omaha, Neb.....	3,500 00	5,000 00	5,000 00
Farmers & Merchants National Bank, Waco, Tex	1,000 00	1,000 00	1,000 00
Flour City National Bank, Minneapolis, Minn...	2,500 00	2,500 00	2,500 00
National Shawmut Bank, Boston, Mass.....	15,060 00	10,000 00	16,525 00
National Bank of Commerce, Omaha, Neb.....	2,000 00	2,000 00	1,500 00
Peoples Investment Co., Dallas, Texas.....	382 50	1,530 00	382 50
First National Bank, Buchanan Co., Mo.....	1,500 00	1,500 00	1,500 00
Sioux Falls National Bank, Sioux Falls, Dak.....	2,000 00	2,000 00	2,000 00
	\$4,143,070 26		\$4,327,741 25

LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i>	\$7,091,211 00	
Same for reversionary additions.....	176,222 00	
Same for annuities.....	6,577 00	
Total.....	\$7,274,010 00	
Deduct net value of risks re-insured.....	3,169 00	
Net reserve.....		\$7,270,841 00
Present value of future installments on matured policies.....		20,936 00
Matured endowments due and unpaid.....	\$11,413 92	
Death losses in process of adjustment or adjusted and not due.....	42,029 38	
Death losses reported, no proofs received.....	60,886 63	
Losses and claims resisted.....	2,000 00	
Total policy claims.....		\$116,329 93
Unpaid dividends or other profits due policy holders.....		3,927 83
Premiums paid in advance.....		1,056 37
All other liabilities.....		1,144 00
Liabilities on policy holders account.....		\$7,414,245 13
Surplus to policy holders.....		558,710 85
Total liabilities and surplus.....		\$7,972,945 98

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 rever- sionary additions.	TOTAL NUMBERS AND AMOUNTS.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	17,130	\$25,950,159	6,428	\$10,907,893 00	3,104	\$5,419,744	\$554,568 02	26,662	\$42,222,364 02
New policies issued	5,830	7,986,147	1,442	1,854,185 00	188	352,500	-	7,460	10,192,832 00
Old policies revived	48	53,000	10	12,000 00	2	2,000	144 97	60	67,144 97
Old changed and increased	13	16,000	49	44,646 87	-	-	92,696 53	62	153,343 40
	23,021	\$34,005,306	7,929	\$12,208,724 87	3,294	\$5,774,244	\$647,409 52	34,244	\$52,635,684 39
Add policies transferred to Maine and Massachu- setts N. F. law extensions	-	-	-	-	380	586,595	-	380	586,595 00
Totals	23,021	\$34,005,306	7,929	\$12,208,724 87	3,674	\$6,360,839	\$647,409 52	34,624	\$53,222,279 39
<i>Deduct Ceased.</i>									
By death	235	\$424,779	60	\$116,431 00	29	\$55,000	\$7,951 28	324	\$604,161 28
By maturity and discount	-	-	91	77,096 71	-	-	4,396 65	91	81,493 36
By expiry	-	-	-	-	445	802,639	-	445	802,639 00
By surrender	153	267,655	130	210,115 00	6	11,000	8,710 81	289	497,480 81
By lapse	1,800	2,265,854	293	313,395 00	82	167,500	189 86	2,175	2,746,938 86
By change and decrease	20	104,639	10	32,155 16	32	44,500	26,980 07	62	208,274 23
By not being taken	781	1,218,350	259	364,027 00	28	57,500	-	1,068	1,639,877 00
	2,989	\$4,281,277	843	\$1,113,219 87	622	\$1,138,139	\$48,228 67	4,454	\$6,580,864 54
By policies transferred to Maine and Massachu- setts N. F. law extensions	310	472,595	69	113,000 00	1	1,000	-	380	586,595 00
Total terminated	3,299	\$4,753,872	912	\$1,226,219 87	623	\$1,139,139	\$48,228 67	4,834	\$7,167,459 54
Outstanding end of year	19,722	\$29,251,434	7,017	\$10,982,505 00	3,051	\$5,221,700	\$599,180 85	29,790	\$46,054,819 85
Policies re-insured	1	5,000	-	-	12	80,000	-	13	85,000 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	5,249	\$6,394,497 48
Policies issued during the year	1,999	2,013,100 84
Total	7,248	\$8,407,598 32
Deduct policies ceased to be in force	969	999,256 33
Policies in force in Maine, December 31, 1899.....	6,279	\$7,408,341 99
Losses and claims unpaid December 31, of the previous year	9	\$5,893 42
Losses and claims incurred during the year	42	55,254 68
Total	51	\$61,148 10
Losses and claims settled during the year	41	52,898 80
Losses and claims unpaid Dec. 31, 1899	10	\$8,249 30
Premiums collected or secured without deductions:		
cash \$262,480.81; notes or credits \$35.00.....		\$262,515 81

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, 1899.

ÆTNA LIFE INSURANCE COMPANY,

HARTFORD, CONN.

Principal Office, No. 650 Main St.

INCORPORATED IN 1820. COMMENCED BUSINESS IN 1850.

M. G. BULKELEY, *President.*

J. L. ENGLISH, *Secretary.*

Cash Capital, \$1,750,000.

INCOME.

First year's premiums.....	\$996,998 62	
Renewal premiums.....	4,375,532 18	
Dividends applied to pay running premiums.....	696,886 33	
Surrender values applied to pay running premiums.....	20,241 90	
Surrender values applied to purchase paid-up insurance and annuities.....	181,074 97	
Total.....	\$6,270,734 00	
Deduct re-insurance.....	2,649 30	
Net premium income.....	\$6,268,084 70	
Rent—including company's use of own buildings.....	\$37,740 17	
Interest on loans on mortgages of real estate.....	1,379,472 95	
Interest on collateral loans, premium notes, etc.....	170,910 34	
Interest on bonds and dividends on stocks.....	694,207 08	
Interest on bank deposits and other debts due the company	58,682 94	
Discount on claims paid in advance.....	1,677 93	
Total interest and rents.....	\$2,342,691 41	
Profit on sale of real estate, \$13,260.80; securities, \$39,121.00.....	52,381 80	
Total income life department.....	\$8,663,157 91	
Premium income accident department.....	855,566 84	
Total income.....	\$9,518,724 75	
Net ledger assets Dec. 31, 1898.....	47,770,463 98	
Total.....	\$57,289,188 73	

DISBURSEMENTS.

Death claims.....	\$2,350,423 36	
Endowments.....	1,064,635 92	
Installment claims.....	3,984 97	
Total	\$3,419,044 25	
Deduct amount received for re-insurance.....	12,718 00	
Net amount paid for losses and matured endowments..	\$3,406,326 25	
Premium notes voided by lapse.....	1,971 83	
Dividends paid policy holders.....	341,426 48	
Dividends applied to pay running premiums.....	696,886 33	
Surrender values paid.....	139,642 44	
Surrender values applied to pay running premiums.....	20,241 90	
Surrender values applied to purchase paid-up insurance and annuities.....	181,074 97	
Total paid policy holders	\$4,787,570 20	
Dividends to stock holders.....	\$175,000 00	
Commissions to agents; new policies, \$495,574.39; { renewals, \$280,831.19.}	776,405 58	
Salaries and allowances to managers and agents.....	20,344 71	
Salaries and compensation of officers and office employes	149,989 57	
Medical examiners' fees and inspection of risks.....	49,648 58	
Taxes on:		
premiums, \$54,906.62; reserves, \$6,423.06.....	61,329 68	
real estate.....	17,552 78	
franchise, \$101,285.34; United States revenue, \$18,570.29	119,855 63	
Insurance department fees and agents' licenses.....	9,599 96	
Municipal and state licenses.....	5,064 74	
Repairs and expenses on real estate, except taxes.....	28,204 87	
Rents—including company's use of own buildings.....	27,572 28	
Advertising, \$14,322.87; printing and stationery, \$21,456.47; { postage, \$28,532.59.....}	64,311 93	
Legal expenses, \$21,049.28; furniture, \$2,912.96.....	23,962 24	
All other disbursements.....	44,900 72	
Total miscellaneous disbursements	\$1,573,743 27	
Total disbursements, life department	\$6,361,313 47	
Total disbursements, accident department	743,143 19	
Total disbursements	\$7,104,456 66	
Balance	\$50,184,732 07	

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$513,446 71
Loans on mortgage of real estate.....	22,203,920 76
Loans secured by collateral.....	973,133 18
Loans on company's policies assigned as collateral.....	1,615,205 00
Premium notes on policies in force, of which \$6,426.06 is for first year's premiums.....	495,617 84
Book value of stocks and bonds—excluding interest.....	18,322,628 24
Cash in office and in bank.....	6,037,435 28
Bills receivable, \$18,308.54; agents' balances, \$5,036.52.....	23,345 06
Ledger assets, per balance	\$50,184,732 07

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate.....	\$398,110	41	
Interest due and accrued on stocks and bonds.....	129,916	12	
Interest due and accrued on premium notes, loans or liens	200,268	65	
Interest accrued on other assets	402	27	
Rents due and accrued on company's property.	2,635	55	
	<hr/>		
Total interest and rents	\$726,333	00	
Market value of stocks and bonds over book value.	1,511,629	00	
	<i>New</i>	<i>Renewals.</i>	
	<i>Business.</i>		
Gross uncollected premiums	\$76,304	13	\$175,079 56
Gross deferred premiums.....	42,416	62	242,411 33
	<hr/>		
Total.....	\$118,720	75	\$417,490 89
Deduct loading.....	59,360	37	25,049 45
	<hr/>		
Net uncollected and deferred premiums.....	\$59,360	38	\$392,441 44
			<hr/>
Gross assets.....	\$52,874,495	89	

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.	\$15,670	66	
Bills receivable, unsecured	5,935	76	
Premium notes, loans, etc., in excess of reserve on policies	672	94	
Commissions payable to agents on premium notes	1,916	62	
	<hr/>		
Total	\$24,195	99	
Total admitted assets	\$52,850,299	90	

LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i> ..	\$43,632,381	00	
Deduct net value of risks re-insured	36,986	00	
	<hr/>		
Net reserve.....	\$43,595,395	00	
Present value of future installments on matured policies.....	34,374	00	
Matured endowments due and unpaid.	\$56,760	00	
Death losses in process of adjustment or adjusted and not due	95,373	00	
Death losses reported, no proofs received.....	68,251	00	
Losses and claims resisted	26,128	00	
	<hr/>		
Total policy claims	\$246,542	00	
Unpaid dividends or other profits due policy holders	759,239	34	
Salaries, rents, commissions and other accounts due or accrued.....	10,000	00	
Premiums paid in advance.	22,993	68	
Surrender values claimable on policies cancelled	8,053	00	
Special reserve.....	1,644,000	00	
Liabilities, accident department	406,183	02	
	<hr/>		
Liabilities on policy holders account	\$46,726,780	04	
Gross divisible surplus	\$4,373,519	86	
Cash capital	1,750,000	00	
	<hr/>		
Surplus to policy holders	\$6,123,519	86	
Total liabilities and surplus	\$52,850,299	90	

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1898.

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

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	2,608	\$5,483,148 00		
Endowment.....	9,711	17,103,622 00		
All other	803	1,702,050 00	13,122	\$24,288,820 00

OLD POLICIES REVIVED.

Whole life.....	14	\$41,731 00		
Endowment.....	59	140,574 00		
All other	17	23,420 00	90	\$205,725 00

OLD POLICIES CHANGED AND INCREASED.

Whole life.....	-	\$5,200 00		
Endowment.....	-	20,456 00		
All other	178	388,200 00	178	\$413,856 00
Total.....			107,717	\$182,301,333 00

POLICIES TERMINATED DURING THE YEAR.

Whole life.....	1,905	\$3,428,516 00		
Endowment.....	4,256	7,728,557 00		
All other	1,285	2,694,470 00	7,446	\$13,851,543 00

HOW TERMINATED.

By death	1,356	\$2,362,331 00		
maturity	869	1,065,469 00		
expiry	181	354,850 00		
surrender	1,006	1,813,287 00		
lapse.....	2,212	4,556,336 00		
change and decrease.....	202	509,950 00		
not being taken	1,620	3,189,320 00		
	7,446	\$13,851,543 00		

* POLICIES IN FORCE DEC. 31, 1899.

Whole life.....	35,601	\$51,932,591 00		
Endowment	54,651	93,954,422 00		
All other	10,019	22,562,777 00	100,271	\$168,449,790 00

* Policies re-insured 36—\$103,417.

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	1,523	\$1,921,560 00
Policies issued during the year	130	221,636 00
Total	1,653	\$2,143,196 00
Deduct policies ceased to be in force	120	135,680 00
Policies in force in Maine, December 31, 1899....	1,533	\$2,007,516 00
Losses and claims unpaid December 31, of the previous year	7	\$4,563 00
Losses and claims incurred during the year	92	83,723 00
Total	99	\$88,286 00
Losses and claims settled during the year	82	83,558 88
Losses and claims unpaid Dec. 31, 1899.	17	\$4,727 12
Premiums collected or secured without deductions:		
cash \$78,165.68; notes or credits \$43.68		\$78,209 36

CONNECTICUT MUTUAL LIFE INSURANCE
COMPANY,

HARTFORD, CONN.

Principal Office, No. 783 Main St.

INCORPORATED IN 1846. COMMENCED BUSINESS IN 1846.

JACOB L. GREENE, *President.*

HERBERT H. WHITE, *Secretary.*

INCOME.

First year's premiums.....	\$388,271 12	
Renewal premiums.....	3,316,704 30	
Dividends applied to pay running premiums.....	1,077,637 77	
Surrender values applied to pay running premiums.....	22,442 08	
Surrender values applied to purchase paid-up insurance and annuities	114,591 75	
Consideration for annuities	12,912 30	
Total premium income		\$4,932,559 33
Rent	\$362,775 55	
Interest on loans on mortgages of real estate.	1,569,763 21	
Interest on collateral loans, premium notes, etc	58,369 12	
Interest on bonds and dividends on stocks.....	981,940 07	
Interest on bank deposits and other debts due the company	15,517 92	
Discount on claims paid in advance	681 41	
Total interest and rents.....		\$2,989,047 28
Profit on sale of ledger assets (net)		86,140 49
Income from all other sources		1,708 43
Total income		\$8,009,455 53
Net ledger assets Dec. 31, 1898		61,807,067 53
Total.....		\$69,816,523 06

DISBURSEMENTS.

Death claims	\$4,031,218 01	
Endowments	291,179 00	
Amount paid for losses and matured endowments	\$4,322,397 01	
Paid to annuitants	964 89	
Premium notes voided by lapse	787 00	
Dividends paid policy holders	187,696 37	
Dividends applied to pay running premiums.....	1,077,637 77	
Surrender values paid.....	394,846 69	
Surrender values applied to pay running premiums.....	22,442 09	
Surrender values applied to purchase paid-up insurance and annuities.	114,591 75	
Total paid policy holders.....		\$6,121,363 57
Commissions to agents: new policies, \$103,719.47;	} \$379,702 01	
renewals, \$273,781.04; annuities, \$201.50 }		
Salaries and allowances to managers and agents	23,666 48	
Salaries and compensation of officers and office employes	153,401 39	
Medical examiners' fees	23,310 21	
Taxes on:		
premiums, \$32,147.77; reserves, \$11,259.73	43,407 50	
real estate	178,678 18	
franchise, \$153,124.78; internal revenue, \$10,006.37.....	163,131 15	
Insurance department fees and agents' licenses	6,321 05	
Municipal and state licenses	2,200 34	
Repairs and expenses on real estate, except taxes.	205,539 40	
Rents... ..	8,252 00	
Advertising, \$33,719.04; printing and stationery, \$20,113.77 } postage, \$18,584.82.....	} 72,417 63	
Legal expenses.		17,116 71
All other disbursements, viz: Express, \$2,391.88; telegraph, \$1,447.24; traveling, \$24,748.90; miscellaneous, \$9,850.27....	38,438 29	
Total miscellaneous disbursements		\$1,315,582 34
Total disbursements		7,436,945 91
Balance		\$62,379,577 15

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$11,611,937 33
Loans on mortgage of real estate.....	26,192,657 64
Loans secured by collateral	2,300 00
Premium notes on policies in force.....	829,945 23
Book value of stocks and bonds—excluding interest	22,881,457 49
Cash in bank.	856,217 83
Bills receivable	5,061 63
Ledger assets, per balance	\$62,379,577 15

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate.....	\$623,053 92
Interest due and accrued on stocks and bonds	231,865 68
Interest accrued on collateral loans.....	28 75
Interest due and accrued on premium notes, loans or liens	128,829 03
Rents due and accrued on company's property.....	16,805 02
Total interest and rents	\$1,000,582 40
Market value of stocks and bonds over book value.....	870,526 57

	<i>New Business.</i>	<i>Renewals.</i>	
Gross uncollected premiums	\$16,818 40	\$72,331 41	
Gross deferred premiums.....	37,323 28	298,543 59	
Total.....	<u>\$54,141 68</u>	<u>\$370,875 00</u>	
Deduct loading	14,293 40	23,179 69	
Net uncollected and deferred premiums.....	<u>\$39,848 28</u>	<u>\$347,695 31</u>	
Total		\$387,543 59	
Deduct balance of loading on uncollected and deferred premiums.....		<u>47,530 25</u>	<u>\$340,013 34</u>
Gross assets.....			\$64,590,699 46

DEDUCT ASSETS NOT ADMITTED.

Bills receivable, unsecured.....	\$5,061 63
Total admitted assets.....	<u>\$64,585,637 83</u>

LIABILITIES.

Net present value of outstanding policies, <i>actuaries, 4%</i> ..	\$53,711,967 00
Same for annuities.....	12,183 00
Additional reserve by company's standard.	<u>2,104,703 00</u>
Net reserve.....	\$55,828,853 00
Matured endowments due and unpaid.....	\$7,252 00
Death losses due and unpaid.	57,733 50
Death losses in process of adjustment or adjusted and not due	117,585 00
Death losses reported, no proofs received.	130,650 00
Losses and claims resisted.....	<u>53,452 00</u>
Total policy claims.....	\$368,672 50
Unpaid dividends or other profits due policy holders.....	888,967 56
Premiums paid in advance	35,868 96
Surrender values claimable on policies cancelled.	227,112 00
Special reserve for term policies and annuities.....	26,124 00
All other liabilities.....	<u>1,698 22</u>
Liabilities on policy holders account.	\$57,377,296 24
Surplus to policy holders.....	<u>7,208,341 59</u>
Total liabilities and surplus.....	\$64,585,637 83

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1898.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	60,258	\$143,613,742 00		
Endowment	6,079	12,987,258 00		
All other	<u>525</u>	<u>1,527,850 00</u>	66,862	\$158,078,850 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	3,364	\$8,619,315 00		
Endowment	641	1,463,884 00		
All other	<u>313</u>	<u>896,010 00</u>	4,318	\$10,979,209 00

70 CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

OLD POLICIES REVIVED.	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	-	-	22	\$66,250 00

OLD POLICIES CHANGED AND INCREASED.				
Whole life	-	\$94,493 00		
Endowment	3	6,066 00		
All other	-	4,000 00	3	\$104,559 00
Total			71,205	\$169,228,868 00

POLICIES TERMINATED DURING THE YEAR.				
Whole life	3,015	\$7,523,009 00		
Endowment	379	791,673 00		
All other	162	481,700 00	3,556	\$8,796,382 00

HOW TERMINATED.				
By death	1,765	\$4,168,341 00		
maturity	153	289,059 00		
surrender	653	1,352,731 00		
lapse	787	1,772,900 00		
change and decrease	3	739,151 00		
not being taken	195	474,200 00		
	<u>3,556</u>	<u>\$8,796,382 00</u>		

POLICIES IN FORCE DEC. 31, 1899.				
Whole life	60,629	\$144,870,791 00		
Endowment	6,344	13,615,535 00		
All other	676	1,946,160 00	67,649	\$160,432,486 00

BUSINESS IN MAINE.	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	2,229	\$3,320,911 00
Policies issued during the year	136	203,285 00
Total	2,365	\$3,524,196 00
Deduct policies ceased to be in force	126	196,089 00
Policies in force in Maine, December 31, 1899	2,239	\$3,328,107 00
Losses and claims incurred during the year		\$82,319 00
Losses and claims settled during the year		82,319 00
Premiums collected or secured without deductions		\$112,247 24

EQUITABLE LIFE ASSURANCE SOCIETY,

NEW YORK, N. Y.

Principal Office, No. 120 Broadway.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

JAMES W. ALEXANDER, *President*. WILLIAM ALEXANDER, *Secretary*.

Cash Capital, \$100,000.

INCOME.

First year's premiums.....	\$6,001,218 11	
Renewal premiums	32,934,820 73	
Dividends applied to purchase paid-up additions and annuities	719,162 57	
Surrender values applied to purchase paid-up insurance and annuities.	1,829,413 00	
Consideration for annuities.....	883,280 39	
Total.....	\$42,367,894 80	
Deduct re-insurance.....	1,080 45	
Net premium income.....		\$42,366,814 35
Rent	\$2,027,742 45	
Interest on loans on mortgages of real estate.....	1,719,321 04	
Interest on bonds and dividends on stocks.....	6,107,289 69	
Interest on bank deposits and other debts due the company	1,363,966 27	
Total interest and rents.....		\$11,218,319 45
Income from all other sources, viz.: Profit and loss.....		293,067 06
Total income		\$53,878,200 86
Net ledger assets Dec. 31, 1898		241,604,322 61
Total.		\$295,482,523 47

DISBURSEMENTS.

Death claims \$13,492,583.75; additions \$352,783.07.....	\$13,845,366 82	
Endowments \$1,373,793.28; additions \$35,559.03.....	1,409,352 31	
Installment claims and additions..	26,116 03	
Amount paid for losses and matured endowments	\$15,280,835 16	
Paid to annuitants	586,358 58	
Dividends paid policy holders	2,335,647 11	
Dividends applied to purchase additions and annuities.	719,162 57	
Surrender values paid.....	3,356,125 02	
Surrender values applied to purchase paid-up insurance and annuities.	1,829,413 00	
Total paid policy holders		\$24,107,541 44

Dividends to stockholders	\$7,000 00
Commissions to agents; new policies \$3,082,545.13..... { renewals \$2,133,072.57; annuities \$27,914.66	5,263,532 36
Commuting renewal commissions.....	986,805 77
Salaries and allowances to managers and agents	357,252 00
Salaries and compensation of officers and office employes	777,058 44
Medical examiners' fees and inspection of risks.....	391,630 52
Taxes on:	
premiums \$223,519.53; reserves \$12,922.07.	236,441 60
real estate.	400,589 04
stamps and customs.	97,842 25
Insurance department fees and agents' licenses.....	13,346 10
Municipal and state licenses.	33,987 92
Repairs and expenses on real estate, except taxes.	530,661 38
Rents.....	357,684 15
Advertising, printing, stationery and postage..	495,346 69
Legal and traveling expenses and guarantee company bonds	260,955 80
Clerical and agency expenses, express, telegraph, cable, freight, telephone, furniture and general expenses....	223,210 53
Depreciation in book value of securities	342,040 00
Total miscellaneous disbursements	\$10,776,384 55
Total disbursements.	34,882,925 99
Balance.....	\$260,599,597 48

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$38,632,227 11
Loans on mortgage of real estate	36,994,231 92
Loans secured by collateral	17,134,800 00
Loans on company's policies assigned as collateral.....	2,671,489 17
Book value of stocks and bonds—excluding interest	146,056,848 55
Cash in office and in bank	18,271,871 74
Bills receivable and agents' balances	643,128 99
Commuted commissions.....	195,000 00
Ledger assets, per balance	\$260,599,597 48

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate ...	\$220,804 76	
Interest accrued on stocks and bonds	2,091,080 00	
Interest accrued on collateral loans	68,619 06	
Interest accrued on other assets	63,104 26	
Rents due and accrued on company's property.	242,367 79	
Total interest and rents	\$2,685,975 87	
Market value of stocks and bonds over book value.	11,626,133 45	
	<i>New Business.</i>	<i>Renewals.</i>
Gross uncollected premiums.	\$1,247,390 00	\$2,638,200 00
Gross deferred premiums	210,638 00	2,305,346 00
Total	\$1,458,028 00	\$4,943,546 00
Deduct loading	874,817 00	247,177 00
Net uncollected and deferred premiums....	\$583,211 00	\$4,696,369 00
Gross assets		\$5,279,580 00
		\$280,191,286 80

DEDUCT ASSETS NOT ADMITTED.

Commuted commissions	\$195,060 00	
Agents' debit balances, unsecured.	643,128 99	
Total		\$838,128 99
Total admitted assets.	\$279,353,157 81	

LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i> ..	\$205,553,129 00	
Same for reversionary additions.	4,225,847 00	
Same for annuities.....	6,446,281 00	
Net reserve.....		\$216,225,257 00
Present value of future installments on matured policies..		310,376 00
Matured endowments due and unpaid	\$223,552 37	
Death losses due and unpaid	160,384 66	
Death losses in process of adjustment or adjusted and not due	115,575 00	
Death losses reported, no proofs received	1,526,919 72	
Losses and claims resisted.. ..	148,850 00	
Annuity claims due and unpaid	58,103 28	
Total policy claims		\$2,233,385 03
Unpaid dividends or other profits due policy holders		105,553 00
All other liabilities, viz: Under debenture bonds		39,520 00
Liabilities on policy holders account.....		\$218,914,091 03
Gross divisible surplus	\$60,339,066 78	
Cash capital	100,000 00	
Surplus to policy holders		\$60,439,066 78
Total liabilities and surplus.		\$279,353,157 81

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1898.

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

NEW POLICIES ISSUED DURING THE YEAR.

Whole life	42,089	\$141,086,416 00		
Endowment	17,145	50,379,785 00		
All other	1,532	6,611,138 00		
Reversionary additions.....	-	1,122,288 00	60,766	\$199,199,627 00

OLD POLICIES REVIVED.

Whole life	913	\$3,323,230 00		
Endowment	262	775,375 00		
All other	1	3,600 00	1,176	\$4,102,205 00
Total			385,717	\$1,190,458,966 00

POLICIES TERMINATED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	28,590	\$101,301,502 00		
Endowment.....	8,462	27,494,766 00		
All other.....	1,058	6,011,322 00		
Reversionary additions	-	1,234,954 00	38,110	\$136,042,544 00

HOW TERMINATED.

By death.....	3,878	\$14,225,950 00
maturity.....	421	1,580,425 00
expiry.....	553	3,027,150 00
surrender.....	7,299	24,672,018 00
lapse.....	15,157	42,457,092 00
change and decrease.....	-	612,192 00
not being taken	10,802	49,467,717 00
	38,110	\$136,042,544 00

POLICIES IN FORCE DEC. 31, 1899.

Whole life	276,009	\$836,982,265 00
Endowment.....	66,794	201,608,644 00
All other.....	4,804	9,540,088 00
Reversionary additions.....	-	6,285,425 00
		347,607 \$1,054,416,422 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year ..	3,785	\$6,329,724 00
Policies issued during the year.....	930	1,405,877 00
Total	4,715	\$7,735,601 00
Deduct policies ceased to be in force	520	1,036,733 00
Policies in force in Maine, December 31, 1899	4,195	\$6,698,868 00
Losses and claims unpaid December 31, of the previous year.	3	\$2,420 00
Losses and claims incurred during the year	29	66,972 00
Total	32	\$69,392 00
Losses and claims settled during the year.....	29	60,472 00
Losses and claims unpaid Dec. 31, 1899.....	3	\$8,920 00
Premiums collected or secured without deductions.....		\$236,938 60

FIDELITY MUTUAL LIFE INSURANCE COMPANY,

PHILADELPHIA, PA.

Principal Office, No's 112-116 North Broad St.

INCORPORATED IN 1878. COMMENCED BUSINESS IN 1879.

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

INCOME.

First year's premiums	\$418,498 19	
Renewal premiums	1,475,336 16	
Dividends applied to pay running premiums	25,285 54	
Surrender values applied to pay running premiums.....	38 54	
Total.....	\$1,919,158 43	
Deduct re-insurance.....	680 76	
Net premium income.....		\$1,918,297 67
Rent—including company's use of own buildings	\$61,211 69	
Interest on loans on mortgages of real estate.....	14,829 69	
Interest on collateral loans, premium notes, etc.....	11,644 89	
Interest on bonds and dividends on stocks.....	16,084 24	
Interest on bank deposits and other debts due the company	14,654 34	
Discount on claims paid in advance.....	192 00	
Total interest and rents.....		\$118,616 85
Profit on sale of securities.....		1,673 42
Alteration of policies.....		430 60
Received from other companies for re-insurance.....		9,269 31
Income from all other sources.....		863 82
Total income		\$2,049,151 67
Net ledger assets Dec. 31, 1898.....		2,309,818 67
Total		\$4,358,970 34

DISBURSEMENTS.

Death claims	\$879,322 56	
Installment claims.....	2,600 00	
Amount paid for losses and matured endowments	\$881,922 56	
Dividends paid policy holders.....	11,763 71	
Dividends applied to pay running premiums.....	25,285 54	
Surrender values paid.....	63,124 65	
Surrender values applied to pay running premiums.....	38 54	
Total paid policy holders		\$982,135 00
Commissions to agents; new policies, \$199,495.95; { renewals, \$86,683.15	\$286,179 10	
Commuting renewal commissions.....	1,000 00	
Salaries and allowances to managers and agents.....	65,053 33	
Salaries and compensation of officers and office employes	120,549 14	
Medical examiners' fees and inspection of risks.....	48,479 53	

Taxes on:	
premiums.....	\$14,370 25
real estate, \$11,628.68; other investments, \$2,978.18....	14,606 86
franchise, \$25.00; internal revenue, \$12,986.87	13,011 87
Insurance department fees and agents' licenses.....	6,946 14
Municipal and state licenses.....	121 42
Repairs and expenses on real estate, except taxes.	12,409 30
Rents—including company's use of own buildings.	47,552 63
Advertising, \$15,494.41; printing and stationery, \$25,282.66; } postage, \$13,476.14	54,253 21
Legal expenses, \$12,157.44; furniture, \$2,890.97.	15,048 41
Loss on sale of real estate.....	669 75
Depreciation in book value of real estate	40,000 00
All other disbursements.	31,420 93
Total miscellaneous disbursements.	\$771,671 87
Total disbursements	1,753,806 87
Balance	\$2,605,163 47

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$1,202,946 46
Loans on mortgage of real estate	222,487 00
Loans secured by collateral	74,881 40
Loans on company's policies assigned as collateral	162,007 99
Premium notes on policies in force, of which \$20,426.38 is for first year's premiums.....	65,891 57
Book value of stocks and bonds—excluding interest.	544,661 57
Cash in office and in bank	92,274 94
Bills receivable, \$12,765.23; agents' balances, \$212,546.66	225,311 89
Due from Citizens' Mutual Life Insurance Company, \$9,355.59; Min- nesota Loan and Trust Company, \$4,937.13; suspended banks, \$407.93	14,700 65
Ledger assets, per balance	\$2,605,163 47

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate	\$4,885 78
Interest due and accrued on stocks and bonds	7,146 80
Interest due and accrued on collateral loans	381 78
Rents due on company's property	1,148 40
Total interest and rents	\$13,562 76
Market value of real estate over book value	106,859 62
Market value of stocks and bonds over book value	13,368 77

	<i>New</i>		
	<i>Business.</i>		<i>Renewals.</i>
Gross uncollected premiums	\$52,084 88	\$41,373 86	
Gross deferred premiums	59,998 72	281,794 01	
Total	\$112,083 60	\$323,167 87	
Deduct loading	56,041 80	24,237 59	
Net uncollected and deferred premiums	\$56,041 80	\$298,930 28	\$354,972 08
Gross assets			\$3,093,926 70

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.	\$158,983 28
Bills receivable, unsecured	12,765 23
Premium notes, loans, etc., in excess of reserve on policies	6,932 53
Citizens' Mutual Life Insurance Company, \$9,355.59; sus- pended banks, \$407.93	9,763 52
Commissions payable to agents on premium notes	14,180 54
Total	\$202,625 10
Total admitted assets	\$2,891,301 60

LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i>	\$2,034,516 00
Deduct net value of risks re-insured.	1,690 00
Net reserve	\$2,032,826 00
Present value of future installments on matured policies	23,143 41
Death losses due and unpaid.....	\$5,000 00
Death losses in process of adjustment or adjusted and not due	88,350 77
Death losses reported, no proofs received	40,397 38
Losses and claims resisted	11,600 00
Total policy claims.....	\$144,748 15
Unpaid dividends or other profits due policy holders	181 38
Salaries, rents, commissions and other accounts due or accrued	2,012 08
Premiums paid in advance	1,470 53
Surrender values claimable on policies cancelled	4,708 00
All other liabilities	1,288 69
Liabilities on policy holders account	\$2,210,378 24
Surplus to policy holders	680,923 36
Total liabilities and surplus	\$2,891,301 60

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1898.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	10,808	\$20,592,890 00		
Endowment	141	18,524 00		
All other	22,319	54,434,430 00	33,268	\$75,045,844 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.	3,817	\$8,413,637 00		
Endowment.	160	257,000 00		
All other.	4,025	7,547,644 00	8,002	\$16,218,281 00

OLD POLICIES REVIVED.

Whole life.	30	\$70,000 00		
All other.	45	128,153 00	75	\$198,153 00

OLD POLICIES CHANGED AND INCREASED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	301	\$760,344 00		
Endowment.....	4	6,500 00		
All other.....	115	348,580 00	420	\$1,115,424 00
Total.....			41,765	\$92,577,702 00

POLICIES TERMINATED DURING THE YEAR.

Whole life.....	2,168	\$4,322,054 00		
Endowment.....	5	1,516 00		
All other.....	4,366	11,071,191 00	6,539	\$15,394,761 00

HOW TERMINATED.

By death.....	376	\$869,611 00		
expiry.....	108	159,000 00		
surrender.....	154	350,500 00		
lapse.....	5,481	12,900,226 00		
change and decrease.....	420	1,115,424 00		
	6,539	\$15,394,761 00		

*POLICIES IN FORCE DEC. 31, 1899.

Whole life.....	12,788	\$25,514,817 00		
Endowment.....	300	280,508 00		
All other.....	22,138	51,387,616 00	35,226	\$77,182,941 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	183	\$299,309 00
Policies issued during the year.....	12	22,500 00
Total.....	195	\$321,809 00
Deduct policies ceased to be in force.....	37	62,343 50
Policies in force in Maine, December 31, 1899.....	158	\$259,465 50
Losses and claims incurred during the year.....	3	\$11,000 00
Losses and claims settled during the year.....	2	6,000 00
Losses and claims unpaid Dec. 31, 1899.....	1	\$5,000 00
Premiums collected or secured without deductions.....		\$7,294 62

* Policies re-insured, 25—\$168,000.

HOME LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

Principal Office, No. 256 Broadway.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

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

Cash Capital \$125,000.

INCOME.

First year's premiums.....	\$296,596 93	
Renewal premiums.....	1,391,184 14	
Dividends applied to pay running premiums.....	52,143 70	
Dividends applied to purchase paid-up additions and annuities.....	108,782 06	
Surrender values applied to purchase paid-up insurance and annuities.....	36,914 00	
Consideration for annuities.....	15,659 81	
Total.....	\$1,901,280 64	
Deduct re-insurance.....	12,091 00	
Net premium income.....	\$1,889,189 64	
Rent—including company's use of own buildings.....	\$148,077 45	
Interest on loans on mortgages of real estate.....	149,875 76	
Interest on collateral loans, premium notes, etc.....	32,055 78	
Interest on bonds and dividends on stocks.....	213,453 74	
Interest on bank deposits and other debts due the company.....	39,478 22	
Total interest and rents.....	\$482,940 95	
Total income.....	\$2,372,130 59	
Net ledger assets Dec. 31, 1898.....	10,097,006 17	
Total.....	\$12,469,136 76	

DISBURSEMENTS.

Death claims, \$603,093.12; additions, \$389.00.....	\$603,482 12
Endowments, \$134,366.00; additions, \$2,701.19.....	137,067 19
Amount paid for losses and matured endowments.....	\$740,549 31
Paid to annuitants.....	21,043 37
Dividends paid policy holders.....	3,788 61
Dividends applied to pay running premiums.....	52,143 70
Dividends applied to purchase additions and annuities....	108,782 06
Surrender values paid.....	75,177 42
Surrender values applied to purchase paid-up insurance and annuities.....	36,914 00
Total paid policy-holders.....	\$1,088,398 47

Dividends to stockholders	\$15,000 00
Commissions to agents; new policies, \$151,586.28..... } renewals, \$105,109.17; annuities, \$767.99	257,463 44
Salaries and allowances to managers and agents	80,045 97
Salaries and compensation of officers and office employes	89,726 33
Medical examiners' fees and inspection of risks	25,229 88
Taxes on :	
premiums, \$17,410.86; reserves, \$817.00	18,227 86
real estate, \$14,752.28; other investments, \$10.00.....	14,762 28
Insurance department fees and agents' licenses	5,705 13
Municipal and state licenses.....	1,308 87
Repairs and expenses on real estate, except taxes.....	22,414 45
Rents—including company's use of own buildings	24,000 00
Advertising, \$7,777.39; printing and stationery, \$12,041.45. } postage, \$2,431.00	22,249 84
Legal expenses	8,269 47
Loss on sale of securities	551 81
All other disbursements, viz: Profit and loss, \$5,309.17; traveling expenses, \$2,466.29; internal revenue, \$6,470.58; office expenses, \$8,578.51; exchange, \$1,008.74	23,533 29
Total miscellaneous disbursements	\$608,488 62
Total disbursements	1,646,887 09
Balance.....	\$10,822,249 67

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$1,640,517 06
Loans on mortgage of real estate	3,492,071 00
Loans secured by collateral	22,400 00
Loans on company's policies assigned as collateral	523,975 40
Premium notes on policies in force, of which \$4,518.28 is for first year's premiums	506,272 53
Book value of stocks and bonds—excluding interest	4,376,993 24
Cash in bank	206,714 73
Bills receivable, \$25,524.82; agents' balances, \$27,780.89.....	53,305 71
Ledger assets, per balance	\$10,822,249 67

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate	\$44,645 87	
Interest due and accrued on stocks and bonds	35,691 21	
Interest due and accrued on collateral loans	311 33	
Interest due and accrued on premium notes, loans or liens	1,160 94	
Interest due and accrued on other assets.....	8,528 72	
Rents due and accrued on company's property.....	3,262 35	
Total interest and rents	\$93,600 42	
Market value of real estate over book value	95,516 68	
Market value of stocks and bonds over book value	195,805 71	
	<i>New</i>	
	<i>Business.</i>	
	<i>Renewals.</i>	
Gross uncollected premiums.....	\$48,962 14	\$80,674 20
Gross deferred premiums.....	22,379 64	91,963 21
Total	\$71,341 78	\$172,637 41
Deduct loading	36,384 31	12,602 53
Net uncollected and deferred premiums.....	\$34,957 47	\$160,034 88
Gross assets	\$11,402,164 83	

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured	\$27,780 89	
Bills receivable, unsecured	25,524 82	
Total		\$53,305 71
Total admitted assets		\$11,348,859 12

LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i>	\$9,203,137 00	
Same for reversionary additions	637,889 00	
Same for annuities	223,156 00	
Total	\$10,064,182 00	
Deduct net value of risks re-insured.....	25,056 00	
Net reserve		\$10,039,126 00
Death losses reported, no proofs received	\$62,277 90	
Losses and claims resisted.....	20,000 00	
Total policy claims.....		\$82,277 90
Unpaid dividends or other profits due policy holders		3,935 36
Premiums paid in advance		16,870 44
Surrender values claimable on policies cancelled.....		3,371 00
Liabilities on policy holders account.....		\$10,145,580 70
Gross divisible surplus	\$1,078,278 42	
Cash capital	125,000 00	
Surplus to policy holders.....		\$1,203,278 42
Total liabilities and surplus		\$11,348,859 12

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1898.

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

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	4,132	\$7,437,231 12		
Endowment	912	1,573,960 00		
All other.....	232	356,884 00		
Reversionary additions.....	-	146,525 19	5,276	\$9,514,600 31

OLD POLICEIS REVIVED.

Whole life.....	82	\$173,829 00		
Endowment.....	14	27,500 00		
All other.....	5	12,500 00	101	\$213,829 00

OLD POLICIES CHANGED AND INCREASED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	19	\$39,001 00		
Endowment.....	2	12,500 00		
All other.....	1	3,872 00	21	\$55,373 00
Total.....			29,673	\$55,358,183 31

POLICIES TERMINATED DURING THE YEAR.

Whole life.....	2,587	\$4,565,928 12		
Endowment.....	552	948,171 00		
All other.....	272	482,075 00		
Reversionary additions.....	-	3,312 19	3,411	\$6,099,486 31

HOW TERMINATED.

By death.....	338	\$603,482 12		
maturity.....	99	137,067 19		
surrender.....	499	940,971 00		
lapse.....	1,745	2,771,403 00		
change and decrease.....	21	180,515 00		
not being taken.....	709	1,466,048 00		
	3,411	\$6,099,486 31		

*POLICIES IN FORCE DEC. 31, 1899.

Whole life.....	21,142	\$33,497,808 00		
Endowment.....	3,933	6,860,791 00		
All other.....	1,187	2,808,644 00		
Reversionary additions.....	-	1,091,454 00	26,262	\$49,258,697 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	40	\$62,091 00
Policies issued during the year.....	12	14,000 00
Total.....	52	\$76,091 00
Deduct policies ceased to be in force.....	11	16,325 00
Policies in force in Maine, December 31, 1899.....	41	\$59,766 00
Losses and claims incurred during the year.....	1	\$325 00
Losses and claims settled during the year.....	1	325 00
Premiums collected or secured without deductions:		
cash, \$2,641.54; notes or credits, \$105.05.....		\$2,746 59

* Policies re-insured, 428 - \$321,778.

MANHATTAN LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

Principal Office, No. 66 Broadway.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

H. B. STOKES, *President.*

JOHN H. GRIFFIN, *Secretary.*

Cash Capital, \$100,000.

INCOME.

First year's premiums.....	\$255,023 60	
Renewal premiums.....	1,573,459 04	
Dividends applied to pay running premiums.....	38,320 28	
Dividends applied to purchase paid-up additions and annuities.....	1,878 57	
Surrender values applied to pay running premiums.	23,607 76	
Surrender values applied to purchase paid-up insurance and annuities.....	56,951 38	
Consideration for annuities.....	18,357 31	
Total.....	\$1,967,597 94	
Deduct re-insurance.	14,622 69	
Net premium income.....	\$1,952,975 25	
Rent—including company's use of own buildings.....	\$191,306 15	
Interest on loans on mortgages of real estate.	222,774 20	
Interest on collateral loans, premium notes, etc.....	124,135 06	
Interest on bonds and dividends on stocks.....	171,256 77	
Interest on bank deposits and other debts due the company	9,641 48	
Total interest and rents.....	\$719,113 66	
Dividends and surrender values on re-insurances.....	164 25	
Premium notes, loans or liens restored by revival of policies.....	3,946 06	
Profit on sale of real estate, \$1,500.00; securities, \$25,912.56..	27,412 56	
Income from all other sources, viz: Commuted commissions.....	3,826 79	
Total income.....	\$2,707,438 57	
Net ledger assets Dec. 31, 1898.....	14,392,940 47	
Total.....	\$17,100,379 04	

DISBURSEMENTS.

Death claims, \$1,116,337.35; additions, \$3,432.00.....	\$1,119,769 35
Endowments and additions.....	120,603 00
Total.....	\$1,240,372 35
Deduct amount received for re-insurance.....	2,125 00
Net amount paid for losses and matured endowments	\$1,238,247 35

Paid to annuitants	\$13,065 16	
Premium notes voided by lapse	15,758 46	
Dividends paid policy holders	24,830 30	
Dividends applied to pay running premiums	33,320 28	
Dividends applied to purchase additions and annuities ..	1,878 57	
Surrender values paid	238,462 37	
Surrender values applied to pay running premiums	23,697 76	
Surrender values applied to purchase paid-up insurance and annuities	56,951 38	
Total paid policy holders		\$1,651,122 08
Dividends to stock holders	\$16,000 00	
Commissions to agents; new policies, \$145,668.81 }	226,572 44	
renewals, \$79,985.77; annuities, \$917.86		
Salaries and allowances to managers and agents ..	70,544 55	
Salaries and compensation of officers and office employes	100,057 10	
Medical examiners' fees and inspection of risks	42,735 87	
Taxes on:		
premiums, \$16,857.00; reserves, \$1,757.77	18,614 77	
real estate	42,808 19	
Insurance department fees and agents' licenses	3,055 62	
Municipal and state licenses	2,979 57	
Repairs and expenses on real estate, except taxes	61,248 39	
Rents—including company's use of own buildings	63,885 62	
Advertising, \$16,562.11; printing and stationery, \$7,907.74; }	31,841 93	
postage, \$7,372.08		
Legal expenses, \$13,220.03; furniture, \$696.53	13,916 56	
All other disbursements, viz: Office and agency expenses, \$17,770.93; United States revenue tax, \$6,144.70	23,915 63	
Total miscellaneous disbursements		\$718,176 24
Total disbursements		2,369,298 32
Balance		\$14,731,080 72

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$3,657,929 39
Loans on mortgage of real estate	4,784,262 01
Loans secured by collateral	1,594,937 76
Loans on company's policies assigned as collateral	526,481 66
Premium notes on policies in force, of which \$8,426.99 is for first year's premiums	426,133 62
Book value of stocks and bonds excluding interest	3,514,253 60
Cash in office and in bank	227,082 68
Ledger assets, per balance	\$14,731,080 72

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate	\$93,061 08
Interest due and accrued on stocks and bonds	2,887 50
Interest due and accrued on collateral loans	7,230 64
Interest due and accrued on premium notes, loans or liens	14,947 74
Interest due and accrued on other assets	1,497 72
Rents due and accrued on company's property	8,789 33
Total interest and rents	\$128,414 01
Market value of real estate over book value	328,351 11
Market value of stocks and bonds over book value	204,502 08

	<i>New Business.</i>	<i>Renewals.</i>	
Gross uncollected premiums.....	\$66,238 51	\$88,691 40	
Gross deferred premiums	6,744 00	88,160 00	
Total	\$72,982 51	\$176,851 40	
Deduct loading	40,140 38	13,263 85	
Net uncollected and deferred premiums.....	\$32,842 13	\$163,587 55	\$196,429 68
All other assets, viz.: Agents' balances \$67,684.15; commuted com- missions \$147,500.62.....			215,184 77
Gross assets.....			<u>\$15,803,962 37</u>

DEDUCT ASSETS NOT ADMITTED.

Commuted commissions.....	\$147,500 62	
Agents' debit balances, unsecured	67,684 15	
Total		<u>\$215,184 77</u>
Total admitted assets		\$15,588,777 60

LIABILITIES.

Net present value of outstanding policies, <i>actuaries, 4%</i>	\$13,854,826 00	
Same for reversionary additions.....	32,843 00	
Same for annuities.....	88,695 00	
Total	\$13,976,004 00	
Deduct net value of risks re-insured	14,803 00	
Net reserve		\$13,961,201 00
Matured endowments due and unpaid.....	\$1,075 00	
Death losses in process of adjustment or adjusted and not due	78,379 48	
Death losses reported, no proofs received	33,089 00	
Losses and claims resisted	47,467 00	
Total policy claims.....		\$160,010 48
Unpaid dividends or other profits due policy holders.....	17,495 77	
Premiums paid in advance	24,083 62	
Surrender values claimable on policies cancelled	6,196 00	
Commissions due to agents on premium notes when paid.....	8,234 25	
Liabilities on policy holders account.....		<u>\$14,177,221 12</u>
Gross divisible surplus.....	\$1,311,556 48	
Cash capital	100,000 00	
Surplus to policy holders		\$1,411,556 48
Total liabilities and surplus.....		<u>\$15,588,777 60</u>

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1898.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	22,728	\$49,642,722 00		
Endowment	2,222	5,277,439 00		
All other	518	2,196,747 81		
Reversionary additions	-	49,536 00	25,468	\$57,166,444 81

NEW POLICIES ISSUED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	3,908	\$8,272,359 00		
Endowment.....	533	1,276,784 00		
All other	83	260,122 00	4,524	\$9,809,265 00

OLD POLICIES REVIVED.

Whole life	83	\$224,762 00		
Endowment.....	6	7,000 00		
All other	2	11,000 00	91	\$242,762 00

OLD POLICIES CHANGED AND INCREASED.

Whole life.....	-	\$27,650 00		
Endowment	-	800 00		
All other	-	54,727 08	-	\$88,177 08
Additions by dividends			-	2,337 00
Total			30,083	\$67,303,985 89

POLICIES TERMINATED DURING THE YEAR.

Whole life	3,124	\$7,599,894 00		
Endowment	400	1,172,064 00		
All other	125	539,015 65		
Reversionary additions	-	3,493 00	3,649	\$9,314,466 65

HOW TERMINATED.

By death	417	\$1,104,528 90		
maturity	47	164,963 00		
expiry	-	39,541 20		
surrender	463	832,896 00		
lapse	1,370	3,216,897 55		
change and decrease	5	343,999 00		
not being taken.....	1,347	3,611,641 00		
	3,649	\$9,314,466 65		

* POLICIES IN FORCE DEC. 31, 1899.

Whole life	23,595	\$50,567,599 00		
Endowment.....	2,361	5,389,959 00		
All other	478	1,983,581 24		
Reversionary additions	-	48,350 00	26,434	\$57,989,519 24

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	150	\$196,393 00
Policies issued during the year	75	156,074 00
Total	225	\$352,467 00
Deduct policies ceased to be in force	25	77,900 00
Policies in force in Maine, December 31, 1899	200	\$274,567 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		\$9,929 88

* Policies re-insured, \$621,170.00.

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.....	\$629,509 16	
Renewal premiums.....	3,242,088 18	
Dividends applied to pay running premiums.....	471,978 98	
Dividends applied to purchase paid-up additions.....	58,994 26	
Surrender values applied to purchase paid-up insurance..	3,383 45	
Total.....	\$4,405,954 03	
Deduct re-insurance.....	77,305 58	
Net premium income.....	\$4,328,648 45	
Rent—including company's use of own buildings.....	\$23,461 86	
Interest on loans on mortgages of real estate.....	420,907 40	
Interest on collateral loans, premium notes, etc.....	172,672 39	
Interest on bonds and dividends on stocks.....	355,757 93	
Interest on bank deposits and other debts due the company	7,828 69	
Discount on claims paid in advance.....	561 27	
Total interest and rents.....	\$981,189 54	
Dividends and surrender values on re-insurances.....	12,088 65	
Premium notes, loans or liens restored by revival of policies.....	8,384 31	
Total income.....	\$5,330,310 95	
Net ledger assets Dec. 31, 1898.....	20,509,530 88	
Total.....	\$25,839,891 83	

DISBURSEMENTS.

Death claims, \$1,482,828.92; additions, \$8,231.00.....	\$1,491,059 92
Endowments, \$183,465.00; additions, \$4,674.00.....	188,139 00
Installment claims.....	15,577 50
Total.....	\$1,694,776 42
Deduct amount received for re-insurance.....	48,000 00
Net amount paid for losses and matured endowments	\$1,646,776 42
Premium notes voided by lapse and used in purchase of surrendered policies.....	51,520 46
Dividends used in payment of premium notes.....	64,091 53
Dividends paid policy holders.....	22,609 31
Dividends applied to pay running premiums.....	473,771 66
Dividends applied to purchase additions.....	58,994 26
Surrender values paid.....	304,402 77
Surrender values applied to purchase paid-up insurance..	4,637 58
Total paid policy holders.....	\$2,626,803 99

Commissions to agents; new policies, \$300,627.78	}	\$535,868 19
renewals, \$235,240.41		
Salaries and allowances to managers and agents		79,028 57
Salaries and compensation of officers and office employes		124,764 55
Medical examiners' fees		38,470 00
Taxes on:		
premiums, \$37,087.75; reserves, \$25,929.87		63,017 62
real estate		6,583 52
Insurance department fees and agents' licenses		10,086 27
Municipal and state licenses		1,209 40
Repairs and expenses on real estate, except taxes		8,200 04
Rents—including company's use of own buildings		29,587 36
Advertising, \$15,268.13; printing and stationery, \$24,314.19 {	}	67,508 91
postage and war revenue tax, \$27,926.59		
Legal expenses, \$9,673.19; furniture, \$7,563.93		17,237 12
Profit and loss, including premiums on securities purchased		50,448 22
All other disbursements		21,301 69
Total miscellaneous disbursements		\$517,443 27
Total disbursements		3,680,115 45
Balance		\$22,159,776 38

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$508,692 00
Loans on mortgage of real estate	9,281,066 23
Loans secured by collateral	9,000 00
Loans on company's policies assigned as collateral	2,086,027 07
Premium notes on policies in force	720,109 43
Book value of stocks and bonds—excluding interest	8,659,871 82
Cash in office and in bank	895,009 83
Ledger assets, per balance	\$22,159,776 38

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate	\$147,340 19	
Interest due and accrued on stocks and bonds	124,817 62	
Interest due and accrued on collateral and policy loans	27,936 20	
Interest accrued on premium notes, loans or liens	21,603 28	
Rents accrued on company's property	2,936 45	
Total interest and rents	\$324,633 74	
Market value of stock and bonds over book value	731,114 34	
	<i>New</i>	<i>Renewals.</i>
Gross uncollected premiums	\$87,773 41	\$153,119 12
Gross deferred premiums	69,449 33	445,174 03
Total	\$157,222 74	\$598,293 15
Deduct loading	31,444 55	119,658 63
Net uncollected and deferred premiums	\$125,778 19	\$478,634 52
Total admitted assets		\$604,412 71
		\$23,819,937 17

LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i>	\$21,417,532 00
Present value of future installments on matured policies	175,868 25
Death losses and matured endowments in process of adjustment.....	76,811 00
Unpaid dividends or other profits due policy holders	144,778 26
Premiums paid in advance	9,316 03
Liabilities on policy holders account	\$21,824,305 54
Surplus to policy holders	1,995,631 63
Total liabilities and surplus.	\$23,819,937 17

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1898.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
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 ⁰

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	7,553	\$16,200,250 00		
Endowment.....	949	1,791,450 00		
All other.....	622	1,560,850 00	9,124	\$19,552,550 00

OLD POLICIES REVIVED.

Whole life.....	69	\$164,472 00		
Endowment.....	2	1,286 00		
All other.....	3	6,000 00	74	\$171,758 00

OLD POLICIES CHANGED AND INCREASED.

Whole life	-	\$80,620 00		
Endowment.....	-	14,832 00		
All other.....	-	13,000 00		
Reversionary additions.....	-	129,490 00	-	\$237,942 00
Total.....			56,966	\$135,640,733 00

POLICIES TERMINATED DURING THE YEAR.

Whole life	4,422	\$9,485,771 00		
Endowment.....	418	903,244 00		
All other.....	496	1,263,129 00		
Reversionary additions.....	-	28,231 00	5,236	\$11,660,295 00

HOW TERMINATED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
By death.....	538	\$1,522,011 00		
maturity.....	76	183,621 00		
expiry.....	10	26,500 00		
surrender.....	1,194	2,151,960 00		
lapse.....	2,187	4,075,920 00		
change and decrease.....	-	958,683 00		
not being taken.....	1,231	2,741,600 00		
	5,236	\$11,660,295 00		

*POLICIES IN FORCE DEC. 31, 1899.

Whole life	44,911	\$108,388,835 00		
Endowment.....	5,400	11,470,285 00		
All other	1,419	3,461,232 00		
Reversionary additions	-	660,086 00	51,730	\$123,980,438 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,211	\$1,655,018 00
Policies issued during the year.....	170	222,050 00
Total.....	1,381	\$1,877,068 00
Deduct policies ceased to be in force	97	110,553 00
Policies in force in Maine, December 31, 1899.....	1,284	\$1,766,515 00
Losses and claims unpaid December 31, of the previous year	1	\$1,000 00
Losses and claims incurred during the year.....	23	28,255 00
Total	24	\$29,255 00
Losses and claims settled during the year	21	27,555 00
Losses and claims unpaid Dec. 31, 1899.	3	\$1,700 00
Premiums collected or secured without deductions:		
cash, \$56,388.62; notes or credits, \$963.12		\$57,351 74

*Policies re-insured, \$1,745,749.

METROPOLITAN LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

Principal Office, No. 1 Madison Avenue.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1867.

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

Cash Capital, \$2,000,000.

INCOME.

First year's premiums.....	\$4,149,170 15	
Renewal premiums.....	22,437,147 00	
Consideration for annuities.....	5,334 32	
Total premium income.....		\$26,591,651 47
Rent - including company's use of own buildings.....	\$454,994 89	
Interest on loans on mortgages of real estate.....	790,637 08	
Interest on collateral loans, premium notes, etc.....	73,657 54	
Interest on bonds and dividends on stocks.....	697,586 91	
Interest on bank deposits and other debts due the company.....	17,543 80	
Total interest and rents.....		\$2,034,420 22
Profit on sale of real estate ..	171,653 89	
Income from all other sources.....	988 87	
Total income.....		\$28,798,714 45
Net ledger assets Dec. 31, 1898.....		42,038,527 51
Total.....		\$70,837,241 96

DISBURSEMENTS.

Death claims.....	\$8,575,134 39	
Paid to annuitants ..	2,865 00	
Dividends paid policy holders.....	693,683 55	
Surrender values paid ..	426,739 61	
Total paid policy holders.....		\$9,698,422 55
Dividends to stock holders.....	\$140,000 00	
Commissions to agents; new policies, \$1,196,029.77.....	} 4,351,508 77	
renewals, \$3,185,375.11; annuities, \$103.89.....		
Commuting renewal commissions.....	1,069,422 21	
Salaries and allowances to managers and agents.....	2,972,332 73	
Salaries and compensation of officers and office employes.....	1,113,544 65	
Medical examiners' fees and inspection of risks.....	549,581 22	
Taxes on:		
premiums, \$204,405.81; reserve, \$7,348.30.....	211,754 11	
real estate, \$96,855.92; other investments, \$141.04.....	96,996 96	
internal revenue.....	101,558 89	
Insurance department fees and agents' licenses.....	29,783 72	

Municipal and State licenses	\$4,446 30	
Repairs and expenses on real estate, except taxes	119,996 70	
Rents—including company's use of own buildings	326,912 74	
Advertising, \$16,230.85; printing and stationery, \$344,323.75; { postage, express, exchange and telegraph, \$97,123.84 ... }	457,678 44	
Legal expenses, \$61,214.24; furniture, \$61,970.40	123,184 64	
Loss on sale of real estate	2,336 14	
All other disbursements, viz: Agents' surety bonds, \$15- 731.48; traveling expenses, \$124,827.74; directors and com- mittees, \$2,288.00; branch office expenses, \$202,834.07; fire insurance, \$417.02; general home office expenses, \$89- 072.25; agents' deposits returned, \$1,390.41.....	436,561 00	
Total miscellaneous disbursements		\$12,137,599 22
Total disbursements		21,836,021 77
Balance		\$49,001,220 19

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$9,986,737 59
Loans on mortgage of real estate	16,852,325 00
Loans on company's policies assigned as collateral	122,905 66
Premium notes on policies in force	637,335 63
Book value of stocks and bonds—excluding interest	19,348,074 74
Cash in office and in bank	2,043,435 31
Agents' balances	10,406 26
Ledger assets, per balance	\$49,001,220 19

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate...	\$277,347 49	
Interest due and accrued on stocks and bonds	179,876 53	
Interest due and accrued on premium notes, loans or liens	532 89	
Interest due and accrued on other assets	5,090 00	
Rents due and accrued on company's property	38,640 87	
Total interest and rents		\$501,487 78
Market value of stocks and bonds over book value		558,793 03

	<i>New</i>	<i>Renewals.</i>	
	<i>Business.</i>		
Gross uncollected premiums	\$231,529 88	\$115,823 98	
Gross deferred premiums	548,296 82	559,160 77	
Total.....	\$779,826 70	\$674,984 75	
Deduct loading	374,316 82	60,748 63	
Net uncollected and deferred premiums	\$405,509 88	\$614,236 12	\$1,019,746 00
Gross assets			\$51,081,247 00

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$10,406 26	
Premium notes, loans, etc., in excess of reserve on policies	308,743 19	
Total		\$319,149 45
Total admitted assets		\$50,762,097 55

LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i> ..	\$40,831,842 00
Same for annuities	32,773 00
Total	\$40,864,615 00
Deduct net value of risks re-insured	10,729 00
Net reserve.....	\$40,853,886 00

Total policy claims.....		\$152,208 29
Unpaid dividends or other profits due policy holders.....		4,052 00
Salaries, rents, commissions and other accounts due or accrued		149,112 18
Premiums paid in advance		163,995 96
Special reserve.....		1,736,569 00
Agents' deposits in lieu of bonds		43,794 44
Liabilities on policy holders account		<u>\$43,108,617 87</u>
Gross divisible surplus	\$5,653,479 68	
Cash capital	2,000,000 00	
Surplus to policy holders		<u>\$7,653,479 68</u>
Total liabilities and surplus		<u>\$50,762,097 55</u>

EXHIBIT OF ORDINARY POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1898.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	61,255	\$54,866,272 00		
Endowment	20,847	17,395,964 00		
All other.....	409	2,518,341 00	82,511	\$74,780,577 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	50,051	\$41,303,506 00		
Endowment	26,769	19,881,026 00		
All other.....	198	1,949,140 00	77,018	\$63,133,672 00

OLD POLICIES REVIVED.

