

MAINE STATE LEGISLATURE

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PUBLIC DOCUMENTS OF MAINE:

BEING THE

ANNUAL REPORTS

OF THE VARIOUS

DEPARTMENTS  INSTITUTIONS

FOR THE YEAR

1901

VOLUME III.

AUGUSTA
KENNEBEC JOURNAL PRINT
1901

THIRTY-THIRD ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER

OF THE



STATE OF MAINE.

PART SECOND.

Life and Miscellaneous Insurance.

AUGUSTA
KENNEBEC JOURNAL PRINT
1901



THIRTY-THIRD 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-third 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.

Ætna 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
 C. B. Payson, General Agent, Auburn, 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
 Irvin Zimmerman, 82 Main St., Bangor, Me.,
 Edw. P. Langley, Atkinson Building, Lewiston, Me., } Superintendents.
 S. D. Bartlett, Baxter Building, Portland, Me., }

Mutual Life Insurance Company.....New York, N. Y
 J. W. Fitzpatrick, Manager for Maine, Oxford Building, 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, 33 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, 96 Exchange St., Portland, Me.

Northwestern Mutual Life Insurance Company.....Milwaukee, Wis
 C. C. Blanchard, Y. M. C. A. Building, Portland, Me. { General Agents.
 C. R. Duntton, 189 Exchange St., Bangor, Me. }

Penn Mutual Life Insurance Company.....Philadelphia, Pa
 Bertrand G. Mareh, 106 A Exchange St., Portland, Me. } General Agents.
 Wm. H. Taylor, Cor. Exchange & State Sts., Bangor, 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, 31 Lisbon St., Lewiston, Me.

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

Prudential Insurance Company of America.....Newark, N. J
 Arthur H. Gould, General Agent, 92 Exchange St., Portland, Me.
 J. A. Moffitt, Supt. Industrial Branch, 7 Exchange St., Portland, Me.

Security Mutual Life Insurance Company.....	Binghamton, N. Y
M. F. Ricker, State Agent, Auburn, Me.	
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, State Agent, 37 Exchange St., Portland, Me.	
Union Central Life Insurance Company.....	Cincinnati, O
J. M. Gooding, General Agent, 13 Exchange St., Portland, Me.	
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, 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., General Agents, 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 Indemnity and Insurance Company.....	Baltimore, Md
Libby & Hussey, General Agents, Portland, Me.	
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, General Agent, 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, 37 Exchange St., Portland, Me.	
Union Casualty and Surety Company.....	St. Louis, Mo
Frank A. Colley, Manager for Maine, 24 Central 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 COMPANY.

*Maine Casualty Insurance Company.....	Portland
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ASSESSMENT COMPANIES OF OTHER STATES.

†Equitable Accident Company.....	Boston, Mass
Massachusetts Mutual Accident Association.....	Boston, Mass
Mutual Reserve Fund Life Association.....	New York, N. Y
G. A. Philbrook, Manager for Maine, Augusta, Me.	

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
Ancient Order of United Workmen.....	Boston, Mass
Catholic Benevolent Legion.....	Brooklyn, N. Y
Catholic Order of Foresters.....	Chicago, Ill
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
S. C. C. Ward, Manager for Maine, Augusta, Me.	
Modern Woodmen of America.....	Rock Island, Ill
E. P. Young, State Deputy, Room 31, Baxter Block, Portland, Me.	

* Formerly Washington Casualty Insurance Company.

† Formerly Masonic Equitable Accident Association.

New England Order of Protection.....Boston, Mass
 Royal Arcanum.....Boston, Mass
 Royal Neighbors of America.....Rock Island, Ill
 Royal Society of Good Fellows.....Boston, Mass
 Royal Templars of Temperance.....Buffalo, N. Y
 Societe des Artesans.....Montreal, Canada
 United Order of the Golden Cross.....Knoxville, Tenn
 United Order of the Pilgrim Fathers.....Lawrence, Mass
 Workmen's Benefit Association.....Boston, Mass

The following table shows the life and miscellaneous insurance business transacted in Maine during the last five years.

LEVEL PREMIUM LIFE COMPANIES.

Year.	POLICIES ISSUED.		POLICIES IN FORCE AT THE END OF THE YEAR.		Premiums received.	Losses and claims paid.
	Number.	Amount.	Number.	Amount.		
1896.....	11,652	\$8,034,479 63	50,445	\$48,542,283 99	\$1,684,916 09	\$927,144 58
1897.....	16,024	9,869,602 38	56,114	52,861,454 12	1,843,292 82	620,592 53
1898.....	14,229	9,361,639 43	60,193	56,605,847 41	1,965,153 37	815,433 80
1899.....	18,170	11,124,619 65	69,056	62,104,449 23	2,179,936 17	929,033 31
1900.....	23,726	13,827,235 63	80,577	69,669,166 53	2,431,038 44	1,101,538 10

MISCELLANEOUS COMPANIES.

1896.....	-	\$25,057,146 38	-	-	\$128,907 51	\$52,145 30
1897.....	-	27,722,116 83	-	-	124,882 27	42,895 08
1898.....	-	28,829,547 31	-	-	134,878 28	40,493 92
1899.....	-	38,465,076 87	-	-	170,257 65	82,085 92
1900.....	-	41,853,102 24	-	-	204,771 30	68,695 44

ASSESSMENT COMPANIES.

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 89	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
1900.....	2,058	1,996,525 00	3,172	6,662,675 00	42,126 71	26,977 38

FRATERNAL BENEFICIARY ORGANIZATIONS.

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
1900.....	4,948	5,296,750 00	34,476	43,070,240 00	517,967 01	451,103 07

SUMMARY.

SHOWING THE TOTAL BUSINESS OF ALL THE ABOVE COMPANIES.

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
1900.....	30,732	62,973,612 87	118,225	119,402,081 53	3,195,903 46	1,648,313 99

TAXES AND FEES.

The taxes paid the State by insurance companies doing business in Maine for the years 1888-1900, 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 36	32,683 40	9,390 00
1895.....	17,476 06	18,694 82	36,170 88	10,285 00
1896.....	18,546 84	20,033 45	38,580 29	11,143 00
1897.....	25,829 12	33,283 03	59,112 15	12,104 00
1898.....	26,698 04	35,750 12	62,448 16	12,284 50
1899.....	29,279 57	39,677 89	68,957 46	13,137 20
1900.....	29,209 92	43,889 40	73,099 32	13,408 00

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

National Indemnity and Insurance Company.....Baltimore, Md
 Catholic Order of Foresters.....Chicago, Ill
 Royal Neighbors of America.....Rock Island, Ill

The following companies have discontinued business in this State since the publication of my last annual report, viz:

Northwestern Life Assurance Company.....Chicago, Ill
 American Legion.....Boston, Mass
 Christian Burden Bearers' Association.....Manchester, N. H

The business of the Northwestern Life Assurance Company has been re-insured in the Mutual Reserve Fund Life Association of New York, and the Northwestern is now in liquidation.

LIFE INSURANCE.

The risks written by the level premium life insurance companies in Maine during the past year aggregate \$13,827,235.63, showing an increase of \$1,912,098.98 over the amount written during 1899.

The premiums collected during the same period amounted to \$2,431,038.44, an increase of \$251,102.27, and the companies paid for losses and claims \$1,101,538.10, which is \$172,504.79 more than the payments of the previous year. The risks in force in Maine December 31 last, aggregate \$69,669,166.53, an increase of \$7,108,282.30 during the year.

MISCELLANEOUS COMPANIES.

The miscellaneous companies have also had a very prosperous year in Maine as will be seen from an examination of the table showing their transactions in this State during the last two years.

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

Respectfully submitted,

S. W. CARR,

Insurance Commissioner.

AUGUSTA, June 1, 1901.

TABLE No. 1.
Capital, Assets, Liabilities, Surplus, Income and Disbursements December 31, 1900.

COMPANIES.	Cash capital.	Admitted assets.	Liabilities.	Surplus to policy holders.	Income.	Disbursements.
MAINE COMPANY.						
Union Mutual	-	\$8,463,603 90	\$7,900,962 76	\$562,641 14	\$1,959,882 01	\$1,526,689 59
COMPANIES OF OTHER STATES.						
Etna	\$1,750,000 00	\$56,092,086 01	\$50,279,501 61	\$5,812,584 40	\$9,504,636 63	\$6,924,869 52
Connecticut Mutual	-	64,965,176 15	57,773,827 71	7,191,348 44	8,046,743 33	8,084,599 97
Equitable	100,000 00	304,673,880 35	238,150,307 48	65,923,572 87	58,007,130 98	36,499,136 51
Fidelity Mutual	-	3,395,957 08	2,773,635 80	622,321 28	2,333,161 92	1,864,263 89
Home	125,000 00	12,342,097 09	11,059,658 47	1,282,438 62	2,588,303 92	1,720,254 27
Manhattan	100,000 00	16,169,823 10	14,660,780 71	1,509,042 39	2,794,601 45	2,305,095 12
Massachusetts Mutual	-	26,245,622 04	23,905,480 53	2,340,141 51	5,826,409 80	3,684,195 28
Metropolitan	2,000,000 00	62,158,034 33	53,414,006 42	8,744,027 91	33,803,256 86	23,739,757 12
Mutual	-	325,181,421 79	322,741,421 79	2,440,000 00	60,582,802 31	39,446,613 51
Mutual Benefit	-	74,354,394 65	68,186,103 34	6,168,291 31	13,942,582 72	10,481,216 31
National	-	19,910,753 38	17,897,996 74	2,012,756 64	4,756,953 66	2,816,845 97
New England Mutual	-	30,924,972 41	27,860,640 93	3,064,331 48	5,373,168 93	4,104,810 21
New York	-	262,196,512 23	216,207,261 06	45,989,251 17	59,337,724 89	35,549,569 04
Northwestern Mutual	-	139,512,166 31	133,945,513 67	5,566,652 64	27,160,804 17	14,823,414 46
Penn Mutual	-	43,850,982 79	40,636,491 07	3,214,491 72	10,335,981 50	6,707,723 49
Phoenix Mutual	-	13,283,007 93	12,715,223 00	567,784 93	3,204,212 31	2,261,462 75
Provident Life & Trust	1,000,000 00	43,009,633 21	36,728,796 81	6,279,836 40	7,242,104 29	4,459,283 09
Provident Savings	100,000 00	3,897,223 33	3,417,735 71	479,487 62	3,571,887 97	2,880,926 56
Prudential	2,000,000 00	40,748,910 97	34,189,860 01	6,559,050 96	24,311,619 83	18,182,781 23
Security Mutual	-	1,005,386 22	359,719 76	645,666 46	820,781 09	633,359 01
State Mutual	-	17,775,032 80	15,934,181 90	1,840,850 90	3,858,918 17	2,422,538 91
Travelers	-	24,943,647 12	23,679,663 68	1,263,983 44	4,433,056 74	2,445,284 28
Union Central	100,000 00	26,248,076 36	22,723,064 82	3,525,011 54	6,289,268 86	3,577,521 24
United States	440,000 00	8,369,539 99	7,748,207 61	621,332 38	1,729,844 93	1,424,627 06
Washington	125,000 00	16,159,352 47	15,389,549 03	769,803 44	3,260,495 74	2,935,047 41
Total	\$7,840,000 00	\$1,636,813,690 32	\$1,452,379,629 66	\$184,434,060 66	\$363,776,453 60	\$239,475,166 21
Aggregate	\$7,840,000 00	\$1,645,277,294 22	\$1,460,280,592 42	\$184,996,701 80	\$365,736,335 31	\$241,001,855 80

TABLE No. 2.
Income During 1900.

COMPANIES.	Premiums.	Rents.	Interest.	Income from all other sources.	Total income.
MAINE COMPANY.					
Union Mutual.....	\$1,575,176 25	\$21,273 58	\$290,009 69	\$73,422 49	\$1,959,882 01
COMPANIES OF OTHER STATES.					
Etna.....	\$7,151,216 06	\$36,097 33	\$2,306,272 74	\$11,050 50	\$9,504,636 63
Connecticut Mutual.....	5,086,064 36	407,481 19	2,553,197 78	-	8,046,743 33
Equitable.....	45,319,138 69	2,049,262 23	10,206,405 72	432,324 34	58,007,130 98
Fidelity Mutual.....	2,168,965 31	70,317 03	82,782 29	11,097 29	2,333,161 92
Home.....	2,035,814 92	73,424 31	478,741 09	323 60	2,588,303 92
Manhattan.....	1,961,691 65	220,150 38	552,022 89	60,736 53	2,794,601 45
Massachusetts Mutual.....	4,730,207 64	39,184 06	1,033,451 08	23,567 02	5,826,409 80
Metropolitan.....	31,210,355 51	563,133 55	1,921,638 33	108,129 47	33,803,256 86
Mutual.....	47,211,171 38	1,062,277 51	11,728,548 26	580,805 16	60,582,802 31
Mutual Benefit.....	10,411,362 11	185,238 36	3,277,571 33	68,410 92	13,942,582 72
National.....	3,923,854 89	123,394 55	709,704 22	-	4,756,953 66
New England Mutual.....	4,059,410 33	139,881 93	1,173,876 67	-	5,373,168 93
New York.....	48,758,578 13	952,564 76	9,577,767 26	48,814 74	59,337,724 89
Northwestern Mutual.....	20,934,757 36	492,043 52	5,761,067 71	62,935 58	27,160,804 17
Penn Mutual.....	8,821,538 65	193,949 86	1,858,852 81	61,640 18	10,935,981 50
Phoenix Mutual.....	2,542,092 80	52,667 34	591,753 04	17,699 63	3,204,212 81
Provident Life & Trust.....	5,294,148 23	52,326 27	1,695,737 93	199,891 86	7,242,104 29
Provident Savings.....	3,421,058 59	25,236 98	89,706 37	35,886 03	3,571,887 97
Prudential.....	22,747,825 71	310,174 47	1,244,226 09	9,393 56	24,311,619 83
Security Mutual.....	777,579 37	608 00	28,746 27	13,847 45	820,781 09
State Mutual.....	3,117,433 65	105,690 79	633,285 63	2,508 10	3,858,918 17
Travelers.....	3,319,307 90	109,040 99	1,019,040 21	45,667 64	4,493,056 74
Union Central.....	4,842,779 69	30,552 81	1,411,001 11	4,935 25	6,289,268 86
United States.....	1,337,544 67	34,847 59	348,405 43	9,047 24	1,729,844 93
Washington.....	2,488,817 45	277,836 12	491,981 34	1,860 83	3,260,495 74
Total.....	\$293,672,715 05	\$7,517,381 93	\$60,775,783 60	\$1,810,572 92	\$363,776,453 50
Aggregate.....	\$295,247,891 30	\$7,538,655 51	\$61,065,793 29	\$1,883,995 41	\$365,736,335 51

INSURANCE COMMISSIONER'S REPORT.

11

TABLE No. 3.
Disbursements During 1900.

COMPANIES.	Losses and matured endowments.	Paid annuitants.	Dividends to policy holders.	Surrender values paid or applied.	Commissions.	Salaries and medical examiners fees.	Taxes and fees.	All other disbursements.	Total disbursements.
MAINE COMPANY.									
Union Mutual	\$747,063 37	\$1,311 34	\$54,943 47	\$88,477 76	\$265,513 86	\$221,581 22	\$43,220 72	\$104,577 85	\$1,526,689 59
COMPANIES OF OTHER STATES.									
Aetna	\$3,681,267 97	-	\$878,893 59	\$356,004 82	\$994,834 50	\$279,501 81	\$221,622 27	\$512,744 56	\$6,924,869 52
Connecticut Mutual	4,816,965 19	\$2,003 73	1,305,439 28	548,325 96	390,479 67	207,751 59	400,799 41	412,805 23	8,084,599 97
Equitable	16,907,613 01	668,923 98	3,481,646 65	4,907,821 66	4,909,291 09	1,453,206 97	845,607 71	3,325,021 44	36,499,126 51
Fidelity Mutual	934,957 47	-	39,392 31	65,918 17	317,791 42	261,036 49	59,879 06	185,288 97	1,864,263 89
Home	660,832 37	22,094 80	177,799 82	136,410 83	289,056 99	221,106 60	41,644 76	171,308 10	1,720,254 27
Manhattan	1,242,598 65	11,065 98	52,163 06	236,237 20	234,685 44	215,505 74	70,897 98	241,941 07	2,305,095 12
Massachusetts Mutual	1,513,609 50	-	679,917 42	320,850 74	576,110 69	248,557 41	86,526 58	258,622 94	3,684,195 28
Metropolitan	9,799,124 21	5,014 90	626,924 33	434,131 67	5,016,961 47	4,625,471 83	507,321 04	2,724,807 67	23,739,757 12
Mutual	18,874,292 50	1,403,971 83	2,258,066 90	3,825,532 60	7,252,562 67	1,269,398 76	849,685 59	3,713,102 66	39,446,613 51
Mutual Benefit	5,005,019 80	72,313 92	1,720,341 31	1,203,482 66	1,014,524 88	402,956 77	410,359 64	652,217 33	10,481,216 31
National	988,626 38	19,972 22	152,422 19	407,933 03	581,677 78	195,019 27	113,191 78	358,003 32	2,816,845 97
New England Mutual	2,130,795 00	-	470,395 41	528,822 02	394,134 81	200,545 07	120,228 56	259,889 34	4,104,810 21
New York	15,530,568 47	1,558,451 70	2,828,153 71	3,438,652 32	6,586,521 76	2,898,670 66	661,481 47	2,047,068 95	35,549,569 04
Northwestern Mutual	5,448,598 63	12,860 46	3,229,330 47	1,163,847 56	2,548,329 67	560,540 27	675,697 75	699,209 65	14,823,414 46
Penn Mutual	2,805,388 19	111,317 06	907,050 50	691,181 64	1,103,203 73	349,602 59	396,818 28	343,161 50	6,707,723 49
Phoenix Mutual	989,163 64	6,825 73	244,380 67	212,432 39	403,895 62	194,440 61	86,491 62	123,832 47	2,261,462 75
Provident Life & Trust	2,326,475 03	66,826 88	700,984 03	379,481 47	437,444 67	281,080 05	98,285 55	168,705 11	4,459,283 09
Provident Savings	1,312,525 01	1,644 40	121,308 53	92,226 07	490,108 98	395,163 11	49,856 76	418,093 70	2,880,926 56
Prudential	6,226,425 71	17,725 10	484,279 51	471,641 82	5,131,929 97	4,018,598 52	529,687 45	1,302,593 15	18,182,781 23
Security Mutual	333,530 76	-	4,040 56	1,387 03	140,604 08	68,180 99	14,323 04	71,272 55	633,339 01
State Mutual	982,418 40	-	413,366 84	279,358 69	374,315 47	138,874 76	74,140 80	160,063 95	2,422,538 91
Travelers	1,357,788 25	17,615 86	-	154,261 70	393,991 39	178,332 54	90,676 18	2,445,284 28	
Union Central	1,484,608 34	16,455 21	273,845 32	197,414 36	708,791 22	231,244 43	89,640 74	575,521 62	3,577,821 24
United States	602,374 79	17,922 07	88,766 52	153,828 71	184,654 67	182,406 93	28,326 15	166,347 22	1,424,627 06
Washington	1,495,871 12	27,925 43	202,131 37	184,400 18	367,886 64	324,664 78	80,958 20	251,209 69	2,935,047 41
Total	\$107,451,468 30	\$4,060,931 26	\$21,341,034 30	\$20,391,585 30	\$40,843,789 26	\$19,401,858 55	\$6,604,048 67	\$19,380,450 55	\$239,475,166 21
Aggregate	\$108,198,531 67	\$4,062,242 60	\$21,395,977 77	\$20,480,063 06	\$41,109,303 14	\$19,623,439 77	\$6,647,269 39	\$19,485,028 40	\$241,001,855 80

TABLE No. 4.
Assets December 31, 1900.

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	\$1,184,741 98	\$1,272,791 43	\$633,671 94	\$18,519 96	\$179,633 43	\$4,589,282 78	\$48,353 13	\$34,127 82
COMPANIES OF OTHER STATES.								
Ætna	\$469,086 71	\$24,107,274 86	\$918,308 67	\$1,904,942 00	\$461,213 15	\$17,632,616 28	\$7,323,806 89	\$45,444 57
Connecticut Mutual	12,054,396 47	26,469,472 96	2,300 00	-	763,861 90	22,204,012 33	826,974 00	19,004 63
Equitable	38,188,723 12	45,411,662 86	25,371,587 00	7,372,645 27	-	147,520,222 00	17,718,576 56	524,183 14
Fidelity Mutual	1,198,027 35	229,450 35	23,986 57	210,959 08	93,839 31	891,486 60	165,948 72	248,963 82
Home	1,645,231 86	3,708,785 00	33,500 00	572,819 38	507,636 43	4,836,470 92	348,500 82	37,354 91
Manhattan	3,666,617 30	5,529,109 30	1,524,029 72	643,290 16	403,053 02	3,304,699 83	167,159 90	56,084 44
Massachusetts Mutual	591,205 71	10,183,402 39	-	2,304,736 07	725,101 63	9,509,436 55	988,108 55	-
Metropolitan	10,822,062 49	19,686,150 00	-	309,525 82	670,169 75	25,250,558 82	2,311,761 40	10,248 73
Mutual	23,575,840 73	77,235,867 38	12,170,000 00	8,629,769 43	-	162,575,496 34	13,239,316 32	400,391 71
Mutual Benefit	3,086,171 22	36,048,879 34	5,312,450 00	6,040,589 20	4,642,834 69	14,881,027 93	934,770 30	9,340 14
National	1,819,450 25	6,289,004 19	34,750 00	2,010,457 96	685,345 74	7,025,700 68	724,154 54	6,426 34
New England Mutual	2,376,526 64	8,150,238 69	2,233,870 00	1,185,255 77	256,377 81	13,735,143 65	591,011 91	-
New York	16,925,900 00	34,798,942 34	2,894,000 00	14,382,768 65	2,133,364 58	160,177,823 24	14,070,177 02	-
Northwestern Mutual	4,608,521 64	72,484,397 47	-	7,176,615 00	285,648 93	45,697,482 02	3,890,437 60	6,077 72
Penn Mutual	2,611,747 49	15,882,579 23	4,402,748 03	3,341,332 00	1,069,003 34	13,580,884 60	777,774 63	155,708 44
Phoenix Mutual	1,017,625 19	6,780,531 98	1,000 00	534,457 00	303,416 57	3,693,239 27	422,549 55	-
Provident Life & Trust	3,124,796 98	10,893,573 65	5,277,125 65	3,489,164 00	12,288 82	17,672,754 95	124,063 35	-
Provident Savings	458,435 22	423,200 00	20,705 13	255,855 47	719,525 60	773,949 80	468,528 18	134,879 24
Prudential	7,245,338 61	11,377,631 07	807,900 00	399,455 02	72,436 61	16,159,232 10	2,534,110 34	-
Security Mutual	9,966 45	292,975 00	19,858 72	74,220 03	-	322,050 25	157,478 43	99,737 75
State Mutual	1,722,000 00	2,887,185 79	520,460 00	896,607 65	-	9,786,222 00	473,560 86	-
Travelers	1,909,891 79	5,950,339 28	1,182,450 00	1,586,652 20	-	11,341,681 05	1,306,421 30	7,245 77
Union Central	460,612 09	20,538,620 16	-	2,466,240 49	1,046,603 98	163,912 41	426,268 34	199,027 26
United States	599,016 08	4,959,430 00	9,145 58	424,873 80	132,888 73	1,423,225 77	266,599 05	12,773 46
Washington	5,471,170 72	7,688,200 00	-	1,142,154 60	-	683,013 08	493,621 99	25,056 00
Total	\$145,658,364 11	\$458,006,903 29	\$62,760,175 07	\$67,354,786 05	\$14,984,698 59	\$710,852,622 47	\$70,811,680 55	\$1,997,947 07
Aggregate	\$146,843,106 09	\$459,279,694 72	\$63,393,847 01	\$67,373,306 01	\$15,164,332 02	\$715,441,905 25	\$70,860,033 68	\$2,032,074 89

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 unadmitted assets and ledger liabilities.	Admitted assets.
MAINE COMPANY.								
Union Mutual.	\$68,234 55	-	\$203,660 00	\$247,567 02	\$1,453 96	\$8,482,038 00	\$18,434 10	\$8,463,603 90
COMPANIES OF OTHER STATES.								
Ætna.	\$768,293 60	-	\$1,854,517 63	\$655,847 53	-	\$56,141,351 89	\$49,265 88	\$56,092,086 01
Connecticut Mutual.	1,001,839 17	-	1,319,797 97	322,521 35	-	64,984,180 78	19,004 63	64,965,176 15
Equitable.	2,700,430 54	-	13,272,581 00	6,517,450 00	-	304,598,063 49	524,183 14	304,073,880 35
Fidelity Mutual.	20,008 49	\$98,038 73	27,368 80	409,213 95	\$11,399 70	3,628,691 47	232,734 39	3,395,957 08
Home.	67,230 06	95,516 68	304,634 04	221,771 90	-	12,379,452 00	37,354 91	12,342,097 09
Manhattan.	148,124 82	330,140 42	269,891 17	183,707 46	141,728 15	16,367,635 69	197,812 69	16,169,823 10
Massachusetts Mutual.	370,567 43	-	898,853 34	674,210 37	-	26,245,622 04	-	26,245,622 04
Metropolitan.	422,078 38	-	820,638 61	1,864,789 06	-	62,168,283 06	10,248 73	62,158,034 33
Mutual.	2,813,261 15	-	20,793,128 57	4,154,872 12	-	325,647,943 75	466,521 96	325,181,421 79
Mutual Benefit.	1,180,850 56	-	1,366,407 96	864,035 23	-	74,367,356 57	12,961 92	74,354,394 65
National.	377,834 92	-	428,900 00	488,267 85	28,715 72	19,919,608 19	8,254 81	19,910,753 38
New England Mutual.	187,841 07	-	1,673,633 35	535,073 52	-	30,924,972 41	-	30,924,972 41
New York.	1,680,405 23	-	10,177,150 17	4,955,981 00	1,527,123 54	263,723,635 77	1,527,123 54	262,196,512 23
Northwestern Mutual.	2,006,844 68	-	1,731,245 39	1,677,773 53	-	139,565,043 98	52,877 67	139,512,166 31
Penn Mutual.	403,623 76	-	541,880 40	1,028,046 85	108,107 22	43,903,415 99	52,433 20	43,850,982 79
Phoenix Mutual.	142,304 72	-	157,705 97	230,177 68	-	13,283,007 93	-	13,283,007 93
Provident Life & Trust.	256,450 87	-	1,389,290 55	770,126 39	-	43,009,633 21	-	43,009,633 21
Provident Savings.	63,530 71	8,722 39	63,540 73	576,093 00	58,369 62	4,025,335 09	128,111 55	3,897,223 54
Prudential.	333,007 21	-	665,576 75	1,478,917 84	116,028 98	41,189,664 53	440,753 56	40,748,910 97
Security Mutual.	10,034 25	-	2,490 25	116,312 84	1,271 97	1,106,395 94	101,009 72	1,005,386 22
State Mutual.	207,074 34	-	886,415 00	386,107 16	152,191 37	17,927,224 17	152,191 37	17,775,032 80
Travelers.	232,400 65	161,642 72	629,541 50	642,626 63	-	24,950,892 89	7,245 77	24,943,647 12
Union Central.	822,170 96	-	13,887 59	363,697 61	-	26,501,130 89	253,054 53	26,248,076 36
United States.	90,650 22	53,583 92	220,273 82	177,079 56	-	8,369,539 99	-	8,369,539 99
Washington.	135,457 84	241,079 28	-	307,351 21	8,886 02	16,195,989 74	36,637 27	16,159,352 47
Total.	\$16,442,315 63	\$988,724 14	\$59,509,350 56	\$29,602,081 64	\$2,153,822 29	\$1,641,123,471 46	\$4,309,781 14	\$1,636,813,690 32
Aggregate.	\$16,510,550 18	\$988,724 14	\$59,713,010 56	\$29,849,648 66	\$2,155,276 25	\$1,649,605,509 46	\$4,328,215 24	\$1,645,277,294 22

TABLE No. 5.
Liabilities December 31, 1900.

COMPANIES.	*Net reserve.	Matured endowments due and unpaid.	DEATH LOSSES.			Losses and claims retained.	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	\$7,771,135 00	\$12,719 49	-	\$42,227 84	\$43,780 00	-	-	\$4,072 51	\$27,027 83	\$7,900,962 76
CO'S OF OTHER STATES.										
.Etna.....	\$46,817,308 00	\$73,707 00	-	\$102,132 00	\$22,348 00	\$11,579 00	-	\$750,340 38	\$2,502,087 23	\$50,279,501 61
Connecticut Mutual.....	56,321,159 00	9,941 00	\$28,207 50	100,746 00	75,148 00	33,211 33	-	977,966 15	227,448 73	57,773,827 71
Equitable.....	235,032,907 00	157,442 13	231,778 45	93,221 42	1,529,946 86	138,800 00	\$54,036 61	346,195 01	565,980 00	238,150,307 48
Fidelity Mutual	2,509,819 00	-	5,000 00	108,935 00	50,000 00	33,000 00	-	194 51	66,687 29	2,773,635 80
Home	10,869,049 00	-	-	8,000 00	56,344 00	29,000 00	25 00	4,368 91	92,871 56	11,039,658 47
Manhattan.....	14,364,642 00	9,492 00	-	74,157 33	27,895 00	27,200 00	-	17,073 56	140,320 82	14,660,780 71
Massachusetts Mutual.....	23,402,526 00	-	-	134,844 00	-	-	-	172,333 76	195,776 77	23,905,480 53
Metropolitan	50,910,511 00	-	-	47,442 05	90,830 53	95,335 25	-	18,961 65	2,250,925 94	53,414,006 42
Mutual	266,502,246 00	264,632 37	-	1,067,271 59	57,903 00	50,811 00	107,542 13	90,182 66	54,600,813 04	322,741,421 79
Mutual Benefit	67,178,260 00	17,674 85	-	156,728 40	223,000 00	36,000 00	-	294,829 33	277,610 76	68,186,103 34
National	17,346,485 82	-	-	13,000 00	25,800 00	5,000 00	180 92	8,960 22	498,569 78	17,897,996 74
New England Mutual.....	27,550,121 00	13,068 00	73,718 00	-	50,273 00	18,337 00	-	155,153 93	-	27,860,640 93
New York.....	213,032,202 00	200,993 14	-	341,837 37	1,335,370 04	83,750 00	118,710 63	184,411 36	909,986 52	216,207,261 06
Northwestern Mutual.....	105,932,086 00	56,218 00	44,537 95	187,254 90	179,262 33	76,848 83	500 00	213,993 49	24,254,812 17	133,945,513 67
Penn Mutual.....	37,034,484 00	-	-	-	182,406 76	-	-	65,393 36	3,354,206 95	40,636,491 07
Phoenix Mutual	12,512,029 00	-	-	19,275 00	15,318 00	-	-	-	168,591 00	12,715,223 00
Provident Life & Trust.....	35,913,217 00	18,987 00	26,837 27	16,500 00	47,754 00	8,435 30	979 00	61,688 59	635,398 65	36,729,796 81
Provident Savings	3,236,560 00	-	-	60,000 00	53,860 00	50,500 00	-	-	16,815 71	3,417,735 71
Prudential	33,724,393 00	-	-	131,469 28	79,682 00	21,693 25	244 72	98,770 42	133,607 34	34,189,860 01
Security Mutual	187,033 00	-	-	36,500 00	3,000 00	23,000 00	-	-	110,166 76	359,719 76
State Mutual.....	15,866,996 00	-	-	-	43,833 38	7,000 00	-	-	16,352 52	15,934,181 90
Travelers	122,321,592 00	4,047 00	-	68,776 15	113,110 30	16,531 30	-	-	1,162,235 93	123,679,663 68
Union Central	23,321,292 00	1,600 00	-	8,614 00	60,072 00	59,948 00	-	11,109 51	260,129 31	27,723,064 82
United States	7,609,261 00	1,427 00	-	23,393 33	54,735 00	5,000 00	-	5,822 26	48,569 02	7,748,207 61
Washington	15,255,021 00	27,397 85	45,355 80	54,053 90	-	-	-	-	7,720 48	15,389,549 03
Total	\$1,346,744,920 82	\$856,597 34	\$455,434 97	\$2,854,151 72	\$4,379,892 20	\$330,980 26	\$282,219 01	\$3,477,749 06	\$92,497,684 28	\$1,452,379,629 66
Aggregate	\$1,354,516,055 82	\$869,316 83	\$455,434 97	\$2,896,379 56	\$4,423,672 29	\$330,980 26	\$282,219 01	\$3,481,821 57	\$92,524,712 11	\$1,460,280,592 42

* Official valuation.

† Includes matured endowments.

‡ Includes present value of future installments on matured policies.

TABLE No. 6.
Exhibit of Policies.