Whole life	1,947	\$1,927,255 00		
Endowment	568	525,385 00		
All other.....	16	50,500 00	2,531	\$2,503,140 00

OLD POLICIES CHANGED AND INCREASED.

Whole life	-	\$1,672 00		
Endowment	-	12,305 00		\$13,977 00
Total			162,060	\$140,431,366 00

POLICIES TERMINATED DURING THE YEAR.

Whole life	27,184	\$20,695,962 00		
Endowment	9,789	6,689,570 00		
All other.....	139	1,144,000 00	37,112	\$28,529,532 00

HOW TERMINATED.

By death	895	\$768,144 00		
surrender.....	1,416	1,784,772 00		
lapse	26,619	19,328,021 00		
change and decrease	852	1,040,907 00		
not being taken.....	7,330	5,607,688 00		
	37,112	\$28,529,532 00		

*POLICIES IN FORCE DEC. 31, 1899.

Whole life	86,069	\$77,402,743 00		
Endowment	38,395	31,125,110 00		
All other.....	484	3,337,981 00	124,948	\$111,901,834 00

* Policies re-insured 14—\$210,000.

EXHIBIT OF INDUSTRIAL POLICIES.
POLICIES AND ADDITIONS IN FORCE DEC. 31, 1898.

	Number.	Amount.	Total Number.	Total Amount.
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

*NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	68,835	\$20,090,561 00		
Endowment	1,341,714	232,545,871 00		
All other.....	23,451	760,188 00	1,452,000	\$253,396,620 00
Total			5,769,274	\$844,823,892 00

POLICIES TERMINATED DURING THE YEAR.

Whole life.....	191,739	\$26,849,747 00		
Endowment.	719,515	129,250,491 00		
All other	2,264	94,479 00	913,518	\$156,194,717 00

How TERMINATED.

By death	76,359	\$7,809,349 00		
expiry.....	39	18,343 00		
surrender.....	55,359	8,953,539 00		
lapse.....	781,332	139,398,923 00		
change and decrease	429	14,563 00		
	913,518	\$156,194,717 00		

POLICIES IN FORCE DEC. 31, 1899.

Whole life	2,892,743	\$375,116,076 00		
Endowment	1,845,718	309,926,540 00		
All other	117,295	3,586,559 00	4,855,756	\$688,629,175 00

ORDINARY BUSINESS IN MAINE.

	Number.	Amount.
Policies in force December 31st of the previous year.	808	\$563,498 00
Policies issued during the year	1,004	636,022 00
Total	1,812	\$1,199,520 00
Deduct policies ceased to be in force.	454	274,625 00
Policies in force in Maine, December 31, 1899	1,358	\$924,895 00
Losses and claims unpaid December 31, of the previous year..	3	\$3,000 00
Losses and claims incurred during the year	10	6,700 00
Total	13	\$9,700 00
Losses and claims settled during the year.	11	8,200 00
Losses and claims unpaid Dec. 31, 1899	2	\$1,500 00
†Premiums collected or secured without deductions		\$195,118 71

INDUSTRIAL BUSINESS IN MAINE.

	Number.	Amount.
Policies in force December 31st of the previous year	25,264	\$4,049,638 00
Policies issued during the year	10,387	1,257,752 00
Total	35,651	\$5,307,390 00
Deduct policies ceased to be in force.	5,796	\$82,041 00
Policies in force in Maine, December 31, 1899.....	29,855	\$4,425,349 00
Losses and claims incurred during the year.....	538	\$58,338 65
Losses and claims settled during the year.....	534	58,116 90
Losses and claims unpaid Dec. 31, 1899.....	4	\$221 75

* Includes old policies increased and revived.

† Includes premiums on industrial business.

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.....	\$6,924,401 17
Renewal premiums	30,980,246 68
Dividends applied to purchase new paid-up additions	1,790,971 80
Surrender values applied to pay running premiums.....	€43,829 75
Surrender values applied to purchase new paid-up insurance	1,710,037 70
Consideration for annuities	2,512,781 03
Total.....	\$44,562,268 13
Deduct re-insurance.....	37,748 91
Net premium income.	\$44,524,519 22
Rent—including company's use of own buildings.....	\$1,000,741 65
Interest on loans on mortgages of real estate.....	3,445,866 66
Interest on bonds and dividends on stocks.....	6,700,255 55
Interest on bank deposits and other debts due the company	1,038,393 18
Total interest and rents	\$12,185,257 04
Profit on sale of real estate, \$190,406.26; securities, \$1,782,745.78	1,973,152 04
Income from all other sources, viz: Bad debts recovered, \$7,148.91; mortuary bond deposits, \$200,000.00	207,148 91
Total income.....	\$58,890,077 21
Net ledger assets Dec. 31, 1893.....	256,391,766 33
Total	\$315,281,843 54

DISBURSEMENTS.

Death claims, \$14,560,669.04; additions, \$1,069,310.39	\$15,629,979 43
Endowments, \$2,769,019.65; additions, \$366,627.61	3,135,647 26
Amount paid for losses and matured endowments	\$18,765,626 69
Paid to annuitants.....	1,228,230 66
Dividends paid policy holders	267,205 35
Dividends applied to purchase new paid-up additions... ..	1,790,971 80
Surrender values paid	1,963,134 60
Surrender values applied to pay running premiums	643,829 75
Surrender values applied to purchase new paid-up insurance	1,710,037 70
Total paid policy holders	\$26,369,036 55
Commissions to agents; new policies, \$4,722,419.96 } renewals, \$1,849,670.73; annuities, \$115,607.23	\$6,687,697 92
Agency and traveling expenses.....	1,298,270 98

Salaries and compensation of officers and office employes	\$688,045	32
Medical examiners' fees and inspection of risks.....	481,782	41
Taxes on:		
real estate, \$280,880.56; internal revenue, \$113,109.75.	393,990	31
Insurance taxes.....	421,018	47
Repairs and expenses on real estate, except taxes.	432,085	82
Rents—including company's use of own buildings.	175,000	00
Advertising, \$251,751.84; printing and stationery, { \$581,783.21; postage and telegraph, \$139,504.24	973,039	29
Legal expenses.	286,048	74
Loss on sale of real estate	11,792	58
Exchange.	21,112	72
Express, freight and duty.	30,224	26
Examination by state insurance departments	17,859	36
Sundry expenses.....	309,131	76
All other disbursements.....	1,344	19
Total miscellaneous disbursements.....	\$12,228,444	13
Total disbursements	38,597,480	68
Balance.....	\$276,684,362	86

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$23,186,525	06
Loans on mortgage of real estate	74,794,821	63
Loans secured by collateral.....	6,330,000	00
Loans on company's policies assigned as collateral.....	4,374,636	66
Book value of stocks and bonds—excluding interest.....	154,669,953	06
Cash in office and in bank.	13,012,455	02
Suspense account, \$3,337.14; agents' debit balances, \$365,436.02	368,773	16
	\$276,737,164	59
Deduct ledger liabilities.....	52,801	73
Ledger assets, per balance.....	\$276,684,362	86

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate	\$1,021,224	91
Interest accrued on stocks and bonds.....	1,428,355	95
Interest due on collateral loans	12,428	34
Interest accrued on other assets	41,225	73
Rents due and accrued on company's property.....	113,627	34
Total interest and rents	\$2,616,862	27
Market value of stocks and bonds over book value.....	18,515,508	68

	<i>New Business.</i>	<i>Renewals.</i>	
Gross uncollected premiums	\$56,160	\$2,529,735	77
Gross deferred premiums.....	226,654	2,051,196	17
Total.....	\$282,815	\$4,580,931	94
Deduct loading.....	56,563	916,186	39
Net uncollected and deferred premiums.....	\$226,252	\$3,664,745	55
Gross assets.....		\$301,707,731	48

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$365,436 02	
Suspense	3,337 14	
Total		\$368,773 16
Total admitted assets		\$301,338,958 32

LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%.*</i>	\$220,195,536 00	
Same for reversionary additions.	14,479,485 00	
Same for annuities.	14,315,399 00	
Total	\$248,990,420 00	
Deduct net value of risks re-insured.	5,811 00	
Net reserve.....		\$248,984,609 00
Matured endowments due and unpaid.	\$239,776 17	
Death losses in process of adjustment or adjusted and not due	879,423 31	
Death losses reported, no proofs received.	69,906 00	
Losses and claims resisted	306,501 00	
Annuities due and unclaimed	97,006 70	
Total policy claims		\$1,592,613 18
Unpaid dividends or other profits due policy holders	87,356 18	
Salaries, rents, commissions and other accounts due or accrued.....	93,000 00	
Premiums paid in advance.....	235,121 25	
Under "non-forfeiture clause" of lapsed policies.	388,081 00	
Mortuary bonds.	331,178 00	
Liabilities on policy holders account	\$251,711,988 61	
Surplus to policy holders	49,626,969 71	
Total liabilities and surplus		\$301,338,958 32

†EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31 1 8.

	Number.	Amount	Total Number.	Total Amount.
Whole life.....	289,795	\$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

NEW POLICIES ISSUED DURING THE YEAR.

Whole life	55,518	\$134,682,082 00		
Endowment.....	10,569	22,511,438 00		
All other	1,111	3,062,803 00		
Reversionary additions	-	2,614,356 00	67,198	\$162,870,679 00

* Policies issued in 1898 and 1899 are valued by the American Experience Table with interest at 3½%.

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

OLD POLICIES REVIVED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	1,620	\$3,671,934 00		
Endowment.....	557	1,220,565 00		
All other.....	26	64,500 00		
Reversionary additions.....	-	17,810 00	2,203	\$4,974,809 00

OLD POLICIES CHANGED AND INCREASED.

Whole life.....			86	\$1,401,383 00
Total.....			429,245	\$1,139,743,846 00

POLICIES TERMINATED DURING THE YEAR.

Whole life.....	25,822	\$71,078,337 00		
Endowment.....	5,787	13,146,269 00		
All other.....	296	895,593 00		
Reversionary additions.....	-	3,376,107 00	31,905	\$88,496,306 00

HOW TERMINATED.

By death.....	4,761	\$15,936,360 00		
maturity.....	1,001	2,937,117 00		
expiry.....	195	869,316 00		
surrender.....	8,393	21,872,288 00		
lapse.....	17,489	43,395,006 00		
change and decrease.....	66	3,486,219 00		
	31,905	\$88,496,306 00		

* POLICIES IN FORCE DEC. 31, 1899.

Whole life.....	321,197	\$849,389,054 00		
Endowment.....	74,830	175,319,287 00		
All other.....	1,313	4,016,074 00		
Reversionary additions.....	-	22,523,125 00	397,340	\$1,051,247,540 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	5,344	\$9,867,057 00
Policies issued during the year.....	734	1,276,735 00
Total.....	6,078	\$11,143,792 00
Deduct policies ceased to be in force.....	221	374,000 00
Policies in force in Maine, December 31, 1899....	5,857	\$10,769,792 00
Losses and claims unpaid December 31, of the previous year.....	3	\$2,534 00
Losses and claims incurred during the year.....	66	151,510 25
Total.....	69	\$154,044 25
Losses and claims settled during the year.....	64	148,343 97
Losses and claims unpaid Dec. 31, 1899.....	5	\$5,700 28
Premiums collected or secured without deductions.....		\$373,360 14

* Policies re-insured, \$1,548,200.

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.....	\$1,400,956 84	
Renewal premiums.....	6,609,442 25	
Dividends applied to pay running premiums.....	1,202,981 29	
Dividends applied to purchase paid-up additions and annuities	363,374 92	
Surrender values applied to pay running premiums.....	13,991 47	
Surrender values applied to purchase paid-up insurance and annuities.....	231,489 21	
Consideration for annuities.....	134,571 51	
Total premium income		\$9,956,807 49
Rent	\$158,578 13	
Interest on loans on mortgages of real estate	1,843,057 66	
Interest on collateral loans, premium notes, etc	780,699 40	
Interest on bonds and dividends on stocks	694,106 00	
Interest on bank deposits and other debts due the company	2,695 30	
Discount on claims paid in advance	987 74	
Total interest and rents		\$3,480,124 23
Premium notes, loans or liens restored by revival of policies.....	10,799 06	
Profit on sale of real estate, \$14,995.33; securities, \$18,991.00.	33,986 33	
Total income		\$13,481,717 11
Net ledger assets Dec. 31, 1898		64,341,301 60
Total		\$77,823,018 71

DISBURSEMENTS.

Death claims, \$4,030,530.09; additions, \$37,519.00.....	\$4,068,049 09	
Endowments, \$579,188.96; additions, \$5,472.00.....	584,660 96	
Installment claims.....	11,500 00	
Amount paid for losses and matured endowments \$4,664,210 05		
Paid to annuitants	59,160 48	
Premium notes voided by lapse	22,454 21	
Dividends paid policy holders	292,590 06	
Dividends applied to pay running premiums.....	1,202,981 29	
Dividends applied to purchase additions and annuities... .	363,374 92	
Surrender values paid	1,203,798 78	
Surrender values applied to pay running premiums.....	13,991 47	
Surrender values applied to purchase paid-up insurance and annuities.	231,489 21	
Total paid policy holders.....		\$8,054,050 47

IOO MUTUAL BENEFIT LIFE INSURANCE COMPANY.

Commissions to agents; new policies, \$552,444.73	}	\$1,029,010 70
renewals, \$440,629.65; annuities, \$5,936.32		
Salaries and allowances to managers and agents.....		20,158 08
Salaries and compensation of officers and office employes		326,755 38
Medical examiners' fees		113,525 09
Taxes on:		
premiums, \$82,961.56; reserves, \$16,994.54		99,956 10
real estate, \$48,169.86; other investments, \$156,070.35.....		204,240 21
franchise, \$28,962.20; internal revenue, \$29,273.69.....		58,235 89
Insurance department fees and agents' licenses		10,136 66
Municipal and state licenses		4,615 06
Repairs and expenses on real estate, except taxes.....		64,587 39
Advertising, \$30,229.46; printing and stationery, \$17,580.90 }	}	70,477 46
postage, \$22,667.10		
Legal expenses, \$15,489.84; miscellaneous office expenses, \$71,451.34.....		86,941 18
Premiums on bonds purchased.		253,186 39
Reduction in book value of real estate		20,000 00
Agents' balances.....		2,446 24
Total miscellaneous disbursements		\$1,998,639 20
Total disbursements		10,328,322 30
Balance		\$67,494,696 41

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$3,217,849 98
Loans on mortgage of real estate.....	32,697,443 32
Loans secured by collateral.....	5,559,700 00
Loans on company's policies assigned as collateral.....	5,639,652 97
Premium notes on policies in force, of which \$76,704.64 is for first year's premiums	4,571,424 28
Par value of stocks and bonds—excluding interest	14,928,416 66
Cash in office and in bank	862,440 87
Agents' balances.....	17,768 33
Ledger assets, per balance	\$67,494,696 41

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate.....	\$739,141 29
Interest accrued on stocks and bonds	145,367 22
Interest accrued on collateral loans.....	127,336 86
Interest accrued on premium notes, loans or liens.....	114,285 60
Total interest	\$1,126,130 97
Market value of stocks and bonds over par value.....	1,067,245 92
	<i>New Business. Renewals.</i>
Gross uncollected premiums	\$170,721 68 \$230,177 31
Gross deferred premiums.....	116,066 64 555,765 07
Total.....	\$286,788 32 \$785,942 38
Deduct loading	57,357 66 157,188 48
Net uncollected and deferred premiums.....	\$229,430 66 \$628,753 90 \$858,184 56
Gross assets.....	\$70,546,257 86

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$20,563 24
Total admitted assets.....	\$70,525,694 62

LIABILITIES.

Net present value of outstanding policies, <i>actuaries, 4%</i> ..	\$61,399,206 00	
Same for reversionary additions	2,048,340 00	
Same for annuities.....	512,566 00	
Net reserve		\$63,960,112 00
Present value of future installments on matured policies		42,166 13
Matured endowments due and unpaid.....	\$52,561 00	
Death losses in process of adjustment or adjusted and not due	141,331 68	
Death losses reported, no proofs received.	200,000 00	
Losses and claims resisted.....	21,000 00	
Total policy claims.....		\$414,892 68
Unpaid dividends or other profits due policy holders.....		371,774 75
Salaries, rents, commissions and other accounts due or accrued		25,000 00
Premiums paid in advance		26,761 68
Liabilities on policy holders account.....		\$64,840,707 24
Surplus to policy holders.....		5,684,987 38
Total liabilities and surplus.....		\$70,525,694 62

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1898.

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

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	13,010	\$28,868,967 00		
Endowment	3,931	8,427,244 00		
All other	1,114	2,391,800 00		
Reversionary additions.....	-	700,213 00	18,055	\$40,388,224 00

OLD POLICIES REVIVED.

Whole life.....	101	\$274,567 00		
Endowment	26	34,580 00		
All other	5	12,000 00		
Reversionary additions.....	-	6,299 00	132	\$327,446 00

OLD POLICIES CHANGED AND INCREASED.

Whole life	10	\$33,609 00		
Endowment	39	91,648 00		
Reversionary additions.....	-	141 00	49	\$125,398 00
Total			116,120	\$285,416,650 00

102 MUTUAL BENEFIT LIFE INSURANCE COMPANY.

POLICIES TERMINATED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	6,441	\$14,643,657 00		
Endowment.....	1,953	4,261,521 00		
All other.....	1,548	3,653,161 00		
Reversionary additions.....	-	145,838 00	9,942	\$22,704,177 00

HOW TERMINATED.

By death.....	1,389	\$4,063,802 00		
maturity.....	294	620,303 00		
expiry.....	1,291	3,078,506 00		
surrender.....	2,898	7,021,572 00		
lapse.....	2,102	3,762,093 00		
not being taken.....	1,968	4,157,901 00		
	9,942	\$22,704,177 00		

POLICIES IN FORCE DEC. 31, 1899.

Whole life.....	78,621	\$195,889,490 00		
Endowment.....	22,963	53,303,656 00		
All other.....	4,594	9,507,305 00		
Reversionary additions.....	-	4,012,022 00	106,178	\$262,712,473 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	2,447	\$3,756,228 00
Policies issued during the year.....	404	614,546 00
Total.....	2,851	\$4,370,574 00
Deduct policies ceased to be in force.....	178	276,896 00
Policies in force in Maine, December 31, 1899.....	2,673	\$4,093,678 00
Losses and claims unpaid December 31, of the previous year.....	4	\$1,951 00
Losses and claims incurred during the year.....	51	121,527 00
Total.....	55	\$123,478 00
Losses and claims settled during the year.....	50	121,477 00
Losses and claims unpaid Dec. 31, 1899.....	5	\$2,001 00
Premiums collected or secured without deductions.....		\$146,555 85

NATIONAL LIFE INSURANCE COMPANY,

MONTPELIER, VT.

Principal Office, No. 116 State St.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1850.

CHARLES DEWEY, *President.*OSMAN D. CLARK, *Secretary.*

INCOME.

First year's premiums.....	\$589,463 16	
Renewal premiums.....	2,699,259 69	
Dividends applied to pay running premiums.....	101,135 57	
Dividends applied to purchase paid-up additions and annuities.....	3,915 64	
Surrender values applied to purchase paid-up insurance and annuities.....	2,530 90	
Consideration for annuities.....	152,516 97	
Total premium income.....		\$7,548,821 93
Rent—including company's use of own buildings.....	\$105,570 16	
Interest on loans on mortgages of real estate.....	203,095 34	
Interest on collateral loans, premiums notes, etc.....	134,268 08	
Interest on bonds and dividends on stocks.....	297,787 56	
Interest on bank deposits and other debts due the company	23,233 57	
Discount on claims paid in advance.....	538 71	
Total interest and rents.....		\$764,493 42
Total income.....		\$4,313,315 35
Net ledger assets Dec. 31, 1898.....		15,097,751 04
Total.....		\$19,411,066 39

DISBURSEMENTS.

Death claims, \$908,819.12; additions, \$5,473.94.....	\$914,293 06	
Endowments.....	106,468 00	
Installment claims.....	2,951 86	
Amount paid for losses and matured endowments..	\$1,023,712 92	
Paid to annuitants.....	7,995 51	
Dividends paid policy holders.....	37,148 42	
Dividends applied to pay running premiums.....	101,135 57	
Dividends applied to purchase additions and annuities...	3,915 64	
Surrender values paid.....	465,879 78	
Surrender values applied to purchase paid-up insurance and annuities...	2,530 90	
Total paid policy holders.....		\$1,642,318 74
Commissions to agents; new policies, \$332,993.33.....	} \$530,397 12	
renewals, \$189,242.16; annuities, \$8,161.63.....		
Commuting renewal commissions.....	8,679 90	
Salaries and allowances to managers and agents.....	66,540 40	
Salaries and compensation of officers and office employes..	68,280 67	
Medical examiners' fees and inspection of risks.....	49,183 07	

Taxes on:

premiums, \$49,013.41; reserves, \$5,994.60	\$55,008 01
real estate, \$37,333.11; other investments, \$81.11	37,414 22
franchise, \$117.65; other taxes, \$12,723.42	12,841 07
Insurance department fees and agents' licenses	2,849 78
Municipal and state licenses	1,446 10
Repairs and expenses on real estate, except taxes	68,487 78
Rents—including company's use of own buildings	33,523 54
Advertising, \$16,597.00; printing and stationery, \$7,616.87; (40,498 58
postage, \$16,284.71	
Legal expenses, \$4,109.00; furniture, \$15,145.19	19,254 19
All other disbursements, viz: Premiums on bonds,	
\$37,132.39; reduction in book value of securities, \$85,224.17;	
traveling expenses, \$5,059.46	127,416 02
Total miscellaneous disbursements	\$1,121,820 45
Total disbursements	2,764,139 19
Balance	\$16,646,927 20

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$1,904,979 07
Loans on mortgage of real estate	5,106,107 69
Loans secured by collateral	49,186 00
Loans on company's policies assigned as collateral	1,831,718 51
Premium notes on policies in force	588,086 84
Book value of stocks and bonds—excluding interest	6,630,797 97
Cash in office and in bank	530,990 54
Bills receivable	5,060 58
Ledger assets, per balance	\$16,646,927 20

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate ...	\$96,080 41
Interest due and accrued on stocks and bonds	96,002 82
Interest accrued on collateral loans	1,749 12
Interest due and accrued on premium notes, loans or liens	70,192 76
Interest due and accrued on other assets	11,684 61
Total interest	\$275,709 72
Market value of stocks and bonds over book value	367,739 69

	<i>New Business.</i>	<i>Renewals.</i>	
Gross uncollected premiums	\$94,544 36	\$148,945 29	
Gross deferred premiums	57,069 05	263,195 41	
Total	\$151,613 41	\$412,140 70	
Deduct loading	30,322 68	82,428 14	
Net uncollected and deferred premiums ...	\$121,290 73	\$329,712 56	\$451,003 29
Gross assets			\$17,741,379 90

DEDUCT ASSETS NOT ADMITTED.

Bills receivable, unsecured	\$5,060 58
Total admitted assets	\$17,736,319 32

LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i> ..	\$15,132,947 10
Same for reversionary additions.	43,068 11
Same for annuities.....	197,259 93
Net reserve.....	\$15,373,275 14
Present value of future installments on matured policies..	36,337 93
Death losses in process of adjustment or adjusted and not due	\$17,080 00
Death losses reported, no proofs received	35,584 70
Losses and claims resisted.....	3,500 00
Total policy claims	\$56,164 70
Unpaid dividends or other profits due policy holders.....	11,555 80
Salaries, rents, commissions and other accounts due or accrued.....	5,689 00
Premiums paid in advance	9,488 54
Surrender values claimable on policies cancelled.....	13,276 90
Extra reserve on life rate endowments.....	357,408 31
Liabilities on policy holders account.....	\$15,863,196 32
Surplus to policy holders	1,873,123 00
Total liabilities and surplus.....	\$17,736,319 32

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1898.

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

NEW POLICIES ISSUED DURING THE YEAR.

Whole life	5,770	\$11,440,600 00		
Endowment.....	3,222	5,708,403 00		
All other	204	513,000 00		
Reversionary additions.....	-	27,588 00	9,196	\$17,689,591 00

OLD POLICIES REVIVED.

Whole life	69	\$164,000 00		
Endowment	29	49,000 00	98	\$213,000 00

OLD POLICIES CHANGED AND INCREASED.

Endowment.....			-	\$15,000 00
Total			48,385	\$98,574,149 00

POLICIES TERMINATED DURING THE YEAR.

Whole life	2,747	\$5,871,053 00		
Endowment.....	1,355	2,280,514 00		
All other	167	522,000 00		
Reversionary additions	-	10,556 00	4,269	\$8,684,123 00

HOW TERMINATED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
By death.....	360	\$944,179 00		
maturity.....	62	106,468 00		
expiry.....	48	117,800 00		
surrender.....	1,300	2,731,812 00		
lapse.....	1,494	2,646,074 00		
change and decrease.....	36	284,736 00		
not being taken.....	969	1,853,054 00		
	<u>4,269</u>	<u>\$8,684,123 00</u>		

POLICIES IN FORCE DEC. 31, 1899.

Whole life.....	28,988	\$63,050,854 00		
Endowment.....	14,489	25,077,749 00		
All other.....	639	1,590,800 00		
Reversionary additions.....	-	170,623 00	44,116	\$89,890,026 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year ..	680	\$1,022,269 93
Policies issued during the year.....	201	242,486 81
Total.....	<u>881</u>	<u>\$1,264,756 74</u>
Deduct policies ceased to be in force.....	77	118,371 00
Policies in force in Maine, December 31, 1899.....	804	\$1,146,385 74
Losses and claims unpaid December 31, of the previous year.	1	\$1,000 00
Losses and claims incurred during the year.....	6	5,101 09
Total.....	<u>7</u>	<u>\$6,101 09</u>
Losses and claims settled during the year.....	6	5,101 09
Losses and claims unpaid Dec. 31, 1899.....	1	\$1,000 00
Premiums collected or secured without deductions:		
cash, \$42,974.87; notes or credits, \$3,288.90.....		\$46,263 77

NEW ENGLAND MUTUAL LIFE INSURANCE
COMPANY,

BOSTON, MASS.

Principal Office, Post Office Square.

INCORPORATED IN 1835. COMMENCED BUSINESS IN 1843.

BENJAMIN F. STEVENS, *President.*

S. F. TRULL, *Secretary.*

INCOME.

First year's premiums	\$413,447 82	
Renewal premiums	2,965,482 84	
Distributions applied to pay running premiums'.....	362,917 80	
Distributions applied to purchase paid-up additions	19,197 55	
Surrender values applied to purchase paid-up insurance..	33,552 14	
	<hr/>	
Total premium income		\$3,794,598 15
Rent	\$125,081 53	
Interest on loans on mortgages of real estate.....	304,887 76	
Interest on collateral loans, premium notes, etc.....	163,840 69	
Interest on bonds and dividends on stocks.....	608,835 56	
Interest on bank deposits and other debts due the company	16,846 87	
Discount on claims paid in advance.....	2,552 48	
	<hr/>	
Total interest and rents.....		\$1,222,044 89
Profit and loss account		1,984 90
		<hr/>
Total income		\$5,018,627 94
Net ledger assets Dec. 31, 1898.....		26,041,330 71
		<hr/>
Total		\$31,059,958 65

DISBURSEMENTS.

Death claims, \$1,638,961.00; additions, \$16,388.00.....	\$1,655,349 00	
Endowments, \$361,509.00; additions, \$1,733.00.	363,242 00	
Amount paid for losses and matured endowments	\$2,018,591 00	
Premium notes voided by lapse.....	4,960 76	
Distributions paid policy holders	57,039 02	
Distributions applied to pay running premiums	362,917 80	
Distributions applied to purchase additions	19,197 55	
Surrender values paid.....	455,310 77	
Surrender values applied to purchase paid-up insurance..	33,552 14	
	<hr/>	
Total paid policy holders		\$2,951,569 04
Commissions to agents; new policies, \$211,122.67; {	\$355,661 19	
renewals, \$144,538.52		
Commuting renewal commissions.....	5,057 55	
Salaries and allowances to managers and agents.....	40,116 51	
Salaries and compensation of officers and office employes	141,355 97	
Medical examiners' fees	26,832 50	

Taxes on:	
premiums, \$34,027.61; reserves, \$26,442.15	\$60,469 76
real estate	30,002 92
Insurance department fees and agents' licenses.....	8,329 10
Municipal and state licenses.....	1,644 92
Repairs and expenses on real estate, except taxes.....	64,953 00
Rents.....	24,749 04
Advertising, \$20,932.99; printing and stationery, \$20,115.95; postage, \$3,918.69	44,967 63
Legal expenses, \$3,172.31; furniture, \$3,606.85.....	6,779 16
United States internal revenue.....	9,467 98
Travel, telegraph and telephone service, light, express, exchange, and all other general items and incidentals at home office and agencies.....	27,936 63
Total miscellaneous disbursements.....	\$848,323 86
Total disbursements	3,799,892 90
Balance	\$27,260,065 75

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$2,371,989 26
Loans on mortgage of real estate	7,292,035 17
Loans secured by collateral	2,510,894 00
Loans on company's policies assigned as collateral	1,034,822 88
Premium notes on policies in force	274,762 55
Book value of stocks and bonds—excluding interest	13,341,276 33
Cash in bank	434,185 56
Ledger assets, per balance	\$27,260,065 75

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate	\$119,206 29
Interest accrued on stocks and bonds	26,569 00
Interest accrued on collateral loans	21,554 45
Interest due and accrued on premium notes, loans or liens	27,008 45
Rents due and accrued on company's property	14,736 48
Total interest and rents	\$209,074 67
Market value of stocks and bonds over book value	1,550,082 37

	<i>New</i>	<i>Renewals.</i>	
	<i>Business.</i>		
Gross uncollected premiums	\$31,695 07	\$172,786 94	
Gross deferred premiums	56,277 00	395,748 28	
Total	\$87,972 07	\$568,535 22	
Deduct loading	17,594 41	113,707 04	
Net uncollected and deferred premiums	\$70,377 66	\$454,828 18	\$525,205 84
Total admitted assets			\$29,544,428 63

LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i>		\$26,513,184 00
Matured endowments due and unpaid	\$13,340 00	
Death losses due and unpaid	76,742 00	
Death losses in process of adjustment	20,000 00	
Death losses reported, no proofs received	47,063 00	
Losses and claims resisted	3,500 00	
Total policy claims		\$160,645 00
Unpaid distributions or other profits due policy holders		149,486 58
Liabilities on policy holders account		\$26,823,315 58
Surplus to policy holders		2,721,113 05
Total liabilities and surplus		\$29,544,428 63

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1898.

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

NEW POLICIES ISSUED DURING THE YEAR.

Whole life	3,816	\$9,237,998 00		
Endowment	1,631	3,235,281 00		
All other	384	1,108,082 00	5,831	\$13,581,361 00

OLD POLICIES REVIVED.

Whole life	81	\$222,543 00		
Endowment	30	63,000 00		
All other	10	46,000 00	121	\$331,543 00

OLD POLICIES CHANGED AND INCREASED.

Whole life	146	\$192,436 00		
Endowment	378	410,260 00		
All other	5	14,743 00	529	\$617,439 00
Total			46,947	\$124,811,497 00

POLICIES TERMINATED DURING THE YEAR.

Whole life	1,918	\$4,996,965 00		
Endowment	1,965	4,617,047 00		
All other	214	665,722 00	4,097	\$10,279,734 00

110 NEW ENGLAND MUTUAL LIFE INSURANCE CO.

HOW TERMINATED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
By death.....	602	\$1,797,684 00		
maturity	130	365,489 00		
expiry	7	3,725 00		
surrender	947	2,328,449 00		
lapse	1,174	2,626,000 00		
change and decrease.....	527	1,293,685 00		
not being taken	710	1,864,702 00		
	<u>4,097</u>	<u>\$10,279,734 00</u>		

POLICIES IN FORCE DEC. 31, 1899.

Whole life	16,366	\$44,382,283 00		
Endowment.....	25,171	66,166,589 00		
All other.....	<u>1,313</u>	<u>3,982,891 00</u>	42,850	\$114,531,763 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	1,973	\$3,291,741 00
Policies issued during the year.	148	219,094 00
Total	<u>2,121</u>	<u>\$3,510,835 00</u>
Deduct policies ceased to be in force	100	172,113 00
Policies in force in Maine, December 31, 1899	<u>2,021</u>	<u>\$3,338,722 00</u>
Losses and claims unpaid December 31, of the previous year	11	\$10,748 00
Losses and claims incurred during the year	34	59,010 00
Total	<u>45</u>	<u>\$69,758 00</u>
Losses and claims settled during the year	34	46,107 00
Losses and claims unpaid Dec. 31, 1899.....	<u>11</u>	<u>\$13,651 00</u>
Premiums collected or secured without deductions:		
cash, \$69,077.76; notes or credits, \$25,483.00		\$94,560 76

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.*CHAS. C. WHITNEY, *Secretary.*

INCOME.

First year's premiums	\$8,521,545 16	
Renewal premiums.....	31,508,860 87	
Dividends applied to pay running premiums	347,046 21	
Dividends applied to purchase paid-up additions and annuities	369,273 90	
Surrender values applied to pay running premiums ...	19,347 93	
Consideration for annuities.....	1,517,928 71	
Total.....	\$42,284,002 78	
Deduct re-insurance	145,500 31	
Net premium income..		\$42,138,502 47
Rent—including company's use of own buildings.....	\$890,805 01	
Interest on loans on mortgages of real estate	1,862,836 68	
Interest on collateral loans, premium notes, etc	952,289 04	
Interest on bonds and dividends on stocks	6,365,987 08	
Interest on bank deposits and other debts due the company	147,142 98	
Total interest and rents		\$10,219,660 79
Registered bond policies		13,700 00
Total income		\$52,371,263 26
Net ledger assets Dec. 31, 1898		208,496,049 45
Total		\$255,867,312 71

DISBURSEMENTS.

Death claims, \$11,346,625.66; additions, \$141,004.21.....	\$11,487,629 87	
Endowments, \$2,990,677.17; additions, \$113,994.10	3,104,671 27	
Total	\$14,592,301 14	
Deduct amount received for re-insurance.....	83,858 23	
Net amount paid for losses and matured endowments	\$14,508,442 91	
Paid to annuitants	1,514,324 57	
Dividends paid policy holders	2,052,428 72	
Dividends applied to pay running premiums.....	347,046 21	
Dividends applied to purchase additions and annuities	369,273 90	
Surrender values paid..	1,176,676 53	
Reserve values paid on matured deferred dividend policies. ...	2,200,141 46	
Surrender values applied to pay running premiums...	19,347 93	
Installments paid on trust policies and on registered bond policies	19,294 44	
Total paid policy-holders		\$22,206,976 67

Commissions to agents; new policies, \$4,595,604.98.....	}	\$5,583,798 72
renewals, \$955,731.80; annuities, \$32,461.94.....		
Salaries and allowances to managers and agents.....		1,364,999 24
Salaries and compensation of officers and office employes.....		705,052 00
Medical examiners' fees and inspection of risks.....		527,799 57
Taxes on:		
premiums, \$253,363.19; reserves, \$15,646.67.....		269,009 86
real estate, \$228,244.27; other investments, \$10,332.29...		238,576 56
franchise, \$205.60; war tax, \$7,031.96.....		7,237 56
Insurance department fees and agents' licenses.....		47,443 84
Municipal and state licenses.....		61,039 18
Repairs and expenses on real estate, except taxes.....		134,903 20
Rents—including company's use of own buildings.....		418,329 80
Advertising, \$206,366.18; printing, stationery and book-binding, \$299,420.33.....		505,786 51
Legal expenses.....		172,456 36
All other disbursements, viz: Postage, exchange, cablegrams, telegrams, telephone, express, cartage, freight, etc., \$242,819.79; traveling expenses of agents, inspectors and all other officials and all other miscellaneous expenses, \$259,140.33.....		504,960 12
Total miscellaneous disbursements.....		\$10,538,392 52
Total disbursements.....		32,745,369 19
Balance.....		\$223,121,943 52

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$17,082,000 00
Loans on mortgage of real estate.....	36,297,517 19
Loans secured by collateral.....	3,278,450 00
Loans on company's policies assigned as collateral.....	11,557,714 27
Premium notes on policies in force.....	1,850,402 11
Book value of stocks and bonds—excluding interest.....	141,863,316 65
Cash in office and in bank.....	10,050,049 19
Due from agents.....	1,136,494 11
Ledger assets, per balance.....	\$223,121,943 52

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate.....	\$321,119 56
Interest accrued on stocks and bonds.....	959,992 30
Interest accrued on collateral loans and bank deposits.....	36,561 90
Interest accrued on policy notes, loans or liens.....	49,824 26
Rents due and accrued on company's property.....	21,618 57
Total interest and rents.....	\$1,389,116 59
Market value of stocks and bonds over book value.....	8,614,969 22

	<i>New Business.</i>	<i>Renewals.</i>	
Gross uncollected premiums.....	*	†\$2,322,551 00	
Gross deferred premiums.....	\$539,910 00	2,174,127 00	
Total.....	\$539,910 00	\$4,496,678 00	
Deduct loading.....	350,941 00	224,834 00	
Net uncollected and deferred premiums.....	\$188,969 00	\$4,271,844 00	\$4,460,813 00
Gross assets.....			\$237,586,842 33

* No policy or sum of insurance is reported on which the first premium had not been paid to the company in cash December 31, 1899.

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

DEDUCT ASSETS NOT ADMITTED.

Due from agents	\$1,136,494	11
Total admitted assets	\$236,450,348	22

LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i> ..	\$175,362,836	00
Same for reversionary additions	3,225,982	00
Same for annuities	13,756,207	00
Total	\$192,345,025	00
Deduct net value of risks re-insured.	320,744	00
Net reserve	\$192,024,281	00
Matured endowments due and unpaid	\$215,783	03
Death losses in process of adjustment or adjusted and not due	340,170	71
Death losses reported, no proofs received	1,335,171	34
Losses and claims resisted	28,000	00
Annuity claims due and unpaid, not presented.....	138,106	17
Total policy claims.....	\$2,057,231	25
Unpaid dividends or other profits due policy holders	251,461	15
Premiums paid in advance	388,544	17
Policy trust funds held by the company	293,347	18
Liabilities on policy holders account.	\$195,014,864	75
Special funds as divided by the company:		
For additional policy reserves	\$3,507,699	00
Surplus reserve funds	28,862,362	44
Other funds for all other contingencies	9,065,422	03
Surplus to policy holders	\$41,435,483	47
Total liabilities and surplus	\$236,450,348	22

*EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1898.

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

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	66,426	\$130,365,500		
Endowment	32,819	64,542,600		
All other.....	112	7,400,980	99,357	\$202,309,080 00

OLD POLICIES REVIVED.

Whole life.....	840	\$1,856,800		
Endowment.....	239	491,400		
All other.....	37	97,400	1,116	\$2,445,600 00
Policies changed			2,175	5,387,000 00
Additions by dividends			-	427,477 00
Total			476,582	\$1,154,590,277 00

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

POLICIES TERMINATED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	28,323	\$64,634,000 00		
Endowment.....	8,523	19,675,616 00		
All other.....	1,960	7,974,467 00		
Reversionary additions.....	-	434,209 00	38,806	\$92,718,292 00

HOW TERMINATED.

By death.....	4,075	\$11,867,078 00
maturity.....	1,108	3,123,154 00
expiry.....	1,606	5,665,881 00
surrender.....	4,486	13,783,320 00
lapse.....	25,356	45,665,022 00
change and decrease.....	2,175	12,613,837 00
	38,806	\$92,718,292 00

†POLICIES IN FORCE DEC. 31, 1899.

Whole life.....	318,043	\$738,226,700 00		
Endowment.....	108,870	255,062,984 00		
All other.....	10,863	64,136,646 00		
Reversionary additions.....	-	4,445,655 00	437,776	\$1,061,871,985 00

*BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	2,520	\$4,123,070 00
Policies issued during the year.....	427	665,740 00
Total.....	2,947	\$4,788,810 00
Deduct policies ceased to be in force.....	142	227,998 00
Policies in force in Maine, December 31, 1899.....	2,805	\$4,560,812 00
Losses and claims unpaid December 31, of the previous year.....	3	\$3,550 00
Losses and claims incurred during the year.....	41	96,654 61
Total.....	44	\$100,204 61
Losses and claims settled during the year.....	42	79,704 61
Losses and claims unpaid Dec. 31, 1899.....	2	\$20,500 00
Premiums collected or secured without deductions.....		\$151,229 29

* 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, \$2,122,862.

NORTHWESTERN MUTUAL LIFE INSURANCE
COMPANY,

MILWAUKEE, WIS.

Principal Office, Cor. Broadway and Michigan St.

INCORPORATED IN 1857. COMMENCED BUSINESS IN 1858.

H. L. PALMER, *President.*

J. W. SKINNER, *Secretary.*

INCOME.

First year's premiums	\$2,871,188 84	
Renewal premiums	14,501,631 29	
Dividends applied to pay running premiums	1,217,842 34	
Dividends applied to purchase paid-up additions and annuities	365,129 81	
Surrender values applied to pay running premiums	865 00	
Consideration for annuities	37,034 08	
Total premium income		\$18,993,731 36
Rent—including company's use of own buildings	\$334,043 72	
Interest on loans on mortgages of real estate	3,533,592 59	
Interest on loans on company's policies	336,604 02	
Interest on premium notes, etc.	36,847 08	
Interest on bonds	1,074,334 04	
Interest on bank deposits and other debts due the company	84,442 14	
Discount on claims paid in advance	5,606 40	
Interest on deferred premiums	138,613 80	
Total interest and rents		\$5,564,083 79
Profit on sale of real estate		31,000 59
Commuted commissions refunded for renewals redeemed		15,190 87
Income from all other sources		1,136 85
Total income		\$24,603,143 46
Net ledger assets Dec. 31, 1898		109,948,854 05
Total		\$134,553,997 51

DISBURSEMENTS.

Death claims, \$4,565,635.98; additions, \$115,227.80	\$4,680,863 78	
Endowments, \$532,416.00; additions, \$39,723.52	872,139 52	
Installment claims	30,754 66	
Amount paid for losses and matured endowments		\$5,583,757 96
Paid to annuitants	8,809 58	
Dividends paid policy holders	932,057 06	
Dividends applied to pay running premiums	1,217,842 34	
Dividends applied to purchase additions and annuities	365,129 81	
Surrender values paid	921,099 56	
Surrender values applied to pay running premiums	865 00	
Total paid policy holders		\$9,029,471 31

116 NORTHWESTERN MUTUAL LIFE INSURANCE CO.

Commissions to agents; new policies, \$1,247,199.81; { renewals, \$1,212,502.08; annuities \$741.08	\$2,460,442 97
Salaries and compensation of officers and office employes	408,528 65
Medical examiners' fees and inspection of risks	160,063 10
Taxes on:	
premiums, \$190,172.30; reserves, \$11,915.40	202,087 70
real estate, \$96,902.72; income, \$186,386.54.	283,289 26
internal revenue.	55,643 49
Insurance department fees and agents' licenses	13,131 87
Municipal and state licenses	8,902 45
Repairs and expenses on real estate, except taxes.....	23,810 61
Rents—including company's use of own buildings	35,800 00
Advertising, \$3,882.75; printing and stationery, \$51,436.66; { postage, \$79,231.71	134,551 12
Legal expenses, \$70,777.87; furniture, \$3,186.94.	73,964 81
Loss on sale of real estate.....	4,390 50
All other disbursements, viz.: Loan expenses, \$107,812.97; real estate expenses, \$195,640.71; exchange, \$16,733.06; freight and express, \$11,002.30; loss expenses, \$3,332.95; traveling expenses, \$9,434.27; adjustment of real estate values, \$10,115.60; expenses insurance commissioners' examinations, \$549.30; agents' balances, \$3,984.06; ex- penses trustees and executive committee, \$36,323.73.	394,928 95
Total miscellaneous expenses.	\$4,259,535 48
Total disbursements	13,289,006 79
Balance	\$121,264,996 72

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$4,305,550 56
Loans on mortgage of real estate.....	70,558,964 76
Loans on company's policies assigned as collateral.....	6,580,965 00
Premium notes on policies in force.....	288,101 98
Book value of bonds—excluding interest.....	35,466,436 75
Cash in office and in bank.....	4,094,646 82
Agents' balances.....	5,320 46
Total.	\$121,299,986 33
Deduct ledger liabilities.....	34,995 61
Ledger assets, per balance	\$121,264,996 72

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate....	\$1,097,030 73
Interest due and accrued on bonds	665,654 42
Interest due and accrued on premium notes, loans or liens	9,640 57
Interest due and accrued on other assets.....	248,418 45
Rents due and accrued on company's property.	26,430 98
Total interest and rents.....	\$2,047,175 15
Market value of bonds over book value.....	1,343,747 88

NORTHWESTERN MUTUAL LIFE INSURANCE CO. 117

	<i>New Business.</i>	<i>Renewals.</i>
Gross uncollected premiums.....	\$454,013 00	\$556,077 00
Gross deferred premiums	158,289 00	1,227,849 00
Total.....	\$612,302 00	\$1,783,926 00
Deduct loading	264,514 46	135,578 38
Net uncollected and deferred premiums.....	\$347,787 54	\$1,648,347 62
Gross assets.....	\$126,652,048 91	

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$5,320 46
Total admitted assets	\$126,646,728 45

LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i> ..	\$98,369,512 00	
Same annuities.....	159,131 00	
Net reserve.....		\$98,528,643 00
Present value of future installments on matured policies.....		235,941 34
Matured endowments due and unpaid	\$45,038 00	
Death losses due and unpaid	49,956 80	
Death losses in process of adjustment or adjusted and not due.....	130,111 14	
Death losses reported, no proofs received	96,613 92	
Losses and claims resisted.	40,600 00	
Annuity claims due and unpaid	126 61	
Installment claims due and unpaid.....	400 00	
Total policy claims.		\$362,846 47
Unpaid dividends or other profits due policy holders		185,758 45
Salaries, rents, commissions and other accounts due or accrued.....		65,235 45
Premiums paid in advance		5,000 00
Surplus held to meet tontine and semi-tontine policy contracts		21,392,383 00
Excess of 3% over 4% reserve on policies issued since January 31, 1899		132,039 00
Special reserve for paid-up insurance claimable, etc.		204,184 00
Liabilities on policy holders account		\$121,112,030 71
Surplus to policy holders		5,534,697 74
Total liabilities and surplus.....		\$126,646,728 45

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1898.

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

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	15,300	\$37,605,715 00		
Endowment	10,534	25,372,547 00		
All other.....	2,377	7,038,232 00	28,211	\$70,016,494 00

118 NORTHWESTERN MUTUAL LIFE INSURANCE CO.

OLD POLICIES REVIVED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	307	\$624,746 00		
Endowment.....	153	288,832 00		
All other.....	27	86,500 00	487	\$1,000,078 00

OLD POLICIES CHANGED AND INCREASED.

Whole life	157	-		
Endowment.....	111	-	268	-
Additions by dividends			-	\$2,414,171 00
Total.....			224,988	\$531,143,481 00

POLICIES TERMINATED DURING THE YEAR.

Whole life	7,757	\$18,146,095 00		
Endowment	4,136	9,847,586 00		
All other.....	1,169	5,543,675 00	13,062	\$33,537,356 00

HOW TERMINATED.

By death.....	1,852	\$4,575,680 00		
maturity.....	369	885,013 00		
expiry.....	61	1,957,740 00		
surrender.....	2,135	3,448,525 00		
lapse.....	4,710	9,040,523 00		
change and decrease.....	111	2,565,032 00		
not being taken.....	3,824	11,064,843 00		
	13,062	\$33,537,356 00		

POLICIES IN FORCE DEC. 31, 1899.

Whole life	151,457	\$354,164,444 00		
Endowment.....	54,895	124,738,007 00		
All other	5,574	18,693,674 00	211,926	\$497,606,125 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	2,173	\$3,331,188 00
Policies issued during the year.....	418	610,599 00
Total	2,591	\$3,941,787 00
Deduct policies ceased to be in force	173	287,268 00
Policies in force in Maine, December 31, 1899.....	2,418	\$3,654,519 00
Losses and claims unpaid December 31, of the previous year	1	\$4,171 00
Losses and claims incurred during the year.....	28	69,231 52
Total	29	\$73,402 52
Losses and claims settled during the year	28	52,750 52
Losses and claims unpaid Dec. 31, 1899.	1	\$20,652 00
Premiums collected or secured without deductions..		\$155,626 42

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.....	\$1,178,852 12	
Renewal premiums.....	5,122,683 51	
Dividends applied to pay running premiums.....	688,521 00	
Dividends applied to purchase paid-up additions and annuities	177,117 77	
Surrender values applied to pay running premiums.	41,486 73	
Surrender values applied to purchase paid-up insurance and annuities.	119,301 00	
Consideration for annuities	313,739 37	
Total.....	\$7,641,701 50	
Deduct re-insurance	7,454 05	
Net premium income.....		\$7,634,247 45
Rent	\$154,575 21	
Interest on loans on mortgages of real estate	720,124 94	
Interest on collateral loans, premium notes, etc	353,921 12	
Interest on bonds and dividends on stocks	570,765 40	
Interest on bank deposits and other debts due the company	13,081 20	
Total interest and rents.....		\$1,812,467 87
Profit on sale of real estate, \$15,904.01; securities, \$110,838.56		126,742 57
Income from all other sources, viz: Profit and loss.....		9,711 41
Total income		\$9,583,169 30
Net ledger assets Dec. 31, 1898		33,985,502 54
Total		\$43,568,671 84

DISBURSEMENTS.

Death claims, \$1,969,958.70; additions, \$17,866.00.....	\$1,987,824 70
Endowments, \$393,187.00; additions, \$7,764.00.	400,951 00
Installment claims, \$24,229.80; additions, \$935.00.....	25,164 80
Total	\$2,413,940 50
Deduct amount received for re-insurance.....	5,000 00
Net amount paid for losses and matured endowments	\$2,408,940 50

Paid to annuitants	\$52,623 38	
Premium notes voided by lapse.....	32,300 23	
Dividends applied to pay running premiums.....	688,521 00	
Dividends applied to purchase additions and annuities...	177,117 77	
Surrender values paid	444,756 44	
Surrender values applied to pay running premiums.....	41,486 73	
Surrender values applied to purchase paid-up insurance and annuities.....	119,301 00	
Total paid policy holders.....		\$3,965,047 05
Commissions to agents; new policies, \$614,245.83 renewals, \$320,833.33; annuities, \$14,784.42.....	} 8949,863 58	
Salaries and allowances to managers and agents	93,536 89	
Salaries and compensation of officers and office employes	154,490 42	
Medical examiners' fees and inspection of risks	79,625 96	
Taxes on:		
premiums, \$83,301.68; reserves, \$8,912.13	92,213 81	
real estate, \$59,246.55; other investments, \$995.13	60,241 68	
revenue stamps.....	24,186 92	
Insurance department fees and agents' licenses	9,861 59	
Municipal and state licenses.....	6,374 82	
Repairs and expenses on real estate, except taxes.....	23,751 23	
Rents	41,288 26	
Advertising, \$26,392.49; printing and stationery, \$16,796.12..	43,188 61	
Legal expenses, \$7,179.63; furniture, \$4,557.31	11,736 94	
Reduction in book value of securities.....	136,453 98	
All other disbursements, viz: Home office expenses and postage, \$46,807.83; maintenance of properties, \$57,343.27: fire and other insurance, \$14,678.75	118,829 85	
Total miscellaneous disbursements		\$1,845,644 54
Total disbursements		5,810,691 59
Balance		\$37,757,980 25

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	82,684,713 48
Loans on mortgage of real estate.....	14,296,781 99
Loans secured by collateral	3,632,448 43
Loans on company's policies assigned as collateral	2,880,802 00
Premium notes on policies in force, of which \$9,465.00 is for first year's premiums	1,040,423 23
Book value of stocks and bonds—excluding interest.	12,742,267 30
Cash in office and in bank	218,320 48
Bills receivable, \$131,394.40; agents' balances, \$3,908.36	135,302 76
Furniture	4,500 00
Temporary obligations for premiums, mainly secured by reserves on policies	122,420 58
Ledger assets, per balance	\$37,757,980 25

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate.....	\$288,721 13
Interest accrued on stocks and bonds.....	102,232 00
Interest due and accrued on collateral loans.....	11,758 28
Interest accrued on other assets	3,000 00
Rents due and accrued on company's property.....	8,509 29
Total interest and rents	\$414,220 70
Market value of stocks and bonds over book value.....	403,705 53

	<i>New Business.</i>	<i>Renewals.</i>	
Gross uncollected premiums.....	\$216,238 10	\$290,009 31	
Gross deferred premiums	105,613 12	481,180 88	
Total.....	\$321,851 22	\$771,190 19	
Deduct loading	167,362 63	41,104 44	
Net uncollected and deferred premiums	\$154,488 59	\$730,085 75	\$884,574 34
Gross assets			\$39,460,480 82

DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter, stationery, furniture, fixtures, etc	\$4,500 00
Agents' debit balances, unsecured.....	208 14
Bills receivable, unsecured.....	30,605 15
Commissions payable to agents on premium notes when paid	9,469 18
Total.	\$44,782 47
Total admitted assets	\$39,415,698 35

LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i> .	\$32,301,181 00
Same for reversionary additions.....	631,819 00
Same for annuities	617,508 00
Total	\$33,550,508 00
Deduct net value of risks re-insured.....	50,536 00
Net reserve	\$33,499,972 00
Present value of future installments on matured policies	242,838 00
Trust deposits.....	22,077 00
Death losses in process of adjustment or adjusted and not due.....	160,709 00
Unpaid dividends or other profits due policy holders.....	60,610 21
Salaries, rents, commissions and other accounts due or accrued	84,500 59
Premiums paid in advance	21,982 80
All other liabilities, viz: Scrip outstanding.....	8,580 00
Liabilities on policy holders account	\$34,101,269 60
Surplus to policy holders.....	5,314,428 75
Total liabilities and surplus.....	\$39,415,698 35

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1898.

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

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	8,912	\$21,293,670 00		
Endowment	3,943	9,306,842 00		
All other.....	2,649	8,383,667 00		
Reversionary additions	-	115,539 00	15,504	\$39,009,718 00

OLD POLICIES REVIVED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	303	\$537,157 00		
Endowment	166	184,851 00		
All other	513	1,294,535 00		
Reversionary additions.....	-	955 00	982	\$2,017,498 00

OLD POLICIES CHANGED AND INCREASED.

Whole life	47	\$169,649 00		
Endowment	15	44,388 00		
All other	9	593,082 00	71	\$807,119 00
Total			82,355	\$207,448,637 00

POLICIES TERMINATED DURING THE YEAR.

Whole life	4,473	\$11,009,654 00		
Endowment	2,006	4,818,463 00		
All other	1,609	5,442,637 00		
Reversionary additions	-	649,137 00	8,088	\$21,919,891 00

HOW TERMINATED.

By death	728	\$2,058,761 00		
maturity	182	398,985 00		
expiry.....	339	\$31,375 00		
surrender.....	1,217	2,898,106 00		
lapse	3,268	7,485,582 00		
change and decrease	85	1,713,645 00		
not being taken.....	2,269	6,533,437 00		
	8,088	\$21,919,891 00		

*POLICIES IN FORCE DEC. 31, 1899.

Whole life	47,058	\$117,563,845 00		
Endowment	20,812	46,513,963 00		
All other.....	6,397	19,563,083 00		
Reversionary additions	-	1,887,855 00	74,267	\$185,528,746 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.	1,152	\$1,712,750 00
Policies issued during the year	266	328,360 00
Total.....	1,418	\$2,041,110 00
Deduct policies ceased to be in force.....	70	108,000 00
Policies in force in Maine, December 31, 1899	1,348	\$1,933,110 00
Losses and claims unpaid December 31, of the previous year..	1	\$1,000 00
Losses and claims incurred during the year	12	13,451 00
Total	13	\$14,451 00
Losses and claims settled during the year.	12	12,451 00
Losses and claims unpaid Dec. 31, 1899	1	\$2,000 00
Premiums collected or secured without deductions:		
cash, \$72,385.55; notes or credits, \$2,146.03.....		\$74,531 58

* Policies re-insured, 24—\$149,160.

PHOENIX 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	\$460,145 10	
Renewal premiums	1,395,252 27	
Dividends applied to pay running premiums	170,025 73	
Dividends applied to purchase paid-up additions and annuities	44,839 72	
Surrender values applied to pay running premiums.	5,755 96	
Surrender values applied to purchase paid-up insurance and annuities	87,212 00	
Consideration for annuities	27,565 00	
Total	\$2,190,795 78	
Deduct re-insurance	10,151 69	
Net premium income		\$2,180,644 09
Rent—including company's use of own buildings	\$47,507 09	
Interest on loans on mortgages of real estate.	343,996 46	
Interest on collateral loans, premium notes, etc.	48,207 76	
Interest on bonds and dividends on stocks	175,453 92	
Interest on bank deposits and other debts due the company	8,582 21	
Discount on claims paid in advance	141 33	
Total interest and rents		\$623,888 77
Dividends and surrender values on re-insurances	943 90	
Profit on sale of real estate, \$8,333.91; securities, \$195.02	8,528 93	
Profit and loss account	547 59	
Total income		\$2,814,553 28
Net ledger assets Dec. 31, 1898	11,257,572 16	
Total		\$14,072,125 44

DISBURSEMENTS.

Death claims, \$860,066.98; additions, \$3,812.00	\$863,878 98
Endowments, \$106,884.50; additions, \$6,220.00	113,104 50
Installment claims	7,154 00
Amount paid for losses and matured endowments	\$984,137 48
Paid to annuitants	4,048 20
Premium notes voided by lapse	1,579 00
Dividends paid policy holders	5,631 48
Dividends applied to pay running premiums	170,025 73
Dividends applied to purchase additions and annuities ...	44,839 72
Surrender values paid.	175,172 51
Surrender values applied to pay running premiums	5,755 96
Surrender values applied to purchase paid-up insurance and annuities.	87,212 00
Total paid policy holders	\$1,478,402 08

124 PHOENIX MUTUAL LIFE INSURANCE COMPANY.

Commissions to agents; new policies, \$264,593.95	}	\$363,676 95
renewals, \$97,704.75; annuities, \$1,378.25		
Commuting renewal commissions		951 00
Salaries and allowances to managers and agents		68,452 41
Salaries and compensation of officers and office employes		75,804 67
Medical examiners' fees and inspection of risks		50,227 05
Taxes on:		
premiums, \$18,558.74; reserves, \$1,072.03		19,630 77
real estate, \$27,262.69; internal revenue, \$10,605.20		37,867 89
franchise		27,058 11
Insurance department fees and agents' licenses		5,098 26
Municipal and state licenses		2,884 41
Repairs and expenses on real estate, except taxes		27,173 46
Rents—including company's use of own buildings		26,252 93
Advertising, \$17,546.79; printing and stationery, \$22,044.48; } postage, \$10,622.94	}	50,214 21
Legal expenses, \$2,255.29; furniture, \$1,756.93		
All other disbursements, viz: Exchange, \$1,177.50; sundry expenses, \$15,841.71; profit and loss account, \$7,330.31		24,349 52
Total miscellaneous disbursements		\$783,653 86
Total disbursements		2,262,055 94
Balance		\$11,810,069 50

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$1,093,239 36
Loans on mortgage of real estate	6,015,586 57
Loans secured by collateral	1,000 00
Loans on company's policies assigned as collateral	430,296 00
Premium notes on policies in force, of which \$7,720.00 is for first year's premiums	334,909 95
Book value of stocks and bonds—excluding interest	3,512,284 50
Cash in office and in bank	422,753 12
Ledger assets, per balance	\$11,810,069 50

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate	\$132,047 48	
Interest accrued on premium notes, loans or liens	4,433 35	
Total interest		\$136,480 83
Market value of stocks and bonds over book value		91,789 38
	<i>New</i>	<i>Renewals.</i>
	<i>Business.</i>	
Gross uncollected premiums	\$75,172 84	\$61,602 60
Gross deferred premiums	37,733 75	115,775 94
Total	\$112,926 59	\$177,378 54
Deduct loading	33,877 98	35,475 71
Net uncollected and deferred premiums	\$79,048 61	\$141,902 83
Total admitted assets		\$220,951 44
		\$12,259,291 15

LIABILITIES.