COMPANIES.	POLICIES IN FORCE DEC. 31, 1899.		POLICIES ISSUED.		POLICIES TERMINATED.		POLICIES IN FORCE DEC. 31, 1900.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE COMPANY.								
Union Mutual	29,790	\$46,054,819 85	8,479	\$11,762,010 60	5,130	\$7,624,977 68	33,139	\$50,191,852 77
CO'S OF OTHER STATES.								
Etna	100,271	\$168,449,790 00	20,463	\$39,321,247 00	8,274	\$15,178,221 00	112,460	\$192,592,816 00
Connecticut Mutual.....	67,649	160,432,486 00	4,103	10,257,488 00	3,591	9,123,371 00	68,161	161,566,603 00
Equitable	347,607	1,054,416,422 00	67,935	207,086,243 00	41,865	144,627,618 00	373,677	1,116,875,047 00
Fidelity Mutual	35,226	77,182,941 00	9,775	21,175,379 00	7,208	16,239,135 00	37,793	82,119,185 00
Home	26,262	49,258,997 00	6,462	10,935,397 37	3,521	6,124,242 37	29,203	54,069,852 00
Manhattan.....	26,434	57,989,519 00	4,630	11,157,991 00	3,461	8,886,359 00	27,603	60,261,151 00
Massachusetts Mutual.....	51,730	123,980,438 00	10,175	22,878,308 00	4,581	10,619,823 00	57,324	136,238,923 00
Metropolitan { Ordinary	124,948	111,901,834 00	94,506	85,026,924 00	52,464	42,028,517 00	166,990	154,900,241 00
{ Industrial... ..	4,855,756	688,629,175 00	1,541,032	264,737,682 00	1,069,721	184,389,181 00	5,327,067	768,977,676 00
Mutual	397,340	1,051,247,540 00	75,881	176,006,030 00	33,781	87,313,041 00	439,440	1,139,940,529 00
Mutual Benefit.....	106,178	262,712,473 00	16,386	35,284,281 00	9,995	22,667,928 00	112,569	275,328,826 00
National	44,116	89,890,026 00	9,667	18,880,414 00	4,666	9,298,601 00	49,117	99,471,839 00
New England Mutual.....	42,850	114,531,763 00	6,801	15,502,807 00	3,877	9,523,854 00	45,774	120,510,716 00
New York	437,776	1,061,871,985 00	133,375	263,695,625 00	59,551	123,410,945 00	511,600	1,202,156,665 00
Northwestern Mutual.....	208,578	487,094,336 00	25,602	65,345,814 00	9,433	22,792,860 00	224,747	529,647,290 00
Penn Mutual.....	74,267	185,528,746 00	19,406	49,891,134 00	9,304	25,019,134 00	84,369	210,400,746 00
Phoenix Mutual	35,512	57,988,162 00	9,332	15,737,182 00	5,835	9,923,205 00	39,009	63,802,139 00
Provident Life & Trust	43,018	128,740,464 00	5,666	14,128,896 00	2,844	8,668,036 00	45,840	134,201,324 00
Provident Savings.	32,689	107,040,100 00	11,839	39,210,425 00	11,817	43,364,397 00	32,711	102,886,128 00
Prudential { Ordinary.....	103,228	113,162,229 00	61,351	67,450,919 00	26,246	24,979,335 00	138,333	155,633,813 00
{ Industrial.....	3,406,189	389,039,257 00	1,498,211	182,270,423 00	995,778	122,712,684 00	3,908,622	448,596,996 00
Security Mutual.....	14,582	29,308,883 00	4,729	8,903,773 00	3,992	7,735,255 00	15,329	30,477,401 00
State Mutual	27,364	74,933,729 00	5,098	12,437,858 00	2,573	6,482,490 00	29,889	80,889,097 00
Travelers	39,311	100,334,554 00	8,494	20,292,340 00	4,659	11,607,043 00	43,146	109,019,851 00
Union Central	74,068	136,157,485 00	16,517	33,089,471 00	9,668	20,426,219 00	80,917	148,820,737 00
United States.....	18,260	39,355,927 00	3,585	7,473,144 00	2,872	6,652,449 00	18,973	40,176,622 00
Washington	28,534	57,398,572 00	7,106	17,466,939 00	5,461	13,781,822 00	30,179	61,083,689 00
Total	10,769,743	\$6,978,577,533 00	3,678,137	\$1,715,644,134 37	2,397,038	\$1,013,575,765 37	12,050,842	\$7,680,645,902 00
Aggregate	10,799,533	\$7,024,632,352 85	3,686,616	\$1,727,406,144 97	2,402,168	\$1,021,200,743 05	12,083,981	\$7,730,837,754 77

TABLE No. 7.
Policies Terminated During 1900.

COMPANIES.	DEATH.		MATURITY.		EXPIRY.		SURRENDER.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE COMPANY.								
Union Mutual.....	332	\$600,461 54	112	\$132,048 91	450	\$816,372 00	287	\$480,898 23
COMPANIES OF OTHER STATES.								
Etna.....	1,484	\$2,395,062 00	987	\$1,330,712 00	183	\$367,400 00	1,083	\$1,689,748 00
Connecticut Mutual.....	1,655	4,256,267 00	297	436,712 00	-	-	630	1,494,267 00
Equitable.....	4,446	15,365,819 00	406	2,019,434 00	759	2,962,010 00	6,340	22,379,328 00
Fidelity Mutual.....	396	1,005,898 00	-	-	126	243,000 00	145	524,081 00
Home.....	277	517,733 87	91	143,098 50	2	3,000 00	529	1,092,593 00
Manhattan.....	427	1,105,544 00	61	160,679 60	-	7,928 00	397	864,869 00
Massachusetts Mutual.....	493	1,365,288 00	106	224,520 00	11	21,200 00	1,113	2,269,322 00
Metropolitan { Ordinary.....	1,302	1,086,834 00	12	13,500 00	100	141,983 00	3,006	4,222,538 00
{ Industrial.....	89,870	8,702,552 00	-	-	27	4,361 00	52,778	8,829,676 00
Mutual.....	4,904	15,271,852 00	1,130	3,832,322 00	248	782,384 00	2,837	6,465,105 00
Mutual Benefit.....	1,457	4,200,339 00	365	872,682 00	1,177	2,851,146 00	2,962	7,019,532 00
National.....	363	858,650 00	73	128,004 00	73	182,800 00	1,258	2,416,663 00
New England Mutual.....	541	1,672,303 00	148	449,475 00	40	117,100 00	888	2,092,244 00
New York.....	4,677	12,735,114 60	1,013	2,948,191 00	16,889	30,198,860 00	4,580	13,622,857 00
Northwestern Mutual.....	1,845	4,700,636 00	445	975,673 00	69	1,875,652 00	2,108	3,513,957 00
Penn Mutual.....	757	2,081,925 00	228	481,957 00	292	777,176 00	1,229	2,885,517 00
Phoenix Mutual.....	552	881,517 00	88	116,964 00	80	137,500 00	498	879,340 00
Provident Life & Trust.....	376	1,252,650 00	360	1,150,037 00	-	-	585	1,779,102 00
Provident Savings.....	396	1,334,804 00	1	250 00	5,892	23,813,279 00	104	358,678 00
Prudential { Ordinary.....	737	739,756 00	21	19,029 00	366	492,979 00	2,197	2,400,709 00
{ Industrial.....	58,734	5,494,555 00	1	25 00	37	17,422 00	28,653	4,849,443 00
Security Mutual.....	157	359,980 00	-	-	-	-	25	73,500 00
State Mutual.....	270	813,717 00	67	213,856 00	5	11,000 00	696	1,295,085 00
Travelers.....	507	1,413,887 00	189	356,852 00	257	740,450 00	384	896,101 00
Union Central.....	562	985,271 00	401	642,665 00	133	247,250 00	455	1,164,777 00
United States.....	286	579,174 00	40	65,621 00	348	915,800 00	205	547,438 00
Washington.....	409	958,772 00	244	508,385 00	*50	110,637 00	463	977,165 00
Total.....	173,880	\$92,071,917 87	6,714	\$17,110,643 50	27,164	\$67,023,117 00	116,150	\$96,503,635 00
Aggregate.....	174,212	\$92,672,369 41	6,826	\$17,242,692 41	27,614	\$67,839,489 00	116,437	\$96,984,533 23

* 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.....	2,448	\$3,076,508 15	461	\$781,290 85	1,040	\$1,737,408 00	5,130	\$7,624,977 68
COMPANIES OF OTHER STATES.								
Etna.....	2,160	\$4,513,436 00	168	\$386,756 00	2,209	\$4,495,167 00	8,274	\$15,178,221 00
Connecticut Mutual.....	842	1,850,763 00	4	555,199 00	223	510,163 00	3,591	9,123,371 00
Equitable.....	18,606	55,180,672 00	-	703,642 00	11,308	46,076,713 00	41,865	144,627,618 00
Fidelity Mutual.....	4,572	9,688,210 00	777	2,352,096 00	1,192	2,619,850 00	7,205	16,239,135 00
Home.....	1,671	2,625,723 00	8	117,749 00	943	1,624,345 00	3,521	6,124,242 37
Manhattan.....	1,373	3,424,559 00	37	369,450 00	1,166	2,953,330 00	3,461	8,886,359 00
Massachusetts Mutual.....	1,880	3,415,907 00	-	1,008,486 00	978	2,315,100 00	4,581	10,619,823 00
Metropolitan } Ordinary.....	34,831	25,846,906 00	1,002	1,262,278 00	12,211	9,454,478 00	52,464	42,028,517 00
} Industrial.....	830,854	166,844,821 00	192	7,771 00	-	-	1,069,721	184,389,181 00
Mutual.....	24,627	60,892,223 00	35	69,155 00	-	-	33,781	87,313,041 00
Mutual Benefit.....	2,087	3,749,043 00	-	-	1,947	3,975,186 00	9,995	22,667,928 00
National.....	1,819	3,274,797 00	13	242,805 00	1,067	2,194,873 00	4,666	9,298,601 00
New England Mutual.....	1,081	2,191,981 00	540	1,544,789 00	639	1,455,962 00	3,877	9,523,554 00
New York.....	15,349	57,821,003 00	17,043	6,084,920 00	-	-	59,551	123,410,945 00
Northwestern Mutual.....	4,876	9,609,483 00	90	2,117,459 00	-	-	9,433	22,792,860 00
Penn Mutual.....	3,953	8,771,758 00	101	1,535,957 00	2,744	8,484,844 00	9,304	25,019,134 00
Phoenix Mutual.....	2,286	3,644,690 00	38	810,871 00	1,951	3,452,323 00	5,835	9,923,205 00
Provident Life & Trust.....	1,266	3,518,657 00	143	694,690 00	114	272,091 00	2,844	8,668,036 00
Provident Savings.....	1,346	4,930,169 00	2,101	6,558,940 00	1,977	6,368,277 00	11,817	43,364,307 00
Prudential } Ordinary.....	22,646	20,793,291 00	279	533,371 00	-	-	26,246	24,979,335 00
} Industrial.....	906,201	112,292,576 00	2,150	58,663 00	-	-	995,778	122,712,684 00
Security Mutual.....	3,344	6,415,745 00	466	886,030 00	-	-	3,992	7,735,255 00
State Mutual.....	951	1,936,495 00	50	828,356 00	534	1,283,981 00	2,573	6,482,490 00
Travelers.....	1,624	3,308,177 00	625	2,135,796 00	1,073	2,753,780 00	4,659	11,607,043 00
Union Central.....	5,097	9,246,071 00	258	1,387,398 00	2,762	6,792,787 00	9,668	20,426,219 00
United States.....	1,378	3,188,341 00	38	179,500 00	577	1,176,575 00	2,872	6,652,449 00
Washington.....	3,057	7,677,452 00	-	-	1,238	3,349,411 00	5,461	13,781,822 00
Total.....	1,999,777	\$596,662,949 00	26,500	\$82,432,327 00	46,853	\$111,771,176 00	2,397,038	\$1,013,575,765 37
Aggregate.....	2,002,225	\$599,739,457 15	26,961	\$83,213,617 85	47,893	\$113,508,584 00	2,402,168	\$1,021,200,743 05

TABLE No. 8.
"Maine Business"—Life Insurance Companies.

COMPANIES.	POLICIES ISSUED.				POLICIES TERMINATED.			
	1899.		1900.		1899.		1900.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE COMPANY.								
Union Mutual.....	1,999	\$ 2,013,100 84	2,026	\$1,917,813 59	969	\$999,256 33	1,053	\$1,057,253 33
COMPANIES OF OTHER STATES.								
Aetna.....	130	\$221,636 00	166	\$240,778 00	120	\$135,680 00	123	\$140,793 00
Connecticut Mutual.....	136	203,285 00	96	134,000 00	126	196,089 00	87	143,778 00
Equitable.....	930	1,405,877 00	1,325	2,170,745 00	520	1,036,733 00	538	897,655 00
Fidelity Mutual.....	12	22,500 00	-	-	37	62,343 50	12	29,187 00
Home.....	12	14,000 00	8	16,304 00	11	16,325 00	7	9,000 00
Manhattan.....	75	156,074 00	118	165,300 00	25	77,900 00	73	113,350 00
Massachusetts Mutual.....	170	222,050 00	230	306,000 00	97	110,553 00	125	151,161 00
Metropolitan { Ordinary.....	1,004	636,022 00	1,324	884,910 00	454	274,625 00	641	396,374 00
{ Industrial.....	10,387	2,048,269 00	12,112	2,400,208 00	5,796	1,216,123 00	7,129	1,456,886 00
*Mutual.....	734	1,276,735 00	592	969,855 00	221	374,000 00	215	384,472 00
Mutual Benefit.....	404	614,346 00	308	421,597 00	178	276,896 00	196	327,500 00
National.....	201	242,486 81	237	287,190 04	77	118,371 00	119	175,500 00
New England Mutual.....	148	219,094 00	128	178,698 00	100	172,113 00	165	201,789 00
*New York.....	427	665,740 00	671	949,812 00	142	227,998 00	153	194,953 00
Northwestern Mutual.....	418	610,599 00	457	732,562 00	173	287,268 00	134	157,738 00
Penn Mutual.....	266	328,360 00	314	398,700 00	70	108,000 00	113	126,000 00
Phoenix Mutual.....	141	174,925 00	197	203,802 00	70	89,185 00	105	123,398 00
Provident Life & Trust.....	40	64,977 00	88	148,031 00	19	35,071 00	28	52,261 00
Provident Savings.....	1	6,000 00	44	89,000 00	18	33,000 00	14	28,500 00
Prudential { Ordinary.....	-	-	91	72,900 00	-	-	7	4,500 00
{ Industrial.....	-	-	2,591	322,461 00	-	-	890	99,994 00
Security Mutual.....	3	6,500 00	32	45,064 00	13	27,000 00	14	24,000 00
State Mutual.....	38	67,845 00	54	87,683 00	18	36,757 00	22	26,481 00
Travelers.....	141	260,227 00	182	259,200 00	78	155,765 00	78	107,260 00
Union Central.....	109	172,788 00	112	177,837 00	62	107,800 00	45	77,028 00
United States.....	7	6,500 00	9	12,500 00	14	22,500 00	8	11,000 00
Washington.....	237	255,200 00	214	234,985 00	143	167,057 00	171	201,142 00
Total.....	16,171	\$9,062,035 81	21,700	\$11,909,422 04	8,582	\$5,365,152 50	11,152	\$6,661,700 00
Aggregate.....	18,170	\$11,915,136 65	23,726	\$13,827,235 63	9,551	\$6,364,408 83	12,205	\$6,718,953 33

* Includes no policy on which first premium was not reported paid December 31.

TABLE No. 8—Concluded.

COMPANIES.	POLICIES IN FORCE DECEMBER 31.				PREMIUMS RECEIVED.		LOSSES AND CLAIMS PAID.		TAX ON PREMIUMS.	
	1899.		1900.		1899.	1900.	1899.	1900.	1899.	1900.
	Number.	Amount.	Number.	Amount.						
MAINE COMPANY.										
Union Mutual	6,279	\$7,408,341 99	7,252	\$8,268,902 25	\$262,515 81	\$297,221 32	\$52,898 80	\$77,981 63	\$6,605 69	\$6,901 46
CO'S. OF OTHER STATES.										
Aetna	1,533	\$2,007,516 00	1,576	\$2,107,501 00	\$78,209 36	\$79,139 48	\$83,558 88	\$98,019 40	\$1,173 14	\$1,187 09
Connecticut Mutual	2,239	3,328,107 00	2,248	3,318,329 00	112,247 24	111,423 01	82,319 00	93,373 00	1,683 71	1,671 35
Equitable	4,195	6,698,868 00	4,982	7,971,958 00	236,938 60	279,347 08	60,472 00	80,248 00	3,554 08	4,190 21
Fidelity Mutual	158	259,465 50	146	230,278 50	7,294 62	5,707 65	6,000 00	7,000 00	145 89	114 15
Home	41	59,766 00	42	67,070 00	2,746 59	3,027 42	325 00	1,000 00	41 20	44 93
Manhattan	200	274,567 00	245	326,517 00	9,929 88	11,760 11	1,000 00	4,500 00	148 95	176 40
Massachusetts Mutual	1,284	1,766,515 00	1,389	1,921,354 00	57,351 74	62,868 26	27,555 00	31,020 00	1,050 91	1,119 47
Metropolitan { Ordinary	1,358	924,895 00	2,041	1,413,431 00	195,118 71	56,322 48	8,200 00	14,341 00	2,926 78	3,575 62
{ Industrial	29,855	4,881,784 00	34,838	5,825,106 00						
*Mutual	5,857	10,769,792 00	6,234	11,355,175 00	373,360 14	384,303 44	148,343 97	190,539 52	5,600 40	5,764 55
Mutual Benefit	2,673	4,093,678 00	2,785	4,187,775 00	146,555 85	156,849 09	121,477 04	130,228 00	2,198 34	2,352 74
National	804	1,146,385 74	922	1,258,975 78	46,263 77	46,916 82	5,101 09	27,500 00	896 50	887 54
New England Mutual	2,021	3,338,722 00	2,044	3,315,631 00	94,560 76	95,098 98	46,107 00	94,185 00	2,058 68	2,124 20
*New York	2,805	4,560,812 00	3,323	5,315,671 00	151,223 29	200,138 31	79,704 61	58,677 65	2,268 44	3,002 07
Northwestern Mutual	2,418	3,654,519 00	2,741	4,229,343 00	155,626 42	172,004 03	52,750 52	31,427 50	2,334 40	2,580 06
Penn Mutual	1,348	1,933,110 00	1,549	2,205,110 00	74,531 58	86,136 53	12,451 00	29,045 00	1,490 63	1,722 73
Phoenix Mutual	836	839,701 00	928	920,105 00	30,476 34	35,566 26	22,230 00	8,887 00	457 15	533 49
Provident Life & Trust	517	956,801 00	577	1,052,571 00	30,857 11	35,907 86	2,015 00	16,067 00	617 14	718 16
Provident Savings	114	245,000 00	144	305,500 00	12,909 15	7,910 13	3,000 00	1,000 00	193 64	118 65
Prudential { Ordinary	-	-	84	68,400 00	-	1,360 55	-	-	-	69 79
{ Industrial	-	-	1,701	222,467 00	-	3,292 37	-	191 00	-	-
Security Mutual	51	84,500 00	69	105,564 00	2,956 60	3,134 63	2,000 00	3,000 00	44 35	47 02
State Mutual	293	485,750 00	325	546,952 00	17,093 21	18,341 12	5,164 56	2,038 72	211 21	248 11
Travelers	889	1,265,298 00	993	1,417,238 00	27,758 25	32,742 92	38,274 18	23,360 68	1,338 80	1,323 80
Union Central	263	413,463 00	330	514,272 00	13,124 14	19,253 99	1,100 00	1,050 00	328 10	484 57
United States	111	126,600 00	112	128,100 00	3,310 88	3,467 54	-	130 00	49 66	52 01
Washington	914	1,036,927 00	957	1,070,770 00	36,970 13	39,744 68	8,868 80	12,760 00	554 55	596 17
Total	62,777	\$55,152,542 24	73,325	\$61,400,264 28	\$1,917,420 36	\$2,133,817 12	\$876,134 51	\$1,023,556 47	\$31,166 65	\$34,704 88
Aggregate	69,056	\$62,560,884 23	80,577	\$69,669,166 53	\$2,179,936 17	\$2,431,038 44	\$929,033 31	\$1,101,538 10	\$37,772 34	\$41,606 34

* Includes no policy on which first premium was not reported paid December 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.
Ætna Indemnity Co	\$250,000 00	\$331,205 31	\$72,324 62	\$258,880 69	\$120,174 71	\$132,190 14	\$39,736 82	\$117,084 28
Ætna Life Ins. Co. (Accident Dep't)	*1,750,000 00	*56,092,086 01	*51,026,876 61	*5,065,209 40	1,106,408 53	3,459,829 10	453,571 89	1,008,214 58
American Bonding and Trust Co.	1,000,000 00	1,694,998 08	292,287 43	1,402,710 65	381,510 19	498,708 55	83,699 70	410,283 95
American Surety Co	2,500,000 00	5,234,641 35	900,995 71	4,333,645 64	986,966 39	1,357,797 06	385,285 05	1,280,739 68
City Trust, Safe Deposit and Surety Co. . .	500,000 00	3,348,355 32	2,588,081 76	760,273 56	222,607 38	660,307 53	42,581 21	312,586 64
Employers Liability Assurance Corp'n. . .	200,000 00	1,619,404 14	1,060,694 51	558,709 63	1,393,647 35	1,488,353 62	587,166 08	1,211,877 39
Fidelity and Casualty Co	250,000 00	4,057,644 16	2,914,648 03	1,142,996 13	3,572,502 36	3,746,257 69	1,367,828 44	3,430,304 27
Fidelity and Deposit Co	1,500,000 00	4,381,313 79	805,411 48	3,575,902 31	1,138,262 47	1,386,130 75	371,259 86	1,222,514 29
General Accident Assurance Corp'n	250,000 00	346,104 32	70,154 86	275,949 46	191,876 07	202,309 66	76,025 81	170,950 46
Guarantee Co. of North America	304,600 00	1,042,121 71	160,571 93	881,549 78	156,271 68	204,298 89	43,244 19	170,196 10
Hartford Steam Boiler Insp. and Ins. Co.	500,000 00	2,701,027 06	1,579,286 21	1,121,740 85	1,148,040 14	1,288,276 05	109,331 53	1,122,851 06
Lawyers' Surety Co.	500,000 00	736,483 64	51,174 86	705,308 78	80,441 55	112,869 54	9,697 46	110,911 41
Lloyd's Plate Glass Ins. Co	250,000 00	651,165 19	265,128 55	386,036 64	426,814 39	457,077 65	221,180 59	474,355 62
London Guarantee and Accident Co	200,000 00	1,171,519 90	741,222 04	430,291 86	911,052 00	944,165 61	410,636 32	820,170 64
Maryland Casualty Co	750,000 00	2,326,095 53	898,113 18	1,427,982 35	1,447,419 04	1,581,220 05	450,030 55	1,364,569 80
Metropolitan Plate Glass Ins. Co.	100,000 00	466,876 25	153,457 54	313,418 71	283,030 88	295,220 65	137,355 09	319,089 24
National Surety Co.	500,000 00	1,508,541 65	416,217 03	1,092,324 62	558,746 78	657,540 35	95,129 61	522,560 52
New Amsterdam Casualty Co.	314,400 00	602,616 59	242,903 86	359,712 73	344,161 01	403,234 14	112,268 13	293,546 52
New Jersey Plate Glass Ins. Co.	100,000 00	194,856 25	64,337 68	130,518 57	105,673 27	114,705 38	45,330 27	106,139 47
New York Plate Glass Ins. Co.	100,000 00	396,516 25	138,440 80	258,075 45	248,079 29	260,428 78	129,341 09	275,181 81
Preferred Accident Ins. Co	200,000 00	899,231 61	510,790 13	388,441 48	1,087,558 03	1,108,199 53	348,386 45	971,373 94
Standard Life and Accident Ins. Co. . . .	250,000 00	1,155,222 63	699,861 11	455,361 52	1,178,667 36	1,278,015 29	528,787 78	1,071,714 63
Travelers Ins. Co. (Accident Dep't)	1,000,000 00	5,984,684 40	2,735,393 03	3,249,291 37	3,455,092 56	3,716,174 17	1,379,196 08	3,127,569 66
Union Casualty and Surety Co.	250,000 00	497,080 46	154,866 74	342,213 72	355,705 20	471,830 65	225,911 35	464,158 20
United States Casualty Co.	300,000 00	1,148,790 38	483,790 38	665,000 00	809,781 97	840,272 87	281,356 15	691,290 60
United States Fidelity and Guaranty Co.	1,500,000 00	2,256,197 83	491,629 94	1,764,567 89	776,808 02	869,451 09	188,440 00	820,356 04
Total	\$15,319,000 00	\$100,864,779 81	\$69,518,676 02	\$31,346,103 79	\$22,487,299 52	\$27,534,864 79	\$8,122,807 59	\$21,890,591 03

* Includes Life Department.

INSURANCE COMMISSIONER'S REPORT.

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

COMPANIES.	IN FORCE DEC. 31, 1899.		WRITTEN.		TERMINATED.		RE-INSURED.		IN FORCE DEC. 31, 1900.		
	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	
Ætna Indemnity	Fidelity	\$7,204,550 00	\$46,926 03	\$9,505,575 00	\$57,084 54	\$8,528,400 00	\$56,107 82	-	-	\$8,181,725 00	\$47,902 55
	Surety	6,036,437 85	22,301 69	9,217,715 00	31,815 36	7,402,628 65	24,894 50	-	-	7,851,524 18	29,222 55
	Plate Glass.	1,560,961 24	28,922 24	2,190,398 26	54,830 64	1,950,355 72	38,769 44	-	-	1,801,023 78	44,383 44
Ætna Life (Accident)*	135,807,470 00	582,519 06	339,017,183 00	1,132,087 33	314,710,033 00	967,187 86	\$1,025,500 00	\$4,023 57	-	159,089,120 00	743,394 96
Am. Bonding & Trust (Surety)	70,917,892 49	331,173 88	97,980,845 20	450,495 68	71,912,347 11	355,863 78	-	4,989 18	-	96,986,390 58	420,816 60
American Surety	Fidelity	115,894,512 00	527,994 06	132,985,816 00	563,149 44	137,659,133 00	593,040 48	-	-	111,221,195 00	504,103 02
	Surety	196,912,950 00	666,421 96	215,265,243 00	627,980 57	212,657,727 00	626,407 88	-	-	199,520,466 00	667,994 65
City Trust	Fidelity	25,860,108 33	92,692 99	27,040,545 25	89,780 52	26,250,808 33	92,965 04	60,000 00	310 00	26,589,845 25	89,198 47
	Surety	41,140,812 16	158,015 06	40,358,761 71	158,495 66	35,877,583 82	139,462 04	1,871,293 10	12,249 05	43,750,696 95	164,799 63
Employers' Liability	Accident.. ..	26,341,728 00	117,074 34	39,436,085 00	175,271 49	35,085,951 00	155,937 56	-	1,785 52	30,290,120 00	134,622 75
	Em. Liab.	211,822,785 00	941,434 60	321,499,085 00	1,428,884 82	278,671,700 00	1,238,540 90	2,518,645 00	11,193 98	252,131,525 00	1,120,584 54
	Health	-	-	1,367,890 00	6,079 25	142,425 00	633 00	7,915 00	35 19	1,217,490 00	5,411 06
	Fidelity ..	4,768,503 00	21,193 34	6,063,745 00	26,949 98	5,559,023 00	24,706 77	50,625 00	225 00	5,222,600 00	23,211 53
Fidelity & Casualty	Accident	308,661,397 00	1,117,076 81	521,172,008 32	1,644,876 63	511,976,025 00	1,644,179 85	13,333 33	85 54	317,844,046 99	1,117,688 05
	Em. Liability ..	180,483,333 00	1,177,094 16	218,079,333 00	1,678,224 27	210,361,666 00	1,633,474 32	36,666 66	2,425 65	188,164,333 34	1,219,418 46
	Burglary	32,654,614 51	265,188 06	46,545,363 81	350,340 67	38,676,413 84	312,299 49	-	-	40,523,564 48	303,229 24
	Fidelity	46,287,801 32	175,885 71	89,722,940 17	352,855 51	70,476,132 32	232,464 34	72,500 00	321 00	65,462,109 17	295,955 88
	Plate Glass....	8,835,232 05	194,904 56	10,634,559 04	252,414 62	10,206,640 55	229,822 54	1,236 80	24 70	9,261,913 74	219,471 94
	Steam Boiler..	108,371,574 50	507,084 36	97,392,668 50	379,041 66	95,062,239 50	366,382 58	-	-	110,702,003 50	519,743 44
Fidelity & Deposit	Fidelity	147,663,874 65	723,874 11	208,062,041 00	825,035 18	181,117,006 00	835,436 05	-	-	174,608,909 65	713,473 24
	Em. Liability ..	66,537,900 00	500,504 55	40,984,324 00	310,286 47	20,328,950 00	223,767 48	-	-	87,192,374 00	587,023 54
General Accident	Accident	38,327,325 00	45,659 29	162,930,345 00	162,381 85	144,127,795 00	128,746 62	848,000 00	829 93	56,281,875 00	78,644 59
	Em. Liability..	346 50	160,000 00	455 50	455 50	90,000 00	678 00	-	-	110,000 00	124 00
	Burglary	1,742,519 00	14,234 51	5,332,101 00	44,849 76	2,712,026 00	22,203 99	125,500 00	402 58	4,237,094 00	36,477 70
Guarantee Co. of N. A. (Fidelity) ..	49,508,548 00	195,810 44	54,723,792 00	180,462 26	55,036,181 00	182,370 69	6,777,467 00	24,227 25	-	42,418,692 00	169,674 76
Hartford Stm. Boiler (Stm. Boiler) ..	303,422,520 00	2,737,703 85	133,904,232 00	1,212,363 30	112,481,308 00	1,010,162 74	-	-	324,45,444 00	2,939,904 21	
Lawyers Surety (Surety)	44,390,388 70	79,787 54	54,890,275 00	96,145 44	51,688,551 87	97,771 00	-	-	48,192,111 83	78,161 98	
Lloyds Plate Glass (Plate Glass) ..	19,846,521 00	456,222 03	17,703,183 00	447,004 89	19,222,114 00	440,177 50	-	-	18,327,590 00	463,409 42	
London Guarantee	Accident	16,034,100 00	131,704 33	22,660,150 00	200,395 03	24,624,950 00	204,187 62	-	-	14,069,300 00	127,911 74
	Em. Liability ..	63,185,000 00	557,173 88	82,297,500 00	823,762 76	68,355,000 00	745,332 91	-	-	77,127,500 00	635,603 73

Maryland Casualty	{ Accident	20,919,850 00	91,384 16	76,736,300 00	233,378 90	67,514,850 00	179,820 89	239,000 00	828 81	29,902,300 00	144,113 36
	{ Em. Liability	56,732,500 00	899,572 14	68,857,439 00	1,325,193 84	64,722,333 00	1,248,740 97	75,000 00	1,769 35	60,792,666 00	974,255 66
	{ Health	-	-	1,065,275 00	2,903 27	341,925 00	539 75	-	-	723,350 00	2,363 50
	{ Plate Glass	529,438 13	25,718 49	1,603,449 69	91,659 05	633,892 46	32,964 95	-	-	1,498,995 36	84,412 59
Metropolitan Pl. Glass (Pl. Glass)	{ Steam Boiler	19,178,567 00	55,516 57	25,830,600 00	72,894 72	14,663,867 00	36,488 10	15,000 00	69 30	30,330,300 00	91,883 89
	{ Sprinkler	1,042,800 00	10,958 74	2,925,650 00	31,814 76	1,222,200 00	13,067 74	15,000 00	112 50	2,731,250 00	29,596 26
National Surety	{ Fidelity	11,875,514 87	269,209 79	12,545,015 27	323,107 54	13,230,887 49	306,638 85	-	-	11,189,642 65	285,678 48
	{ Surety	58,189,983 00	250,251 65	108,335,759 00	420,979 39	69,988,406 00	359,760 35	4,016,666 00	12,527 47	92,510,661 00	229,943 22
New Amsterdam	{ Accident	89,753,464 00	254,611 73	82,568,991 00	232,869 49	84,539,876 00	254,517 25	1,163,803 00	3,392 23	86,558,776 00	229,061 74
	{ Em. Liability	12,871,750 00	12,871 66	57,067,700 00	92,730 21	42,362,500 00	56,717 84	-	-	22,075,950 00	48,884 03
	{ Burglary	7,494,500 00	78,888 35	28,152,883 31	347,447 88	13,992,000 00	177,607 90	120,000 00	453 25	21,539,383 34	248,275 08
New Jersey Plate Glass (Pl. Glass)	{ Burglary	4,036,200 31	35,280 52	9,726,394 66	87,046 31	6,043,974 31	52,757 10	2,000 00	15 00	7,716,040 66	69,554 73
	{ Em. Liability	3,678,317 00	82,491 47	5,416,700 00	126,926 68	4,256,378 00	97,696 79	-	-	4,838,639 00	111,721 34
New York Plate Glass (Plate Glass)	{ Em. Liability	11,209,527 43	224,309 15	13,987,373 28	319,477 20	13,702,384 92	289,245 36	-	-	11,494,515 79	254,540 99
	{ Preferred Accident (Accident)	373,905,000 00	645,410 00	572,320,000 00	1,125,301 75	544,776,000 00	969,662 51	-	-	401,449,000 00	801,049 24
Standard L. & A.	{ Accident	81,905,434 00	598,387 08	139,991,250 00	828,436 35	133,679,634 00	821,985 19	2,076,500 00	8,837 84	86,141,150 00	596,000 40
	{ Em. Liability	45,285,000 00	325,475 52	51,322,000 00	486,050 00	49,695,000 00	449,017 50	230,000 00	881 71	47,222,000 00	361,572 31
	{ Health	1,903,566 00	36,241 90	4,749,720 00	71,309 87	3,593,736 00	52,154 99	-	-	3,059,559 00	55,396 78
Travelers	{ Accident	273,924,784 00	1,430,136 63	505,375,608 00	2,176,718 21	496,026,538 00	2,140,351 47	1,424,000 00	5,948 50	281,849,854 00	1,460,554 87
	{ Em. Liability	94,278,393 00	834,007 70	128,586,332 00	1,304,146 20	116,405,892 00	1,192,781 63	15,000 00	22 68	106,443,833 00	945,349 50
	{ Health	34,400 00	14,624 06	160,611 16	68,451 11	53,881 00	23,350 43	-	-	139,130 16	59,724 74
Union Casualty	{ Accident	22,332,268 00	92,221 42	41,769,066 00	237,169 83	47,023,159 00	253,967 67	-	-	17,078,175 00	75,423 58
	{ Health	-	-	3,245,625 00	15,247 67	440,075 00	1,667 77	-	-	2,803,550 00	13,579 90
	{ Plate Glass	1,744,456 00	72,909 52	4,405,895 00	117,111 19	2,403,493 00	94,940 43	-	-	3,749,856 00	95,080 28
U. S. Casualty	{ Accident	156,198,700 00	274,403 15	439,127,370 00	500,400 30	422,726,170 00	469,371 24	-	-	172,599,900 00	305,432 21
	{ Em. Liability	52,240,000 00	298,465 46	76,685,000 00	467,709 98	67,875,000 00	444,718 33	175,000 00	1,424 73	60,875,000 00	320,632 38
	{ Burglary	78,480 00	690 25	-	78,480 00	690 25	-	-	-	-	-
	{ Steam Boiler	10,302,500 00	43,423 53	11,794,500 00	48,109 94	10,267,500 00	37,874 36	-	-	11,829,500 00	53,659 11
U.S.Fidelity&Guaranty	{ Sprinkler	1,879,500 00	21,949 41	2,379,515 00	27,711 14	2,682,900 00	31,100 29	-	-	1,576,115 00	18,560 26
	{ Burglary	-	-	2,591,597 96	23,376 77	197,950 00	1,492 32	5,000 00	20 00	2,388,647 96	21,864 45
Total	{ Fidelity	180,136,534 67	625,776 43	232,374,942 31	961,084 96	158,552,268 34	686,008 06	-	-	253,969,208 64	900,852 73
	{ Em. Liability	156,198,700 00	274,403 15	439,127,370 00	500,400 30	422,726,170 00	469,371 24	-	-	172,599,900 00	305,432 21
Aggregate.....	{ Em. Liability	52,240,000 00	298,465 46	76,685,000 00	467,709 98	67,875,000 00	444,718 33	175,000 00	1,424 73	60,875,000 00	320,632 38
	{ Burglary	78,480 00	690 25	-	78,480 00	690 25	-	-	-	-	-
	{ Steam Boiler	10,302,500 00	43,423 53	11,794,500 00	48,109 94	10,267,500 00	37,874 36	-	-	11,829,500 00	53,659 11
	{ Sprinkler	1,879,500 00	21,949 41	2,379,515 00	27,711 14	2,682,900 00	31,100 29	-	-	1,576,115 00	18,560 26
	{ Burglary	-	-	2,591,597 96	23,376 77	197,950 00	1,492 32	5,000 00	20 00	2,388,647 96	21,864 45
	{ Fidelity	180,136,534 67	625,776 43	232,374,942 31	961,084 96	158,552,268 34	686,008 06	-	-	253,969,208 64	900,852 73
	{ Accident	\$1,461,728,806 00	\$5,138,847 93	\$2,917,603,065 32	\$8,509,147 88	\$2,784,633,065 00	\$7,992,116 32	\$6,028,075 33	\$22,339 71	\$1,588,670,790 99	\$5,633,539 78
	{ Employers Liability	712,101,511 00	5,112,458 31	975,639,632 34	7,861,875 25	870,168,591 00	7,130,946 46	3,170,311 66	18,171 35	814,402,240 68	5,825,215 75
	{ Burglary	38,511,633 82	315,393 34	64,195,657 43	505,613 51	47,708,844 15	389,443 15	132,500 00	437 58	54,865,947 10	431,126 12
	{ Fidelity	635,514,414 97	2,660,404 76	868,815,146 73	3,483,381 78	713,177,337 99	3,062,860 20	10,977,258 00	37,610 72	780,174,945 71	3,043,315 62
	{ Surety	516,288,945 18	2,012,816 41	541,266,154 91	1,908,088 67	484,467,664 45	1,722,683 93	3,035,096 10	21,170 46	570,052,339 54	2,177,050 69
	{ Plate Glass	59,279,967 72	1,356,687 25	68,486,573 54	1,732,403 79	65,606,128 14	1,530,255 86	1,236 80	24 70	62,159,176 32	1,558,938 48
{ Steam Boiler	441,275,161 50	3,343,758 11	268,922,000 50	1,712,409 62	232,474,914 50	1,450,907 78	15,000 00	69 30	477,707,348 50	3,609,190 65	
{ Sprinkler	2,922,306 00	32,908 15	5,305,165 00	59,525 90	3,905,100 00	44,168 03	15,000 00	112 50	4,307,365 00	48,153 52	
{ Health	1,937,936 00	50,885 96	10,589,061 16	163,991 15	4,574,042 00	78,345 94	7,915 00	35 19	7,945,070 16	136,475 98	
Aggregate.....	\$3,869,560,706 19	\$20,024,140 22	\$5,720,822,456 93	\$25,936,565 55	\$5,206,715,647 23	\$23,401,727 67	\$23,382,392 89	\$99,971 51	\$4,360,285,123 00	\$22,459,006 59	

* Includes "Health."