Net present value of outstanding policies, <i>actuaries</i> , 4%	\$11,258,353 00
Same for reversionary additions	235,230 00
Same for annuities	45,058 00
Total	\$11,538,641 00
Deduct net value of risks re-insured	29,071 00
Net reserve	\$11,509,570 00

Present value of future installments on matured policies	\$22,082 00
Special policy reserve	138,069 00
Death losses in process of adjustment or adjusted and not due	\$18,130 00
Death losses reported, no proofs received.....	19,067 00
Total policy claims.	\$37,197 00
Premiums paid in advance	8,791 00
Liabilities on policy holders account.	\$11,715,709 00
Surplus to policy holders	543,582 15
Total liabilities and surplus.	\$12,259,291 15

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1898.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	19,263	\$32,924,055 00		
Endowment	10,629	15,510,189 00		
All other	1,700	2,386,400 00		
Reversionary additions	-	350,138 00	31,592	\$51,170,782 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	5,151	\$9,321,282 00		
Endowment.....	2,978	4,719,402 00		
All other	951	1,426,907 00		
Reversionary additions.....	-	79,830 00	9,080	\$15,547,421 00

OLD POLICIES REVIVED AND INCREASED.

Whole life.....	17	\$7,595 00		
Endowment.....	12	32,606 00		
All other	3	3,910 00		
Reversionary additions.....	-	7,204 00	32	\$51,315 00

POLICIES TRANSFERRED.

Whole life	76	\$155,760 00		
Endowment	50	125,800 00		
All other	581	1,353,827 00	707	\$1,635,387 00
Total			41,411	\$68,404,905 00

POLICIES TERMINATED DURING THE YEAR.

Whole life	3,869	\$7,108,713 00		
Endowment	1,504	2,334,959 00		
All other	526	945,727 00		
Reversionary additions	-	27,344 00	5,899	\$10,416,743 00

HOW TERMINATED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
By death	497	\$881,210 00		
maturity	103	113,104 00		
expiry	69	137,600 00		
surrender	496	1,165,521 00		
lapse	2,288	3,311,679 00		
change and decrease	814	1,858,547 00		
not being taken	1,632	2,949,082 00		
	<u>5,899</u>	<u>\$10,416,743 00</u>		

* POLICIES IN FORCE DEC. 31, 1899.

Whole life	20,638	\$35,299,979 00		
Endowment	12,165	18,053,038 00		
All other	2,709	4,225,317 00		
Reversionary additions	-	409,828 00	35,512	\$57,988,162 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	765	\$753,961 00
Policies issued during the year	141	174,925 00
Total	<u>906</u>	<u>\$928,886 00</u>
Deduct policies ceased to be in force	70	89,185 00
Policies in force in Maine, December 31, 1899	836	\$839,701 00
Losses and claims incurred during the year	17	\$22,230 00
Losses and claims settled during the year	17	22,230 00
Premiums collected or secured without deductions:		
cash, \$27,156.40; dividends, \$3,319.94		\$30,476 34

* Policies re-insured, 38—\$297,631.

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.....	\$481,122 22	
Renewal premiums	3,802,168 41	
Dividends applied to pay running premiums.	508,517 25	
Dividends applied to purchase paid-up additions and annuities.....	99,613 86	
Surrender values applied to purchase paid-up insurance and annuities.	113,484 00	
Consideration for annuities	127,896 43	
Total premium income		\$5,132,802 17
Rent.	\$33,506 10	
Interest on loans on mortgages of real estate.....	613,004 69	
Interest on collateral loans, premium notes, etc	266,507 91	
Interest on bonds and dividends on stocks.....	623,412 31	
Discount on claims paid in advance	280 93	
Interest on deferred premiums	48,402 10	
Total interest and rents		\$1,585,114 04
Profit on sale of real estate, \$13,363.85; securities, \$185,603.56.		198,967 41
Total income		\$6,916,883 62
Net ledger assets Dec. 31, 1898.		35,216,536 95
Total		\$42,133,420 57

DISBURSEMENTS.

Death claims, \$1,312,131.76; additions, \$18,786.00	\$1,330,917 76	
Endowments, \$919,372.33; additions, \$23,793.00	943,165 33	
Installment claims	7,007 14	
Amount paid for losses and matured endowments	\$2,281,090 23	
Paid to annuitants	57,867 61	
Dividends paid policy holders	58,870 81	
Dividends applied to pay running premiums.	508,517 25	
Dividends applied to purchase additions and annuities..	99,613 86	
Surrender values paid	317,201 30	
Surrender values applied to purchase paid-up insurance and annuities.	113,484 00	
Total paid policy holders.....		\$3,436,645 06

Commissions to agents; new policies, \$194,142.38..... } renewals, \$216,545.65; annuities, \$3,197.41	\$413,885 44	
Salaries and allowances to managers and agents.....	42,188 13	
Salaries and compensation of officers and office employes..	191,825 44	
Medical examiners' fees ..	19,727 14	
Taxes on:		
premiums, \$57,752.60; reserves, \$6,456.38	64,208 98	
real estate, \$12,691.00; internal revenue, \$12,150.35....	24,841 35	
Insurance department fees and agents' licenses	6,860 52	
Municipal and state licenses.....	150 00	
Repairs and expenses on real estate, except taxes.....	22,156 00	
Rents	19,066 78	
Advertising, \$12,606.08; printing and stationery, { \$18,781.43; postage, \$8,947.06	40,334 57	
Legal expenses, \$3,156.00; furniture, \$9,735.34	12,885 34	
All other disbursements.....	27,681 62	
Total miscellaneous disbursements.....	\$885,831 31	
Total disbursements	4,322,476 37	
Balance	\$37,810,944 20	

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$2,997,195 89
Loans on mortgage of real estate	10,355,489 32
Loans secured by collateral.....	4,468,132 43
Loans on company's policies assigned as collateral.....	3,319,873 00
Premium notes on policies in force	12,996 04
Book value of stocks and bonds—excluding interest.....	16,492,973 88
Cash in office and in bank ..	164,283 64
Ledger assets, per balance.....	\$37,810,944 20

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate	\$241,366 70
Interest accrued on collateral loans	29,068 21
Interest accrued on premium notes, loans or liens.....	41,498 41
Rents due and accrued on company's property.....	6,954 02
Total interest and rents	\$318,887 34
Market value of stocks and bonds over book value.....	1,137,633 12

	<i>New Business.</i>	<i>Renewals.</i>	
Gross uncollected premiums	\$58,789 04	\$238,202 19	
Gross deferred premiums.....	61,397 20	593,617 86	
Total.....	\$120,186 24	\$831,820 05	
Deduct loading.....	22,835 38	158,045 81	
Net uncollected and deferred premiums.....	\$97,350 86	\$673,774 24	\$771,125 10
Total admitted assets			\$40,037,989 76

LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i> ..	\$32,342,090 00
Same for reversionary additions	847,160 00
Same for annuities.....	543,605 00
Net reserve.....	\$33,732,855 00

Present value of future installments on matured policies		\$110,115 00
Matured endowments due and unpaid.	\$10,725 00	
Death losses due and unpaid.	27,722 94	
Death losses in process of adjustment or adjusted and not due	28,445 00	
Death losses reported, no proofs received.	20,150 00	
Losses and claims resisted	8,435 30	
Annuity claims due and unpaid	1,294 25	
<hr/>		
Total policy claims.		\$96,772 49
Unpaid dividends or other profits due policy holders		53,346 02
Salaries, rents, commissions and other accounts due or accrued.		192 92
Premiums paid in advance.		245,540 81
Surrender values claimable on policies cancelled.		182,854 00
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Liabilities on policy holders account		\$34,421,676 24
Gross divisible surplus.	\$4,616,313 52	
Cash capital	1,000,000 00	
<hr/>		
Surplus to policy holders		\$5,616,313 52
Total liabilities and surplus.		\$40,037,989 76

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1898.

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

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.	481	\$1,525,790 00		
Endowment.	3,712	9,355,252 00		
All other	780	2,871,061 00		
Reversionary additions.	-	149,975 00	4,973	\$13,902,078 00
<hr/>		<hr/>		

OLD POLICIES REVIVED.

Whole life.	15	\$34,769 00		
Endowment.	113	338,944 00		
All other	14	77,067 00		
Reversionary additions ..	-	2,052 00	142	\$452,832 00
<hr/>		<hr/>		

OLD POLICIES CHANGED AND INCREASED.

Whole life.	38	\$192,515 00		
Endowment.	85	255,061 00		
All other	7	49,480 00	130	\$497,056 00
<hr/>		<hr/>		
Total.			45,768	\$137,587,516 00.

POLICIES TERMINATED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	254	\$840,483 00		
Endowment.....	1,943	5,570,562 00		
All other	553	2,355,070 00		
Reversionary additions.....	-	80,937 00	2,750	\$8,847,052 00

HOW TERMINATED.

By death	371	\$1,273,920 00		
maturity	302	944,228 00		
surrender	620	1,969,199 00		
lapse	1,244	3,700,988 00		
change and decrease.....	130	728,587 00		
not being taken	83	230,130 00		
	2,750	\$8,847,052 00		

POLICIES IN FORCE DEC. 31, 1899.

Whole life	4,114	\$14,088,195 00		
Endowment	34,608	96,565,431 00		
All other	4,296	16,825,441 00		
Reversionary additions	-	1,261,397 00	43,018	\$128,740,464 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	496	\$926,895 00
Policies issued during the year	40	64,977 00
Total	536	\$991,872 00
Deduct policies ceased to be in force	19	35,071 00
Policies in force in Maine, December 31, 1899....	517	\$956,801 00
Losses and claims incurred during the year.....	3	\$9,082 00
Losses and claims settled during the year	2	2,015 00
Losses and claims unpaid Dec. 31, 1899	1	\$7,067 00
Premiums collected or secured without deductions.....		\$30,857 11

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.....	\$853,761 49	
Renewal premiums.....	2,103,676 66	
Dividends applied to pay running premiums.....	145,411 00	
Surrender values applied to purchase paid-up insurance and annuities.....	<u>11,092 25</u>	
Total	\$3,113,941 40	
Deduct re-insurance	5,460 95	
Net premium income.....		\$3,108,480 45
Rent—including company's use of own buildings	\$26,174 31	
Interest on loans on mortgages of real estate	12,966 23	
Interest on collateral loans, premium notes, etc	7,816 67	
Interest on bonds and dividends on stocks.....	33,775 34	
Interest on bank deposits and other debts due the company	<u>37,628 12</u>	
Total interest and rents		\$118,360 67
Dividends and surrender values on re-insurances		180 86
Premium notes, loans or liens restored by revival of policies.....		928 55
Profit on sale of securities.....		65,216 25
Appreciation in book value of real estate.....		<u>46,444 87</u>
Total income		\$3,339,611 65
Net ledger assets Dec. 31, 1898		<u>2,231,808 93</u>
Total		\$5,571,420 58

DISBURSEMENTS.

Death claims	\$1,342,192 53	
Installment claims.....	<u>1,000 00</u>	
Total	\$1,343,192 53	
Deduct amount received for re-insurance.....	10,000 00	
Net amount paid for losses and matured endowments	\$1,333,192 53	
Paid to annuitants	1,581 40	
Premium notes voided by lapse	109,521 07	
Dividends paid policy holders.....	21,843 40	
Dividends applied to pay running premiums.....	145,411 00	
Surrender values paid.....	<u>27,930 62</u>	
Surrender values applied to purchase paid-up insurance and annuities.....	<u>11,092 25</u>	
Total paid policy holders.....		\$1,650,572 27

Dividends to stockholders	\$6,977 60	
Commissions to agents; new policies, \$469,418.82 renewals, \$108,431.40	} 577,850 22	
Commuting renewal commissions		78,852 67
Salaries and allowances to managers and agents.....	130,111 90	
Salaries and compensation of officers and office employes	177,474 41	
Medical examiners' fees and inspection of risks	77,424 98	
Taxes on:		
premiums, \$31,409.83; reserves, \$438.42.....	31,848 25	
real estate, \$3,104.77; franchise, \$455.00.....	3,559 77	
Insurance department fees and agents' licenses.....	5,879 57	
Municipal and state licenses	3,826 25	
Repairs and expenses on real estate, except taxes.	11,579 62	
Rents—including company's use of own buildings	39,464 64	
Advertising, \$21,831.09; printing and stationery, \$18,665.43; } postage, \$16,032.94.....	} 56,529 46	
Legal expenses, \$30,644.74; furniture, \$3,578.76		34,223 50
All other disbursements, viz: Examination expenses, \$144.00; attendance fee, \$2,359.99; internal revenue stamps, \$24,223.04; exchange, \$1,029.67; expense, \$22,316.81; travel- ing expenses, \$21,054.73	71,128 24	
Total miscellaneous disbursements	\$1,306,731 08	
Total disbursements	2,957,303 35	
Balance	\$2,614,117 23	

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$410,466 72
Loans on mortgage of real estate.....	292,856 00
Loans secured by collateral.....	21,500 00
Loans on company's policies assigned as collateral	236,893 46
Premium notes on policies in force, of which \$75,904.71 is for first year's premiums	241,116 06
Book value of stocks and bonds—excluding interest.....	794,857 97
Cash in office and in bank.....	439,292 29
Bills receivable, \$2,084.98; agents' balances, \$175,049.75	177,134 73
Ledger assets, per balance	\$2,614,117 23

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate.....	\$5,916 95
Interest accrued on stocks and bonds	10,447 07
Interest due and accrued on premium notes, loans or liens	12,486 11
Interest accrued on other assets	2,644 48
Rents due and accrued on company's property.....	3,663 55
Total interest and rents	\$35,158 16
Market value of stocks and bonds over book value	52,158 33

	<i>New Business.</i>	<i>Renewals.</i>	
Gross uncollected premiums	\$234,263 00	\$274,084 00	
Gross deferred premiums.....	35,609 00	220,784 00	
Total.....	\$269,872 00	\$494,868 00	
Deduct loading	148,430 00	25,568 00	
Net uncollected and deferred premiums.....	\$121,442 00	\$469,300 00	\$590,742 00
All other assets, viz: Internal revenue stamps			8,466 50
Gross assets.....			\$3,300,642 22

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured	\$125,049 75	
Bills receivable, unsecured	2,084 98	
Premium notes, loans, etc., in excess of reserve on policies	4,428 12	
Total		\$131,562 85
Total admitted assets		\$3,169,079 37

LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i>	\$2,483,627 00	
Deduct net value of risks re-insured	2,166 00	
Net reserve		\$2,481,461 00
Present value of future installments on matured policies		4,564 10
Death losses in process of adjustment or adjusted and not due	\$73,632 00	
Death losses reported, no proofs received	28,070 00	
Losses and claims resisted	49,000 00	
Total policy claims		\$150,702 00
Premiums paid in advance		3,215 42
Surrender values claimable on policies cancelled		4,924 50
Liabilities on policy holders account		\$2,644,867 02
Gross divisible surplus	\$424,212 35	
Cash capital	100,000 00	
Surplus to policy holders		\$524,212 35
Total liabilities and surplus		\$3,169,079 37

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1898.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
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
New policies issued during the year			10,734	\$40,588,092 00

OLD POLICIES REVIVED.

Whole life	32	\$78,343 00		
Endowment	3	3,000 00		
All other	117	420,500 00	152	\$501,843 00

OLD POLICIES CHANGED AND INCREASED.

Whole life	1,801	\$6,551,921 00		
Endowment	15	48,500 00		
All other	173	169,537 00	1,989	\$6,769,958 00
Total			42,539	\$140,452,030 00

POLICIES TERMINATED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	1,562	\$5,460,880 00		
Endowment.....	159	412,500 00		
All other	8,129	27,538,550 00	9,850	\$33,411,930 00

HOW TERMINATED.

By death	391	\$1,395,256 00		
expiry	3,757	11,768,070 00		
surrender	76	184,556 00		
lapse.....	1,900	6,337,788 00		
change and decrease	1,924	7,512,961 00		
not being taken	1,802	6,213,299 00		
	<u>9,850</u>	<u>\$33,411,930 00</u>		

*POLICIES IN FORCE DEC. 31, 1899.

Whole life.....	4,828	\$14,004,726 00		
Endowment	844	1,660,358 00		
All other	27,017	91,375,016 00	32,689	\$107,040,100 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	131	\$272,000 00
Policies issued during the year.....	1	6,000 00
Total	<u>132</u>	<u>\$278,000 00</u>
Deduct policies ceased to be in force	18	33,000 00
Policies in force in Maine, December 31, 1899....	114	\$245,000 00
Losses and claims incurred during the year	3	\$3,000 00
Losses and claims settled during the year	3	3,000 00
Premiums collected or secured without deductions		\$12,909 15

* Policies re-insured, 36—\$316,000.

*PRUDENTIAL INSURANCE COMPANY OF
AMERICA,

NEWARK, N. J.

Principal Office, Nos. 761-769 Broad St.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1876.

JOHN F. DRYDEN, *President.*

FORREST F. DRYDEN, *Secretary.*

Cash Capital, \$2,000,000.

INCOME.

First year's premiums	\$4,088,099 18	
Renewal premiums	14,492,297 65	
Dividends applied to pay running premiums.....	4,286 46	
Dividends applied to purchase paid-up additions and annuities.....	2,829 65	
Surrender values applied to pay running premiums....	1,030 20	
Surrender values applied to purchase paid-up insurance and annuities.	417,132 38	
Consideration for annuities.....	156,672 06	
Total	\$19,162,347 58	
Deduct re-insurance	31,748 89	
Net premium income.....	\$19,130,598 69	
Rent—including company's use of own buildings	\$236,684 95	
Interest on loans on mortgages of real estate.....	547,068 74	
Interest on collateral loans, premiums notes, etc.....	23,560 74	
Interest on bonds and dividends on stocks.....	570,922 07	
Interest on bank deposits and other debts due the company	4,042 75	
Total interest and rents	\$1,382,279 25	
Profit on sale of securities.....	73,296 90	
Income from all other sources	25 00	
Total income	\$20,586,199 84	
Net ledger assets Dec. 31, 1898	27,626,677 97	
Total	\$48,212,877 81	

DISBURSEMENTS.

Death claims, \$5,343,527.67; additions, \$76,630.61.....	\$5,420,158 28
Endowments, \$12,046.00; additions, \$137.00	12,183 00
Installment claims.....	600 00
Amount paid for losses and matured endowments	\$5,432,941 28

* Admitted February 24, 1900.

136 PRUDENTIAL INSURANCE COMPANY OF AMERICA.

Paid to annuitants	\$5,202 52	
Premium notes and cash loans voided by lapse	5,631 03	
Dividends paid policy holders.....	342,347 71	
Dividends applied to pay running premiums.	4,286 46	
Dividends applied to purchase additions and annuities...	2,829 65	
Surrender values paid.....	45,244 11	
Surrender values applied to pay running premiums.	1,030 20	
Surrender values applied to purchase paid-up insurance and annuities.....	417,132 38	
Total paid policy holders		\$6,256,645 34
Dividends to stockholders.....	\$200,000 00	
Commissions to agents; new policies, \$2,305,101.48..... {		
renewals, \$1,948,056.60; annuities, \$7,242.74..	4,260,380 82	
Salaries and allowances to managers and agents.....	2,331,009 01	
Salaries and compensation of officers and office employes..	811,871 94	
Medical examiners' fees and inspection of risks.....	429,090 24	
Taxes on:		
premiums, \$190,143.10; surplus, \$55,522.74.....	245,665 84	
real estate, \$64,566.44; internal revenue, \$93,068.87.....	157,635 31	
Insurance department fees and agents' licenses.....	11,598 10	
Municipal and state licenses.....	33,955 89	
Repairs and expenses on real estate, except taxes.....	115,005 72	
Rents—including company's use of own buildings.....	218,498 64	
Advertising, \$240,853.71; printing and stationery, \$129,708.40; {		
postage and express, \$68,207.44.....	438,769 55	
Legal expenses, \$36,771.28; furniture, \$76,350.89.....	113,122 17	
Loss on sale of real estate, \$608.78; securities, \$58,530.80. ...	59,139 58	
All other disbursements, viz: Depreciation in value of real estate, \$10,904.81; law library, \$859.25; appraising fees, \$221.93; general expenses, \$33,926.59; district ex- penses, \$17,311.93.....	63,224 51	
Total miscellaneous disbursements		\$9,488,967 32
Total disbursements.		15,745,612 66
Balance.....		\$32,467,265 15

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$4,783,107 97
Loans on mortgage of real estate.	11,638,754 18
Loans secured by collateral	140,000 00
Loans on company's policies assigned as collateral.....	268,585 74
Premium notes on policies in force.....	64,322 42
Book value of stocks and bonds—excluding interest.....	12,758,701 95
Cash in office and in bank	2,813,792 89
Ledger assets, per balance	\$32,467,265 15

NON-LEDGER ASSETS.

Interest due and accrued on mortgage of real estate	\$207,874 31
Interest accrued on stocks and bonds	92,317 56
Interest accrued on collateral loans	5,117 62
Interest accrued on premium notes, loans or liens.....	1,149 00
Rents due and accrued on company's property.....	16,769 19
Total interest and rents	\$323,227 68
Market value of stocks and bonds over book value.....	200,018 35

	<i>New Business.</i>	<i>Renewals.</i>	
Gross uncollected premiums.....	\$178,472 09	\$181,096 50	
Gross deferred premiums	369,537 63	581,678 13	
Total	\$548,009 72	\$762,774 63	
Deduct loading	110,185 05	162,226 68	
Net uncollected and deferred premiums....	\$437,824 67	\$600,547 95	\$1,038,372 62
Net consideration for annuities due and unreported.....			96,950 40
Furniture, fixtures and safes			59,283 55
Stationery, printed matter and supplies.....			24,549 17
Law library.....			6,773 80
Gross assets			\$34,216,440 72

DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter, stationery, furniture, fixtures, etc	\$90,606 52	
Depreciation on real estate	51,424 65	
Total		\$142,031 17
Total admitted assets.....		\$34,074,409 55

LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i> ..	\$24,838,650 00	
Same for reversionary additions.....	24,036 00	
Same for annuities.....	265,982 00	
Contingent liability on lapsed policies.....	62,582 00	
Total.....	\$25,191,250 00	
Deduct net value of risks re-insured.	44,700 00	
Net reserve.....		\$25,146,550 00
Present value of future installments on matured policies.....		10,544 84
Death losses in process of adjustment or adjusted and not due	\$22,801 63	
Death losses reported, no proofs received	17,438 05	
Losses and claims resisted.....	23,393 03	
Total policy claims		\$63,632 71
Unpaid dividends or other profits due policy holders.....		4,706 77
Salaries, rents, commissions and other accounts due or accrued		15,009 23
Premiums paid in advance		69,705 67
Unearned interest on policy loans		4,283 65
Special reserve		2,619,905 00
Liabilities on policy holders account.....		\$27,934,337 87
Gross divisible surplus.....	\$4,140,071 68	
Cash capital	2,000,000 00	
Surplus to policy holders		\$6,140,071 68
Total liabilities and surplus.....		\$34,074,409 55

EXHIBIT OF ORDINARY POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1898.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	61,325	\$68,256,561 00		
Endowment	9,534	10,242,372 00		
All other	1,068	1,880,451 00		
Reversionary additions	-	175,469 00	71,927	\$80,554,853 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life	42,286	\$44,367,165 00		
Endowment	8,185	7,757,819 00		
All other	1,240	1,976,179 00		
Reversionary additions	-	35,392 00	51,711	\$54,136,555 00

OLD POLICIES REVIVED.

Whole life	2,366	\$2,349,333 00		
Endowment	258	223,350 00		
All other	7	13,900 00		
Reversionary additions	-	273 00	2,631	\$2,586,856 00

OLD POLICIES CHANGED AND INCREASED.

Whole life	-	\$39,632 00		
Endowment	-	147,790 00		
All other	-	3,550 00	-	\$190,972 00
Total			126,269	\$137,469,236 00

POLICIES TERMINATED DURING THE YEAR.

Whole life	19,657	\$20,580,702 00		
Endowment	2,811	2,632,387 00		
All other	573	1,092,172 00		
Reversionary additions	-	1,746 00	23,041	\$24,307,007 00

HOW TERMINATED.

By death	556	\$656,670 00		
maturity	15	12,137 00		
expiry	182	202,400 00		
surrender	1,668	1,917,844 00		
lapse	15,969	15,251,488 00		
change and decrease	-	433,038 00		
not being taken	4,651	5,833,430 00		
	23,041	\$24,307,007 00		

*POLICIES IN FORCE DEC. 31, 1899.

Whole life	86,320	\$94,431,989 00		
Endowment	15,166	15,738,944 00		
All other	1,742	2,781,908 00		
Reversionary additions	-	209,388 00	103,228	\$113,162,229 00

* Policies re-insured, 58—\$847,531.

EXHIBIT OF INDUSTRIAL POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1898.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	2,842,510	\$330,941,022 00		
Endowment	8,198	797,614 00		
All other.....	73,818	2,253,564 00	2,924,526	\$333,992,200 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life	1,304,006	\$148,109,172 00		
Endowment	406	12,802 00		
All other.....	11,132	307,250 00	1,315,544	\$148,429,224 00

OLD POLICIES REVIVED.

Whole life	85,640	\$10,416,708 00		
Endowment	215	24,899 00	85,855	\$10,441,607 00

OLD POLICIES CHANGED AND INCREASED.

Whole life			-	\$6,889,417 00
Total			4,325,925	\$499,752,448 00

POLICIES TERMINATED DURING THE YEAR.

Whole life.....	917,015	\$119,496,042 00		
Endowment.....	870	108,627 00		
All other.....	1,851	108,522 00	919,736	\$110,713,191 00

HOW TERMINATED.

By death	49,580	\$4,704,218 00		
expiry	101	51,985 00		
surrender.....	30,785	5,318,946 00		
lapse	838,106	100,609,404 00		
not being taken.....	1,164	28,638 00		
	919,736	\$110,713,191 00		

POLICIES IN FORCE DEC. 31, 1899.

Whole life.....	3,315,141	\$385,860,277 00		
Endowment.....	7,949	726,688 00		
All other.....	83,099	2,452,292 00	3,406,189	\$389,039,257 00

SECURITY MUTUAL LIFE INSURANCE COMPANY,

BINGHAMTON, N. Y.

Principal Office, Phelps Bank Building.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1887.

W. G. PHELPS, *President*.CHAS. M. TURNER, *Secretary*.

INCOME.

First year's premiums	\$168,330 99	
Renewal premiums	395,271 66	
Dividends applied to pay running premiums.....	5,274 00	
Total premium income		\$568,876 65
Rent.....	\$841 66	
Interest on loans on mortgages of real estate.....	15,637 84	
Interest on collateral loans, premium notes, etc.....	325 88	
Interest on bonds and dividends on stocks.....	5,920 73	
Interest on bank deposits and other debts due the company	1,321 15	
Total interest and rents.....		\$24,047 26
Income from all other sources, viz.: Registration fees, \$372.00; internal revenue, \$1,004.40; exchange, \$117.93; re-insurance, \$156,893.11		158,387 44
Total income		\$751,311 35
Net ledger assets Dec. 31, 1898.....		547,704 74
Total		\$1,299,016 09

DISBURSEMENTS.

Death claims.....	\$183,188 50	
Installment claims.....	15,118 10	
Amount paid for losses and matured endowments	\$198,306 60	
Return premiums.....	1,616 37	
Dividends applied to pay running premiums	5,274 00	
Surrender values paid	1,152 25	
Total paid policy holders		\$206,349 22
Commissions to agents; new policies, \$114,349.90; } renewals, \$47,197.07.....	\$161,546 97	
Salaries and allowances to managers and agents.....	10,102 81	
Salaries and compensation of officers and office employes	22,860 44	
Medical examiners' fees and inspection of risks.....	12,667 88	
Taxes on:		
premiums, \$2,254.37; real estate, \$197.87	2,452 24	
franchise, \$865.97; internal revenue, \$3,395.60	4,261 57	
Insurance department fees and agents' licenses.....	2,773 01	
Repairs and expenses on real estate, except taxes.....	304 05	
Rents.....	10,511 94	

SECURITY MUTUAL LIFE INSURANCE COMPANY. 141

Advertising, \$3,461.23; printing and stationery, \$5,469.99; } postage, \$2,377.97.....	\$11,309 19	
Legal expenses, \$1,206.08; furniture, \$1,584.93.....	2,791 01	
All other disbursements, viz.: Traveling, \$8,255.79; office expenses, \$7,745.93; exchange, \$36.72; collection, \$17,063.89; premiums on bonds, \$10,582.00; accrued interest, \$758.90; profit and loss, \$16,526.01.	60,969 24	
Total miscellaneous disbursements.....		\$302,550 35
Total disbursements		508,899 57
Balance		\$790,116 52

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$9,966 45	
Loans on mortgage of real estate	323,347 00	
Loans secured by collateral	23,733 72	
Book value of stocks and bonds—excluding interest	252,900 00	
Cash in office and in bank.....	122,098 22	
Bills receivable, \$196.68; agents' balances, \$56,023.46	56,220 14	
Suspense account.....	1,850 99	
Ledger assets, per balance		\$790,116 52

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate	\$5,123 93	
Interest accrued on stocks and bonds	2,270 42	
Interest accrued on collateral loans	448 04	
Interest accrued on other assets	57 00	
Total interest.....		\$7,899 39

Renewals.

Gross uncollected premiums.....	\$57,858 18	
Gross deferred premiums	37,607 63	
Total	\$95,465 81	
Deduct loading	4,773 29	
Net uncollected and deferred premiums.....		\$90,692 52
Gross assets.....		\$888,708 43

DEDUCT ASSETS NOT ADMITTED.

Suspense account	\$1,850 99	
Agents' debit balances, unsecured.....	56,023 46	
Bills receivable, unsecured	196 68	
Total.....		\$58,071 13
Total admitted assets		\$830,637 30

LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i>	\$151,737 00
Present value of future installments on matured policies	52,821 23
Death losses in process of adjustment.	\$20,000 00
Death losses reported, no proofs received	14,500 00
Losses and claims resisted	10,000 00
Total policy claims	\$44,590 00
Salaries, rents, commissions and other accounts due or accrued	13,935 60
Liabilities on policy holders account	\$262,993 83
Surplus to policy holders	567,643 47
Total liabilities and surplus	\$830,637 30

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1898.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	8	\$1,754 00		
All other	10,600	23,398,846 00	10,608	\$23,400,600 00

NEW POLICIES ISSUED DURING THE YEAR.

Endowment	60	\$80,000 00		
All other	7,049	12,696,080 00	7,109	\$12,776,080 00

Old policies revived			157	\$459,803 00
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OLD POLICIES CHANGED AND INCREASED.

Whole life			23	\$50,500 00
Total			17,897	\$36,686,983 00

POLICIES TERMINATED DURING THE YEAR.

Whole life	1	\$1,000 00		
Endowment.....	19	29,500 00		
All other.....	3,295	7,347,600 00	3,315	\$7,378,100 00

HOW TERMINATED.

By death.....	112	\$272,347 00		
surrender	22	65,000 00		
lapse	2,410	5,102,253 00		
change and decrease.....	-	119,500 00		
not being taken	771	1,819,000 00		
	3,315	\$7,378,100 00		

POLICIES IN FORCE DEC. 31, 1899.

Whole life	30	\$51,254 00		
Endowment.....	41	50,500 00		
All other.....	14,511	29,207,129 00	14,582	\$29,308,883 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	61	\$105,000 00
Policies issued during the year.	3	6,500 00
Total	64	\$111,500 00
Deduct policies ceased to be in force	13	27,000 00
Policies in force in Maine, December 31, 1899	51	\$84,500 00
Losses and claims incurred during the year	1	\$2,000 00
Losses and claims settled during the year	1	2,000 00
Premiums collected or secured without deductions		\$2,956 60

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.	\$374,204 02	
Renewal premiums....	2,117,543 89	
Dividends applied to pay running premiums	290,583 65	
Dividends applied to purchase paid-up additions and annuities	93,594 68	
Total.....	\$2,875,926 24	
Deduct re-insurance	7,652 85	
Net premium income.		\$2,868,273 39
Rent—including company's use of own buildings.....	\$95,436 92	
Interest on loans on mortgages of real estate... ..	121,751 36	
Interest on collateral loans, premium notes, etc	92,407 15	
Interest on bonds and dividends on stocks.....	369,760 53	
Interest on bank deposits and other debts due the company	12,745 80	
Discount on claims paid in advance.....	260 56	
Total interest and rents		\$692,362 32
Dividends and surrender values on re-insurances.		681 30
Total income		\$3,561,317 01
Net ledger assets Dec. 31, 1898		13,864,581 45
Total		\$17,425,898 46

DISBURSEMENTS.

Death claims, \$807,442.43; additions, \$17,603.72.....	\$825,046 15
Endowments, \$121,150.00; additions, \$3,253.82.....	124,403 82
Amount paid for losses and matured endowments	\$949,449 97
Premium notes voided by lapse.....	27,558 00
Dividends paid policy holders.....	8,358 36
Dividends applied to pay running premiums.....	290,583 65
Dividends applied to purchase additions and annuities..	93,594 68
Surrender values paid.....	330,071 94
Total paid policy-holders	\$1,699,616 60
Commissions to agents; new policies, \$185,531.54..... {	\$353,337 41
renewals, \$167,805.87..... }	
Salaries and allowances to managers and agents.....	36,285 27
Salaries and compensation of officers and office employes	55,967 37
Medical examiners' fees and inspection of risks	25,876 00
Taxes on:	
premiums, \$12,525.98; reserves, \$22,491.58.....	35,017 56
real estate.....	21,246 36
Insurance department fees and agents' licenses	4,587 08
Municipal and state licenses.....	3,345 02
Repairs and expenses on real estate, except taxes.	38,997 93
Rents—including company's use of own buildings	32,949 85
Advertising, \$2,967.85; printing and stationery, \$10,719.69; }	19,231 45
postage, \$5,543.91..... }	
Legal expenses, \$1,132.00; furniture, \$4,520.13.....	5,652 13
Loss on securities	6,616 00
Profit and loss.....	6,572 27
Premiums on bonds purchased.....	20,102 92
Depreciation on mortgages.....	35,962 24
Revenue stamps, traveling expenses and other items...	13,286 59
Total miscellaneous disbursements	\$715,033 45
Total disbursements	2,414,650 05
Balance.....	\$15,011,248 41

Invested as follows:

LEDGER ASSETS.

Book value of real estate.	\$1,730,000 00
Loans on mortgage of real estate.	2,657,314 86
Loans secured by collateral	630,000 00
Loans on company's policies assigned as collateral	742,129 15
Book value of stocks and bonds—excluding interest	8,876,441 00
Cash in office and in bank	196,413 07
Premium notes carried by company and payable during the year....	178,950 33
Ledger assets, per balance	\$15,011,248 41

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate	\$30,254 96
Interest accrued on stocks and bonds	119,919 92
Interest accrued on collateral loans	5,662 34
Interest due and accrued on premium notes, loans or liens	14,513 63
Rents accrued on company's property.....	12,137 12
Total interest and rents	\$182,487 97
Market value of stocks and bonds over book value.	730,312 00

	<i>New Business.</i>	<i>Renewals.</i>	
Gross uncollected premiums.	\$52,928 37	\$132,620 01	
Gross deferred premiums.....	50,506 55	219,040 97	
Total.	\$103,434 92	\$351,660 98	
Deduct loading	20,686 98	70,332 20	
Net uncollected and deferred premiums.....	\$82,747 94	\$281,328 78	\$364,076 72
Gross assets			\$16,288,125 10

DEDUCT ASSETS NOT ADMITTED.

Premium notes	\$178,950 33
Total admitted assets	\$16,109,174 77

LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i> ..	\$13,918,628 00
Same for reversionary additions	605,687 00
Total ..	\$14,524,315 00
Deduct net value of risks re-insured.	32,893 00
Net reserve	\$14,491,422 00
Death losses in process of adjustment or adjusted and not due	\$2,000 00
Death losses reported, no proofs received	21,854 00
Losses and claims resisted	3,500 00
Total policy claims.....	\$27,354 00
Liabilities on policy holders account.....	\$14,518,776 00
Surplus to policy holders	1,590,398 77
Total liabilities and surplus	\$16,109,174 77

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1898.

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

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	2,554	\$6,921,878 00		
Endowment.....	1,727	3,524,000 00		
All other	331	931,296 00	4,612	\$11,377,174 00

OLD POLICIES REVIVED.

Endowment			2	\$5,000 00
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OLD POLICIES CHANGED AND INCREASED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	6	\$21,610 00		
Endowment.....	6	62,388 00		
All other	11	7,053 00		
Reversionary additions.....	-	180,119 00	23	\$271,170 00
Total			29,656	\$81,170,562 00

POLICIES TERMINATED DURING THE YEAR.

Whole life.....	1,030	\$2,759,985 00		
Endowment	1,142	3,019,514 00		
All other	120	391,476 00		
Reversionary additions.....	-	65,858 00	2,292	\$6,236,833 00

HOW TERMINATED.

By death	261	\$810,713 00		
maturity	50	124,404 00		
expiry	4	8,074 00		
surrender	697	1,587,547 00		
lapse	703	1,615,906 00		
change and decrease.....	109	956,429 00		
not being taken.....	468	1,133,760 00		
	2,292	\$6,236,833 00		

* POLICIES IN FORCE DEC. 31, 1899.

Whole life.....	8,595	\$23,155,916 00		
Endowment.....	18,063	48,454,064 00		
All other	706	2,239,384 00		
Reversionary additions	-	1,084,365 00	27,364	\$74,933,729 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	273	\$454,662 00
Policies issued during the year	38	67,845 00
Total	311	\$522,507 00
Deduct policies ceased to be in force	18	36,757 00
Policies in force in Maine, December 31, 1899	293	\$485,750 00
Losses and claims incurred during the year	6	\$5,164 56
Losses and claims settled during the year.....	6	5,164 56
Premiums collected or secured without deductions:		
cash, \$15,565.21; notes or credits, \$1,528.00.....		\$17,093 21

* Policies re-insured, 17—\$222,000.

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	\$595,479 38	
Renewal premiums	2,570,907 74	
Surrender values applied to pay running premiums.....	1,167 93	
Consideration for annuities.....	17,785 50	
Total	\$3,185,340 55	
Deduct re-insurance	120,479 38	
Net premium income		\$3,064,861 17
Rent—including company's use of own buildings.....	\$105,789 42	
Interest on loans on mortgages of real estate.	313,843 77	
Interest on collateral loans, premium notes, etc.....	136,880 56	
Interest on bonds and dividends on stocks.....	426,823 07	
Interest on bank deposits and other debts due the company	45,008 28	
Discount on claims paid in advance	1,651 88	
Total interest and rents.....		\$1,029,396 98
Total income		\$4,094,258 15
Net ledger assets Dec. 31, 1898.....		19,567,479 83
Total		\$23,661,737 98

DISBURSEMENTS.

Death claims	\$858,731 63	
Endowments	302,071 98	
Installment claims	160,988 40	
Total	\$1,321,792 01	
Deduct amount received for re-insurance.....	55,760 00	
Net amount paid for losses and matured endowments	\$1,266,032 01	
Paid to annuitants.....	15,950 65	
Surrender values paid	240,434 40	
Surrender values applied to pay running premiums	1,167 93	
Total paid policy holders		\$1,523,584 99
Dividends to stockholders	\$50,000 00	
Commissions to agents; new policies, \$244,914.67; renewals, \$120,579.51; annuities, \$578.29.	366,072 47	
Salaries and allowances to managers and agents.....	53,361 90	
Salaries and compensation of officers and office employes	80,217 65	
Medical examiners' fees	28,533 70	

Taxes on:

premiums, \$30,685.44; reserves, \$3,700.82	\$34,386 26
real estate, \$25,423.29; franchise, \$848.00	26,271 29
United States revenue	11,015 14
Insurance department fees and agents' licenses	1,613 23
Municipal licenses	1,771 24
Repairs and expenses on real estate, except taxes	104,254 44
Rents—including company's use of own buildings	17,480 00
Advertising, \$25,762.01; printing and stationery, \$7,769.92; } postage, \$5,965.93	39,497 86
Legal expenses, \$8,114.23; furniture, \$868.70	8,982 93
Loss on sale of real estate, \$2,981.51; securities, \$35,786.30	38,767 81
All other disbursements, viz: Traveling expenses, \$3,198.88; exchange, \$4,959.89; express, \$788.79; expense, \$12,443.53; profit and loss, \$17,627.05	39,018 14
Total miscellaneous disbursements	\$901,244 06
Total disbursements	2,424,829 05
Balance	\$21,236,908 93

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$1,876,580 00
Loans on mortgage of real estate	5,981,842 52
Loans secured by collateral	1,497,175 51
Loans on company's policies assigned as collateral	1,305,307 27
Book value of stocks and bonds—excluding interest	9,426,185 22
Cash in office and in bank	1,139,935 55
Agents' balances	9,882 86
Ledger assets, per balance	\$21,236,908 93

NON-LEDGER ASSETS.

Interest accrued on mortgages of real estate	\$93,018 00
Interest accrued on stocks and bonds	104,588 74
Interest accrued on collateral loans	16,286 56
Total interest	\$213,893 30
Market value of real estate over book value	172,642 72
Market value of stocks and bonds over book value	401,886 02

	<i>New Business.</i>	<i>Renewals.</i>	
Gross uncollected premiums	\$76,920 69	\$228,571 56	
Gross deferred premiums	58,765 47	324,922 13	
Total	\$135,686 16	\$553,493 69	
Deduct loading	17,639 20	71,094 25	
Net uncollected and deferred premiums	\$118,046 96	\$482,399 44	\$600,446 40
Gross assets			\$22,625,777 37

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured	\$9,882 86
Total admitted assets	\$22,615,894 51

LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i> ..	\$19,750,199 00	
Same for annuities	128,725 00	
Reserve for indemnity contracts.....	5,000 00	
Total	\$19,883,924 00	
Deduct net value of risks re-insured.....	432,563 00	
Net reserve.....		\$19,451,361 00
Present value of future installments on matured policies.....		751,593 00
Matured endowments due and unpaid	\$3,935 00	
Death losses in process of adjustment or adjusted and not due.....	19,382 00	
Death losses reported, no proofs received	72,194 17	
Losses and claims resisted	24,550 00	
Gross policy claims	\$120,061 17	
Deduct re-insurance due from other companies.....	10,000 00	
Net policy claims		\$110,061 17
Salaries, rents, commissions and other accounts due or accrued.....		25,000 00
Premiums paid in advance		33,178 11
All other liabilities, viz: Additional reserve on all outstanding policies required by company's new standard—American Experience Table, $3\frac{1}{2}\%$		998,622 00
Liabilities on policy holders account		\$21,369,815 28
Surplus to policy holders		1,246,079 23
Total liabilities and surplus.....		\$22,615,894 51

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1898.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	24,141	\$62,469,958 00		
Endowment.....	9,279	21,476,124 00		
All other.....	3,370	9,475,338 00	36,790	\$93,421,420 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	3,944	\$11,237,474 00		
Endowment	1,969	4,636,019 00		
All other	416	1,292,193 00	6,329	\$17,165,686 00

OLD POLICIES REVIVED.

Whole life.....	49	\$143,529 00		
Endowment.....	19	40,288 00		
All other.....	4	7,500 00	72	\$191,317 00

OLD POLICIES CHANGED AND INCREASED.

Whole life	-	\$35,824 00		
Endowment.....	-	18,277 00		
All other.....	-	1,100 00		\$55,201 00
Transfer.....			451	1,259,728 00
Total.....			43,642	\$112,093,352 00

POLICIES TERMINATED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	2,440	\$6,992,265 00		
Endowment	1,172	2,643,265 00		
All other	719	2,123,268 00	4,331	\$11,758,798 00

HOW TERMINATED.

By death	747	\$1,277,307 00		
maturity	178	304,453 00		
expiry	290	808,531 00		
surrender	461	1,282,150 00		
lapse	1,333	2,979,257 00		
change and decrease	637	2,160,267 00		
not being taken	958	2,946,893 00		
	4,331	\$11,758,798 00		

*POLICIES IN FORCE DEC. 31, 1899.

Whole life	25,744	\$67,071,239 00		
Endowment	10,146	23,665,491 00		
All other	3,421	9,597,824 00	39,311	\$100,334,554 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	826	\$1,160,836 00
Policies issued during the year	141	260,227 00
Total	967	\$1,421,063 00
Deduct policies ceased to be in force	78	155,765 00
Policies in force in Maine, December 31, 1899	889	\$1,265,298 00
Losses and claims unpaid December 31, of the previous year	2	\$786 00
Losses and claims incurred during the year	37	37,720 68
Total	39	\$38,506 68
Losses and claims settled during the year	37	38,274 18
Losses and claims unpaid Dec. 31, 1899	2	\$232 50
Premiums collected or secured without deductions		\$27,758 25

* Policies re-insured, 349—\$3,346,132.

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.....	\$940,945	13
Renewal premiums.....	3,248,267	07
Dividends applied to pay running premiums.....	85,945	69
Dividends applied to purchase paid-up additions and annuities.....	21,654	23
Surrender values applied to pay running premiums.....	6,205	19
Surrender values applied to purchase paid-up insurance and annuities.....	115,687	89
Consideration for annuities.....	81,128	96
Total.....	\$4,499,834	16
Deduct re-insurance.....	106,945	33
Net premium income.....	\$4,392,888	83
Rent—including company's use of own buildings.....	\$28,023	14
Interest on loans on mortgages of real estate.....	1,063,521	40
Interest on collateral loans, premium notes, etc.....	63,608	89
Interest on bonds and dividends on stocks.....	14,540	00
Interest on bank deposits and other debts due the company.....	175,784	74
Total interest and rents.....	\$1,345,478	17
Total income.....	\$5,738,367	00
Net ledger assets Dec. 31, 1898.....	20,212,648	21
Total.....	\$25,951,015	21

DISBURSEMENTS.

Death claims, \$1,037,219.60; additions, \$3,919.97.....	\$1,041,139	57
Endowments, \$459,987.42; additions, \$1,505.93.....	461,493	35
Total.....	\$1,502,632	92
Deduct amount received for re-insurance.....	105,000	00
Net amount paid for losses and matured endowments.....	\$1,397,632	92
Paid to annuitants.....	9,427	58
Premium notes voided by lapse.....	153,211	60
Dividends paid policy holders.....	116,930	32
Dividends applied to pay running premiums.....	85,945	69
Dividends applied to purchase additions and annuities...	21,654	23

Surrender values paid	\$84,342 74	
Surrender values applied to pay running premiums.	6,205 19	
Surrender values applied to purchase paid-up insurance and annuities.	115,687 89	
Total paid policy holders		\$1,991,038 16
Dividends to stock holders	\$10,000 00	
Commissions to agents; new policies, \$478,492.91	687,353 67	
renewals, \$204,804.31; annuities, \$4,056.45		
Salaries and allowances to managers and agents	49,585 43	
Salaries and compensation of officers and office employes	118,520 93	
Medical examiners' fees	58,364 75	
Taxes on:		
premiums, \$57,836.34; reserves, \$662.00	58,498 34	
real estate, \$12,280.12; other investments, \$1,502.30	16,442 59	
all other taxes, \$2,660.17		
Insurance department fees and agents' licenses	11,942 58	
Municipal and state licenses		
Repairs and expenses on real estate, except taxes	15,036 76	
Rents—including company's use of own buildings	31,117 06	
Advertising, \$5,454.46; printing and stationery, \$27,137.62;) postage, \$8,101.25	40,693 33	
Legal expenses, \$14,019.99; furniture, \$3,168.08	17,188 07	
Loss on sale of real estate	3,727 98	
Profit and loss	37,474 84	
General expense	39,553 15	
Traveling expense	13,444 84	
Mortgage investment expense	161,405 62	
Total miscellaneous disbursements		\$1,370,349 94
Total disbursements		3,361,388 10
Balance		\$22,589,627 11

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$570,790 17
Loans on mortgage of real estate	17,497,723 65
Loans on company's policies assigned as collateral	2,330,429 27
Premium notes on policies in force, of which \$180,239.95 is for first year's premiums	988,619 04
Book value of stocks and bonds—excluding interest	384,734 37
Cash in office and in bank	599,214 77
Bills receivable, \$43,636.24; agents' balances, \$174,479.60.	218,115 84
Ledger assets, per balance	\$22,589,627 11

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate	\$548,437 00
Interest accrued on stocks and bonds	1,481 67
Interest due and accrued on collateral loans	89,095 53
Interest accrued on premium notes, loans or liens	27,942 24
Rents due and accrued on company's property	7,161 58
Total interest and rents	\$674,118 02
Market value of real estate over book value	5,456 01
Market value of stocks and bonds over book value	13,203 13

	<i>New Business.</i>	<i>Renewals.</i>	
Gross uncollected premiums.....	\$356,677 68	\$121,250 94	
Gross deferred premiums	28,573 06	65,792 34	
Total.....	\$385,250 74	\$187,043 28	
Deduct loading	77,050 14	37,408 66	
Net uncollected and deferred premiums	\$308,200 60	\$149,634 62	\$457,835 22
Net Gross assets			\$23,740,239 49

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$174,479 60	
Bills receivable, unsecured.....	43,636 24	
Total.....		\$218,115 84
Total admitted assets		\$23,522,123 65

LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i>		\$20,109,003 00
Present value of future installments on matured policies.....		3,792 00
Matured endowments due and unpaid	\$14,400 00	
Death losses in process of adjustment or adjusted and not due	10,416 00	
Death losses reported, no proofs received	31,270 00	
Losses and claims resisted.....	58,448 00	
Total policy claims		\$114,534 00
Unpaid dividends or other profits due policy holders.....		9,338 93
Premiums paid in advance		85,974 36
Commissions due agents on premium notes when paid		130,746 07
Liabilities on policy holders account		\$20,453,388 36
Gross divisible surplus	\$2,968,735 29	
Cash capital.....	100,000 00	
Surplus to policy holders.....		\$3,068,735 29
Total liabilities and surplus.....		\$23,522,123 65

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1898.

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

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	15,198	\$32,253,263 00		
Endowment	1,208	2,458,813 00		
All other.....	718	1,831,888 00	17,124	\$36,543,964 00

OLD POLICIES REVIVED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	384	\$722,850 00		
Endowment	36	75,700 00		
All other	12	47,500 00	432	\$846,050 00
Additions by dividends.....			-	39,482 00
Total			83,675	\$158,003,173 00

POLICIES TERMINATED DURING THE YEAR.

Whole life	8,252	\$18,640,545 00		
Endowment	758	1,636,082 00		
All other	597	1,558,688 00		
Reversionary additions	-	10,373 00	9,607	\$21,845,688 00

HOW TERMINATED.

By death	513	\$1,049,065 00		
maturity	380	573,508 00		
expiry.....	156	273,100 00		
surrender.....	409	1,242,752 00		
lapse	5,166	9,802,702 00		
change and decrease	204	1,306,890 00		
not being taken	2,779	7,597,671 00		
	9,607	\$21,845,688 00		

*POLICIES IN FORCE DEC. 31, 1899.

Whole life	66,717	\$121,691,927 00		
Endowment	5,543	9,498,959 00		
All other.....	1,808	4,787,900 00		
Reversionary additions	-	178,699 00	74,068	\$136,157,485 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.	216	\$348,475 00
Policies issued during the year	109	172,788 00
Total	325	\$521,263 00
Deduct policies ceased to be in force.	62	107,800 00
Policies in force in Maine, December 31, 1899	263	\$413,463 00
Losses and claims incurred during the year	1	\$1,100 00
Losses and claims settled during the year	1	1,100 00
Premiums collected or secured without deductions		\$13,124 14

* Policies re-insured, 405—\$4,919,449.

UNITED STATES LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

Principal Office, No's 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	\$201,402 80	
Renewal premiums	960,764 50	
Dividends applied to pay running premiums	18,061 21	
Dividends applied to purchase paid-up additions and annuities	4,084 00	
Surrender values applied to pay running premiums	91 78	
Surrender values applied to purchase paid-up insurance and annuities	38,564 54	
Consideration for annuities	91,986 85	
Total	\$1,314,955 68	
Deduct re-insurance	8,420 44	
Net premium income		\$1,306,535 24
Rent	\$31,272 97	
Interest on loans on mortgages of real estate	231,922 94	
Interest on collateral loans, premium notes, etc.	30,664 35	
Interest on bonds and dividends on stocks	76,991 16	
Interest on bank deposits and other debts due the company	3,240 32	
Total interest and rents		\$374,091 74
Dividends and surrender values on re-insurances		674 34
Premium notes, loans or liens restored by revival of policies		4,026 27
Profit on sale of securities		177 03
Income from all other sources, viz: Profit and loss account		1,036 41
Total income		\$1,686,541 03
Net ledger assets Dec. 31, 1898		7,403,668 13
Total		\$9,090,209 16

DISBURSEMENTS.

Death claims, \$631,992.01; additions, \$10,486.32	\$642,478 33
Endowments, \$88,242.00; additions, \$2,063.19	90,305 19
Installment claims	17,548 33
Total	\$750,331 85
Deduct amount received for re-insurance	3,000 00
Net amount paid for losses and matured endowments	\$747,331 85

Paid to annuitants	\$12,788 68	
Premium notes voided by lapse	11,388 76	
Dividends paid policy holders	103,199 69	
Dividends applied to pay running premiums	18,061 21	
Dividends applied to purchase additions and annuities ...	4,084 00	
Surrender values paid	119,119 42	
Surrender values applied to pay running premiums	91 78	
Surrender values applied to purchase paid-up insurance and annuities.	38,564 54	
Total paid policy holders		\$1,054,619 93
Dividends to stockholders	\$30,800 00	
Commissions to agents; new policies, \$106,342.11	} 183,666 90	
renewals, \$65,010.72; annuities, \$12,314.07		
Salaries and allowances to managers and agents	87,482 77	
Salaries and compensation of officers and office employes	65,909 08	
Medical examiners' fees	19,413 25	
Taxes on:		
premiums, \$9,070.33; reserves, \$1,382.24	10,452 57	
real estate, \$8,850.45; all other, \$3,246.90 ..	12,097 35	
Insurance department fees and agents' licenses	4,960 78	
Municipal and state licenses	710 05	
Repairs and expenses on real estate, except taxes.	12,082 52	
Rents	26,521 77	
Advertising, \$18,035.46; printing and stationery, \$6,370.07; } postage, \$8,134.55	} 32,540 08	
Legal expenses		6,406 29
Loss on sale of real estate, \$484.60; securities, \$1,000.69..	1,485 29	
All other disbursements	18,325 93	
Total miscellaneous disbursements		\$512,854 63
Total disbursements		1,567,474 56
Balance		\$7,522,734 60

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$531,080 07
Loans on mortgage of real estate	4,802,750 00
Loans secured by collateral	11,895 58
Loans on company's policies assigned as collateral	465,228 12
Book value of stocks and bonds—excluding interest	1,557,545 45
Cash in office and in bank	140,401 54
Bills receivable, \$3,740.00; agents' balances, \$10,093.84	13,893 84
Ledger assets, per balance	\$7,522,734 60

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate	\$49,616 58
Interest accrued on stock and bonds	22,465 88
Interest accrued on collateral loans	255 37
Interest due and accrued on premium notes, loans or liens	17,465 53
Interest accrued on other assets	812 49
Total interest	\$90,615 85
Market value of real estate over book value	50,519 93
Market value of stocks and bonds over book value	200,631 81

	<i>New Business.</i>	<i>Renewals.</i>	
Gross uncollected premiums.....	\$41,945 47	\$95,827 60	
Gross deferred premiums	408 29	66,107 74	
Total	<u>\$42,353 76</u>	<u>\$161,935 34</u>	
Deduct loading	21,176 88	9,279 57	
Net uncollected and deferred premiums.....	\$21,176 88	\$152,655 77	\$173,892 65
Total admitted assets			<u>\$8,038,334 84</u>

LIABILITIES.

Net present value of outstanding policies, <i>actuaries</i> , 4%..	\$7,007,140 00	
Same for reversionary additions.....	118,541 00	
Same for annuities.....	150,514 00	
Total	<u>\$7,276,195 00</u>	
Deduct net value of risks re-insured.....	46,904 00	
Net reserve.....		\$7,229,291 00
Present value of future installments on matured policies.....		5,770 00
Matured endowments due and unpaid.....	\$1,427 00	
Death losses in process of adjustment or adjusted and not due	25,803 69	
Death losses reported, no proofs received.....	55,715 00	
Losses and claims resisted.....	10,475 51	
Total policy claims.....		\$93,221 20
Unpaid dividends or other profits due policy holders		15,352 00
Salaries, rents, commissions and other accounts due or accrued.....		2,697 69
Premiums paid in advance		3,119 20
Surrender values claimable on policies cancelled		2,225 00
All other liabilities.....		9,003 53
Liabilities on policy holders account.....		<u>\$7,360,679 62</u>
Gross divisible surplus.....	\$237,655 22	
Cash capital.....	440,000 00	
Surplus to policy holders		\$677,655 22
Total liabilities and surplus.....		<u>\$8,038,334 84</u>

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1898.

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

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	2,071	\$4,335,800 00		
Endowment	470	1,059,660 00		
All other	679	2,314,304 00		
Reversionary additions.....	-	24,323 00	3,220	\$7,734,087 00

OLD POLICIES REVIVED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	35	\$74,500 00		
Endowment.....	5	7,000 00		
All other.....	92	236,200 00	132	\$317,700 00

OLD POLICIES CHANGED AND INCREASED.

Whole life.....	35	\$100,500 00		
Endowment.....	9	14,500 00		
All other.....	7	14,500 00	51	\$129,500 00
Total.....			21,112	\$46,332,183 00

POLICIES TERMINATED DURING THE YEAR.

Whole life.....	1,548	\$3,116,010 00		
Endowment.....	322	728,295 00		
All other.....	982	3,111,300 00		
Reversionary additions.....	-	20,651 00	2,852	\$6,976,256 00

HOW TERMINATED.

By death.....	293	\$713,065 00		
maturity.....	48	77,022 00		
expiry.....	263	909,200 00		
surrender.....	262	607,003 00		
lapse.....	1,380	3,238,566 00		
change and decrease.....	48	213,500 00		
not being taken.....	558	1,217,900 00		
	2,852	\$6,976,256 00		

*POLICIES IN FORCE DEC. 31, 1899.

Whole life.....	11,934	\$23,435,498 00		
Endowment.....	1,947	3,749,965 00		
All other.....	4,379	11,995,263 00		
Reversionary additions.....	-	175,201 00	18,260	\$39,355,927 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	118	\$142,600 00
Policies issued during the year.....	7	6,500 00
Total.....	125	\$149,100 00
Deduct policies ceased to be in force.....	14	22,500 00
Policies in force in Maine, December 31, 1899....	111	\$126,600 00
Premiums collected or secured without deductions.....		\$3,310 88

* Policies re-insured, 37—\$274,875.

WASHINGTON LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

Principal Office, No. 141 Broadway.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

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

Cash Capital, \$125,000.

INCOME.

First year's premiums.....	\$377,017 79	
Renewal premiums.....	1,549,722 96	
Dividends applied to pay running premiums.....	76,991 41	
Dividends applied to purchase paid-up additions and annuities.....	123,925 00	
Surrender values applied to purchase paid-up insurance and annuities.....	82,969 84	
Consideration for annuities.....	84,555 56	
Total premium income.....		\$2,295,182 56
Rent—including company's use of own buildings.....	\$250,692 68	
Interest on loans on mortgages of real estate.....	483,408 88	
Interest on collateral loans, premium notes, etc.....	60,048 03	
Interest on bonds and dividends on stocks.....	13,255 32	
Interest on bank deposits and other debts due the company.....	12,837 13	
Discount on claims paid in advance.....	7,723 48	
Total interest and rents.....		\$827,965 52
Profit on sale of real estate, \$11,499.53; securities, \$103.13.....		11,602 66
Total income.....		\$3,134,750 74
Net ledger assets Dec. 31, 1898.....		14,660,749 74
Total.....		\$17,795,500 48

DISBURSEMENTS.