† Includes "Surety".

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

COMPANIES.	RISKS WRITTEN.		PREMIUMS RECEIVED.		LOSSES PAID.		LOSSES INCURRED.		TAX ON PREMIUMS.	
	1899.	1900.	1899.	1900.	1899.	1900.	1899.	1900.	1899.	1900.
†Etna Indemnity { Fidelity	-	\$5,000 00	-	\$15 00	-	-	-	-	-	\$ 60
{ Surety	-	8,000 00	-	25 00	-	-	-	-	-	-
Etna { Accident	\$8758,100 00	1,016,500 00	\$82,254 15	2,830 75	\$8558 55	\$464 42	\$8558 55	\$464 42	\$83 81	44 58
{ Health	-	-	-	141 00	-	40 00	-	40 00	-	-
American Bonding & Trust, Surety	67,493 75	272,575 00	319 50	1,205 24	-	-	-	-	4 79	18 67
American Surety { Fidelity	684,000 00	644,850 00	2,154 34	2,082 70	-	-	-	-	-	-
{ Surety	444,735 00	804,232 00	954 23	2,067 54	1,000 00	-	1,000 00	-	46 63	62 25
City Trust { Fidelity	87,000 00	61,500 00	352 65	311 37	-	-	-	-	-	-
{ Surety	54,000 00	213,347 50	248 00	665 62	-	-	-	-	8 81	19 17
Employers Liability { Accident	683,060 00	663,570 00	3,035 82	2,949 20	16,574 99	303 50	16,019 99	353 50	-	-
{ Employers Liability	1,179,945 00	2,261,961 00	5,244 21	10,053 16	2,630 39	1,596 10	3,180 39	821 16	141 42	213 47
{ Health	-	5,625 00	-	25 00	-	-	-	-	-	-
{ Fidelity	258,310 00	270,841 00	1,148 04	1,203 74	-	-	-	-	-	-
Fidelity & Casualty { Accident	2,579,650 00	2,186,000 00	9,308 91	7,380 74	4,768 94	1,848 76	4,768 94	1,848 76	-	-
{ Employers Liability	1,750,000 00	1,530,000 00	11,240 85	11,947 85	5,289 45	4,750 08	5,289 45	4,750 08	-	-
{ Burglary	54,479 66	70,536 00	647 31	586 44	-	-	-	-	-	-
{ Fidelity	229,800 00	254,600 00	842 19	1,037 07	-	-	-	-	390 33	364 32
{ Plate Glass	38,124 40	37,424 80	813 10	793 04	433 64	333 56	433 64	333 56	-	-
{ Steam Boiler	1,418,000 00	1,267,000 00	3,169 66	2,542 81	155 43	150 00	155 43	150 00	-	-
Fidelity & Deposit { Fidelity	327,400 00	453,600 00	1,359 50	1,776 50	-	-	-	-	47 15	48 63
{ Surety	476,000 00	270,000 00	1,783 60	1,465 50	-	200 00	-	200 00	-	-
General Accident { Accident	4,537,350 00	5,629,900 00	4,381 90	5,530 13	1,129 41	2,635 79	1,129 41	2,700 79	65 93	83 15
{ Burglary	-	1,000 00	-	13 00	-	-	-	-	-	-
Guarantee Company of North America, Fidelity	150,100 00	352,500 00	1,032 09	1,184 71	53 91	-	53 91	-	16 98	17 77
Hartford Steam Boiler, Steam Boiler	1,779,244 00	1,310,000 00	116,820 81	*12,328 16	5,000 00	12,941 08	5,000 00	13,271 08	252 31	184 92
Lawyers Surety, Surety	37,000 00	38,000 00	80 00	15 00	-	-	-	-	1 20	23
Lloyds Plate Glass, Plate Glass	69,346 01	73,680 96	1,381 79	1,462 91	344 68	462 81	452 08	334 09	20 73	21 94
London Guarantee & { Accident	36,500 00	47,500 00	175 50	160 50	12 50	38 95	12 50	38 95	-	-
{ Employers Liability	190,000 00	260,000 00	760 15	1,697 52	460 07	196 05	460 07	196 05	14 03	27 87

INSURANCE COMMISSIONER'S REPORT.

Maryland Casualty	Accident	288,500 00	446,500 00	788 47	1,355 60	77 86	317 91	157 14	317 91	209 39	459 73
	Employers Liability	437,000 00	890,500 00	12,606 11	27,952 60	189 74	5,102 83	189 74	5,102 83		
	Plate Glass	966 48	6,944 13	44 53	396 94	-	54 00	-	54 00		
	Steam Boiler	167,500 00	393,000 00	505 05	920 84	-	-	-	-		
	Health	-	7,500 00	-	22 50	-	-	-	-		
	Sprinkler	2,500 00	-	15 00	-	443 72	-	443 72	-		
Metropolitan Plate Glass, Plate Glass	14,552 70	15,943 00	327 50	407 51	28 30	186 11	28 30	186 11	4 91	6 11	
National Surety, †Surety	109,548 00	156,400 00	408 00	437 00	-	-	-	-	6 12	7 00	
New Amsterdam	Accident	6,000 00	271,150 00	15 00	336 05	-	1,560 66	-	1,560 66	45	37 30
	Burglary	1,500 00	-	15 00	-	-	-	-	-		
New Jersey Plate Glass, Plate Glass	Employers Liability	-	130,000 00	-	2,150 37	-	116 48	166 48	15 57	23 71	
	Health	39,378 08	38,962 52	736 53	754 71	194 00	286 50	194 00	-	-	
New York Plate Glass, Plate Glass	84,298 79	93,558 83	1,463 28	1,649 65	367 80	652 76	367 80	652 76	27 95	24 74	
Preferred Accident, Accident	9,143,000 00	8,901,000 00	24,062 50	27,691 75	6,141 30	11,467 70	6,741 30	12,217 70	360 94	415 37	
Standard Life & Accident	Accident	314,750 00	520,500 00	1,764 79	2,299 43	450 70	530 81	450 70	530 81	37 55	56 15
	Employers Liability	40,000 00	120,000 00	112 52	286 46	-	-	-	-		
	Health	-	11,000 00	-	221 50	-	220 71	-	220 71		
Travelers	Accident	6,249,600 00	6,364,033 00	37,142 39	37,433 95	27,160 34	15,308 52	30,410 34	23,808 52	-	-
	Employers Liability	1,195,000 00	1,166,000 00	11,019 19	16,723 61	810 00	2,881 00	810 00	2,881 00		
	Health	-	3,152 50	-	1,352 75	-	230 43	-	230 43		
Union Casualty	Accident	350,050 00	163,500 00	954 11	468 20	734 56	129 86	734 56	129 86	101 92	23 44
	Employers Liability	342,500 00	-	1,700 13	-	4,533 58	401 77	4,533 58	401 77		
	Health	-	28,250 00	-	147 50	-	42 85	-	42 85		
	Plate Glass	4,770 00	6,165 00	172 70	136 07	-	320 00	-	320 00		
	Steam Boiler	45,000 00	-	54 20	-	-	-	-	-		
United States Casualty	Accident	967,600 00	1,474,400 00	1,749 75	2,963 83	416 98	862 41	354 33	853 87	83 31	108 22
	Employers Liability	240,000 00	270,000 00	2,915 48	3,481 62	1,917 48	2,061 03	1,830 00	2,845 00		
United States Fidelity and Guaranty, †Surety	Steam Boiler	165,000 00	222,500 00	889 03	769 16	35 50	-	25 00	-	19 32	13 72
	Health	366,425 00	142,400 00	1,288 14	914 50	173 10	-	173 10	-		
Total	Accident	\$25,914,160 00	\$27,684,553 00	\$85,633 29	\$91,400 13	\$58,026 13	\$35,469 29	\$61,337 76	\$44,825 75	-	-
	Surety	1,555,201 75	1,904,954 50	5,081 47	6,795 40	1,173 10	200 00	1,173 10	200 00		
	Fidelity	1,736,610 00	2,042,891 00	6,888 81	7,611 09	53 91	-	53 91	-		
	Health	-	55,527 50	-	1,910 25	-	533 99	-	533 99		
	Employers Liability	5,374,445 00	6,628,461 00	45,598 64	74,293 19	15,830 71	17,105 34	16,293 23	17,164 31		
	Burglary	55,979 66	71,536 00	662 31	599 44	-	-	-	-		
	Plate Glass	251,436 46	272,679 24	4,939 38	5,600 83	1,368 42	2,295 74	1,475 82	2,167 02		
	Steam Boiler	3,574,744 00	3,192,500 00	21,438 75	16,560 97	5,190 93	13,091 08	5,180 43	13,421 08		
Sprinkler	2,500 00	-	15 00	-	443 72	-	443 72	-			
Aggregate	\$38,465,076 87	\$41,853,102 24	\$170,257 65	\$204,771 30	\$82,085 92	\$68,695 44	\$85,957 97	\$78,312 15	\$1,905 55	\$2,283 06	

* Received for premiums \$8,629.71; inspections \$3,698.45; total \$12,328.16. † Includes fidelity.
 ‡ Admitted April 18, 1900.
 § Includes health. ¶ Received for premiums \$11,774.57; inspections \$5,046.24; total \$16,820.81.
 || Received for premiums, accident business \$36,951.51; health \$190.88; total \$37,142.39.

TABLE No. 12.
Income and Disbursements During 1900—Assessment Companies.

COMPANIES.	INCOME.				DISBURSEMENTS.					
	From members.	Interest and rents.	All other sources.	Total income.	Losses and claims.	Commis-sions.	Salaries.	Taxes and fees.	All other disburse-ments.	Total disburse-ments.
MAINE COMPANY.										
Maine Casualty	\$7,763 82	-	\$8,117 03	\$15,880 85	\$2,028 35	\$4,902 20	\$1,415 59	\$80 69	\$7,273 50	\$15,700 33
COMPANIES OF OTHER STATES.										
*Equitable Accident Company..	\$87,573 01	\$646 00	\$901 66	\$89,120 67	\$53,221 96	\$14,036 56	\$10,715 68	\$317 52	\$11,027 08	\$89,318 80
Massachusetts Mutual Accident	99,413 35	804 89	608 62	100,826 86	40,682 62	25,300 27	18,595 99	466 15	17,287 18	102,332 21
Mutual Reserve Fund Life.	14,126,341 93	262,300 64	234,771 28	14,623,413 85	4,696,563 77	315,720 62	389,801 16	59,690 03	851,932 03	6,316,707 55
Total	\$14,313,328 29	\$263,751 53	\$236,281 56	\$14,813,361 38	\$4,790,468 35	\$355,057 45	\$419,112 77	\$60,473 70	\$883,246 29	\$6,508,358 56
Aggregate	\$14,321,092 11	\$263,751 53	\$244,398 59	\$14,829,242 23	\$4,792,496 70	\$359,959 65	\$420,528 36	\$60,554 39	\$890,519 79	\$6,524,058 89

* Formerly Masonic Equitable Accident Association.

TABLE No. 13.
Assets and Liabilities December 31, 1900—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 accrued.	All other liabilities.	Total liabilities.	
MAINE COMPANY. Maine Casualty	\$1,128 92	-	-	-	\$1,128 92	\$247 50	-	-	\$247 50	\$881 42
COMPANIES OF OTHER STATES. †Equitable Accident Company	\$29,980 06	\$323 90	\$26,469 00	\$619 72	\$57,392 68	\$23,387 00	\$250 00	\$1,181 00	\$24,818 00	\$32,574 68
Massachusetts Mut. Accident.	19,209 58	151 00	9,013 00	4,499 52	32,873 10	2,831 00	503 00	3,000 00	6,334 00	26,539 10
Mutual Reserve Fund Life....	11,514,932 81	167,267 15	193,749 74	387,347 34	12,263,297 04	1,825,128 82	60,986 24	9 189,309 15	11,076,024 21	1,187,272 83
Total	\$11,564,122 45	\$167,742 05	\$229,231 74	\$392,466 58	\$12,353,562 82	\$1,851,346 82	\$61,739 24	\$9,194,090 15	\$11,107,176 21	\$1,246,386 61
Aggregate	\$11,565,251 37	\$167,742 05	\$229,231 74	\$392,466 58	\$12,354,691 74	\$1,851,594 32	\$61,739 24	\$9,194,090 15	\$11,107,423 71	\$1,247,268 03

* Less items not admitted.

† Formerly Equitable Accident Association.

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

COMPANIES.	IN FORCE DECEMBER 31, 1899.		WRITTEN.		TERMINATED.		IN FORCE DECEMBER 31, 1900.		Prémiums or assessments received during 1900.	Losses and claims incurred during 1900.
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.		
MAINE COMPANY.										
Maine Casualty.....	518	\$47,656 00	849	\$84,900 00	603	\$56,156 00	764	\$76,400 00	\$2,934 82	\$2,028 35
COMPANIES OF OTHER STATES.										
*Equitable Accident Company.....	7,045	\$25,730,050 00	1,923	\$3,505,950 00	2,829	\$7,622,800 00	6,139	\$21,613,200 00	\$80,274 01	\$61,911 48
Massachusetts Mutual Accident.....	6,443	19,362,675 00	3,327	5,055,400 00	3,266	6,057,750 00	6,504	18,360,325 00	86,854 85	33,018 41
Mutual Reserve Fund Life.....	71,062	173,714,683 00	29,972	64,501,751 00	19,958	48,949,060 00	81,076	189,267,374 00	14,124,996 56	3,744,226 11
Total	84,550	\$218,807,408 00	35,222	\$73,063,101 00	26,053	\$62,629,610 00	93,719	\$229,240,899 00	14,292,125 42	\$3,839,156 00
Aggregate.....	85,068	\$218,855,064 00	36,071	\$73,148,001 00	26,656	\$62,685,766 00	94,483	\$229,317,299 00	14,295,060 24	\$3,841,184 35

* Formerly Masonic Equitable Accident Association.

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

COMPANIES.	POLICIES ISSUED.				POLICIES TERMINATED.			
	1899.		1900.		1899.		1900.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
Maine Casualty Insurance Company, Portland.....	272	\$25,120 00	849	\$84,900 00	289	\$26,690 00	603	\$56,156 00
*Equitable Accident Company, Boston.....	343	1,133,625 00	262	379,750 00	214	671,725 00	255	598,700 00
Massachusetts Mutual Accident Association, Boston ..	449	669,875 00	791	1,048,300 00	408	775,000 00	562	894,775 00
Mutual Reserve Fund Life Association, New York.	17	27,500 00	216	483,575 00	115	252,000 00	189	462,500 00
Total	1,081	\$1,856,120 00	2,058	\$1,996,525 00	1,026	\$1,725,415 00	1,609	\$2,012,131 00

* Formerly Masonic Equitable Accident Association.

TABLE No. 15—Concluded.

COMPANIES.	POLICIES IN FORCE DECEMBER 31.				PREMIUMS AND ASSESSMENTS RECEIVED.		LOSSES AND CLAIMS PAID.	
	1899.		1900.		1899.	1900.	1899.	1900.
	Number.	Amount.	Number.	Amount.				
Maine Casualty Insurance Company, Portland.	518	\$47,656 00	764	\$76,400 00	\$3,617 43	\$2,934 82	\$2,201 00	\$2,028 35
*Equitable Accident Company, Boston	996	3,504,000 00	943	3,285,050 00	12,168 00	11,212 00	6,425 78	8,461 06
Massachusetts Mutual Accident Ass'n, Boston.	800	2,241,125 00	1,029	2,394,650 00	10,260 26	12,503 28	4,499 01	8,487 97
Mutual Reserve Fund Life Ass'n, New York.....	409	885,500 00	436	906,575 00	16,567 08	15,476 61	7,000 00	8,000 00
Total	2,723	\$6,678,281 00	3,172	\$6,662,675 00	\$42,012 77	\$42,126 71	\$20,125 79	\$26,977 38

* Formerly Masonic Equitable Accident Association.

TABLE No. 16.
Income and Disbursements During 1900—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	\$14,857 50	-	\$1,028 11	\$16,485 61	\$14,686 00	-	\$600 00	-	\$317 53	\$15,603 53
Maine State Relief Association	26,833 57	-	1,416 00	28,279 57	28,250 63	-	2,352 42	-	881 61	31,484 66
Odd Fellows Graded Mn. Relief Ass'n	28,890 00	-	2,502 59	31,392 59	26,455 00	-	2,972 20	-	487 82	29,915 02
Patrons Mutual Aid Society	2,639 00	-	10 40	2,649 40	3,293 07	-	133 72	-	82 05	3,508 84
Total	\$73,220 07	-	\$5,587 10	\$78,807 17	\$72,684 70	-	\$6,058 34	-	\$1,769 01	\$80,512 05
COMPANIES OF OTHER STATES.										
American Benefit Society	\$45,000 45	\$253 17	\$440 92	\$45,694 54	\$49,000 00	\$1,413 83	\$2,389 20	-	\$3,143 13	\$55,946 16
American Legion of Honor	1,227,633 10	18,588 41	122 33	1,245,744 44	1,185,500 00	-	15,455 00	-	28,252 71	1,229,207 71
Ancient Order of United Workmen	1,485,384 95	1,943 37	16,420 16	1,503,448 48	1,127,664 60	-	18,710 52	\$10,533 91	271,571 03	1,428,480 05
Catholic Benevolent Legion	1,318,020 49	4,137 28	11,991 08	1,334,148 85	1,200,165 28	-	12,661 64	-	21,270 99	1,234,097 91
Catholic Order of Foresters	794,271 66	161 71	34,974 66	829,408 03	655,000 00	6,900 00	21,819 72	-	41,542 38	725,262 10
Foresters of America	19,016 22	-	-	19,016 22	19,000 00	-	-	-	-	19,000 00
Home Circle	145,169 27	1,578 02	583 27	147,330 56	147,642 92	-	5,276 67	324 50	9,186 88	162,430 97
Independent Order of Foresters	2,623,512 39	195,930 77	71,997 45	2,891,440 61	1,554,560 41	-	257,614 72	786 57	433,204 48	2,246,166 18
Knights of Columbus	368,340 06	12,017 20	7,404 06	387,761 32	183,800 00	-	22,219 38	2,930 50	31,546 26	240,496 14
Knights of Honor	3,545,785 28	4,869 53	3,418 75	3,554,982 56	3,433,877 29	9,041 15	26,117 76	2,500 00	54,718 29	3,526,254 49
Knights of Pythias	1,497,476 41	28,844 25	1,000 00	1,527,320 66	1,340,998 75	53,215 00	18,375 52	31,158 75	59,179 16	1,502,927 18
Knights of the Maccabees	2,586,128 37	24,508 49	18,753 97	2,629,390 83	1,951,466 42	-	55,841 40	1,609 65	255,873 99	2,264,791 46
Modern Woodmen of America	4,859,585 00	4,749 24	110,480 62	4,974,814 86	4,181,151 40	119,912 03	118,569 25	-	284,009 96	4,703,642 64
New England Order of Protection	442,886 12	743 50	1,394 54	445,024 16	439,000 00	-	12,239 59	2,255 00	22,550 29	476,074 88
Royal Arcanum	6,767,173 84	49,897 70	9,911 12	6,826,982 66	6,277,875 15	-	66,360 68	-	95,713 16	6,439,148 99
Royal Society of Good Fellows	373,946 66	277 60	689 95	374,914 21	355,730 66	-	12,011 25	-	10,425 98	378,167 89
Royal Templars of Temperance	370,194 68	140 06	-	370,334 74	336,457 33	-	22,693 43	-	10,671 08	369,821 84
Societe des Artisans	226,328 17	10,931 33	2,881 14	240,140 64	161,477 57	5,953 58	13,121 16	1,919 60	62,501 72	248,003 63
United Order of the Golden Cross	631,280 47	4,562 08	8,984 68	644,827 23	573,664 43	613 94	27,237 96	1,345 50	17,435 95	620,297 78
United Order of the Pilgrim Fathers	472,506 38	1,688 15	1,688 15	474,793 29	471,500 00	-	8,184 53	2,034 00	11,042 44	499,760 97
Workmen's Benefit Association	64,735 00	90 38	1,618 27	65,397 65	35,000 00	272 00	11,642 96	428 50	7,026 54	54,370 00
Total	\$29,863,532 95	\$364,823 47	\$303,651 72	\$30,532,008 14	\$25,682,732 21	\$197,321 53	\$748,542 34	\$57,856 47	\$1,730,896 42	\$28,417,348 97
Aggregate	\$29,936,753 02	\$364,823 47	\$309,238 82	\$30,610,815 31	\$25,755,416 91	\$197,321 53	\$754,600 68	\$57,856 47	\$1,732,665 43	\$28,497,861 02

TABLE No. 17.
Assets and Liabilities December 31, 1900—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.	\$28,957 63	-	-	\$28,957 63	-	-	-	-	\$28,957 63
Maine State Relief Association.....	37,282 08	-	-	37,282 08	-	-	-	-	37,282 08
Odd Fellows Graded Mut. Relief Ass'n	13,765 14	-	-	13,765 14	-	-	-	-	13,765 14
Patrons Mutual Aid Society.....	2,653 70	-	-	2,653 70	-	-	-	-	2,653 70
Total	\$82,658 55	-	-	\$82,658 55	-	-	-	-	\$82,658 55
COMPANIES OF OTHER STATES.									
American Benefit Society.....	\$9,674 75	\$3,200 00	-	\$12,874 75	-	\$54 85	\$630 40	\$685 25	\$12,189 50
American Legion of Honor.....	451,440 76	105,591 07	\$38,419 60	595,451 43	\$318,875 00	-	-	318,875 00	276,576 43
Ancient Order of United Workmen..	162,675 97	-	-	162,675 97	84,000 00	-	-	84,000 00	78,675 97
Catholic Benevolent Legion.....	184,673 85	212,000 00	-	396,673 85	382,000 00	-	6,000 00	395,000 00	1,673 85
Catholic Order of Foresters.....	254,950 37	-	-	254,950 37	85,000 00	-	-	85,000 00	169,950 37
Foresters of America.....	1,294 72	1,525 00	-	2,819 72	1,000 00	-	-	-	1,819 72
Home Circle.....	18,811 31	10,500 00	448 00	29,759 31	19,093 74	-	-	19,093 74	10,665 57
Independent Order of Foresters.....	4,448,829 48	2,361 95	9,346 47	4,460,537 90	172,822 99	6,339 93	44,851 50	224,014 42	4,236,523 48
Knights of Columbus.....	498,425 26	-	500 00	498,925 26	26,333 65	-	-	26,333 65	472,591 61
Knights of Honor.....	90,193 73	271,000 00	696 46	361,890 19	582,166 67	-	624 49	582,791 16	-220,900 97
Knights of Pythias.....	512,851 17	19,166 70	112,951 25	644,969 12	419,161 14	-	-	419,161 14	225,807 98
Knights of the Maccabees.....	1,260,022 47	215,508 09	9,153 83	1,484,684 39	308,200 00	24,195 16	-	332,395 16	1,152,289 23
Modern Woodmen of America.....	796,930 00	438,000 00	4,173 75	1,239,103 75	516,285 70	17,139 30	-	533,425 00	705,678 75
New England Order of Protection....	21,318 00	45,500 00	-	66,818 00	44,000 00	-	-	44,000 00	22,818 00
Royal Arcanum.....	1,960,870 43	560,135 78	61,301 11	2,582,307 32	773,923 80	-	1,238 30	775,162 10	1,807,145 22
Royal Society of Good Fellows	1,974 06	37,000 00	-	38,974 06	112,000 00	-	-	112,000 00	-73,025 94
Royal Templars of Temperance.....	41,110 04	60,000 00	26,422 43	127,532 47	98,000 00	-	-	98,000 00	29,532 47
Societe des Artisans.....	257,467 59	-	607 52	258,075 11	5,600 00	-	-	5,600 00	252,475 11
United Order of the Golden Cross....	100,891 93	49,039 60	1,410 24	151,341 77	82,000 00	2,507 20	-	84,507 20	66,834 57
United Order of the Pilgrim Fathers.	9,701 42	-	1,600 00	10,701 42	43,000 00	-	-	43,000 00	-32,298 58
Workmen's Benefit Association.....	13,692 69	-	-	13,692 69	1,000 00	-	-	1,000 00	12,692 69
Total	\$11,097,800 00	\$2,030,528 19	\$266,430 66	\$13,394,758 85	\$4,081,462 69	\$50,236 44	\$53,344 69	\$4,185,043 82	\$9,209,715 03
Aggregate	\$11,180,458 55	\$2,030,528 19	\$266,430 66	\$13,477,417 40	\$4,081,462 69	\$50,236 44	\$53,344 69	\$4,185,043 82	\$9,292,373 58

TABLE No. 18.
Exhibit of Policies—Fraternal Beneficiary Organizations.

COMPANIES.	IN FORCE DEC. 31, 1899.		WRITTEN.		TERMINATED.		IN FORCE DEC. 31, 1900.		Premiums or assessments received during 1900.	Losses and claims incurred during 1900.
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.		
MAINE COMPANIES.										
Maine Central Railroad Relief Association	1,626	-	140	-	84	-	1,682	-	\$14,857 50	\$8,000 00
Maine State Relief Association	1,431	\$1,891,240	26	\$36,500	156	\$194,250	1,301	\$1,733,490	26,833 57	24,953 03
Odd Fellows Graded Mutual Relief Ass'n.	1,894	-	129	-	115	-	1,908	-	28,890 00	24,035 00
Patrons Mutual Aid Society	455	-	1	-	121	-	335	-	2,639 00	2,480 63
Total	5,406	\$1,891,240	296	\$36,500	476	\$ 194,250	5,226	\$1,733,490	\$73,220 07	\$59,468 66
COMPANIES OF OTHER STATES.										
American Benefit Society	5,512	\$5,814,500	611	\$570,750	1,579	\$1,591,500	4,544	\$4,793,750	\$38,874 75	\$45,750 00
American Legion of Honor	16,894	37,294,500	236	191,500	5,970	20,412,500	11,160	17,073,500	1,193,423 10	1,349,875 00
Ancient Order of United Workmen	57,294	114,588,000	4,395	8,045,000	2,656	5,308,000	59,033	117,325,000	1,043,601 50	1,031,000 00
Catholic Benevolent Legion	45,952	71,855,500	1,865	1,009,000	5,333	7,256,500	41,984	65,608,000	1,299,903 94	1,272,500 00
Catholic Order of Foresters	79,895	84,609,900	8,833	9,373,000	1,197	1,289,000	87,531	92,693,900	738,880 58	657,500 00
Foresters of America	562	605,000	-	-	47	51,000	515	554,000	19,016 22	18,000 00
Home Circle	5,816	10,030,500	284	224,500	523	895,000	5,577	9,360,000	130,609 59	130,327 93
Independent Order of Foresters	161,459	194,792,500	31,847	27,682,500	15,662	15,910,500	177,644	206,564,500	2,204,092 69	1,389,634 26
Knights of Columbus	26,336	26,635,000	5,505	5,505,000	1,405	1,411,000	30,436	30,729,000	314,828 96	180,000 00
Knights of Honor	66,863	118,469,000	3,125	3,295,500	10,056	16,628,000	59,932	105,136,500	3,442,662 10	3,296,277 29
Knights of Pythias	60,522	108,389,500	11,324	16,051,000	5,285	8,077,000	66,561	116,363,500	1,478,452 84	1,491,000 00
Knights of the Maccabees	170,489	244,956,500	51,285	58,905,000	17,942	17,001,500	203,832	286,860,000	2,543,441 21	1,901,950 00
Modern Woodmen of America	428,361	786,811,000	140,217	226,295,000	30,720	47,952,500	537,858	965,153,500	4,366,714 00	4,276,500 00
New England Order of Protection	26,831	46,977,000	3,443	4,696,000	1,149	1,792,000	29,125	49,881,000	403,897 62	442,000 00
Royal Arcanum	193,868	539,920,500	24,086	40,777,500	7,880	21,873,000	210,074	558,825,000	6,604,709 24	6,310,000 00
Royal Society of Good Fellows	9,478	19,318,000	353	358,000	1,489	2,816,500	8,342	16,859,500	373,839 66	345,500 00
Royal Templars of Temperance	12,214	14,506,150	1,465	1,101,500	1,582	1,218,500	12,097	14,389,150	377,984 00	321,175 00
Societe des Artisans	13,956	13,893,000	2,010	2,040,000	1,150	1,147,000	14,846	14,786,000	129,502 20	114,700 00
United Order of the Golden Cross	32,180	41,352,000	1,686	1,502,000	8,328	9,320,500	25,538	33,533,500	628,451 07	582,500 00
United Order of the Pilgrim Fathers	23,831	36,893,500	891	924,500	2,411	3,133,500	22,311	34,684,500	453,081 29	447,000 00
Workmen's Benefit Association	6,885	6,385,000	775	775,000	536	536,000	6,624	6,624,000	45,416 00	36,000 00
Total	1,444,698	\$2,524,096,550	293,766	\$409,322,250	122,900	\$ 185,621,000	1,615,564	\$2,747,797,800	\$27,831,382 56	\$25,638,989 48
Aggregate	1,450,104	\$2,525,987,790	294,062	\$409,358,750	123,376	\$185,815,250	1,620,790	\$2,749,531,290	\$27,904,602 63	\$25,698,458 14

3*

INSURANCE COMMISSIONER'S REPORT.

33

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

COMPANIES.	POLICIES ISSUED.				POLICIES TERMINATED.			
	1899.		1900.		1899.		1900.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE COMPANIES.								
Maine Central Railroad Relief Association.....	64	-	140	-	110	-	84	-
Maine State Relief Association.....	70	\$92,505 00	26	\$36,500 00	112	\$154,430 00	156	\$194,250 00
Odd Fellows Graded Mutual Relief Association.....	129	-	129	-	97	-	115	-
Patrons Mutual Aid Society.....	1	-	1	-	120	-	121	-
Total.....	264	\$92,505 00	296	\$36,500 00	439	\$154,430 00	476	\$194,250 00
COMPANIES OF OTHER STATES.								
American Benefit Society.....	413	\$369,250 00	176	\$150,750 00	302	245,000 00	627	591,250 00
American Legion of Honor.....	4	3,500 00	-	-	47	84,500 00	41	123,000 00
Ancient Order of United Workmen.....	556	1,112,000 00	510	832,000 00	211	422,000 00	459	917,000 00
Catholic Benevolent Legion.....	9	550,000 00	-	-	5	6,000 00	8	11,000 00
* Catholic Order of Foresters.....	-	-	496	499,500 00	-	-	179	183,500 00
† Christian Burden Bearers Association.....	12	11,000 00	-	-	9	8,600 00	-	-
Home Circle.....	-	-	-	-	1	12,500 00	4	10,000 00
Independent Order of Foresters.....	1,013	821,500 00	1,068	817,500 00	440	432,000 00	281	258,000 00
Knights of Columbus.....	75	75,000 00	54	54,000 00	50	50,000 00	93	93,000 00
Knights of Honor.....	1	500 00	-	-	69	151,500 00	19	38,500 00
Knights of Pythias.....	344	367,000 00	25	34,000 00	73	99,000 00	70	90,000 00
Knights of the Maccabees.....	97	19,000 00	284	268,000 00	58	21,000 00	96	14,500 00
Modern Woodmen of America.....	86	147,500 00	817	1,309,000 00	-	-	65	88,500 00
New England Order of Protection.....	426	544,000 00	532	688,000 00	150	235,000 00	177	236,000 00
Royal Arcanum.....	5	19,000 00	42	75,500 00	29	94,500 00	12	39,500 00
Royal Society of Good Fellows.....	-	-	1	1,000 00	44	69,500 00	9	19,000 00
Royal Templars of Temperance.....	-	-	-	-	3	5,000 00	3	2,500 00
Societe des Artisans.....	106	106,000 00	119	119,000 00	17	17,000 00	26	26,000 00
United Order of the Golden Cross.....	348	290,000 00	397	299,500 00	472	486,000 00	1,122	1,141,500 00
United Order of the Pilgrim Fathers.....	198	230,400 00	111	92,500 00	207	355,400 00	279	344,500 00
Workmen's Benefit Association.....	45	45,000 00	20	20,000 00	21	21,000 00	24	24,000 00
Total.....	3,738	\$4,166,150 00	4,652	\$5,260,250 00	2,208	\$2,814,900 00	3,594	\$4,250,750 00
Aggregate.....	4,002	\$4,258,655 00	4,948	\$5,296,750 00	2,647	\$2,969,330 00	4,070	\$4,445,000 00

* Admitted August 20, 1900.

† Withdrew from Maine May 23, 1901.—No statement filed.

TABLE No. 19—Concluded.

COMPANIES.	POLICIES IN FORCE DECEMBER 31.				PREMIUMS AND ASSESSMENTS RECEIVED.		LOSSES AND CLAIMS PAID.	
	1899.		1900.		1899.	1900.	1899.	1900.
	Number.	Amount.	Number.	Amount.				
MAINE COMPANIES.								
Maine Central Railroad Relief Association	1,626	-	1,682	-	\$18,379 50	\$14,857 50	\$12,000 00	\$9,000 00
Maine State Relief Association	1,431	\$1,891,240 00	1,301	\$1,733,490 00	*25,504 30	26,833 57	18,708 80	28,250 63
Odd Fellows' Graded Mutual Relief Association.....	1,894	-	1,908	-	27,212 00	28,890 00	27,040 00	26,455 00
Patrons Mutual Aid Society	455	-	335	-	3,468 00	2,639 00	3,952 11	3,293 07
Total	5,406	\$1,891,240 00	5,226	\$1,733,490 00	\$74,563 80	\$73,220 07	\$61,700 91	\$66,998 70
COMPANIES OF OTHER STATES.								
American Benefit Society	1,654	\$1,580,750 00	1,203	\$1,140,250 00	\$14,032 64	\$9,058 30	\$6,500 00	\$14,750 00
American Legion of Honor	103	212,000 00	62	89,000 00	7,939 45	6,048 78	5,000 00	-
Ancient Order of United Workmen	7,498	14,996,600 00	7,549	14,911,000 00	109,399 00	134,837 00	136,000 00	133,000 00
Catholic Benevolent Legion	46	45,000 00	38	34,000 00	663 20	659 36	2,000 00	-
†Catholic Order of Foresters	-	-	1,269	1,282,000 00	-	8,504 89	-	2,000 00
†Christian Burden Bearers Association	230	222,500 00	-	-	2,862 00	-	1,000 00	-
Home Circle	70	127,500 00	66	117,500 00	1,944 58	1,767 04	1,904 96	1,906 20
Independent Order of Foresters	3,632	3,483,500 00	4,419	4,043,000 00	44,814 41	41,327 15	23,616 67	15,948 17
Knights of Columbus	656	657,000 00	617	618,000 00	7,321 37	6,776 70	7,000 00	2,000 00
Knights of Honor	235	422,000 00	216	384,000 00	17,144 58	15,863 70	5,000 00	11,000 00
Knights of Pythias	847	993,000 00	802	937,000 00	9,200 05	8,864 40	6,000 00	14,000 00
Knights of the Maccabees	229	84,000 00	417	337,500 00	705 81	1,313 85	-	-
Modern Woodmen of America	86	147,500 00	838	1,368,000 00	-	2,671 75	-	4,000 00
New England Order of Protection	3,500	5,353,000 00	3,855	5,805,000 00	46,426 17	47,202 31	46,000 00	45,000 00
Royal Arcanum	501	1,444,000 00	531	1,480,000 00	18,504 48	18,011 90	19,500 00	18,000 00
Royal Society of Good Fellows	88	165,000 00	80	147,000 00	3,628 25	3,019 17	7,000 00	6,000 00
Royal Templars of Temperance	23	33,000 00	20	30,500 00	1,020 86	1,010 00	4,000 00	-
Societe des Artisans	238	238,000 00	331	331,000 00	1,420 30	2,236 20	-	-
United Order of the Golden Cross	5,546	6,142,000 00	4,821	5,300,000 00	91,304 31	97,652 00	66,000 00	77,000 00
United Order of the Pilgrim Fathers	1,904	2,944,000 00	1,826	2,692,000 00	41,040 00	35,893 44	38,000 00	37,500 00
Workmen's Benefit Association	294	294,000 00	290	290,000 00	2,183 00	2,029 00	4,000 00	2,000 00
Total	27,470	\$39,583,750 00	29,250	\$41,336,750 00	\$421,554 46	\$444,746 94	\$378,521 63	\$384,104 37
Aggregate	32,876	\$41,474,990 00	34,476	\$43,070,240 00	\$496,118 26	\$517,967 01	\$440,222 54	\$451,103 07

* Includes entrance fees.

† Admitted August 20, 1900.

‡ Withdrew from Maine May 23, 1901.—No statement filed.

INSURANCE COMMISSIONER'S REPORT.

MAINE LIFE INSURANCE COMPANY.

ABSTRACT COMPILED FROM THE ANNUAL STATEMENT OF THE
UNION MUTUAL LIFE INSURANCE COMPANY, SHOWING
ITS CONDITION ON THE 31ST DAY OF
DECEMBER, 1900.

UNION MUTUAL LIFE INSURANCE COMPANY,

PORTLAND, ME.

Principal Office, No. 396 Congress St.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1849.

FRED E. RICHARDS, *President.*

J. FRANK LANG, *Secretary.*

INCOME.

First year's premiums....	\$300,503 02	
Renewal premiums	1,214,414 96	
Dividends applied to pay running premiums ..	16,585 01	
Dividends applied to purchase additions and annuities...	24,675 41	
Surrender values applied to pay running premiums.....	6,928 58	
Surrender values applied to purchase paid-up insurance and annuities	13,766 77	
Total	\$1,576,873 75	
Deduct re-insurance	1,697 50	
Net premium income.....	\$1,575,176 25	
Rent—including company's use of own buildings.....	\$21,273 58	
Interest on loans on mortgages of real estate.....	69,630 89	
Interest on collateral loans, premium notes, etc	43,060 05	
Interest on bonds and dividends on stocks	170,116 96	
Interest on bank deposits and debts due the company ...	5,864 38	
Discount on claims paid in advance	1,337 41	
Total rents and interest.....	\$311,283 27	
Profit on sale of securities	68,391 98	
Income from all other sources, viz: Profit and loss	5,030 51	
Total income.....	\$1,959,882 01	
Net ledger assets Dec. 31, 1899.....	7,528,779 82	
Total	\$9,488,661 83	

DISBURSEMENTS.

Death claims, \$605,678.19; additions, \$7,767.81 ..	\$613,446 00
Endowments, \$121,524.13; additions, \$9,273.24 ..	190,797 57
Installment claims	2,820 00
Amount paid for losses and matured endowments.	\$747,063 37
Paid to annuitants.....	1,311 34
Short time notes.....	14,535 70
Collateral loan notes voided by lapse	809 50
Dividends paid policy holders	13,683 05
Dividends applied to pay running premiums.....	16,585 01

Dividends applied to purchase additions and annuities...	\$24,675 41	
Surrender values paid.	67,782 41	
Surrender values applied to pay running premiums.....	6,928 58	
Surrender values applied to purchase paid-up insurance and annuities.	13,766 77	
Total paid policy holders		\$907,141 14
Commissions to agents: new policies, \$185,915.49.	\$265,513 86	
renewals, \$79,598.37.		
Commuting renewal commissions.	1,462 58	
Salaries and allowances to managers and agents	118,863 86	
Salaries and compensation of officers and office employes	68,154 11	
Medical examiners' fees.	34,563 25	
Taxes on:		
Premiums, \$20,384.40; reserves, \$2,527.55.	33,309 21	
real estate, \$10,397.26.		
Insurance Department fees and agents' licenses.	6,738 34	
Municipal and state licenses	3,173 17	
Repairs and expenses on real estate, except taxes.	7,149 47	
Rents—including Company's use of own buildings.....	20,656 12	
Advertising, \$7,436.11; printing and stationery, \$17,723.95; } postage, \$6,229.20.	31,389 26	
Legal expenses, \$7,262.59; furniture, etc., \$2,150.90	9,413 49	
Revenue account.	6,691 71	
Miscellaneous expenses.....	11,262 04	
Traveling expenses	1,207 98	
		\$619,548 45
Total disbursements		\$1,526,689 59
Balance		\$7,961,972 24

Invested as follows:

LEDGER ASSETS.

Book value of real estate.	\$1,184,741 98
Loans on mortgages of real estate.....	1,272,791 43
Loans secured by collateral.....	633,671 94
Loans on company's policies assigned as collateral	18,519 96
Premium notes on policies in force, including \$52,082.43 short time notes taken in settlement of premiums	179,633 43
Book value of stocks and bonds—excluding interest.....	4,589,282 78
Cash in office and in bank.	48,353 12
Bills receivable \$13,550.99; agents' balances \$20,576.33	34,127 82
Cash in transit Dec. 31, 1900, (since received)	849 77
Ledger assets, per balance.....	\$7,961,972 24

NON-LEDGER ASSETS.

Interest due and accrued on mortgages			\$29,170 49
Interest accrued on stocks and bonds.....			27,660 86
Interest due and accrued on collateral loans			4,483 61
Interest due and accrued on premium notes, loans or liens			5,335 91
Interest due and accrued on other assets.....			1,107 78
Rents accrued on company's property			475 90
			<hr/>
Total interest and rents.....			\$68,234 55
Market value of stocks and bonds over book value.....			203,660 00
			<hr/>
		<i>New</i>	
		<i>Business.</i>	<i>Renewals.</i>
Gross uncollected premiums.....	\$86,944 34		\$87,948 70
Gross deferred premiums.....	40,794 85		93,770 89
			<hr/>
Total	\$127,739 19		\$181,719 59
Deduct loading.....	25,547 84		36,343 92
			<hr/>
Net uncollected and deferred premiums.....	\$102,191 35		\$145,375 67
All other assets, viz.: Forborne premiums to be deducted in settle- ment of policy claims included in liabilities.....			604 19
			<hr/>
Gross assets.....			\$8,482,038 00

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured		\$4,422 02
Bills receivable, unsecured.....		14,012 08
		<hr/>
Total.....		\$18,434 10
		<hr/>
Total admitted assets.....		\$8,463,603 90

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, 1900.

Description of Collateral.	Par value.	Market value.	Amount loaned thereon.
First National Bank, Wiscasset, Me	\$500	\$500 00	\$495 00
Iowa Central R'y Co., 1st Mortg., Gold 5s	1,000	1,160 00	1,000 00
Central Wharf, Portland, Me	9,000	9,000 00	4,200 00
Camden & Rockland Water Co., Me	6,300	6,300 00	5,000 00
National Shoe & Leather Bank, Auburn, Me	11,000	11,000 00	9,000 00
Mortgage of Real Estate on 3d St., Minneapolis, Minn.	15,818	15,818 47	15,818 47
Portland Water Co., Me	5,200	6,240 00	5,000 00
Portland Railroad Co., Me	9,000	13,500 00	9,500 00
Mt. Vernon Water Co., 6s	1,000	1,000 00	681 17
State Publishing Association, Me	10,000	10,000 00	8,300 00
Sandy River R. R. Co., 5s	12,000	13,200 00	10,000 00
Fort Smith, Ark., Water Co., 1st Con. Mortg., 6s	1,000	500 00	800 00
Rockland-Rockport Lime Co., Common	22,500	22,500 00	20,000 00
P. H. & J. M. Brown Co., Me	30,000	30,000 00	15,000 00
Fort Fairfield National Bank, Me	1,000	1,350 00	2,000 00
Presque Isle National Bank, Me	1,000	1,400 00	
Rockland Building Syndicate, Me	40,000	40,000 00	25,000 00
Merchants Exchange Bld. Co., Kansas City, Mo	174,200	59,977 06	56,368 31
Bath National Bank, Bath, Me	9,800	14,700 00	10,000 00
Maine Trust & Banking Co	4,900	6,370 00	
Camden & Rockland Water Co., Me	1,700	1,700 00	7,000 00
Knox Gas & Electric Co., Me	3,700	3,700 00	
Rockland, Thomaston & Camden St. R'y Co	4,600	4,600 00	
Certificate of Deposit, Chapman National Bank, Me	1,218	1,218 42	1,000 00
Aroostook Trust & Banking Co., Me	800	1,120 00	750 00
First National Bank, Portland, Me	800	824 00	300 00
York County National Bank, York, Me	8,500	10,200 00	8,500 00
Sterling Water Co., 5s	6,000	6,000 00	5,000 00
Bar Harbor Electric Lt. Co., Me., 4s	6,500	6,500 00	3,250 00
Fergus Falls Water Co., 1st Mortg., 6s	500	500 00	450 00
Maine Steamship Co., Me., 6s	500	550 00	500 00
Merchants National Bank, Portland, Me	15,000	20,600 00	18,000 00
Kennebec Light & Heat Co., Me	4,000	4,000 00	3,875 00
Bar Harbor Electric Lt. Co., Common Stock	750	750 00	
" " " Preferred "	325	325 00	
Rockland, Thomaston & Camden St. R'y Co., Me	10,000	10,000 00	5,847 48
Knox Gas & Electric Co. Me	8,800	8,800 00	
First National Bank, Portland, Me	2,300	2,369 00	2,000 00
John Bird Co., Rockland, Me	25,000	31,250 00	25,000 00
Bar Harbor Electric Lt. Co., Me., 4s	1,500	1,500 00	1,900 00
" " " Common Stock	750	750 00	
Cascade Electric Lt. & Power Co	5,000	5,000 00	2,500 00
The Lewiston Journal Co., Me	12,000	12,000 00	10,000 00
Edinburg Land Co., Me	15,000	11,250 00	5,000 00
" " " "	15,000	11,250 00	5,000 00
Erie Telegraph & Telephone Co., 5s	1,000	1,000 00	175 00
Western Union Telegraph Co	1,000	860 00	4,813 70
The Torrington Co., No. "A"	3,750	4,200 00	
Union Electric Co., 6s	500	525 00	525 00
Kennebec Light & Heat Co., Me., 5s	500	537 50	
Sanford Power Co., Me., 5s	500	525 00	
York County National Bank, York, Me	1,500	1,500 00	1,500 00
Edinburg Land Co., Me	15,000	11,250 00	5,000 00
The Torrington Co., Class A	1,250	1,400 00	1,100 00
Western Union Telegraph Co	5,000	4,300 00	4,700 00
United States 4s	1,000	1,385 00	
The Torrington Co., Preferred	1,900	1,160 00	895 00
Seattle Electric Co., 5s	30,000	30,000 00	30,000 00
American Writing Paper Co., 1st Mortg., 5s	2,000	1,500 00	370 00
Leadville, Colorado, Warrants	400	400 00	
Fere Marquette R. R. Co., Preferred	7,000	5,180 00	4,933 75
Saratoga Traction Co., 5s	50,000	50,000 00	67,000 00
" " " " Income Reg. 5s	17,000	17,000 00	

STOCKS, BONDS, ETC.—CONCLUDED.

Description of Collateral.	Par Value.	Market Value.	Amount loaned thereon.
New England Cotton Yarn Co., Preferred.....	\$1,000	\$980 00	\$6,000 00
American Bridge Co., Preferred.....	6,000	5,700 00	
Seattle Electric Co., 5s.....	13,000	13,000 00	
Harpwell Steamboat Co., 5s.....	500	500 00	15,000 00
Reading Co., Common.....	13,350	8,811 08	
York Light & Heat Co., 4 1/2s.....	4,000	4,000 00	
Bar Harbor Electric Lt. Co., 4s.....	4,000	4,000 00	12,000 00
Springfield Water Works Co., 6s.....	11,000	11,000 00	
Union Safe Deposit & Trust Co.....	1,000	1,300 00	
Rome, Watertown & Ogdensburg R. R. Co., 5s.....	2,000	2,240 00	3,424 44
Duluth Gas & Water Co., 6s.....	1,000	1,000 00	
Geneva Gas Co., 5s.....	2,000	2,000 00	
Maine Water Co., 5s.....	1,000	1,000 00	240 00
Portland Gas Light Co.....	500	850 00	
Merchants National Bank, Portland, Me.....	375	515 00	
The Torrington Co., Class B.....	5,000	5,000 00	8,000 00
Cleveland City Cable R. R., 5s.....	1,000	1,000 00	
The Torrington Co., Class A.....	2,500	2,800 00	
New England Gas & Coke Co.....	500	60 00	27,000 00
Leadville, Colorado, Warrants.....	20	20 00	
United States Leather Co.....	2,000	240 00	
Reading Co.....	20,000	13,200 00	4,000 00
American Writing Paper Co., 5s.....	5,000	3,750 00	
Seattle Electric Co., 5s.....	2,000	2,000 00	
Cumberland Oil Co.....	2,000	1,400 00	5,000 00
Portland Water Co.....	2,400	2,880 00	
Standish Water & Cons. Co.....	1,700	1,870 00	
Portland R. R. Co.....	3,900	5,850 00	7,900 00
Rockland—Rockport Lime Co., Preferred.....	5,000	5,500 00	
“ “ “ Common.....	3,000	3,000 00	
Rockland—Rockport Lime Co., Preferred.....	1,000	1,100 00	800 00
“ “ “ 5s.....	20,600	21,000 00	
“ “ “ Preferred.....	20,000	22,000 00	
“ “ “ “.....	48,900	53,790 00	48,900 00
Camden & Rockland Water Co.....	10,000	10,600 00	
Rockland, Thomaston & Camden St. R’y Co.....	5,000	5,000 00	
Rockland—Rockport Lime Co., Preferred.....	9,300	10,230 00	18,300 00
“ “ “ Common.....	11,200	11,200 00	
“ “ “ 5s.....	2,000	2,100 00	
Portland R. R. Co.....	1,200	1,800 00	1,800 00
Mortgage of Real Estate in Cape Elizabeth, Me.....	2,000	2,000 00	
Rockland, Thomaston & Camden St. R’y Co.....	3,000	3,000 00	
Knox Gas & Electric Co.....	2,100	2,100 00	3,500 00
Federal Steel Co., Common.....	1,000	500 00	
International Paper Co., Common.....	1,000	220 00	
American Bridge Co., Preferred.....	15,000	14,250 00	13,650 00
Ft. Worth & Denver City R’y Co., 1st Mortg., 6s.....	4,000	3,200 00	
American Bridge Co., Preferred.....	2,500	2,375 00	
“ “ “.....	500	475 00	2,275 00
“ “ “.....	5,000	4,750 00	
“ “ “.....	2,500	2,375 00	
“ “ “.....	5,000	4,750 00	850 00
“ “ “.....	5,000	4,750 00	
“ “ “.....	5,000	4,750 00	
New England Cotton Yarn Co., Preferred.....	1,000	980 00	5,000 00
Consolidated Electric Lt. Co. of Me., 5s.....	1,500	1,500 00	
Standish Water & Cons. Co., 5s.....	3,500	3,850 00	
American Bridge Co., Preferred.....	2,000	1,900 00	850 00
“ “ “.....	5,000	4,750 00	
“ “ “.....	5,000	4,750 00	
New York & New England R. R. Co., 7s.....	1,000	1,140 00	4,625 00
American Bridge Co., Preferred.....	5,000	4,750 00	
Goodall Worsted Co.....	500	650 00	
York Light & Heat Co., Preferred.....	2,100	2,100 00	1,500 00
Chapman National Bank, Portland, Me.....	2,000	2,000 00	
		\$861,595 45	\$633,671 94

BONDS OWNED BY THE COMPANY, DECEMBER 31, 1900.

Description.	YEAR OF		Book value.	Par value.	Market value.
	Maturity.	Option.			
United States, Gold.....	1925		\$292,545 07	\$241,000	\$333,785 00
United States, (Registered) ..			104,687 50	100,000	106,000 00
State of Maine, (Registered) ..	1917			25,000	
State of Maine, (Registered) ..	1918			18,000	
State of Maine, (Registered) ..	1919		48,718 75	5,000	51,000 00
State of Maine, (Registered) ..	1920			2,000	
Province of New Brunswick.....	1930			3,000	
Province of New Brunswick.....	1930			3,500	
Province of New Brunswick.....	1930		60,577 37	48,500	68,400 00
Province of New Brunswick.....	1931			5,000	
Montreal Harbour, (Debentures).....	1917				
Montreal Harbour, (Debentures).....	1918		30,432 50	30,000	31,500 00
Province of Ontario, Annuities, 1901 to 1925, \$7,000 payable semi-annually ..				-	
Province of Ontario, Annuities, 1901 to 1932, \$4,000 payable semi-annually....			355,156 17		359,923 92
Province of Manitoba, Gold.....	1930		106,000 00	100,000	106,000 00
National War Loan of Great Britain....	1910		8,645 36	-	8,645 36
United States of Mexico, Cons. Ex-ternal, Gold.....	1915		43,390 15	43,650	43,650 00
Itasca Co., Minn., (Court House) Gold.	1915		22,400 00	20,000	23,200 00
Jefferson Co., Ala., (Road Imp.).....	1919		28,750 00	25,000	29,500 00
Jefferson Co., Ala., (Road Imp.)....	1920		41,600 00	40,000	42,400 00
Spokane Co., Wash., (Gold Funding)..	1912	1902	10,650 00	10,000	10,100 00
Caribou, Me., (School House, Dist. No. 2 Bldg.) ..	1901				
Caribou, Me., (School House, Dist. No. 2 Bldg.) ..	1902		3,000 00	3,000	3,000 00
Caribou, Me., (School House, Dist. No. 2 Bldg.).....	1903				
Caswell Plantation, Me., (Notes).....			1,000 00	1,000	1,000 00
Boothbay Harbor, Me.....	1908			2,000	
Boothbay Harbor, Me.....	1909		6,793 20	2,000	6,660 00
Boothbay Harbor, Me.....	1910			2,660	
City of Portland, Me., Loan.....			3,500 00	3,500	3,500 00
Americus, Ga.....	1919		10,990 00	10,000	11,800 00
Berlin, N. H., (Funding).....	1917		7,306 25	7,000	7,420 00
Cheboygan, Mich., (Water Works).....	1914		18,246 00	18,000	19,800 00
Cote St. Antoine, Can.....	1934		48,772 50	45,000	48,262 50
Delaware, Ohio, (Public Hall).....	1901		5,631 25	5,000	5,000 00
Eufaula, Ala., (Water, Gas and Elec-tric) Gold.....	1926		26,312 50	25,000	28,500 00
Helena, Mont., (Funding).....	1911	1901	26,937 50	25,000	25,000 00
Montgomery, Ala., (Water).....	1928		26,062 50	25,000	27,000 00
Morris, Ills., (Water Works).....	1905	1904		2,000	
Morris, Ills., (Water Works).....	1906	1904		3,000	
Morris, Ills., (Water Works).....	1910	1904		3,000	
Morris, Ills., (Water Works).....	1911	1904	20,596 00	3,000	20,400 00
Morris, Ills., (Water Works).....	1912	1904		3,000	
Morris, Ills., (Water Works).....	1913	1904		3,000	
Morris, Ills., (Water Works).....	1914	1904		3,000	
Piqua, Ohio, (Street Imp.).....	1901				
Piqua, Ohio, (Street Imp.).....	1902				
Piqua, Ohio, (Street Imp.).....	1903		11,467 50	11,000	11,220 00
Piqua, Ohio, (Street Imp.).....	1904				
Plano, Texas, (School House Imp.)....	1911		2,500 00	2,500	2,800 00
Provo City, Utah, (Water) Gold.....	1911	1901	25,000 00	25,000	25,000 00
Pueblo, Colo., (Deficiency) ..	1906		11,325 00	10,000	10,600 00
Richmond, Va., (Currency, Registered)	1926				
Richmond, Va., (Currency, Registered)	1927		10,735 00	11,000	11,880 00
St. Louis, Mo., Gold.....	1915				
Shelburne, N. H., (Notes).....	1901				
Shelburne, N. H., (Notes).....	1902				
Shelburne, N. H., (Notes) ..	1903		2,500 00	2,500	2,500
Shelburne, N. H., (Notes).....	1904				
Shelburne, N. H., (Notes).....	1905				

BONDS OWNED BY THE COMPANY—CONTINUED.

Description.	YEAR OF		Book value.	Par value.	Market value.
	Maturity.	Option.			
St. Henri, Can., (Debentures).....	1949		\$82,662 36	\$76,000	\$82,080 00
St. John, N. B.	1937		110,653 59	100,000	107,750 00
Vancouver, B. C. Local Imp., (Debent.)	1910		71,121 06	37,600	38,540 00
Vancouver, B. C. Local Imp., (Debent.)	1938			31,300	33,178 00
West Duluth, Minn., (General Fund) Gold.....	1911			27,875 00	25,000
RAILROAD BONDS.					
Bridgton & Saco River, 1st Mortg., Gold	1928		10,000 00	10,000	10,200 00
Knox & Lincoln Ry. Co.	1921		16,125 00	15,000	16,950 00
Lime Rock R. R. Co.	1929		98,980 00	98,000	102,900 00
Norway & Paris St. Ry. 1st Mortg., Gold	1916		18,900 00	18,000	18,400 00
Chicago, Wisconsin & Minn. R. R. 1st Mortg., Gold.....	1916		4,740 00	4,000	4,600 00
Chicago, Milwaukee & St. Paul Ry. Co. General Mortg., Gold.....	1989		25,750 00	25,000	26,250 00
Chicago, Burlington & Quincy R. R. Co.	1903		328,500 00	300,000	328,500 00
Hereford Railroad Co.	1930		6,930 00	7,000	7,000 00
Joliet, Ills., Railroad Co., 1st Con. Mortg., Gold.....	1918		5,000 00	5,000	5,300 00
Kansas & Missouri R. R.	1922		9,500 00	10,000	10,000 00
Louisville & Nashville R. R. Co., Coll., Trust, Gold.....	1918		19,700 00	20,000	20,000 00
Middlesex Valley, R. R., 1st Mortg. Gold	1942		1,950 00	2,000	2,000 00
Sagatoga Traction Co., 1st Mortg., Gold.	1929		32,000 00	32,000	32,000 00
Toronto, Hamilton & Buffalo R. R. Co. 1st Mortg., Gold.....	1946		45,000 00	45,000	45,000 00
Utica Belt Line St. R. R. Co., 1st Mortg., Gold.....	1939		26,325 00	27,000	27,000 00
Union Electric Ry. Dover, N. H., 1st Mortg., Gold.....	1917		23,750 00	25,000	25,000 00
CORPORATION BONDS.					
Augusta, Me., Water Co.	1904		19,130 00	19,000	19,000 00
Biddeford & Saco Water Co.	1904		11,600 00	11,000	11,000 00
Bath, Me., Gas & Electric Co., 1st Mortg., Sinking Fund.....	1920		19,597 50	20,000	20,000 00
Consolidated Electric Lt. Co. of Me., 1st Con. Mortg., 20 Year, Gold.....	1925		17,640 00	18,000	18,000 00
Caribou, Me., Water Co., 1st Mortg., Gold.....	1916		9,186 00	9,000	9,000 00
Freeport, Me., Water Co.	1911		20,000 00	20,000	20,000 00
Knox, Me., Gas & Electric Co.	1903		19,050 00	19,000	19,570 00
Kennebec Light & Heat Co., 1st Mortg., Gold.....	1918		24,990 00	25,000	26,875 00
Maine Water Co., 1st Con., Mortg.	1931		20,000 00	20,000	20,000 00
Portland Elevator Co., Gold, G'd by G. T. Ry. Co.	1901 to 1937		36,000 00	36,000	37,800 00
Rockland—Rockport Lime Co., 1st Mortg., Gold.....	1920		88,012 00	87,000	91,350 00
Umbagog Paper Co., Gold.....	1918	1903	58,600 00	58,000	58,000 00
Warren Water Co., 1st Mortg.	1919		4,900 00	5,000	5,000 00
York Shore Water Co., 1st Mortg., Gold	1916		6,000 00	6,000	6,600 00
York Light & Heat Co., 1st Mortg., Gold	1901		1,000 00	1,000	1,000 00
Athol Water Co., 1st Mortg., Gold.....	1912		18,800 00	19,000	19,950 00
Arkansaw Water Co., Ark. Con. Sink- ing Fund.....	1909	1894	10,100 00	10,000	10,000 00
American Writing Paper Co., 1st Mortg., Sinking Fund, Gold.....	1919	1909	21,754 60	23,000	17,250 00
American Telephone & Telegraph Co., Collateral Trust.....	1929		55,440 00	56,000	56,000 00
Berlin, N. H., Water Co., 1st Mortg., Gold.....	1917		25,000 00	25,000	25,750 00

BONDS OWNED BY THE COMPANY—CONTINUED.

Description.	YEAR OF		Book value.	Par value.	Market value.
	Maturity.	Option.			
Bethlehem, N. H. Electric Lt. Co., 1st Mortg.....	1919		\$9,800 00	\$10,000	\$10,000 00
Boston Steamship Co., 1st Mortg., Gold			25,000 00	25,000	25,000 00
Crystal Water Co., Edgewater, N. Y., 1st Mortg.....	1910		31,620 00	35,000	26,250 00
Central Foundry Co., Sinking Fund, Gold, Deb.....	1919	1901	25,007 50	25,000	25,000 00
Ellicott Square Co., Buffalo, N. Y., 1st Mortg., Gold.....	1935		26,250 00	25,000	27,000 00
Fort Smith Water Co., Ark.....	1910		33,250 00	39,500	19,750 00
Goldsboro, N. C., Water Co., 1st Mortg.	1910		24,500 00	25,000	18,750 00
Kalispel Water & Electric Co., 1st Mortg., Gold.....	1912		1,500 00	3,000	1,500 00
Le Mars Water & Light Co., 1st Mortg.	1904		24,500 00	25,000	25,000 00
Leadville Water Co., Sinking Fund.....	1915		20,000 00	20,000	20,000 00
Manitowoc Water Works Co., (Wis.) 1st Mortg., Gold.....	1922		25,003 75	25,000	25,000 00
Oshkosh, Wis., Water Works Co., 1st Con., Mortg.....	1920		24,500 00	25,000	18,750 00
Port Jarvis, N. Y., Gas Co., 1st Mortg., Gold.....	1909		4,700 00	5,000	5,000 00
Richmond Water & Light Co., Ky., Sinking Fund, 1st Mortg., Gold.....	1910	1900	18,360 00	18,720	9,360 00
Raton Water Works Co., N. M., 1st Mortg., Gold.....	1912		14,700 00	15,000	15,000 00
St. Joseph Water Co., Mo., Con. Sinking Fund, Gold.....	1909		5,680 00	16,000	16,000 00
Council Bluffs Gas & Electric Co., 1st Mortg., Gold.....	1928		20,200 00	20,000	20,400 00
United Gas & Electric Co., N. H., 1st Mortg., Gold.....	1917		27,000 00	27,000	27,000 00
Union Electric Co., Manchester, N. H..	1914		10,500 00	10,000	10,500 00
Seattle Electric Co., 1st Mortg., Gold..	1930		24,375 00	25,000	25,000 00
RAILROAD STOCKS.					
Boston & Maine R. R., Common, with dividend, 200 Sh.....			395,557 88	220,000	435,600 00
Chicago, Burlington & Quincy, R. R., with dividend, 100 Sh.....			13,500 00	10,000	14,300 00
Illinois Central R. R. Co., with dividend, 50 Sh...			5,300 00	5,000	6,600 00
New York Central & Hudson River R. R. Co., with dividend, 400 Sh.....			45,525 00	40,000	58,400 00
Maine Central R. R. Co., with dividend, 1170 Sh..			196,277 22	117,000	204,750 00
Portland & Rumford Falls Ry., with dividend, 300 Sh.....			28,000 00	30,000	45,000 00
Hereford Railway Co., with dividend, 200 Sh.....			19,400 00	20,000	20,000 00
CORPORATION STOCK.					
American Telephone & Telegraph Co., 150 Sh....			20,686 75	15,000	24,000 00
American Bridge Co., Pref., 1000 Sh.....			89,500 00	100,000	96,000 00
Rockland-Rockport Lime Co., Pref. 350 Sh.....			35,000 00	35,000	38,500 00
Dixfield & Peru Bridge Co., Me, 138 Sh.....			13,800 00	13,800	13,800 00
Mechanic Falls Water & Electric Light & Power Co., 1 Sh.....			100 00	100	100 00
Western Union Telegraph Co., with dividends, 300 Sh.....			28,750 00	30,000	25,800 00
BANK STOCK.					
Canal National Bank, Portland, Me.....			24,000 00	20,000	20,000 00
Cumberland National Bank, Portland, Me.....			2,900 00	2,900	2,987 00
First National Bank, Portland, Me.....			11,985 00	11,400	11,742 00
Merchants National Bank, Portland, Me.....			4,178 00	2,700	3,708 00
National Traders Bank, Portland, Me.....			2,200 00	2,200	2,266 00
Portland National Bank, Portland, Me.....			21,000 00	21,000	29,400 00
Union Safe Deposit & Trust Co., Portland, Me...			222,000 00	222,000	288,600 00
Biddeford National Bank, Biddeford, Me.....			2,400 00	2,000	2,000 00

STOCK OWNED BY THE COMPANY—CONCLUDED.