Death claims, \$854,527.84; additions, \$22,213.35.....	\$876,741 19	
Endowments, \$403,311.00; additions, \$20,115.53.....	423,426 53	
Amount paid for losses and matured endowments.....	\$1,300,167 72	
Paid to annuitants.....	24,024 82	
Return premiums.....	9,023 72	
Dividends applied to pay running premiums.....	76,991 41	
Dividends applied to purchase additions and annuities....	123,925 00	
Surrender values paid.....	90,455 97	
Surrender values applied to purchase paid-up insurance and annuities.....	82,969 84	
Total paid policy holders.....		\$1,707,558 48

Dividends to stockholders	\$8,750 00
Commissions to agents; new policies, \$223,884.15	} 324,181 38
renewals, \$97,010.59; annuities, \$3,286.64	
Commuting renewal commissions	41,439 23
Salaries and allowances to managers and agents.....	97,383 38
Salaries and compensation of officers and office employes	103,303 00
Medical examiners' fees and inspection of risks	58,926 52
Taxes on:	
premiums, \$16,801.12; reserves, \$2,695.83	19,496 95
real estate, \$39,296.15; franchise, \$182.50.....	39,478 65
internal revenue	9,682 02
Insurance department fees and agents' licenses	2,021 69
Municipal and state licenses	7,015 41
Repairs and expenses on real estate, except taxes.	58,722 49
Rents—including company's use of own buildings	74,508 46
Advertising, \$6,086.73; printing and stationery, \$12,480.91; } postage, \$12,826.37.	} 31,394 01
Loss on sale of securities	
Interest	4,427 48
Office expenses	18,169 92
All other disbursements	2,150 00
 Total miscellaneous disbursements	 \$901,288 92
Total disbursements	2,608,547 40
Balance	\$15,186,653 08

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$5,084,182 95
Loans on mortgage of real estate.....	7,777,975 00
Loans secured by collateral.....	460,000 00
Loans on company's policies assigned as collateral.....	1,087,861 60
Book value of stocks and bonds—excluding interest.....	473,649 08
Cash in office and in bank	265,801 96
Agents' balances	28,560 37
Office furniture	8,622 12
Ledger assets, per balance	\$15,186,653 08

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate.....	\$94,000 42
Interest accrued on stocks and bonds	5,433 66
Interest due and accrued on collateral loans.....	23,805 75
Interest accrued on other assets	6,627 95
Rents due and accrued on company's property.	13,780 39
Total interest and rents	\$143,648 17
Market value of real estate over book value.	272,500 00

	<i>New Business.</i>	<i>Renewals.</i>	
Gross uncollected premiums	\$86,892 86	\$73,289 84	
Gross deferred premiums.....	45,360 77	176,759 31	
Total.....	\$132,253 63	\$250,049 15	
Deduct loading	26,450 73	50,009 83	
Net uncollected and deferred premiums.....	\$105,802 90	\$200,039 32	\$305,842 22
Gross assets.			\$15,908,643 47

DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter, stationery, furniture, fixtures, etc	\$8,622 12	
Agents' debit balances, unsecured	28,560 37	
Depreciation on stocks and bonds	4,827 50	
Total		\$42,009 99
Total admitted assets		\$15,866,633 48

LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i> ..	\$14,467,778 00	
Same for reversionary additions.	538,415 00	
Net reserve		\$15,006,193 00
Matured endowments due and unpaid.	\$17,626 96	
Death losses in process of adjustment or adjusted and not due	29,990 70	
Death losses reported, no proofs received.	55,355 50	
Total policy claims		\$102,973 16
Premiums paid in advance		8,243 24
Liabilities on policy holders account		\$15,117,409 40
Gross divisible surplus	\$624,224 08	
Cash capital	125,000 00	
Surplus to policy holders		\$749,224 08
Total liabilities and surplus		\$15,866,633 48

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1898.

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

NEW POLICIES ISSUED DURING THE YEAR.

Whole life	4,009	\$10,538,456 00		
Endowment	1,300	2,982,017 00		
Annuities	19	-	5,328	\$13,520,473 00

OLD POLICIES REVIVED.

Whole life	371	\$797,346 00		
Endowment	134	285,767 00		
Reversionary additions	-	2,722 00	505	\$1,085,835 00
Additions by dividends				150,582 00
			32,868	\$67,068,253 00
Total				

POLICIES TERMINATED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	3,252	\$6,977,971 00		
Endowment.....	1,074	2,528,134 00		
Annuities	8	-		
Reversionary additions.....	-	163,576 00	4,334	\$9,669,681 00

HOW TERMINATED.

By death	399	\$917,696 00
maturity	166	311,997 00
discount	40	108,862 00
surrender	573	1,221,932 00
lapse	2,278	4,329,124 00
not being taken	878	2,780,070 00
	<u>4,334</u>	<u>\$9,669,681 00</u>

POLICIES IN FORCE DEC. 31, 1899.

Whole life.....	19,263	\$39,255,335 00		
Endowment	9,206	17,346,534 00		
Annuities	65	-		
Reversionary additions	-	796,703 00	28,534	\$57,398,572 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	820	\$948,784 00
Policies issued during the year	237	255,200 00
Total.....	<u>1,057</u>	<u>\$1,203,984 00</u>
Deduct policies ceased to be in force	143	167,057 00
Policies in force in Maine, December 31, 1899....	914	\$1,036,927 00
Losses and claims incurred during the year.....	7	\$10,868 80
Losses and claims settled during the year	6	8,868 80
Losses and claims unpaid Dec. 31, 1899	1	\$2,000 00
Premiums collected or secured without deductions.....		\$36,970 13

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, 1899.

*ÆTNA INDEMNITY COMPANY,

HARTFORD, CONN.

Principal Office, No. 650 Main St.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

ROBERT A. GRIFFING, *President.*

E. S. PEGRAM, *Secretary.*

Cash Capital, \$250,000.

INCOME.

Net premiums received:		
Fidelity and surety	\$68,462 46	
Plate glass	32,776 99	
Net premium income		\$101,239 45
Interest on bonds and dividends on stocks.....	\$9,097 67	
Interest on bank deposits and debts due the company	229 08	
Total interest		\$9,326 75
Profit on sale or maturity of ledger assets		1,593 75
Total income.....		\$112,159 95
Net ledger assets, Dec. 31, 1898		278,907 59
Total		\$391,067 54

DISBURSEMENTS.

Net amount paid for losses and claims:		
Fidelity and surety	\$9,935 92	
Plate glass	15,615 47	
Net payments to policy holders.....		\$25,551 39
Commissions to agents and brokers	\$24,775 55	
Salaries and expenses of agents	22,516 99	
Salaries and compensation of officers and office employes	11,748 78	
Taxes on premiums.....	714 01	
Insurance department fees and agents' licenses	1,067 37	
Rent—including company's use of own buildings	3,829 98	
Legal expenses	1,095 50	
Furniture and fixtures, \$410.85; advertising, \$211.00	1,572 05	
printing and stationery, \$950.20		
All other disbursements.....	3,555 48	
Total miscellaneous disbursements		\$70,875 71
Total disbursements		96,427 10
Balance		\$294,640 44

* Admitted April 18, 1900.

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds—excluding interest	\$280,260 50
Cash in bank	14,379 94
Ledger assets, per balance	<u>\$294,640 44</u>

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$2,446 70
Interest accrued on other assets	33 33
Total interest	<u>\$2,480 03</u>
Market value of stocks and bonds over book value	6,899 50
Total admitted assets	<u>\$304,019 97</u>

LIABILITIES.

Losses and claims unpaid, viz:

Fidelity and surety (in process of adjustment)	\$526 80
Plate glass (in process of adjustment)	127 66
Unearned premiums on outstanding risks	48,348 11
Salaries, rents, expenses and other accounts due and accrued	350 00
Total liabilities, except capital	<u>\$49,352 57</u>
Cash capital	\$250,000 00
Surplus over all liabilities	4,667 40
Surplus to policy holders	<u>\$254,667 40</u>
Total liabilities and surplus	<u>\$304,019 97</u>

RISKS AND PREMIUMS.

FIDELITY.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$4,820,460 00	\$37,361 53
Written or renewed during the year	8,210,050 00	50,892 07
Total	<u>\$13,030,510 00</u>	<u>\$88,253 60</u>
Deduct expirations and cancellations	5,825,960 00	41,327 57
Balance	<u>\$7,204,550 00</u>	<u>\$46,926 03</u>
Deduct re-insured policies	364,000 00	1,183 00
Net in force December 31, 1899	<u>\$6,840,550 00</u>	<u>\$45,743 03</u>

SURETY.

In force December 31, preceding year	\$4,268,147 72	\$15,572 59
Written or renewed during the year	6,839,640 83	24,006 40
Total	<u>\$11,107,788 55</u>	<u>\$39,578 99</u>
Deduct expirations and cancellations	5,071,350 72	17,277 30
Balance	<u>\$6,036,437 83</u>	<u>\$22,301 69</u>
Deduct re-insured policies	69,000 00	270 74
Net in force December 31, 1899	<u>\$5,967,437 83</u>	<u>\$22,030 95</u>

PLATE GLASS.

In force December 31, preceding year	\$577,661 92	\$10,133 02
Written or renewed during the year	1,906,418 86	33,736 48
Total	<u>\$2,484,080 78</u>	<u>\$43,869 50</u>
Deduct expirations and cancellations	923,119 54	14,947 26
Net in force December 31, 1899	<u>\$1,560,961 24</u>	<u>\$28,922 24</u>

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	\$885,210	81
Health	20,356	03
Net premium income		\$855,566 84
Rents - including company's use of own buildings	\$37,740	17
Interest on loans on mortgages of real estate	1,379,472	95
Interest on collateral loans	170,910	34
Interest on bonds and dividends on stocks	694,207	08
Interest on bank deposits and debts due the company	58,682	94
Discount on claims paid in advance	1,677	93
Total interest and rents		\$2,342,691 41
Profit on sale or maturity of ledger assets		52,381 80
Total income, accident department		\$3,250,640 05
Premium income, life department		6,268,084 70
Total income		\$9,518,724 75
Net ledger assets, Dec. 31, 1898		47,770,463 98
Total		\$57,289,188 73

DISBURSEMENTS.

Net amount paid for losses and claims:		
Accident	\$301,621	53
Health	763	92
Net payments to policy holders		\$302,385 50
Interest and dividends to stockholders	\$43,750	00
Commissions to agents and brokers	276,785	15
Salaries and expenses of agents	18,226	08
Medical examiners' fees and salaries	3,679	10
Salaries and compensation of officers and office employes	24,838	21
Taxes on: Premiums, \$9,751.20; internal revenue, \$5,236.41	14,987	61
Insurance department fees and agents' licenses	1,397	00
Municipal licenses	1,996	45

Rent	\$9,184 78
Legal and loss expenses	7,584 15
Furniture and fixtures, \$3,884.10; advertising, \$2,207.11 } printing and stationery, \$18,426.42..... }	24,517 63
All other disbursements, viz: Postage, \$8,996.61; express, \$2,445.58; expense, \$2,352.27; profit and loss, \$17.07.....	13,811 53
Total miscellaneous disbursements	\$440,757 69
Total disbursements, accident department.....	\$743,143 19
Total disbursements, life department	6,361,313 47
Total disbursements	\$7,104,456 66
Balance	\$50,184,732 07

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$513,446 71
Loans on mortgage of real estate	22,203,920 76
Loans secured by collateral	973,133 18
Book value of stocks and bonds—excluding interest	18,322,628 24
Cash in office and in bank	6,037,435 28
Bills receivable, \$18,308.54; agents' balances, \$5,036.52	23,345 06
Loans to policy holders on this company's policies assigned as collateral	1,615,205 00
Premium notes or liens on policies in force.....	495,617 84
Ledger assets, per balance	\$50,184,732 07

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate.....	\$393,110 41
Interest due and accrued on stocks and bonds	129,916 12
Interest due on premium notes, loans or liens	200,268 65
Interest accrued on other assets	402 27
Rents due and accrued on company's property or lease...	2,635 55
Total interest and rents	\$726,333 00
Market value of stocks and bonds over book value.....	1,511,629 00
Net premiums in course of collection	451,801 82
Gross assets.....	\$52,874,495 89

DEDUCT ITEMS NOT ADMITTED.

Commissions payable to agents on premium notes when paid	\$1,916 63
Agents' debit balances, unsecured.....	15,670 66
Bills receivable, unsecured.....	5,935 76
Premium notes in excess of reserve on policies	672 94
Total	\$24,195 99
Total admitted assets.....	\$52,850,299 90

LIABILITIES.

	<i>In process of adjustment.</i>	<i>Reported. No proof.</i>	<i>Resisted.</i>	
Losses and claims unpaid, (accident)	\$57,575 32	\$15,000 00	\$29,644 82	
Total unpaid losses.				\$102,320 14
Unearned premiums on outstanding risks			\$304,420 24	
Deduct reserve on re-insured risks			1,957 36	
Net premiums on outstanding risks				\$302,462 88
Salaries, rents, expenses and other accounts due and accrued				1,500 00
Liabilities, life department				47,001,901 02
Total liabilities, except capital				\$47,408,084 04
Cash capital		\$1,750,000 00		
Surplus over all liabilities		3,692,215 86		
Surplus to policy holders				\$5,442,215 86
Total liabilities and surplus				\$52,850,299 90

RISKS AND PREMIUMS.

ACCIDENT AND HEALTH.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$109,861,120 00	\$429,687 11
Written or renewed during the year	289,709,900 00	873,406 48
Total	\$399,571,020 00	\$1,303,093 59
Deduct expirations and cancellations	263,763,550 00	720,574 53
Balance	\$135,807,470 00	\$582,519 06
Deduct re-insured policies	1,050,000 00	3,914 73
Net in force December 31, 1899	\$134,757,470 00	\$578,604 33

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 and health	\$758,100 00	\$2,254 14	\$558 55	\$558 55	\$421,000 00

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, \$1,000,000.

INCOME.

Net premiums received (fidelity and surety).....		\$286,471 70
Interest on loans on mortgages of real estate.....	\$5,771 18	
Interest on collateral loans	13,809 95	
Interest on bonds and dividends on stocks	32,827 40	
Total interest		\$52,408 53
Profit on sale or maturity of ledger assets		8,975 16
Exchange		3 05
Trust income, commissions, etc.		22,459 84
Surplus contributed by stockholders.		306,000 00
Total income.....		\$670,318 28
Net ledger assets, Dec. 31, 1898	\$643,343 54	
Increase of capital during 1899.....	500,000 00	\$1,143,343 54
Total		\$1,818,661 82

DISBURSEMENTS.

Net amount paid for losses and claims (fidelity and surety)		\$72,652 61
Interest and dividends to stockholders	\$30,000 00	
Commissions to agents and brokers	50,443 27	
Salaries and expenses of agents	32,055 56	
Inspections	53 50	
Salaries and compensation of officers and office employes	33,138 90	
Taxes on: Premiums, \$5,037.42; property, \$6,471.37	11,508 79	
Insurance department fees and agents' licenses	6,942 71	
Municipal licenses.	75 81	
Rent—including company's use of own buildings	7,000 00	
Legal expenses	4,455 40	
Furniture and fixtures, \$2,509.78; advertising, \$12,318.46 . . } printing and stationery, \$7,915.89 }	22,744 13	
All other disbursements, viz: Detection and arrest, \$95.00; postage, \$7,130.21; auditing expense, \$724.29; traveling expense, \$323.30; development expense, \$1,348.56; general expense, \$2,678.52; internal revenue, \$3,161.60; telegraph and telephone, \$3,734.35; insurance, \$23.94; collateral deposits, \$3,767.13	22,986 90	
Total miscellaneous disbursements		\$221,404 97
Total disbursements		294,057 58
Balance.....		\$1,519,604 24

Invested as follows :

LEDGER ASSETS.

Book value of real estate.	\$26,909 91
Loans on mortgage of real estate.	147,557 00
Loans secured by collateral.	549,258 14
Book value of stocks and bonds—excluding interest.	696,056 64
Cash in office and in bank.	94,476 86
Accounts receivable.	5,345 69
Ledger assets, per balance.	<u>\$1,519,604 24</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate.....	\$2,321 11
Interest accrued on stocks and bonds.	10,556 59
Interest accrued on collateral loans.	3,202 31
Total interest.	<u>\$16,080 01</u>
Furniture and fixtures.	1 00
Market value of stocks and bonds over book value.	33,527 11
Net premiums in course of collection.	44,747 44
Gross assets.	<u>\$1,613,959 80</u>

DEDUCT ITEMS NOT ADMITTED.

Furniture, fixtures and safes.	\$1 00
Total admitted assets.	<u>\$1,613,958 80</u>

LIABILITIES.

Losses and claims unpaid, viz :	
Fidelity and surety (in process of adjustment)	\$2,622 14
Unearned premiums on outstanding risks.	156,878 79
Agents' credit balances.	3,472 68
Collateral deposits.	24,294 58
Total liabilities, except capital.	<u>\$187,268 19</u>
Cash capital.	\$1,000,000 00
Surplus over all liabilities.	426,690 61
Surplus to policy holders.	<u>\$1,426,690 61</u>
Total liabilities and surplus.	<u>\$1,613,958 80</u>

RISKS AND PREMIUMS.

SURETY.

	<i>Risks.</i>	<i>Premiums.</i>
In force December 31, preceding year.	\$50,661,835 72	\$229,178 95
Written or renewed during the year.	67,887,755 21	333,620 58
Total.	<u>\$118,549,590 93</u>	<u>\$562,799 53</u>
Deduct expirations and cancellations.	47,631,698 44	231,625 65
Balance.	\$70,917,892 49	\$331,173 88
Deduct re-insured policies.	-	17,416 30
Net in force December 31, 1899.	<u>\$70,917,892 49</u>	<u>\$313,757 58</u>

BUSINESS IN MAINE.

	<i>Risks</i>	<i>Premiums</i>	<i>Amount</i>
	<i>Written.</i>	<i>Received.</i>	<i>at Risk.</i>
Surety.	\$67,493 75	\$319 50	\$116,968 75

AMERICAN SURETY COMPANY,

NEW YORK, N. Y.

Principal Office, No. 100 Broadway.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1884.

H. D. LYMAN, *President*.W. E. KEYES, *Secretary*.

Cash Capital, \$2,500,000.

INCOME.

Net premiums received (fidelity and surety)		\$1,005,279 93
Rents	\$178,758 45	
Interest on loans on mortgages of real estate.....	1,994 50	
Interest on collateral loans.	2,021 38	
Interest on bonds and dividends on stocks.	46,822 72	
Interest on bank deposits and debts due the company	6,539 69	
Total interest and rents.....		\$236,136 74
Profit on sale or maturity of ledger assets.....		231,048 19
Cash recovered from losses paid in previous years.....		54,904 12
Income from all other sources		445 41
Total income		\$1,527,814 39
Net ledger assets Dec. 31, 1898		5,004,243 68
Total		\$6,532,058 07

DISBURSEMENTS.

Net amount paid for losses and claims (fidelity and surety).....		\$372,976 77
Interest and dividends to stockholders.....	\$200,000 00	
Commissions to agents and brokers.	58,331 49	
Salaries and expenses of agents	180,250 29	
Inspections.	20,359 24	
Salaries and compensation of officers and office employes	187,032 84	
Taxes on: Premiums, \$10,214.71; property, \$56,192.72	66,407 43	
Insurance department fees and agents' licenses.	5,852 77	
Municipal licenses	200 00	
Rent.	37,737 22	
Legal expenses	5,568 65	
Repairs and expenses on real estate, other than taxes....	50,220 61	
Furniture and fixtures, \$2,895.41; advertising, \$4,276.34; } printing and stationery, \$13,450.30. }	20,622 05	
Interest	1,819 80	
Loss on sale or maturity of ledger assets	25,128 92	
Depreciation in book value of real estate.....	267,119 40	
Miscellaneous general expenses.	37,097 26	
Alterations to buildings.	38,000 00	
Total miscellaneous disbursements		\$1,201,747 97
Total disbursements.....		1,574,724 74
Balance.....		\$4,957,333 33

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....		\$3,013,930 66
Loans secured by collateral.....		89,165 52
Book value of stocks and bonds—excluding interest.....		1,319,172 85
Cash in office and in bank.....		535,064 30
		<hr/>
Ledger assets, per balance.....		\$4,957,333 33

NON-LEDGER ASSETS.

Interest due on stocks and bonds.....	\$6,323 00	
Rents due and accrued on company's property or lease...	22,653 27	
	<hr/>	
Total interest and rents.....		\$28,976 27
Market value of stocks and bonds over book value.....		47,702 15
Net premiums in course of collection.....		95,797 90
		<hr/>
Total admitted assets.....		\$5,129,809 65

LIABILITIES.

	<i>In process of</i>	<i>Resisted.</i>	
	<i>adjustment.</i>		
Losses and claims unpaid (fidelity and surety)	\$65,989 08	\$167,601 11	
Net unpaid losses.....			\$233,590 19
Unearned premiums on outstanding risks.....			614,619 41
Collateral deposits and all other liabilities.....			14,460 89
			<hr/>
Total liabilities, except capital.....			\$862,610 49
Cash capital.....	\$2,500,000 00		
Surplus over all liabilities.....	1,767,199 16		
			<hr/>
Surplus to policy holders.....			\$4,267,199 16
Total liabilities and surplus.....			\$5,129,809 65

RISKS AND PREMIUMS.

FIDELITY.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$95,602,914 00	\$473,681 84
Written or renewed during the year.....	124,962,360 00	547,407 57
	<hr/>	<hr/>
Total.....	\$220,565,274 00	\$1,021,089 41
Deduct expirations and cancellations.....	104,670,762 00	493,095 35
Net in force December 31, 1899.....	\$115,894,512 00	\$527,994 06

SURETY.

In force December 31, preceding year.....	\$171,043,423 00	\$703,531 97
Written or renewed during the year.....	200,077,742 00	625,734 76
	<hr/>	<hr/>
Total.....	\$371,121,165 00	\$1,329,266 73
Deduct expirations and cancellations.....	174,208,215 00	662,844 77
Net in force December 31, 1899.....	\$196,912,950 00	\$666,421 96

BUSINESS IN MAINE.

	<i>Risks</i>	<i>Premiums</i>	<i>Losses</i>	<i>Losses</i>	<i>Amount</i>
	<i>Written.</i>	<i>Received.</i>	<i>Paid.</i>	<i>Incurred.</i>	<i>at Risk.</i>
Fidelity.....	\$684,000 00	\$2,154 34	-	-	\$611,500 00
Surety.....	444,735 00	954 23	\$1,000 00	\$1,000 00	380,832 00
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Aggregate....	\$1,128,735 00	\$3,108 57	\$1,000 00	\$1,000 00	\$992,332 00

CITY TRUST, SAFE DEPOSIT AND SURETY COMPANY,

PHILADELPHIA, PA.

Principal Office, Nos. 924-929 Chestnut St.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1886.

CHAS. M. SWAIN, *President.*

JAMES F. LYND, *Secretary.*

Cash Capital, \$500,000.

INCOME.

Net premiums received (fidelity and surety)		\$189,708 22
Rents	\$12,165 43	
Interest on loans on mortgages of real estate	7,978 84	
Interest on collateral loans	65,090 57	
Interest on bonds and dividends on stocks	12,360 37	
Interest on bank deposits and debts due the company	10,017 21	
Total interest and rents		\$107,612 42
Increase in value of securities		3,789 00
Income from all other sources, viz: Safe deposit boxes, \$3,058.75; commissions, \$3,380.55; registry, \$1,165.30.		7,604 60
Total income		\$308,714 24
Net ledger assets, Dec. 31, 1898.		2,856,677 41
Total.		\$3,165,391 65

DISBURSEMENTS.

Net amount paid for losses and claims (fidelity and surety)		\$55,671 78
Interest and dividends to stockholders	\$29,985 00	
Commissions to agents and brokers	10,798 87	
Salaries and expenses of agents	59,541 39	
Interest paid depositors	53,374 91	
Salaries and compensation of officers and office employes,	59,857 90	
Taxes on: Premiums, \$2,396.34; property, \$4,805.00; fran- chise, \$3,497.39	10,698 73	
Insurance department fees and agents' licenses	2,861 60	
Municipal licenses	252 95	
Revenue stamps	2,829 88	
Legal expenses	6,883 06	
Repairs and expenses on real estate, other than taxes	14,925 16	
Advertising, \$2,244.92; printing and stationery, \$4,357.99.	6,602 91	
Loss on sale or maturity of ledger assets	489 00	
Decrease in deposits during 1899	5,597 19	
All other disbursements, viz: Profit and loss	607 24	
Total miscellaneous disbursements		\$265,305 79
Total disbursements		320,977 37
Balance ..		\$2,844,414 08

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$520,579 83
Loans on mortgage of real estate	110,500 00
Loans secured by collateral.	1,370,506 94
Book value of stocks and bonds--excluding interest.	388,661 50
Cash in office and in bank	365,973 43
Ledger accounts, secured.....	75,163 30
All other assets.	13,089 08
Ledger assets, per balance	<u>\$2,844,414 08</u>

NON-LEDGER ASSETS.

Commissions.	\$60 00
Interest due and accrued on mortgages of real estate.....	2,344 42
Interest due and accrued on stocks and bonds	6,193 00
Interest accrued on collateral loans.	22,225 58
Interest accrued on other assets.	607 00
Rents due on company's property or lease.....	377 00
Total interest and rents.....	<u>\$31,807 00</u>
Market value of real estate over book value	456 55
Market value of stocks and bonds over book value.....	2,013 50
Due from other companies for re-insurance.	3,636 17
Net premiums in course of collection	15,091 63
All other assets.	4,524 30
Gross assets.	<u>\$2,901,943 23</u>

DEDUCT ITEMS NOT ADMITTED.

Furniture, fixtures and safes	\$6,567 23
Total admitted assets.....	<u>\$2,895,376 00</u>

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..	\$22,945 00	\$2,135 71	\$4,081 36	\$23,419 23	
Deduct re-insurance.	-	-	-	2,795 60	
Net unpaid losses	\$22,945 00	\$2,135 71	\$4,081 36	\$20,623 63	\$27,070 15
Unearned premiums on outstanding risks.					121,030 97
Dividends due stockholders.					30 00
Expenses and other accounts due and accrued					1,000 00
Re-insurance on premiums uncollected					521 50
All other liabilities, viz.: Due depositors, \$2,067,016.96; interest accrued thereon, \$12,358.00					<u>2,079,374 96</u>
Total liabilities, except capital.....					<u>\$2,229,027 58</u>
Cash capital				\$500,000 00	
Surplus over all liabilities				166,348 42	
Surplus to policy holders					<u>\$666,348 42</u>
Total liabilities and surplus.....					<u>\$2,895,376 00</u>

RISKS AND PREMIUMS.

FIDELITY.		
	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.	\$24,267,713 33	\$89,420 90
Written or renewed during the year.	19,673,258 33	89,803 43
Total	<u>\$43,940,971 66</u>	<u>\$179,224 33</u>
Deduct expirations and cancellations.	18,080,863 33	86,531 34
Balance.	\$25,860,108 33	\$92,692 99
Deduct re-insured policies.	105,000 00	531 25
Net in force December 31, 1899	<u>\$25,755,108 33</u>	<u>\$92,161 74</u>

SURETY.		
In force December 31, preceding year.	\$31,926,162 82	\$151,375 21
Written or renewed during the year.	20,903,178 51	124,222 54
Total	<u>\$52,829,341 33</u>	<u>\$275,597 75</u>
Deduct expirations and cancellations.	11,688,529 17	117,582 69
Balance.	\$41,140,812 16	\$158,015 06
Deduct re-insured policies.	1,935,550 30	14,192 95
Net in force December 31, 1899	<u>\$39,205,261 86</u>	<u>\$143,822 11</u>

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Amount at Risk.</i>
Fidelity	\$87,000 00	\$352 65	\$87,000 00
Surety	54,000 00	248 00	64,000 00
Aggregate	<u>\$141,000 00</u>	<u>\$600 65</u>	<u>\$151,000 00</u>

EMPLOYERS LIABILITY ASSURANCE CORPORATION.

LONDON, ENG.

SAMUEL APPLETON, }
WALTER TRACY DANA, } Managers, No. 71 Kilby St., Boston, Mass.

INCORPORATED IN 1880. COMMENCED BUSINESS IN 1881.

Deposit Capital, \$200,000.

INCOME.

Net premiums received :	
Accident	\$130,711 38
Employers' liability	1,091,619 65
Fidelity and surety	22,815 01
Net premium income	\$1,245,146 04
Interest on bonds and dividends on stocks	38,695 26
Total income	\$1,283,841 30
Net ledger assets, Dec. 31, 1898	972,412 91
Total	\$2,256,254 21

DISBURSEMENTS.

Net amount paid for losses and claims :	
Accident	\$120,563 90
Employers' liability	604,004 04
Fidelity and surety	3,041 39
Net payments to policy holders	\$727,609 33
Commissions to agents and brokers	\$287,658 38
Salaries and expenses of agents	11,725 28
Salaries and compensation of officers and office employes	38,402 06
Taxes on: Premiums, \$19,881.94; war revenue, \$6,723.69	26,605 63
Insurance department fees and agents' licenses	4,306 41
Municipal licenses	751 85
Rent	19,887 49
Legal expenses	3,936 22
Furniture and fixtures, \$3,517.37; advertising, \$8,348.28; } printing and stationery, \$12,856.45	24,722 10
Remitted to home office	60,026 99
All other disbursements	10,466 04
Total miscellaneous disbursements	\$488,588 45
Total disbursements	1,216,197 78
Balance	\$1,040,056 43

Invested as follows :

LEDGER ASSETS.

Book value of stocks and bonds—excluding interest	\$979,720 00
Cash in office and in bank	6,781 89
Cash deposited with trustees	53,554 54
Ledger assets, per balance	\$1,040,056 43

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	\$7,140 42
Net premiums in course of collection.....	189,093 84
Total admitted assets.....	\$1,236,290 69

LIABILITIES.

Losses and claims unpaid, viz.:				
	<i>In process of adjustment.</i>	<i>Resisted by company.</i>	<i>Resisted for employer.</i>	
Accident.....	\$12,095 00	\$4,920 00	-	
Emp. liability.....	41,790 00	1,325 00	\$264,955 00	
Fidelity and surety.....	2,030 00	-	-	
Total unpaid losses	\$55,915 00	\$6,245 00	\$264,955 00	\$327,115 00
Unearned premiums on outstanding risks.....				551,319 23
Commissions due agents and brokers.....				7,224 47
Total liabilities, except capital.....				\$885,658 70
Deposit capital.....			\$200,000 00	
Surplus over all liabilities.....			150,631 99	
Surplus to policy holders.....				\$350,631 99
Total liabilities and surplus.....				\$1,236,290 69

RISKS AND PREMIUMS.

ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$27,982,715 00	\$124,367 62
Written or renewed during the year.....	34,875,815 00	155,003 62
Total.....	\$62,858,530 00	\$279,371 24
Deduct expirations and cancellations.....	36,516,802 00	162,296 90
Net in force December 31, 1899.....	\$26,341,728 00	\$117,074 34

EMPLOYERS' LIABILITY.

In force December 31, preceding year.....	\$183,504,594 00	\$815,575 97
Written or renewed during the year.....	275,069,131 00	1,222,529 47
Total.....	\$458,573,725 00	\$2,038,105 44
Deduct expirations and cancellations.....	246,750,940 00	1,096,670 84
Net in force December 31, 1899.....	\$211,822,785 00	\$941,434 60

FIDELITY.

In force December 31, preceding year.....	\$5,554,870 00	\$24,688 31
Written or renewed during the year.....	6,116,995 00	27,186 64
Total.....	\$11,671,865 00	\$51,874 95
Deduct expirations and cancellations.....	6,903,362 00	30,681 61
Net in force December 31, 1899.....	\$4,768,503 00	\$21,193 34

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.....	\$683,060 00	\$3,035 82	\$16,574 99	\$16,019 99	\$683,060 00
Employers' liability.....	1,179,945 00	5,244 21	2,630 39	3,180 39	1,179,945 00
Fidelity.....	258,310 00	1,148 04	-	-	258,310 00
Aggregate.....	\$2,121,315 00	\$9,428 07	\$19,205 38	\$19,200 38	\$2,121,315 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 ..	\$1,122,905 86	
Employers' liability ..	1,423,915 68	
Burglary ..	250,466 37	
Fidelity and surety.....	169,022 75	
Plate glass ..	195,710 70	
Steam boiler ..	269,793 04	
Net premium income.		\$3,431,814 40
Rents—including company's use of own buildings ..	\$59,313 71	
Interest on bonds and dividends on stocks ..	84,867 67	
Interest on bank deposits and debts due the company	586 83	
Total interest and rents ..		\$144,768 21
Profit on sale or maturity of ledger assets ..		14,756 25
Total income ..		\$3,591,338 86
Net ledger assets, Dec. 31, 1898 ..		2,566,894 55
Total ..		\$6,158,233 41

DISBURSEMENTS.

*Net amount paid for losses and claims:

Accident ..	\$451,890 61
Employers' liability ..	592,906 60
Burglary ..	91,140 08
Fidelity and surety ..	31,891 18
Plate glass ..	86,489 43
Steam boiler ..	43,572 90
Net payments to policy holders ..	\$1,597,890 80
Interest and dividends to stockholders ..	\$50,000 00
Commissions to agents and brokers ..	912,330 36
Salaries and expenses of agents ..	174,323 62
Inspections ..	126,160 93
Salaries and compensation of officers and office employes ..	218,106 41

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

Taxes on: Premiums, \$29,239.65; property, \$10,245.62	39,485 27	
Insurance department fees and agents' licenses	29,811 47	
Municipal licenses	4,120 89	
Rent—including company's use of own buildings	29,189 16	
Legal expenses	2,950 66	
Repairs and expenses on real estate, other than taxes	21,281 75	
Furniture and fixtures, \$2,623.57; advertising, \$7,882.54.... } printing and stationery, \$30,392.90	40,899 01	
Loss on sale or maturity of ledger assets	6,633 00	
Internal revenue tax	13,601 32	
All other disbursements	47,300 95	
Total miscellaneous disbursements		\$1,718,194 80
Total disbursements		3,316,085 66
Balance		\$2,842,147 81

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$569,189 34
Book value of stocks and bonds—excluding interest	2,108,091 28
Cash in office and in bank	136,249 51
Bills receivable, \$5,178.38; agents' balances, \$23,439.30	28,617 68
Ledger assets, per balance	\$2,842,147 81

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds.....	\$2,362 59	
Rents accrued on company's property or lease	1,563 71	
Total interest and rents		\$3,926 30
Market value of stocks and bonds over book value.....		262,438 22
Net premiums in course of collection		338,560 65
Reserve re insurance deposit.....		22,197 46
Gross assets		\$3,469,270 44

DEDUCT ITEMS NOT ADMITTED.

Agents' debit balances, unsecured	\$23,439 30	
Bills receivable, unsecured.....	5,178 38	
Total		\$28,617 68
Total admitted assets.....		\$3,440,652 76

LIABILITIES.

Losses and claims unpaid, viz:

	<i>In process of adjustment.</i>	<i>Reported. No Proof.</i>	<i>Resisted.</i>	
Accident	\$52,150 78	\$9,000 00	\$36,903 57	
Emp. liability.	90,875 00	-	450,200 00	
Burglary	24,894 13	-	4,937 17	
Fidelity and surety	4,639 29	-	11,595 00	
Plate glass	9,924 51	-	-	
Steam boiler	1,373 66	-	750 00	
Total unpaid losses ..	\$183,857 37	\$9,000 00	\$504,385 74	\$697,243 11

Unearned premiums on outstanding risks		\$1,736,290 25
Salaries, rents, expenses and other accounts due and accrued		28,666 58
Total liabilities, except capital		\$2,462,199 94
Cash capital	\$250,000 00	
Surplus over all liabilities	728,452 82	
Surplus to policy holders		\$978,452 82
Total liabilities and surplus		\$3,440,652 76

RISKS AND PREMIUMS.

ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$285,412,322 00	990,691 08
Written or renewed during the year	494,496,075 00	1,588,503 57
Total	\$779,908,397 00	\$2,579,194 65
Deduct expirations and cancellations	471,247,000 00	1,462,117 84
Balance	\$308,661,397 00	\$1,117,076 81
Deduct re-insured policies	10,000 00	23 50
Net in force December 31, 1899	\$308,651,397 00	\$1,117,053 31

EMPLOYERS' LIABILITY.

In force December 31, preceding year	\$180,448,333 00	\$1,255,616 21
Written or renewed during the year	214,354,333 00	1,652,029 44
Total	\$394,802,666 00	\$2,907,645 65
Deduct expirations and cancellations	214,319,333 00	1,730,551 49
Balance	\$180,483,333 00	\$1,177,094 16
Deduct re-insured policies	31,666 66	2,969 85
Net in force December 31, 1899	\$150,451,666 34	\$1,174,124 31

BURGLARY.

In force December 31, preceding year	\$26,502,778 25	\$223,163 85
Written or renewed during the year	38,199,590 18	310,707 01
Total	\$64,702,368 43	\$533,870 86
Deduct expirations and cancellations	32,047,753 92	268,682 80
Net in force December 31, 1899	\$32,654,614 51	\$265,188 06

FIDELITY.

In force December 31, preceding year	\$41,080,488 74	\$176,026 95
Written or renewed during the year	66,060,451 32	229,430 74
Total	\$107,140,940 06	\$405,457 69
Deduct expirations and cancellations	60,538,138 74	229,571 98
Balance	\$46,287,801 32	\$175,885 71
Deduct re-insured policies	150,000 00	620 00
Net in force December 31, 1899	\$46,137,801 32	\$175,265 71

PLATE GLASS.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$9,003,852 96	\$186,252 04
Written or renewed during the year	10,355,188 34	229,303 00
Total	<u>\$19,359,041 30</u>	<u>\$415,555 04</u>
Deduct expirations and cancellations	10,523,869 25	218,650 48
Balance	\$8,835,232 05	\$196,904 56
Deduct re-insured policies	2,916 80	88 26
Net in force December 31, 1899	<u>\$8,832,315 25</u>	<u>\$196,816 30</u>

STEAM BOILER.

In force December 31, preceding year	\$105,086,378 02	\$483,104 67
Written or renewed during the year	97,298,644 20	370,801 10
Total	<u>\$202,385,022 22</u>	<u>\$853,905 77</u>
Deduct expirations and cancellations	94,013,447 72	346,821 41
Net in force December 31, 1899	<u>\$108,371,574 50</u>	<u>\$507,084 36</u>

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>
Accident	\$2,579,650 00	\$9,308 91	\$4,768 94	\$4,768 94
Employers' liability	1,750,000 00	11,240 85	5,289 45	5,289 45
Burglary	54,479 66	647 31	-	-
Fidelity	229,800 00	842 19	-	-
Plate glass	38,124 40	813 10	433 64	433 64
Steam boiler	1,418,000 00	3,169 66	155 43	155 43
Aggregate	<u>\$6,070,054 06</u>	<u>\$26,022 02</u>	<u>\$10,647 46</u>	<u>\$10,647 46</u>

FIDELITY AND DEPOSIT COMPANY,

BALTIMORE, MD.

Principal Office, Corner Charles and Lexington Sts.

INCORPORATED IN 1890. COMMENCED BUSINESS IN 1890.

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

Cash Capital, \$1,500,000.

INCOME.

Net premiums received (fidelity and surety).....		\$947,542 38
Rents	\$38,138 69	
Interest on bonds and dividends on stocks	91,517 53	
Total interest and rents		\$129,656 22
Income from all other sources		105,420 55
Surplus contributed by stockholders		850,000 00
Total income.....		\$2,032,619 45
Net ledger assets, Dec. 31, 1898.....	\$2,548,037 45	
Increase of capital during 1899.....	500,000 00	\$3,048,037 45
Total		\$5,080,656 90

DISBURSEMENTS.

Net amount paid for losses and claims (fidelity and surety).....		\$227,429 64
Interest and dividends to stockholders.....	\$207,486 00	
Commissions to agents and brokers	228,200 96	
Inspections and auditing	43,614 83	
Salaries and compensation of officers and office employes	70,339 91	
Taxes on: Premiums, \$12,736.52; property, \$16,855.54	29,592 06	
Insurance department fees and agents' licenses	9,435 09	
Municipal licenses	1,416 85	
Rent	7,800 00	
Legal expenses.....	16,462 27	
Repairs and expenses on real estate, other than taxes.....	10,314 43	
Furniture and fixtures, \$2,604.78; advertising, \$9,861.75.... }		
printing and stationery, \$15,934.37	28,400 90	
All other disbursements, viz: Postage, \$17,288.70; incident- als, development, etc., \$55,550.05; internal revenue, \$6,999.96	79,838 71	
Total miscellaneous disbursements		\$732,902 01
Total disbursements		960,331 65
Balance		\$4,120,325 25

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$600,000 00
Book value of stocks and bonds—excluding interest	3,152,407 00
Cash in office and in bank	367,918 25
Ledger assets, per balance	\$4,120,325 25

NON-LEDGER ASSETS.

Net premiums in course of collection	\$116,979 12
Total admitted assets	\$4,237,304 37

LIABILITIES.

Losses and claims unpaid, viz:

	<i>In process of Reported. Adjusted. adjustment. No Proof.</i>		
	\$4,157 33	\$2,778 39	\$29,967 74
Fidelity and surety.....			
Net unpaid losses.....			\$36,903 46
Unearned premiums on outstanding risks.....			612,189 33
Total liabilities, except capital			\$649,092 79
Cash capital			\$1,500,000 00
Surplus over all liabilities			2,088,211 58
Surplus to policy holders			\$3,588,211 58
Total liabilities and surplus			\$4,237,304 37

RISKS AND PREMIUMS.

FIDELITY.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$106,308,060 65	\$570,075 27
Written or renewed during the year.....	180,192,010 00	702,699 09
Total	\$286,500,070 65	\$1,272,774 36
Deduct expirations and cancellations	138,836,196 00	548,900 25
Net in force December 31, 1899	\$147,663,874 65	\$723,874 11

SURETY.

In force December 31, preceding year.....	\$50,234,710 00	\$401,521 83
Written or renewed during the year.....	32,029,650 00	274,195 38
Total	\$82,264,360 00	\$675,717 21
Deduct expirations and cancellations.....	15,727,360 00	175,212 66
Net in force December 31, 1899	\$66,537,000 00	\$500,504 55

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Amount at Risk.</i>
Fidelity.....	\$327,400 00	\$1,359 50	\$885,200 00
Surety	476,000 00	1,783 60	-
Aggregate	\$803,400 00	\$3,143 10	\$885,200 00

*GENERAL ACCIDENT ASSURANCE CORPORATION,
PERTH, SCOTLAND.

MUIR & HAUGHTON, *Managers*, Cor. Fourth and Walnut Sts., Philadelphia, Pa

INCORPORATED IN 1899. COMMENCED BUSINESS IN 1899.

Deposit Capital, \$250,000.

INCOME.

Net premiums received:		
Accident	\$120,900 89	
Burglary	7,126 22	
Net premium income.....		\$128,027 11
Interest on bonds and dividends on stocks	\$8,125 00	
Interest on bank deposits and debts due the company.....	53 63	
Total interest		\$8,178 63
Profit on sale or maturity of ledger assets		25 00
Received from home office		311,151 50
Total income.....		<u>\$447,357 24</u>

DISBURSEMENTS.

Net amount paid for losses and claims:		
Accident	\$46,780 74	
Burglary	1,490 19	
Net payments to policy holders.....		\$48,270 93
Commissions to agents and brokers	\$37,332 75	
Medical examiners' fees and salaries.....	2,242 87	
Salaries and compensation of officers and office employes	18,216 13	
Taxes on premiums.....	657 55	
Insurance department fees and agents' licenses.....	1,711 05	
Rent	2,205 08	
Legal expenses.....	1,269 68	
Furniture and fixtures, \$6,190.68; advertising, \$1,083.77	11,396 35	
printing and stationery, \$4,121.90		
General expenses	20,704 33	
Total miscellaneous disbursements.....		\$95,735 74
Total disbursements.....		<u>144,006 67</u>
Balance		\$303,350 57

* Admitted June 6, 1899.

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds—excluding interest.....	\$273,330 75
Cash in bank.....	368 48
Agents' balances.....	1,801 34
Cash deposited with trustees.....	27,850 00
Ledger assets, per balance.....	\$303,350 57

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	\$1,458 33
Net premiums in course of collection.....	6,741 27
Gross assets.....	\$311,550 17

DEDUCT ITEMS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$1,801 34
Total admitted assets.....	\$309,748 83

LIABILITIES.

Losses and claims unpaid, viz:

	<i>Adjusted.</i>	<i>Resisted.</i>	<i>Estimated expenses incident to settlement.</i>
Accident.....	\$4,520 00	\$15 00	\$500 00
Total unpaid losses.....			\$5,035 00
Unearned premiums on outstanding risks.....			30,788 16
Total liabilities, except capital.....			\$35,823 16
Deposit capital.....			\$250,000 00
Surplus over all liabilities.....			23,925 67
Surplus to policy holders.....			\$273,925 67
Total liabilities and surplus.....			\$309,748 83

RISKS AND PREMIUMS.

ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
Written during the year.....	\$125,908,878 00	\$125,250 02
Deduct expirations and cancellations.....	87,043,548 00	79,362 12
Balance.....	\$38,865,325 00	\$45,887 90
Deduct re-insured policies.....	538,000 00	228 61
Net in force December 31, 1899.....	\$38,327,325 00	\$45,659 29

EMPLOYERS' LIABILITY.

Written or renewed during the year.....	\$40,000 00	\$346 50
Net in force December 31, 1899.....	\$40,000 00	\$346 50

BURGLARY.

Written or renewed during the year.....	\$1,984,778 00	\$15,892 48
Deduct expirations and cancellations.....	242,259 00	1,657 97
Net in force December 31, 1899.....	\$1,742,519 00	\$14,234 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.....	\$4,537,350 00	\$4,381 90	\$1,129 41	\$1,129 41	\$1,525,000 00

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).....		\$142,305 37
Rents—including company's use of own buildings.....	\$2,341 48	
Interest on loans on mortgages of real estate.....	406 80	
Interest on bonds and dividends on stocks.....	37,044 48	
Interest on bank deposits and debts due the company....	2,271 06	
Total interest and rents.....		\$42,063 82
Profit on sale or maturity of ledger assets.....		291 87
Total income.....		\$184,661 06
Ledger assets, Dec. 31, 1898.....		967,820 02
Total.....		\$1,152,481 08

DISBURSEMENTS.

Net amount paid for losses and claims (fidelity).....		\$37,890 86
Interest and dividends to stockholders.....	\$24,368 00	
Commissions to agents and brokers.....	6,729 93	
Salaries and expenses of agents.....	19,844 54	
Commissions to agents and brokers.....	6,729 93	
Salaries and expenses of agents.....	19,844 54	
Inspections.....	12,461 10	
Salaries and compensation of officers and office employes	38,976 85	
Taxes on: Premiums, \$1,789.76; property, \$193.48.....	} 2,873 02	
United States revenue, \$89.78.....		
Insurance department fees and agents' licenses.....	3,566 56	
Municipal licenses.....	1,519 17	
Rent—including company's use of own buildings.....	7,236 99	
Legal expenses.....	956 25	
Advertising, \$1,042.24; printing and stationery, \$2,358.45....	3,400 69	
Loss on sale or maturity of ledger assets.....	642 50	
All other disbursements.....	6,988 49	
Total miscellaneous disbursements.....		\$129,564 09
Total disbursements.....		167,454 95
Balance.....		\$985,026 13

Invested as follows :

LEDGER ASSETS.

Book value of real estate.	\$71,373 21
Loans on mortgage of real estate.....	2,780 00-
Book value of stocks and bonds—excluding interest	807,313 03-
Cash in office and in bank	99,571 23
Furniture and fixtures.....	3,988 66
Ledger assets, per balance	<u>\$985,026 13-</u>

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	\$6,576 07	
Interest due and accrued on other assets	2,048 83	
Total interest		\$8,624 90-
Market value of stocks and bonds over book value.....		7,189 64
Net premiums in course of collection		12,820 35
Gross assets		<u>\$1,013,661 02-</u>

DEDUCT ITEMS NOT ADMITTED.

Furniture, fixtures and safes	\$3,988 66	
Depreciation from book value of ledger assets.....	2,071 87	
Total		<u>\$6,060 53-</u>
Total admitted assets		<u>\$1,007,600 49-</u>

LIABILITIES.

Losses and claims unpaid, viz :

	<i>In process of adjustment.</i>	<i>Reported. No proof.</i>	<i>Resisted.</i>	
Fidelity.....	\$11,518 20	\$8,437 00	\$52,339 17	
Deduct re-insurance.....	-	-	15,000 00	
Net unpaid losses	<u>\$11,518 20</u>	<u>\$8,437 00</u>	<u>\$37,339 17</u>	\$57,357 37
Unearned premiums on outstanding risks				86,565 90-
Salaries, rents, expenses and other accounts due and accrued.....				6,461 67
Total liabilities, except capital				<u>\$150,384 94</u>
Cash capital			\$304,600 00	
Surplus over all liabilities			<u>552,615 55</u>	
Surplus to policy holders				<u>\$857,215 55-</u>
Total liabilities and surplus				<u>\$1,007,600 49-</u>

RISKS AND PREMIUMS.

FIDELITY.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$50,381,688 00	\$27,851 02
Written or renewed during the year.....	53,561,172 00	177,349 93
Total	<u>\$103,942,860 00</u>	<u>\$405,200 95</u>
Deduct expirations and cancellations.....	54,434,312 00	209,390 51
Balance.....	<u>\$49,508,548 00</u>	<u>\$195,810 44</u>
Deduct re-insured policies.....	6,225,594 00	22,678 63
Net in force December 31, 1899	<u>\$43,282,954 00</u>	<u>\$173,131 81</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>
Fidelity.....	\$150,100 00	\$1,032 09	\$53 91	\$53 91	\$130,000 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)		\$1,019,289 83
Interest on loans on mortgages of real estate.	\$16,608 17	
Interest on bonds and dividends on stocks.	82,641 22	
Total interest		\$99,249 39
Profit on sale or maturity of ledger assets		5,064 74
Special mechanical services		2,917 44
Total income		\$1,126,521 40
Net ledger assets Dec. 31, 1898		2,100,310 87
Total		\$3,226,832 27

DISBURSEMENTS.

Net amount paid for losses and claims (steam boiler)		\$106,459 50
Interest and dividends to stockholders	\$80,000 00	
Commissions to agents and brokers.	251,756 12	
Salaries and expenses of agents	103,956 93	
Inspections.	351,414 65	
Salaries and compensation of officers and office employes	45,642 05	
Taxes on: Premiums, \$12,811.01; U. S. revenue, \$6,290.64....	19,101 65	
Insurance department fees and agents' licenses.	2,911 18	
Municipal licenses	2,468 81	
Rent.	4,479 16	
Legal expenses	2,589 92	
Furniture and fixtures, \$3,585.78; advertising, \$19,263.96; { printing and stationery, \$13,872.44.	36,722 18	
Loss on sale or maturity of ledger assets	1,662 39	
All other disbursements, viz.: Office expenses	3,374 87	
Total miscellaneous disbursements		\$906,079 91
Total disbursements		1,012,539 41
Balance		\$2,214,292 86

190 HARTFORD STEAM BOILER INSURANCE COMPANY.

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$49,789 40
Loans on mortgage of real estate.....	305,250 00
Book value of stocks and bonds—excluding interest.....	1,772,935 64
Cash in office and in bank.....	86,317 82
Ledger assets, per balance	<u>\$2,214,292 86</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages of real estate.....	\$7,353 34
Market value of stocks and bonds over book value.....	52,308 36
Net premiums in course of collection	289,109 17
Total admitted assets.....	<u>\$2,563,063 73</u>

LIABILITIES.

Losses and claims unpaid, viz.:	
Steam boiler (in process of adjustment)	\$34,732 19
Unearned premiums on outstanding risks.....	1,481,857 50
Total liabilities, except capital.....	<u>\$1,516,589 69</u>
Cash capital.....	\$500,000 00
Surplus over all liabilities	546,474 04
Surplus to policy holders	<u>\$1,046,474 04</u>
Total liabilities and surplus.....	<u>\$2,563,063 73</u>

RISKS AND PREMIUMS.

STEAM BOILER.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$280,000,096 00	\$2,566,974 38
Written or renewed during the year.....	142,295,524 00	1,222,931 02
Total	<u>\$422,295,620 00</u>	<u>\$3,789,905 40</u>
Deduct expirations and cancellations.....	118,873,100 00	1,052,201 75
Net in force December 31, 1899.....	<u>\$303,422,520 00</u>	<u>\$2,737,703 65</u>

BUSINESS IN MAINE.

	<i>Risks</i>	<i>Premiums</i>	<i>Losses</i>	<i>Losses</i>	<i>Amount</i>
	<i>Written.</i>	<i>Received.</i>	<i>Paid.</i>	<i>Incurred.</i>	<i>at Risk.</i>
Steam boiler.....	\$1,779,244 00	*\$16,820 81	\$5,000 00	\$5,000 00	\$4,271,744 00

* Includes \$5,046.24 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)		\$79,353 58
Rents	\$528 93	
Interest on loans on mortgages of real estate	34 54	
Interest on bonds and dividends on stocks	22,213 68	
Interest on bank deposits and debts due the company	106 45	
Total interest and rents		\$22,883 60
Losses of previous years recovered		4,350 00
Income from all other sources		495 87
Total income		\$107,083 05
Net ledger assets, Dec. 31, 1898.		706,645 81
Total		\$813,728 86

DISBURSEMENTS.

Net amount paid for losses and claims (fidelity and surety)		\$13,612 45
Commissions to agents and brokers	\$2,292 65	
Salaries and expenses of agents	5,154 68	
Salaries and compensation of officers and office employes	38,688 29	
Taxes on: Premiums, \$552.13; property, \$198.35	}	1,500 48
franchise, \$750.00		
Insurance department fees and agents' licenses	611 05	
Rent	5,875 00	
Legal expenses	6,161 23	
Repairs and expenses on real estate, other than taxes.	186 10	
Furniture and fixtures, \$133.50; advertising, \$778.15	}	2,193 39
printing and stationery, \$1,281.74		
All other disbursements	5,327 71	
Total miscellaneous disbursements		\$67,990 58
Total disbursements		\$1,603 03
Balance		\$732,125 83

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$22,100 00
Loans on mortgage of real estate.....	540 00
Book value of stocks and bonds—excluding interest	687,216 60
Cash in office and in bank.....	22,269 23
Ledger assets, per balance	<u>\$732,125 83</u>

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds.....	\$4,466 87
Interest accrued on other assets.....	54 00
Rents accrued on company's property or lease	250 00
Total interest and rents.....	<u>\$4,800 87</u>
Market value of stocks and bonds over book value.....	11,729 30
Net premiums in course of collection	9,068 61
Total admitted assets.....	<u>\$757,724 61</u>

LIABILITIES.

Losses and claims unpaid, viz:

Fidelity and surety (due and unpaid)	\$8,365 66
Unearned premiums on outstanding risks	39,893 77
Salaries, rents, expenses and other accounts due and accrued	1,545 83
Commissions due agents and brokers	480 35
Total liabilities, except capital	<u>\$50,285 61</u>
Cash capital	\$500,000 00
Surplus over all liabilities	207,439 00
Surplus to policy holders	<u>\$707,439 00</u>
Total liabilities and surplus	<u>\$757,724 61</u>

RISKS AND PREMIUMS.

SURETY.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$40,850,041 97	\$84,081 89
Written or renewed during the year	49,123,077 05	91,826 82
Total	<u>\$89,973,119 02</u>	<u>\$175,908 71</u>
Deduct expirations and cancellations	44,982,730 32	96,121 17
Net in force December 31, 1899	<u>\$44,990,388 70</u>	<u>\$79,787 54</u>

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>
Surety	\$37,000 00	\$80 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)		\$403,156 12
Rents.....	\$10,148 12	
Interest on loans on mortgages of real estate.....	593 34	
Interest on bonds and dividends on stocks	13,848 23	
Total interest and rents.....		\$24,589 69
Total income.....		\$427,745 81
Net ledger assets, Dec. 31, 1898.....		653,211 64
Total.....		\$1,080,957 45

DISBURSEMENTS.

Net amount paid for losses and claims (plate glass)		\$217,971 69
Interest and dividends to stockholders.....	\$50,000 00	
Commissions to agents and brokers.....	127,769 41	
Salaries and expenses of agents	2,031 38	
Salaries and compensation of officers and office employes,	54,893 36	
Taxes on: Premiums, \$4,222.15; property, \$4,912.00.....	9,134 15	
Insurance department fees and agents' licenses.....	4,166 08	
Municipal licenses.....	1,856 43	
Rent.....	2,896 29	
Legal expenses.....	432 54	
Repairs and expenses on real estate, other than taxes.....	3,830 65	
Furniture and fixtures, \$251.23; advertising, \$3,975.60		7,501 73
printing and stationery, \$3,274.90		
Loss on sale or maturity of ledger assets.....	251 96	
All other disbursements, viz: Postage and express, \$3,017.50; sundries, \$5,169.44; internal revenue, \$2,648.24; profit and loss, \$217.07	11,052 25	
Total miscellaneous disbursements		\$275,816 23
Total disbursements.....		493,787 92
Balance.....		\$587,169 53

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$245,763 18
Book value of stocks and bonds--excluding interest.	302,924 28
Cash in office and in bank	38,482 07
Ledger assets, per balance	<u>\$587,169 53</u>

NON-LEDGER ASSETS.

Market value of real estate over book value.	\$19,236 82
Market value of stocks and bonds over book value.....	14,721 21
Net premiums in course of collection	49,541 03
Total admitted assets	<u>\$670,668 59</u>

LIABILITIES.

Losses and claims unpaid, viz:	
Plate glass (in process of adjustment)	\$3,585 98
Unearned premiums on outstanding risks.....	231,317 85
Salaries, rents, expenses and other accounts due and accrued	29,825 15
Total liabilities, except capital.....	<u>\$264,728 98</u>
Cash capital	\$250,000 00
Surplus over all liabilities	155,939 61
Surplus to policy holders	<u>\$405,939 61</u>
Total liabilities and surplus.....	<u>\$670,668 59</u>

RISKS AND PREMIUMS.

PLATE GLASS.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.	\$20,813,475 00	\$447,303 77
Written or renewed during the year.	19,252,141 00	437,279 75
Total	<u>\$40,065,616 00</u>	<u>\$884,583 52</u>
Deduct expirations and cancellations.....	20,219,095 00	428,361 49
Net in force December 31, 1899	<u>\$19,846,521 00</u>	<u>\$456,222 03</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.....	\$69,346 01	\$1,381 79	\$344 68	\$452 08	\$69,054 11

LONDON GUARANTEE AND ACCIDENT COMPANY,

LONDON, ENG.

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

A. W. MASTERS, *Manager*, No. 315 Dearborn St., Chicago, Ill.

Deposit Capital, \$200,000.

INCOME.

Net premiums received:		
Accident	\$172,623	86
Employers' liability	640,098	84
Net premium income		\$812,722 70
Interest on bonds and dividends on stocks.....	\$29,655	44
Interest on bank deposits and debts due the company	1 219	84
Total interest		\$80,875 28
Total income		\$843,597 98
Net ledger assets, Dec. 31, 1898		817,386 16
Total		\$1,660,984 14

DISBURSEMENTS.

Net amount paid for losses and claims:		
Accident	\$86,939	00
Employers' liability	285,083	69
Fidelity and surety	51	85
Net payments to policy holders.....		\$372,074 54
Commissions to agents and brokers	\$218,178	26
Salaries and expenses of agents	15,842	73
Medical examiners' fees and salaries.....	2,868	91
Inspections	5,164	15
Salaries and compensation of officers and office employes	36,479	72
Taxes on: Premiums, \$12,479.42; revenue, \$3,830.59.....	16,310	01
Insurance department fees and agents' licenses	2,939	86
Municipal licenses	270	00
Rent	4,321	69
Legal expenses	2,168	00
Furniture and fixtures, \$330.40; advertising, \$3,716.06	11,743	90
printing and stationery, \$7,697.44.....		
Remitted to home office.....	60,328	08
All other disbursements, viz: Traveling, \$2,948.95; postage, \$2,653.93; exchange, \$200.13; trustees and auditors, \$2,450.00; sundry, \$5,558.53.....	13,811	54
Total miscellaneous disbursements		\$390,426 85
Total disbursements		762,501 39
Balance		\$898,482 75

196 LONDON GUARANTEE AND ACCIDENT COMPANY.

Invested as follows:

LEDGER ASSETS.		
Book value of stocks and bonds—excluding interest		\$811,891 13
Cash in office and in bank		87,091 62
	Ledger assets, per balance	\$898,482 75
NON-LEDGER ASSETS.		
Interest accrued on stocks and bonds		\$8,330 18
Market value of stocks and bonds over book value		32,277 34
Net premiums in course of collection		94,757 78
	Total admitted assets	\$1,033,848 05

LIABILITIES.

Losses and claims unpaid, viz:				<i>Estimated Expenses Incident to Settlement.</i>			
	<i>Adjusted.</i>	<i>In process of adjust- ment.</i>	<i>Reported. No proof.</i>	<i>Resisted.</i>			
Accident	\$3,000 00	\$485 72	\$17,356 20	\$2,700 00	-		
Employers' liability	-	-	-	-	\$236,135 00		
Fidelity and surety	-	-	-	506 00	-		
	Total unpaid losses	\$3,000 00	\$485 72	\$17,356 20	\$3,200 00	\$236,135 00	\$260,176 92
Unearned premiums on outstanding risks							345,344 20
Salaries, rents, expenses and other accounts due and accrued							10,736 02
Reserve for state fees and taxes							15,000 00
	Total liabilities, except capital						\$631,257 14
Deposit capital					\$200,000 00		
Surplus over all liabilities					202,590 91		
	Surplus to policy holders						\$402,590 91
	Total liabilities and surplus						\$1,033,848 05

RISKS AND PREMIUMS.