Description.	Book value.	Par value.	Market value.
First National Bank, Auburn, Me.....	\$2,500 00	\$2,000	\$2,500 00
First National Bank, Wiscasset, Me.....	900 00	1,000	1,000 00
First National Bank, Lewiston, Me.....	15,000 00	10,000	15,400 00
First National Bank, Bangor, Me.....	1,560 00	1,200	1,680 00
First National Bank, Biddeford, Me.....	7,000 00	5,000	6,750 00
Lime Rock National Bank, Rockland, Me.....	4,200 00	4,200	4,200 00
Manufacturers National Bank, Lewiston, Me.....	5,000 00	5,000	6,000 00
North National Bank, Rockland, Me.....	13,341 00	10,000	15,000 00
Northern National Bank, Hallowell, Me.....	12,500 00	10,000	11,000 00
Norway National Bank, Norway, Me.....	540 00	500	550 00
Peoples National Bank, Waterville, Me.....	4,400 00	4,000	4,000 00
Richmond National Bank, Richmond, Me.....	560 00	560	560 00
Rockland National Bank, Rockland, Me.....	7,250 00	5,000	7,000 00
Rumford Falls Trust Co., Rumford Falls, Me.....	5,000 00	5,000	5,500 00
Ticonic National Bank, Waterville, Me.....	3,850 00	3,500	3,500 00
Westbrook Trust Co., Westbrook, Me.....	5,000 00	5,000	5,250 00
Commercial National Bank, Omaha, Neb.....	3,500 00	5,000	5,000 00
Farmers & Merchants National Bank, Waco, Tex.....	1,000 00	1,000	1,000 00
Flour City National Bank, Minneapolis, Minn.....	2,500 00	2,500	2,500 00
National Shawmut Bank, Boston, Mass.....	15,000 00	10,000	17,000 00
National Bank of Commerce, Omaha, Neb.....	2,000 00	2,000	1,000 00
Peoples Investment Co., Dallas, Texas.....	382 50	1,530	-
First National Bank, Buchanan, Co., Mo.....	1,500 00	1,500	1,500 00
Sioux Falls National Bank, Sioux Falls, Dak.....	2,000 00	2,000	1,500 00
	<u>\$4,589,282 78</u>		<u>\$4,792,942 78</u>

LIABILITIES.

Net present value of outstanding policies, <i>actuaries, 4%</i>	\$7,771,135 00
Present value of future installments on matured policies	24,952 00
Matured endowments due and unpaid.....	\$12,719 49
Death losses in process of adjustment or adjusted and not due	42,227 84
Death losses reported, no proofs received.....	43,780 09
Total policy claims	\$88,727 42
Unpaid dividends or other profits due policy holders	4,072 51
Premiums paid in advance	1,038 83
All other liabilities.....	1,037 00
Liabilities on policy holders account	\$7,900,962 76
Surplus to policy holders.....	562,641 14
Total liabilities and surplus	\$8,463,603 90
Surplus accumulated on deferred dividend policies	None
Surplus accumulated on all policies	\$562,641 14
Gross divisible surplus.....	\$562,614 14

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on Policy Account as it stood at close of business December 31, according to Home Office Books.

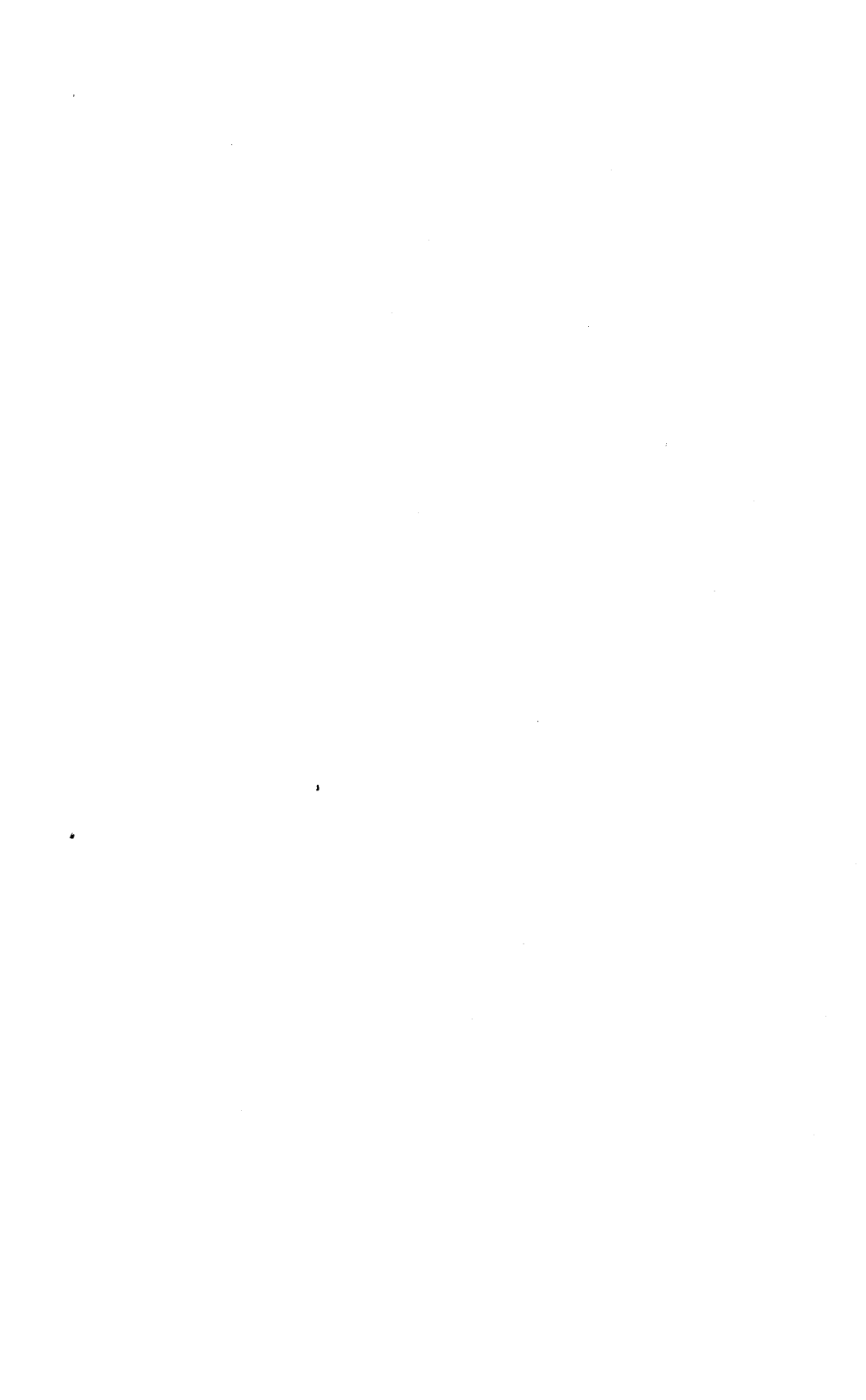
Classification.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALL OTHER POLICIES.		Return premiums and reversionary additions.	TOTAL NUMBERS AND AMOUNTS.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.		Amount.	Number.
At end of previous year ..	19,722	\$29,251,434	7,017	\$10,982,505 00	3,051	\$5,221,700	\$599,180 85	29,790	\$46,054,819 85
New policies issued.....	5,895	8,128,959	1,868	2,366,508 00	194	449,750	-	7,957	10,945,217 00
Old policies revived.....	48	67,000	9	9,500 00	4	7,000	215 31	61	83,715 31
Old changed and increased.....	23	39,500	52	30,770 25	2	2,000	90,609 04	77	162,879 29
	25,688	\$37,486,893	8,946	\$13,389,283 25	3,251	\$5,680,450	\$690,005 20	37,885	\$57,246,631 45
Add policies transferred to Maine and Massachusetts N. F. law extensions.....	-	-	-	-	384	570,199	-	384	570,199 00
Totals ..	25,688	\$37,486,893	8,946	\$13,389,283 25	3,635	\$6,250,649	\$690,005 20	38,269	\$57,816,830 45
<i>Deduct Ceased.</i>									
By death.....	233	\$376,590	73	\$162,120 00	26	\$54,000	\$7,741 54	332	\$609,451 54
By maturity, and discount..	-	-	112	122,337 07	-	-	9,711 84	112	132,048 91
By expiry.....	-	-	-	-	450	816,372	-	450	816,372 00
By surrender.....	181	296,046	101	163,590 00	5	10,000	11,268 23	287	480,898 23
By lapse.....	1,956	2,454,944	392	443,777 00	100	177,500	287 15	2,448	3,076,508 15
By change and decrease.....	16	81,272	22	52,601 18	39	59,500	17,718 67	77	211,091 85
By not being taken.....	740	1,300,658	286	404,750 00	14	32,000	-	1,040	1,737,408 00
	3,126	\$4,509,504	986	\$1,349,175 25	634	\$1,149,372	\$46,727 43	4,746	\$7,054,778 68
By policies transferred to Maine and Massachusetts N. F. law extensions.....	293	419,432	72	119,767 00	19	31,000	-	384	570,199 00
Total terminated.....	3,419	\$4,928,936	1,058	\$1,468,942 25	653	\$1,180,372	\$46,727 43	5,130	\$7,624,977 68
Outstanding end of year..	22,269	\$32,557,957	7,888	\$11,920,341 00	2,982	\$5,070,277	\$643,277 77	33,139	\$50,191,852 77
Policies re-insured.....	1	5,000	-	-	15	110,000	-	16	115,000 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	6,279	\$7,408,341 99
Policies issued during the year	2,026	1,917,813 59
Total	<u>8,305</u>	<u>\$9,326,155 58</u>
Deduct policies ceased to be in force.....	1,053	1,057,253 33
Policies in force in Maine, December 31, 1900.....	7,252	\$8,268,902 25
Losses and claims unpaid December 31, of the previous year.	10	\$8,249 30
Losses and claims incurred during the year	63	80,521 83
Total	<u>73</u>	<u>\$88,771 13</u>
Losses and claims settled during the year.....	63	77,981 63
Losses and claims unpaid Dec. 31, 1900.....	10	\$10,789 50
Premiums collected or secured without deductions:		
cash, \$297,186.32; notes or credits, \$35.00.		\$297,221 32

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, 1900.



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.....	\$1,348,548 77	
Renewal premiums	5,046,160 40	
Dividends applied to pay running premiums.....	563,339 94	
Surrender values applied to pay running premiums.....	7,269 29	
Surrender values applied to purchase paid-up insurance and annuities.....	196,100 11	
Total	\$7,161,418 51	
Deduct re-insurance.....	10,202 45	
Net premium income.....		\$7,151,216 06
Rent—including company's use of own buildings	\$36,097 33	
Interest on loans on mortgages of real estate.....	1,235,860 08	
Interest on collateral loans, premium notes, etc.....	180,671 30	
Interest on bonds and dividends on stocks	833,182 44	
Interest on bank deposits and debts due the company.....	55,111 81	
Discount on claims paid in advance	1,447 11	
Total rents and interest		\$2,342,370 07
Profit on sale of real estate		11,050 50
Total income, life department		\$9,504,636 63
Premium income, accident department.....		1,106,408 53
Total income		\$10,611,045 16
Net ledger assets Dec. 31, 1899.....		50,184,732 07
Total		\$60,795,777 23

DISBURSEMENTS.

Death claims	\$2,363,464	45
Endowments	1,313,709	83
Installment claims.....	4,093	69
Amount paid for losses and matured endowments	\$3,681,267	97
Dividends paid policy holders	315,553	65
Dividends applied to pay running premiums.	563,339	94
Surrender values paid.	152,635	42
Surrender values applied to pay running premiums.....	7,269	29
Surrender values applied to purchase paid-up insurance and annuities.	196,100	11
Total paid policy holders	\$4,916,166	38
Dividends to stock holders	\$175,000	00
Commissions to agents: new policies, \$680,958.25	994,834	50
renewals, \$313,876.25		
Salaries and allowances to managers and agents.	21,042	99
Salaries and compensation of officers and office employes	181,069	37
Medical examiners' fees and inspection of risks.....	77,389	45
Taxes on:		
premiums, \$61,420.01; reserves, \$6,869.61.....	209,307	52
real estate, \$9,046.99; franchise, \$106,358.94		
United States revenue, \$25,611.97		
Insurance Department fees and agents' licenses	7,628	20
Municipal and state licenses	4,686	55
Repairs and expenses on real estate, except taxes.....	58,541	87
Rents—including company's use of own buildings.....	29,870	41
Advertising, \$12,234.28; printing and stationery, \$23,964.89	69,645	83
postage, \$33,446.66		
Legal expenses, \$10,263.08; furniture, etc., \$4,574.03	14,837	11
Loss on sale of ledger assets.....	17,654	73
Premiums paid on securities	90,566	64
All other disbursements	56,627	97
Total miscellaneous disbursements	\$2,008,703	14
Total disbursements, life department.....	\$6,924,869	52
Total disbursements, accident department.....	1,008,214	58
Total disbursements	\$7,933,084	10
Balance	\$52,862,693	13

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$469,086	71
Loans on mortgages of real estate	24,107,274	36
Loans secured by collateral	918,308	67
Loans on company's policies assigned as collateral	1,904,942	00
Premium notes on policies in force, of which \$7,076 is for first year's premiums	461,213	15
Book value of stocks and bonds—excluding interest.	17,632,616	28
Cash in office and in bank.....	7,323,806	89
Bills receivable, \$40,035.48; agents' balances, \$5,409.09.....	45,444	57
Ledger assets, per balance.....	\$52,862,693	13

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$445,886	66
Interest due and accrued on stocks and bonds.....	124,600	14
Interest accrued on collateral loans.....	3,917	94
Interest due on premium notes, loans or liens.....	191,281	69
Interest accrued on other assets.....	200	18
Rents due and accrued on company's property.....	2,406	99
<hr/>		
Total interest and rents.....	\$768,293	60
Market value of stocks and bonds over book value.....	1,854,517	63
	<i>New</i>	<i>Renewals.</i>
	<i>Business.</i>	
Gross uncollected premiums.....	\$395,914	15
Gross deferred premiums.....	89,321	73
<hr/>		
Total.....	\$485,235	88
Deduct loading.....	242,617	94
<hr/>		
Net uncollected and deferred premiums.....	\$242,617	94
	\$413,229	59
<hr/>		
Gross assets.....	\$56,141,351	89

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$20,455	36
Bills receivable, unsecured.....	26,359	22
Premium notes, loans, etc., in excess of reserve on policies.....	253	67
Commission payable to agents on premium notes.....	2,197	63
<hr/>		
Total.....	\$49,265	88
Total admitted assets.....	\$56,092,086	01

LIABILITIES.

Net present value of outstanding policies, <i>actuaries 4%</i>	\$46,861,807	00
Deduct net value of risks re-insured.....	44,499	00
<hr/>		
Net reserve.....	\$46,817,308	00
Present value of future installments on matured policies.....	34,598	00
Matured endowments due and unpaid.....	\$73,707	00
Death losses in process of adjustment or adjusted and not due.....	102,132	00
Death losses reported, no proofs received.....	22,348	00
Losses and claims resisted.....	11,579	00
<hr/>		
Total policy claims.....	\$209,766	00
Unpaid dividends or other profits due policy holders.....	750,340	38
Salaries, rents, commissions and other accounts due or accrued.....	10,000	00
Premiums paid in advance.....	19,400	66
Surrender values claimable on policies cancelled.....	6,963	00
Special reserve.....	1,934,000	00
Liabilities, accident department.....	497,125	57
<hr/>		
Liabilities on policy holders account.....	\$50,279,501	61
Surplus.....	\$4,062,584	40
Cash capital.....	1,750,000	00
<hr/>		
Surplus to policy holders.....	\$5,812,584	40
Total liabilities and surplus.....	\$56,092,086	01

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

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

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	6,993	\$15,209,094 00		
Endowment	12,417	21,856,284 00		
All other.....	831	1,766,800 00	20,241	\$38,832,178 00

OLD POLICIES REVIVED.

Whole life.....	7	\$27,733 00		
Endowment'	32	109,655 00		
All other.....	11	23,600 00	50	\$160,988 00

OLD POLICIES INCREASED.

Whole life.....		\$3,825 00		
Endowment.....	21	40,856 00		
All other.....	148	283,400 00	172	\$328,081 00
Total.....			120,734	\$207,771,037 00

POLICIES TERMINATED DURING THE YEAR.

Whole life.....	2,459	\$4,451,544 00		
Endowment.....	4,766	8,497,648 00		
All other.....	1,049	2,229,029 00	8,274	\$15,178,221 00

HOW TERMINATED.

By death.....	1,484	\$2,395,062 00		
maturity	987	1,330,712 00		
expiry.....	183	367,400 00		
surrender	1,083	1,689,748 00		
lapse	2,160	4,513,436 00		
change and decrease	168	386,756 00		
not being taken.....	2,209	4,495,107 00		
Total.....	8,274	\$15,178,221 00		

* POLICIES IN FORCE DEC. 31, 1900.

Whole life	40,145	\$62,721,699 00		
Endowment.....	62,355	107,463,569 00		
All other.....	9,960	22,407,548 00	112,460	\$192,592,816 00

* Policies re-insured 43—\$268,417.

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	1,533	\$2,007,516 00
Policies issued during the year.....	166	240,778 00
Total.....	<u>1,699</u>	<u>\$2,248,294 00</u>
Deduct policies ceased to be in force.....	123	140,793 00
Policies in force in Maine, December 31, 1900 ...	1,576	\$2,107,501 00
Losses and claims unpaid December 31, of the previous year	7	\$4,655 00
Losses and claims incurred during the year.....	86	94,059 00
Total	<u>93</u>	<u>\$98,714 00</u>
Losses and claims settled during the year.....	89	98,019 40
Losses and claims unpaid Dec. 31, 1900.....	4	\$694 60
Premiums collected or secured without deductions: cash \$79,095.80; notes or credits \$43.68		\$79,139 48

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.....	\$412,504 61
Renewal premiums.....	3,430,003 15
Dividends applied to pay running premiums.....	1,090,227 94
Surrender values applied to pay running premiums.....	18,050 98
Surrender values applied to purchase paid-up insurance and annuities.....	111,365 24
Consideration for annuities.....	<u>23,912 44</u>
Total premium income.....	\$5,086,064 36
Rent.....	\$407,481 19
Interest on loans on mortgages of real estate.....	1,474,730 00
Interest on collateral loans, premium notes, etc.....	47,486 48
Interest on bonds and dividends on stocks.....	1,018,047 44
Interest on bank deposits and debts due the company.....	9,331 20
Discount on claims paid in advance.....	<u>3,602 66</u>
Total rents and interest	\$2,960,678 97
Total income	\$8,046,743 33
Net ledger assets Dec. 31, 1899.....	62,377,878 93
Total	\$70,424,622 26

DISBURSEMENTS.

Death claims.....	\$4,382,972	10	
Endowments	454,023	00	
Amount paid for losses and matured endowments. \$4,816,995 10			
Paid to annuitants	2,003	73	
Premium notes voided by lapse	327	00	
Dividends paid policy holders	215,211	34	
Dividends applied to pay running premiums	1,090,227	94	
Surrender values paid	418,909	74	
Surrender values applied to pay running premiums	18,050	98	
Surrender values applied to purchase paid-up insurance and annuities	111,365	24	
Total paid policy holders			\$6,673,091 07
Commissions to agents: new policies, \$104,122.57.....	}	\$390,479	67
renewals, \$286,282.62; annuities, \$74.48.....			
Salaries and allowances to managers and agents.....		25,249	80
Salaries and compensation of officers and office employes		158,588	51
Medical examiners' fees		23,913	28
Taxes on:			
premiums, \$32,996.76; reserves, \$11,641.57.....	}	394,450	16
real estate, \$187,861.17; franchise, \$153,250.94.....			
internal revenue, \$8,699.72			
Insurance Department fees and agents' licenses		4,633	53
Municipal and state licenses		1,715	72
Repairs and expenses on real estate, except taxes		235,875	41
Rents.....		8,307	33
Advertising, \$33,559.07; printing and stationery, \$19,842.11;	}	71,072	95
postage, \$17,671.77			
Legal expenses.....		32,412	39
Loss on sale of ledger assets.....		27,086	63
All other disbursements, viz: Express, \$2,881.41; tele- graph, \$1,657.15; traveling, \$19,779.74; miscellaneous, \$13,405.22		37,723	52
Total disbursements.....			\$8,084,599 97
Balance			\$62,340,022 29

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$12,054,396	47
Loans on mortgages of real estate	26,469,472	96
Loans secured by collateral	2,300	00
Premium notes on policies in force	763,861	90
Book value of stocks and bonds—excluding interest	22,204,012	33
Cash in bank	826,974	00
Bills receivable, \$4,346.54; agents' balances, \$14,658.09	19,004	63
Ledger assets, per balance	\$62,340,022	29

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$605,885	53
Interest due and accrued on stocks and bonds	243,034	51
Interest accrued on collateral loans	28	75
Interest due and accrued on premium notes, loans or liens	131,592	33
Rents due and accrued on company's property	21,248	05
Total interest and rents	\$1,001,839	17
Market value of stocks and bonds over book value	1,319,797	97

	<i>New Business.</i>	<i>Renewals.</i>	
Gross uncollected premiums	\$11,379 88	\$49,039 16	
Gross deferred premiums.....	33,449 35	309,283 30	
Total	\$44,829 23	\$358,322 46	
Deduct loading	8,965 85	71,664 49	
Net uncollected and deferred premiums	\$35,863 38	\$286,657 97	\$322,521 35
Gross assets			\$64,984,180 78

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$14,658 09	
Bills receivable, unsecured	4,346 54	
Total		\$19,004 63
Total admitted assets.....		\$64,965,176 15

LIABILITIES.

Net present value of outstanding policies, <i>actuaries, 4%</i> ...\$4,071,915 00		
Same for annuities.....	30,186 00	
Additional reserve by company's standard	2,219,058 00	
Net reserve		\$56,321,159 00
Matured endowments due and unpaid.....	89,941 00	
Death losses due and unpaid	28,207 50	
Death losses in process of adjustment or adjusted and not due	100,746 00	
Death losses reported, no proofs received	75,148 00	
Losses and claims resisted	33,211 33	
Total policy claims		\$247,253 83
Unpaid dividends or other profits due policy holders		977,966 15
Premiums paid in advance		7,776 97
Surrender values applicable in payment of premiums		19,276 76
Surrender values claimable on policies cancelled whose reserves are not included above		200,395 00
Liabilities on policy holders account.....		\$57,773,827 71
Surplus to policy holders		7,191,348 44
Total liabilities and surplus		\$64,965,176 15

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	60,629	\$144,870,791 60		
Endowment.....	6,344	13,615,535 00		
All other.....	676	1,946,160 00	67,649	\$160,432,486 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life	3,035	\$7,644,909 00		
Endowment.....	859	2,044,939 00		
All other.....	190	460,900 00	4,084	\$10,150,748 00

60 CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

OLD POLICIES REVIVED.

Whole life	13	\$47,000 00		
Endowment..	2	3,000 00	15	\$50,000 00-

OLD POLICIES INCREASED.

Whole life	-	\$37,770 00		
Endowment..	4	18,970 00	4	\$56,740 00-
Total			71,752	\$170,689,974 00

POLICIES TERMINATED DURING THE YEAR.

Whole life	2,915	\$7,419,679 00		
Endowment..	477	1,049,692 00		
All other	199	654,000 00	3,591	\$9,123,371 00-

HOW TERMINATED.

By death	1,655	\$4,256,267 00		
maturity	237	456,712 00		
surrender.....	630	1,494,267 00		
lapse..	842	1,850,763 00		
change and decrease.....	4	555,199 00		
not being taken..	223	510,163 00		
Total.....	3,591	\$9,123,371 00		

POLICIES IN FORCE DEC. 31, 1900.

Whole life.....	60,762	\$145,180,791 00		
Endowment.....	6,732	14,632,752 00		
All other.....	667	1,753,060 00	68,161	\$161,566,603 00-

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	2,239	\$3,328,107 00-
Policies issued during the year	96	134,000 00
Total	2,335	\$3,462,107 00-
Deduct policies ceased to be in force..	87	143,778 00
Policies in force in Maine, December 31, 1900.....	2,248	\$3,318,329 00
Losses and claims incurred during the year.....		\$93,373 00-
Losses and claims settled during the year..		93,373 00
Premiums collected or secured without deductions.....		\$111,423 01

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	\$5,565,331 55	
Renewal premiums	36,554,294 52	
Dividends applied to purchase additions and annuities.	762,335 51	
Surrender values applied to purchase paid-up insurance and annuities.	1,457,983 00	
Consideration for annuities.	980,274 56	
Total	\$45,320,219 14	
Deduct re-insurance	1,080 45	
Net premium income		\$45,319,138 69
Rent	\$2,049,262 23	
Interest on loans on mortgages of real estate	1,836,301 93	
Interest on bonds and dividends on stocks	6,655,334 44	
Interest on bank deposits and debts due the company ..	1,714,769 35	
Total rents and interest		\$12,255,667 95
Income from all other sources, viz.: Profit and loss	432,324 34	
Total income		\$58,007,130 98
Net ledger assets Dec. 31, 1899	260,599,597 48	
Total		\$318,606,728 46

DISBURSEMENTS.

Death claims, \$14,484,426.91; additions, \$338,830.24	\$14,823,257 15	
Endowments, \$1,994,153.15; additions, \$52,507.71	2,046,660 86	
Installment claims and additions	37,695 00	
Amount paid for losses and matured endowments	\$16,907,613 01	
Paid to annuitants	668,923 98	
Dividends paid policy holders	2,719,305 14	
Dividends applied to purchase additions and annuities.	762,335 51	
Surrender values paid	3,449,838 66	
Surrender values applied to purchase paid-up insurance and annuities.	1,457,983 00	
Total paid policy holders		\$25,965,999 30

Dividends to stock holders	\$7,000 00	
Commissions to agents: new policies, \$2,537,490.15	4,909,291 09	{
renewals, \$2,342,426.33; annuities, \$29,374.61		
Commuting renewal commissions	993,806 02	
Salaries and allowances to managers and agents	284,150 92	
Salaries and compensation of officers and office employes	770,282 48	
Medical examiners' fees and inspection of risks	398,773 57	
Taxes on:		
premiums, \$261,654.00; reserves, \$13,910.38	741,000 04	}
real estate and other investments, \$367,724.06		
stamps and customs, \$97,711.60		
Insurance Department fees and agents' licenses	10,546 99	
Municipal and state licenses	94,060 08	
Repairs and expenses on real estate, except taxes	549,712 63	
Rents	364,889 18	
Advertising, printing, stationery, postage and exchange	595,566 55	
Legal and traveling expenses and guarantee company bonds	275,283 83	
Clerical and agency expenses, express, telegraph, cable, freight, telephone, furniture and general expenses	302,603 23	
Depreciation in book value of securities	236,160 00	\$10,533,127 21
Total disbursements	\$36,499,126 51	
Balance	\$282,107,601 95	

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$38,188,725 12
Loans on mortgages of real estate	45,411,662 86
Loans secured by collateral	25,371,587 00
Loans on company's policies assigned as collateral	7,372,645 27
Book value of stocks and bonds—excluding interest	147,520,222 00
Cash in office and in bank	17,718,576 56
Agents' balances	524,183 14
Ledger assets, per balance	\$282,107,601 95

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$254,167 00
Interest accrued on stocks and bonds	2,103,441 00
Interest accrued on collateral loans	95,197 98
Interest accrued on other assets	11,191 35
Rents due and accrued on company's property	236,433 21
Total interest and rents	\$2,700,430 54
Market value of stocks and bonds over book value	13,272,581 00

*New**Business.**Renewals.*

Gross uncollected premiums	\$2,665,705 00	\$3,194,910 00
Gross deferred premiums	324,596 00	2,406,489 00
Total	\$2,990,301 00	\$5,601,399 00
Deduct loading	1,794,181 00	280,069 00
Net uncollected and deferred premiums	\$1,196,120 00	\$5,321,330 00
Gross assets	\$304,598,063 49	

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, unsecured	\$524,183 14
Total admitted assets	\$304,073,880 35

LIABILITIES.

Net present value of outstanding policies, <i>actuaries, 4%</i>	\$224,008,152 00
Same for reversionary additions	4,428,048 00
Same for annuities.....	6,596,707 00
Net reserve	\$235,032,907 00
Present value of future installments on matured policies	498,022 00
Matured endowments due and unpaid.	\$157,442 13
Death losses due and unpaid	231,778 45
Death losses in process of adjustment or adjusted and not due.....	93,221 42
Death losses reported, no proofs received	1,529,946 86
Losses and claims resisted	138,800 00
Annuity claims due and unpaid	54,036 61
Total policy claims.....	\$2,205,225 47
Unpaid dividends or other profits due policy holders	346,195 01
All other liabilities, viz: Under debenture bonds	67,958 00
Liabilities on policy holders account.	\$238,150,307 48
Gross divisible surplus	\$65,823,572 87
Cash capital	100,000 00
Surplus to policy holders	\$65,923,572 87
Total liabilities and surplus.	\$304,073,880 35

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

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

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	41,238	\$126,698,681 00		
Endowment	23,199	65,431,733 00		
All other	2,196	9,408,129 00		
Reversionary additions	-	1,155,058 00	66,633	\$202,693,601 00

OLD POLICIES REVIVED.

Whole life.....	957	\$3,277,564 00		
Endowment	334	978,078 00		
All other	11	137,000 00	1,302	\$4,392,642 00
Total			415,542	\$1,261,502,665 00

POLICIES TERMINATED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	30,007	\$105,865,598 00		
Endowment	10,528	32,114,717 00		
All other	1,330	5,746,271 00		
Reversionary additions	-	901,032 00	41,865	\$144,627,618 00

HOW TERMINATED.

By death	4,446	\$15,305,819 00		
maturity	406	2,019,434 00		
expiry	759	2,962,010 00		
surrender	6,340	22,379,328 00		
lapse	18,606	55,180,672 00		
change and decrease.....	-	703,642 00		
not being taken	11,308	46,076,713 00		
Total	41,865	\$144,627,618 00		

POLICIES IN FORCE DEC. 31, 1900.

Whole life.....	288,197	\$861,092,912 00		
Endowment	79,799	235,903,738 00		
All other	5,681	13,338,946 00		
Reversionary additions	-	6,539,451 00	373,677	\$1,116,875,047 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	4,195	\$6,698,868 00
Policies issued during the year.....	1,325	2,170,745 00
Total	5,520	\$8,869,613 00
Deduct policies ceased to be in force	538	897,655 00
Policies in force in Maine, December 31, 1900.....	4,982	\$7,971,958 00
Losses and claims unpaid December 31, of the previous year.	3	\$8,920 00
Losses and claims incurred during the year	23	71,772 00
Total	26	\$80,692 00
Losses and claims settled during the year	24	80,248 00
Losses and claims unpaid Dec. 31, 1900.....	2	\$444 00
Premiums collected or secured without deductions		\$279,347 08

FIDELITY MUTUAL LIFE INSURANCE COMPANY,

PHILADELPHIA, PA.

Principal Office, Nos. 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.....	\$439,671 13	
Renewal premiums	1,707,875 79	
Dividends applied to pay running premiums	21,739 50	
Surrender values applied to pay running premiums.....	484 54	
Consideration for annuities.	500 65	
Total	\$2,170,271 61	
Deduct re-insurance.	1,306 30	
Net premium income		\$2,168,965 31
Rent—including company's use of own buildings	\$70,317 03	
Interests on loans on mortgages of real estate	12,963 90	
Interest on collateral loans, premium notes, etc	21,191 46	
Interest on bonds and dividends on stocks	25,599 55	
Interest on bank deposits and debts due the company...	22,699 11	
Discount on claims paid in advance.	328 27	
Total rents and interest		\$158,099 32
Profit on sale of real estate \$5,842.63; securities \$5,180.56		11,023 19
Alterations of policies		74 10
Total income		\$2,338,161 92
Net ledger assets Dec. 31, 1899		2,605,163 47
Total		\$4,943,325 39

DISBURSEMENTS.