ACCIDENT.		<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year		\$14,815,700 00	\$128,064 52
Written or renewed during the year		24,653,000 00	192,213 82
Total		\$39,468,700 00	\$320,278 34
Deduct expirations and cancellations		23,434,600 00	188,573 51
Net in force December 31, 1899		\$16,034,100 00	\$131,704 83

EMPLOYERS' LIABILITY.

In force December 31, preceding year		\$58,850,000 00	\$548,542 20
Written or renewed during the year		68,992,500 00	712,202 14
Total		\$127,842,500 00	\$1,260,744 34
Deduct expirations and cancellations		64,657,500 00	703,570 46
Net in force December 31, 1899		\$63,185,000 00	\$557,173 88

FIDELITY.

In force December 31, preceding year		\$255,000 00	\$1,788 50
Deduct expirations and cancellations		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	\$86,500 00	\$175 50	\$12 50	\$12 50	\$85,500 00
Employers' liability	190,000 00	760 15	460 07	460 07	180,000 00
Aggregate	\$226,500 00	\$935 65	\$472 57	\$472 57	\$215,500 00

MARYLAND CASUALTY COMPANY,

BALTIMORE, MD.

Principal Office, Equitable Building.

INCORPORATED IN 1898. COMMENCED BUSINESS IN 1898.

JOHN T. STONE, *President.*WM. EDWARD THOMSEN, *Secretary.*

Cash Capital, \$750,000.

INCOME.

Net premiums received:		
Accident	\$116,688 28	
Employers' liability	919,882 78	
Plate glass	21,846 41	
Steam boiler	45,722 87	
Sprinkler leakage.....	16,705 64	
Net premium income.....		\$1,120,845 98
Interest on collateral loans	\$17,622 64	
Interest on bonds and dividends on stocks	29,156 18	
Interest on bank deposits and debts due the company	1,747 14	
Total interest		\$48,525 96
Profit on sale or maturity of ledger assets		3,603 58
Inspection fees		45,413 25
Surplus contributed by stockholders		350,000 00
Total income		\$1,568,388 77
Net ledger assets, Dec. 31, 1898.....	\$774,097 60	
Increase of capital during 1899.....	250,000 00	1,024,097 60
Total.....		\$2,592,486 37

DISBURSEMENTS.

Net amount paid for losses and claims:		
Accident	\$46,594 95	
Employers' liability	112,511 21	
Plate glass	5,777 47	
Steam boiler	1,061 25	
Sprinkler leakage.....	1,735 12	
Net payments to policy holders		\$167,680 00
Commissions to agents and brokers	\$400,846 48	
Salaries and expenses of agents	51,046 96	
Medical examiners' fees and salaries.....	25,227 09	
Inspections	27,716 47	
Salaries and compensation of officers and office employes	20,008 71	
Taxes on: Premiums, \$4,997.77; property, \$5,951.01		11,573 78
franchise, \$625.00		
Insurance department fees and agents' licenses	10,126 52	

Municipal licenses	\$846 29
Rent	3,506 53
Legal expenses	7,980 45
Furniture and fixtures, \$6,429.04; advertising, \$7,547.99..... } printing and stationery, \$8,998.38	22,975 41
Investigating claims	25,115 72
All other disbursements, viz: Postage, \$1,324.92; war tax, \$5,492.69; general expenses, \$3,704.07	10,521 68
Total miscellaneous disbursements	\$617,492 09
Total disbursements	785,172 09
Balance	\$1,807,314 28

Invested as follows:

LEDGER ASSETS.

Loans secured by collateral	\$670,986 73
Book value of stocks and bonds—excluding interest	1,061,571 63
Cash in office and in bank	73,645 14
Agents' balances.....	1,610 78
Furniture	100 00
Ledger assets, per balance	\$1,807,314 28

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$3,452 98
Interest accrued on other assets.....	78 75
Total interest	\$3,531 73
Market value of stocks and bonds over book value.....	42,174 89
Net premiums in course of collection	218,384 80
Gross assets	\$2,071,405 70

DEDUCT ITEMS NOT ADMITTED.

Furniture, fixtures and safes.....	\$100 00
Agents' debit balances, unsecured	1,083 07
Total	\$1,183 07
Total admitted assets	\$2,070,222 63

LIABILITIES.

Losses and claims unpaid, viz:					
	<i>Adjusted.</i>	<i>In process of adjustment.</i>	<i>Reported. No Proof.</i>	<i>Resisted.</i>	
Accident	\$922 92	\$5,122 00	\$6,521 00	*\$2,000 00	
Emp. liability....	-	27,124 35	2,312 09	750,811 31	
Plate glass..	225 77	-	326 50	-	
Steam boiler	-	355 48	-	-	
Sprinkler leakage	-	250 00	-	-	
Total unpaid losses	\$1,148 69	\$32,851 83	\$9,159 59	\$52,811 31	\$95,971 42
Unearned premiums on outstanding risks					559,217 50
Total liabilities, except capital					\$655,188 92
Cash capital				\$750,000 00	
Surplus over all liabilities				665,033 71	
Surplus to policy holders.....					\$1,415,033 71
Total liabilities and surplus					\$2,070,222 63

* Resisted by company on its own account.

† Resisted by company on policy holders' account.

RISKS AND PREMIUMS.

ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$5,892,550 00	\$23,501 97
Written or renewed during the year	52,355,400 00	150,168 28
Total	<u>\$58,247,950 00</u>	<u>\$173,670 25</u>
Deduct expirations and cancellations	37,328,100 00	82,286 09
Net in force December 31, 1899	<u>\$20,919,850 00</u>	<u>\$91,384 16</u>

EMPLOYERS' LIABILITY.

In force December 31, preceding year	\$13,452,500 00	\$217,206 90
Written or renewed during the year	57,025,750 00	1,033,064 17
Total	<u>\$70,478,250 00</u>	<u>\$1,250,271 07</u>
Deduct expirations and cancellations	13,740,750 00	359,457 61
Balance	<u>\$56,737,500 00</u>	<u>\$899,813 46</u>
Deduct re-insured policies	5,000 00	241 32
Net in force December 31, 1899	<u>\$56,732,500 00</u>	<u>\$899,572 14</u>

PLATE GLASS.

In force December 31, preceding year	\$198,067 67	\$6,210 48
Written or renewed during the year	542,476 15	26,684 88
Total	<u>\$740,543 82</u>	<u>\$32,895 36</u>
Deduct expirations and cancellations	211,105 69	7,176 87
Net in force December 31, 1899	<u>\$529,438 13</u>	<u>\$25,718 49</u>

STEAM BOILER.

In force December 31, preceding year	\$2,746,500 00	\$8,412 95
Written or renewed during the year	17,561,317 00	52,270 18
Total	<u>\$20,307,817 00</u>	<u>\$60,683 13</u>
Deduct expirations and cancellations	1,129,250 00	5,136 56
Net in force December 31, 1899	<u>\$19,178,567 00</u>	<u>\$55,546 57</u>

SPRINKLER LEAKAGE.

In force December 31, preceding year	\$275,300 00	\$2,704 27
Written or renewed during the year	1,373,300 00	14,559 69
Total	<u>\$1,648,600 00</u>	<u>\$17,263 96</u>
Deduct expirations and cancellations	420,800 00	4,296 47
Balance	<u>\$1,227,800 00</u>	<u>\$12,967 49</u>
Deduct re-insured policies	185,000 00	2,008 75
Net in force December 31, 1899	<u>\$1,042,800 00</u>	<u>\$10,958 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	\$288,500 00	\$788 47	\$77 86	\$157 14	\$211,000 00
Employers' liability.....	437,000 00	12,606 11	189 74	189 74	432,000 00
Plate glass	966 48	44 53	-	-	966 48
Steam boiler.....	167,500 00	505 05	-	-	167,500 00
Sprinkler leakage	2,500 00	15 00	443 72	443 72	-
Aggregate....	<u>\$896,466 48</u>	<u>\$13,959 16</u>	<u>\$711 32</u>	<u>\$790 60</u>	<u>\$811,466 48</u>

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. WM. BURTON, *Secretary*.

Cash Capital, \$100,000.

INCOME.

Net premiums received (plate glass)	\$259,378 84
Rents	\$2,295 87
Interest on bonds and dividends on stocks	10,358 48
Interest on bank deposits and debts due the company	911 88
Total interest and rents.....	\$13,566 23
Profit on sale or maturity of ledger assets	5,315 89
Total income	\$278,260 96
Net ledger assets, Dec. 31, 1898	454,345 91
Total	\$732,606 87

DISBURSEMENTS.

Net amount paid for losses and claims (plate glass)	\$137,656 34
Interest and dividends to stockholders.....	\$20,000 00
Commissions to agents and brokers	90,342 38
Salaries and expenses of agents	5,536 97
Salaries and compensation of officers and office employes	32,534 45
Taxes on: Premiums, \$2,423.00; property, \$2,824.42	{ 7,286 42
revenue, \$2,039.00	
Insurance department fees and agents' licenses.....	4,150 20
Municipal licenses	435 96
Legal expenses.....	404 53
Repairs and expenses on real estate, other than taxes....	1,873 30
Furniture and fixtures, \$75.00; advertising, \$2,189.71.....	{ 3,311 00
printing and stationery, \$1,046.29	
All other disbursements, viz: Profit and loss, \$326.68; postage and expressage, \$1,272.36; sundries, \$5,364.95	6,963 99
Total miscellaneous disbursements	\$172,839 20
Total disbursements	310,495 54
Balance.....	\$422,111 33

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$150,000 00
Book value of stocks and bonds—excluding interest	224,391 99
Cash in office and in bank	29,719 34
Ledger assets, per balance	<u>\$422,111 33</u>

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$133 33
Rents due on company's property or lease	50 00
Total interest and rents	\$183 33
Market value of stocks and bonds over book value	12,148 01
Net premiums in course of collection	\$30,065 81
Plate glass on hand	2,554 57
Accounts due for glass sold	163 42
Total admitted assets	<u>\$467,166 47</u>

LIABILITIES.

Losses and claims unpaid, viz:	
Plate glass (adjusted and not due)	\$2,000 00
Unearned premiums on outstanding risks	134,604 89
Accounts for glass and glazing	5,186 12
Total liabilities, except capital	<u>\$141,791 01</u>
Cash capital	\$100,000 00
Surplus over all liabilities	225,375 46
Surplus to policy holders	<u>\$325,375 46</u>
Total liabilities and surplus	<u>\$467,166 47</u>

RISKS AND PREMIUMS.

PLATE GLASS.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$12,221,262 30	\$263,106 44
Written or renewed during the year	13,361,023 55	303,926 48
Total	<u>\$25,582,285 85</u>	<u>\$567,032 92</u>
Deduct expirations and cancellations	13,706,770 98	297,823 13
Net in force December 31, 1899	<u>\$11,875,514 87</u>	<u>\$269,209 79</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	\$14,552 70	\$327 45	\$28 30	\$28 30	\$14,552 70

NATIONAL SURETY COMPANY,

NEW YORK, N. Y.

Principal Office, No. 346 Broadway.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

CHAS. A. DEAN, *President*.BALLARD McCALL, *Secretary*.

Cash Capital, \$500,000.

INCOME.

Net premiums received (fidelity and surety)		\$501,916 21
Interest on loans on mortgages of real estate.....	\$2,111 95	
Interest on bonds and dividends on stocks	35,457 50	
Interest on bank deposits and debts due the company	22 16	
Total interest.....		\$37,591 61
Profit on sale or maturity of ledger assets.....		2,600 00
Income from all other sources.....		4,142 50
Total income.....		\$546,250 32
Net ledger assets, Dec. 31, 1898.....		1,280,808 73
Total		\$1,827,059 05

DISBURSEMENTS.

Net amount paid for losses and claims (fidelity and surety).....		\$146,087 01
Interest and dividends to stockholders	\$50,000 00	
Commissions to agents and brokers	34,803 54	
Salaries and expenses of agents	80,797 20	
Salaries and compensation of officers and office employes.....	92,358 96	
Taxes on: Premiums, \$5,291.71; franchise, \$803.45	6,095 16	
Insurance department fees and agents' licenses	3,759 23	
Municipal licenses.....	552 47	
Rent.....	9,166 60	
Legal expenses.....	4,406 24	
Printing and stationery	11,122 86	
All other disbursements, viz: Postage and express, \$12,987.48; telegrams and telephone, \$2,573.05; traveling expense, \$6,885.78; inspection, loss expenses and sun- dries, \$34,838.87; all other items, \$1,635.07.	58,920 25	
Total miscellaneous disbursements.....		\$351,982 51
Total disbursements.....		498,069 52
Balance		\$1,328,989 53

Invested as follows:

LEDGER ASSETS.

Loans on mortgage of real estate.....	\$30,294 39
Book value of stocks and bonds—excluding interest.....	1,079,350 75
Cash in office and in bank.....	132,375 64
Furniture, safes, etc	17,644 09
All other assets, viz: Amounts advanced on contracts guaranteed and secured by mortgages and cash payments assigned to the company	69,324 66
Ledger assets, per balance	\$1,328,989 53

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate	\$1,212 95	
Interest accrued on stocks and bonds	6,125 00	
Total interest.....		\$7,337 95
Market value of stocks and bonds over book value.....		679 25
Net premiums in course of collection.....		56,155 80
Gross assets		<u>\$1,393,162 53</u>

DEDUCT ITEMS NOT ADMITTED.

Furniture, fixtures and safes		\$17,644 09
Total admitted assets		<u>\$1,375,518 44</u>

LIABILITIES.

Losses and claims unpaid, viz.:			
	<i>Adjusted.</i>	<i>Resisted.</i>	
Fidelity and surety	\$32,375 35	\$15,168 71	
Deduct re-insurance	12,980 90	-	
Net unpaid losses.....	\$19,394 45	\$15,168 71	\$34,563 16
Unearned premiums on outstanding risks.....			252,431 69
Special reserve			21,000 00
Re-insurance			883 01
Trust funds.....			33,238 48
Total liabilities, except capital.....			<u>\$342,116 34</u>
Cash capital		\$500,000 00	
Surplus over all liabilities.....		533,402 10	
Surplus to policy holders			<u>\$1,033,402 10</u>
Total liabilities and surplus.....			<u>\$1,375,518 44</u>

RISKS AND PREMIUMS.

FIDELITY.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$51,623,256 00	\$218,579 02
Written or renewed during the year	1,956,141 00	338,268 10
Total.....	\$53,579,397 00	\$556,847 12
Deduct expirations and cancellations.....	73,436,678 00	300,900 82
Balance	\$80,148,719 00	\$255,946 30
Deduct re-insured policies.....	1,958,736 00	5,694 65
Net in force December 31, 1899.....	\$58,189,983 00	\$250,251 65

SURETY.

In force December 31, preceding year.....	\$70,192,611 00	\$205,239 04
Written or renewed during the year.....	85,858,389 00	267,424 72
Total	\$156,051,000 00	\$472,663 76
Deduct expirations and cancellations	65,805,336 00	216,267 73
Balance	\$90,245,664 00	\$256,396 03
Deduct re-insured policies.....	492,200 00	1,784 30
Net in force December 31, 1899.....	\$89,753,464 00	\$254,611 73

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Amount at Risk.</i>
Fidelity and surety.....	\$109,548 00	\$408 00	\$130,000 00

*NEW AMSTERDAM CASUALTY COMPANY,

NEW YORK, N. Y.

Principal Office, No. 149 Broadway.

INCORPORATED IN 1898. COMMENCED BUSINESS IN 1899.

EDWARD V. LOEW, *President.*CHARLES T. HOPPER, *Secretary.*

Cash Capital, \$200,000.

INCOME.

Net premiums received:		
Accident	\$20,427 27	
Employers' liability	59,213 51	
Burglary	31,733 00	
Net premium income		\$111,373 78
Interest on bonds and dividends on stocks	\$7,347 86	
Interest on bank deposits and debts due the company	111 53	
Total interest		\$7,459 39
Capital stock		200,000 00
Surplus contributed by stockholders		100,000 00
Total income		\$418,833 17

DISBURSEMENTS.

Net amount paid for losses and claims:		
Accident	\$3,772 07	
Employers' liability	9,664 78	
Burglary	7,324 25	
Net payments to policy holders		\$20,761 10
Commissions to agents and brokers	\$39,691 44	
Salaries and expenses of agents	10,273 27	
Inspections	1,154 14	
Salaries and compensation of officers and office employes	21,740 66	
Taxes on premiums	124 38	
Insurance department fees and agents' licenses	2,813 35	
Municipal licenses	150 00	
Rent	2,851 50	
Legal expenses	1,748 45	
Furniture and fixtures, \$1,595.46; advertising, \$1,329.34	9,939 11	
printing and stationery, \$7,014.31		
Organization expenses	15,000 00	
All other disbursements	3,265 38	
Total miscellaneous disbursements		\$108,751 68
Total disbursements		129,512 78
Balance		\$289,320 39

* Admitted October 9, 1899.

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds—excluding interest.....	\$273,125 00
Cash in office and in bank.....	15,740 60
Agents' balances.....	454 79
	<hr/>
Ledger assets, per balance.....	\$289,320 39

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds.....	\$1,458 33
Market value of stocks and bonds over book value.....	1,875 00
Net premiums in course of collection.....	24,766 02
	<hr/>
Gross assets.....	\$317,419 74

DEDUCT ITEMS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$454 79
	<hr/>
Total admitted assets.....	\$316,964 95

LIABILITIES.

Losses and claims unpaid, viz:

	<i>In process of adjustment.</i>	<i>Reported. No proof.</i>	<i>Resisted.</i>	
Accident.....	\$121 00	\$2,115 50	\$200 00	
Emp. liability.....	1,910 00	570 00	2,175 00	
Burglary.....	-	1,041 65	-	
	<hr/>	<hr/>	<hr/>	
Total.....	\$2,031 00	\$3,727 15	\$2,375 00	
Deduct re-insurance.....	-	75 00	-	
	<hr/>	<hr/>	<hr/>	
Net unpaid losses...	\$2,031 00	\$3,652 15	\$2,375 00	\$8,058 15
Unearned premiums on outstanding risks.....				60,920 17
Salaries, rents, expenses and other accounts due and accrued.....				145 67
Re-insurance.....				3,507 80
				<hr/>
Total liabilities, except capital.....				\$72,631 79
Cash capital.....			\$200,000 00	
Surplus over all liabilities.....			44,333 16	
				<hr/>
Surplus to policy holders.....				\$244,333 16
				<hr/>
Total liabilities and surplus.....				\$316,964 95

RISKS AND PREMIUMS.

ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
Written or renewed during the year.....	\$14,589,000 00	\$30,541 80
Deduct expirations and cancellations.....	7,218,250 00	17,670 14
	<hr/>	<hr/>
Balance.....	\$7,370,750 00	\$12,871 66
Deduct re-insured policies.....	32,500 00	93 15
	<hr/>	<hr/>
Net in force December 31, 1899.....	\$7,338,250 00	\$12,778 51

EMPLOYERS' LIABILITY.

Written or renewed during the year.....	\$9,270,750 00	\$100,116 63
Deduct expirations and cancellations.....	1,776,250 00	21,228 28
	<hr/>	<hr/>
Balance.....	\$7,494,500 00	\$78,888 35
Deduct re-insured policies.....	55,000 00	2,325 00
	<hr/>	<hr/>
Net in force December 31, 1899.....	\$7,439,500 00	\$76,563 35

BURGLARY.		<i>Amount.</i>	<i>Premiums.</i>
Written or renewed during the year		\$4,761,129 31	\$42,376 52
Deduct expirations and cancellations.....		725,109 00	7,096 00
Balance..		\$4,036,020 31	\$35,280 52
Deduct re-insured policies		327,554 00	3,227 10
Net in force December 31, 1899		\$3,708,466 31	\$32,053 42

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Amount at Risk.</i>
Accident.	\$6,000 00	\$15 00	\$6,000 00
Burglary.	1,500 00	15 00	1,500 00
Aggregate	\$7,500 00	\$30 00	\$7,500 00

NEW JERSEY PLATE GLASS INSURANCE
COMPANY,

NEWARK, N. J.

Principal Office, No. 271 Market St.

INCORPORATED IN 1868. COMMENCED BUSINESS IN 1868.

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

Cash Capital, \$100,000.

INCOME.

Net premiums received (plate glass)		\$77,298 16
Rents	\$295 00	
Interest on loans on mortgages of real estate	7,056 54	
Interest on bank deposits and debts due the company	20 04	
Total interest and rents		\$7,371 58
Total income		\$84,669 74
Net ledger assets, Dec. 31, 1898.		159,716 80
Total		\$244,386 54

DISBURSEMENTS.

Net amount paid for losses and claims (plate glass)		\$33,740 33
Interest and dividends to stockholders	\$6,000 00	
Commissions to agents and brokers	24,653 71	
Salaries and expenses of agents	769 14	
Salaries and compensation of officers and office employes	8,885 79	
Taxes on: Premiums, \$1,963.32; property, \$376.26	2,339 58	
Insurance department fees and agents' licenses	1,764 00	
Municipal licenses.	219 97	
Rent	1,000 00	
Legal expenses	94 51	
Repairs and expenses on real estate, other than taxes.....	419 32	
Advertising, \$250.00; printing and stationery, \$389.34	1,139 34	
All other disbursements, viz.: General expenses, \$1,425.95; internal revenue, \$512.66	1,938 61	
Total miscellaneous disbursements.....		\$49,223 97
Total disbursements		82,964 30
Balance		\$161,422 24

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$7,030 38
Loans on mortgage of real estate.....	135,350 00
Cash in office and in bank.....	18,829 98
Bills receivable, \$187.40; agents' balances, \$24.48.....	211 88
Ledger assets, per balance	<u>\$161,422 24</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate	\$1,545 73
Market value of real estate over book value	3,819 62
Net premiums in course of collection	9,879 55
Gross assets	<u>\$176,667 14</u>

DEDUCT ITEMS NOT ADMITTED.

Agents' debit balances, unsecured	\$24 48
Bills receivable, unsecured	368 74
Total	<u>\$393 22</u>
Total admitted assets	<u>\$176,273 92</u>

LIABILITIES.

Losses and claims unpaid, viz:

	<i>Adjusted.</i>	<i>Adjusted and not due.</i>	<i>In process of adjustment.</i>	
Plate glass	\$249 38	\$1,333 18	\$415 00	
Total unpaid losses.....				\$1,997 56
Unearned premiums on outstanding risks.....				41,466 61
Salaries, rents, expenses and other accounts due and accrued.				463 33
Total liabilities, except capital				<u>\$43,927 50</u>
Cash capital			\$100,000 00	
Surplus over all liabilities			32,346 42	
Surplus to policy holders				<u>\$132,346 42</u>
Total liabilities and surplus				<u>\$176,273 92</u>

RISKS AND PREMIUMS.

PLATE GLASS.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$3,405,060 00	\$75,092 76
Written or renewed during the year	4,037,188 00	91,114 38
Total	<u>\$7,442,248 00</u>	<u>\$166,207 14</u>
Deduct expirations and cancellations	3,661,105 00	83,017 03
Balance	<u>\$3,781,143 00</u>	<u>\$83,190 11</u>
Deduct re-insured policies.....	102,826 00	698 64
Net in force December 31, 1899	<u>\$3,678,317 00</u>	<u>\$82,491 47</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..	\$39,378 08	\$736 53	\$194 00	\$194 00	\$39,378 08

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).....		\$217,889 22
Interest on bonds and dividends on stocks	\$13,683 25	
Interest on bank deposits and debts due the company	300 03	
Total interest.....		\$13,983 28
Profit on sale or maturity of ledger assets.....		4,076 25
Total income.....		\$235,948 75
Net ledger assets Dec. 31, 1898.....		346,795 54
Total.....		\$582,744 29

DISBURSEMENTS.

Net amount paid for losses and claims (plate glass)		\$108,867 64
Interest and dividends to stockholders	\$10,000 00	
Commissions to agents and brokers.....	69,196 32	
Salaries and expenses of agents	7,356 34	
Salaries and compensation of officers and office employes	24,493 33	
Taxes on premiums	2,103 20	
Insurance department fees and agents' licenses.....	4,075 15	
Municipal licenses.....	363 50	
Rent.....	3,313 92	
Legal expenses.....	139 90	
Furniture and fixtures, \$315.80; advertising, \$194.35..... {	2,144 23	
printing and stationery, \$1,634.08..... }		
All other disbursements	8,966 97	
Total miscellaneous disbursements		\$132,152 86
Total disbursements		241,020 50
Balance		\$341,723 79

Invested as follows:

LEDGER ASSETS.

Loans on mortgage of real estate.....	\$2,500 00
Book value of stocks and bonds—excluding interest.....	324,004 74
Cash in office and in bank.....	10,064 21
Plate glass on hand.....	5,154 84
Ledger assets, per balance	\$341,723 79

NON-LEDGER ASSETS.

Market value of stocks and bonds over book value.....	\$20,595 26
Net premiums in course of collection	27,734 39
Total admitted assets.....	<u>\$390,053 44</u>

LIABILITIES.

Losses and claims unpaid, viz.:	
Plate glass (in process of adjustment)	\$4,012 73
Unearned premiums on outstanding risks.	112,154 57
Dividends due stockholders.....	5,000 00
Salaries, rents, expenses and other accounts due and accrued	482 26
Return premiums.....	1,262 75
Total liabilities, except capital.....	<u>\$122,912 31</u>
Cash capital	\$100,000 00
Surplus over all liabilities	167,141 13
Surplus to policy holders	<u>\$267,141 13</u>
Total liabilities and surplus.....	<u>\$390,053 44</u>

RISKS AND PREMIUMS.

PLATE GLASS.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.	\$10,987,840 36	\$210,930 65
Written or renewed during the year.	13,403,013 85	272,414 01
Total	<u>\$24,390,854 21</u>	<u>\$483,344 66</u>
Deduct expirations and cancellations.....	13,181,326 78	259,035 51
Net in force December 31, 1899.....	<u>\$11,209,527 43</u>	<u>\$224,309 15</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.....	\$84,298 79	\$1,463 28	\$367 80	\$367 80	\$84,298 79

PREFERRED ACCIDENT INSURANCE COMPANY,

NEW YORK, N. Y.

Principal Office, No. 290 Broadway.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1833.

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

Cash Capital, \$200,000.

INCOME.

Net premiums received (accident)		\$952,652 73
Interest on bonds and dividends on stocks		18,945 13
Total income		<u>\$970,997 86</u>
Net ledger assets, Dec. 31, 1898	\$636,268 41	
Increase of capital during 1899	100,000 00	736,268 41
Total		<u>\$1,707,266 27</u>

DISBURSEMENTS.

Net amount paid for losses and claims (accident)		\$315,916 84
Interest and dividends to stockholders	\$100,000 00	
Commissions to agents and brokers	293,386 33	
Salaries and expenses of agents	37,875 25	
Medical examiners' fees and salaries	13,750 00	
Inspections	2,842 50	
Salaries and compensation of officers and office employes	72,575 25	
Taxes on: Premiums, \$9,120.50; franchise, \$1,353.53	10,474 03	
Insurance department fees and agents' licenses	5,500 13	
Municipal licenses	1,041 16	
Rent—including company's use of own buildings	17,000 00	
Legal expenses	3,067 23	
Furniture and fixtures, \$10,381.25; advertising, \$19,875.25; } printing and stationery, \$25,850.37	56,106 87	
All other disbursements	39,134 06	
Total miscellaneous disbursements		<u>\$652,752 81</u>
Total disbursements		<u>968,669 65</u>
Balance		<u>\$738,596 62</u>

Invested as follows :

LEDGER ASSETS.

Book value of stocks and bonds—excluding interest	\$564,314 49
Cash in office and in bank	109,497 53
Agents' balances	64,784 60
Ledger assets, per balance	<u>\$738,596 62</u>

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	\$1,903 35
Market value of stocks and bonds over book value.....	10,885 51
Net premiums in course of collection	64,949 22
Gross assets	<u>\$816,334 70</u>

DEDUCT ITEMS NOT ADMITTED.

Agents' debit balances, unsecured	\$64,784 60
Admitted assets	<u>\$751,550 10</u>

LIABILITIES.

Losses and claims unpaid, viz:	<i>In process of adjustment.</i>	<i>Reported. No proof.</i>	<i>Resisted.</i>	
Accident.....	\$6,050 00	\$11,775 00	\$23,250 00	
Total unpaid losses.....				\$41,075 00
*Unearned premiums on outstanding risks.....				342,061 35
Salaries, rents, expenses and other accounts due and accrued.				3,289 45
Total liabilities, except capital				<u>\$386,425 80</u>
Cash capital		\$200,000 00		
Surplus over all liabilities		165,124 30		
Surplus to policy holders				<u>\$365,124 30</u>
Total liabilities and surplus				<u>\$751,550 10</u>

RISKS AND PREMIUMS.

	ACCIDENT.		<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year			\$377,883,000 00	\$497,074 74
Written or renewed during the year.....			\$45,711,000 00	973,380 26
Total.			<u>\$1,223,594,000 00</u>	<u>\$1,470,455 00</u>
Deduct expirations and cancellations.....			\$49,689,000 00	\$25,045 00
Net in force December 31, 1899			<u>\$373,905,000 00</u>	<u>\$645,410 00</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.....	\$9,143,000 00	\$24,062 50	\$6,141 30	\$6,741 30	\$7,949,000 00

* Includes special premium reserve amounting to \$19,356.35.

STANDARD LIFE AND ACCIDENT INSURANCE
COMPANY,

DETROIT, MICH.

Principal Office, No. 119 Griswold St.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1884.

D. M. FERRY, *President.*E. A. LEONARD, *Secretary.*

Cash Capital, \$250,000.

INCOME.

Net premiums received:		
Accident	\$630,270 67	
Employers' liability	379,786 44	
Net premium income		\$1,010,057 11
Rents	\$1,805 07	
Interest on loans on mortgages of real estate	10,308 94	
Interest on bonds and dividends on stocks	14,825 80	
Interest on bank deposits and debts due the company	387 95	
Total interest and rents		\$27,327 76
Total income		\$1,037,384 87
Net ledger assets, Dec. 31, 1898	\$661,797 12	
Increase of capital during 1899	50,000 00	711,797 12
Total		\$1,749,181 99

DISBURSEMENTS.

Net amount paid for losses and claims:		
Accident	\$299,234 36	
Employers' liability	200,154 34	
Net payments to policy holders		\$499,388 70
Interest and dividends to stockholders	\$9,000 00	
Commissions to agents and brokers	263,059 95	
Salaries and expenses of agents	70,348 21	
Medical examiners' fees and salaries	2,142 00	
Inspections	12,236 50	
Salaries and compensation of officers and office employes.	46,701 70	
Taxes on: Premiums, \$17,244.64; property, \$4,097.60..... {		
franchise, \$950.00..... }	22,292 24	
Insurance department fees and agents' licenses	6,161 00	
Municipal licenses	1,210 00	
Rent	7,888 38	
Legal expenses	5,353 92	
Repairs and expenses on real estate, other than taxes	1,431 78	
Furniture and fixtures, \$588.30; advertising, \$5,622.01		
Printing and stationery, \$7,432.11	13,642 42	

All other disbursements, viz: Postage, telegrams and express, \$6,658.65; traveling expenses, \$4,563.25; adjustment, \$8,935.50; general expense, \$2,821.10; revenue, \$6,242.84; profit and loss, \$9,832.59.....	\$39,053 93
Total miscellaneous disbursements.....	\$500,522 03
Total disbursements.....	999,910 73
Balance.....	\$749,271 26

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$81,720 50
Loans on mortgage of real estate.....	223,012 00
Book value of stocks and bonds—excluding interest.....	366,968 10
Cash in office and in bank.....	77,367 34
All other assets, viz: Tax on mortgage	203 32
Ledger assets, per balance	\$749,271 26

NON-LEDGER ASSETS.

Interest due and accrued on mortgages of real estate	\$6,143 16
Interest accrued on stocks and bonds.....	5,759 34
Interest accrued on other assets	375 00
Total interest.....	\$12,277 50
Market value of stocks and bonds over book value.....	5,282 00
Net premiums in course of collection.....	203,226 19
Total admitted assets	\$970,056 95

LIABILITIES.

Losses and claims unpaid, viz.:			<i>Estimated Expenses Incident to Settlement.</i>	
	<i>In process of adjustment.</i>	<i>Resisted.</i>		
Accident	\$10,080 00	\$30,533 33	-	
Emp. liability	12,770 00	-	\$81,550 00	
Total unpaid losses.....	\$22,850 00	\$30,533 33	\$81,550 00	\$134,933 33
Unearned premiums on outstanding risks.....				480,052 25
Total liabilities, except capital.....				\$614,985 58
Cash capital			\$250,000 00	
Surplus over all liabilities.....			105,071 37	
Surplus to policy holders				\$355,071 37
Total liabilities and surplus.....				\$970,056 95

RISKS AND PREMIUMS.

ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$77,099,133 00	\$530,833 19
Written or renewed during the year	130,125,300 00	838,879 10
Total.....	\$207,224,433 00	\$1,369,712 29
Deduct expirations and cancellations.....	122,155,433 00	729,621 33
Balance	\$85,069,000 00	\$640,090 96
Deduct re-insured policies	1,260,000 00	5,461 98
Net in force December 31, 1899.....	\$83,809,000 00	\$634,628 98

EMPLOYERS' LIABILITY.		
	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$45,440,000 00	\$342,057 50
Written or renewed during the year..	50,020,000 00	427,682 92
Total	\$95,460,000 00	\$769,740 42
Deduct expirations and cancellations	49,380,000 00	442,802 96
Balance	\$46,080,000 00	\$326,937 46
Deduct re-insured policies.....	255,000 00	1,461 94
Net in force December 31, 1899.....	\$45,825,000 00	\$325,475 52

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	\$314,750 00	\$1,764 79	\$450 70	\$450 70	\$314,750 00
Employers' liability.....	40,000 00	112 52	-	-	40,000 00
Aggregate	\$354,750 00	\$1,877 31	\$450 70	\$450 70	\$354,750 00

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	\$2,087,082 34
Employers' liability	965,121 10
Health	14,753 83
Net premium income	\$3,066,957 27
Interest on bonds and dividends on stocks.....	\$185,069 04
Interest on bank deposits and debts due the company	15,294 95
Total interest	\$200,363 99
Profit and loss.....	1,028 36
Total income	\$3,268,349 62
Net ledger assets, Dec. 31, 1898	4,264,781 77
Total	\$7,533,131 39

DISBURSEMENTS.

Net amount paid for losses and claims:	
Accident	\$964,173 14
Employers' liability	262,451 72
Health	1,352 48
Net payments to policy holders	\$1,227,977 34
Expense of claim adjustments	\$119,078 21
Interest and dividends to stockholders	100,000 00
Commissions to agents and brokers	\$51,997 81
Salaries and expenses of agents	77,192 79
Medical examiners' fees and salaries	35,478 19
Inspections	12,677 25
Salaries and compensation of officers and office employes	107,993 24
Taxes on: Premiums, \$38,154.31; United States revenue, {	
\$16,842.59; franchise, \$2,105.00.}	57,101 90
Insurance department fees and agents' licenses	10,008 90
Municipal licenses	3,563 96
Rent	26,223 40
Legal expenses	5,923 31
Furniture and fixtures, \$2,289.86; advertising, \$29,579.97... {	
printing and stationery, \$33,337.28.}	65,207 11
Loss on sale or maturity of ledger assets	2,156 48
All other disbursements, viz.: Express, \$6,187.24; expense,	
\$10,724.78; exchange, \$1,702.89; postage, \$12,025.85; travel-	
ing expenses, \$626.64.	31,267 40
Total miscellaneous disbursements	\$1,505,869 95
Total disbursements	2,733,847 29
Balance	\$4,799,284 10

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds—excluding interest	\$4,126,717 63
Cash in office and in bank	670,334 41
Agents' balances	2,232 06
Ledger assets, per balance	\$4,799,284 10

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$32,090 09
Market value of stocks and bonds over book value	315,474 92
Gross assets	\$5,146,849 11

DEDUCT ITEMS NOT ADMITTED.

Agents' debit balances, unsecured	\$2,232 06
Total admitted assets	\$5,144,617 05

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 Employer.</i>	
Accident	\$8,300 00	\$61,971 85	\$39,500 00	-	
Emp. liability	-	-	-	*\$586,520 26	
Net unpaid losses	\$8,300 00	\$61,971 85	\$39,500 00	\$586,520 26	\$696,292 11

*Includes \$115,453.02 estimated expenses incident to settlement.

Unearned premiums and outstanding risks		\$1,500,369 22
Salaries, rents, expenses and other accounts due and accrued.		85,000 00
Special reserve, liability department		100,000 00
Total liabilities, except capital		\$2,381,661 33
Cash capital	\$1,000,000 00	
Surplus over all liabilities	1,762,955 72	
Surplus to policy holders		\$2,762,955 72
Total liabilities and surplus		\$5,144,617 05

RISKS AND PREMIUMS.

ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$276,145,109 00	\$1,333,107 51
Written or renewed during the year	495,482,179 00	2,116,915 35
Total	\$771,627,288 00	\$3,450,022 86
Deduct expirations and cancellations	497,702,504 00	2,019,886 23
Balance	\$273,924,784 00	\$1,430,136 63
Deduct re-insured policies	1,251,000 00	4,831 70
Net in force December 31, 1899	\$272,673,784 00	\$1,425,304 93

EMPLOYERS' LIABILITY.

In force December 31, preceding year	\$89,939,393 00	\$768,805 46
Written or renewed during the year.	101,463,833 00	1,034,153 56
Total	\$191,403,226 00	\$1,802,959 02
Deduct expirations and cancellations	97,124,833 00	968,951 32
Balance	\$94,278,393 00	\$834,007 70
Deduct re-insured policies	15,000 00	37 80
Net in force December 31, 1899	\$94,263,393 00	\$833,969 90

HEALTH.

Written or renewed during the year	\$14,929 06
Deduct expirations and cancellations	305 00
Net in force December 31, 1899	\$14,624 06

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.....	\$6,249,600 00	\$36,951 51	\$27,160 34	\$30,410 34	\$3,437,280 00
Employers' liability.....	1,195,000 00	11,019 19	810 00	810 00	1,111,350 00
Health.....	-	190 88	-	-	-
Aggregate.....	\$7,444,600 00	\$48,161 58	\$27,970 34	\$31,220 34	\$4,548,630 00

UNION CASUALTY AND SURETY COMPANY,

ST. LOUIS, MO.

Principal Office, Wainwright Building.

INCORPORATED IN 1892. COMMENCED BUSINESS IN 1893.

EDWARD CLUFF, *President.*LEGRAND L. ATWOOD, *Secretary.*

Cash Capital, \$250,000.

INCOME.

Net premiums received:

Accident.....	\$217,655 51	
Employers' liability.....	191,666 75	
Plate glass.....	67,788 21	
Steam boiler.....	5,178 81	
Net premium income.....		\$482,289 28
Interest on loans on mortgages of real estate.....	\$9,774 00	
Interest on bonds and dividends on stocks.....	11,045 00	
Total interest.....		\$20,819 00
Income from all other sources.....		45,087 29
Total income.....		\$548,195 57
Net ledger assets, Dec. 31, 1898.....		509,453 30
Total.....		\$1,057,648 87

DISBURSEMENTS.

Net amount paid for losses and claims:

Accident.....	\$118,885 60	
Employers' liability.....	249,623 54	
Plate glass.....	35,122 24	
Steam boiler.....	265 75	
Net payments to policy holders.....		\$403,897 13
Commissions to agents and brokers.....	\$85,874 40	
Salaries and expenses of agents.....	19,214 54	
Inspections.....	9,442 24	
Salaries and compensation of officers and office employes,	45,606 03	
Taxes on premiums.....	12,264 64	
Insurance department fees and agents' licenses.....	5,592 91	
Municipal licenses.....	635 35	
Rent.....	4,324 57	
Legal expenses.....	5,047 07	
Furniture and fixtures, \$335.98; advertising, \$1,920.75.....	7,819 54	
printing and stationery, \$5,562.81.....		
Adjusting.....	17,463 80	
General expense.....	14,778 19	
Total miscellaneous disbursements.....		\$228,063 28
Total disbursements.....		631,960 41
Balance.....		\$425,688 46

Invested as follows:

LEDGER ASSETS.

Loans on mortgage of real estate	\$128,985 00
Book value of stocks and bonds—excluding interest.....	281,840 00
Cash in office and in bank.	14,253 40
Agents' balances	610 06
Ledger assets, per balance	<u>\$425,688 46</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages of real estate.	\$2,512 57
Interest accrued on stocks and bonds	156 00
Total interest	<u>\$2,668 57</u>
Market value of stocks and bonds over book value.....	10,160 00
Net premiums in course of collection	94,618 55
Gross assets.	<u>\$533,135 58</u>

DEDUCT ITEMS NOT ADMITTED.

Agents' debit balances, unsecured	\$610 06
Total admitted assets	<u>\$532,525 52</u>

LIABILITIES.

Losses and claims unpaid, viz:

	<i>In process of adjustment.</i>	<i>Resisted.</i>	<i>Estimated Expenses Incident to Settlement.</i>	
Accident.	\$5,810 00	\$5,250 00	-	
Emp. liability.....	-	-	\$44,000 00	
Plate glass	2,349 85	-	-	
Total unpaid losses.	<u>\$8,159 85</u>	<u>\$5,250 00</u>	<u>\$44,000 00</u>	\$57,409 85
Unearned premiums on outstanding risks.....				83,154 47
Salaries, rents, expenses and other accounts due and accrued.....				1,340 00
Due and to become for borrowed money.....				45,000 00
Total liabilities, except capital.				<u>\$186,904 32</u>
Cash capital			\$250,000 00	
Surplus over all liabilities			<u>95,621 20</u>	
Surplus to policy holders				<u>\$345,621 20</u>
Total liabilities and surplus.....				<u>\$532,525 52</u>

RISKS AND PREMIUMS.

ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$27,197,375 00	\$129,761 35
Written or renewed during the year.	38,753,483 00	273,890 73
Total	<u>\$65,950,858 00</u>	<u>\$403,652 08</u>
Deduct expirations and cancellations	43,618,590 00	311,430 66
Net in force December 31, 1899	<u>\$22,332,268 00</u>	<u>\$92,221 42</u>

EMPLOYERS' LIABILITY.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$55,977,632 00	\$335,942 26
Written or renewed during the year.....	53,291,275 00	370,434 24
Total	\$109,268,907 00	\$736,376 50
Deduct expirations and cancellations.....	49,635,500 00	555,833 90
Balance	\$59,633,407 00	\$180,542 60
Deduct re-insured policies	*59,633,407 00	180,542 60

PLATE GLASS.

In force December 31, preceding year	\$1,810,104 00	\$71,063 92
Written or renewed during the year.....	2,155,683 00	88,206 59
Total	\$3,965,787 00	\$159,270 51
Deduct expirations and cancellations	2,221,331 06	86,360 99
Net in force December 31, 1899	\$1,744,456 00	\$72,909 52

STEAM BOILER.

In force December 31, preceding year	\$9,516,608 00	\$24,514 51
Written or renewed during the year.....	6,589,999 00	23,953 41
Total	\$16,106,679 00	\$48,467 92
Deduct expirations and cancellations	6,806,249 00	27,581 13
Balance	\$9,300,430 00	\$20,886 79
Deduct re-insured policies.....	*9,300,430 00	20,886 79

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	\$350,050 00	\$934 11	\$734 56	\$734 56	\$254,836 00
Employers' liability.....	342,500 00	1,700 13	4,533 58	4,533 58	-
Plate glass	4,770 00	142 70	-	-	4,622 00
Steam boiler	45,000 00	54 20	-	-	-
Aggregate....	\$742,320 00	\$2,881 14	\$5,268 14	\$5,268 14	\$259,458 00

* Re-insured in Maryland Casualty Co.

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	\$371,920 70
Employers' liability	302,321 08
Steam boiler.....	27,509 62
Automatic sprinkler.....	18,140 52
Net premium income	\$719,891 92
Interest on bonds and dividends on stocks ..	22,740 09
Total income	\$742,632 01
Net ledger assets, Dec. 31, 1898.	817,780 12
Total	\$1,560,412 13

DISBURSEMENTS.

Net amount paid for losses and claims:	
Accident	\$117,010 61
Employers' liability	123,605 91
Steam boiler.....	13,300 80
Automatic sprinkler.....	15,200 45
Net payments to policy holders	\$269,117 77
Commissions to agents and brokers	\$201,834 31
Salaries and expenses of agents.....	38,082 96
Inspections	11,307 12
Salaries and compensation of officers and office employes	51,188 17
Taxes on: Premiums, \$8,643.97; property, \$101.33... ..	8,745 50
Insurance department fees and agents' licenses	2,158 67
Municipal licenses.....	542 67
Rent.	8,525 00
Legal expenses.....	345 00
Furniture and fixtures, \$1,065.10; advertising, \$726.50... { printing and stationery, \$11,481.33..... }	13,272 93
All other disbursements, viz.: Postage, \$5,779.73; telegrams and telephone, \$1,880.81; fees of directors, \$3,030.00; internal revenue, \$4,520.23; miscellaneous, \$3,767.20	18,977 97
Total miscellaneous disbursements	\$354,980 30
Total disbursements	624,098 07
Balance	\$936,314 06

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$5,000 00
Book value of stocks and bonds—excluding interest.	\$46,655 94
Cash in office and in bank.....	\$4,103 96
Agents' balances	554 16
Ledger assets, per balance	<u>\$986,314 06</u>

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$5,845 80
Net premiums in course of collection	73,136 23
Gross assets	<u>\$1,015,296 09</u>

DEDUCT ITEMS NOT ADMITTED.

Agents' debit balances, unsecured	\$554 16
Total admitted assets	<u>\$1,014,741 93</u>

LIABILITIES.

Losses and claims unpaid, viz:

	<i>In process of adjustment.</i>	<i>Resisted by Company.</i>	<i>Resisted for Employers.</i>	
Accident.	\$16,995 00	\$6,875 00	-	
Emp. liability.	28,110 00	-	\$46,100 00	
Steam boiler.....	125 00	-	-	
Automatic sprinkler.	125 00	3,000 00	-	
Total unpaid losses.....	<u>\$45,355 00</u>	<u>\$9,875 00</u>	<u>\$46,100 00</u>	\$101,330 00
Unearned premiums on outstanding risks				332,418 18
Re-insurance				1,051 19
Contingency fund.....				20,442 56
All other liabilities.....				4,500 00
Total liabilities, except capital				<u>\$459,741 93</u>
Cash capital			\$300,000 00	
Surplus over all liabilities			255,000 00	
Surplus to policy holders.....				<u>\$555,000 00</u>
Total liabilities and surplus				<u>\$1,014,741 93</u>

RISKS AND PREMIUMS.

ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$145,634,680 00	\$265,938 21
Written or renewed during the year.	333,130,580 00	462,800 64
Total	<u>\$478,765,260 00</u>	<u>\$728,738 85</u>
Deduct expirations and cancellations.	322,566,560 00	454,335 70
Net in force December 31, 1899.....	<u>\$156,198,700 00</u>	<u>\$274,403 15</u>

EMPLOYERS' LIABILITY.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$47,130,000 00	\$304,446 05
Written or renewed during the year	68,475,000 00	422,251 29
Total	<u>\$115,605,000 00</u>	<u>\$726,697 34</u>
Deduct expirations and cancellations	63,365,000 00	428,231 88
Balance	<u>\$52,240,000 00</u>	<u>\$298,465 46</u>
Deduct re-insured policies	105,000 00	795 79
Net in force December 31, 1899	<u>\$52,135,000 00</u>	<u>\$297,669 67</u>

BURGLARY.

In force December 31, preceding year	\$241,959 00	\$2,010 13
Deduct expirations and cancellations	163,479 00	1,319 88
Balance	<u>\$78,480 00</u>	<u>\$690 25</u>
Deduct re-insured policies	78,480 00	690 25

STEAM BOILER.

In force December 31, preceding year	\$8,710,750 00	\$36,903 20
Written or renewed during the year	10,947,000 00	44,975 66
Total	<u>\$19,657,750 00</u>	<u>\$81,878 86</u>
Deduct expirations and cancellations	9,355,250 00	38,455 33
Net in force December 31, 1899	<u>\$10,302,500 00</u>	<u>\$43,423 53</u>

AUTOMATIC SPRINKLER.

In force December 31, preceding year	\$1,712,925 00	\$22,005 19
Written or renewed during the year	2,650,775 00	29,709 20
Total	<u>\$4,363,700 00</u>	<u>\$51,714 39</u>
Deduct expirations and cancellations	2,484,260 00	29,764 98
Balance.....	<u>\$1,879,500 00</u>	<u>\$21,949 41</u>
Deduct re-insured policies	463,425 00	4,006 33
Net in force December 31, 1899	<u>\$1,416,075 00</u>	<u>\$17,943 08</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	\$967,600 00	\$1,749 75	\$416 98	\$354 33	\$545,100 00
Employers' liability.....	240,000 00	2,915 48	1,917 48	1,830 00	\$260,000 00
Steam boiler	165,000 00	889 03	35 50	25 00	195,000 00
Aggregate.....	<u>\$1,372,600 00</u>	<u>\$5,554 26</u>	<u>\$2,369 96</u>	<u>\$2,209 33</u>	<u>\$1,000,100 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, \$1,500,000.

INCOME.

Net premiums received (fidelity and surety)		\$564,249 50
Interest on loans on mortgages of real estate	\$90 00	
Interest on collateral loans	11,631 15	
Interest on bonds and dividends on stocks	25,228 41	
Interest on bank deposits and debts due the company	3,807 83	
Total interest		\$40,757 39
Profit on sale or maturity of ledger assets		4,608 80
Income from all other sources		55,222 55
Total income		\$664,838 24
Net ledger assets, Dec. 31, 1898	\$1,270,671 00	
Increase of capital during 1899	500,000 00	1,770,671 00
Total		\$2,435,509 24

DISBURSEMENTS.

Net amount paid for losses and claims (fidelity and surety)		\$60,148 15
Interest and dividends to stockholders	\$127,716 55	
Commissions to agents and brokers	95,797 22	
Salaries and compensation of officers and office employes	52,172 39	
Taxes on: Premiums, \$12,733.48; property, \$591.18	} 15,199 66	
franchise, \$1,875.00		
Insurance department fees and agents' licenses	17,606 37	
Municipal licenses	746 02	
Rent—including company's use of own buildings	2,837 00	
Legal expenses	12,047 24	
Furniture and fixtures, \$3,162.55; advertising, \$7,685.93....	} 24,947 07	
printing and stationery, \$14,098.59		
All other disbursements, viz.: Postage, internal revenue and telegrams, \$17,507.41; express, \$3,841.43; incidentals, development, etc., \$13,024.51	34,013 65	
Total miscellaneous disbursements		\$383,083 17
Total disbursements		443,231 32
Balance		\$1,992,277 92

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$61,416 71
Loans on mortgage of real estate.....	47,995 72
Loans secured by collateral.....	462,675 00
Book value of stocks and bonds—excluding interest	1,045,283 74
Cash in office and in bank.....	327,441 64
Advances on real estate, secured by deeds.....	28,132 07
All other assets	19,333 04
Ledger assets, per balance	<u>\$1,992,277 92</u>

NON-LEDGER ASSETS.

Interest due on mortgages of real estate	\$7 50
Interest due and accrued on stocks and bonds	12,735 87
Interest due on collateral loans	6,052 03
Interest due on other assets	930 00
Total interest.....	<u>\$19,725 40</u>
Market value of stocks and bonds over book value.	32,977 26
Net premiums in course of collection	143,597 25
Total admitted assets	<u>\$2,188,577 83</u>

LIABILITIES.

Losses and claims unpaid, viz:

	<i>In process of adjustment.</i>	<i>Reported. No Proof.</i>	
Fidelity and surety.....	\$9,633 23	\$3,937 55	
Net unpaid losses			\$13,570 98
Unearned premiums on outstanding risks.....			312,888 22
Cash deposited for security of risks			36,691 47
Total liabilities, except capital.			<u>\$363,150 67</u>
Cash capital.....			\$1,500,000 00
Surplus over all liabilities			325,427 16
Surplus to policy holders.....			<u>\$1,825,427 16</u>
Total liabilities and surplus.			<u>\$2,188,577 83</u>

RISKS AND PREMIUMS.

FIDELITY AND SURETY.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$124,664,659 09	\$382,876 81
Written or renewed during the year	157,262,822 60	706,778 60
Total.....	<u>\$281,927,481 69</u>	<u>\$1,089,655 41</u>
Deduct expirations and cancellations	101,790,947 02	463,878 98
Net in force December 31, 1899	<u>\$180,136,534 67</u>	<u>\$625,776 43</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>
Fidelity and surety.....	\$366,425 00	\$1,288 14	\$173 10	\$173 10	\$441,475 00

MAINE ASSESSMENT INSURANCE COMPANIES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS
SHOWING THEIR CONDITION DECEMBER 31, 1899.

*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	\$10,762 35	
Subsequent year's assessments or premiums: expense, \$12,851.58; mortuary, \$156,482.74	169,334 32	
Total paid by members		\$180,096 67
Interest on bonds and stocks		5,484 53
Rents		125 00
Profit on disposal of securities		1,250 00
Borrowed money		2,500 00
Miscellaneous		26 86
Total income		\$189,483 06
Net ledger assets Dec. 31, 1898		135,698 34
Total		\$325,181 40

DISBURSEMENTS.

Death claims or installments	\$179,385 00	
Money returned.....	193 66	
Total paid to members.....		\$179,578 66
Commissions to agents: new business, \$4,275.37; renewals, \$1,398.75.....	\$5,674 12	
Commissions for collecting premiums or assessments	3,141 07	
Salaries and allowances of managers and agents	7,079 20	
Salaries and other compensation of officers.	7,181 92	
Salaries and other compensation of office employes	1,885 50	
Medical examiners' fees	1,125 00	
Insurance department fees and licenses	232 34	
Taxes on real estate and investments	130 35	
Rent	1,478 58	
Advertising and printing	1,061 27	
Postage	839 06	
Profit and loss	314 13	
Interest.. ..	1,043 77	
Investigating claims	1,106 72	
Miscellaneous expenses.....	1,018 12	
Total miscellaneous disbursements... ..		\$33,311 15
Total disbursements.		212,889 81
Balance		\$112,291 59

* Timberlake & Carter, Auburn, appointed Receivers April 21, 1900.

Invested as follows :

LEDGER ASSETS.

Book value of bonds	\$103,500 00	
Cash in office and in bank.....	8,791 59	
Ledger assets, per balance.....		\$112,291 59

NON-LEDGER ASSETS.

Interest accrued on assets.....		\$582 33
Market value of stocks and bonds over book value		7,765 00
Mortuary assessments due on last call—made within 60 days.....		19,635 07
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		8,000 00
Deferred premiums		11,089 00
Total admitted assets		\$159,362 99

LIABILITIES.

Losses on stipulated premium policies:			
Not adjusted	\$2,750 00		
Resisted	3,000 00	\$5,750 00	
Losses on post mortem policies:			
Adjusted, not due	\$22,000 00		
Not adjusted	5,000 00		
Resisted.....	3,000 00	\$30,000 00	\$35,750 00
Salaries, rents, taxes, commissions, fees and accounts due or accrued			411 72
Borrowed money			2,500 00
Net value of policies			11,089 00
Total liabilities			\$49,750 72
Balance to protect contracts			\$109,612 27

SUMMARY.

Balance of emergency fund	\$109,612 27
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EXHIBIT OF POLICIES.

POLICIES IN FORCE DEC. 31, 1898.

	<i>Total Number.</i>	<i>Total Amount.</i>
Term or natural premium	5,613	\$9,660,429 00

NEW POLICIES ISSUED.

	<i>Number.</i>	<i>Amount.</i>		
Term or natural premium	1,260	\$1,742,727 00		
Whole life	149	193,111 00	1,409	\$1,935,838 00

OLD POLICIES REVIVED.

Term or natural premium.....	77	\$100,950 00
Total	7,099	\$11,697,217 00

POLICIES TERMINATED DURING THE YEAR.

Term or natural premium	3,892	\$6,902,863 00
Policies in force Dec. 31, 1899.....	3,207	\$4,794,354 00

HOW TERMINATED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
By death	70	\$124,185 00		
surrender	3	6,000 00		
lapse	3,683	6,639,928 00		
not being taken	136	132,750 00		
Total	3,892	\$6,902,863 00		

POLICIES IN FORCE DEC. 31, 1899.

Term or natural premium	3,207	\$4,794,354 00
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BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31st of the previous year	3,981	\$7,711,616 00
Policies written or increased during the year	930	1,507,401 00
Total	4,911	\$9,219,017 00
Deduct policies decreased and terminated during the year ..	2,671	5,259,056 00
Total policies in force Dec. 31, 1899	2,240	\$3,959,961 00
Losses and claims unpaid Dec. 31st, of the previous year....	32	\$81,000 00
Losses and claims incurred during the year	49	103,435 00
Total	81	\$184,435 00
Losses and claims paid and compromised during the year ..	67	153,935 00
Losses and claims unpaid Dec. 31, 1899	14	\$30,500 00
Premiums and assessments collected during the year		\$112,846 31

*WASHINGTON CASUALTY INSURANCE COMPANY,
PORTLAND, ME.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1894.

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

Principal Office, No. 185 Middle St.

INCOME.

Gross membership fees	\$822 00
Annual dues	1,508 71
Assessments or premiums	1,508 72
Total paid by members	\$3,839 43
Borrowed money, advanced by incorporators.	2,071 50
Total income	\$5,910 93
Net ledger assets Dec. 31, 1898	1,449 47
Total	\$7,360 40

* Name changed to "Maine Casualty Insurance Company" February 3, 1900.

DISBURSEMENTS.

Specific benefit claims and installments paid.	\$190 00	
Temporary disability claims paid	2,011 00	
Advance payments returned to rejected applicants	1 00	
		<hr/>
Total paid to members		\$2,202 00
Commissions to agents	\$586 50	
Commissions for collecting assessments	126 56	
Salaries and allowances of managers and agents	1,069 76	
Salaries of officers	507 50	
Salaries and other compensation of office employes.	98 00	
Rent, \$187.85; taxes, \$1.33; advertising and printing, \$179.50	368 68	
Insurance department fees.....	82 60	
Office expense	382 76	
Borrowed money repaid	825 00	
Interest	162 64	
		<hr/>
Total miscellaneous disbursements		\$4,210 00
		<hr/>
Total disbursements		6,412 00
		<hr/>
Balance.....		\$948 40

Invested as follows:

LEDGER ASSETS.

Cash deposited with State Treasurer.....	\$848 62	
Cash in office and in bank.....	99 78	
		<hr/>
Ledger assets, per balance		\$948 40

LIABILITIES.

Borrowed money, advanced by incorporators	\$4,414 13	
Unpaid claims (estimated)	400 00	
		<hr/>
Total liabilities.....		\$4,814 13

BUSINESS ALL IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31 of previous year	535	\$49,226 00
Policies written or increased during the year.	272	25,120 00
		<hr/>
Total	807	\$74,346 00
Policies decreased or terminated during the year.	289	26,690 00
		<hr/>
Policies in force Dec. 31, 1899	518	\$47,656 00
Losses and claims incurred during the year.	58	\$2,601 00
Losses and claims paid and compromised during the year ..	58	2,201 00
		<hr/>
Losses and claims unpaid Dec. 31, 1899	-	\$460 00
Premiums or assessments collected during the year, viz. :		
Specific benefit and indemnity, \$1,508.72; expense, \$1,508.71		\$3,017 43

ASSESSMENT INSURANCE COMPANIES OF OTHER
STATES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS
SHOWING THEIR CONDITION DECEMBER 31, 1899.

MASONIC EQUITABLE ACCIDENT ASSOCIATION,
BOSTON, MASS.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1892.

ALBERT C. SMITH, *President.*

D. T. MONTAGUE, *Secretary.*

Principal Office, No. 131 Devonshire St.

INCOME.

Gross membership fees		\$8,301 00
Assessments or premiums, viz:		
Temporary disability benefits	\$59,277 28	
Expenses	27,868 04	87,145 32
Total paid by members		\$95,446 32
Interest		874 04
Profit on sale of securities		87 50
Total income		\$96,407 86
Net ledger assets Dec. 31, 1898		30,240 70
Total		\$126,648 56

DISBURSEMENTS.

Specific benefit claims and installments paid	\$17,327 25	
Temporary disability claims paid	36,550 66	
Advance payments returned to rejected applicants	111 50	
Total paid to members		\$53,989 41
Commissions to agents	\$8,301 00	
Commissions for collecting assessments	6,357 93	
Salaries of officers	10,023 82	
Salaries and other compensation of office employes.	3,564 83	
Rent, \$1,490.06; taxes, \$401.85; advertising and printing, \$1,361.24	3,253 15	
Insurance department fees	495 95	
Legal expenses	840 32	
Medical fees	931 25	
Postage and revenue	1,661 22	
Express, telegrams and care of office	81 29	
Traveling expenses	438 46	
Expense of settling claims	2,699 13	
Miscellaneous expenses	750 61	
Total miscellaneous disbursements		\$39,398 96
Total disbursements		93,388 37
Balance		\$33,260 19

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds	\$11,775 78	
Cash in office and in bank	21,254 41	
Dividends in hands of State Treasurer	230 00	
Ledger assets, per balance		\$33,260 19

NON-LEDGER ASSETS.

Market value of stocks and bonds over book value	\$1,157 32	
Premiums or assessments due on last call—made within 60 days	5,904 00	
Specific benefit assessments to be made for claims resisted	10,000 00	
Total admitted assets		\$50,321 51

LIABILITIES.

Specific indemnity claims:		
In process of adjustment	\$5,000 00	
Resisted	10,000 00	\$15,000 00
Temporary disability claims:		
In process of adjustment	\$1,072 50	
Reported, estimated liability	240 00	
Resisted ..	1,625 00	\$2,937 50
Gross policy claims		\$17,937 50
Salaries, rents, taxes, commissions, fees and other accounts due and accrued ..		413 34
Premiums or assessments paid in advance		2,014 50
Total liabilities		\$20,365 34
Balance to protect contracts		\$29,956 17

SUMMARY.

Mortuary fund	\$11,528 29	
Reserve or emergency fund	17,680 60	
Expense fund	747 28	
Total		\$29,956 17

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	7,136	\$27,297,500 00
Policies written or increased during the year	2,074	7,282,025 00
Total	9,210	\$34,579,525 00
Policies decreased or terminated during the year	2,165	8,849,475 60
Policies in force Dec. 31, 1899	7,045	\$25,730,050 00
Losses and claims unpaid Dec. 31 of previous year	26	\$7,002 14
Losses and claims incurred during the year	768	71,363 27
Total	794	\$78,365 41
Losses and claims paid and compromised during the year ...	771	60,427 91
Losses and claims unpaid Dec. 31, 1899	23	\$17,937 50
Policies terminated by death or specific benefit during the year	7	\$27,750 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31 of previous year.....	867	\$3,042,100 00
Policies written or increased during the year	343	1,133,625 00
Total	1,210	\$4,175,725 00
Policies decreased or terminated during the year	214	671,725 00
Policies in force Dec. 31, 1899	996	\$3,504,000 00
Losses and claims unpaid Dec. 31, of the previous year	6	\$216 00
Losses and claims incurred during the year	92	6,239 78
Total	98	\$6,455 75
Losses and claims paid and compromised during the year....	97	6,425 78
Losses and claims unpaid Dec. 31, 1899	1	\$30 00
Premiums or assessments collected during the year, viz:		
Specific benefit and indemnity, \$8,273.00; expense, \$3,895.00.		\$12,168 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.....		\$16,420 00
Assessments or premiums, viz.:		
Disability benefits	\$43,503 36	
Expenses	39,032 61	\$2,535 97
Total paid by members		\$98,955 97
Interest		1,063 62
Income from all other sources		3,766 17
Total income.....		\$103,785 76
Net ledger assets Dec. 31, 1898.....		34,966 51
Total		\$138,752 27

DISBURSEMENTS.

Death benefit claims and installments paid	\$13,100 00
Temporary disability claims paid	32,111 52
Advance payments returned.....	1,200 75
Total paid to members	\$46,412 27

Commissions to agents	}	\$27,347 49
Commissions for collecting assessments.....		
Salaries and allowances of agents.....		3,494 00
Salaries and other compensation of officers		9,012 73
Salaries and other compensation of office employes.....		6,757 00
Rent, \$1,275.04; taxes, \$404.04; advertising and printing, \$3,298.89		4,977 97
Insurance department fees and agents' licenses.....		462 00
Legal expenses		738 39
Furniture.....		420 56
Postage.....		2,007 60
Internal revenue.....		255 95
Stationery and office expenses.....		884 63
Miscellaneous expenses.....		716 50
Dividends on stock		600 00
Adjustment of claims		1,518 14
Re-adjusting claims.....		402 49
Profit and loss		131 34
		<hr/>
Total miscellaneous disbursements		\$59,726 79
		<hr/>
Total disbursements		106,139 06
		<hr/>
Balance		\$32,613 21

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds.....	\$23,133 08
Agents' debit balances	1,841 43
Cash in office and in bank.....	3,508 20
Interest in hand of State Treasurer	490 00
Bills receivable	3,747 53
Ledger accounts.....	175 28
	<hr/>
Total	\$32,895 52

DEDUCT LEDGER LIABILITIES.

Agents' credit balances.....	\$282 31
	<hr/>
Net ledger assets, per balance	\$32,613 21

NON-LEDGER ASSETS.

Interest accrued	\$191 00
Market value of stocks and bonds over book value.....	614 42
Premiums or assessments due on last call—made within 60 days. ...	6,086 00
Specific benefit assessments to be made for claims resisted.....	9,000 00
Furniture, fixtures, safes, supplies, printed matter and stationery ...	3,676 34
	<hr/>
Gross assets.....	\$52,180 97

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$1,198 50
Bills receivable, unsecured.....	1,747 53
Furniture, fixtures, supplies, printed matter and stationery	3,676 34
Premiums or assessments as entered above in excess of losses and claims unpaid	5,962 79
	<hr/>
Total	\$12,585 16
	<hr/>
Total admitted assets.....	\$39,595 81

NON-LEDGER LIABILITIES.

Specific indemnity claims:		
In process of adjustment	\$9,000	00
Temporary disability claims:		
In process of adjustment	123	21
Gross policy claims	\$9,123	21
Salaries, rents, taxes, commissions, fees and other accounts due and accrued	2,286	50
Premiums or assessments paid in advance	3,445	99
Capital stock	3,000	00
Total liabilities	\$17,855	70
Balance to protect contracts	\$21,740	11

SUMMARY.

Mortuary fund	\$4,817	27
Reserve or emergency fund	13,490	00
Expense fund	1,319	93
Coupon contract extension	2,112	91
Total	\$21,740	11

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	6,346	\$21,367,500 00
Policies written or increased during the year	3,604	6,978,625 00
Total	9,950	\$28,346,125 00
Policies decreased or terminated during the year	3,507	8,983,450 00
Policies in force Dec. 31, 1899	6,443	\$19,362,675 00
Losses and claims unpaid Dec. 31 of previous year	85	\$15,462 27
Losses and claims incurred during the year	954	45,213 17
Total	1,039	\$60,675 44
Losses and claims settled during the year	965	51,552 23
Losses and claims unpaid Dec. 31, 1899	74	\$9,123 21
Policies terminated by death or specific benefit during the year	6	\$13,100 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31 of previous year	759	\$2,346,250 00
Policies written or increased during the year	449	669,875 00
Total	1,208	\$3,016,125 00
Policies decreased or terminated during the year	408	775,000 00
Policies in force Dec. 31, 1899	800	\$2,241,125 00
Losses and claims unpaid Dec. 31, of the previous year	18	\$165 00
Losses and claims incurred during the year	123	4,334 01
Total	141	\$4,499 01
Losses and claims paid and compromised during the year...	127	4,499 01
Losses and claims unpaid Dec. 31, 1899	14	-
Premiums or assessments collected during the year, viz.:		
Specific benefit and indemnity, \$5,139.43; expense, \$5,120.83 ..		\$10,260.26

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	\$18,163 72
First year's assessments or premiums:	
Expense, \$336,669.14; mortuary, \$8,650.99; reserve, \$3,500.00	348,820 13
Subsequent year's assessments or premiums:	
Expense, \$982,210.94; mortuary, \$3,205,386.91; reserve, \$631,032.22	4,818,630 07
Medical examiners' fees paid by applicant	162 00
Total paid by members	\$5,185,775 92
Interest on mortgages, \$40,387.33; bonds and stocks, \$14,827.62; other sources, \$13,088.51	68,303 44
Rents, including company's use of own buildings	134,901 36
Fees for alteration of policies, etc.	793 13
Deposits received during the year	423,721 11
Total income	\$5,813,494 96
Net ledger assets Dec. 31, 1898	3,697,755 26
Total	\$9,511,250 22

DISBURSEMENTS.

Death claims or installments	\$3,840,679 44
Old age benefits ..	9,039 47
Disability, sick or accident benefits	11,111 39
Advance payments returned to rejected applicants.	327 51
Paid members for dividends	68,642 07
Paid members for surrender policies	21,849 57
Total paid to members	\$3,951,649 45
Deposits applied on assessments included in income	\$436,708 95
Commissions to agents:	
new business, \$263,102.04; renewals, \$76,933.14	340,035 18
Commissions for collecting premiums or assessments ...	53,945 62
Salaries and allowances of managers and agents.	47,012 87
Salaries of officers	70,889 80
Salaries of office employees	215,736 64
Medical examiners' fees	18,895 21
Taxes on premiums, \$15,994.38; on franchise, \$60.00	16,054 38
Insurance department fees and licenses	25,297 54
Municipal licenses	2,743 03
Taxes on real estate and investments	2,516 16

Expenses and repairs on real estate.....	\$99,220 48	
Rent, including company's use of own buildings.....	81,757 99	
Legal expenses.....	81,718 78	
Advertising and printing	57,455 45	
Loss on disposal of real estate.. ..	1,856 10	
Investment expense.....	1,450 00	
Traveling expense.....	25,126 91	
Actuarial expense	18,777 00	
Postage	27,423 26	
Agency expense.....	5,491 09	
General office expense	73,696 88	
Internal revenue tax	1,191 78	
Investigating and adjusting claims	96,477 24	
Total miscellaneous disbursements		\$1,365,369 39
Total disbursements.....		5,753,727 79
Balance.....		\$3,757,522 43

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$560,312 44
Loans on mortgage of real estate	1,000,730 11
Interest bearing premium notes secured by liens on policies	621,464 75
Book value of bonds	446,500 84
Cash in office and in bank.	523,577 84
Agents' debit balances	402,459 06
Furniture and fixtures.....	61,677 69
On deposit in collecting banks and with bonded collectors	141,752 42
Total	\$3,758,475 15

DEDUCT LEDGER LIABILITIES.

Agents' credit balances	\$952 72
Net ledger assets, per balance.....	\$3,757,522 43

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$18,758 80	
Interest due and accrued on other assets	4,672 19	
Rents due on company's property or lease	12,439 16	\$35,870*15
Market value of real estate over book value	10,841 06	
Market value of stocks and bonds over book value.....	9,586 07	
Mortuary assessments due on last call—made within 60 days	54,656 00	
Deferred premiums	55,938 54	
Gross assets		\$3,924,414 25

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes	\$61,677 69
Agents' debit balances, unsecured.....	402,459 06
Total	\$464,136 75
Total admitted assets	\$3,460,277 50

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies:			
Adjusted, not due.....	\$69,600 00		
Not adjusted.....	63,900 00		
Resisted	39,740 00		
Reported, no proofs	<u>39,850 00</u>	\$213,090 00	
Losses on post mortem policies:			
Adjusted, not due	\$389,769 39		
Not adjusted.....	584,564 00		
Resisted	68,800 00		
Reported, no proofs	<u>359,674 12</u>	\$1,402,807 51	\$1,615,897 51
Salaries, rents, taxes, commissions, fees and accounts due or accrued			96,537 76
Dividends due or accrued..			4,007 30
Premiums or assessments paid before due.....			9,572 41
Excess of premiums collected on limited payment or deposit policies and 4 per cent. accumulated interest thereon.....			9,525 53
Net reserve			<u>679,722 77</u>
Total liabilities			<u>\$2,415,263 28</u>
Balance to protect contracts.			\$1,045,014 22

SUMMARY.

Balance of reserve fund	\$982,833 85
Balance of building sinking fund	48,938 90
Balance of expense fund	<u>13,241 94</u>
Total special funds.....	\$1,045,014 22

EXHIBIT OF POLICIES.

*POLICES 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.	<u>402</u>	<u>930,200 00</u>	102,379	\$269,169,321 00

NEW POLICIES ISSUED.

Term or natural premium	1,257	\$2,853,115 00		
Whole life.....	7,339	16,991,440 00		
Paid up or limited payment	<u>1,660</u>	<u>3,087,025 00</u>	<u>10,256</u>	<u>\$22,981,580 00</u>
Total			112,635	\$292,100,901 00

POLICIES TERMINATED DURING THE YEAR.

Term or natural premium.	25,134	\$75,582,423 00		
Whole life.....	15,476	40,542,445 00		
Paid up or limited payment.	<u>963</u>	<u>2,261,350 00</u>		
Total terminated.....			41,573	\$118,386,218 00
Policies in force Dec. 31, 1899			71,062	\$173,714,683 00

*Includes "delinquents."

HOW TERMINATED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
By death.....	1,334	\$3,947,375 00		
lapse	37,038	105,475,243 00		
not being taken.....	3,201	8,963,600 00		
Total	41,573	\$118,386,218 00		

POLICIES IN FORCE DEC. 31, 1899.

Term or natural premium.....	51,701	\$130,777,738 00		
Whole life.	18,262	41,181,070 00		
Paid up or limited payment.....	1,099	1,755,875 00	71,062	\$173,714,683 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
* Policies in force Dec. 31st of the previous year.....	507	\$1,110,000 00
Policies written or increased during the year.....	17	27,500 00
Total.....	524	\$1,137,500 00
Deduct policies decreased and terminated during the year	115	252,000 00
Total policies in force Dec. 31, 1899.....	409	\$885,500 00
Losses and claims unpaid Dec. 31st, of the previous year..	1	\$5,000 00
Losses and claims incurred during the year	6	9,000 00
Total	7	\$14,000 00
Losses and claims paid and compromised during the year	3	7,000 00
Losses and claims unpaid Dec. 31, 1899.....	4	\$7,000 00
Premiums and assessments collected during the year.....		\$16,567 08

* Includes "delinquents."

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.

Premiums on standard policies.....	\$3,018,707 95	
First year's assessments or premiums:		
Expense, \$130,772.62; mortuary, \$237,510.86; reserve, \$6,693.81.....	374,977 29	
Subsequent year's assessments or premiums:		
Expense, \$119,972.88; mortuary, \$363,622.65; reserve, \$237,820.44; other purposes, \$63.60.....	721,479 57	
Delinquent charges.....	678 95	
Total paid by members.....		\$4,115,843 76
Interest on mortgages, \$38,917.84; bonds and stocks, \$7,801.43; other sources, \$4,315.40.....		51,034 67
Rents.....		2,686 32
Profit on disposal of securities.....		4,109 29
Income from all other sources, viz.: Suspense account.....		45 69
Total income.....		\$4,173,719 73
Net ledger assets Dec. 31, 1898.....		1,117,187 13
Total.....		\$5,290,906 86

DISBURSEMENTS.

Death claims or installments.....	\$1,136,479 00	
Disability benefits.....	425 00	
Paid members for surrender values.....	11,321 70	
Total paid to members.....		\$1,148,225 70
Commissions to agents:		
new business, \$193,249.56; renewals, \$7,769.64.....	\$201,019 20	
Commissions for collecting premiums or assessments...	9,276 81	
Salaries and allowances of managers and agents.....	22,848 74	
Salaries of officers.....	26,241 66	
Salaries and other compensation of office employes.....	63,390 24	
Medical examiners' fees.....	1,632 00	
Taxes on premiums, \$4,747.27; on franchise, \$25.00.....	4,772 27	
Insurance department fees and licenses.....	2,169 87	
Municipal licenses.....	115 00	
Taxes on real estate and investments.....	36 94	
Internal revenue tax.....	3,204 53	
Expenses and repairs on real estate.....	1,904 78	
Rent, including company's use of own buildings.....	17,256 79	
Furniture and re-fitting office.....	2,935 01	

Legal expenses	\$24,651 20	
Advertising, printing and stationery	6,056 21	
Traveling expenses	13,194 92	
Incidental and miscellaneous expenses	11,522 79	
Mutual Life Underwriters' Executive Committee.....	393 90	
Postage	6,665 23	
Inspection of risks	15,003 30	
Interest on death claim.....	578 33	
Advance assessments applied.....	7,892 50	
		<hr/>
Total miscellaneous disbursements.....		\$442,762 22
		<hr/>
Total disbursements.....		1,590,987 92
		<hr/>
Balance.....		\$3,699,918 94

Invested as follows :

LEDGER ASSETS.

Book value of real estate.....	\$85,000 00
Loans on mortgage of real estate	568,050 00
Loans secured by collateral.....	12,000 00
Policy loans	2,782,990 62
Book value of bonds.....	76,564 88
Cash in office and in bank	113,972 79
Agents' debit balances and bills receivable.....	65,075 52
	<hr/>
Total	\$3,703,653 81

DEDUCT LEDGER LIABILITIES.

Agents' credit balances.....	\$3,734 87	
	<hr/>	
Net ledger assets, per balance.....		\$3,699,918 94

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$14,386 88	
Interest due and accrued on other assets	1,740 60	
	<hr/>	\$16,127 48
Market value of stocks and bonds over book value	1,620 12	
Mortuary assessments due on last call—made within 60 days.....	1,187 13	
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	48,500 00	
Premiums deferred and in process of collection.....	199,796 89	
	<hr/>	\$3,967,150 56

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$50,355 79	
Bills receivable, unsecured	4,806 19	
	<hr/>	
Total.....		\$55,161 98
	<hr/>	
Total admitted assets		\$3,911,988 58

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies:

Due and unpaid.....	\$26,500 00	
Adjusted, not due.....	24,000 00	
Not adjusted	204,000 00	
Resisted.....	40,500 00	
	<hr/>	\$295,000 00

Losses on post mortem policies:

Not adjusted.	\$27,500 00		
Resisted	21,000 00	\$48,500 00	

Losses on standard policies:

Adjusted, not due	\$10,000 00		
Not adjusted.	59,000 00	\$69,000 00	\$412,500 00

Present value of future payments on installment policy claims.....			3,493 27
Premiums or assessments paid before due			45 77
Reserve on limited payment policies			103,523 51
Reserve on standard policies			2,780,406 46
All other liabilities, viz.: Suspense;account.....			150 60
Total liabilities.....			\$3,300,119 61
Balance to protect contracts.....			\$611,868 97

SUMMARY.

Balance of reserve fund.....	\$175,300 57	
Balance of general or expense fund.....	436,568 40	
Total special funds		\$611,868 97

EXHIBIT OF POLICIES.

POLICIES IN FORCE DEC. 31, 1898.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Term or natural premium.....	5,346	\$15,358,000 00		
Whole life	13,050	34,970,900 00		
Paid up or limited payment	2,035	4,499,500 00	20,431	\$54,828,400 00

NEW POLICIES ISSUED.

Term or natural premium.....	16,338	\$30,641,475 00		
Whole life	12,320	18,776,950 00		
Paid up or limited payment.....	738	997,000 00	29,396	\$50,415,425 00

OLD POLICIES REVIVED.

Term or natural premium.....	354	\$828,000 00		
Whole life.....	2,306	6,372,500 00		
Paid up or limited payment.....	483	1,008,000 00	3,135	\$8,208,500 00

RE-ISSUES.

Term or natural premium.....	41	\$87,500 00		
Whole life.....	6,153	17,957,700 00		
Paid up or limited payment.....	656	1,334,000 00	6,852	\$19,379,200 00
Total.....			59,814	\$192,831,525 00

POLICIES TERMINATED DURING THE YEAR.

Term or natural premium.....	4,744	\$13,788,500 00		
Whole life.....	12,761	35,483,000 00		
Paid up or limited payment.....	2,100	4,500,500 00		
Total terminated.....			19,605	\$53,772,000 00
Policies in force Dec. 31, 1899.....			40,209	\$79,059,525 00

HOW TERMINATED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
By death	370	\$1,226,000 00		
surrender.....	6,934	19,753,500 00		
lapse.....	12,174	32,434,000 00		
not being taken.....	127	358,500 00		
Total.....	19,605	\$53,772,000 00		

POLICIES IN FORCE DEC. 31, 1899.

Term or natural premium.....	17,335	\$33,126,475 00		
Whole life.....	21,062	42,595,050 00		
Paid up or limited payment.....	1,812	3,338,000 00	40,209	\$79,059,525 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31st of the previous year.....	57	\$136,500 00
Policies written or increased during the year.....	128	242,950 00
Total	185	\$379,450 00
Deduct policies decreased and terminated during the year.	13	24,000 00
Total policies in force Dec. 31, 1899.....	172	\$355,450 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
Premiums and assessments collected during the year.....		\$4,058 98

MAINE FRATERNAL BENEFICIARY ORGANIZA-
TIONS.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS
SHOWING THEIR CONDITION DECEMBER 31, 1899.

MAINE CENTRAL RAILROAD RELIEF ASSOCIATION,

PORTLAND, ME.

ELTON A. HALL, *President.*

EDWIN G. FOSTER, *Secretary.*

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1887.

Principal Office, No. 238 St. John St.

Balance on hand December 31, 1898, viz:

Amount in reserve fund	\$25,734 73	
Amount in disability fund		} 830 17
Amount in expense fund		
Total		\$26,564 90

INCOME.

Assessments on account of deaths	\$10,074 50	
Assessments for disability fund		} 8,305 00
Assessments for expense fund		
Entrance fees	138 00	
Donations, etc.	150 00	
Interest	1,563 03	
Total income		\$20,230 53
Grand total		\$46,795 43

DISBURSEMENTS.

Death losses	\$12,000 00	
Disability claims	5,749 00	
Salaries of officers and clerks	600 00	
Stationery and printing	273 88	
Postage, \$72.00; safe rent, \$10.00; premium on treasurer's bond, \$15.00	97 00	
Total disbursements		\$18,719 88
Balance on hand December 31, 1899		\$28,075 55
Reserve fund	\$26,510 26	
Disability fund	1,565 29	
Total	\$28,075 55	

MEMBERSHIP.

	Number.	Amount
Certificates in force Dec. 31, 1898	1,672	
Certificates written during the year	64	
Total	1,736	
Ceased to be in force during the year	110	
Total certificates in force Dec. 31, 1899	1,626	
Losses or claims on certificates paid during the year	12	\$12,000 00
Losses or claims on certificates incurred during the year	13	\$13,000 00

MAINE STATE RELIEF ASSOCIATION,
PORTLAND, ME.

EDWARD C. REYNOLDS, *President.*

WYER GREENE, *Secretary.*

INCORPORATED IN 1874. COMMENCED BUSINESS IN 1874.

Balance on hand Dec. 31, 1898, viz.:	
Amount in death benefit fund.....	\$4,498 00
Amount in reserve fund.....	31,000 00
Amount in expense fund.....	451 42
Advance payments.....	11 00
Total.....	\$35,960 42

INCOME.

Assessments for death benefit fund.....	\$22,593 00
Assessments for expense fund.....	} 2,911 30
Entrance fees.....	} 32 00
Advance payments.....	66 00
Interest.....	1,640 58
Total income.....	\$27,210 88
Grand total.....	\$63,171 30

DISBURSEMENTS.

Death losses.....	\$18,708 80
Salaries of officers and clerks.....	3,212 31
Advance assessments.....	32 00
Rent, \$175.00; advertising and printing, \$287.42.....	462 42
Stamps and stationery.....	111 60
Bonds for secretary, \$15.00; license, \$2.00; agents, \$140.00.....	157 00
Total disbursements.....	\$22,684 13
Balance on hand December 31, 1899.....	\$40,487 17
Advance payments.....	\$45 00
Death benefit fund.....	6,644 43
Reserve fund.....	34,206 02
Expense fund.....	408 28
Total.....	\$40,487 17

MEMBERSHIP.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force Dec. 31, 1898.....	1,473	\$1,953,165 00
Certificates written during the year.....	70	92,505 00
Total.....	1,543	\$2,045,670 00
Ceased to be in force during the year.....	112	154,430 00
Total certificates in force Dec. 31, 1899.....	1,431	\$1,891,240 00
Losses or claims on certificates paid during the year.....	16	\$18,708 80
Losses or claims on certificates incurred during the year.....	18	\$20,791 40

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, 1898 (death benefit fund)..... \$13,551 16

INCOME.

Assessments for death benefit fund.....	\$27,212 00	
Entrance fees.	270 00	
Annual dues.....	1,837 00	
Interest.....	329 73	
Total income.....		\$29,648 73
Grand total.....		\$43,199 89

DISBURSEMENTS.

Death losses... ..	\$27,040 00	
Salaries of officers, clerks and agents.....	3,213 60	
Printing.....	140 19	
Postage and postal cards.....	502 03	
Interest on temporary loan.....	16 50	
Total disbursements.....		\$30,912 32
Balance on hand December 31, 1899		\$12,287 57

Death benefit fund..... \$12,287.57

MEMBERSHIP.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force Dec. 31, 1898.....	1,862	
Certificates written during the year.....	129	
Total.....	1,991	
Ceased to be in force during the year	97	
Total certificates in force Dec. 31, 1899	1,894	
Losses or claims on certificates paid during the year	25	\$27,040 00
Losses or claims on certificates incurred during the year.....	22	\$25,410 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, 1898, viz.:

Amount in death benefit fund	\$3,985 32	
Amount in expense fund	308 88	
Total		\$4,294 20

INCOME.

Assessments for death benefit fund	\$3,259 87	
Assessments for expense fund	208 13	
Entrance fees	6 00	
Annual dues	10 80	
Total income		\$3,484 80
Grand total		\$7,779 00

DISBURSEMENTS.

Death losses	\$3,952 11	
Salaries and expenses of officers and employes	215 78	
Licenses	4 00	
Rent, \$1.00; advertising and printing, \$13.00	14 00	
Agents' commissions	12 00	
Postage and stationery	67 97	
Total disbursements		\$4,265 86
Balance on hand December 31, 1899		\$3,513 14
Death benefit fund	\$3,293 07	
Expense fund	220 07	
Total	\$3,513 14	

MEMBERSHIP.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force, Dec. 31, 1898	574	
Certificates written during the year	1	
Total	575	
Ceased to be in force during the year	120	
Total certificates in force Dec. 31, 1899	455	
Losses or claims on certificates paid during the year	14	\$3,952 11
Losses or claims on certificates incurred during the year	13	\$3,259 87

FRATERNAL BENEFICIARY ORGANIZATIONS OF
OTHER STATES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS SHOW-
ING THEIR CONDITION DECEMBER 31, 1899.



AMERICAN BENEFIT SOCIETY,

BOSTON, MASS.

INCORPORATED IN 1838. COMMENCED BUSINESS IN 1893.

CHAS. H. BURR, *President.*

N. P. CORMACK, *Secretary.*

Principal Office, No. 2 Park Square.

INCOME.

Gross membership fees	\$2,462 00	
Expense dues or per capita tax.	6,336 85	
Assessments, mortuary	51,183 98	
Total paid by members		\$59,982 83
Interest		167 64
Sale of supplies		143 10
Changing certificates, \$73.00; fines, \$2.00.....		75 00
Special tax		747 58
Total income		\$61,116 15
Net ledger assets Dec. 31, 1898		6,336 08
Total		\$67,452 23

DISBURSEMENTS.

Death claims		\$38,000 00
Membership fees retained by subordinate bodies	\$522 00	
Commissions and fees paid organizers	3,483 23	
Salaries of officers	2,084 00	
Salaries and other compensation of office employes.	563 05	
Rent, \$360.00; advertising and printing, \$551.25	911 25	
Postage, express and telegraph	232 16	
Legal expenses.	113 00	
Governing bodies	91 83	
Official publication	606 48	
Insurance department fees	52 10	
Miscellaneous expenses	184 59	
Travel, \$239.29; supplies, \$167.78.	407 07	
Furniture, \$17.00; stationery, \$20.80	37 80	
Paraphernalia	237 36	
Total miscellaneous disbursements		\$9,525 86
Total disbursements		47,525 86
Balance		\$19,926 37

Invested as follows:

LEDGER ASSETS.

Cash in office	\$4 27	
* In hands of the Boston Mutual Life Insurance Company.	19,922 10	
Ledger assets		\$19,926 37

NON-LEDGER ASSETS.

Assessments in treasury of subordinate branches	\$3,249 65	
Furniture, fixtures and safes	293 40	
Total		\$3,543 05
Gross assets		\$23,469 42

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes	\$293 40	
Total admitted assets		\$23,176 02

LIABILITIES.

Losses and claims, viz.:

Due and unpaid	\$2,500 00	
Reported, no proof.....	500 00	
Resisted.....	500 00	\$3,500 00
Salaries, rents, taxes, fees and accounts due and accrued.	186 53	
Assessments paid in advance	24 30	
All other liabilities.....	791 60	
Total liabilities.....		\$4,502 43
Balance to protect contracts.....		\$18,673 59

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	5,067	\$5,331,000 00
Policies written or increased during the year	1,248	1,160,000 00
Total	6,255	\$6,491,000 00
Deduct policies decreased and terminated during the year	743	676,500 00
Policies in force Dec. 31, 1899.....	5,512	\$5,814,500 00
Losses and claims unpaid Dec. 31, of previous year.....	1	\$1,000 00
Losses and claims incurred during the year	35	41,000 00
Total	36	\$42,000 00
Losses and claims paid and compromised during the year	31	38,500 00
Losses and claims unpaid Dec. 31, 1899.....	5	\$3,500 00
Assessments collected during the year		\$51,183 98

* According to the terms of transfer to the Boston Mutual Life Insurance Company affected Dec. 16, 1899, the assets, with books, papers, etc., were turned over to the company, but owing to a question of the legality of the same, the assets, books, etc., were returned Jan. 2, 1900.

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	1,543	\$1,456,500 00
Policies written during the year.....	413	369,250 00
	<hr/>	<hr/>
Total.....	1,956	\$1,825,750 00
Deduct policies decreased and terminated during the year	302	245,000 00
	<hr/>	<hr/>
Policies in force Dec. 31, 1899.....	1,654	\$1,580,750 00
Losses and claims incurred during the year.....	10	\$9,000 00
Losses and claims paid and compromised during the year	7	6,500 00
	<hr/>	<hr/>
Losses and claims unpaid Dec. 31, 1899.....	3	\$2,500 00
Assessments collected during the year.....		\$14,032 64

AMERICAN LEGION OF HONOR,

BOSTON, MASS.

INCORPORATED IN 1879. COMMENCED BUSINESS IN 1878.

WM. N. DAVENPORT, *President.*

ADAM WARNOCK, *Secretary.*

Principal Office, No. 200 Huntington Ave.

INCOME.

Gross membership fees.....	\$516 00	
Change of certificates.....	484 00	
Assessments, mortuary, \$1,490,406.80; expense, \$63,000.00...	1,553,406 80	
	<hr/>	
Total paid by members.....		\$1,554,406 80
Interest, \$20,369.40; rent, \$1,606.31.....		21,975 71
Sale of supplies.....		8 70
Income from all other sources, viz.: Fines, \$120.00; sale of securities, \$11,762.59.....		11,882 59
		<hr/>
Total income.....		\$1,588,273 80
Net ledger assets Dec. 31, 1898.....		579,731 48
		<hr/>
Total.....		\$2,168,005 28

DISBURSEMENTS.

Death claims.....		\$1,663,560 00
Maintenance and support of Grand and Subordinate Councils.....	\$26,940 10	
Salaries of officers.....	9,366 65	
Salaries and other compensation of office employes.....	7,932 60	
Taxes, \$1,156.24; advertising and printing, \$4,304.43.....	5,460 67	
Postage, express and telegraph.....	1,765 15	
Legal expenses.....	2,680 68	
Governing bodies.....	3,713 90	
Official publication.....	2,219 75	
Insurance department fees.....	395 00	

Mileage.....	\$2,884 50
Office expenses.....	2,845 47
Supplies.....	137 55
Repairs.....	1,043 31
Furniture.....	650 00
Miscellaneous expenses.....	866 52
Total miscellaneous disbursements.....	\$69,601 25
Total disbursements.....	1,733,101 25
Balance.....	\$434,904 03

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$90,000 00
Book value of stocks and bonds.....	316,000 00
Cash in bank.....	28,904 03
Ledger assets.....	\$434,904 03

NON-LEDGER ASSETS.

Market value of stocks and bonds over book value.....	\$36,145 00
Assessments in treasury of subordinate branches.....	118,236 46
Total.....	\$154,381 46
Total admitted assets.....	\$589,285 49

LIABILITIES.

Losses and claims, viz.:	
Not yet due.....	\$80,000 00
Reported, no proof.....	74,500 00
Total liabilities.....	\$154,500 00
Balance to protect contracts.....	\$434,785 49

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	19,119	\$44,023,500 00
Policies written or increased during the year.....	516	427,000 00
Total.....	19,635	\$44,450,500 00
Deduct policies decreased and terminated during the year..	2,741	7,156,000 00
Policies in force Dec. 31, 1899.....	16,894	\$37,294,500 00
Losses and claims unpaid Dec. 31, of previous year.....	83	\$215,500 00
Losses and claims incurred during the year.....	647	1,602,500 00
Total.....	730	\$1,818,000 00
Losses and claims paid and compromised during the year..	659	1,663,500 00
Losses and claims unpaid Dec. 31, 1899.....	71	\$154,500 00
Assessments collected during the year.....		\$1,553,406 80

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	146	\$293,000 00
Policies written during the year.....	4	3,500 00
Total.....	150	\$296,500 00
Deduct policies decreased and terminated during the year..	47	84,500 00
Policies in force Dec. 31, 1899.....	103	\$212,000 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.....		\$7,939 45

ANCIENT ORDER OF UNITED WORKMEN,
BOSTON, MASS.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1879.

NATHAN CRARY, *President.*

J. EDWARD BURTT, *Secretary.*

Principal Office, No. 12 Walnut St.

INCOME.

Gross membership fees	\$16,278 00	
Dues	223,150 00	
Expense dues or per capita tax	54,355 00	
Assessments, mortuary	824,042 00	
Medical examiners' fees paid by applicant	9,733 50	
Relief fund	67,306 40	
Total paid by members		\$1,194,864 90
Interest	2,363 68	
Sale of supplies	2,645 26	
Beneficiary certificates	5,891 50	
Total income		\$1,206,765 34
Net ledger assets Dec. 31, 1898		144,340 04
Total		\$1,351,105 38

DISBURSEMENTS.

Death claims	\$870,450 00	
Relief assessment	65,000 00	
Charity	223 00	
Total paid to members		\$935,673 00
Membership fees retained by subordinate bodies	\$16,278 00	
Annual dues, per capita tax, etc., retained by subordinate bodies	223,150 00	
Salaries of organizers not paid by commissions	4,162 28	
Salaries of officers	6,800 00	
Salaries and other compensation of office employes	6,041 00	
Medical examiners' fees, viz.:		
Subordinate examiners	\$7,210 00	
Supreme or grand supervisors	2,523 50	9,733 50
Rent, \$1,175.32; taxes, \$289 88; advertising and printing, \$7,650.39		9,115 59
Postage, express and telegraph		2,780 49
Legal expenses		2,228 46
Governing bodies		8,707 76
Official publication		1,028 00
Insurance department fees		32 10
Grand Lodge session		11,650 91
Expenses lodge supervisors		4,016 77
Office expenses		1,498 07

Grand Lodge officers' traveling expenses	\$5,417 65	
Beneficial commission	689 58	
Instruction	14,215 27	
Executive committee.....	179 41	
Total miscellaneous disbursements		\$327,724 84
Total disbursements		1,263,397 84
Balance.....		\$87,707 54

Invested as follows :

LEDGER ASSETS.

Book value of real estate.....	\$26,000 00	
Cash in bank	61,707 54	
Ledger assets		\$87,707 54

LIABILITIES.

Losses and claims, viz.:		
Due and unpaid	\$8,000 00	
Reported, no proof	57,000 00	
Total liabilities		\$65,000 00
Balance to protect contracts		\$22,707 54

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	53,523	\$107,046,000 00
Policies written or increased during the year	5,423	10,846,000 00
Total	58,946	\$117,892,000 00
Deduct policies decreased and terminated during the year...	1,652	3,304,000 00
Policies in force Dec. 31, 1899	57,294	\$114,588,000 00
Losses and claims unpaid Dec. 31 of previous year.....	25	\$50,000 00
Losses and claims incurred during the year	445	889,000 00
Total	470	\$939,000 00
Losses and claims paid and compromised during the year ...	437	874,000 00
Losses and claims unpaid Dec. 31, 1899.	33	\$65,000 00
Assessments collected during the year		\$824,042 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	7,153	\$14,366,000 00
Policies written during the year.....	556	1,112,000 00
Total	7,709	\$15,418,000 00
Deduct policies decreased and terminated during the year...	211	422,000 00
Policies in force Dec. 31, 1899.	7,498	\$14,996,000 00
Losses and claims unpaid Dec. 31, of previous year	1	\$2,000 00
Losses and claims incurred during the year	70	140,000 00
Total	71	\$142,000 00
Losses and claims paid and compromised during the year...	68	136,000 00
Losses and claims unpaid Dec. 31, 1899	3	\$6,000 00
Assessments collected during the year		\$109,399 00

CATHOLIC BENEVOLENT LEGION,
BROOKLYN, N. Y.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1881.

JOHN C. MCGUIRE, *President.*

JOHN D. CARROLL, *Secretary.*

Principal Office, Nos. 367-373 Fulton St.

INCOME.

Assessments, mortuary, \$1,147,026.91; emergency, \$83,602.99.....	\$1,230,629 90
Interest.....	1,178 43
Income from all other sources, viz.: Per capita tax, charter fees, supplies, etc.....	31,651 12
Total income.....	\$1,263,459 45
Net ledger assets Dec. 31, 1898.....	5,699 12
Total.....	\$1,269,158 57

DISBURSEMENTS.

Death claims.....	\$1,137,675 03
Disability claims.....	10,500 00
Total paid to members.....	\$1,148,175 03
Commissions and fees paid organizers.....	\$5,013 61
Salaries of organizers not paid by commissions.....	2,006 95
Salaries and other compensation of officers.....	6,175 00
Salaries and other compensation of office employes.....	4,648 00
Rent, \$939.00; advertising and printing, \$3,280.85.....	4,219 85
Postage, express and telegraph.....	2,043 44
Legal expenses.....	2,165 71
Governing bodies.....	2,475 00
Official publication.....	40 00
Insurance department fees.....	167 20
All other disbursements.....	7,405 87
Total miscellaneous disbursements.....	\$36,360 63
Total disbursements.....	1,184,535 66
Balance.....	\$84,622 91

Invested as follows:

LEDGER ASSETS.

Cash in office and in bank.....	\$84,622 91
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NON-LEDGER ASSETS.

Assessments in treasury of subordinate branches.....	\$126,500 00
Total admitted assets.....	\$211,122 91

LIABILITIES.

Losses and claims, viz.:

Not yet due.....	\$154,170 33
Reported, no proof	122,000 00
Resisted	6,000 00
Total liabilities.....	\$282,170 33

EXHIBIT OF POLICIES.

TOTAL BUSINESS.	Number.	Amount.
Policies in force Dec. 31, of previous year.....	47,430	\$75,537,000 00
Policies written or increased during the year.	2,769	2,777,960 00
Total....	50,199	\$78,314,000 00
Deduct policies decreased and terminated during the year....	4,247	6,458,500 00
Policies in force Dec. 31, 1899	45,952	\$71,855,500 00
Losses and claims unpaid Dec. 31, of previous year.....	129	\$230,200 00
Losses and claims incurred during the year... .	711	1,211,500 00
Total.....	840	\$1,441,700 00
Losses and claims paid and compromised during the year....	673	1,159,529 67
Losses and claims unpaid Dec. 31, 1899.....	167	\$282,170 33
Assessments collected during the year		\$1,230,629 90

BUSINESS IN MAINE.

	Number.	Amount.
Policies in force Dec. 31, of previous year.....	42	\$43,500 00
Policies written during the year.....	9	5,500 00
Total.....	51	\$51,000 00
Deduct policies decreased and terminated during the year ...	5	6,000 00
Policies in force Dec. 31, 1899.....	46	\$45,000 00
Losses and claims incurred during the year.....	1	\$2,000 00
Losses and claims paid and compromised during the year....	1	2,000 00
Assessments collected during the year.....		\$663 20

CHRISTIAN BURDEN BEARERS' ASSOCIATION,

MANCHESTER, N. H.

INCORPORATED IN 1898. COMMENCED BUSINESS IN 1885.

FRANK BURR, *President.*C. R. CROSSETT, *Secretary.*

Principal Office, No. 1008 Elm St., Rooms 512-514.

INCOME.

Gross membership fees	\$86 00	
Assessments, mortuary	22,761 28	
Donations.	34 05	
	<hr/>	
Total paid by members		\$22,881 33
Interest		1,209 23
Special dividend		156 16
	<hr/>	
Total income		\$24,246 72
Net ledger assets Dec. 31, 1898		31,319 69
	<hr/>	
Total		\$55,566 41

DISBURSEMENTS.

Death claims	\$18,500 00	
Payments returned to applicants	6 50	
	<hr/>	
Total paid to members		\$18,506 50
Salaries of officers	\$1,115 00	
Salaries and other compensation of office employes	464 56	
Medical examiners' fees, viz.:		
Supreme or Grand Supervisors	44 50	
Rent, \$100.00; revenue tax, \$7.70; advertising and printing, \$16.50	124 20	
Postage, express and telegraph	130 74	
Official publication	250 00	
Insurance department fees	7 00	
All other disbursements	40 46	
	<hr/>	
Total miscellaneous disbursements		\$2,176 46
	<hr/>	
Total disbursements		20,682 96
	<hr/>	
Balance		\$34,883 45

Invested as follows:

LEDGER ASSETS.

Loans secured by collateral	\$15,000 00	
Book value of bonds	11,934 33	
Cash in office and in bank	7,949 12	
	<hr/>	
Ledger assets		\$34,883 45

NON-LEDGER ASSETS.

Interest accrued	\$200 00	
Market value of stocks and bonds over book value	785 67	
Furniture, fixtures and supplies	200 00	
Total		\$1,185 67
Gross assets		\$36,069 12

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery	\$200 00	
Bills receivable, unsecured	985 67	
Total		\$1,185 67
Total admitted assets		\$34,883 45

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	1,834	\$1,787,000 00
Policies written or increased during the year	86	80,000 00
Total	1,920	\$1,867,000 00
Deduct policies decreased and determined during the year...	53	50,500 00
Policies in force Dec. 31, 1899	1,867	\$1,816,500 00
Losses and claims incurred during the year	19	\$18,500 00
Losses and claims paid and compromised during the year....	19	18,500 00
Assessments collected during the year		\$22,761 28

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	12	11,000 00
Total	239	\$230,500 00
Deduct policies decreased and terminated during the year ...	9	8,000 00
Policies in force Dec. 31, 1899	230	\$222,500 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		\$2,862 00

FORESTERS OF AMERICA, ENDOWMENT FUND,
BROOKLYN, N. Y.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

THOS. J. FORD, *President.*

EZEKIEL M. MCMURTRY, *Secretary.*

Principal Office, Nos. 367-371 Fulton Street.

INCOME.

Assessments, mortuary.....	\$20,636 94
Net ledger assets Dec. 31, 1898	1,641 56
Total.....	<u>\$22,278 50</u>

DISBURSEMENTS.

Death claims.....	\$21,000 00
Balance	<u>\$1,278 50</u>

Invested as follows:

LEDGER ASSETS.

Cash in office and in bank.....	\$1,278 50
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NON-LEDGER ASSETS.

Assessments in treasury of subordinate branches.....	\$1,630 00
Total admitted assets	<u>\$2,908 50</u>

LIABILITIES.

Losses and claims, viz.:	
In process of adjustment.....	\$1,000 00
Reported, no proof.....	1,000 00
Total liabilities.....	<u>\$2,000 00</u>
Balance to protect contracts.....	<u>\$908 50</u>

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	598	\$642,000 00
Deduct policies decreased and terminated during the year..	36	<u>37,000 00</u>
Policies in force Dec. 31, 1899.....	562	\$605,000 00
Losses and claims incurred during the year.....	20	\$23,000 00
Losses and claims paid and compromised during the year..	18	<u>21,000 00</u>
Losses and claims unpaid Dec. 31, 1899.....	2	\$2,000 00
Assessments collected during the year.....		<u>\$20,636 94</u>

TRANSACTIONED NO BUSINESS IN MAINE DURING 1899.

HOME CIRCLE,

BOSTON, MASS.

INCORPORATED IN 1880. COMMENCED BUSINESS IN 1879.

FRANKLIN O. BARNES, *Supreme Leader*. JULIUS M. SWAIN, *Supreme Secretary*.

Principal Office, No. 120 Tremont St.

INCOME.

Assessments, equalizing security.....	\$25,034 78	
Assessments, mortuary, \$127,715.70; expense, \$17,519.94.....	145,235 64	
Total paid by members		\$170,270 42
Interest		231 34
Sale of supplies		381 55
Income from all other sources, viz.: Benefit certificates, \$388.50; council fines, \$6.80; dues, \$150.00.....		545 30
Total income.....		\$171,428 61
Net ledger assets Dec. 31, 1898.....		36,413 51
Total		\$207,842 12

DISBURSEMENTS.

Death claims.....		\$158,248 66
Salaries of officers	\$3,541 85	
Salaries and other compensation of office employes.....	1,927 50	
Medical examiners' fees, viz.: Supreme Supervisors.....	394 50	
Rent, \$903.37; taxes, \$119.67; advertising and printing, \$1,769.21	2,792 45	
Postage, express and telegraph.....	901 67	
Legal expenses	275 00	
Governing bodies	528 95	
Official publication	1,279 98	
Insurance department fees	100 30	
Deputies fees and expenses.....	2,172 99	
Supplies.....	427 70	
Supreme council sessions and official visitations.....	1,065 27	
Office furniture, \$90.37; office expenses, \$183.21.....	273 58	
Total miscellaneous disbursements		\$15,681 74
Total disbursements		173,930 40
Balance		\$33,911 72

Invested as follows:

LEDGER ASSETS.

Loans on mortgage of real estate.....	\$29,000 00	
Cash in bank.....	4,911 72	
Ledger assets		\$33,911 72

NON-LEDGER ASSETS.

Office furniture.....	\$2,072 00	
Supplies	1,400 00	
Due from Grand and Subordinate Councils	337 00	
Interest accrued	575 00	
Assessments in treasury of subordinate branches	11,500 00	
Total		\$15,884 00
Gross assets		\$49,795 72

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery	\$3,472 00	
Total admitted assets		\$46,323 72

LIABILITIES.

Losses and claims, viz.:		
Due and unpaid	\$32,887 61	
Not yet due	3,815 12	
Total liabilities		\$36,702 73
Balance to protect contracts		\$9,620 99

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	6,217	\$11,786,000 00
Policies written or increased during the year	358	343,000 00
Total	6,575	\$12,129,000 00
Deduct policies decreased and terminated during the year	759	2,098,500 00
Policies in force Dec. 31, 1899.....	5,816	\$10,030,500 00
Losses and claims unpaid Dec. 31, of previous year	11	\$36,765 20
Losses and claims incurred during the the year	83	162,009 52
Total	94	\$198,774 72
Losses and claims paid and compromised during the year	72	162,071 99
Losses and claims unpaid Dec. 31, 1899.....	22	\$36,702 73
Assessments collected during the year.....		\$151,165 38

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	71	\$140,000 00
Deduct policies decreased and terminated during the year	1	12,500 00
Policies in force Dec. 31, 1899.....	70	\$127,500 00
Losses and claims incurred during the year	1	\$1,904 96
Losses and claims paid and compromised during the year	1	1,904 96
Assessments collected during the year.....		\$1,944 58

INDEPENDENT ORDER OF FORESTERS,

TORONTO, CANADA.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1881.

ORONHYATEKHA, *President.*JOHN A. MCGILLIORAY, *Secretary.*

Principal Office, Cor. Bay and Richmond Sts.

INCOME.

Gross membership fees.....	\$40,866 45	
Expense dues or per capita tax.....	189,611 21	
Assessments, mortuary, \$1,976,528.48; sick and funeral, \$182,766.50.....	2,159,294 98	
Total paid by members.....		\$2,389,772 64
Interest.....		119,982 53
Change of policies.....		2,485 89
Organizing.....		10,403 88
Supplies.....		32,887 09
Sundry refunds.....		1,639 66
Total income.....		\$2,557,171 69
Net ledger assets Dec. 31, 1898.....		3,222,163 44
Total.....		\$5,779,335 13

DISBURSEMENTS.

Death claims.....	\$1,182,901 71	
Permanent disability claims.....	69,623 32	
Funeral benefits.....	9,529 02	
Sick benefits.....	163,866 50	
Old age benefits.....	4,250 00	
Special mortuary.....	200 00	
Payments returned to applicants or members.....	9,761 48	
Total paid to members.....		\$1,440,132 03
Salaries of organizers not paid by commissions.....	\$123,738 59	
Salaries of officers.....	37,166 56	
Salaries and other compensation of office employes.....	50,884 78	
Medical examiners' fees, viz.:		
Subordinate Examiners.....	825 37	
Rent, light and heat, \$7,919.01; taxes, \$6,575.30; adver- tising and printing, \$25,173.80.....	39,668 11	
Total and permanent fees.....	337 50	
General expense account.....	7,829 79	
Traveling expenses.....	8,877 54	
Executive expenses.....	1,839 25	
Insurance fees.....	551 41	
Branch office expenses.....	10,043 81	
Fraternal societies fees.....	773 47	
Accident insurance fees.....	325 00	
Valuations of English securities and reports.....	1,453 32	

Expenses Supreme Court	\$6,294 92	
Office expenses and stationery.....	3,727 20	
Actuary's salary	1,094 99	
Valuator's salary and expenses.....	1,512 12	
Furniture	11,520 17	
Commission on loans.....	4,243 09	
Sundry advances re-loans.....	2,022 00	
Fire insurance re-loans.....	742 86	
Supplies.....	63,588 40	
Postage, express and telegrams.....	6,910 62	
Legal expenses	7,830 30	
Special legal	5,190 00	
Legislation	531 48	
Publication of Forester	37,903 87	
Insurance inspection.....	5,340 85	
Transferred to contingent account.....	92,880 68	
Total miscellaneous disbursements.....		\$535,648 05
Total disbursements.....		1,975,780 08
Balance		\$3,803,555 05

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$389,197 25	
Loans on mortgage of real estate.....	2,495,767 54	
Book value of stocks and bonds.....	485,435 41	
Special deposits.....	128,750 00	
Cash in bank.....	272,033 69	
Sundry temporary loans.....	32,371 16	
Ledger assets.....		\$3,803,555 05

NON-LEDGER ASSETS.

Interest due and accrued	\$71,426 19	
Due from high and subordinate courts.....	47,260 05	
Saleable supplies on hand.....	54,477 32	
Market value of stocks and bonds over book value.....	241 92	
Furniture, after deduction for depreciation.....	19,210 50	
Total		\$192,615 98
Gross assets.....		\$3,996,171 03

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery.....	\$73,687 82	
Total admitted assets.....		\$3,922,483 21

LIABILITIES.

Losses and claims (due and unpaid)	\$74,028 09	
Present value of unpaid installments of old age annuities	27,269 88	
Assessments paid in advance	3,757 33	
All other liabilities.....	2,021 21	
Total liabilities.....		\$107,076 51
Balance to protect contracts.....		\$3,815,406 70

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	143,436	\$178,311,500 00
Policies written or increased during the year.	26,087	24,417,000 00
Total.....	169,523	\$202,728,500 00
Deduct policies decreased and terminated during the year	8,064	7,936,000 00
Policies in force Dec. 31, 1899	161,459	\$194,792,500 00
Losses and claims unpaid Dec. 31, of previous year	81	\$90,796 45
Losses and claims incurred during the year.....	979	1,238,623 32
Total	1,060	\$1,329,419 77
Losses and claims paid and compromised during the year	981	1,256,975 03
Losses and claims unpaid Dec. 31, 1899	79	\$72,444 74
Assessments collected during the year.....		\$2,159,294 98

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	3,059	\$3,094,000 00
Policies written during the year....	1,013	821,500 00
Total	4,072	\$3,915,500 00
Deduct policies decreased and terminated during the year	440	432,000 00
Policies in force Dec 31, 1899.....	3,632	\$3,483,500 00
Losses and claims unpaid Dec. 31, of previous year.	3	\$1,700 00
Losses and claims incurred during the year.....	25	23,016 67
Total.....	28	\$24,716 67
Losses and claims paid and compromised during the year	26	23,616 67
Losses and claims unpaid Dec. 31, 1899	2	\$1,100 00
Assessments collected during the year.		\$42,814 41

KNIGHTS OF COLUMBUS,
NEW HAVEN, CONN.

INCORPORATED IN 1882. COMMENCED BUSINESS IN 1882.

EDWARD L. HEARN, *President.*

DANIEL COLWELL, *Secretary.*

Principal Office, Nos. 94-100 Poli Building.

INCOME.

Expense dues or per capita tax	\$45,633 90	
Assessments, mortuary, \$243,744.31; reserve, \$18,954.30.....	262,698 61	
Medical examiners' fees paid by applicant	3,382 50	
Total paid by members		\$311,715 01
Interest		6,162 86
Sale of supplies		4,881 88
Income from all other sources		1,000 00
Total income		\$323,759 75
Net ledger assets, Dec. 31, 1898		253,774 47
Total		\$577,534 22

DISBURSEMENTS.

Death claims		\$180,000 00
Salaries of organizers not paid by commissions	\$4,169 12	
Salaries and other compensation of officers.....	12,858 07	
Salaries and other compensation of office employees.....	2,898 16	
Medical examiners' fees, viz:		
Supreme or Grand Supervisors	3,641 50	
Rent, \$780.00; advertising and printing, \$1,828.55	2,608 55	
Postage, express and telegraph	1,139 39	
Legal expenses	2,014 93	
Governing bodies.....	7,748 74	
Insurance department fees	364 25	
Supplies	7,438 53	
All other disbursements	1,492 90	
Total miscellaneous disbursements		\$46,374 14
Total disbursements		226,374 14
Balance.....		\$351,160 08

Invested as follows:

LEDGER ASSETS.

Loans on mortgage of real estate	\$110,000 00	
Book value of bonds.....	43,782 23	
Cash in bank	192,377 85	
Deposited with the department of insurance, Quebec	5,000 00	
Ledger assets		\$351,160 08

NON-LEDGER ASSETS.

Interest due and accrued	\$1,491 59	
Furniture, fixtures and safes	1,500 00	
Supplies, printed matter and stationery	1,500 00	
Assessments in treasury of subordinate branches	31,513 31	
Total.....		\$36,004 90
Gross assets		\$387,164 98

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery	\$3,000 00
Total admitted assets.....	\$384,164 98

LIABILITIES.

Losses and claims, viz:		
Due and unpaid.....	\$2,133 65	
Not yet due	28,000 00	
Total liabilities.....		\$30,133 65
Balance to protect contracts.....		\$354,031 33

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	22,005	\$22,306,000 00
Policies written or increased during the year	5,242	5,242,000 00
Total	27,247	\$27,548,000 00
Deduct policies decreased and terminated during the year..	911	913,000 00
Policies in force Dec. 31, 1899.....	26,336	\$26,635,000 00
Losses and claims unpaid Dec. 31, of previous year.....	39	\$39,133 65
Losses and claims incurred during the year.....	171	171,000 00
Total	210	\$210,133 65
Losses and claims paid and compromised during the year..	180	180,000 00
Losses and claims unpaid Dec. 31, 1899	30	\$30,133 65
Assessments collected during the year		\$243,744 31

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	631	\$632,000 00
Policies written during the year	75	75,000 00
Total	706	\$707,000 00
Deduct policies decreased and terminated during the year..	50	50,000 00
Policies in force Dec. 31, 1899.....	656	\$657,000 00
Losses and claims unpaid Dec. 31, of previous year.....	3	\$3,000 00
Losses and claims incurred during the year.....	4	4,000 00
Total	7	\$7,000 00
Losses and claims paid and compromised during the year..	7	7,000 00
Assessments collected during the year		\$7,321 37

KNIGHTS OF HONOR,
ST. LOUIS, MO.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1873.

JOHN P. SHANNON, *President.*

B. F. NELSON, *Secretary.*

Principal Office, No. 816 Olive St.

INCOME.

Expense dues or per capita tax.....	\$89,082 90	
Assessments, mortuary	3,505,895 69	
Total paid by members		\$3,594,978 59
Interest		4,706 55
Income from all other sources.....		19,875 21
Total income		\$3,619,560 35
Net ledger assets Dec. 31, 1898		70,338 09
Total		\$3,689,898 44

DISBURSEMENTS.

Death claims		\$3,515,033 08
Commissions and fees paid organizers	\$11,567 51	
Salaries and other compensation of officers.....	11,275 39	
Salaries and other compensation of office employes.....	16,044 00	
Medical examiners' fees, viz.:		
Supreme or Grand Supervisors.....	2,500 00	
Rent, \$2,400.00; taxes, \$19.80; advertising and printing, \$2,643.30.....	5,063 10	
Postage, express and telegraph	1,635 23	
Legal expenses.....	8,744 69	
Governing bodies	12,704 17	
Official publication	2,500 00	
Insurance department fees	1,632 00	
Supreme Lodge session.....	20,556 19	
Miscellaneous.....	2,897 59	
Total miscellaneous disbursements		\$97,119 87
Total disbursements		3,612,152 95
Balance		\$77,745 49

Invested as follows:

LEDGER ASSETS.

Due from Grand and Subordinate Lodges.....	\$513 16	
R. J. Breckenridge (Judgment)	2,691 05	
Office furniture, supplies, stationery, etc.....	10,634 11	
Suspense account.....	1,532 51	
Cash in office and in bank.....	41,138 37	
Court bonds.....	21,236 29	
Ledger assets		\$77,745 49

NON-LEDGER ASSETS.

Assessments in treasury of subordinate branches.....	\$294,943 42
Gross assets.....	\$372,688 91

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery	\$10,634 11
Suspense account.....	1,532 51
R. J. Breckenridge (Judgment)	2,691 05
Total	\$14,857 67
Total admitted assets	\$357,831 24

LIABILITIES.

Losses and claims, viz.:	
Due and unpaid	\$23,266 67
Not yet due.....	465,500 00
In process of adjustment.....	167,000 00
Resisted	71,000 00
Total	\$726,766 67
All other liabilities	72 00
Total liabilities.....	\$726,838 67

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	82,256	\$146,703,000 00
Policies written or increased during the year	4,389	5,364,000 00
Total	86,645	\$152,067,000 00
Deduct policies decreased and terminated during the year	19,782	33,598,000 00
Policies in force Dec. 31, 1899.....	66,863	\$118,469,000 00
Losses and claims unpaid Dec. 31, of previous year.....	27	\$53,933 35
Losses and claims incurred during the year	2,120	3,949,866 40
Total	2,147	\$4,003,799 75
Losses and claims paid and compromised during the year	1,887	3,515,033 08
Losses and claims unpaid Dec. 31, 1899.....	260	\$488,766 67
Assessments collected during the year		\$3,505,895 69

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31 of previous year	303	\$573,000 00
Policies written during the year.....	1	500 00
Total.....	304	\$573,500 00
Deduct policies decreased and terminated during the year	69	151,500 00
Policies in force Dec. 31, 1899	235	\$422,000 00
Losses and claims incurred during the year	4	\$7,000 00
Losses and claims paid and compromised during the year	3	5,000 00
Losses and claims unpaid Dec. 31, 1899.....	1	\$2,000 00
Assessments collected during the year.....		\$17,144 58

KNIGHTS OF PYTHIAS,
CHICAGO, ILL.

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1877.

J. A. HINSEY, *President.*

H. B. STOLTE, *Secretary.*

Principal Office, Nos. 1008 and 1010 Fisher Building.

INCOME.

Gross membership fees	\$14,869 00	
Expense dues or per capita tax	124,359 37	
Assessments, mortuary	1,204,684 98	
Medical examiners' and other fees	1,354 25	
Total paid by members		\$1,345,207 60
Interest		7,487 85
Total income		\$1,352,695 45
Net ledger assets Dec. 31, 1898		496,299 96
Total		\$1,848,995 41

DISBURSEMENTS.