Death claims.....	\$928,009 11	
Installment claims.	6,948 36	
Amount paid for losses and matured endowments	\$934,957 47	
Dividends paid policy holders.....	17,652 81	
Dividends applied to pay running premiums.	21,739 50	
Surrender values paid.....	65,433 63	
Surrender values applied to pay running premiums.....	484 54	
Total paid policy holders		\$1,040,267 95
Commissions to agents: new policies \$227,154.25; renewals / \$83,687.28; annuities \$252.25	\$311,093 78	
Commissions for collecting premiums.	6,697 64	
Commuting renewal commissions	8,154 76	
Salaries and allowances to managers and agents	82,578 78	
Salaries and compensation of officers and office employes	125,888 83	
Medical examiners' fees and inspection of risks	52,568 88	

Taxes on:

premiums \$20,944.78; reserves \$373.79	}	\$50,770 66
real estate \$12,108.41; franchise, \$25.00		
other investments \$3,283.73; internal revenue \$14,034.95		
Insurance Department fees and agents' licenses		8,455 90
Municipal and state licenses.		652 50
Repairs and expenses on real estate, except taxes.		16,188 45
Rents—including company's use of own building.		47,069 11
Advertising \$18,935.68; printing and stationery \$20,938.95; } postage \$14,425.82		54,300 45
Legal expenses \$12,187.66; furniture, etc., \$2,962.80		15,090 46
Loss on sale of ledger assets		853 30
All other disbursements, viz.: Expressage and telegrams \$2,877.45; janitor, fuel, etc., \$567.00; library, \$692.57; sun- dry expenses, \$14,414.22; traveling expenses, \$24,290.53; premiums paid in advance, \$790.67		43,682 44
Total disbursements		\$823,995 94
Balance		\$1,864,263 89
		\$3,074,061 50

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$1,198,027 35
Loans on mortgages of real estate	229,450 35
Loans secured by collateral	23,966 57
Loans on company's policies assigned as collateral	210,959 08
Premium notes on policies in force, of which \$44,601.31 is for first year's premiums	93,839 31
Book value of stocks and bonds—excluding interest	891,486 60
Cash in office and in bank	165,948 72
Bills receivable, \$12,949.00; agents' balances, \$236,014.82	248,963 82
Due from Minnesota Loan and Trust Company, \$11,009.20; suspended banks, \$390.50	11,399 70
Ledger assets, per balance	\$3,074,061 50

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$5,464 61
Interest accrued on stocks and bonds	11,465 55
Interest due on collateral loans	504 81
Rents due on company's property	2,573 52
Total interest and rents	\$20,008 49
Market value of real estate over book value	98,038 73
Market value of stocks and bonds over book value	27,368 80

	<i>New Business.</i>	<i>Renewals.</i>	
Gross uncollected premiums	\$95,425 79	\$39,850 52	
Gross deferred premiums	64,308 89	308,183 65	
Total	\$159,534 68	\$348,034 17	
Deduct loading	72,252 34	26,102 56	
Net uncollected and deferred premiums	\$87,282 34	\$321,931 61	\$409,213 95
Gross assets			\$3,628,691 47

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$184,138 72	
Bills receivable, unsecured.....	12,949 00	
Premium notes, loans, etc., in excess of reserve on policies	19,985 14	
Commissions payable to agents on premium notes.....	15,271 03	
Suspended banks.....	390 50	
	<hr/>	
Total.....		\$232,734 39
Total admitted assets.....		<hr/> \$3,395,957 08

LIABILITIES.

Net present value of outstanding policies, <i>actuaries, 4%</i> ...	\$2,511,740 00	
Same for annuities.....	308 00	
	<hr/>	
Total.....		\$2,512,048 00
Deduct net value of risks re-insured.....	2,229 00	
	<hr/>	
Net reserve.....		\$2,509,819 00
Present value of future installments on matured policies.....		23,256 62
Death losses due and unpaid.....	\$5,000 00	
Death losses in process of adjustment or adjusted and not due.....	108,935 00	
Death losses reported, no proofs received.....	50,000 00	
Losses and claims resisted.....	33,000 00	
	<hr/>	
Total policy claims.....		\$196,935 00
Unpaid dividends or other profits due policy holders.....		194 51
Salaries, rents, commissions and other accounts due or accrued.....		33,400 95
Premiums paid in advance.....		2,870 70
Surrender values claimable on policies cancelled.....		6,661 00
All other liabilities.....		498 02
	<hr/>	
Liabilities on policy holders account.....		\$2,773,635 80
Surplus to policy holders.....		622,321 28
	<hr/>	
Total liabilities and surplus.....		\$3,395,957 08
Surplus accumulated on deferred dividend policies.....	-	
Suplus accumulated on all other policies.....	\$622,321 28	
	<hr/>	
Gross divisible surplus.....		\$622,321 28

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

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

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	4,881	\$9,890,515 00		
Endowment.....	1,105	2,337,850 00		
All other.....	2,954	6,857,781 00	8,940	\$19,086,146 00
	<hr/>	<hr/>		

OLD POLICIES REVIVED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	37	\$69,500 00		
All other.	35	132,805 00	72	\$202,305 00

OLD POLICIES INCREASED.

Whole life	541	\$1,317,256 00		
Endowment.....	110	292,458 00		
All other.	112	277,214 00	763	\$1,886,928 00
Total			45,001	\$98,358,320 00

POLICIES TERMINATED DURING THE YEAR.

Whole life.....	3,613	\$8,016,701 00		
Endowment.....	482	829,816 00		
All other.	3,113	7,392,618 00	7,208	\$16,239,135 00

HOW TERMINATED.

By death.	396	\$1,001,898 00		
expiry	126	243,000 00		
surrender	145	324,081 00		
lapse	4,572	9,698,210 00		
change and decrease	777	2,352,096 00		
not being taken.	1,192	2,619,850 00		
Total	7,208	\$16,239,135 00		

* POLICIES IN FORCE DEC. 31, 1900.

Whole life	14,634	\$28,775,387 00		
Endowment.....	1,033	2,081,000 00		
All other	22,126	51,262,798 00	37,793	\$82,119,185 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of previous year	158	\$259,465 50
Deduct policies ceased to be in force.	12	29,187 00
Policies in force in Maine, December 31, 1900.....	146	\$230,278 50
Losses and claims unpaid December 31, of the previous year	1	\$5,000 00
Losses and claims incurred during the year.	1	2,000 00
Total.....	2	\$7,000 00
Losses and claims settled during the year.....	2	7,000 00
Premiums collected or secured without deductions.....	-	\$5,707 65

*Policies re-insured, 56—\$304,000.

HOME LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

Principal Office, No. 256 Broadway.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

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

Cash Capital, \$125,000.

INCOME.

First year's premiums	\$338,081 49	
Renewal premiums	1,502,594 10	
Dividends applied to pay running premiums	50,571 32	
Dividends applied to purchase additions and annuities...	122,844 99	
Surrender values applied to pay running premiums	53 50	
Surrender values applied to purchase paid-up insurance and annuities	21,686 00	
Consideration for annuities	11,363 97	
Total	\$2,047,195 37	
Deduct re-insurance	11,380 45	
Net premium income	\$2,035,814 92	
Rent—including company's use of own buildings	\$73,424 31	
Interest on loans on mortgages of real estate	186,390 67	
Interest on collateral loans, premium notes, etc	31,755 78	
Interest on bonds and dividends on stocks	215,158 40	
Interest on bank deposits and debts due the company	45,207 91	
Discount on claims paid in advance	228 33	
Total rents and interest	\$552,165 40	
Income from all other sources	323 60	
Total income	\$2,588,303 92	
Net ledger assets Dec. 31, 1899	10,822,249 67	
Total	\$13,410,553 59	

DISBURSEMENTS.

Death claims, \$517,300 87; additions, \$433.00	\$517,733 87	
Endowments, \$136,779.00; additions, \$6,319.50	143,098 50	
Amount paid for losses and matured endowments. \$660,832 37		
Paid to annuitants	22,094 80	
Dividends paid policy holders	4,383 51	
Dividends applied to pay running premiums.....	50,571 32	
Dividends applied to purchase additions and annuities...	122,844 99	
Surrender values paid	114,671 33	
Surrender values applied to pay running premiums	53 50	
Surrender values applied to purchase paid-up insurance and annuities.....	21,686 00	
Total paid policy holders	\$997,137 82	

Dividends to stock holders	\$15,000 00	
Commissions to agents: new policies, \$178,271.90	289,056 99	}
renewals, \$110,449.65; annuities, \$335.44		
Commuting renewal commissions	21,038 65	
Salaries and allowances to managers and agents	94,317 01	
Salaries and compensation of officers and office employes	95,482 61	
Medical examiners' fees and inspection of risks	31,306 98	
Taxes on:		
premiums, \$18,919.80; reserves, \$911.90.	35,102 50	}
real estate, \$15,265.80; other investments, \$5.00.		
Insurance Department fees and agents' licenses	4,878 90	
Municipal and state licenses	1,663 36	
Repairs and expenses on real estate, except taxes.	30,251 04	
Rents—including company's use of own buildings	24,000 00	
Advertising, \$7,282.70; printing and stationery, \$15,122.26 ..	25,284 96	}
postage, \$2,880.00		
Legal expenses	8,834 21	
Loss on sale of ledger assets	25,774 88	
All other disbursements, viz.: Traveling expenses, \$2,323.03; internal revenue, \$7,887.37; office expenses and directors fees, \$9,649.92; exchange, \$1,264.04	21,124 86	\$723,116 45
Total disbursements		\$1,720,254 27
Balance ..		\$11,690,299 32

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$1,645,231 86
Loans on mortgages of real estate	3,708,785 00
Loans secured by collateral	33,500 00
Loans on company's policies assigned as collateral	572,819 38
Premium notes on policies in force, of which \$1,243.98 is for first year's premiums	507,636 43
Book value of stocks and bonds—excluding interest	4,836,470 92
Cash in office and in bank	348,500 82
Agents' balances	37,354 91
Ledger assets, per balance	\$11,690,299 32

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$20,883 13	
Interest due and accrued on stocks and bonds	39,815 20	
Interest due and accrued on collateral loans	254 08	
Interest due and accrued on other assets	713 05	
Rents due and accrued on company's property	5,564 60	
Total interest and rents	\$67,230 06	
Market value of real estate over book value	95,516 68	
Market value of stocks and bonds over book value	304,634 04	
	<i>New</i>	<i>Renewals.</i>
Gross uncollected premiums	\$53,311 69	\$94,918 06
Gross deferred premiums	24,687 70	104,297 43
Total	\$77,999 39	\$199,215 49
Deduct loading	15,599 88	39,843 10
Net uncollected and deferred premiums	\$62,399 51	\$159,372 39
Gross assets		\$221,771 90
		\$12,379,452 00

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured	\$37,354 91
Total admitted assets	\$12,342,097 00

LIABILITIES.

Net present value of outstanding policies, <i>actuaries, 4%</i> ..	\$9,932,233 00	
Same for reversionary additions	748,279 00	
Same for annuities	221,187 00	
Total	\$10,901,699 00	
Deduct net value of risks re-insured.	32,650 00	
Net reserve.....		\$10,869,049 00
Death losses in process of adjustment or adjusted and not due.....	\$8,000 00	
Death losses reported, no proofs received	56,344 00	
Losses and claims resisted.....	29,000 00	
Annuity claims due and unpaid	25 00	
Total policy claims.....		\$93,369 00
Unpaid dividends or other profits due policy holders	4,368 91	
Premiums paid in advance	19,112 56	
Surrender values claimable on policies cancelled	7,884 00	
Reserve for contingencies	65,875 00	
Liabilities on policy holders account		\$11,059,658 47
Gross divisible surplus	\$1,157,438 62	
Cash capital	125,000 00	
Surplus to policy holders		\$1,282,438 62
Total liabilities and surplus.....		\$12,342,097 69
Surplus accumulated on deferred dividend policies	Nil	
Surplus accumulated on all other policies	\$1,282,438 62	

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	21,142	\$38,497,808 00		
Endowment	3,933	6,860,791 00		
All other	1,177	2,808,644 00		
Reversionary additions	-	1,091,454 00	26,262	\$49,258,697 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life	4,952	\$8,345,303 74		
Endowment	1,167	1,790,325 00		
All other	241	427,711 13		
Reversionary additions	-	159,887 50	6,360	\$10,728,227 37

OLD POLICIES REVIVED.

Whole life	73	\$ 143,860 00		
Endowment.....	17	24,500 00		
All other.....	4	7,500 00	94	\$175,860 00

OLD POLICIES INCREASED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	7	\$28,552 00		
Endowment	1	7,700 00		
All other	-	58 00	8	\$36,310 00
Total			32,724	\$60,194,094 37

POLICIES TERMINATED DURING THE YEAR.

Whole life	2,680	\$4,707,468 74		
Endowment	636	1,004,461 00		
All other	205	405,220 13		
Reversionary additions	-	7,092 50	3,521	\$6,124,242 37

HOW TERMINATED.

By death	277	\$517,733 87		
maturity	91	143,098 50		
expiry	2	3,000 00		
surrender	529	1,092,593 00		
lapse	1,671	2,625,723 00		
change and decrease	8	117,749 00		
not being taken	943	1,624,345 00		
Total	3,521	\$6,124,242 37		

* POLICIES IN FORCE DEC. 31, 1900.

Whole life	23,494	\$42,308,055 00		
Endowment	4,482	7,678,855 00		
All other	1,227	2,838,693 00		
Reversionary additions	-	1,244,249 00	29,203	\$54,069,852 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	41	\$59,766 00
Policies issued during the year.....	8	16,304 00
Total	49	\$76,070 00
Deduct policies ceased to be in force.....	7	9,000 00
Policies in force in Maine, December 31, 1900.....	42	\$67,070 00
Losses and claims incurred during the year	1	\$1,000 00
Losses and claims settled during the year	1	1,000 00
Premiums collected or secured without deductions: cash, \$2,954.62; notes or credits, \$72.80		\$3,027 42

* Policies re-insured, 28—\$322,778.

MANHATTAN LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

Principal Office, No. 66 Broadway.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

H. B. STOKES, *President.*

J. H. GIFFIN, *Secretary.*

Cash Capital, \$100,000.

INCOME.

First year's premiums.....	\$256,652 30	
Renewal premiums.....	1,581,522 88	
Dividends applied to pay running premiums.	41,382 41	
Dividends applied to purchase additions and annuities... ..	1,224 04	
Surrender values applied to pay running premiums.....	25,755 89	
Surrender values applied to purchase paid-up insurance and annuities.	68,784 36	
Consideration for annuities.	4,112 05	
Total	\$1,979,433 93	
Deduct re-insurance.....	17,742 28	
Net premium income.		\$1,961,691 65
Rent—including company's use of own buildings.	\$220,150 38	
Interest on loans on mortgages of real estate.....	222,269 63	
Interest on collateral loans, premium notes, etc.....	141,233 87	
Interest on bonds and dividends on stocks.....	181,510 44	
Interest on bank deposits and debts due the company	7,008 95	
Total rents and interest.		\$772,173 27
Dividends and surrender values on re-insurances.....	3,564 12	
Premium notes, loans or liens restored by revival of policies.	1,235 14	
Profit on sale of securities.....	50,275 26	
Income from all other sources	5,662 01	
Total income	\$2,794,601 45	
Net ledger assets Dec. 31, 1899.....	14,946,265 49	
Total		\$17,740,866 94

DISBURSEMENTS.

Death claims, \$1,113,524.65: additions, \$3,026.00.....	\$1,116,550 65
Endowments and additions.	128,048 00
Amount paid for losses and matured endowments.	\$1,242,598 65
Paid to annuitants.....	11,065 98
Premium notes voided by lapse.....	18,870 07
Dividends paid policy holders	9,556 61
Dividends applied to pay running premiums.	41,382 41
Dividends applied to purchase additions and annuities....	1,224 04

Surrender values paid	\$141,696 95	
Surrender values applied to pay running premiums.....	25,755 89	
Surrender values applied to purchase paid-up insurance and annuities.....	68,784 36	
Total paid policy holders		\$1,560,934 96
Dividends to stock holders.....	\$16,000 00	
Commissions to agents: new policies, \$148,841.69.....	234,685 44	
renewals, \$85,638.15; annuities, \$205.60.....		
Salaries and allowances to managers and agents.....	75,140 91	
Salaries and compensation of officers and office employes	100,399 58	
Medical examiners' fees and inspection of risks	39,965 25	
Taxes on:		
premiums, \$18,071.71; reserves, \$1,872.65	65,010 05	
real estate, \$39,022.60; internal revenue, \$6,043.09.....		
Insurance Department fees and agents' licenses.....	3,307 22	
Municipal and state licenses.....	2,580 71	
Repairs and expenses on real estate, except taxes.....	61,672 19	
Rents—including company's use of own buildings.....	72,321 02	
Advertising, \$15,787.67; printing and stationery, \$10,448.98. }	33,655 54	
postage, \$7,418.89.		
Legal expenses, \$16,803.80; furniture, etc., \$599.56.....	17,403 36	
Sundry agency and office expenses.....	22,018 89	\$744,160 16
Total disbursements.....		\$2,305,095 12
Balance		\$15,435,771 82

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$3,666,617 30
Loans on mortgages of real estate.....	5,529,109 30
Loans secured by collateral	1,524,029 72
Loans on company's policies assigned as collateral	643,290 16
Premium notes on policies in force, of which \$7,306.47 is for first year's premiums	403,053 02
Book value of stocks and bonds—excluding interest.....	3,304,699 83
Cash in office and in bank	167,159 90
Agents' balances	56,084 44
Committed commissions.....	141,728 15
Ledger assets, per balance	\$15,435,771 82

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$112,223 44
Interest due and accrued on stocks and bonds	1,348 96
Interest due and accrued on collateral loans.....	7,926 49
Interest due and accrued on premium notes, loans or liens	17,417 36
Interest due and accrued on other assets.....	2,691 92
Rents due and accrued on company's property.....	6,516 65
Total interest and rents	\$148,124 82
Market value of real estate over book value	330,140 42
Market value of stocks and bonds over book value.....	269,891 17

	<i>New Business.</i>	<i>Renewals.</i>	
Gross uncollected premiums.....	\$83,848 67	\$66,206 19	
Gross deferred premiums	5,805 00	85,501 00	
Total	\$89,653 67	\$151,707 19	
Deduct loading.....	49,309 51	8,343 83	
Net uncollected and deferred premiums	\$40,344 16	\$143,363 30	\$183,707 46
Gross assets			\$16,367,635 69

DEDUCT ASSETS NOT ADMITTED.

Commuted commissions	\$141,728 15	
Agents' debit balances, unsecured	56,084 44	
Total		\$197,812 59
Total admitted assets		\$16,169,823 10

LIABILITIES.

Net present value of outstanding policies, <i>actuaries</i> , 4% .	\$14,266,748 00	
Same for reversionary additions	32,296 00	
Same for annuities	88,363 00	
Total	\$14,387,407 00	
Deduct net value of risks re-insured	22,765 00	
Net reserve		\$14,364,642 00
Matured endowments due and unpaid	\$9,492 00	
Death losses in process of adjustment or adjusted and not due	74,157 33	
Death losses reported, no proofs received	27,895 00	
Losses and claims resisted	27,200 00	
Total policy claims		\$138,744 33
Unpaid dividends or other profits due policy holders		17,073 56
Premiums paid in advance		25,732 88
Surrender values claimable on policies cancelled		7,680 00
Commission due agents on premium notes when paid		6,907 94
Reserve for contingencies		100,000 00
Liabilities on policy holders account		\$14,660,780 71
Gross divisible surplus	\$1,409,042 39	
Cash capital	100,000 00	
Surplus to policy holders		\$1,509,042 39
Total liabilities and surplus		\$16,169,823 10

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	23,595	\$50,567,599 00		
Endowment	2,361	5,389,959 00		
All other	478	1,983,581 00		
Reversionary additions	-	48,380 00	26,434	\$57,989,519 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life	3,858	\$9,461,125 00		
Endowment	630	1,222,375 00		
All other	50	129,900 00	4,538	\$10,813,400 00

OLD POLICIES REVIVED.

Whole life	78	\$229,900 00		
Endowment	10	23,650 00		
All other	4	10,000 00	92	\$263,550 00

OLD POLICIES INCREASED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	-	\$22,350 00		
Endowment	-	3,000 00		
All other	-	53,732 00	-	\$79,082 00
Additions by dividends			-	1,959 00
Total			31,064	\$69,147,510 00

POLICIES TERMINATED DURING THE YEAR.

Whole life	2,908	\$7,346,302 00		
Endowment	447	1,107,788 00		
All other	106	429,369 00		
Reversionary additions	-	2,900 00	3,461	\$8,886,359 00

HOW TERMINATED.

By death	427	\$1,105,544 00		
maturity	61	160,679 00		
expiry	-	7,928 00		
surrender	397	864,869 00		
lapse	1,373	3,424,559 00		
change and decrease	37	369,450 00		
not being taken	1,166	2,953,330 00		
Total	3,461	\$8,886,359 00		

POLICIES IN FORCE DEC. 31, 1900.

Whole life	24,623	\$52,984,672 00		
Endowment	2,554	5,531,196 00		
All other	426	1,747,844 00		
Reversionary additions	-	47,439 00	27,603	\$60,261,151 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	200	\$274,567 00
Policies issued during the year	118	165,300 00
Total	318	\$439,867 00
Deduct policies ceased to be in force	73	113,350 00
Policies in force in Maine, December 31, 1900	245	\$326,517 00
Losses and claims incurred during the year	4	\$5,500 00
Losses and claims settled during the year	3	4,500 00
Losses and claims unpaid Dec. 31, 1900.	1	\$1,000 00
Premiums collected or secured without deductions		\$11,760 11

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	\$683,162 33	
Renewal premiums	3,550,077 31	
Dividends applied to pay running premiums.....	525,866 50	
Dividends applied to purchase additions.....	65,235 79	
Surrender values applied to purchase paid-up insurance..	187 81	
Total	\$4,824,529 74	
Deduct re-insurance.....	94,322 10	
Net premium income.....	\$4,730,207 64	
Rent—including company's use of own buildings	\$39,184 06	
Interest on loans on mortgages of real estate.....	462,694 43	
Interest on premium notes and loans on policies	174,063 51	
Interest on bonds and dividends on stocks	368,984 56	
Interest on bank deposits and debts due the company....	9,328 36	
Discount on claims paid in advance.....	380 22	
Total rents and interest	\$1,072,635 14	
Dividends and surrender values on re-insurances.....	16,572 96	
Premium notes, loans or liens restored by revival of policies	6,594 06	
Total income	\$5,826,409 80	
Net ledger assets Dec. 31, 1899	22,159,776 38	
Total.....	\$27,986,186 18	

DISBURSEMENTS.

Death claims, \$1,278,116.35; additions, \$3,866.00.....	\$1,281,982 35	
Endowments, \$221,483.00; additions, \$3,803.00.....	225,286 00	
Installment claims.....	17,077 50	
Total	\$1,524,345 85	
Deduct amount received for re-insurance.....	10,736 35	
Net amount paid for losses and matured endowments.....	\$1,513,609 50	
Dividends used in payment of premium notes.....	62,979 98	
Premium notes voided by lapse and used in purchase of surrendered policies.....	50,253 56	
Dividends paid policy holders	24,035 28	
Dividends applied to pay running premiums.....	527,666 37	
Dividends applied to purchase additions.....	65,235 79	
Surrender values paid.....	319,320 84	
Surrender values applied to purchase paid-up insurance..	1,529 90	
Total paid policy holders	\$2,564,631 22	

Commissions to agents: new policies, \$325,228.57	}	\$576,110 69
renewals, \$250,882.12		
Salaries and allowances to managers and agents		70,272 19
Salaries and compensation of officers and office employes		131,378 22
Medical examiners' fees		46,907 00
Taxes on:		
premiums, \$40,066.66; reserves, \$27,685.25	}	74,261 66
real estate, \$6,508.75		
Insurance Department fees and agents' licenses		10,595 18
Municipal and state licenses		1,670 74
Repairs and expenses on real estate, except taxes		20,701 33
Rents—including company's use of own buildings		29,761 40
Advertising, \$17,569.17; printing and stationery, \$24,713.57 } postage and war revenue tax, \$33,282.75	}	75,565 49
Legal expenses, \$4,442.92; furniture, etc., \$3,490.43		
Premiums on securities		44,677 50
Profit and loss		8,286 98
All other disbursements		21,443 33
		<u>\$1,119,564 06</u>
Total disbursements		\$3,684,195 28
Balance		<u>\$24,301,990 90</u>

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$591,205 71
Loans on mortgages of real estate	10,183,402 39
Loans on company's policies assigned as collateral	2,304,736 07
Premium notes on policies in force	725,101 63
Book value of stocks and bonds—excluding interest	9,509,436 55
Cash in office and in bank	988,108 55
	<u>\$24,301,990 90</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$172,960 03		
Interest due and accrued on stocks and bonds	142,130 10		
Interest due and accrued on policy loans	33,169 15		
Interest accrued on premium notes, loans or liens	21,753 05		
Interest accrued on other assets	555 10		
Total interest and rents	\$370,567 43		
Market value of stocks and bonds over book value	898,853 34		
	<i>New</i>	<i>Business.</i>	<i>Renewals.</i>
Gross uncollected premiums	\$133,312 89	\$153,212 55	
Gross deferred premiums	84,029 80	472,207 72	
Total	<u>\$217,342 69</u>	<u>\$625,420 27</u>	
Deduct loading	43,468 54	125,084 05	
Net uncollected and deferred premiums	\$173,874 15	\$500,336 22	\$674,210 37
Total admitted assets			<u>\$26,245,622 04</u>

LIABILITIES.

Net present value of outstanding policies, <i>actuaries, 4%</i>	\$23,402,526 00
Present value of future installments on matured policies	183,926 10
Death losses and matured endowments in process of adjustment....	134,844 00
Unpaid dividends or other profits due policy holders.	172,333 76
Premiums paid in advance	11,850 67
Liabilities on policy holders account	\$23,905,480 53
Surplus to policy holders.....	2,340,141 51
Total liabilities and surplus.....	\$26,245,622 04

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

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

NEW POLICIES ISSUED DURING THE YEAR.

Whole life	8,182	\$18,030,550 00		
Endowment	1,242	2,318,200 00		
All other	682	2,004,300 00	10,166	\$22,353,050 00

OLD POLICIES REVIVED.

Whole life	60	\$186,674 00		
Endowment	5	16,000 00		
All other.....	4	6,500 00		
Reversionary additions.....	-	420 00	69	\$209,584 00

OLD POLICIES INCREASED.

Whole life.....	-	\$141,598 00		
Endowment	-	16,218 00		
All other	-	7,000 00	-	\$164,816 00
Additions by dividends.....			-	150,848 00
Total			61,905	\$146,858,746 00

POLICIES TERMINATED DURING THE YEAR.

Whole life.....	3,637	\$8,426,239 00		
Endowment	512	1,073,558 00		
All other	432	1,093,653 00		
Reversionary additions.....	-	26,373 00	4,581	\$10,619,823 00

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
HOW TERMINATED.				
By death	493	\$1,365,288 00		
maturity	106	224,520 00		
expiry	11	91,200 00		
surrender	1,113	2,269,322 00		
lapse	1,880	3,415,907 00		
change and decrease	-	1,008,486 00		
not being taken	978	2,315,100 00		
Total	4,581	\$10,619,823 00		

***POLICIES IN FORCE DEC. 31, 1900.**

Whole life	49,563	\$118,451,918 00		
Endowment	6,151	12,778,145 00		
All other	1,610	4,223,879 00		
Reversionary additions	-	784,981 00	57,324	\$136,238,923 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	1,284	\$1,766,515 00
Policies issued during the year	230	306,000 00
Total	1,514	\$2,072,515 00
Deduct policies ceased to be in force	125	151,161 00
Policies in force in Maine, December 31, 1900.	1,389	\$1,921,354 00
Losses and claims unpaid December 31, of the previous year	3	\$1,700 00
Losses and claims incurred during the year	25	29,820 00
Total	28	\$31,520 00
Losses and claims settled during the year	27	31,020 00
Losses and claims unpaid Dec. 31, 1900	1	\$500 00
Premiums collected or secured without deductions:		
cash, \$62,415.32; notes or credits, \$452.94		\$62,868 26

*Policies re-insured, \$2,309,043.

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.....	\$5,526,584 95	
Renewal premiums.....	25,603,466 49	
Consideration for annuities.....	80,304 07	
Total premium income.....		\$31,210,355 51
Rent—including company's use of own buildings.....	\$563,133 55	
Interest on loans on mortgages of real estate.....	919,819 90	
Interest on collateral loans, premium notes, etc.....	57,560 87	
Interest on bonds and dividends on stocks.....	923,777 67	
Interest on bank deposits and debts due the company.....	20,479 89	
Total rents and interest.....		\$2,484,771 88
Profit on sale of securities.....		108,129 47
Total income.....		\$33,803,256 86
Net ledger assets Dec. 31, 1899.....		48,997,277 27
Total.....		\$82,800,534 13

DISBURSEMENTS.

Death claims, \$9,785,653.71; additions, \$2,470.50.....	\$9,788,124 21	
Endowments.....	13,500 00	
Total.....		\$9,801,624 21
Deduct amount received for re-insurance.....	2,500 00	
Net amount paid for losses and matured endowments \$9,799,124 21		
Paid to annuitants.....	5,014 90	
Dividends paid policy holders.....	626,924 33	
Surrender values paid.....	434,131 67	
Total paid policy holders.....		\$10,865,195 11
Dividends to stock holders.....	\$140,000 00	
Commissions to agents: new policies, \$1,478,775.28.....	} 5,016,961 47	
renewals, \$3,534,472.62; annuities, \$3,713.57.....		
Commuting renewal commissions.....	1,066,933 48	
Salaries and allowances to managers and agents.....	2,703,540 16	
Salaries and compensation of officers and office employes.....	1,316,642 12	
Medical examiners' fees and inspection of risks.....	605,289 55	

Taxes on:

premiums, \$225,676.12; reserves, \$8,673.63	}	\$456,917 00
real estate, \$112,464.19; franchise, \$400.00		
other investments, \$687.86 internal revenue, \$109,015.20		
Insurance Department fees and agents' licenses		42,682 59
Municipal and state licenses		7,721 45
Repairs and expenses on real estate, except taxes		148,019 12
Rents—including company's use of own buildings		370,677 15
Advertising, \$13,245.19; printing and stationery, \$265,945.31 } postage, express, etc., \$121,537.31	}	400,727 81
Legal expenses, \$54,699.10; furniture, etc., \$27,563.75		
All other disbursements, viz: General home office expenses, \$68,475.60; traveling and transfer expenses, \$149,185.57; directors and committees, \$3,895.00; agents' surety bonds, net savings fund, etc., \$50,154.13; branch office expenses, \$244,476.96		516,187 26
Total disbursements		\$12,874,562 01
Balance		\$59,060,777 01

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$10,822,062 49
Loans on mortgages of real estate	19,686,150 00
Loans on company's policies assigned as collateral	309,525 32
Premium notes on policies in force	670,169 75
Book value of stocks and bonds—excluding interest	25,250,858 82
Cash in office and in bank	2,311,761 40
Agents' balances	10,248 73
Ledger assets, per balance	\$59,060,777 01

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$298,365 69
Interest due and accrued on stocks and bonds	65,207 42
Interest due on premium notes, loans or liens	1,688 79
Interest due and accrued on other assets	3,091 13
Rents due and accrued on company's property	53,725 95
Total interest and rents	\$422,078 38
Market value of stocks and bonds over book value	820,638 61

	<i>New Business.</i>	<i>Renewals.</i>	
Gross uncollected premiums	\$443,650 80	\$625,833 09	
Gross deferred premiums	497,984 30	857,149 81	
Total	\$941,635 10	\$1,482,982 90	
Deduct loading	412,393 60	147,435 34	
Net uncollected and deferred premiums	\$529,241 50	\$1,335,547 56	\$1,864,789 06
Gross assets			\$62,168,283 06

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured	\$10,248 73
Total admitted assets	\$62,158,034 33

LIABILITIES.

Net present value of outstanding policies, <i>actuaries</i> , 4% ..	\$50,845,419 00
Same for reversionary additions	2,163 00
Same for annuities	108,658 00
Total	\$50,956,240 00
Deduct net value of risks re-insured	45,729 00
Net reserve	\$50,910,511 00

Death losses in process of adjustment or adjusted and not due	\$47,442 05	
Death losses reported, no proofs received	90,830 53	
Losses and claims resisted	95,335 25	
Total policy claims.....		\$233,607 83
Unpaid dividends or other profits due policy holders		18,961 65
Salaries, rents, commissions and other accounts due or accrued		159,887 20
Premiums paid in advance		147,461 34
Special reserve		1,617,537 00
Premium notes or loans in excess of the net value of their policies...		286,168 88
Agents cash deposits in lieu of bonds		39,851 52
Liabilities on policy holders account		\$53,414,006 42
Gross divisible surplus	\$6,744,027 91	
Cash capital	2,000,000 00	
Surplus to policy holders		\$8,744,027 91
Total liabilities and surplus		\$62,158,034 33

EXHIBIT OF ORDINARY POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	86,069	\$77,402,743 00		
Endowment	38,395	31,125,110 00		
All other.....	484	3,373,981 00	124,948	\$111,901,834 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	46,980	\$46,208,787 00		
Endowment	43,164	31,711,967 00		
All other.....	1,363	4,390,372 00	91,507	\$82,311,126 00

OLD POLICIES REVIVED.

Whole life.....	2,005	\$1,736,985 00		
Endowment	898	637,458 00		
All other	96	194,655 00	2,999	\$2,569,098 00

OLD POLICIES INCREASED.

Whole life.....	-	\$116,893 00		
Endowment.....	-	24,007 00		
All other	-	5,800 00	-	\$146,700 00
Total			219,454	\$196,928,758 00

POLICIES TERMINATED DURING THE YEAR.

Whole life.....	32,523	\$26,851,546 00		
Endowment.....	19,390	13,201,576 00		
All other	551	1,975,395 00	52,464	\$42,028,517 00

HOW TERMINATED.

By death.....	1,302	\$1,086,834 00		
maturity	12	13,500 00		
expiry	100	141,983 00		
surrender	3,006	4,222,538 00		
lapse	34,831	25,846,906 00		
change and decrease	1,002	1,262,278 00		
not being taken.....	12,211	9,454,478 00		
Total	52,464	\$42,028,517 00		

* POLICIES IN FORCE DEC. 31, 1900.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	102,531	\$98,613,862 00		
Endowment.....	63,067	50,296,966 00		
All other.....	1,392	5,989,413 00	166,990	\$154,900,241 00

EXHIBIT OF INDUSTRIAL POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

Whole life.....	3,892,743	\$375,116,076 00		
Endowment	1,845,718	369,926,540 00		
All other	117,295	3,586,559 00	4,855,756	\$688,629,175 00

† NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	105,157	\$22,037,685 00		
Endowment	1,409,599	241,848,697 00		
All other	26,276	851,300 00	1,541,032	\$264,737,682 00
Total			6,396,788	\$953,366,857 00

POLICIES TERMINATED DURING THE YEAR.

Whole life.....	189,793	\$27,050,387 00		
Endowment	877,488	157,248,775 00		
All other	2,440	90,019 00	1,069,721	\$184,389,181 00

HOW TERMINATED.

By death	85,870	\$8,702,552 00		
expiry	27	4,361 00		
surrender	52,778	8,829,676 00		
lapse	930,854	166,844,821 00		
change	192	7,771 00		
Total	1,069,721	\$184,389,181 00		

POLICIES IN FORCE DEC. 31, 1900.