Death claims	\$1,201,670 61	
Payments returned to applicants or members	17,112 33	
Total paid to members		\$1,218,783 54
Membership fees retained by subordinate bodies	\$14,809 00	
Commissions and fees paid organizers	45,220 13	
Salaries of officers	6,500 00	
Salaries and other compensation of office employes	10,629 17	
Medical examiners' fees, viz.:		
Subordinate Examiners	\$22,350 50	
Supreme or Grand Supervisors	5,821 50	28,172 00
Rent, \$2,970.04; advertising and printing, \$6,211.60		9,181 64
Postage, express and telegraph		3,866 49
Legal expenses		11,424 13
Governing bodies		902 85
Official publication		300 00
Insurance department fees		375 10
Section supplies and printing		3,531 98
Investigating death claims		4,890 55
Office expenses and miscellaneous items		1,951 14
Total miscellaneous disbursements		\$141,754 18
Total disbursements		1,360,537 72
Balance		\$488,457 69

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$38,590 46	
Loans on mortgage of real estate	52,251 00	
Loans secured by collateral	22,621 72	
Book value of bonds	31,890 00	
Cash in bank	35,062 98	
Balance due on claim, City National Bank, Fort Worth, Texas	91,798 16	
Lexington Hotel Investment	216,243 37	
Ledger assets		\$488,457 69

NON-LEDGER ASSETS.

Interest due and accrued.....	\$5,528 29
Market value of real estate over book value.....	11,409 54
Market value of stocks and bonds over book value.....	900 00
Face value of Lexington Hotel Investment over cost.....	38,326 33
Assessments in treasury of subordinate branches.....	25,665 20
Furniture, fixtures and safes.....	3,500 00
Supplies, printed matter and stationery.....	1,000 00
Total.....	<u>\$86,329 36</u>
Gross assets.....	<u>\$574,787 05</u>

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery.....	\$4,500 00
Total admitted assets.....	<u>\$570,287 05</u>

LIABILITIES.

Losses and claims, viz.:

In process of adjustment.....	\$278,000 00
Resisted.....	53,634 38

Total liabilities.....	<u>\$331,634 38</u>
Balance to protect contracts.....	<u>\$238,652 67</u>

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	54,771	\$100,527,500 00
Policies written or increased during the year.....	11,034	15,943,500 00
Total.....	65,805	<u>\$116,471,000 00</u>
Deduct policies decreased and terminated during the year... ..	5,283	8,081,500 00
Policies in force Dec. 31, 1899.....	60,522	<u>\$108,389,500 00</u>
Losses and claims unpaid Dec. 31, of previous year.....	131	\$287,634 38
Losses and claims incurred during the year.....	620	1,289,500 00
Total.....	751	<u>\$1,577,134 38</u>
Losses and claims paid and compromised during the year... ..	593	1,245,500 00
Losses and claims unpaid Dec. 31, 1899.....	158	<u>\$331,634 38</u>
Assessments collected during the year.....		<u>\$1,329,044 35</u>

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	576	\$725,000 00
Policies written during the year.....	344	367,000 00
Total.....	920	<u>\$1,092,000 00</u>
Deduct policies decreased and terminated during the year... ..	73	99,000 00
Policies in force Dec. 31, 1899.....	847	<u>\$993,000 00</u>
Losses and claims unpaid Dec. 31, of previous year.....	2	\$2,000 00
Losses and claims incurred during the year.....	2	4,000 00
Total.....	4	<u>\$6,000 00</u>
Losses and claims paid and compromised during the year... ..	4	6,000 00
Assessments collected during the year.....		<u>\$9,200 05</u>

KNIGHTS OF THE MACCABEES OF THE WORLD,
 PORT HURON, MICH.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1883.

D. P. MARKEY, *President.*

GEO. J. SIEGLE, *Secretary.*

Principal Office, Cor. Huron Ave. and Bard St.

INCOME.

Gross membership fees.....	\$25,633 50	
Expense dues or per capita tax	4,529 08	
Assessments, mortuary, \$1,832,230.72; emergency, \$249,849.70	2,082,080 42	
Medical examiners' fees paid by applicant	1,355 95	
Total paid by members		\$2,113,598 95
Interest, \$14,079.73; rent, \$545.80		14,625 53
Sale of supplies		8,603 25
Income from all other sources		47,117 03
Total income		\$2,183,944 76
Net ledger assets, Dec. 31, 1898		803,087 41
Total		\$2,987,032 17

DISBURSEMENTS.

Death claims	\$1,623,033 68	
Disability claims.	77,984 99	
Payments returned to applicants or members.. ..	553 58	
Total paid to members.....		\$1,701,572 25
Salaries of organizers not paid by commissions.....	\$41,702 17	
Salaries of officers	22,632 68	
Salaries and other compensation of office employes.....	22,064 50	
Medical examiners' fees, viz:		
Supreme or Grand Supervisors	434 95	
Rent, \$2,657.81; advertising and printing, \$10,413.75	13,071 56	
Postage, express and telegraph	11,682 31	
Legal expenses	7,553 06	
Governing bodies.....	97,824 76	
Official publication	20,209 75	
Insurance department fees	2,078 52	
Supplies	21,758 76	
Travel	4,069 01	
Prizes	2,540 00	
Miscellaneous	1,794 00	
Total miscellaneous disbursements		\$269,416 03
Total disbursements		1,970,988 28
Balance.....		\$1,016,043 89

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$62,534 54	
Book value of bonds.....	587,536 09	
Cash in office and in bank.....	365,973 26	
Ledger assets		\$1,016,043 89

NON-LEDGER ASSETS.

Market value of stocks and bonds over book value.....	\$14,163 91	
Assessments in treasury of subordinate branches	183,997 71	
Furniture, fixtures and safes	7,500 00	
Supplies, printed matter and stationery.....	2,500 00	
Total.....		\$208,161 62
Gross assets		\$1,224,205 51

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery	\$10,000 00	
Total admitted assets.....		\$1,214,205 51

LIABILITIES.

Losses and claims, viz:

Due and unpaid	\$82,708 25	
In process of adjustment.....	} 204,700 00	
Reported, no proof		
Resisted	33,000 00	\$320,408 25
Salaries, rents, taxes, fees and accounts due and accrued	19,949 93	
Total liabilities.....		\$340,358 18
Balance to protect contracts.....		\$873,847 33

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	162,252	\$200,025,500 00
Policies written or increased during the year	54,293	60,274,000 00
Total	216,545	\$260,299,500 00
Deduct policies decreased and terminated during the year..	19,413	15,343,000 00
Policies in force Dec. 31, 1899.....	197,132	\$244,956,500 00
Losses and claims unpaid Dec. 31, of previous year.....	138	\$226,800 00
Losses and claims incurred during the year.....	1,088	1,747,400 00
Total	1,226	\$1,974,200 00
Losses and claims paid and compromised during the year..	1,080	1,736,500 00
Losses and claims unpaid Dec. 31, 1899	146	\$237,700 00
Assessments collected during the year		\$1,832,230 72

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	190	\$86,000 00
Policies written during the year	97	19,000 00
Total	287	\$105,000 00
Deduct policies decreased and terminated during the year..	58	21,000 00
Policies in force Dec. 31, 1899.....	229	\$84,000 00
Assessments collected during the year		\$705 81

*MODERN WOODMEN OF AMERICA,
ROCK ISLAND, ILL.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1883.

W. A. NORTHCOTT, *Head Consul.*

C. W. HAWES, *Head Clerk.*

INCOME.

Expense dues or per capita tax	\$379,562 00	
Assessments, mortuary	3,204,274 25	
Total paid by members		\$3,583,836 25
Interest, \$8,505.87; rent, \$291.25		8,797 12
Sale of supplies		63,635 72
Income from all other sources		9,457 80
Total income		\$3,665,726 89
Net ledger assets Dec. 31, 1898		809,555 98
Total		\$4,475,282 87

DISBURSEMENTS.

Death claims	\$3,453,550 00	
Payments returned to applicants or members	1,469 95	
Total paid to members		\$3,455,019 95
Commissions and fees paid organizers	\$76,854 10	
Head officers traveling expense	1,543 83	
Salaries and other compensation of officers	26,651 05	
Salaries and other compensation of office employes	62,271 15	
Rent, \$431.66; taxes, \$42.88; advertising and printing, \$30,612.73	31,087 27	
Postage, express and telegraph	27,838 59	
Legal expenses	14,037 76	
Governing bodies	68,946 57	
Official publication	48,819 19	
Insurance department fees	4,737 65	
Expense, head physicians	4,354 08	
Supplies	57,390 46	
Traveling expenses, directors	4,015 36	
Traveling expenses, auditors	643 94	
Miscellaneous	12,451 77	
Total miscellaneous disbursements		\$441,642 77
Total disbursements		3,896,662 72
Balance		\$578,620 15

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$151,418 26	
Certificate of deposit, Union National Bank, Omaha, Neb., in litigation	27,269 33	
Furniture	37,147 81	
Library	1,470 75	
Cash in bank	361,314 00	
Ledger assets		\$578,620 15

* Admitted July 20, 1899.

NON-LEDGER ASSETS.

Interest accrued.....	\$1,244 50	
Rents accrued	10 00	
Due from advertisers in official paper.	3,005 00	
Assessments in treasury of subordinate branches	353,000 00	
Total		\$357,259 50
Gross assets		\$935,879 65

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures	\$87,147 81	
Library	1,470 75	
Certificate of deposit, Union National Bank, Omaha, Neb.,	27,269 33	
Depreciation of ledger assets to bring same to market value	10,096 89	
Total		\$75,984 78
Total admitted assets		\$859,894 87

LIABILITIES.

Losses and claims, viz.:		
Due and unpaid.....	\$50,250 00	
In process of adjustment	372,000 00	
Resisted	55,000 00	\$477,250 00
Salaries, rents, taxes, fees and accounts due and accrued.	14,882 50	
Total liabilities		\$492,132 50
Balance to protect contracts		\$367,762 37

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	326,488	\$617,066,000 00
Policies written or increased during the year.....	125,633	206,234,000 00
Total	452,121	\$823,300,000 00
Deduct policies decreased and terminated during the year	23,760	36,489,000 00
Policies in force Dec. 31, 1899.....	428,361	\$786,811,000 00
Losses and claims unpaid Dec. 31, of previous year	181	\$351,750 00
Losses and claims incurred during the year	1,895	3,615,000 00
Total	2,076	\$3,966,750 00
Losses and claims paid and compromised during the year	1,827	3,489,500 00
Losses and claims unpaid Dec. 31, 1899.....	249	\$477,250 00
Assessments collected during the year.....		\$3,204,274 25

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies written during the year.....	86	\$147,500 00
Policies in force Dec. 31, 1899.....	86	\$147,500 00

NEW ENGLAND ORDER OF PROTECTION,

BOSTON, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

LEVI W. SHAW, *President*.DANIEL M. FRYE, *Secretary*.

Principal Office, No. 43 Milk St.

INCOME.

Gross membership fees.....	\$5,211 00	
Expense dues or per capita tax.....	25,299 50	
Assessments, mortuary.....	401,976 21	
Medical examiners' fees paid by applicant.....	3,426 00	
Total paid by members.....		\$435,912 71
Interest.....		610 30
Sale of supplies.....		1,171 38
Income from all other sources.....		200 00
Total income.....		\$437,894 39
Net ledger assets Dec. 31, 1898.....		17,314 76
Total.....		\$455,209 15

DISBURSEMENTS.

Death claims.....		\$367,600 00
Annual dues, per capita tax, etc.....	\$12,944 25	
Salaries of organizers not paid by commissions.....	4,895 15	
Salaries and other compensation of officers.....	5,154 10	
Salaries and other compensation of office employes.....	1,990 00	
Medical examiners' fees, viz : Supreme Supervisors.....	1,713 00	
Rent, \$1,290.01; advertising and printing, \$2,476.35.....	3,766 36	
Postage, express and telegraph.....	593 55	
Legal expenses.....	183 99	
Loaned Grand Lodge.....	200 00	
Official publication.....	333 30	
Insurance department fees.....	5 00	
Incidentals.....	758 64	
Supplies.....	602 96	
Traveling expenses.....	1,206 63	
Office expenses.....	893 50	
Total miscellaneous disbursements.....		\$35,240 43
Total disbursements.....		402,840 43
Balance.....		\$52,368 72

Invested as follows:

LEDGER ASSETS.

Cash in bank.....	\$52,368 72
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NON-LEDGER ASSETS.

Assessments in treasury of subordinate branches	\$22,000 00
Total admitted assets.....	\$74,368 72

LIABILITIES.

Losses and claims, viz.:	
Due and unpaid	\$3,000 00
In process of adjustment.....	14,000 00
Reported, no proof... ..	16,000 00
Resisted.....	3,000 00
Total liabilities.....	\$36,000 00
Balance to protect contracts.....	\$38,368 72

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	24,754	\$44,223,000 00
Policies written or increased during the year.	3,125	4,462,000 00
Total.....	27,879	\$48,685,000 00
Deduct policies decreased and terminated during the year	1,048	1,708,000 00
Policies in force Dec. 31, 1899	26,831	\$46,977,000 00
Losses and claims unpaid Dec. 31, of previous year	8	\$16,000 00
Losses and claims incurred during the year.....	217	388,000 00
Total	225	\$404,000 00
Losses and claims paid and compromised during the year	207	368,000 00
Losses and claims unpaid Dec. 31, 1899	18	\$36,000 00
Assessments collected during the year.....		\$401,976 21

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	3,224	\$5,044,000 00
Policies written during the year.....	426	544,000 00
Total	3,650	\$5,588,000 00
Deduct policies decreased and terminated during the year	150	235,000 00
Policies in force Dec 31, 1899.....	3,500	\$5,353,000 00
Losses and claims unpaid Dec. 31, of previous year.	1	\$2,000 00
Losses and claims incurred during the year.....	24	44,000 00
Total.....	25	\$46,000 00
Losses and claims paid and compromised during the year	25	46,000 00
Assessments collected during the year.		\$46,426 17

ROYAL ARCANUM,

BOSTON, MASS.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1877.

W. HOLT APGAR, *Supreme Regent.*W. O. ROBSON, *Supreme Secretary.*

Principal Office, No. 407 Shawmut Ave.

INCOME.

Gross membership fees.....	\$2,651 00	
Expense dues or per capita tax.....	153,185 70	
Cards and dues from members at large.....	25 00	
Assessments, mortuary.....	6,491,620 07	
Total paid by members.....		\$6,647,481 77
Interest.....		33,449 22
Income from all other sources.....		12,926 67
Total income.....		\$6,693,857 66
Net ledger assets Dec. 31, 1898.....		1,117,243 52
Total.....		\$7,811,101 18

DISBURSEMENTS.

Death claims.....	\$6,082,451 87	
Payments returned to applicants or members.....	4 50	
Total paid to members.....		\$6,082,456 37
Supplies, \$956.22; printing plant, \$3,557.14; furniture, \$469.65.....	\$4,983 01	
Extension of order and official supervision.....	11,217 05	
Salaries of organizers not paid by commissions.....	2,564 90	
Salaries and other compensation of officers.....	30,570 23	
Mileage and per diem to members Supreme Council.....	12,904 20	
Salaries and other compensation of office employes.....	32,500 95	
Taxes, \$636.36; advertising and printing, \$12,375.94.....	13,012 50	
Postage, express and telegraph.....	5,962 35	
Legal expenses.....	5,808 22	
Governing bodies.....	19,335 86	
Official publication.....	2,220 46	
Insurance department fees.....	1,712 49	
All other disbursements.....	11,816 03	
Total miscellaneous disbursements.....		\$154,608 05
Total disbursements.....		6,238,064 42
Balance.....		\$1,573,036 76

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$59,170 97	
Book value of bonds	768,834 57	
Cash in bank.....	669,026 22	
Emergency fund in Merchants' National Bank, Boston....	82,505 00	
Supreme secretary's contingent fund in National Bank of the Commonwealth, Boston	2,500 00	
Ledger assets.....		\$1,573,036 76

NON-LEDGER ASSETS.

Interest due and accrued.....	\$6,375 76	
Market value of stocks and bonds over book value.	24,825 43	
Assessments in treasury of subordinate branches..	542,296 99	
Furniture, fixtures and safes.....	4,153 40	
Supplies, printed matter and stationery.	5,279 35	
Printing plant.....	6,927 82	
All other assets.	3,023 18	
Total..		\$592,881 93
Gross assets		\$2,165,918 69

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery	\$9,432 75	
Personal or agents' debit balances, unsecured.....	1,137 20	
Bills receivable, unsecured.	1,885 48	
Printing plant and supreme treasurer's fine account.	6,928 32	
Depreciation of ledger assets to bring same to market value.....	8,000 00	
Total.....		\$27,383 75
Total admitted assets.....		\$2,138,534 94

LIABILITIES.

Losses and claims, viz.:

In process of adjustment.....	\$265,750 00	
Reported, no proof.....	453,000 00	
Resisted	30,000 00	\$748,750 00
Ledger balances.....	296 60	
Accounts rendered after close of year 1899	2,216 52	
Total liabilities.		\$751,263 12
Balance to protect contracts.....		\$1,387,271 82

EXHIBIT OF POLICIES.

TOTAL BUSINESS.	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	189,184	\$537,819,000 00
Policies written or increased during the year... ..	12,913	27,187,900 00
Total.... ..	202,097	\$565,006,600 00
Deduct policies decreased and terminated during the year..	8,229	25,085,500 00
Policies in force Dec. 31, 1899	193,868	\$539,920,500 00
Losses and claims unpaid Dec. 31, of previous year.....	274	\$806,600 00
Losses and claims incurred during the year... ..	2,094	6,020,500 00
Total..... ..	2,368	\$6,827,100 00
Losses and claims paid and compromised during the year..	2,115	6,093,350 00
Losses and claims unpaid Dec. 31, 1899.....	253	\$733,750 00
Assessments collected during the year		\$6,491,620 07

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	525	\$1,519,500 00
Policies written during the year.....	5	19,000 00
Total..... ..	530	\$1,538,500 00
Deduct policies decreased and terminated during the year ...	29	94,500 00
Policies in force Dec. 31, 1899.....	501	\$1,444,000 00
Losses and claims unpaid Dec. 31, of previous year.....	1	\$3,000 00
Losses and claims incurred during the year.....	7	19,500 00
Total..... ..	8	\$22,500 00
Losses and claims paid and compromised during the year....	7	19,500 00
Losses and claims unpaid Dec. 31, 1899.. ..	1	\$3,000 00
Assessments collected during the year.....		\$18,504 48

ROYAL SOCIETY OF GOOD FELLOWS,

BOSTON, MASS.

INCORPORATED IN 1882. COMMENCED BUSINESS IN 1882.

J. H. MCGREGOR, *Premier.*ARTHUR J. BATES, *Supreme Secretary.*

Principal Office, No. 200 Summer St.

INCOME.

Expense dues or per capita tax	\$19,941 31	
Assessments, mortuary	337,185 51	
All other payments by members	111 00	
Total paid by members		\$357,237 82
Interest		275 48
Sale of supplies		699 80
Income from all other sources		166 45
Total income		\$358,379 55
Net ledger assets Dec. 31, 1898		3,449 94
Total		\$361,829 49

DISBURSEMENTS.

Death claims		\$334,898 87
Salaries of organizers not paid by commissions	\$1,482 00	
Salaries and other compensation of officers	6,725 01	
Salaries and other compensation of office employes	3,191 00	
Rent, \$633.96; advertising and printing, \$442.30	1,076 26	
Postage, express and telegraph	451 93	
Legal expenses	318 50	
Governing bodies	4,058 03	
Official publication	1,678 81	
Insurance department fees	45 00	
Stationery, \$164.30; office fixtures, \$107.75	272 05	
Supplies	1,396 29	
Incidental expenses	1,008 00	
Total miscellaneous disbursements		\$21,702 88
Total disbursements		356,601 75
Balance		\$5,227 74

Invested as follows:

LEDGER ASSETS.

Cash in bank	\$5,227 74
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NON-LEDGER ASSETS.

Assessments in treasury of subordinate branches	\$42,200 00
Total admitted assets	\$47,427 74

LIABILITIES.

Losses and claims, viz.:

In process of adjustment	\$99,500 00	
Reported, no proof.	24,000 00	
Resisted	3,000 00	
	<hr/>	
Total liabilities		\$126,500 00

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	10,133	\$21,100,500 00
Policies written or increased during the year	619	700,000 00
	<hr/>	
Total	10,752	\$21,800,500 00
Deduct policies decreased and terminated during the year	1,274	2,482,500 00
	<hr/>	
Policies in force Dec. 31, 1899	9,478	\$19,318,000 00
Losses and claims unpaid Dec. 31, of previous year	40	\$88,125 70
Losses and claims incurred during the year	167	375,000 00
	<hr/>	
Total	207	\$463,125 70
Losses and claims paid and compromised during the year	148	336,625 70
	<hr/>	
Losses and claims unpaid Dec. 31, 1899.	59	\$126,500 00
Assessments collected during the year		\$357,126 82

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.	132	\$234,500 00
Deduct policies decreased and terminated during the year	44	69,500 00
	<hr/>	
Policies in force Dec. 31, 1899	88	\$165,000 00
Losses and claims unpaid Dec. 31, of previous year	1	\$2,000 00
Losses and claims incurred during the year	2	5,000 00
	<hr/>	
Total	3	\$7,000 00
Losses and claims paid and compromised during the year	3	7,000 00
Assessments collected during the year		\$3,628 25

ROYAL, TEMPLARS OF TEMPERANCE,

BUFFALO, N. Y.

INCORPORATED IN 1878. COMMENCED BUSINESS IN 1877.

FRANK D. MUSE, *President.*ESBON B. REW, *Secretary.*

Principal Office, No. 43 Niagara St.

INCOME.

Gross membership fees	\$1,263 00	
Expense dues or per capita tax	904 75	
Assessments, mortuary, \$340,549.99; emergency, \$1,054.38...	341,604 37	
Medical examiners' fees paid by applicant.	911 50	
Annual dues	20,920 33	
Total paid by members		\$365,603 95
Interest, \$68.30; rent, \$57.19.		125 49
Total income.....		\$365,729 44
Net ledger assets Dec. 31, 1898		34,963 63
Total.....		\$400,693 07

DISBURSEMENTS.

Death claims	\$325,559 86	
Disability claims.....	7,750 00	
Total paid to members		\$333,309 86
Salaries of officers	\$4,670 82	
Salaries and other compensation of office employes	1,489 50	
Medical examiners' fees, viz.:		
Supreme or Grand Supervisors.....	219 50	
Rent, \$1,000.00; advertising and printing, \$2,925.43	3,925 43	
Postage, express and telegraph.....	640 00	
Legal expenses.....	478 82	
Governing bodies	664 93	
Official publication	2,171 00	
Insurance department fees ...	450 70	
Traveling expenses.....	950 70	
Premiums	1,780 25	
Organizers	9,344 42	
Total miscellaneous disbursements		\$26,786 07
Total disbursements		360,095 93
Balance		\$40,597 14

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$2,552 62	
Loans on mortgage of real estate.....	15,800 00	
Cash in office and in bank.....	8,959 86	
Due from subordinate councils.....	13,227 03	
Reserve fund	57 63	
	<hr/>	
Ledger assets		\$40,597 14

NON-LEDGER ASSETS.

Interest due and accrued.....	\$348 83	
Market value of real estate over book value.....	1,947 38	
Assessments in treasury of subordinate branches	59,000 00	
	<hr/>	
Total		\$61,296 21
Total admitted assets.....		<hr/> \$101,893 35

LIABILITIES.

Losses and claims, viz.:

Due and unpaid	\$41,500 00	
Not yet due	55,650 00	
Resisted.	2,000 00	
	<hr/>	
Total liabilities		\$99,150 00
Balance to protect contracts.....		<hr/> \$2,743 35

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	12,751	\$15,079,650 00
Policies written or increased during the year	1,263	954,750 00
Total	<hr/> 14,014	<hr/> \$16,034,400 00
Deduct policies decreased and determined during the year...	1,800	1,528,250 00
Policies in force Dec. 31, 1899.....	<hr/> 12,214	<hr/> \$14,506,150 00
Losses and claims unpaid Dec. 31, of previous year.....	55	\$82,500 00
Losses and claims incurred during the year	230	343,450 00
Total.	<hr/> 285	<hr/> \$425,950 00
Losses and claims paid and compromised during the year....	230	340,800 00
Losses and claims unpaid Dec. 31, 1899.....	<hr/> 55	<hr/> \$85,150 00
Assessments collected during the year.....		\$340,550 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	26	\$38,000 00
Deduct policies decreased and terminated during the year ...	3	5,000 00
Policies in force Dec. 31, 1899	<hr/> 23	<hr/> \$33,000 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.....	<hr/> 2	<hr/> \$4,000 00
Losses and claims paid and compromised during the year ...	2	4,000 00
Assessments collected during the year.....		\$1,020 86

SOCIÉTÉ DES ARTISANS,
MONTREAL, CANADA.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1877.

JOSEPH THIBEAULT, *President.*

A. BOURBONNIERE, *Secretary.*

Principal Office, No. 115 St. Francois Xavier St.

INCOME.

Gross membership fees	\$7,093 90	
Expense dues or per capita tax	78,394 51	
Assessments, mortuary	111,782 69	
Medical examiners' fees paid by applicant	1,843 75	
Total paid by members		\$199,114 85
Interest		10,383 76
Income from all other sources.....		1,074 62
Total income.....		\$210,573 23
Net ledger assets Dec. 31, 1898		238,591 09
Total.....		\$449,164 32

DISBURSEMENTS.

Death claims.....	\$108,800 00	
Disability claims.....	43,943 26	
Total paid to members.....		\$152,743 26
Membership fees retained by subordinate bodies.....	\$2,348 94	
Salaries of organizers not paid by commissions.....	14,544 83	
Medical examiners' fees, viz.:		
Subordinate Examiners.....	\$1,300 28	
Supreme or Grand Supervisors.....	320 25	1,620 53
Rent, \$2,805.16; taxes, \$81.34; advertising and printing, \$2,190.07.....		5,076 57
Postage, express and telegraph.....	1,277 07	
Legal expenses.....	1,077 74	
Governing bodies.....	1,963 00	
Official publication	1,734 57	
Insurance department fees.....	55 70	
All other disbursements.....	1,391 53	
Total miscellaneous disbursements.....		\$31,090 48
Total disbursements		183,833 74
Balance		\$265,330 58

Invested as follows :

LEDGER ASSETS.	
Loans secured by collateral	\$209,240 58
*Deposit	5,000 00
Agents or personal balances	29,872 96
Bills receivable	776 80
Cash in bank	20,410 24
	<hr/>
Ledger assets	\$265,330 58

NON-LEDGER ASSETS.	
Interest accrued	\$800 00
Furniture, fixtures, safes, etc.	9,836 73
Assessments in treasury of subordinate branches.....	3,509 58
	<hr/>
Total	\$14,146 31
Gross assets.....	<hr/> \$279,476 89

DEDUCT ASSETS NOT ADMITTED.	
Furniture, fixtures, supplies, printed matter and stationery.....	\$9,836 73
	<hr/>
Total admitted assets	\$269,640 16

LIABILITIES.	
All liabilities	\$3,388 74
	<hr/>
Balance to protect contracts.....	\$266,251 42

EXHIBIT OF POLICIES.		
TOTAL BUSINESS.		
	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	12,780	\$12,715,000 00
Policies written or increased during the year	1,928	1,928,000 00
	<hr/>	<hr/>
Total	14,708	\$14,643,000 00
Deduct policies decreased and terminated during the year	752	750,000 00
	<hr/>	<hr/>
Policies in force Dec. 31, 1899.....	13,956	\$13,893,000 00
Losses and claims unpaid Dec. 31, of previous year.....	6	\$6,000 00
Losses and claims incurred during the year	111	108,800 00
	<hr/>	<hr/>
Total	117	\$114,800 00
Losses and claims paid and compromised during the year	111	108,800 00
	<hr/>	<hr/>
Losses and claims unpaid Dec. 31, 1899.....	6	\$6,000 00
Assessments collected during the year.....		\$111,782 69

BUSINESS IN MAINE.		
	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	149	\$149,000 00
Policies written during the year	106	106,000 00
	<hr/>	<hr/>
Total	255	\$255,000 00
Deduct policies decreased and terminated during the year	17	17,000 00
	<hr/>	<hr/>
Policies in force Dec. 31, 1899	238	\$238,000 00
Losses and claims incurred during the year.....	1	\$1,000 00
Assessments collected during the year		\$1,420 30

*Deposit in a chartered bank, accountable to the minister in charge of insurance in Ontario.

UNITED ORDER OF THE GOLDEN CROSS,

KNOXVILLE, TENN.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

FESSENDEN I. DAY, *President.*W. R. COOPER, *Secretary.*

INCOME.

Gross membership fees	\$2,934 50	
Expense dues or per capita tax.....	30,659 83	
Changing certificates	758 00	
Assessments, mortuary	577,155 21	
Returned from previous year.....	1,000 00	
Medical examiners' fees paid by applicant.....	521 50	
Total paid by members.....		\$613,029 04
Interest.....		5,658 80
Sale of supplies.....		302 52
Income from all other sources.....		1,594 30
Total income		\$620,584 66
Net ledger assets Dec. 31, 1898.....		82,982 32
Total		\$703,566 98

DISBURSEMENTS.

Death claims	\$580,711 54	
Payments returned to applicants or members.....	308 76	
Total paid to members.....		\$581,020 30
Commissions and fees paid organizers.....	\$1,713 00	
Salaries of organizers not paid by commissions.....	5,737 44	
Salaries and other compensation of officers.....	11,726 03	
Salaries and other compensation of office employes	5,111 39	
Medical examiners' fees, viz.:		
Supreme or Grand Supervisors.....	2,535 50	
Rent, \$350.00; advertising and printing, \$1,544.95	1,894 95	
Postage, express and telegraph.....	2,082 86	
Legal expenses	1,562 48	
Governing bodies	7,912 00	
Official publication.....	850 00	
Insurance department fees.....	124 50	
Supplies and stationery.....	1,623 44	
Certificate fees	1,647 50	
Investigation of claims	488 19	
General expense.....	1,174 92	
Total miscellaneous disbursements.....		\$46,184 20
Total disbursements.....		627,204 50
Balance		\$76,362 48

Invested as follows:

LEDGER ASSETS.

Cash in office and in bank \$76,362 48

NON-LEDGER ASSETS.

Assessments in treasury of subordinate branches \$30,000 00
 Total admitted assets..... \$106,362 48

LIABILITIES.

Losses and claims, viz.:

Due and unpaid \$4,000 00
 In process of adjustment..... 36,500 00
 Reported, no proof 21,500 00
 Resisted 13,000 00 \$75,000 00

Salaries, rents, taxes, fees and accounts due and accrued 1,209 11

Total liabilities..... \$76,209 11
 Balance to protect contracts..... \$30,153 37

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	32,255	\$42,431,500 00
Policies written or increased during the year.	4,401	4,023,500 00
Total.....	36,656	\$46,455,000 00
Deduct policies decreased and terminated during the year	4,476	5,103,000 00
Policies in force Dec. 31, 1899	32,180	\$41,352,000 00
Losses and claims unpaid Dec. 31, of previous year	62	\$96,000 00
Losses and claims incurred during the year.....	376	565,000 00
Total	438	\$661,000 00
Losses and claims paid and compromised during the year	388	586,000 00
Losses and claims unpaid Dec. 31, 1899	50	\$75,000 00
Assessments collected during the year.....		\$607,221 64

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	5,670	\$6,338,000 00
Policies written during the year.....	348	290,000 00
Total	6,018	\$6,628,000 00
Deduct policies decreased and terminated during the year	472	486,000 00
Policies in force Dec 31, 1899.....	5,546	\$6,142,000 00
Losses and claims unpaid Dec. 31, of previous year.	12	\$18,000 00
Losses and claims incurred during the year.....	48	62,500 00
Total.....	60	\$80,500 00
Losses and claims paid and compromised during the year	51	66,000 00
Losses and claims unpaid Dec. 31, 1899.....	9	\$14,500 00
Assessments collected during the year.		\$91,304 39

UNITED ORDER OF THE PILGRIM FATHERS,
LAWRENCE, MASS.

INCORPORATED IN 1879. COMMENCED BUSINESS IN 1879.

J. S. TAFT, *President.*

JAMES E. SHEPARD, *Secretary.*

Principal Office, No. 292 Essex St.

INCOME.

Expense dues or per capita tax	\$18,292 44	
Assessments, mortuary	503,327 80	
Total paid by members		\$521,620 24
Interest		599 08
Sale of supplies		1,574 75
Income from all other sources		2,019 25
Total income		\$525,813 32
Net ledger assets Dec. 31, 1898		12,275 03
Total		\$538,088 35

DISBURSEMENTS.

Death claims	\$488,250 00	
Payments returned to applicants or members	318 35	
Total paid to members		\$488,568 35
Salaries of organizers not paid by commissions	\$1,832 82	
Salaries of officers	5,895 00	
Salaries and other compensation of office employes	1,700 00	
Rent, \$500.00; advertising and printing, \$1,836.47	2,336 47	
Postage, express and telegraph	1,143 30	
Governing bodies	2,665 28	
Officers traveling expenses	2,102 03	
Miscellaneous	3,176 60	
Total miscellaneous disbursements		\$20,851 50
Total disbursements		509,419 85
Balance		\$28,668 50

Invested as follows:

LEDGER ASSETS.

Book value of bonds	\$4,000 00	
Cash in bank	24,668 50	
Ledger assets		\$28,668 50

NON-LEDGER ASSETS.

Assessments in treasury of subordinate branches	\$26,041 03
Total admitted assets	\$54,709 53

LIABILITIES.

Losses and claims, viz.:	
Due and unpaid	\$2,000 00
Not yet due.	23,500 00
In process of adjustment.....	24,500 00
Reported, no proof	15,500 00
Resisted	2,000 00
Total liabilities.	\$67,500 00

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	24,164	\$38,272,500 00
Policies written or increased during the year	2,370	2,613,000 00
Total	26,534	\$40,885,500 00
Deduct policies decreased and terminated during the year	2,703	3,992,000 00
Policies in force Dec. 31, 1899.....	23,831	\$36,893,500 00
Losses and claims unpaid Dec. 31, of previous year.....	53	\$90,000 00
Losses and claims incurred during the year	277	466,500 00
Total	330	\$556,500 00
Losses and claims paid and compromised during the year	287	489,000 00
Losses and claims unpaid Dec. 31, 1899.....	43	\$67,500 00
Assessments collected during the year		\$503,327 80

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	2,003	\$3,069,000 00
Policies written during the year.....	198	230,400 00
Total.....	2,201	\$3,299,400 00
Deduct policies decreased and terminated during the year	207	355,400 00
Policies in force Dec. 31, 1899	1,994	\$2,944,000 00
Losses and claims unpaid Dec. 31, of previous year.....	1	\$2,000 00
Losses and claims incurred during the year	24	40,000 00
Total	25	\$42,000 00
Losses and claims paid and compromised during the year	23	38,000 00
Losses and claims unpaid Dec. 31, 1899.....	2	\$4,000 00
Assessments collected during the year.....		\$41,040 00

WORKMEN'S BENEFIT ASSOCIATION,
BOSTON, MASS.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

J. VARNUM MOTT, *President.*

JAMES H. CUTTEN, *Secretary.*

Principal Office, No. 74 Boylston St.

INCOME.

*Gross membership and certificate fees	\$1,148 00	
Expense dues or per capita tax	11,983 00	
Assessments, mortuary	48,778 00	
*Medical examiners' fees paid by applicant	287 00	
All other payments by members.....	235 38	
Total income.....		\$62,431 38
Net ledger assets Dec. 31, 1898		4,031 58
Total		\$66,462 96

DISBURSEMENTS.

Death claims		\$47,000 00
Commissions and fees paid organizers	\$1,148 00	
Salaries of organizers not paid by commissions.....	4,235 21	
Salaries and other compensation of officers.....	3,677 47	
Salaries and other compensation of office employes	1,685 26	
Medical examiners' fees, viz.:		
Supreme or Grand Supervisors	372 00	
Rent, \$1,113.50; advertising and printing, \$1,210.71.....	2,324 21	
Postage, express, telegraph and telephone	1,099 71	
Legal expenses	160 00	
Governing bodies.....	394 00	
Official publication	113 75	
Insurance department fees	15 75	
All other disbursements.....	1,632 56	
Total miscellaneous disbursements		\$16,797 92
Total disbursements		63,797 92
Balance.....		\$2,665 04

Invested as follows :

LEDGER ASSETS.

Cash in office and in bank	\$2,665 04
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*These collections were abolished October 1, 1899, by vote of the Supreme Lodge.

NON-LEDGER ASSETS.

Furniture, fixtures and safes.	\$4,500 00	
Supplies, printed matter and stationery	1,500 00	
Total.		\$6,000 00
Gross assets		\$8,665 04

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery	\$6,000 00
Total admitted assets	\$2,665 04

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	5,980	\$5,980,000 00
Policies written or increased during the year ..	819	819,000 00
Total	6,799	\$6,799,000 00
Deduct policies decreased and terminated during the year...	414	414,000 00
Policies in force Dec. 31, 1899	6,385	\$6,385,000 00
Losses and claims incurred during the year	47	\$47,000 00
Losses and claims paid during the year	47	47,000 00
Assessments collected during the year		\$48,778 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	270	\$270,000 00
Policies written during the year	45	45,000 00
Total	315	\$315,000 00
Deduct policies decreased and terminated during the year ...	21	21,000 00
Policies in force Dec. 31, 1899	294	\$294,000 00
Losses and claims incurred during the year	4	\$4,000 00
Losses and claims paid during the year ..	4	4,000 00
Assessments collected during the year		\$2,183 00

LICENSED AGENTS

OF LIFE AND MISCELLANEOUS COMPANIES AUTHORIZED TO
TRANSACT BUSINESS IN MAINE.

(Revised to May 1, 1900.)

MAINE LIFE COMPANY.

UNION MUTUAL.

Abbott, Gibbs M.....	Peru	Fogg, Norman W.....	Freeport
Abbott, W. W.....	Howard, R. I	Foster, Elbridge T.....	Rome
Adams, Melvin C.....	Mexico	French, Munroe.....	South Hiram
Adell, Fred C.....	Auburn	Fuller, Wm. G.....	Pittsfield
Allan, Herbert H.....	Dennysville	Gauvin, Henri.....	Lewiston
Bailey, C. B.....	Lewiston	Gayton, Frank E.....	Norway
Barrows, Geo. L.....	Sangerville	George, Arthur E.....	Hebron
Barrows, Wm. E.....	Augusta	Gilbert, Carrie F.....	North New Portland
Bates, Arthur L.....	Portland	Gledhill, Florence A.....	Lewiston
Beaudoin, Alfred.....	Biddeford	Gledhill, Thomas H.....	Lewiston
Bechard, Henri P.....	Lewiston	Glidden, Mrs. C. M.....	Augusta
Berry, D. W.....	Carthage	Goodrich, Edwin E.....	Waterville
Boody, John S. F.....	Ashland	Gray, H. A.....	Gardiner
Bradish, Scott P.....	Eastport	Green, Edgar W.....	Dover
Bragdon, Clifford S.....	Brunswick	Hall, Fred H.....	Calais
Bragg, Albert C.....	Portland	Hall, Wm. E.....	Portland
Britt, John E.....	Portland	Hamlin, Wm. W.....	Casco
Brown, Phil J.....	Waterville	Hanson, Geo. M.....	Calais
Bryant, Geo. H.....	Oakland	Hawes, Arthur W.....	Augusta
Buzzell, H. C.....	Monroe	Hayes, Isaac A.....	Portland
Callanan, Nicholas F.....	Veazie	Heinoud, Edouard.....	Lewiston
Campbell, F. I. & Co.....	Cherryfield	Hodgkins, Frank L.....	Lamoine
Carleton, Franklin A.....	Bangor	Holmes, Harry.....	Waterville
Cole, Chas. A.....	South Poland	Holt, Frank A.....	East Bradford
Cordwell, Stephen E.....	Westbrook	Hunt, Chas. C.....	Augusta
Coté, Daniel.....	Biddeford	Ingreham, Maud J.....	Houlton
Daicy, Christopher M.....	Readfield	Jamieson, Oliver A.....	Red Beach
Daigle, Remi A.....	Madawaska	Jewell, Milton A.....	Portland
Davenport, Andrew W.....	Phillips	Johnson, Wm. E.....	South Portland
Davis, Robert F.....	Presque Isle	Jones, L. C.....	Brooks
Dooley, Frank R.....	Portland	Jutras, Leopold.....	Lewiston
Doore, Roscoe N.....	North Bradford	Keightley, John W.....	Biddeford
Doughty, Henry C.....	Gray	Knowles, Lewis W.....	Augusta
Dow, Alfred V.....	Hiram	Labonte, Paul V.....	Manchester, N. H
Doyle, John B.....	Benedicta	Lachance, Louis.....	Auburn
Doyon, Jean.....	Waterville	Lachance, Joseph.....	Biddeford
Drummond, Albert F.....	Waterville	Lanc, C. E.....	Brooks
Drummond, Anna M.....	Waterville	Langston, Edwin H.....	Augusta
Eaton, J. Edwin.....	Boston, Mass	Lawley, Brace I.....	Skowhegan
Elliot, T. A.....	Brooks	Lewis, Alice B.....	Rumford Falls
Eye, Geo. E.....	Calais	Libby, Clara B.....	Norway
Eyster, Loy S.....	South Paris	Lilley, Guy R.....	Smyma Mills
Faucher, Alphonse.....	Lewiston	Lord, James R.....	Bangor
Fernald Bros.....	Mt. Desert	Lothrop, Harry W.....	Portland

UNION MUTUAL—CONCLUDED.

Lovering, Horace.....	Waterville	Sanborn, Wm. P.....	Argyle
Maddox, Fred F.....	Bangor	Shaw, Chas. D.....	Greenville
Manley, Frank P.....	Portland	Shepherd, Herbert L.....	Rockport
Marshall, John.....	Lewiston	Shepherd, Jos. F.....	Rockport
Maxwell, Eugene B.....	Carthage	Shelton, S. Louise.....	Waterville
Michaud, Jos. W.....	Brunswick	Sinkinson, James.....	Portland
Miller, Frank B.....	Rockland	Skinner, Otis A.....	Veazie
Mitchell, Wm. M.....	Mechanic Falls	Small, A. E.....	Richmond
Moran, Edw. C.....	Rockland	Smallidge, Winfield S. Jr.....	Seal Harbor
Moran, Patrick P.....	Lewiston	Smith, B. A.....	Corinna
Morin, Henri E.....	Portland	Smith, E. O.....	Washburn
Morrison, Wm. H.....	Bridgton	Smith, Harvey W.....	Thomaston
Mulloney, Wm. T.....	Portland	Smith, S. R.....	Houlton
Nadeau, John A.....	Fort Kent	Soper, Clarence.....	Newport
Nadeau, Sarah.....	Fort Kent	Sowle, Benj. T.....	Ellsworth
Nelke, S. A.....	Livermore Falls	Starrett, Harry A.....	Thomaston
Newton, Leon S.....	Canton	Stetson, Joseph S.....	Brunswick
Oak, Lyndon J.....	Fort Fairfield	Studley, Geo. W.....	South Portland
Page, Carrie S.....	Bangor	Talbot, Geo. H.....	Camden
Page, Parker J.....	Bangor	Thayer, Geo. S.....	Lubec
Page, Wm. P.....	Kingman	Therault, Philip H.....	Brunswick
Palmer, Asher F.....	Eden	Thomas, Cecilia.....	Rockland
Palmer, Chas. B.....	Lewiston	Thomas, Chas. H.....	Lewiston
Parker, H. P.....	Greene	Thompson, Ernest L.....	Portland
Parkhurst, Daniel.....	Sherman Mills	Titus, Wm. N.....	Alna
Peabody & Holyoke.....	Houlton	Tobey, Maurice A.....	Machiasport
Phillips, Sylvan B.....	Portland	Tolman, Chas. E.....	South Paris
Pinkham, Leslie F.....	Lincoln	Tomkins, P. L.....	Lewiston
Pomeroy, Eugene E.....	Lewiston	Wade, Russell R.....	Houlton
Provost, Regis.....	Lewiston	Walker, Thos.....	Portland
Purinton, W. E.....	Rumford Falls	Walker, W. H. H.....	Wilton
Quinn, John J.....	Lewiston	White, J. H.....	Presque Isle
Reynolds, Omer P.....	North Lubec	Whittemore, Frank H.....	Sangerville
Richmond, Frank H.....	Rumford Falls	Wiggin, Fred W.....	South Waterford
Rideout, Whitney J.....	Charleston	Willey, Hiram O.....	Island Falls
Rigby, Josiah P.....	South Newburg	Wing, Herbert S.....	Kingfield
Robert, Napoleon.....	Lewiston	Withee, J. W.....	Benton Falls
Ross, Leonard A.....	Chebeague Island	Wright, J. Charles.....	Pembroke
Rowell, W. E.....	Orono	Yorke, Dora Howard.....	Waldoboro

LIFE COMPANIES OF OTHER STATES.

ÆTNA LIFE.

Abbott, G. M.....	Dixfield	Ladd, Mrs. H. A.....	Augusta
Adams, L. F.....	Wilton	Leafe, C. A.....	Vinalhaven
Bickford, F. E.....	Oakland	Linscott, Isaac L.....	Brunswick
Clark, J. E.....	Winn	McDonough, C. L.....	Portland
Cook, Edward P.....	Brunswick	Packard, F. A.....	Camden
Crosby, E. S.....	Bath	Palmer, Edwin A.....	Bar Mills
Devereux, A. R.....	Ellsworth	Parkhurst, A. Daniel.....	Sherman Mills
Dow, Sterling T.....	Portland	Paul, W. A.....	Lewiston
Dumbar, J. B.....	Portland	Pennell, Albert A.....	Machias
Dyer, Herbert R.....	Portland	Pennell, Wm. M.....	Brunswick
Emerson, O. R.....	Monson	Ramsdell, Waldo E.....	Portland
Fairbrother, E. F.....	Skowhegan	Rand, L. H.....	Cumberland Mills
Finnegan, James P.....	Bangor	Randall, J. A.....	Shirley Mills
Fogg, J. H. B.....	Freeport	Sawyer, C. O.....	Searsport
Gentle & Ludwig.....	Houlton	Spear, Miss M. E.....	Portland
Gray, H. H.....	Milbridge	Thornton, J. D.....	Bangor
Hart, W. H.....	Portland	Thorp, James H.....	Eastport
Hellen, W. F.....	Dryden	Tibbets, Manford.....	Windham Center
Hobbs, John P.....	Portland	Tracy, Merle E.....	Southwest Harbor
Hunt, Geo. H.....	Red Beach	Traviss, Millard C.....	Machias
Hunt, H. A.....	Cumberland Mills	White, J. Henry.....	Ashland
Hutchinson, Chas. M.....	Milltown	Wood, S. H.....	Eastport
Jonah, E. B.....	Eastport	Woodman, Melville.....	Biddeford
Jordan, Alvin B.....	Portland		

CONNECTICUT MUTUAL LIFE.

Bartlett, A. H.	Cherryfield	Howard, Geo. E.	Dover
Batchelder, Wm. Jr. & Co.	Sanford	Jackson, Walter C.	Monson
Cooper, Geo. W.	Patten	Lewis, D. W.	Skowhegan
Fairbanks, Frank B.	Winthrop	Millett, T. F.	Gorham
Fairbanks, Hiland L.	Bangor	Moore, W. H.	Ellsworth
Fairbanks, H. N.	Bangor	Nelson, Frank.	Calais
Farrington, B. E.	Brewer	Purinton, Wm. A.	Caribou
Gilman, Calvin W.	Waterville	Ryan, Felix L.	Bangor
Hanley, Silas S.	Thomaston	Straw & Martin.	Guilford

EQUITABLE LIFE.

Albee, Thos. G.	Machias	Hubbard, L. H.	East Hiram
Allen, Embert N.	Columbia Falls	Hunt, E. I.	Bangor
Allen, Fremont.	North Berwick	Jewell, J. M.	Clinton
Anderson, Wm. H.	Portland	Jewett, Ralph B.	Randolph
Andrews, Walter D.	Thomaston	Jones, W. S.	Palermo
Atwood, Horace F.	Portland	Joy, David E.	South Addison
Ayer, J. B.	Bangor	Kilgore, W. T.	Mechanic Falls
Babb, Percy A.	Bridgton	Kimball, Chas. P.	Andover
Benner, Wm. H.	Thomaston	King, Rufus.	Greenville
Blaisdell, Stephen.	Oakland	Kneeland, Fred G.	Bridgton
Boadway, L. A.	Madison	Lauson, H. H.	Freedom
Brannen, G. S. P.	Danforth	Leighton, Benj. F.	West Gouldsboro
Brooks, Frank W.	Lewiston	Leighton, R. W.	Hallowell
Brown, Bartlett W.	Milbridge	Lawry, L. E.	Rockland
Brown, N. W.	Lubec	Lord, Henry I.	Biddeford
Bunker, Eugene S.	Franklin	Lord, Miss S. F.	Augusta
Burr, Roy A.	Springfield	Lowe, G. I.	Lisbon Falls
Burton, A. R.	Hartland	Luce, Arthur L.	Portland
Butler, L. J.	Mechanic Falls	Luce, Paul D.	Portland
Carter, Harold F.	Bar Harbor	McDonald, Frank C.	Portland
Clary, Isaac B.	Livermore Falls	McDonald, T. E.	Portland
Cleaves, M. P.	Bar Harbor	McKeever, H. F.	Alna
Cole, Albert S.	Thomaston	McKinney, Luther F.	Bridgton
Cook, Levi L.	Cornish	Magee, Wm. P.	South Lubec
Cousens, Edwin H.	Kennebunk	Mansfield, I. J.	Jonesport
Currie, Adrian V.	Fort Kent	Marshall, F. G.	North Bucksport
Currie, N. F.	Auburn	Messer, Chester A.	Augusta
Danforth, Walter A.	Bangor	Mildon, W. S.	Eastport
DeBeck, P. W.	West Franklin	Moody, Elinor S.	Portland
Drisko, Leon R.	Indian River	Morrill, John W.	Gray
Dutch, Wm. F.	Milo	Mutty, Victor H.	South Brewer
Dyer, Frederick R.	Buckfield	Nash, J. W.	Monmouth
Farrell, Wm. C.	Van Buren	Newell, C. D.	Richmond
Folsom, W. H.	Springvale	Noble, L. P.	Portland
Freeman, Wallace G.	Woodfords	Ober, Everett W.	Mount Desert
Gardner, Benj. F.	Calais	O'Brien, Horace.	Deering
Gerrish, L. W.	Milltown	Palmer, Horatio W.	Bar Mills
Gilman, Addison.	Madison	Parker, Mason.	Phillips
Glass, Frank M.	Gardiner	Parks, Warren L.	Pittsfield
Gould, Arthur H.	Portland	Payson, F. L.	Lisbon Falls
Gould, Howard.	Portland	Peach, Wm. E.	Bar Harbor
Gowen, Benjamin A.	Thornlike	Perkins, Howard E.	Sanford
Gray, Arthur E.	Cumberland Mills	Perry, Edith G.	Mechanic Falls
Grindle, Hattie L.	Bangor	Pennell, Chas. M.	Brunswick
Grinnell, Wm. E.	Searsport	Pennell, Wm. M.	Brunswick
Gushee, Geo. W.	Appleton	Pollard, Chas. R.	Portland
Haggett, V. C.	Bath	Porter, Cassius G.	Pemboke
Haley, L. S.	Fryeburg	Redman, E. F.	Ellsworth
Hall, Geo. S.	Bangor	Robinson, E. F.	Carmel
Hall, H. P.	Rumford Falls	Russell, J. P.	Farmington
Hanscom, Carroll L.	Marion	Ryan, Joseph F.	Calais
Hanscom, Frank E.	Bethel	Scott, J. W.	Portland
Harmon, Geo.	Southwest Harbor	Scarles, Thomas.	Bar Harbor
Harmon, J. C.	Stonington	Shaw, R. A.	Caribou
Harvey, C. C.	Fort Fairfield	Smith, Payson.	Canton
Hazleton, F. H.	Portland	Smith, Roscoe V.	Bar Harbor
Hazen, Geo.	Oxford	Stanchfield, Clarence.	Milo
Hebb, A. G.	Bridgton	Stubbs, Philip D.	Strong
Henley, Geo. F.	South Portland	Sullivan, Frank P.	Lubec
Hessellon, M. B.	Skowhegan	Swasey, Geo. H.	Limerick
Hill, M. C.	Belfast	swett, Walter E.	Bangor
Hinckley, Fred W.	Calais	Thompson, James A.	Eastport
Hodgkins, Ulysses G.	Ellsworth	Tibbetts, H. E.	Dexter

EQUITABLE LIFE—CONCLUDED.

Tobey, M. A.	Machiasport	Wheeler, Fred E.	West Paris
Tracy, Thos. P.	Bangor	Wheeler, W. J.	South Paris
Trask, A. S.	Damariscotta Mills	Whitcomb, J. O.	Hodgdon
Tupper, Bert B.	South Portland	Wilder, F. L.	Fairbanks
Tupper, W. E.	Jonesboro	Wiley, A. G.	Bethel
Turner, Edgar S.	Augusta	Willey & Ward.	Cherryfield
Turner, R. H.	Portland	Wingate, F. T.	Lewiston
Twombly, E. D.	York	Woodbury, W. C.	Dover
Voter, F. E.	Farmington	Woodsun, N. B.	West Peru
Weeks, Dan S.	South Gardiner	Wyman, A. L.	North Norway
West, Frank S.	Edmunds		

HOME LIFE.

Davies, Albert E.	Waterville	Plummer, Frank H.	Portland
Fanning, Walter George.	Lubec	Smith, Montague M.	Portland
Owen, Howard.	Augusta		

MANHATTAN LIFE.

Andrews, Walter D.	Thomaston	Lenchen, Louis.	Biddeford
Cleaves, Benj. F.	Biddeford	Mahoney, J. W.	Biddeford
Cornish, Frank L.	Biddeford	Merrifield, Chas. J. M.	Rockland
Davis, Robert A.	Steuben	Plummer, Herbert N.	Portland
Gilpatric, Frank E.	Biddeford	Sawyer, Edw. B.	Jonesport
Hawkes, Leander W.	Old Orchard	Stratton, Milton W.	Bar Harbor
Hurd, Harry C.	North Limington	Wormwood, Harold A.	Saco
Lacroix, C. A.	Biddeford		

MASSACHUSETTS MUTUAL.

Atwater, Walter.	Guilford	Moulton, Lewis W.	Sebago Lake
Anderson, John W.	Gray	Mills, Fred I.	Lewiston
Cram, Geo. M.	Portland	Peters, Chas. T.	Portland
Cummings, James L.	South Paris	Pratt, Arrie L.	Corinna
French, Merton H.	Bangor	Roberts, H. H.	Vinalhaven
Furbish, H. A.	Rangeley	Sargent, Elmer P.	Portland
Garey, Otis T.	Biddeford	Stevens, J. Putnam.	Portland
Linscott, Isaac L.	Brunswick	West, John W.	Lewiston

METROPOLITAN.

Alley, Moses A.	Portland	Cote, Francis X.	Biddeford
Andrews, Walter D.	Rockland	Cunningham, John A.	Sanford
Applebee, Chas. A.	Berwick	Curley, Patrick J.	Skowhegan
Atkinson, Wm. T.	Bangor	Cust, Harry P.	Old Town
Barbeau, Jos.	Lewiston	Davis, John A.	Lewiston
Bartlett, Frederick D.	Bangor	Delisle, Ulric.	Waterville
Beaudoin, Philippe.	Biddeford	Dexter, Clifford E.	Old Town
Beaulieu, Louis H.	Old Town	Dole, Henry B.	Portland
Bellard, Joseph A.	Waterville	Donovan, Daniel E.	Ellsworth
Belanger, Isaiah.	Bath	Doughty, Bertrand J.	Portland
Belanger, Ludger P.	Waterville	Douglass, Jos. P.	Portland
Benner, Albert W.	Rockland	Drummond, Albert E.	Bangor
Bergeron, Edmond.	Portland	Dusty, Andrew G.	Waterville
Bicknell, Lester H.	Bangor	Emery, Walter H.	Biddeford
Bourassa, Felix.	Waterville	Fearon, James J.	Biddeford
Bourgue, Arthur.	Biddeford	Finlay, Wm. W.	Sanford
Bronseau, Arthur.	Lewiston	Fisher, Chas. H.	Lewiston
Butterfield, Earle S.	Bangor	Ford, Anthony E.	Ellsworth
Butterfield, Henry A.	Bangor	Forgue, Peter.	Lewiston
Canham, Vincent W.	Bath	Foster, Ernest M.	Bangor
Cardinal, Chas. F.	Biddeford	Foster, Walter H.	Bangor
Carpenter, John H.	Portland	Francis, James A.	Portland
Casavant, Wilfred L. A.	Lewiston	Frink, Everett L.	Portland
Casey, Warren.	Waterville	Genest, Jos.	Lewiston
Catlin, Charles L.	Portland	Gilbert, Frank Y.	Old Town
Chevalier, Paul.	Lewiston	Gilbert, Thos. H.	Old Town
Clark, John F.	Portland	Giroux, Louis.	Biddeford
Coffin, Winfield L.	Portland	Glidden, Sam'l S.	Bangor
Cooper, John F.	Rockland	Green, William.	Biddeford
Cormier, John.	Waterville	Greene, Leroy A.	Bangor
Cornish, Chester T.	Portland	Guertin, Louis.	Lewiston

METROPOLITAN—CONCLUDED.

Hamilton, Geo. U.....	Bangor	Noble, Wm. B.....	Rockland
Hapgood, Llewellyn N.....	Portland	Norris, John.....	Lewiston
Haskell, Albert P.....	Portland	Oldham, Chas. H.....	Augusta
Heul, John A.....	Biddeford	O'Sullivan, Timothy J.....	Portland
Hilton, Vinton L.....	Portland	Paine, Mellen W.....	Lewiston
Hunt, Henry W.....	Augusta	Palmer, Chas. J. B.....	Lewiston
Hutchinson, Alex. D.....	Bangor	Paquet, Jos.....	Lewiston
Irwin, Herbert E.....	Bangor	Pariseau, Joseph P.....	Waterville
Jackson, Henry L.....	Portland	Parks, Wm. W.....	Bangor
Jacques, Wilfred E.....	Augusta	Partridge, John F.....	Rockland
Johnston, Alonzo.....	Bangor	Patten, Ulysses G.....	Bangor
Jones, David.....	Portland	Peterkin, Herbert A.....	Lewiston
Jones, John B.....	Portland	Peterson, Chas. H.....	Portland
Jordan, Irving L.....	Old Town	Picard, Aurelius.....	Lewiston
Jordan, Ralph C.....	Bangor	Piper, Geo. H.....	Portland
Joy, Henry O.....	Bangor	Poulin, Philibert.....	Augusta
Kennard, Burton E.....	Portland	Rand, Leroy H.....	Portland
Kennedy, Joseph A.....	Bangor	Reed, Carl W.....	Old Town
Kief, Harry L.....	Ellsworth	Rice, Nathaniel.....	Bath
King, Henry L.....	Lewiston	Roberts, Napoleon.....	Lewiston
Langley, Edw. P.....	Lewiston	Rogers, Harry E.....	Portland
Lathrop, Frederick.....	Lewiston	Rothwell, John.....	Bath
Lawrence, Chas. M.....	Portland	Rowbotham, John.....	Lewiston
LeBel, Joseph A.....	Old Town	Roy, Telesphore.....	Lewiston
Lesieur, Albert.....	Biddeford	Scannell, David.....	Lewiston
L'Heureux, James W.....	Waterville	Schofield, Geo. H.....	Portland
L'Heureux, Flavien.....	Lewiston	Sinclair, Ellery J.....	Lewiston
L'Heureux, Joseph N.....	Lewiston	Smallridge, Warren.....	Bangor
Littlefield, Guy E.....	Lewiston	Smith, Chas. A. O.....	Bangor
Logue, Edw. J., Jr.....	Portland	Smith, Chas. W.....	Portland
Lovejoy, Napoleon.....	Augusta	Smith, Walter L.....	Ellsworth
Lowe, Fred W.....	Bangor	Somes, Lester V.....	Portland
Lufkin, Rawson A.....	Old Town	Spencer, Archie M.....	Bangor
Lynch, Daniel S.....	South Berwick	Sprague, Geo. A.....	Biddeford
McCarthy, John W.....	Bangor	Stanhope, Martin A.....	Bangor
McDonald, Frank.....	Bangor	Stewart, Alfonso M.....	Bangor
McDonough, Coleman J.....	Portland	Stewart, James C.....	Lewiston
McGowan, Terence F.....	Portland	Sullivan, Andrew J.....	Augusta
McLellan, Winfield L.....	Portland	Sullivan, Patrick J.....	Biddeford
McLeod, John M.....	Bangor	Taggart, Frank P.....	Waterville
McPheters, Ralph H.....	Old Town	Taylor, Stephen A.....	Portland
McRae, George.....	Lewiston	Thibodeau, Basyil.....	Waterville
Mailhot, Joseph W.....	Portland	Thompson, Abial G.....	Lewiston
Mank, Emerson A.....	Rockland	Thompson, Ernest L.....	Portland
Manning, Henry C. W.....	Portland	Thompson, Fred H.....	Skowhegan
Marshall, John.....	Lewiston	Tobey, Frederick B.....	Portland
Martin, Jos. E.....	Lewiston	Trembly, John.....	Augusta
Monteith, Robert J.....	Portland	Tucker, Samuel G.....	Bangor
Mortell, John H.....	Bangor	Twomey, John F.....	Biddeford
Mottram, Samuel.....	Lewiston	Warman, Stanley C.....	Bangor
Mower, Walter L.....	Portland	Whalen, Augustus P.....	Bath
Mullally, John J.....	Biddeford	Whitmore, John J.....	Bangor
Mullaney, John.....	Lewiston	Williams, Daniel H.....	Bangor
Murphy, Cornelius W.....	Lewiston	Wilson, Hugh.....	Biddeford
Murphy, James.....	Augusta	Wood, Harold A.....	Bath
Murphy, Timothy D.....	Old Town	Wood, Jefferson H.....	Bath
Nelson, Frederick A.....	Bangor	Zimmerman, Irvin.....	Bangor
Nevens, Harry A.....	Portland		

MUTUAL LIFE.

Ambrose, J. H.....	Orono	Danforth, Walter A.....	Bangor
Andrews, Walter D.....	Thomaston	Doyle, Joseph L.....	Portland
Badger, Jos. E.....	Augusta	Dyer, E. P.....	Newport
Bailey, Frost P.....	Harpwell	Fitzpatrick, J. W.....	Portland
Barker, Walter H.....	Ramford	Flewelling, John W.....	Houlton
Boothby, Alex.....	Steep Falls	Foster, Edwin M.....	Oakland
Bowker, A. S.....	Calais	Gray, Walter L.....	South Paris
Boyd, J. H.....	Bangor	Green, Eugene A.....	Deer Isle
Bradford, W. H.....	Bangor	Howard, Geo. E.....	Dover
Bumps, C. F.....	Dover	Howe, Geo. R.....	Norway
Burton, A. M.....	Corinna	Howe, Freeland.....	Norway
Burton, F. M.....	Bangor	Hume, C. W.....	Eastport
Chapman, L. H.....	Damariscotta	Jewett, Thos. A.....	Gardiner
Chase, Edward.....	Dexter	Kent, F. L.....	Ellsworth
Chase, Omar W.....	North New Portland	Little, H. C. & Son.....	Lewiston
Connors, Alfred.....	Bar Harbor	McDonald, Thos. E.....	Portland

MUTUAL LIFE—CONCLUDED.

McGoulerick, E. C.	Machias	Pond, Frank L.	Augusta
McLellan, J. H.	Bath	Porter, S. L.	Bangor
McVicker, Annie I.	Eastport	Quinlan, M. J.	Portland
Moore, C. M.	Monroe	Renouf, N. P.	Biddeford
Morse, Mrs. C. E.	Dexter	Sawyer, Eugene F.	Milbridge
Morrill, Ralph H.	Buckfield	Sawyer, Ira S.	Bath
Morrison, A. E.	Rumford Falls	Small, John C.	Portland
Morrison, Fannie R.	Rumford Falls	Stevens, Byron W.	Bangor
Moulton, A. C.	York Village	Sylvester, A.	Farmington
Nichols, E. C.	Bangor	Talbot, Geo. H.	Camden
Nichols, W. H.	Calais	Tarbox, W. R.	Fryeburg
Nickerson, Percy L.	Swanville	Tyler, Fogg & Co.	Bangor
Noyes, Wadsworth	Portland	Warner, Alice E.	Bangor
Parsons, C. V.	South Berwick	Whitcomb, Howard F.	Ellsworth
Perry, A. C.	Presque Isle	Wiggin, F. B.	Saco
Perry, E. S.	Presque Isle	Wildes, W. H.	Skowhegan
Pond, E. W.	Fort Fairfield		

MUTUAL BENEFIT.

Barrows, Wm. E. Jr.	Augusta	Hovey, Geo. L.	North Anson
Batchelder, Cyrus.	Sanford	Hussey, Orrett, J.	Vassalboro
Boyd, Elmer T.	Bangor	Knight, J. Edward.	Boothbay Harbor
Boynnton, Herbert C.	No. New Portland	Maxcy, Wm. E.	Gardiner
Clark, Geo. H.	Bath	Merrill, Wm. L.	Portland
Davis, Robert A.	Steuben	Morrell, Ernest W.	Gardiner
Dunlap, Chas. F.	Portland	Orne, Sumner.	Southport
Dunlap, Maurice E.	Portland	Osborne, Geo. S.	Fort Fairfield
Emerson, Geo. A.	Lewiston	Parker, Augustus H.	Portland
Fernald, Osborne	Portland	Pottle, M. B.	Portland
Field, Harry H.	Phillips	Robinson, Increase.	Waterville
Ford, Augustus H.	Portland	Royal, Elmer E.	Auburn
Fowler, Wm. J.	Calais	Shaw, Russell A.	Caribou
Gardner, Geo. R.	Calais	Silby, Herbert T.	Aurora
Gooding, Howard G.	Yarmouthville	Simonton, Theo. E.	Rockland
Grant, Freeman M.	Freeport	Soper, Owen A.	Orland
Gray, Frank E.	Houlton	Stiles, Wm. C.	Portland
Gray, Henry A.	Gardiner	Strout, Rodney R.	Milo
Gray, Kittredge C.	Madison	Trafton, Herbert W.	Fort Fairfield
Harriman, Archie S.	East Machias	Travis, Millard C.	Machias
Hawes, Chas. T.	Bangor	Weatherbee, Edw. A.	Lincoln

NATIONAL LIFE.

Adams, Chas. M.	Portland	Holyoke, Geo. T.	Houlton
Austin & Shearman.	Deering Center	Hutchinson, James P.	Auburn
Baker, Ernest G.	Bangor	Hyde, John L.	Portland
Bassett, Seth C.	Fryeburg	Jackson, Wm. T. E.	Deering
Bohnsen, Albert N.	Gray	Johnson, Marshall D.	Waterville
Brown, Chas. L.	Caribou	Lovering, Horace.	Waterville
Burrill, Chas. C.	Ellsworth	McCready, Wm. A.	Houlton
Cooper, Lucy M.	Lewiston	McIntyre, Walter W.	Saco
Dewey, George P.	Portland	Merrill Bros. & Co.	Portland
Donohue, Thos. W.	Portland	Morse & Guptill.	Portland
Dow & Pinkham (Corp'n).	Portland	Munger, Chas. D.	Portland
Dunbar, Wales V. L.	Bangor	Paul, Agnes C.	Fort Fairfield
Finnigan, James P.	Bangor	Rush, James A.	Millinockett
Gauthier, Henry	Waterville	Shaw, Lewis C.	Portland
Gillis, Frank N.	Lubec	Shelton, S. Louise.	Waterville
Godfrey, Hannah A.	Bangor	Small, Chas. E.	North Raymond
Gove, Edw. H.	Biddeford	Tibbetts, George.	Corinna
Griffin, John C.	Skowhegan	Waterhouse, Wm. H.	Old Town
Hamilton, Clara L.	Auburn	Webber, Ned D.	Lebanon
Hatch, John W.	Sprague's Mills	Wilson, John C.	Bangor
Holt, Frank C.	South Norridgewock		

NEW ENGLAND MUTUAL.

Blake, Chas. C.	Portland	Knowlton, N. R.	Farmington
Blake, W. L.	Portland	Littlefield, Fred E.	Vinalhaven
Blake, Barrows & Brown	Bangor	McIntyre, W. W.	Biddeford
Brunel, Frederic.	Portland	Martel, C. H. E.	Lewiston
Campbell, Seth T.	Island Falls	O'Brien, Susie M.	Portland
Chase, Andrew B.	Willard	Powers, Herbert T.	Fort Fairfield
Foss, Henry W.	Charleston	Randall, C. H.	Canton
Haycock, Valentine	Livermore Falls	Sands, Fred'k B.	Lewiston
Hatch, J. W.	Fairfield	Thomas, Wm. G.	South Portland
Haycock, S. W.	Calais	Todd, H. C.	Brunswick
Johnson, Jos. H.	Blue Hill	Witham, L. E.	Madison
Kay, William A.	Houlton	Wood, Joseph W., 2nd.	Salisbury Cove
Kingsley, Nathan S.	Bar Harbor	Wyman, Walter S.	Waterville

NEW YORK LIFE.

Additon, Fred T.	Skowhegan	Knowles, Fred M.	Lagrange
Aines, Frank L.	South Norridgewock	Knowlton, Paul H.	Guilford
Austin, L. A.	Bar Harbor	Lermond, Ralph D.	Waldoboro
Barton, Llewellyn.	Portland	L'Heureux, Albert F.	Lewiston
Beauce, Battie E.	Westbrook	Little, Zina F.	Portland
Black, Alfred S.	Rockland	Lothrop, Warren E.	Portland
Blaisdell, H. P.	Franklin	McNamara, Anthony R.	Rockland
Brazzell, Harvey H.	Milbridge	Marsh, Kirk W.	Portland
Bridgman, Henry A.	Auburn	Martin, John R.	Rumford Falls
Burgess, William A.	Sangerville	Maxwell, Chas. A.	Portland
Burns, Fred E.	Portland	Merrill, Geo. W.	Augusta
Burns, T. S.	Westbrook	Minard, Geo. C.	Bath
Byrnes, Patrick J.	Bangor	Moreau, Thadea F.	Lewiston
Carleton, Anginon S.	Webb	Murch, G. Fred	Westbrook
Chase, Henry.	Augusta	Murphy, James D.	Lee
Clarke, J. W.	Damariscotta	Nelson, John R.	Caribou
Clarke, Walter B.	Brunswick	Nutt, Wm. F.	Fairfield
Clason, Silas O.	Lewiston	Orne, T. W.	Boothbay Harbor
Collins, J. T.	Hallowell	Peabody, John W.	Milbridge
Coombs, Geo. O.	Rockland	Peakes, P. P.	Milo
Cordwell, S. E.	Cumberland Mills	Peasley, Frederic M.	Norcross
Crocker, Ira	Portland	Peterson, W. L.	West Jonesport
Cunningham, James.	Bangor	Philbrick, Samuel W.	Skowhegan
Davis, Eugene B.	Rumford Falls	Pierce, Effie	Boothbay Harbor
Davis, Frank A.	Blue Hill	Pullen, Winfred W.	Monson
Day, Frank A.	Montague	Randall, Rufus S.	Freeport
Deering, John P.	Biddeford	Ranstead, T. E.	Waterville
Doble, Chas. L.	Lagrange	Ricker, M. F.	Auburn
Dunham, H. G.	Portland	Robbins, F. E. C.	Portland
Dyer, Herbert S.	Portland	Robbins, Omar J.	Fort Kent
Eaton, Weston M.	Portland	Robinson, Walter E.	Bingham
Emerson, O. R.	Monson	Robinson, Wm. W.	Bath
Emery, Edgar J.	Bangor	Rogers, Amory H.	Portland
Enwright, F. H.	Hastings	Rolfe, Wm. H.	Unity
Estes, Ralph C.	Winn	Russell, W. E.	Gorham
Fairfield, Eugene A.	Kennebunk	Sands, Fred'k B.	Lewiston
Fairfield, Orren R.	Kennebunk	Sawyer, Jos. W.	Milbridge
Farrar, J. W.	Searsmont	Sawtelle, Sylvanus C.	Oakland
Fitch, Emery M.	Princeton	Seekins, Wm. T.	Pittsfield
Folsom, Leroy R.	South Norridgewock	Shaw, F. K.	Oldtown
Folsom, Ralph P.	Oldtown	Simonton, F. F.	Ellsworth
Foote, Robert C.	Washburn	Smith, Belmont A.	Corinna
Fowler, Martin H.	Farmington	Smith, Oliver Dow.	Bangor
Genthner, E. S.	Foxcroft	Spurling, Wm. F.	Brewer
Gilcrest, Elon B.	Rockland	Stearns, Geo. W.	Millinocket
Goodwin, W. Frank.	Kennebunkport	Stephenson, John E.	Houlton
Gordon, Harold F.	North Sullivan	Stone, Wm. G.	Machias
Grant, C. LeBaron M.	Bar Harbor	Thompson, Geo. L.	Brunswick
Hall, C. W.	Jonesport	Thorne, Chas. E.	Auburn
Hall, Fred H.	Calais	Tibbetts, Harry E.	Saco
Harrington, W. B.	Winter Harbor	Towle, Harrie E.	Kenduskeag
Haskell, C. B.	Pittsfield	Tufts, S. F.	Westbrook
Herrick, Ernest L.	Charleston	Vail, Edward R.	Skowhegan
Hewett, Eugene M.	Sanford	Walker, H. E.	Freeburg Center
Hildreth, G. A.	Gardiner	Ward, Vallette D.	Westbrook
Hodgdon, Henry G.	Bath	Watson, Stephen M.	Portland
Holt, Wendell B.	Lewiston	Webb, F. E.	Stonington
Horne, Herman L.	Norway	Wetmore, R. T.	Houlton
Howe, W. H.	Pittsfield	Whelock, A. D.	Portland
Huntington, Chas. L.	Blanchard	Willbur, Eben W.	Woodfords
Johnson, L. F.	Brownville	Wiley, Herbert S.	Washburn
Jonah, E. Bruce	Eastport	Wooster, Ernest I.	Candlen
Kerr, Hugh	Oldtown	Young, C. L.	New Portland
Knowles, Elmer E.	Portland		

NORTHWESTERN MUTUAL.

Adams, T. H. Farmington	Jackson, N. Gratz..... Bath
Aldrich, R. H. Guilford	Johnson, D. L. Auburn
Allen, W. H. Livermore Falls	Ladd, A. D. South Sebec
Andrews, W. W. Portland	Ladd, W. S. South Sebec
Bartlett, John H. Dixfield	Linscott, Isaac L. Brunswick
Batchelder, Wm. Jr. & Co. Sanford	Mahlman, Wm. G. Lubec
Beedy, H. F. Phillips	Melcher, Nathaniel..... Portland
Blanchard, C. C. Portland	Merritt, C. E. Auburn
Blanchard, H. C. Cumberland Center	Millay, Henry T. Union
Brennan, J. H. Bangor	Mills, W. A. Monson
Briggs, Edson C. South Turner	Mitchell, Frank H. Charleston
Brown, Edwin M. Brunswick	Mitchell, Geo. W. Portland
Cushing, Geo. Skowhegan	Newcomb, Alcanzo West Lubec
Daggett, Wm. T. Waterville	Park, E. C. Bethel
Dearborn, John North Vassalboro	Peabody, Frank A. Union
Dinsmore, Chas. H. Fort Fairfield	Pettingill, Alden M. Portland
Dunham, H. M. Cumberland	Pike, J. Bennett..... Bolsters Mills
Dunton, C. R. Bangor	Roberts, Elmer G. Brooks
Farrington, F. G. Augusta	Rowell, F. A. East Dover
Fischer, H. W. Pittsfield	Smith, C. M. Milltown
Folsom, L. R. South Norridgewock	Smith, F. W. Rockland
Green, David W. Houlton	Smith, Geo. E. Portland
Harlow, Frank L. Gorham	Stevens, Sidney..... Greenville
Hinckley, C. S. West Jonesport	Stover, Chester L. West Harpswell
Hodge, Fred E. Portland	Tuck, Frank L. Bangor
Hodgkins, W. R. Bar Harbor	Truworthy, R. C. Newport
Hurd, Harry C. North Limington	Walker, Chas. S. Hebron
Jack, Philip C. Gardiner	Wyer, W. W. Winslow
Jackson, A. F. Bridgton	

PENN MUTUAL.

Adams, Benj. G. Bangor	Hodgkins, W. R. Bar Harbor
Brown, Chas. L. Caribou	Littlefield, A. M. West Kennebunk
Carpenter, Frank Houlton	March, Bertrand G. Portland
Carpenter, Wm. F. Brunswick	Oram, Robert H. Bristol
Carter, Erastus J. Haven	Packard, Fred'k A. Camden
Cayting, Clark W. Bangor	Peasley, F. M. Bangor
Conary, Arthur L. Portland	Porter, Joseph J. Howland
Currier, Geo. M. Farmington	Powers, Linwood L. South Paris
Dascombe, Colin H. Wilton	Rowe, Herbert W. Bangor
Dearborn, John Vassalboro	Sacre, Emile Lewiston
Drummond, Albert F. Waterville	Shaw, Rossell A. Caribou
Duan, Patrick H. Brewer	Spratt, Henry W. Presque Isle
Emerson, Wilbert W. Hampden	Stanchfield, Guy C. Bangor
Hadley, F. L. Bar Harbor	Taylor, Ella M. Bangor
Haley, Chas. F. Fryeburg	Taylor, Josiah T. Bangor
Hanson, Wm. C. Machiasport	Taylor, W. H. Bangor
Havener, Wm. J. Belfast	Thibodeau, Levite V. Van Buren
Hay, Geo. G. Portland	Webster, Wm. M. Portland
Hayden, Frank W. Enfield	

PHENIX MUTUAL.

Barrett, M. A. Caribou	Rideout, Geo. P. Calais
Daigle, Arthur St. David	Roberts, Geo. A. Union
Hamblin, Joseph W. Rumford	Spear, Wm. T. Fort Fairfield
Jack, H. Monroe. Patten	Tribou, Wm. H. Hampden
Jordan, Carl C. Pownal	Tufts, Geo. E. Islesboro
Jordan, F. N. Pownal	Varney, Geo. H. Calais
McAlpine, S. H. Portland	Vincent, C. A. South Portland
Payson, C. B. Auburn	

PROVIDENT LIFE AND TRUST.

Bailey, A. H. Winthrop	Linscott, Isaac L. Brunswick
Bradley, Frank M. Portland	Makin, Thomas H. Springvale
Douglass, A. A. Durham	Millett, F. A. Mechanic Falls
Emery, Wallace..... North Anson	Pomeroy, Eugene E. Lewiston
Goss, G. L. Bangor	Swett, Benjamin..... South Paris
Grant, F. M. Freeport	Talbot, A. L. Lewiston
Hoag, Clarence Gilbert..... Lewiston	

PROVIDENT SAVINGS.

Black, Austin.....	Rockland	Thomas, W. G.....	Pleasantdale
Bugbee, Benj. F.....	Calais		

PRUDENTIAL.

Judge, Charles.....	Portland	Smith, Albert E.....	Portland
Moffitt, John A.....	Portland	Twitchell, Frank O.....	Portland
Parshley, Frank H.....	Portland	Twitchell, Merle A.....	Portland
Rogan, Harry.....	Portland		

SECURITY MUTUAL.

Allen, Chas. F.....	Bar Harbor	Linscott, Isaac L.....	Brunswick
Fuller, Parker T.....	Rockland	Perry, Wm. J.....	Rockland
Johnson, Chas. E.....	Belfast		

STATE MUTUAL.

Blackwell, Geo. P.....	Strong	Mitchell, Lester L.....	Kingfield
Cushing, Peter L.....	Brunswick	Nicholas, H. E.....	Eastport
DeWitt, M. L.....	Sprague's Mills	Plummer, Ozias G.....	Dover
Fay, Winthrop L.....	Dexter	Walker, Fred S.....	Lewiston
Gallagher, Hugh T.....	Bangor	Washburn, Joseph G.....	Bath
Hildreth, Nathan L.....	Portland	Williams, John C.....	Lewiston
Lord, Harry.....	Bangor	Woodsum, A. A.....	Mechanic Falls

TRAVELERS'.

Allen, Herbert H.....	Dennysville	Jordan, Fred N.....	West Pownal
Atwood, Fred.....	Winterport	Kimball, Chas. F.....	Andover
Barney, Geo. M.....	Portland	Laiscell, Chas.....	Rockland
Bechard, Henri P.....	Lewiston	Lawlor, John.....	Portland
Benson, Albert W.....	Bangor	Leavitt, S. R.....	Portland
Blanchard, L. J.....	Dexter	Lee, J. A. & Son.....	Calais
Bird, D. N.....	Belfast	Linscott, Isaac L.....	Brunswick
Bird, Maynard S.....	Rockland	Little, H. C. & Son.....	Lewiston
Bodge, Wm. F.....	Waterville	Loring, Henry D.....	Portland
Bradish, Scott P.....	Eastport	McClure, James W.....	Bangor
Bright, Jos. M.....	Bangor	McFarland, E.....	Presque Isle
Brooks, Frank W.....	Lewiston	Macomber, Farr & Whitten.....	Augusta
Brown, Chas. L.....	Caribou	Morrison, Arthur E.....	Rumford Falls
Brown, Nathaniel G.....	Brunswick	Murchie, Howard.....	Calais
Burrill, Chas. C.....	Ellsworth	Ordway, H. E.....	Pittsfield
Byron, J. A.....	Lewiston	Parker, M. A.....	Cumberland Mills
Cannell, Geo. C.....	Portland	Parlin, W. B.....	Machias
Chadbourne, Henry A.....	Maplewood	Perry, Arthur C.....	Presque Isle
Chick, Sarah.....	Biddeford	Plummer, R. J.....	Old Town
Crosby, E. S.....	Bath	Reed, Louis W.....	Bangor
Decker, E.....	Waterville	Renne, Robert F.....	Calais
Donnell, W. C.....	Houlton	Russell, Chas. E.....	Lewiston
Douglass, Elmer C.....	Hallowell	Safford & Briggs.....	Mars Hill
Drew, D. L.....	Bar Harbor	Sargent, C. H.....	Belfast
Erskine, A. J.....	Rockland	Smith, Oliver D.....	Bangor
Farmer, Thos. B.....	Boothbay Harbor	Stevens, B. W.....	Bangor
Fisher, H. H.....	Greenville	Stiles, Nathan.....	Bath
Fogg, Norman W.....	Freeport	Talbot, Geo. H.....	Camden
George, Lewis W.....	Belfast	Thayer & Drew.....	Waterville
Griffin, John C.....	Skowhegan	Thompson, Geo. H.....	Portland
Gurney, Edwin P.....	Yarmouth	Thwing, J. P.....	Farmington
Hackett, Ralph L.....	Smyrna Mills	Voter, Louis.....	Farmington
Hannaford, Chas. B.....	Gorham	Waldron, Chas. P.....	Portland
Hathorne, Daniel N.....	Ridgelyville	Walker, Chas. S.....	Peru
Henry, John H.....	Portland	Walker, Enoch H.....	Augusta
Higgins, L. F.....	Bangor	Webster, Chas. S.....	Portland
Howard, Geo. E.....	Dover	West, J. W.....	Lewiston
Howe, Freeland.....	Norway	White, H. A.....	Ashland
Hutchinson, Henry G.....	Biddeford	Wood, E. C.....	Auburn
Hutchinson, J. P. & Co.....	Auburn	Young, Seth H.....	Redington
Jackman, B.....	Vanceboro		

UNION CENTRAL.

Blanchard, L. J.	Dexter	Miles, F. A.	West Baldwin
Brackett, J. Frank.	Bangor	Mills, Henry A.	Andover
Clary, I. B.	Livermore Falls	Nash, Henry R.	Harrington
Curtis, Albert H.	West Harrington	Parcher, S. C.	Saco
Fogg, Charles H.	Houlton	Park, E. C.	Bethel
Garland, Ira.	Cornish	Parker, D. G.	Portland
Gooding, John M.	Portland	Parsons, Wm.	East New Portland
Greeley, Charles U.	Bangor	Stevens, Miss N. M.	Auburn
Grindle, Hattie T.	Bluehill	Varney, Ernest O.	Bangor
Hedman, Jacob.	Jentland	Wing, E. W.	South Norridgewock
Leighton, S. M.	Dexter	Woodbridge, A. A.	Portland

UNITED STATES.

Mitchell, Clarence L.	Freeport
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WASHINGTON.

Andros, B. R.	Rockland	Hayes, A. R.	Gardiner
Brackett, E. J.	Portland	Hill, Geo. S.	Morrill
Brackett, J. B.	Portland	Jack, H. M.	Patten
Campbell, Geo. R.	Ellsworth	Lovejoy, Wm. S.	Rangeley
Cooper, John F.	Rockland	McNamara, Anthony R.	Rockland
Craig, A.	Island Falls	Noyes, Nathaniel, Jr.	Sullivan
Craig, W. E.	Dixmont Centre	Oakes, M. P.	Bangor
Crawford, W. M.	Benton Station	Spear, C. W.	Sprague's Mills
Donham, James N.	Portland	Spearen, N. C.	Bangor
Drew, Clarence M.	Guilford	Spencer, Fred P.	Brewer
Eustis, Arthur G.	Strong	Viles, Ray F.	Flagstaff
Goodwin, Edmond A.	Kingfield	Wills, Edgar.	Salem
Hamilton, A. C.	Rockland		

MISCELLANEOUS COMPANIES.

ÆTNA LIFE.

ACCIDENT DEPARTMENT.

Cook, Edward P.	Brunswick	Jordan, Alvin B.	Portland
Dow, Sterling T.	Portland	Linscott, Isaac L.	Brunswick
Dunbar, J. B.	Portland	McDonough, C. L.	Portland
Dyer, Herbert R.	Portland	Packard, F. A.	Camden
Fairbrother, E. F.	Skowhegan	Palmer, E. A.	Bar Mills
Finnegan, James P.	Bangor	Pennell, Wm. M.	Brunswick
Fogg, J. H. B.	Freeport	Ramsdell, Waldo E.	Portland
Hart, W. H.	Portland	Spear, Miss M. E.	Portland
Hobbs, John P.	Portland	Tibbetts, Manford.	Windham Center
Hunt, H. A.	Cumberland Mills	Woodman, Melville.	Biddeford

AMERICAN BONDING AND TRUST.

Finnigan, James P.	Bangor	Merrill Bros. & Co.	Portland
Hopkins, Geo. A.	Milbridge	Mitchell, W. S.	Saco

AMERICAN SURETY COMPANY.

Bartlett, Chas. H.	Bangor	Little, Wm. F.	Portland
Butler, F. W.	Farmington	Potter, Barrett.	Brunswick
Cornish, Leslie C.	Augusta	Scott & Waterhouse.	Old Town
Dane, Walter L.	Kennebunk	Stone, Edwin.	Biddeford
Hanson, Geo. M.	Calais	Talbot, Thos. L.	Portland
Heselton, Geo. W.	Gardiner	Thayer & Drew.	Waterville
Johnson, Mortland A.	Rockland	Trott, Jos. M.	Bath

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 & Boothby.....	Augusta	Libby, Rufus C.....	Portland
Curran, William F.....	Bangor	Pearl & Dennett.....	Bangor
Dinsmore & Bickford.....	Skowhegan	Wright & Welch.....	Lewiston

EMPLOYERS' LIABILITY (CASUALTY).

Alford, E. R.....	Old Town	Gray, Valentine.....	Chisholm
Anderson, Adams & Co.....	Portland	Hume, Chas. W.....	Eastport
Austin & Shearman.....	Deering Center	Hutebinson, W. F.....	Livermore Falls
Bailey, A. & Co.....	Gardiner	Loring & Son.....	Portland
Bartlett, M. F.....	Waterville	McDougall, Horatio N.....	Rockland
Boothby, W. A. R.....	Waterville	Martin, J. R.....	Rumford Falls
Burns, T. S.....	Westbrook	Merritt, C. E.....	Auburn
Downing, C. S.....	Augusta	Philbrick, S. W.....	Skowhegan
Enright, T. H.....	South Gardiner	Talbot, G. H.....	Camden
Fogg & Glidden.....	Bath	Tyler, Fogg & Co.....	Bangor
Folsom, Leroy R.....	South Norridgewock	Vaughan, Hiram C.....	Foxcroft
Gentle & Ludwig.....	Houlton	Young, C. L.....	New Portland

EMPLOYERS' LIABILITY (SURETY).

Bartlett, M. F.....	Waterville	Tyler, Fogg & Co.....	Bangor
Boothby, W. A. R.....	Waterville		

FIDELITY AND CASUALTY (CASUALTY).

Baker, Ernest G.....	Bangor	Kittridge, Calvin B.....	Dover
Barrows, Geo. L.....	Sangerville	Langston, E. H.....	Augusta
Batchelder, Wm. Jr. & Co.....	Sanford	Lawrence, Geo. N.....	Augusta
Beane & Beane.....	Hallowell	Lowery, Frank J.....	Fort Fairfield
Beauregard, John B.....	Biddeford	Lufkin, E. C.....	Phillips
Black, Alfred S.....	Rockland	Magee, Wm. P.....	Columbia Falls
Blake, Barrows & Brown.....	Bangor	Maxcy, Josiah & Sons.....	Gardiner
Bowker & Humphreys.....	Brunswick	Merritt, C. E.....	Auburn
Bragdon, A. M.....	York	Miller & Owen.....	Auburn
Bryant, Geo. H.....	Oakland	Millett, Henry R.....	Gorham
Buck, Seth Norman.....	East Sumner	Mitchell, Walter S.....	Biddeford
Bucknam, J. A. & Co.....	Mechanic Falls	Mitchell, Wm. M.....	Mechanic Falls
Cole, Charles H.....	Kennebunk	Moran, E. C.....	Rockland
Conant, Frank A.....	Lewiston	Morrill, Walter G.....	Pittsfield
Coombs, Geo. Otis.....	Rockland	Otis, Samuel G.....	Hallowell
Creamer, W. B. & Son.....	Waldoboro	Parks Bros.....	Pittsfield
Crosby, E. S.....	Bath	Pattee, James & Son.....	Belfast
Dickison, A. S.....	Westbrook	Pearl & Dennett.....	Bangor
Dow & Pinkham (Corp'n).....	Portland	Peabody, Frank A.....	Houlton
Drummond & Perkins.....	Waterville	Renouf, Narcisse P.....	Biddeford
Eustis, A. G.....	Strong	Rowell, F. A.....	Dover
Fairbrother, Edwin F.....	Skowhegan	Shaw, R. A.....	Caribou
Fairfield, Eugene A.....	Kennebunk	Shea, Wilbor A.....	Eastport
Farrar, J. W.....	Searsmont	Simonton, Frank F.....	Ellsworth
Fowler & Gardner.....	Calais	Smith, Belmont A.....	Corinna
Frizzell, Benj. F.....	Oakland	Smith, Wesley G.....	Old Orchard
Gove, Edw. H.....	Biddeford	Stanchfield, Guy C.....	Millinocket
Grant, Freeman M.....	Freepoint	Strout, Rodney R.....	Milo
Gray, Henry A.....	Gardiner	Tapley, Omar W.....	Ellsworth
Hawthorne, Geo. E.....	Woodfords	Tolman, C. E.....	South Paris
Holyoke, Geo. T.....	Houlton	Voter, F. E.....	Farmington
Humphreys, D. M.....	Bath	Wheeler, W. J.....	South Paris
Hutchinson, W. F.....	Livermore Falls	Wight & Libby.....	Bridgton
Judkins, Wesley H.....	Dexter	Willey & Ward.....	Cherryfield
Kelley, Wm. J.....	Kittery	Wood, Chas. D.....	Winthrop

FIDELITY AND CASUALTY (SURETY).

Batchelder, Wm. Jr. & Co.....	Sanford	Humphreys, D. M.....	Bath
Black, Alfred S.....	Rockland	Judkins, Wesley H.....	Dexter
Blake, Barrows & Brown.....	Bangor	Kelly, Wm. J.....	Kittery
Bowker & Humphreys.....	Brunswick	Kittredge, Calvin B.....	Dover
Buck, Seth Norman.....	East Sumner	Lowery, Frank J.....	Fort Fairfield
Cole, Chas. H.....	Kennebunk	Maxey, Josiah & Sons.....	Gardiner
Conant, Frank A.....	Lewiston	Merritt, C. E.....	Auburn
Creamer, Wm. B. & Son.....	Waldoboro	Miller & Owen.....	Auburn
Crosby, E. S.....	Bath	Millett, Henry R.....	Corham
Dickison, A. S.....	Westbrook	Otis, Samuel G.....	Hallowell
Dow & Pinkham (Corp'n).....	Portland	Parks Bros.....	Pittsfield
Drummond & Perkins.....	Waterville	Pattee, James & Son.....	Belfast
Fairbrother, Edwin F.....	Skowhegan	Smith, Belmont A.....	Corinna
Fairfield, Eugene A.....	Kennebunk	Smith, Wesley G.....	Old Orchard
Farrar, J. W.....	Searsmont	Tapley, Omar W.....	Ellsworth
Frizzell, Benj. F.....	Oakland	Tolman, C. E.....	South Paris
Gove, Edw. H.....	Biddeford	Voter, F. E.....	Farmington
Grant, Freeman M.....	Freeport	Wheeler, Wm. J.....	South Paris
Holyoke, Geo. T.....	Houlton	Willey & Ward.....	Cherryfield
Hutchinson, W. F.....	Livermore Falls		

FIDELITY AND DEPOSIT COMPANY.

Allen, Chas. P.....	Presque Isle	Hall, Albert B.....	Portland
Atwood, Fred.....	Winterport	Humphreys, D. M.....	Bath
Bird, Maynard S.....	Rockland	Hutchinson, H. G.....	Biddeford
Cushman, Henry W.....	Ellsworth	McClure, J. W.....	Bangor
Farrington, Henry.....	Gardiner		

GENERAL ACCIDENT.

Barker, C. H.....	Portland	Matthews, C. K.....	Waterville
Byrnes, P. J.....	Bangor	Plummer, F. H.....	Portland
Gatcomb, L.....	Portland	Kollins, R. G.....	Bangor
Hall, F. H.....	Calais	Trueworthy, Burnham.....	Newport
Jordan, A. H.....	Gardiner		

GUARANTEE COMPANY OF NORTH AMERICA.

Loring, Prentiss & Son.....	Portland
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HARTFORD STEAM BOILER.

Allen, Wm. H.....	Boston	Frye, H. A.....	Boston
Brown, Geo. H.....	Boston	Roberts, C. E.....	Boston

LAWYER'S SURETY COMPANY.

Merrill, John F. A.....	Portland
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LLOYD'S PLATE GLASS.

Anderson, Adams & Co.....	Portland	Haskell, C. B.....	Pittsfield
Bangs, I. S.....	Waterville	Heath, Henry A.....	Augusta
Batchelder, Wm. Jr. & Co.....	Sanford	Leavitt, S. D.....	Eastport
Bird, M. S.....	Rockland	Little, H. C. & Son.....	Lewiston
Bright, Jos. M.....	Bangor	Marr, C. H.....	Gardiner
Currier, Geo. M.....	Farmington	Nelke, S. A.....	Livermore Falls
Erskine, A. J.....	Rockland	Packard, F. A.....	Camden
Foster, D. P.....	Waterville	Parlin, W. B.....	Machias
Gentle & Ludwig.....	Houlton	Thompson, Harry F.....	Brunswick
Gove, E. H.....	Biddeford	Waterhouse, W. H.....	Old Town
Grant, Geo. H.....	Ellsworth	Wheeler, W. J. & Co.....	South Paris
Griffin, John C.....	Skowhegan		

LONDON GUARANTEE AND ACCIDENT COMPANY.

Boothby, Wm. G.....	Augusta	O'Brien, Edw. C.....	Deering
Danforth, Walter A.....	Bangor	Pennell, Wm. M.....	Brunswick
Libby & Hussey.....	Portland	Plummer, William W.....	Bangor
Morse & Guptill.....	Portland	Thompson, Harry F.....	Brunswick

MARYLAND CASUALTY.

Atwood, Fred.....	Winterport	Leighton, Edgar A.	Berwick
Andrews, Walter D.....	Thomaston	Maconber, Farr & Whitten....	Augusta
Barker, C. H.	Portland	Payson, C. B.	Auburn
Cook & West.....	Lewiston	Pearl & Dennett.....	Bangor
Crosby, E. S.	Bath	Pierce, Daniel E.....	Bath
Dearborn, John.....	No. Vassalboro	Plummer, Frank H.....	Portland
Foster, Dana P.....	Waterville	Richmond, F. H.	Rumford Falls
Foster, Herbert E.....	Winthrop	Riley, Thomas H.....	Brunswick
Gatecomb, Louis.....	Portland	Stewart, R. W.....	Bangor
Gilchrist, Elon B.....	Rockland	Straw & Martin.....	Gulfport
Hildreth, Guy A.....	Gardiner	Titus, William N.....	Alna
Hutchinson, H. G.....	Biddeford	Wooster, Ernest I.....	Camden
Jones, E. C. & Co.....	Portland		

METROPOLITAN PLATE GLASS.

Cobb, C. E.....	Auburn	Hutchinson, H. G.....	Biddeford
Cochran, Baker & Cross.....	Rockland	Matthews, C. K.	Waterville
Downing, C. S.....	Augusta	Morse & Gupitill.....	Portland
Field & Quimby.....	Belfast	Tyler, Fogg & Co.....	Bangor
Fogg & Glidden.....	Bath		

NATIONAL SURETY.

Crosby, E. S.....	Bath	Tyler, Fogg & Co.....	Bangor
Jones, Edw. C. & Co.....	Portland		

NEW AMSTERDAM CASUALTY.

Barker, The C. H. Co. (Corp'n).Portland	Grant, The Geo. H. Co. (Corp'n) Ellsworth
Boyd, J. Herbert..... Bangor	Matthews, Chas. K..... Waterville
Cook, L. L..... Cornish	Plummer Bros..... Portland
Dearborn, John..... North Vassalboro	Smith, Oliver Dow..... Bangor
Finnegan, James P..... Bangor	Tibbetts, H. E..... Dexter
Gooding, Howard G..... Yarmouthville	

NEW JERSEY PLATE GLASS.

Bailey, Augustus.....	Gardiner	Hill, Melville C.....	Belfast
Black, Alfred S.....	Rockland	Humphreys, Denny M.....	Bath
Boothby, Wm. G.....	Augusta	Hutchinson, J. P. & Co.....	Auburn
Boynton, Geo. B.....	Machias	Jones, E. C. & Co.....	Portland
Carter, G. A. & Co.....	Saco	Jordan, Augustus H.....	Gardiner
Cook & West.....	Lewiston	Porter, Fred A.....	Rumford Falls
Crawford, J. W.....	Brunswick	Talbot, George H.....	Camden
Dearborn, Russell H.....	Rumford Falls	Thayer & Drew.....	Waterville
Donnell, Wm. C.....	Houlton	Tolman, Chas. E.....	South Paris
Finnigan, Jas. P.....	Bangor		

NEW YORK PLATE GLASS.

Bailey, A.....	Gardiner	Newell, C. D.....	Richmond
Bechard, H. P.....	Lewiston	Norton & Hall.....	Portland
Bird, M. S.....	Rockland	Pattee, James & Son.....	Belfast
Boothby, L. T. & Son.....	Waterville	Perry, A. C.....	Presque Isle
Conant, Frank A.....	Lewiston	Perry, H. O. & Son.....	Fort Fairfield
Erskine, A. J. & Co.....	Rockland	Perry, W. H.....	Hallowell
Fairbrother, E. F.....	Skowhegan	Plummer Bros.....	Portland
Howe, Freeland.....	Norway	Randall, J. W.....	Biddeford
Howard, Geo. E.....	Dover	Riley, T. H.....	Brunswick
Lynam, F. C. & Co.....	Bar Harbor	Talbot, G. H.....	Camden
McClure, J. W.....	Bangor	Welch, Geo. A.....	Lewiston
Maconber, Farr & Whitten....	Augusta	Woodman, Melville.....	Biddeford

PREFERRED ACCIDENT.

Allen, Fremont.....	North Berwick	Higgins, Chas. R.....	Bath
Andrews, W. D.....	Thomaston	Hussey, Orrett J.....	Vassalboro
Austin, L. A.....	Bar Harbor	Locke, Sperry H.....	Waterville
Clark, Geo. H.....	Bath	Merrill, Geo. W.....	Augusta
Currie, Nathaniel F.....	Auburn	Merrill, Harvey W.....	Portland
Cushing, Peter L.....	Brunswick	Merrill, Wm. L.....	Portland
Dunlap, C. F.....	Portland	Merritt, Chas. E.....	Auburn
Dunlap, Maurice E.....	Portland	Orne, Sumner.....	Southport
Emerson, John T.....	Saco	Packard, F. A.....	Camden
Fairbanks, Henry N.....	Bangor	Parks Bros.....	Pittsfield
Fernald, Osborne.....	Portland	Pinkham, E. E.....	Freeport
Fogg, J. H. B.....	Waterville	Reed, Henry C.....	Richmond
Gillis, Herbert C.....	Calais	Ryan, Felix L.....	Bangor
Gooding, Howard G.....	Yarmouthville	Searles, Geo. W.....	Augusta
Grant, Freeman M.....	Freeport	Shepherd, Joseph F.....	Rockport
Grant, C. LeBaron M.....	Bar Harbor	Simonton, Theo. E.....	Rockland
Gray, Henry A.....	Gardiner	Stiles, Wm. C.....	Portland
Harden, Geo. D.....	Bangor	Taggart, Francis P.....	Waterville

STANDARD LIFE AND ACCIDENT.

Berryman, I. P.....	Augusta	Linton, F. R.....	Lincoln
Emerson, J. T.....	Saco	Pettengill, A. M.....	Portland
Harmon, Herbert A.....	Portland	Plummer, Ozias G.....	Dover
Hildreth, Nathan L.....	Portland	Wilbur, E. W.....	Portland
Hume, C. W.....	Eastport	Williams, John C.....	Lewiston
Jordan, A. H.....	Gardiner		

TRAVELERS'.

SAME AGENTS AS LIFE DEPARTMENT.

UNION CASUALTY AND SURETY COMPANY.

Alford, E. R.....	Old Town	Jones, Edw. C. & Co.....	Portland
Atwood, Fred.....	Winterport	Leighton, W. A.....	Portland
Banks, John W.....	Portland	Linscott, Isaac L.....	Brunswick
Carr, Thomas A.....	Thomaston	Lord, Harry.....	Bangor
Carter, G. A. & Co.....	Saco	McFadden, F. E.....	Fairfield
Cochran, Baker & Cross.....	Rockland	McIntyre, W. W.....	Biddeford
Crosby, E. S.....	Bath	Mason & Palmer.....	Bangor
Curran, Wm. F.....	Bangor	Moran, Edward C.....	Rockland
Durocher, Hector.....	Lewiston	Parks Bros.....	Pittsfield
Eynon, John S.....	North Berwick	Payson, C. B.....	Auburn
Foster, Herbert E.....	Winthrop	Robbins, Omar J.....	Fort Kent
Hayden, John F.....	Bath	Small, Chas. E.....	North Raymond
Hill, George S.....	Morrill	Titus, W. N.....	Head Tide
Hodgkins, W. R.....	Bar Harbor	Young, Seth H.....	Lewiston
Jones, Chas. F.....	Skowhegan		

UNITED STATES CASUALTY COMPANY.

Arey, Benj. R.....	Brewer	Libby, R. C.....	Portland
Austin, L. A.....	Bar Harbor	Lock, Sperry H.....	Waterville
Butler, Edw. A.....	Rockland	Lord, Henry & Co.....	Bangor
Currie, N. F.....	Auburn	Merrick, Frank L.....	Portland
Currier, Geo. M.....	Farmington	McIntyre, W. W.....	Biddeford
Day, Fred W.....	Denmark	Neil, R. P.....	Old Town
Dunlap, C. F.....	Portland	Pierce, W. N.....	Bangor
Frank, A. J.....	Auburn	Smith, Wm. Elmer.....	Portland
Granger, William F.....	Calais	Tracy, Thomas P.....	Bangor
Griffin, John C.....	Skowhegan	Verrill & Hutchinson.....	Auburn

UNITED STATES FIDELITY AND GUARANTY.

Downes & Curran.....	Calais	Little, H. C. & Son.....	Lewiston
Drake, James B.....	Bath	Longfellow, Phineas H.....	Machias
Fairbrother, Edwin F.....	Skowhegan	Macomber, Farr & Whitten.....	Augusta
Garey, Otis T.....	Biddeford	Mason & Palmer.....	Bangor
Leavitt, Samuel D.....	Eastport		

MAINE ASSESSMENT COMPANY.

MAINE CASUALTY.

Bickford, F. E.	Oakland	Hamilton, A. C.	Rockland
Boothby, Alexander.	Cornish	Hatch, Rufus P.	Bangor
Bradish, Scott P.	Eastport	Huard, Bartholomew.	Westbrook
Brown, Wm. B.	Cumberland Mills	McCready, Wm. A.	Houlton
Crockett, Chas.	Portland	Nelke, S. A.	Livermore Falls
Cote, J. H.	Biddeford	Palardy, Simon.	Biddeford
Devereux, Augustus R.	Ellsworth	Parker, H. L.	Farmington
Dow, Sewall E.	Milford	Plummer, O. G.	Dover
Faunce, Edward P.	Oxford	Rush, James A.	Millinockett
Fuller, Bennett B.	Lewiston	Sanborn, Willis E.	Springvale
Gooding, H. G.	Yarmouthville	Sweet, Clinton T.	Bridgton
Hainey, E. H.	Belfast	Webb, Frank A.	Bridgton
Hall, Fred H.	Calais	Wormwood, Harold A.	Saco

ASSESSMENT COMPANIES OF OTHER STATES.

MASONIC EQUITABLE.

Barker, W. H.	West Paris	Marden, E. C.	Portland
Black, Austin.	Rockland	Odlin, Fred'k L.	Lewiston
Craft, J. A.	Bangor	Smith & Sale.	Portland
Knowlton, J. R.	Bath		

MASSACHUSETTS MUTUAL ACCIDENT.

Blair, Wellington.	Brunswick	Milliken, F. S.	Eastport
Blanchard & Leighton.	Dexter	Nelke, S. A.	Livermore Falls
Boies, James C.	Calais	Oakes, M. P.	Bangor
Davis, E. P.	Lewiston	Peirce, C. W.	South Gardiner
Deane, F. N.	Portland	Pressey, John S.	Winslow
Files, Benj. P.	Bangor	Robinson, Increase.	Waterville
Gatcomb, Louis A.	Portland	Sanborn, Willis E.	Springvale
Gould, H. C.	Fairfield	Small, Alton B.	Rockland
Grant, C. LeBaron M.	Bar Harbor	Smith, Belmont A.	Corinna
Greene, A. S.	Turner Center	Spearen, N. C.	Bangor
Kent, Fred L.	Ellsworth	Theriault, Henry.	Westbrook
Knowles, L. W.	Augusta	Theriault, P. H.	Bath
Knowles, Roland F.	Manchester	Tufts, S. F.	Westbrook
Lord, James R.	Bangor	Walker, T.	Portland
Mann, C. F.	Lisbon Falls	Ward, V. D.	Westbrook
Mann, S. R.	Kingman	Whitecomb, Howard F.	Ellsworth
Merritt, C. E.	Auburn	Wiggin, Frank R.	Belfast
Merrifield, Chas. J. M.	Rockland	Wood, Irving A.	Benton Falls

MUTUAL RESERVE FUND.

Graham, A. H.	Miltown	Nutter, Wm. J.	Biddeford
Lenchen, Louis.	Biddeford	Osborne, J. E.	Calais
McIntyre, W. W.	Saco	Philbrick, W. W.	Fryeburg
Maxwell, C. A.	Portland	Twitchell, H. D.	Oldtown
Morton, J. C.	Washington		

NORTHWESTERN LIFE.

Philbrook, G. A.	Augusta
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FRATERNAL BENEFICIARY ORGANIZATIONS.

MAINE CENTRAL RAILROAD RELIEF ASSOCIATION.

Pitman, William LLewiston

MAINE STATE RELIEF ASSOCIATION.

Kenney, Jos. A..... South Paris

ODD FELLOWS' GRADED MUTUAL RELIEF ASSOCIATION.

Knapp, David S.....Norway

PATRONS' MUTUAL AID SOCIETY.

Holway, Lester.North Fairfield		Stearns, Edward S Camden
Moore, J. Henry.....Winthrop		

AMERICAN BENEFIT SOCIETY.

Kingsbury, Emmons W.Newport		Reed, Henry C..... Richmond
Pond, Frank L Augusta		Ward, S. Curtis C..... Augusta
Plummer, Ozias G.Dover		

ANCIENT ORDER OF UNITED WORKMEN.

Playse, Chas. H..... Skowhegan

CHRISTIAN BURDEN BEARERS' ASSOCIATION.

Fitch, John H.....Milltown

INDEPENDENT ORDER OF FORESTERS.

Campbell, A. A.....Oldtown		McDavid, Wm.Augusta
Campbell, Harriet.....Bangor		Scott, Clarence..... Old Town
DeBeck, S. S.Franklin		Spaulding, Geo. L..... Orono
Hunton, H. L.....Oakland		

KNIGHTS OF PYTHIAS.

Roberts, Luther B..... Portland

MODERN WOODMEN OF AMERICA.

Bailey, ChapmanBath		Morgan, Wm. F. Biddeford
Berry, Hiram G..... Bath		Perry, Wm. A. Augusta
Campbell, John C.....Portland		Pond, Frank L..... Augusta
Carnell, Percival.Portland		Reel, Henry C..... Richmond
Clark, Reuben F..... Augusta		Symons, Wm. T..... Bangor
Frohoek, Daniel R.....Portland		Tuttle, I. E..... Brunswick
Hoelt, Homan W.....Bangor		Young, E. P..... Portland

NEW ENGLAND ORDER OF PROTECTION.

Morrison, Francis..... Lewiston		Weaver, Frank B.....Cumberland Mills
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ROYAL ARCANUM

Smith, Wm. Elmer Boston, Mass

UNITED ORDER OF THE GOLDEN CROSS.

Douglass, W. H.....Lisbon Falls		Hamilton, James H.....Mattawankeag
Emery, Elvira F..... Sherman Mills		Simpson, Jas. E..... Danforth

INSURANCE BROKERS.

Allan, Herbert H.....	Dennysville	Longfellow, Daniel.....	Gardiner
Allen, Geo. E.....	Tenant's Harbor	Locke, Sperry H.....	Waterville
Allen, J. W.....	Mt. Vernon	Lord & Fenderson.....	Limerick
Atwood, C. E.....	Biddeford	McCausland, F. E.....	Gardiner
Austin, David S.....	North Berwick	McIntire, J. S. & Co.....	Solon
Bailey, Clemens B.....	Lewiston	Martel, Chas.....	Lewiston
Barrett, T. B.....	Canaan	Mason, Chas. G.....	Norway
Batchelder, Cyrus.....	Sanford	Mears, Edward B.....	Bar Harbor
Bechard, H. P.....	Lewiston	Merchant, Lorenzo D.....	Hallowell
Beedle, Van R.....	South Gardiner	Merriman, Alcott J.....	Jay
Blaisdell, Frank E.....	Franklin	Merrill, Geo. L. & Co.....	Dixfield
Boynton, Henry.....	West Sullivan	Moffitt, C. G.....	Rockland
Bragdon, Chas. B.....	Corinth	Morrison, Manly.....	Clinton
Bridges, E. L.....	West Pembroke	Moulton, Wm.....	North Scarboro
Brown, Bartlett W.....	Milbridge	Mutty, John.....	South Brewer
Brown, H. W.....	Stetson	Nickerson, S. & Sons.....	Boothbay Harbor
Bryant, Geo. H.....	Oakland	Owen, W. S.....	Milo
Burr, Chas. J.....	Brewer	Page, Lillie P.....	Passadumkeag
Buswell, L. L.....	Lincoln Center	Parker, David C.....	Danforth
Buswell, Turner & Co.....	Solon	Partridge, Lewis M.....	Stockton Springs
Campbell, John Z.....	Lewiston	Paul, T. A.....	New Sharon
Carr, Robert W.....	Bowdoinham	Phinney, Carrie B.....	Westbrook
Carter, E. J.....	Haven	Pilley, H. H. & Son.....	Brooks
Chamberlain, J. A.....	Bristol	Piper, Harrison.....	Lincoln
Closson, Henry P.....	Gardiner	Pollard, Walter H.....	Oldtown
Coffin, Geo. H.....	Harrington	Porter, Fred A.....	Rumford Falls
Cooper, Geo. W.....	Patten	Prince, Chas. H.....	Buckfield
Cousins, S. H.....	Steep Falls	Reynolds, B. B.....	North Lubec
Crabtree, S. R.....	Island Falls	Reynolds, Millard.....	North Lubec
Cram, Albion A.....	Mt. Vernon	Rogers, Wm.....	Bar Harbor
Davis, J. B.....	Clinton	Rolfe, Chas. A.....	Princeton
Doyle, John D.....	Benedicta	Sargent, Henry W.....	Sargentville
Dunbar Bros.....	Sullivan	Sharaf, I. G.....	Livermore Falls
Dyer, Z. A.....	New Sharon	Shaw, Wm. H.....	Kenduskeag
Field, J. L.....	Hartland	Sheerer, W. E.....	Tenant's Harbor
Fox, DeGrasse.....	Bar Harbor	Simpson, F. M.....	Carmel
Friend, Jos. E.....	Etna	Small, C. O.....	Madison
Fulton, Lewis M.....	Bowdoinham	Smallidge, Stephen.....	Northeast Harbor
Gardner, Halbert P.....	Patten	Smallidge, Winfield.....	Seal Harbor
Genthner, Eugene S.....	Foxcroft	Smythe, Albert C. V.....	Calais
Goodwin, Francis J.....	Biddeford	Southard, T. J. & Son.....	Richmond
Gould, W. E.....	Milo	Stanchfield, Clarence.....	Milo
Grant, Bodwell J.....	Acton	Stevens, Chas. E.....	Unity
Gross, Frank A.....	Deer Isle	Stiles, Mark S.....	Brooks
Ham, Jos. G.....	Livermore Falls	Taylor, Chas.....	Unity
Havey, Will R.....	West Sullivan	Thornton, Seth S.....	Ashland
Heebner, Wm. J.....	Millinockett	Torrey, Fred A.....	Stonington
Henderson, Eder Eli.....	Bangor	Towle, Geo. P.....	Gardiner
Higgins, Leon F.....	Brewer	Turner, J. B.....	Wayne
Hutchinson, W. F. & Co.....	Livermore Falls	Warren, A. K.....	Stonington
Jones, Levi.....	Winthrop	Warren, E. L.....	Bucksport
Kellogg, W. S.....	Patten	Washburn, W. W.....	China
Kendall, J. C.....	Freeport	Weatherbee, Edw. A.....	Lincoln
Kimball, Loren E.....	North East Harbor	Webb, Frank E.....	Winthrop
Ladd, Benj.....	East Jefferson	White, J. H.....	Ashland
Lancey, G. M.....	Hartland	Williams, Chandler.....	Danforth
Libby, Warren.....	Kezar Falls		

SPECIAL INSURANCE BROKERS.

Anderson, Adams & Co.....	Portland
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INDEX TO PART II.

LIFE AND MISCELLANEOUS INSURANCE.

ALSO FRATERNAL BENEFICIARY BUSINESS.

	PAGE
Authorized Companies.....	4
Life and Miscellaneous Business in Maine for five years.....	7
Taxes and Fees.....	8
Companies Admitted.....	8
Companies Discontinued.....	8
Life Insurance.....	8
Miscellaneous Companies.....	9
Maine Benefit Life Association.....	9
Assessment Insurance.....	17

STATISTICAL TABLES.

Table No. 1. Capital, Assets, Liabilities, Surplus, Income and Disbursements.....	20
2. Items composing Income.....	21
3. Items composing Disbursements.....	22
4. Items composing Assets.....	23
5. Items composing Liabilities.....	25
6. Exhibit of Policies.....	26
7. Policies Terminated.....	27
8. Maine Business—Life Companies.....	29
9. Assets, Liabilities, etc.—Miscellaneous Companies.....	31
10. Risks and Premiums—Miscellaneous Companies.....	32
11. Maine Business—Miscellaneous Companies.....	34
12. Income and Disbursements—Assessment Companies.....	36
13. Assets and Liabilities December 31, 1899—Assessment Companies.....	37
14. Exhibit of Policies—Assessment Companies.....	38
15. Maine Business—Assessment Companies.....	39
16. Income and Disbursements during 1899—Fraternal Beneficiary Organizations.....	41
17. Assets and Liabilities December 31, 1899—Fraternal Beneficiary Organizations.....	42
18. Exhibit of Policies—Fraternal Beneficiary Organizations.....	43
19. Maine Business—Fraternal Beneficiary Organizations.....	44

COMPANY ABSTRACTS.

MAINE COMPANY.

	PAGE
Union Mutual Life Insurance Company.....	49

LIFE INSURANCE COMPANIES OF OTHER STATES.

Ætna Life Insurance Company, Conn.....	63
Connecticut Mutual Life Insurance Company, Conn.....	67
Equitable Life Assurance Society, N. Y.....	71
Fidelity Mutual Life Insurance Company, Pa.....	75
Home Life Insurance Company, N. Y.....	79
Manhattan Life Insurance Company, N. Y.....	83
Massachusetts Mutual Life Insurance Company, Mass.....	87
Metropolitan Life Insurance Company, N. Y.....	91
Mutual Life Insurance Company, N. Y.....	95
Mutual Benefit Life Insurance Company, N. J.....	99
National Life Insurance Company, Vt.....	103
New England Mutual Life Insurance Company, Mass.....	107
New York Life Insurance Company, N. Y.....	111
Northwestern Mutual Life Insurance Company, Wis.....	115
Penn Mutual Life Insurance Company, Pa.....	119
Phœnix Mutual Life Insurance Company, Conn.....	123
Provident Life and Trust Company, Pa.....	127
Provident Savings Life Assurance Society, N. Y.....	131
Prudential Insurance Company of America, N. J.....	135
Security Mutual Life Insurance Company, N. Y.....	140
State Mutual Life Assurance Company, Mass.....	143
Travelers' Insurance Company, Conn. (Life Department).....	147
Union Central Life Insurance Company, Ohio.....	151
United States Life Insurance Company, N. Y.....	155
Washington Life Insurance Company, N. Y.....	159

MISCELLANEOUS INSURANCE COMPANIES OF OTHER STATES
AND COUNTRIES.

Ætna Indemnity Company, Conn.....	165
Ætna Life Insurance Company, Conn. (Accident Department) ..	167
American Bonding and Trust Company, Md.....	170
American Surety Company, N. Y.....	172
City Trust, Safe Deposit and Surety Company, Pa.....	174
Employers' Liability Assurance Corporation, Eng.....	177
Fidelity and Casualty Company, N. Y.....	179
Fidelity and Deposit Company, Md.....	183
General Accident Assurance Corporation, Scotland.....	185
Guarantee Company of North America, Canada.....	187

	PAGE
Hartford Steam Boiler Inspection and Insurance Company, Conn.	189
Lawyer's Surety Company, N. Y.	191
Lloyd's Plate Glass Insurance Company, N. Y.	193
London Guarantee and Accident Company, Eng.	195
Maryland Casualty Company, Md.	197
Metropolitan Plate Glass Insurance Company, N. Y.	200
National Surety Company, N. Y.	202
New Amsterdam Casualty Company, N. Y.	204
New Jersey Plate Glass Insurance Company, N. J.	206
New York Plate Glass Insurance Company, N. Y.	208
Preferred Accident Insurance Company, N. Y.	210
Standard Life and Accident Insurance Company, Mich.	212
Travelers' Insurance Company, Conn. (Accident Department)	214
Union Casualty and Surety Company, Mo.	217
United States Casualty Company, N. Y.	220
United States Fidelity and Guaranty Company, Md.	223

MAINE ASSESSMENT INSURANCE COMPANIES.

Maine Benefit Life Association.	227
Washington Casualty Insurance Company.	229

ASSESSMENT INSURANCE COMPANIES OF OTHER STATES.

Masonic Equitable Accident Association, Mass.	233
Massachusetts Mutual Accident Association, Mass.	235
Mutual Reserve Fund Life Association, N. Y.	238
Northwestern Life Assurance Company, Ill.	242

MAINE FRATERNAL BENEFICIARY ORGANIZATIONS.

Maine Central Railroad Relief Association, Portland.	249
Maine State Relief Association, Portland.	250
Odd Fellows' Graded Mutual Relief Association, Norway.	251
Patrons' Mutual Aid Society, Auburn.	252

FRATERNAL BENEFICIARY ORGANIZATIONS OF OTHER STATES.

American Benefit Society, Mass.	255
American Legion of Honor, Mass.	257
Ancient Order of United Workmen, Mass.	259
Catholic Benevolent Legion, N. Y.	261
Christian Burden Bearers Association, N. H.	263
Foresters of America, N. Y.	265
Home Circle, Mass.	266
Independent Order of Foresters, Canada.	268
Knights of Columbus, Conn.	271

	PAGE
Knights of Honor, Mo.....	273
Knights of Pythias, Ill.....	275
Knights of the Maccabees of the World, Mich.....	277
Modern Woodmen of America, Ill.....	279
New England Order of Protection, Mass.....	281
Royal Arcanum, Mass.....	283
Royal Society of Good Fellows, Mass.....	286
Royal Templars of Temperance, N. Y.....	288
Societe des Artisans, Canada.....	290
United Order of the Golden Cross, Tenn.....	292
United Order of the Pilgrim Fathers, Mass.....	294
Workmen's Benefit Association, Mass.....	296
LICENSED AGENTS.....	298
LICENSED BROKERS.....	314