Whole life.....	2,808,107	\$370,103,374 00		
Endowment	2,377,829	394,526,462 00		
All other	141,131	4,347,840 00	5,327,067	\$768,977,676 00

ORDINARY BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,358	\$924,895 00
Policies issued during the year.....	1,324	884,910 00
Total.....	2,682	\$1,809,805 00
Deduct policies ceased to be in force.....	641	396,374 00
Policies in force in Maine, December 31, 1900 ...	2,041	\$1,413,431 00
Losses and claims unpaid December 31, of the previous year	2	\$1,500 00
Losses and claims incurred during the year.....	15	12,841 00
Total	17	\$14,341 00
Losses and claims settled during the year.....	17	14,341 00
Premiums collected or secured without deductions		\$56,322 48

* Policies re-insured 56—\$1,050,835.

† Includes old policies increased and revived.

INDUSTRIAL BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	29,855	\$4,881,784 00
Policies issued during the year	12,112	2,400,208 00
Total.....	41,967	\$7,281,992 00
Deduct policies ceased to be in force	7,129	1,456,886 00
Policies in force in Maine, December 31, 1900.....	34,838	\$5,825,106 00
Losses and claims unpaid December 31, of the previous year..	4	\$221 75
Losses and claims incurred during the year	611	63,806 25
Total.....	615	\$64,028 00
Losses and claims settled during the year.....	615	64,028 00
Premiums collected or secured without deductions		\$182,052 38

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.....	\$7,307,407 55
Renewal premiums.....	33,833,628 85
Dividends applied to purchase new paid-up additions.....	1,427,751 26
Surrender values applied to pay running premiums.....	641,065 94
Surrender values applied to purchase new paid-up insurance	1,356,935 33
Consideration for annuities.....	2,704,547 01
Total.....	\$47,271,275 94
Deduct re-insurance.....	60,104 56
Net premium income	\$47,211,171 38
Rent—including company's use of own buildings	\$1,062,277 51
Interest on loans on mortgages of real estate.....	3,679,183 42
Interest on collateral loans, policy loans, etc.....	686,750 39
Interest on bonds and dividends on stocks.....	6,964,793 85
Interest on bank deposits and debts due the company....	258,906 06
Interest on deferred premiums.....	138,914 54
Total rents and interest.....	\$12,790,825 77
Profit on sale of securities.....	480,805 16
Mortuary bond deposit.....	100,000 00
Total income	\$60,582,802 31
Net ledger assets Dec. 31, 1899	276,684,362 86
Total	\$337,267,165 17

DISBURSEMENTS.

Death claims, \$13,978,277.05; additions, \$1,074,375.87.....	\$15,052,652 92
Endowments, \$3,457,226.70; additions, \$364,412.88.....	3,821,639 58
Amount paid for losses and matured endowments, \$18,874,292 50	

Paid to annuitants	\$1,403,971	83
Dividends paid policy holders	830,315	64
Dividends applied to purchase new paid-up additions ...	1,427,751	26
Surrender values paid.	1,827,591	33
Surrender values applied to pay running premiums.....	641,005	94
Surrender values applied to purchase new paid-up insurance.....	1,356,935	33
Total paid policy holders	\$26,361,863	83
Commissions to agents: new policies, \$5,135,354.52.....	\$7,252,562	67
renewals, \$1,993,473.87; annuities, \$123,734.28.....		
Agency and traveling expenses	1,330,873	82
Salaries and compensation of officers and office employes	709,529	90
Medical examiners' fees and inspection of risks	559,868	86
Taxes on:		
real estate, \$278,282.47; internal revenue, \$104,162.95.	382,445	42
Insurance taxes.....	467,240	17
Repairs and expenses on real estate, except taxes.....	468,141	84
Rents—including Company's use of own buildings.....	175,000	00
Advertising, \$247,349.75; printing and stationery, \$591,202.97	} 980,421	99
postage and telegraph, \$141,869.27.....		
Legal expenses.....	304,756	85
Exchange.....	21,962	66
Express, freight and duty.....	33,890	93
Sundry expenses	398,064	57
Total disbursements.....	\$18,084,749	68
Balance	\$39,446,613	51
Balance	\$297,820,551	66

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$23,575,840	73
Loans on mortgages of real estate	77,235,867	38
Loans secured by collateral	12,170,000	00
Loans on company's policies assigned as collateral.....	8,629,769	43
Book value of stocks and bonds—excluding interest	162,575,496	34
Cash in office and in bank	13,299,316	32
Agents' debit balances.....	400,391	71
Total.....	\$297,886,681	91
Deduct ledger liabilities.....	66,130	25
Ledger assets, per balance	\$297,820,551	66

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$905,858	07				
Interest accrued on stocks and bonds	1,700,567	32				
Interest due on collateral loans	43,566	01				
Interest accrued on other assets.....	53,521	58				
Rents due and accrued on company's property	109,748	17				
Total interest and rents	\$2,813,261	15				
Market value of stocks and bonds over book value	20,793,128	57				
	<i>New</i>	<i>Business.</i>	<i>Renewals.</i>			
Gross uncollected premiums	\$52,849	68	\$2,788,106	53		
Gross deferred premiums.....	205,342	05	2,147,291	90		
Total	\$258,191	73	\$4,935,398	43		
Deduct loading	51,638	35	987,079	69		
Net uncollected and deferred premiums	\$206,553	38	\$3,948,318	74	\$4,154,872	12
Gross assets			\$325,581,813	50		

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured	\$400,391 71
Total admitted assets.....	\$325,181,421 97

LIABILITIES.

Net present value of outstanding policies, <i>actuaries</i> , 4% *\$236,148,599 00	
Same for revisionary additions.....	14,278,652 00
Same for annuities.....	16,084,824 00
Total.....	\$266,512,075 00
Deduct net value of risks re-insured	9,809 00
Net reserve	\$266,502,266 00
Matured endowments due and unpaid.....	\$264,632 37
Death losses in process of adjustment or adjusted and not due	1,067,271 59
Death losses reported, no proofs received	57,903 00
Losses and claims resisted	50,811 00
Annuities due and unclaimed.....	107,542 13
Total policy claims	\$1,548,160 09
Unpaid dividends or other profits due policy holders	90,182 66
Salaries, rents, commissions and other accounts due or accrued.....	35,310 85
Premiums paid in advance	191,891 66
Under "non-forfeiture clause" of lapsed policies.....	353,227 00
Mortuary bonds.....	470,092 00
Contingent guarantee fund.....	53,550,291 53
Liabilities on policy holders account.....	\$322,741,421 79
Surplus to policy holders	2,440,000 00
Total liabilities and surplus	\$325,181,421 79

†EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

	Number.	Amount.	Total Number.	Total Amount.
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

NEW POLICIES ISSUED DURING THE YEAR.

Whole life	61,374	\$142,853,882 00		
Endowment.....	11,917	24,271,840 00		
All other.....	1,234	3,551,378 00		
Reversionary additions.....	-	2,081,521 00	74,525	\$172,758,621 00

OLD POLICIES REVIVED.

Whole life	996	\$2,433,688 00		
Endowment.....	302	621,754 00		
All other.....	10	21,975 00		
Reversionary additions.....	-	6,821 00	1,308	\$3,089,238 00

*Policies issued in 1898, 1899 and 1900 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 INCREASED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	48	\$41,766 00		
Endowment	-	116,405 00	48	\$158,171 00
Total			478,221	\$1,227,253,570 00

POLICIES TERMINATED DURING THE YEAR.

Whole life	27,086	\$69,563,983 00		
Endowment	5,997	12,959,652 00		
All other	698	1,999,480 00		
Reversionary additions.....	-	2,789,926 00	33,781	\$87,313,041 00
Total				

HOW TERMINATED.

By death	4,904	\$15,271,852 00		
maturity	1,130	3,832,322 00		
expiry	248	782,384 00		
surrender.....	2,837	6,465,105 00		
lapse.....	24,627	60,892,223 00		
change and decrease.....	35	69,155 00		
Total	33,781	\$87,313,041 00		

†POLICIES IN FORCE DEC. 31, 1900.

Whole life.....	356,529	\$925,159,407 00		
Endowment.....	81,052	187,369,634 00		
All other	1,859	5,589,947 00		
Reversionary additions.....	-	\$21,821,541 00	439,440	\$1,139,940,529 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	5,857	\$10,769,792 00
Policies issued during the year	592	969,855 00
Total	6,449	\$11,739,647 00
Deduct policies ceased to be in force.....	215	384,472 00
Policies in force in Maine, December 31, 1900.....	6,234	\$11,355,175 00
Losses and claims unpaid Dec. 31, of the previous year.....	5	\$5,503 07
Losses and claims incurred during the year.....	59	194,669 45
Total	64	\$200,163 52
Losses and claims settled during the year.....	59	190,539 52
Losses and claims unpaid Dec. 31, 1900.....	5	\$9,824 00
Premiums collected or secured without deductions.....		\$384,303 44

†Policies re-insured, \$2,244,149.

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.	\$1,298,216 53	
Renewal premiums	7,516,281 73	
Dividends applied to pay running premiums.....	1,104,124 29	
Dividends applied to purchase additions and annuities.	348,247 87	
Surrender values applied to pay running premiums....	15,636 45	
Consideration for annuities.	128,855 24	
	<hr/>	
Total premium income.		\$10,411,362 11
Rent—including company's use of own buildings	\$185,238 36	
Interest on loans on mortgages of real estate.....	1,775,962 50	
Interest on collateral loans, premium notes, etc.....	812,381 28	
Interest on bonds and dividends on stocks.....	687,323 37	
Interest on bank deposits and debts due the company ..	1,830 03	
Discount on claims paid in advance	74 15	
	<hr/>	
Total rents and interest		\$3,462,809 69
Premium notes, loans or liens restored by revival of policies.		9,208 81
Profit on sale of real estate, \$10,303.31; securities, \$48,898.80.....		59,262 11
		<hr/>
Total income.....		\$13,942,582 72
Net ledger assets Dec. 31, 1899		67,194,696 41
		<hr/>
Total		\$81,437,279 13

DISBURSEMENTS.

Death claims, \$4,080,626.04; additions, \$48,007.00.....	\$4,128,633 04	
Endowments, \$855,208.12; additions, \$9,528.64.	864,736 76	
Installment claims	11,650 00	
	<hr/>	
Amount paid for losses and matured endowments.	\$5,005,019 80	
Paid to annuitants	72,313 92	
Premium notes voided by lapse	19,292 92	
Dividends paid policy holders	267,969 15	
Dividends applied to pay running premiums.....	1,104,124 29	
Dividends applied to purchase additions and annuities.	348,247 87	
Surrender values paid.	1,187,846 21	
Surrender values applied to pay running premiums....	15,636 45	
	<hr/>	
Total paid policy holders		\$8,020,450 61

Commissions to agents: new policies, \$530,121.65. {		
renewals, \$477,794.11; annuities, \$6,609.12. }	\$1,014,524	88
Salaries and allowances to managers and agents	31,630	96
Salaries and compensation of officers and office employes	254,063	94
Medical examiners' fees	117,261	87
Taxes on:		
premiums, \$104,262.67; reserves, \$17,610.01		
real estate, \$50,632.70; franchise, \$29,867.54	396,485	96
other investments, \$167,774.75; internal rev., \$26,338.29 }		
Insurance Department fees and agents' licenses	9,878	12
Municipal and state licenses	3,995	56
Repairs and expenses on real estate, except taxes.	67,997	75
Advertising, \$37,995.88; printing and stationery, \$7,226.55 {		
postage, \$25,233.81	70,456	24
Legal expenses, \$15,262.43; office expense, \$126,012.49. . .	141,274	92
Premium on bonds purchased	128,195	50
Reduction in book value of real estate	225,000	00
	<u>\$2,460,765</u>	<u>70</u>
Total disbursements	\$10,481,216	81
Balance	\$70,956,062	82

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$3,086,171	22
Loans on mortgages of real estate	36,048,879	34
Loans secured by collateral	5,312,450	00
Loans on company's policies assigned as collateral	6,040,589	20
Premium notes on policies in force, of which \$47,108.18 is for first year's premiums	4,642,834	69
Par value of stocks and bonds—excluding interest	14,881,027	93
Cash in office and in bank	934,770	30
Agents' balances	9,340	14
	<u>\$70,956,062</u>	<u>82</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$792,844	15
Interest accrued on stocks and bonds	136,903	45
Interest accrued on collateral loans	135,032	09
Interest accrued on premium notes, loans or liens	116,070	87
Total interest	\$1,180,850	56
Market value of stocks and bonds over par value	1,366,407	96
	<i>New</i>	
	<i>Business.</i>	<i>Renewals.</i>
Gross uncollected premiums.	\$103,241	40
Gross deferred premiums	106,792	86
Total	\$210,034	26
Deduct loading	42,006	85
Net uncollected and deferred premiums	\$168,027	41
	\$696,007	82
	<u>\$864,035</u>	<u>23</u>
Gross assets	\$74,367,356	57

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured	\$12,961	92
Total admitted assets	\$74,354,394	65

LIABILITIES.

Net present value of outstanding policies, <i>actuaries</i> , 4%..	\$64,266,151 00	
Same for reversionary additions	2,326,537 00	
Same for annuities.....	585,572 00	
Net reserve		\$67,178,260 00
Present value of future installments on matured policies		70,471 21
Matured endowments due and unpaid.	\$17,674 85	
Death losses in process of adjustment or adjusted and not due.....	156,728 40	
Death losses reported, no proofs received.	225,000 00	
Losses and claims resisted.....	36,000 00	
Total policy claims		\$435,403 25
Unpaid dividends or other profits due policy holders.....		294,829 33
Salaries, rents, commissions and other accounts due or accrued		25,000 00
Premiums paid in advance		35,589 21
Special reserve on policies issued since 1899 on 3% basis		97,744 00
Deferred endowment claims		41,681 34
Deferred death claims		7,105 00
Liabilities on policy holders account.....		\$68,186,103 34
Surplus to policy holders		6,168,291 31
Total liabilities and surplus		\$74,354,394 65
Surplus accumulated on deferred dividend policies		-
Surplus accumulated on all other policies.....		\$6,168,291 31
Gross divisible surplus.....		\$6,168,291 31

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

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

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	11,375	\$23,702,228 00		
Endowment	3,768	8,250,686 00		
All other	1,035	2,190,555 00	16,178	\$34,143,469 00

OLD POLICIES REVIVED.

Whole life.....	105	\$272,130 00		
Endowment	22	43,217 00	127	\$315,347 00

OLD POLICIES INCREASED.

Whole life	12	\$37,721 00		
Endowment	69	116,238 00	81	\$153,959 00
Additions by dividends.....			-	671,506 00
Total			122,564	\$297,996,754 00

POLICIES TERMINATED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	6,371	\$14,284,960 00		
Endowment	2,178	4,798,753 00		
All other	1,446	3,411,780 00		
Reversionary additions	-	172,435 00	9,995	\$22,667,928 00

HOW TERMINATED.

By death	1,457	\$4,200,339 00		
maturity	365	872,682 00		
expiry	1,177	2,851,146 00		
surrender	2,962	7,019,532 00		
lapse	2,087	3,749,043 00		
not being taken	1,947	3,975,186 00		
Total	9,995	\$22,667,928 00		

POLICIES IN FORCE DEC. 31, 1900.

Whole life	83,742	\$205,616,609 00		
Endowment	24,644	56,915,044 00		
All other	4,183	8,286,080 00		
Reversionary additions	-	4,511,093 00	112,569	\$275,328,826 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	2,673	\$4,093,678 00
Policies issued during the year	308	421,597 00
Total	2,981	\$4,515,275 00
Deduct policies ceased to be in force	196	327,500 00
Policies in force in Maine, December 31, 1900	2,785	\$4,187,775 00
Losses and claims unpaid December 31, of the previous year	5	\$2,001 00
Losses and claims incurred during the year	63	131,128 00
Total	68	\$133,129 00
Losses and claims settled during the year	62	130,228 00
Losses and claims unpaid Dec. 31, 1900	6	\$2,901 00
Premiums collected or secured without deductions		\$156,849 09

NATIONAL LIFE INSURANCE COMPANY,

MONTPELIER, VT.

Principal Office, 116 State St.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1850.

JAMES C. HOUGHTON, *President.*

OSMAN D. CLARK, *Secretary.*

INCOME.

First year's premiums.....	\$612,052 80	
Renewal premiums	3,063,755 69	
Dividends applied to pay running premiums.	106,565 77	
Dividends applied to purchase additions and annuities ...	4,627 94	
Consideration for annuities	136,852 69	
	<hr/>	
Total premium income.		\$3,923,854 89
Rent—including company's use of own buildings	\$123,394 55	
Interest on loans on mortgages of real estate	258,410 19	
Interest on collateral loans, premium notes, etc	153,465 81	
Interest on bonds and dividends on stocks.	286,680 57	
Interest on bank deposits and debts due the company	10,537 61	
Discount on claims paid in advance	610 04	
	<hr/>	
Total rents and interest		\$833,098 77
Total income		\$4,756,953 66
Net ledger assets Dec. 31, 1899		16,646,927 20
	<hr/>	
Total		\$21,403,880 86

DISBURSEMENTS.

Death claims, \$851,068.71; additions, \$4,325.41.....	\$855,394 12	
Endowments.....	128,004 00	
Installment claims	5,228 26	
	<hr/>	
Amount paid for losses and matured endowments.....	\$988,626 38	
Paid to annuitants.....	19,972 22	
Dividends paid policy holders	41,228 48	
Dividends applied to pay running premiums.....	106,565 77	
Dividends applied to purchase additions and annuities...	4,627 94	
Surrender values paid.....	407,933 03	
	<hr/>	
Total paid policy holders		\$1,568,953 82
Commissions to agents: new policies, \$357,479.81	} \$581,677 78	
renewals, \$216,181.26; annuities, \$8,016.71		
Salaries and allowances to managers and agents.....	72,551 87	
Salaries and compensation of officers and office employes	74,697 08	
Medical examiners' fees and inspection of risks	47,770 32	

Taxes on:

premiums, \$53,588.38; reserves, \$6,491.10.....	}	\$108,534 18
real estate, \$35,326.25; franchise, \$29.34.....		
other investments, \$47.20; all other, \$13,051.91.....		
Insurance Department fees and agents' licenses.....		2,930 85
Municipal and state licenses		1,726 75
Repairs and expenses on real estate, except taxes.....		66,890 01
Rents—including company's use of own buildings.....		32,887 83
Advertising, \$17,234.74; printing and stationery, \$10,028.23; } postage, \$14,807.45.	}	42,070 42
Legal expenses, \$6,557.32; furniture, etc., \$12,239.16.....		18,796 48
Premium on bonds		28,980 88
Account depreciation.....		156,229 10
Traveling expense.....		5,265 29
Minnesota examination.....		6,883 31
		<u>\$1,247,892 15</u>
Total disbursements		\$2,816,845 97
Balance		<u>\$18,587,034 89</u>

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$1,819,450 25
Loans on mortgages of real estate	6,289,004 19
Loans secured by collateral	34,750 00
Loans on company's policies assigned as collateral	2,010,457 96
Premium notes on policies in force, of which \$511.27 is for first year's premiums	685,345 74
Book value of stocks and bonds—excluding interest	7,025,700 68
Cash in office and in bank	724,154 54
Agents' balances	6,426 34
Total	<u>\$18,595,289 70</u>
Deduct ledger liabilities	8,254 81
Ledger assets, per balance.....	<u>\$18,587,034 89</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$140,439 42		
Interest due and accrued on stocks and bonds.....	129,095 62		
Interest accrued on collateral loans	1,694 01		
Interest due and accrued on premium notes, loans or liens	91,770 82		
Interest accrued on other assets	808 60		
Rents accrued on company's property	14,026 45		
Total interest and rents.....	<u>\$377,834 92</u>		
Market value of stocks and bonds over book value.....	428,900 00		
	<i>New</i>	<i>Renewals.</i>	
Gross uncollected premiums.....	\$126,058 56	\$134,665 47	
Gross deferred premiums	50,278 52	299,332 26	
Total.....	<u>\$176,337 08</u>	<u>\$433,997 73</u>	
Deduct loading	35,267 42	86,799 54	
Net uncollected and deferred premiums	\$141,069 66	\$347,198 19	\$488,267 85
All other assets, viz.: Annuity considerations in process of collection			28,715 72
Total admitted assets			<u>\$19,910,753 38</u>

LIABILITIES.

Net present value of outstanding policies, <i>actuaries, 4%</i> ..	\$16,954,372 52	
Same for reversionary additions.....	44,606 72	
Same for annuities.....	347,506 58	
	<hr/>	
Net reserve		\$17,346,485 82
Present value of future installments on matured policies		52,933 38
Death losses in process of adjustment or adjusted and not due	\$13,000 00	
Death losses reported, no proofs received	25,800 00	
Losses and claims resisted.....	5,000 00	
Annuity claims due and unpaid	180 92	
	<hr/>	
Total policy claims.		\$43,980 92
Unpaid dividends or other profits due policy holders		8,960 22
Salaries, rents, commissions and other accounts due or accrued.....		89,231 62
Premiums paid in advance		2,456 87
Surrender values claimable on policies cancelled		14,212 07
Extra reserve on life rate endowments		339,735 84
	<hr/>	
Liabilities on policy holders account.....		\$17,897,996 74
Surplus to policy holders.....		2,012,756 64
	<hr/>	
Total liabilities and surplus.		\$19,910,753 38
Surplus accumulated on deferred dividend policies	\$1,080,719 34	
Surplus accumulated on all other policies	932,037 30	
	<hr/>	
Gross divisible surplus	\$2,012,756 64	

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

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

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	5,515	\$11,435,144 00		
Endowment	3,803	6,729,577 00		
All other.....	251	496,500 00		
Reversionary additions.....	-	42,693 00	9,569	\$18,703,914 00
	<hr/>	<hr/>		

OLD POLICIES REVIVED.

Whole life	63	\$124,000 00		
Endowment	33	48,000 00		
All other.....	2	3,000 00	98	\$175,000 00
	<hr/>	<hr/>		

OLD POLICIES INCREASED.

Whole life.			-	\$1,500 00
			<hr/>	
Total.....			53,783	\$108,770,440 00

POLICIES TERMINATED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	2,943	\$6,142,737 00		
Endowment.....	1,556	2,703,165 00		
All other	167	442,000 00		
Reversionary additions	-	10,699 00	4,666	\$9,298,601 00

HOW TERMINATED.

By death.....	363	\$858,659 00		
maturity	73	128,004 00		
expiry	73	182,800 00		
surrender	1,258	2,416,663 00		
lapse	1,819	3,274,797 00		
change and decrease.....	13	242,805 00		
not being taken	1,058	2,169,373 00		
recalled	9	25,500 00		
Total	4,666	\$9,298,601 00		

POLICIES IN FORCE DEC. 31, 1900.

Whole life	31,623	\$68,468,761 00		
Endowment	16,769	29,152,161 00		
All other	725	1,648,300 00		
Reversionary additions	-	202,617 00	49,117	\$99,471,839 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	804	\$1,146,385 74
Policies issued during the year.....	237	287,190 04
Total	1,041	\$1,433,575 78
Deduct policies ceased to be in force.....	119	175,500 00
Policies in force in Maine, December 31, 1900.	922	\$1,258,075 78
Losses and claims unpaid December 31, of the previous year	1	\$1,000 00
Losses and claims incurred during the year	10	26,500 00
Total	11	\$27,500 00
Losses and claims settled during the year:		
in cash \$26,500.00; by compromise \$1,000.00.....	11	27,500 00
Premiums collected or secured without deductions:		
cash \$44,723.18; notes or credits \$2,193.64.....		\$46,916 82

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.....	\$452,680 49	
Renewal premiums	3,154,128 43	
Distributions applied to pay running premiums	389,506 96	
Distributions applied to purchase additions.....	22,376 65	
Surrender values applied to purchase paid-up insurance..	40,717 80	
Total premium income		\$4,059,410 33
Rent	\$139,881 93	
Interests on loans on mortgages of real estate.....	359,733 86	
Interest on collateral loans, premium notes, etc	206,480 35	
Interest on bonds and dividends on stocks	595,420 47	
Interest on bank deposits and debts due the company...	9,336 12	
Discount on claims paid in advance	2,905 87	
Total rents and interest.....		\$1,313,758 60
Total income.....		\$5,373,168 93
Net ledger assets Dec. 31, 1899	27,260,065 75	
Total		\$32,633,234 68

DISBURSEMENTS.

Death claims, \$1,668,147.00; additions, \$12,881.00.....	\$1,681,028 00	
Endowments, \$446,282.00: additions, \$3,485.00.....	449,767 00	
Amount paid for losses and matured endowments. \$2,130,795 00		
Premium notes voided by lapse	7,197 38	
Distributions paid policy holders	58,511 80	
Distributions applied to pay running premiums	389,506 96	
Distributions applied to purchase additions.....	22,376 65	
Surrender values paid.....	488,104 22	
Surrender values applied to purchase paid-up insurance..	40,717 80	
Total paid policy holders		\$3,137,209 81
Commissions to agents: new policies, \$229,881.27; renewals, {		
\$164,253.54	\$394,134 81	
Commuting renewal commissions.....	6,252 73	
Salaries and allowances to managers and agents.....	34,443 30	
Salaries and compensation of officers and office employes	140,518 58	
Medical examiners' fees	25,583 19	

Taxes on:

premiums \$37,003.62; reserves \$27,869.90.....	}	\$110,629 84
real estate \$35,775.53; internal revenue, \$9,980.79.....		
Insurance Department fees and agents' licenses.....		8,065 51
Municipal and state licenses.....		1,533 21
Repairs and expenses on real estate, except taxes.....		72,434 44
Rents.....		24,856 74
Advertising, \$31,399.67; printing and stationery, \$19,775.49; } postage, \$3,058.16.....	}	54,233 32
Legal expenses, \$4,256.68; furniture, etc., \$3,140.64.....		
Profit and loss.....		59,756 37
All other disbursements, viz.: Travel, telegraph and tele- phone service, light, express, exchange, and all other general items and incidentals at home office and agencies		27,761 04
		<u>\$967,600 40</u>
Total disbursements.....		\$4,104,810 21
Balance.....		<u>\$28,528,424 47</u>

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$2,376,526 64
Loans on mortgages of real estate.....	8,150,238 69
Loans secured by collateral.....	2,233,870 00
Loans on company's policies assigned as collateral.....	1,185,255 77
Premium notes on policies in force.....	256,377 81
Book value of stocks and bonds—excluding interest.....	13,735,143 65
Cash in bank.....	591,011 91
	<u>\$28,528,424 47</u>

Ledger assets, per balance.....

NON LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$93,305 06
Interest accrued on stocks and bonds.....	32,308 50
Interest accrued on collateral loans.....	20,546 60
Interest due and accrued on premium notes, loans or liens	27,727 59
Interest accrued on other assets.....	305 70
Rents due and accrued on company's property.....	13,647 62
	<u>\$187,841 07</u>
Total interest and rents.....	\$187,841 07
Market value of stocks and bonds over book value.....	1,673,633 35

	<i>New</i>	<i>Renewals.</i>	
	<i>Business.</i>		
Gross uncollected premiums.....	\$54,675 89	\$139,944 99	
Gross deferred premiums.....	63,692 50	410,528 52	
Total.....	<u>\$118,368 39</u>	<u>\$550,473 51</u>	
Deduct loading.....	23,673 68	110,094 70	
Net uncollected and deferred premiums.....	\$94,694 71	\$440,378 81	\$535,073 52
Total admitted assets.....			<u>\$80,924,972 41</u>

LIABILITIES.

Net present value of outstanding policies, <i>actuaries, 4%</i>		\$27,550,121 00
Matured endowments due and unpaid.....	\$13,038 00	
Death losses due and unpaid.....	73,718 00	
Death losses reported, no proofs received.....	50,273 00	
Losses and claims resisted.....	18,337 00	
Total policy claims.....		\$155,366 00
Unpaid distributions or other profits due policy holders.....		155,153 93
Liabilities on policy holders account.....		\$27,860,640 93
Surplus to policy holders.....		3,064,331 48
Total liabilities and surplus.....		\$30,924,972 41

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

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

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	4,017	\$9,846,116 00		
Endowment.....	1,728	3,479,995 00		
All other.....	383	1,089,279 00	6,128	\$14,415,390 00

OLD POLICIES REVIVED.

Whole life.....	84	\$232,747 00		
Endowment.....	36	66,582 00		
All other.....	8	21,500 00	128	\$320,829 00

OLD POLICIES CHANGED AND INCREASED.

Whole life.....	245	\$315,637 00		
Endowment.....	291	441,024 00		
All other.....	9	9,927 00	545	\$766,588 00
Total.....			49,651	\$130,034,570 00

POLICIES TERMINATED DURING THE YEAR.

Whole life.....	1,873	\$4,489,811 00		
Endowment.....	1,750	4,268,726 00		
All other.....	254	765,317 00	3,877	\$9,523,854 00

100 NEW ENGLAND MUTUAL LIFE INSURANCE CO.

HOW TERMINATED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
By death.	541	\$1,672,303 00		
maturity.	148	449,475 00		
expiry.	40	117,100 00		
surrender.	888	2,092,244 00		
lapse.	1,081	2,191,981 00		
change and decrease.	540	1,544,789 00		
not being taken.	639	1,455,962 00		
Total.	3,877	\$9,523,854 00		

POLICIES IN FORCE DEC. 31, 1900.

Whole life.	18,839	\$50,286,972 00		
Endowment.	25,476	65,885,464 00		
All other.	1,459	4,338,280 00	45,774	\$120,510,716 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.	2,021	\$3,338,722 00
Policies issued during the year.	128	178,698 00
Total.	2,149	\$3,517,420 00
Deduct policies ceased to be in force.	105	201,789 00
Policies in force in Maine, December 31, 1900.	2,044	\$3,315,631 00
Losses and claims unpaid December 31, of the previous year	11	\$23,651 00
Losses and claims incurred during the year.	30	70,534 00
Total.	41	\$94,185 00
Losses and claims settled during the year.	41	94,185 00
Premiums collected or secured without deductions:		
cash, \$94,985.88; notes or credits, \$113.10.		\$95,098 98

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.....	\$10,203,921	80
Renewal premiums.....	36,828,322	18
Dividends applied to pay running premiums.....	395,509	28
Dividends applied to purchase additions and annuities..	323,367	74
Surrender values applied to pay running premiums.....	12,788	04
Consideration for annuities.....	1,131,093	06
Total.....	\$48,895,002	10
Deduct re-insurance.....	136,423	97
Net premium income.....	\$48,758,578	13
Rent—including company's use of own buildings.....	\$952,564	76
Interest on loans on mortgages of real estate.....	1,552,644	58
Interest on collateral loans, premium notes, etc.....	991,909	27
Interest on bonds and dividends on stocks.....	6,830,420	82
Interest on bank deposits and debts due the company.....	202,792	59
Total rents and interest.....	\$10,530,332	02
Deposits on account of trust and registered bond policies.....	48,814	74
Total income.....	\$59,337,724	89
Net ledger assets Dec. 31, 1899.....	223,121,943	52
Total.....	\$282,459,668	41

DISBURSEMENTS.

Death claims, \$11,875,656.42; additions, \$705,823.43.....	\$12,581,479	85
Endowments, \$2,854,535.08; additions, \$95,039.90.....	2,949,574	98
Total.....	\$15,531,054	83
Deduct amount received for re-insurance.....	486	36
Net amount paid for losses and matured endowments..	\$15,530,568	47
Paid to annuitants.....	1,558,451	70
Dividends paid policy holders.....	2,109,276	69
Dividends applied to pay running premiums.....	395,509	28
Dividends applied to purchase additions and annuities..	323,367	74
Surrender values paid.....	1,124,231	86
Reserve values paid on matured deferred dividend policies.....	2,280,661	44
Surrender values applied to pay running premiums.....	12,788	04
Installments paid on trust policies and on registered bond policies.....	20,970	98
Total paid policy holders.....	\$23,355,826	20

Commissions to agents: new policies, \$5,372,798.41	}	\$6,586,521 76
renewals, \$1,187,377.05; annuities, \$26,346.30		
Salaries and allowances to managers and agents		1,544,748 71
Salaries and compensation of officers and office employes		735,954 31
Medical examiners' fees and inspection of risks		617,967 64
Taxes on:		
premiums, \$303,563; reserves, \$17,175.87	}	568,044 17
real estate, \$228,941.02; franchise, \$271.94		
other investments, \$12,616.77; war tax, \$5,475.57		
Insurance Department fees and agents' licenses		39,421 18
Municipal and state licenses		54,016 12
Repairs and expenses on real estate, except taxes		194,265 08
Rents—including company's use of own buildings		429,746 56
Advertising, \$153,959.84; printing, stationery and book binding, \$337,628.19	}	491,588 03
Legal expenses		
		203,792 84
All other disbursements, viz.: Postage, exchange, tele- grams, cablegrams, telephone, express, cartage, freight, etc., \$211,178.08; traveling expenses of agents, inspect- ors, all other officials and all other miscellaneous expen- ses, \$516,498.36		727,676 44
		\$12,193,742 84
Total disbursements		\$35,549,569 04
Balance		\$246,910,099 37

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$16,925,900 00
Loans on mortgages of real estate	34,798,942 34
Loans secured by collateral	2,894,000 00
Loans on company's policies assigned as collateral	14,382,768 65
Premium notes on policies in force	2,133,364 58
Book value of stocks and bonds—excluding interest	160,177,823 24
Cash in office and in bank	14,070,177 02
Due from agents	1,527,123 54
Ledger assets, per balance	\$246,910,099 37

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$383,617 04	
Interest accrued on stocks and bonds	1,153,238 73	
Interest accrued on collateral loans and bank deposits	114,794 16	
Rents due and accrued on company's property	28,755 30	
Total interest and rents	\$1,680,405 23	
Market value of stocks and bonds over book value	10,177,150 17	
	<i>New</i>	<i>Renewals.</i>
	<i>Business.</i>	
Gross uncollected premiums	*	†\$2,505,409 00
Gross deferred premiums	\$426,711 00	2,554,204 00
Total	\$426,711 00	\$5,059,613 00
Deduct loading	277,362 00	252,981 00
Net uncollected and deferred premiums	\$149,349 00	\$4,806,632 00
		\$4,955,981 00
Gross assets		\$263,723,635 77

*No policy or sum of insurance is reported on which the first premium had not been paid to the company in cash December 31, 1900.

†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.....	\$1,527,123 54
Total admitted assets.....	\$262,196,512 23

LIABILITIES.

Net present value of outstanding policies, <i>actuaries, 4%</i> ..	\$196,357,015 00
Same for reversionary additions.....	3,373,058 00
Same for annuities.....	13,517,766 00
Total	\$213,247,839 00
Deduct net value of risks re-insured.....	215,637 00
Net reserve.....	\$213,032,202 00
Matured endowments due and unpaid.....	\$206,993 14
Death losses in process of adjustment or adjusted and not due.....	341,837 37
Death losses reported, no proofs received	1,335,370 04
Losses and claims resisted.....	83,750 00
Annuity claims due and unpaid	118,710 63
Total policy claims.....	\$2,080,661 18
Unpaid dividends or other profits due policy holders	184,411 36
Premiums paid in advance	457,380 64
Policy trust funds held by the company.....	452,605 88
Liabilities on policy holders account	\$216,207,261 06
Special funds as divided by the company:	
For additional policy reserves	\$4,283,077 00
Surplus reserve funds	31,385,855 11
Other funds for all other contingencies	10,320,319 06
Surplus to policy holders	\$45,989,251 17
Total liabilities and surplus.....	\$262,196,512 23

*EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	318,043	\$738,226,760 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

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	70,720	\$140,940,112 00		
Endowment	44,439	84,762,328 00		
All other	140	6,685,815 00	115,299	\$232,388,255 00

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

OLD POLICIES REVIVED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	737	\$1,498,500 00		
Endowment.....	268	485,600 00		
All other.....	28	51,900 00	1,033	\$2,036,000 00
Policies changed.....			17,043	28,912,000 00
Additions by dividends.....			-	359,370 00
Total.....			571,151	\$1,325,567,610 00

POLICIES TERMINATED DURING THE YEAR.

Whole life.....	30,336	\$65,858,582 00		
Endowment	11,966	24,361,147 00		
All other	17,249	32,762,401 00		
Reversionary additions.....	-	428,815 00	59,551	\$123,410,945 00

HOW TERMINATED.

By death.....	4,677	\$12,735,114 00		
maturity	1,013	2,948,191 00		
expiry	16,889	30,198,860 00		
surrender.....	4,580	13,622,857 00		
lapse	15,349	57,821,003 00		
change and decrease.....	17,043	6,084,920 00		
Total.....	59,551	\$123,410,945 00		

†POLICIES IN FORCE DEC. 31, 1900.

Whole life.....	359,164	\$814,806,730 00		
Endowment	141,611	315,949,765 00		
All other	10,825	67,023,960 00		
Reversionary additions.....	-	4,376,210 00	511,600	\$1,202,156,665 00

*BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	2,805	\$4,560,812 00
Policies issued during the year.....	671	949,812 00
Total.....	3,476	\$5,510,624 00
Deduct policies ceased to be in force.....	153	194,953 00
Policies in force in Maine, December 31, 1900.....	3,323	\$5,315,671 00
Losses and claims unpaid December 31, of the previous year.....	2	\$20,500 00
Losses and claims incurred during the year.....	27	38,639 13
Total.....	29	\$59,139 13
Losses and claims settled during the year.....	28	58,677 65
Losses and claims unpaid Dec. 31, 1900.....	1	\$461 48
Premiums collected or secured without deductions.....		\$200,138 31

*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, \$2,290,823.

NORTHWESTERN MUTUAL LIFE INSURANCE
COMPANY,

MILWAUKEE, WIS.

Principal Office, Cor. Broadway and Michigan Sts.

INCORPORATED IN 1857. COMMENCED BUSINESS IN 1858.

H. L. PALMER, *President.*

J. W. SKINNER, *Secretary.*

INCOME.

First year's premiums.....	\$2,643,650 42	
Renewal premiums.....	16,053,843 41	
Single premiums.....	75,162 85	
Dividends applied to pay running premiums.....	1,556,801 09	
Dividends applied to purchase additions and annuities....	535,371 04	
Surrender values applied to pay running premiums.....	437 15	
Consideration for annuities.....	69,491 40	
Total premium income.....		\$20,934,757 86
Rent—including company's use of own buildings.....	\$402,043 52	
Interest on loans on mortgages of real estate.....	3,536,781 13	
Interest on loans on company's policies.....	410,887 86	
Interest on premium notes, etc.....	31,080 54	
Interest on bonds.....	1,558,222 51	
Interest on bank deposits and debts due the company....	72,662 84	
Discount on claims paid in advance.....	151,432 83	
Total rents and interest.....		\$6,163,111 23
Profit on sale of real estate.....		62,935 58
Total income.....		\$27,160,804 17
Net ledger assets Dec. 31, 1899.....		121,264,990 72
Total.....		\$148,425,794 89

DISBURSEMENTS.

Death claims, \$4,332,016.23; additions, \$99,937.66.....	\$4,431,953 89	
Endowments, \$928,778.00; additions, \$34,615.00.....	963,393 00	
Installment claims.....	53,251 74	
Amount paid for losses and matured endowments.....	\$5,448,598 63	
Paid to annuitants.....	12,860 46	
Premium notes voided by lapse.....	586 35	
Dividends paid policy holders.....	1,137,158 34	
Dividends applied to pay running premiums.....	1,556,801 09	
Dividends applied to purchase additions and annuities....	535,371 04	
Surrender values paid.....	1,163,410 41	
Surrender values applied to pay running premiums.....	437 15	
Total paid policy holders.....		\$9,855,223 47
Commissions to agents: new policies, \$1,168,988.50.....	} \$2,548,329 67	
renewals, \$1,374,210.69; annuities, \$844.08.....		
single premiums, \$4,286.40.....		
Salaries and compensation of officers and office employes	413,064 27	
Medical examiners' fees and inspection of risks.....	147,476 00	

Taxes on :

premiums, \$234,521.56; reserves, \$13,287.99	}	\$656,846 20
real estate, \$116,341.29; income, \$241,636.16		
internal revenue, \$51,059 20		
Insurance Department fees and agents' licenses.....		9,006 45
Municipal and state licenses.....		9,845 10
Repairs and expenses on real estate, except taxes.....		244,813 12
Rents—including company's use of own buildings.....		35,800 00
Advertising, \$6,217.08; printing and stationery, \$44,970.23. {		117,118 95
postage, \$65,931.64		
Legal expenses, \$33,328.24; furniture, \$1,788.48		35,116 72
Loss on sale of ledger assets		12,055 37
All other disbursements, viz: Loan expenses, \$111,614.37;		
exchange, \$9,984.53; freight and express, \$8,765.43; ex-		
penses of trustees and executive committee, \$35,400.31;		
loss expenses, \$3,427.91; traveling expenses, \$8,091.05;		
adjustments of real estate values, \$49,917.79; expense		
insurance commissioner's examinations, \$430.50; taxa-		
tion expenses, \$1,081.00; loss on sale of bonds, \$10,000.00;		
lost remittance, \$6.25		
		<u>238,719 14</u>
Total disbursements.....		<u>\$4,468,190 99</u>
Balance		<u>\$14,323,414 46</u>
		<u>\$134,102,380 43</u>

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$4,608,521 64
Loans on mortgages of real estate.....	72,484,397 47
Loans on company's policies assigned as collateral	7,176,615 00
Premium notes on policies in force	285,648 93
Book value of bonds—excluding interest.....	45,697,482 02
Cash in office and in bank	3,890,437 60
Agents' balances	6,077 72
Total	<u>\$134,149,180 38</u>
Deduct ledger liabilities	<u>46,799 95</u>
Ledger assets, per balance	<u>\$134,102,380 43</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$958,611 08
Interest due and accrued on bonds	762,761 96
Interest due and accrued on premium notes, loans or liens	8,517 47
Interest due and accrued on other assets	245,580 34
Rents due and accrued on company's property.....	31,373 83
Total interest and rents	<u>\$2,006,844 68</u>
Market value of bonds over book value.....	<u>1,731,245 39</u>

	<i>New</i>	
	<i>Business.</i>	<i>Renewals.</i>
Gross uncollected premiums.....	*	\$432,325 00
Gross deferred premiums	\$167,842 00	1,283,400 00
Total	<u>\$167,842 00</u>	<u>\$1,715,725 00</u>
Deduct loading	73,682 64	132,110 83
Net uncollected and deferred premiums	\$94,159 36	\$1,583,614 17
		<u>\$1,677,773 53</u>
Gross assets		<u>\$139,518,244 03</u>

*This report is made on the "cash paid for basis" therefore no credit taken for uncollected first premiums on new policies.

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured	\$6,077 72
Total admitted assets	\$139,512,166 31

LIABILITIES.

Net present value of outstanding policies, <i>actuaries, 4%</i>	\$108,730,592 00
Same for annuities	201,494 00
Net reserve	\$108,932,086 00
Present value of future installments on matured policies	304,587 34
Matured endowments due and unpaid	\$56,218 00
Death losses due and unpaid	44,537 95
Death losses in process of adjustment or adjusted and not due	187,254 90
Death losses reported, no proofs received	179,262 33
Losses and claims resisted	76,848 83
Annuity claims due and unpaid	200 00
Installment claims due and unpaid	300 00
Total policy claims.	\$544,622 01
Unpaid dividends or other profits due policy holders	213,993 49
Salaries, rents, commissions and other accounts due or accrued	65,569 83
Premiums paid in advance	5,560 00
Surplus held to meet <i>tontine</i> and semi- <i>tontine</i> policy contracts	23,360,346 00
Excess of 3% over 4% reserve on policies issued since January 31, 1899	378,554 00
Special reserve for paid-up insurance claimable, etc.	140,255 00
Liabilities on policy holders account	\$133,945,513 67
Surplus to policy holders	5,566,652 64
Total liabilities and surplus.	\$139,512,166 31

***EXHIBIT OF POLICIES.**

†POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	149,603	\$348,141,000 00		
Endowment	53,634	120,978,530 00		
All other	5,341	17,974,806 00	208,578	\$487,094,336 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life	13,385	\$33,810,357 00		
Endowment	9,053	20,989,001 00		
All other	2,363	6,693,898 00	24,801	\$61,493,256 00

OLD POLICIES REVIVED.

Whole life	302	\$638,764 00		
Endowment	225	422,561 00		
All other	46	132,500 00	573	\$1,193,825 00

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

	<i>Number.</i>	<i>Amount.</i>
† Outstanding at end of year 1899, as reported	211,926	\$497,606,125 00
Deduct unpaid of 1899	3,348	10,511,789 00
Amount in force actually paid for at end of previous year	208,578	\$487,094,336 00

108 NORTHWESTERN MUTUAL LIFE INSURANCE CO.

OLD POLICIES INCREASED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	145	-		
Endowment	83	-	228	-

ADDITIONS BY DIVIDENDS.

Whole life	-	\$600,217 00		
Endowment	-	358,860 00		
All other	-	1,699,656 00	-	\$2,658,733 00
Total			234,180	\$552,440,150 00

POLICIES TERMINATED DURING THE YEAR.

Whole life	5,631	\$12,304,784 00		
Endowment	2,749	5,843,032 00		
All other	1,053	4,645,044 00	9,433	\$22,792,860 00

HOW TERMINATED.

By death	1,845	\$4,700,636 00		
maturity	445	975,673 00		
expiry	69	1,875,652 00		
surrender	2,108	3,513,957 00		
lapse	4,876	9,609,483 00		
change and decrease.....	90	2,117,459 00		
Total	9,433	\$22,792,860 00		

POLICIES IN FORCE DEC. 31, 1900.

Whole life	157,804	\$370,885,554 00		
Endowment	60,246	136,905,920 00		
All other	6,697	21,855,816 00	224,747	\$529,647,290 00

*BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	2,418	\$3,654,519 00
Policies issued during the year	457	732,562 00
Total	2,875	\$4,387,081 00
Deduct policies ceased to be in force	134	157,738 00
Policies in force in Maine, December 31, 1900	2,741	\$4,229,343 00
Losses and claims unpaid December 31, of the previous year .	1	\$20,652 00
Losses and claims incurred during the year	18	26,997 50
Total	19	\$47,649 50
Losses and claims settled during the year	18	31,427 50
Losses and claims unpaid Dec. 31, 1900 .	1	\$16,222 00
Premiums collected or secured without deductions:		
cash, \$171,916.20; notes or credits, \$87.83		\$172,004 03

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

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.....	\$1,364,264 05	
Renewal premiums	5,804,158 13	
Dividends applied to pay running premiums.....	690,136 36	
Dividends applied to purchase additions and annuities.	216,914 14	
Surrender values applied to pay running premiums.....	54,602 18	
Surrender values applied to purchase paid-up insurance and annuities.....	143,850 00	
Consideration for annuities.....	552,136 83	
Total	\$8,826,081 69	
Deduct re-insurance.....	4,543 04	
Net premium income.....		\$8,821,538 65
Rent	\$193,949 86	
Interest on loans on mortgages of real estate	787,828 84	
Interest on collateral loans, premium notes, etc.	433,607 51	
Interest on bonds and dividends on stocks.	621,436 41	
Interest on bank deposits and debts due the company...	15,980 05	
Total rents and interest		\$2,052,802 67
Profit on sale of real estate, \$31,135.63; securities, \$28,488.00		59,623 63
Income from all other sources, viz.: Suspended bank dividends, \$72.95; bonuses on mortgages, \$1,893.60; agents' balance recovered, \$50.00.		2,016 55
Total income.....		\$10,935,981 50
Net ledger assets Dec. 31, 1899		37,696,340 07
Total.....		\$48,632,321 57

DISBURSEMENTS.

Death claims, \$2,151,865.19; additions, \$30,103.00.....	\$2,181,971 19	
Endowments, \$505,456.00; additions, \$10,850.00.....	516,306 00	
Installment claims.....	107,111 00	
Amount paid for losses and matured endowments.....	\$2,805,388 19	
Paid to annuitants.....	111,317 08	
Premium notes voided by lapse	37,104 37	
Dividends applied to pay running premiums.	690,136 36	
Dividends applied to purchase additions and annuities...	216,914 14	
Surrender values paid.....	492,729 46	
Surrender values applied to pay running premiums.....	54,602 18	
Surrender values applied to purchase paid-up insurance and annuities	143,850 00	
Total paid policy holders		\$4,552,041 76

Commissions to agents: new policies, \$726,903.39	}	\$1,103,203 73
renewals, \$365,672.76; annuities, \$10,627.58		
Commuting renewal commissions		5,073 74
Salaries and allowances to managers and agents		86,712 46
Salaries and compensation of officers and office employes		170,957 21
Medical examiners' fees and inspection of risks		91,932 92
Taxes on:		
premiums, \$88,795.76; reserves, \$9,977.97	}	368,762 28
real estate, \$51,477.39; internal revenue, \$33,686.79		
other investments, \$186,831.37		
Insurance Department fees and agents' licenses		11,868 60
Municipal and state licenses		16,187 40
Repairs and expenses on real estate, except taxes.		27,928 65
Rents		41,299 52
Advertising, \$27,334.88; printing and stationery, \$20,976.30 } postage, \$20,419.35	}	68,730 53
Legal expenses, \$17,291.36; furniture, etc., \$4,739.44		
Home office expenses		41,327 14
Maintenance of properties		88,335 52
Fire and other insurance		11,331 23
		<u>\$2,155,681 73</u>
Total disbursements.		\$6,707,723 49
Balance		<u>\$41,924,598 08</u>

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$2,611,747 49
Loans on mortgages of real estate	15,882,579 23
Loans secured by collateral	4,402,748 03
Loans on company's policies assigned as collateral	3,341,332 00
Premium notes on policies in force, of which \$11,382.05 is for first year's premiums	1,069,003 34
Book value of stocks and bonds—excluding interest	13,580,864 60
Cash in office and in bank	777,774 63
Furniture	3,900 00
Bills receivable, \$150,142.55; agents' balances, \$5,565.89	155,708 44
Temporary obligations for premiums, mainly secured by reserve on policies	104,207 22
Total	<u>\$41,929,864 98</u>
Deduct ledger liabilities.	5,266 90
Ledger assets, per balance.	<u>\$41,924,598 08</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$284,272 68	
Interest accrued on stocks and bonds	98,241 10	
Interest due and accrued on collateral loans	7,841 86	
Interest accrued on other assets	3,000 00	
Rents due and accrued on company's property	10,268 12	
Total interest and rents	<u>\$403,623 76</u>	
Market value of stocks and bonds over book value	541,880 40	
	<i>New</i>	<i>Renewals.</i>
Gross uncollected premiums	\$292,542 29	\$355,147 17
Gross deferred premiums	107,104 35	536,595 38
Total	<u>\$399,646 64</u>	<u>\$891,742 55</u>
Deduct loading	215,009 89	48,332 45
Net uncollected and deferred premiums	<u>\$184,636 75</u>	<u>\$843,410 10</u>
Gross assets		<u>\$43,898,149 09</u>

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, safes, etc.	\$3,900 00	
Agents' debit balances, unsecured.	3,184 67	
Bills receivable, unsecured.	26,051 81	
Commissions payable to agents on premium notes when paid.	15,271 03	14,029 82
Total.		\$47,166 30
Total admitted assets.		\$43,850,982 79

LIABILITIES.

Net present value of outstanding policies, <i>actuaries</i> , 4% ...	\$35,675,419 00	
Same for reversionary additions.	667,641 00	
Same for annuities.	743,532 00	
Total.	\$37,086,592 00	
Deduct net value of risks re-insured.	52,108 00	
Net reserve.		\$37,034,484 00
Present value of future installments on matured policies.		343,259 00
Trust deposits.		12,778 00
Death losses reported, no proofs received.		182,406 76
Unpaid dividends or other profits due policy holders.		65,393 36
Premiums paid in advance.		36,565 10
Scrip outstanding.		8,580 00
Special reserve.		469,041 00
Surplus accumulated upon special forms of policies.		2,483,983 85
Liabilities on policy holders account.		\$40,636,491 07
Surplus to policy holders.		3,214,591 72
Total liabilities and surplus.		\$43,850,982 79

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

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

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.	10,231	\$24,548,627 00		
Endowment.	4,660	10,943,577 00		
All other.	3,352	11,267,839 00		
Reversionary additions.	-	114,161 00	18,243	\$46,874,204 00

OLD POLICIES REVIVED.

Whole life.	292	\$533,688 00		
Endowment.	152	167,672 00		
All other.	626	1,607,056 00		
Reversionary additions.	-	446 00	1,070	\$2,308,862 00

OLD POLICIES INCREASED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	66	\$133,915 00		
Endowment.....	22	37,022 00		
All other.....	5	537,131 00	93	\$708,068 00
Total.....			93,673	\$235,419,880 00

POLICIES TERMINATED DURING THE YEAR.

Whole life.....	4,897	\$12,225,840 00		
Endowment.....	2,420	5,751,154 00		
All other.....	1,987	6,082,464 00		
Reversionary additions.....	-	959,676 00	9,304	\$25,019,134 00

HOW TERMINATED.

By death.....	757	\$2,081,925 00		
maturity.....	228	481,957 00		
expiry.....	292	777,176 00		
surrender.....	1,229	2,885,517 00		
lapse.....	3,953	8,771,758 00		
change and decrease.....	101	1,535,957 00		
not being taken.....	2,744	8,484,844 00		
Total.....	9,304	\$25,019,134 00		

*POLICIES IN FORCE DEC. 31, 1900.

Whole life.....	52,750	\$130,554,235 00		
Endowment.....	23,226	51,911,080 00		
All other.....	8,393	26,892,645 00		
Reversionary additions.....	-	1,042,786 00	84,369	\$210,400,746 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,345	\$1,933,110 00
Policies issued during the year.....	314	398,000 00
Total.....	1,662	\$2,331,110 00
Deduct policies ceased to be in force.....	113	126,000 00
Policies in force in Maine, December 31, 1900.....	1,549	\$2,205,110 00
Losses and claims unpaid December 31, of the previous year.....	1	\$2,000 00
Losses and claims incurred during the year.....	12	30,045 00
Total.....	13	\$32,045 00
Losses and claims settled during the year.....	11	29,045 00
Losses and claims unpaid Dec. 31, 1900.....	2	\$3,000 00
Premiums collected or secured without deductions:		
cash, \$84,459.74; notes or credits, \$1,676.79.....		\$86,136 53

*Policies re-insured, 24—\$143,160.

PHENIX MUTUAL LIFE INSURANCE COMPANY,

HARTFORD, CONN.

Principal Office, No. 49 Pearl St.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

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

INCOME.

First year's premiums.....	\$588,775 59	
Renewal premiums.....	1,637,551 36	
Dividends applied to pay running premiums.....	186,840 66	
Dividends applied to purchase additions and annuities...	53,254 20	
Surrender values applied to pay running premiums.....	4,460 05	
Surrender values applied to purchase paid-up insurance and annuities.....	57,604 00	
Consideration for annuities.....	29,301 55	
Total.....	\$2,557,787 41	
Deduct re-insurance.....	15,694 61	
Net premium income.....	\$2,542,092 80	
Rent—including company's use of own buildings.....	\$52,667 34	
Interest on loans on mortgages of real estate.....	358,182 41	
Interest on collateral loans, premium notes, etc.....	52,058 34	
Interest on bonds and dividends on stocks.....	171,437 56	
Interest on bank deposits and debts due the company.....	9,889 89	
Discount on claims paid in advance.....	184 84	
Total rents and interest.....	\$644,420 38	
Profit on sale of real estate.....	14,720 18	
Income from all other sources.....	2,979 45	
Total income.....	\$3,204,212 81	
Net ledger assets Dec. 31, 1899.....	11,810,069 50	
Total.....	\$15,014,282 31	

DISBURSEMENTS.

Death claims, \$864,277.97; additions, \$4,154.00.....	\$968,431 97
Endowments, \$111,796.00; additions, \$5,169.00.....	116,965 00
Installment claims.....	3,766 67
Amount paid for losses and matured endowments.....	\$989,163 64
Paid to annuitants.....	6,825 73
Premium notes voided by lapse.....	5,173 60
Dividends paid policy holders.....	4,285 81
Dividends applied to pay running premiums.....	186,840 66
Dividends applied to purchase additions and annuities...	53,254 20
Surrender values paid.....	150,368 34
Surrender values applied to pay running premiums.....	4,460 05
Surrender values applied to purchase paid-up insurance and annuities.....	57,604 00
Total paid policy holders.....	\$1,457,976 08

114 PHENIX MUTUAL LIFE INSURANCE COMPANY.

Commissions to agents: new policies, \$288,905.23	}	\$403,893 62
renewals, \$113,488.33; annuities, \$1,502.06.		
Commuting renewal commissions		380 00
Salaries and allowances to managers and agents.		63,316 98
Salaries and compensation of officers and office employes		78,431 63
Medical examiners' fees and inspection of risks.		52,692 00
Taxes on:		
premiums, \$21,226.34; reserves, \$1,152.07.	}	78,990 20
real estate, \$18,829.12; franchise, \$28,406.19.		
all other, \$9,376.48		
Insurance Department fees and agents' licenses		4,513 64
Municipal and state licenses.		2,987 78
Repairs and expenses on real estate, except taxes.		20,409 69
Rents—including company's use of own buildings		25,954 70
Advertising, \$14,402.98; printing and stationery, \$20,521.94. }		45,539 03
postage, \$10,614.11.		
Legal expenses, \$2,017.46; furniture, etc., \$3,422.96.		5,440 42
Loss on sale of ledger assets.		2,196 59
All other disbursements, viz: Exchange, \$814.33; sundry expenses, \$14,270.18; agents' balances, \$1,371.53; foreclosure expenses, \$2,282.40.		18,738 44
		\$803,486 72
Total disbursements		\$2,261,462 75
Balance		\$12,752,819 56

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$1,017,625 19
Loans on mortgages of real estate	6,780,531 98
Loans secured by collateral.	1,000 00
Loans on company's policies assigned as collateral	534,457 00
Premium notes on policies in force, of which \$5,996.00 is for first year's premiums.	303,416 57
Book value of stocks and bonds—excluding interest.	3,693,239 27
Cash in office and in bank	422,549 55
Ledger assets, per balance.	\$12,752,819 56

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.	\$137,893 44
Interest due on premium notes, loans or liens	4,406 28
Total interest.	\$142,304 72
Market value of stocks and bonds over book value.	157,705 97

	<i>New Business.</i>	<i>Renewals.</i>	
Gross uncollected premiums.	\$56,719 13	\$70,586 21	
Gross deferred premiums	30,816 40	135,172 05	
Total	\$87,535 53	\$205,758 26	
Deduct loading.	50,770 61	12,345 50	
Net uncollected and deferred premiums	\$36,764 92	\$193,412 76	\$230,177 68
Total admitted assets			\$13,283,007 93

LIABILITIES.

Net present value of outstanding policies, <i>actuaries</i> , 4% ...	\$12,209,876 00
Same for reversionary additions.	276,617 00
Same for annuities.	65,307 00
Total	\$12,551,800 00
Deduct net value of risks re-insured.	39,761 00
Net reserve.	\$12,512,039 00

PHENIX MUTUAL LIFE INSURANCE COMPANY. 115

Present value of future installments on matured policies	\$27,457 00
Special policy reserve.	132,427 00
Death losses in process of adjustment or adjusted and not due	\$19,275 00
Death losses reported, no proofs received	15,318 00
Total policy claims.....	\$34,593 00
Premiums paid in advance	8,707 00
Liabilities on policy holders account	\$12,715,223 00
Surplus to policy holders	567,784 93
Total liabilities and surplus	\$13,283,007 93

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

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

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	5,150	\$8,835,440 00		
Endowment	3,500	5,543,266 00		
All other.....	235	442,230 00		
Reversionary additions.....	-	103,219 00	8,885	\$14,924,155 00

OLD POLICIES REVIVED.

Whole life	35	\$59,500 00		
Endowment	16	22,150 00		
All other.....	16	20,000 00		
Reversionary additions	-	160 00	67	\$101,810 00

OLD POLICIES INCREASED.

Whole life.	-	\$11,570 00		
Endowment.....	-	8,992 00		
Reversionary additions.....	-	336 00	-	\$20,898 00

POLICIES TRANSFERRED.

Whole life.	109	\$255,632 00		
Endowment.....	107	180,500 00		
All other.....	164	254,187 00	380	\$690,319 00
Total.....			44,844	\$73,725,344 00

POLICIES TERMINATED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	3,407	\$5,982,421 00		
Endowment.....	1,851	2,967,587 00		
All other	577	949,261 00		
Reversionary additions	-	23,936 00	5,835	\$9,923,205 00

HOW TERMINATED.

By death.....	552	\$881,517 00
maturity	88	116,964 00
expiry	80	137,500 00
surrender	498	879,340 00
lapse	2,286	3,644,690 00
change and decrease.....	380	810,871 00
not being taken	1,951	3,452,323 00
Total	5,835	\$9,923,205 00

*POLICIES IN FORCE DEC. 31, 1900.

Whole life	22,525	\$38,479,700 00		
Endowment	13,937	20,840,359 00		
All other	2,547	3,992,473 00		
Reversionary additions	-	489,607 00	39,009	\$63,802,139 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.	836	\$839,701 00
Policies issued during the year.....	197	203,802 00
Total	1,033	\$1,043,503 00
Deduct policies ceased to be in force	105	123,398 00
Policies in force in Maine, December 31, 1900.	928	\$920,105 00
Losses and claims incurred during the year	12	\$9,162 00
Losses and claims settled during the year	11	8,887 00
Losses and claims unpaid Dec. 31, 1900.	1	\$275 00
Premiums collected or secured without deductions: cash, \$31,868.83; dividends, \$3,697.43	-	\$35,566

* Policies re-insured, 45—\$353,631.

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.....	\$ 532,618 44	
Renewal premiums.....	3,962,407 04	
Dividends applied to pay running premiums.....	530,081 37	
Dividends applied to purchase additions and annuities...	105,549 50	
Surrender values applied to purchase paid-up insurance and annuities.....	95,947 00	
Consideration for annuities.....	67,544 88	
Total premium income.....		\$5,294,148 23
Rent.....	\$ 52,326 27	
Interest on loans on mortgages of real estate.....	562,037 47	
Interest on collateral loans, premium notes, etc.....	426,526 83	
Interest on bonds and dividends on stocks.....	655,116 93	
Discount on claims paid in advance.....	52,056 70	
Total rents and interest.....		\$1,748,064 20
Profit on sale or maturity of real estate, \$16,286.56; securities, \$183,665.30		199,891 86
Total income.....		\$7,242,104 29
Net ledger assets Dec. 31, 1899.....		37,810,944, 20
Total.....		\$45,053,048 49

DISBURSEMENTS.

Death claims, \$1,140,467.02; additions, \$20,820.00.....	\$1,161,287 02
Endowments, \$1,104,089.00; additions, \$37,686.00.....	1,141,775 00
Installment claims.....	23,413 01
Amount paid for losses and matured endowments, \$2,326,475 03	
Paid to annuitants.....	66,826 88
Dividends paid policy holders.....	65,353 16
Dividends applied to pay running premiums.....	530,081 37
Dividends applied to purchase additions and annuities...	105,549 50
Surrender values paid.....	283,534 47
Surrender values applied to purchase paid-up insurance and annuities.....	95,947 00
Total paid policy holders.....	\$3,473,767 41

Commissions to agents: new policies, \$198,112.11.....	}	\$437,444 67
renewals, \$236,055.32; annuities, \$3,277.24.....		
Salaries and allowances to managers and agents.....		42,835 67
Salaries and compensation of officers and office employes		216,962 54
Medical examiners' fees.....		21,281 84
Taxes on:		
premiums, \$63,422.52; reserves, \$7,108.13.....	}	93,498 94
real estate, \$12,691.00; internal revenue, \$10,277.29.....		
Insurance Department fees and agents' licenses.....		4,211 91
Municipal and state licenses.....		575 00
Repairs and expenses on real estate, except taxes.....		48,985 104
Rents.....		18,931 76
Advertising, \$13,496.90; printing and stationery, \$20,050.77..	}	42,617 01
postage \$9,069 34.....		
Legal expenses, \$16,110.00; fuel, light, etc., \$13,875.62.....	}	47,778 67
sundries, \$17,793.05.....		
Expenses on mortgage investments.....		10,392 63
		<u>\$985,515 68</u>
Total disbursements.....		<u>\$4,459,283 09</u>
Balance.....		<u>\$40,593,765 40</u>

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$3,124,796 98
Loans on mortgages of real estate.....	10,893,573 65
Loans secured by collateral.....	5,277,125 65
Loans on company's policies assigned as collateral.....	3,489,164 00
Premium notes on policies in force.....	12,286 82
Book value of stocks and bonds—excluding interest.....	17,672,754 95
Cash in office and in bank.....	124,063 35
	<u>\$40,593,765 40</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$165,529 115	
Interest accrued on collateral loans.....	42,053 09	
Interest accrued on premium notes, loans or liens.....	43,614 55	
Rents due and accrued on company's property.....	5,254 08	
	<u>\$256,450 87</u>	
Total interest and rents.....	\$256,450 87	
Market value of stocks and bonds over book value.....	1,389,290 55	
	<u>\$43,009,633 21</u>	
	<i>New</i>	<i>Renewals.</i>
	<i>Business.</i>	
Gross uncollected premiums.....	\$63,807 35	\$212,508 28
Gross deferred premiums.....	67,876 74	606,585 95
	<u>\$131,684 09</u>	<u>\$819,099 23</u>
Deduct loading.....	25,019 98	155,626 95
Net uncollected and deferred premiums.....	\$106,664 11	\$663,462 28
		<u>\$770,126 39</u>
Total admitted assets.....		<u>\$43,009,633 21</u>

LIABILITIES.

Net present value of outstanding policies, <i>actuaries, 4%</i> ..	\$34,465,787 00	
Same for reversionary additions.....	\$91,829 00	
Same for annuities.....	555,601 00	
Net reserve		\$35,913,217 00
Present value of future installments on matured policies.....		168,805 00
Matured endowments due and unpaid.....	\$18,987 00	
Death losses due and unpaid.	26,837 27	
Death losses in process of adjustment or adjusted and not due.	16,500 00	
Death losses reported, no proofs received	47,754 00	
Losses and claims resisted.	8,435 30	
Annuity claims due and unpaid	979 00	
Total policy claims.....		\$119,492 57
Unpaid dividends or other profits due policy holders		61,688 59
Salaries, rents, commissions and other accounts due or accrued.....		482 81
Premiums paid in advance		261,746 84
Surrender values claimable on policies cancelled.....		404,364 00
Liabilities on policy holders account.....		\$36,729,796 81
Gross divisible surplus.....	\$5,279,836 40	
Cash capital.....	1,000,000 00	
Surplus to policy holders		\$6,279,836 46
Total liabilities and surplus		\$43,009,633 21

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
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	43,618	\$128,740,464 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life	546	\$1,490,140 00		
Endowment	3,969	8,681,605 00		
All other.....	844	2,809,952 00		
Reversionary additions.....	-	163,584 00	5,359	\$13,145,281 00

OLD POLICIES REVIVED.

Whole life	13	\$32,446 00		
Endowment.....	126	404,234 00		
All other.....	25	83,848 00		
Reversionary additions.....	-	1,054 00	164	\$521,582 00

OLD POLICIES CHANGED AND INCREASED.

Whole life	25	\$59,344 00		
Endowment	110	383,156 00		
All other.....	8	19,533 00	143	\$462,033 00
Total.....			48,684	\$142,869,360 00

POLICIES TERMINATED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	267	\$719,461 00		
Endowment.....	1,983	5,597,036 00		
All other.....	594	2,251,131 00		
Reversionary additions.....	-	100,408 00	2,844	\$8,668,036 00

HOW TERMINATED.

By death.....	376	\$1,252,659 00		
maturity.....	360	1,150,037 00		
expiry.....	-	800 00		
surrender.....	585	1,779,102 00		
lapse.....	1,266	3,518,657 00		
change and decrease.....	143	694,690 00		
not being taken.....	114	272,091 00		
Total.....	2,844	\$8,668,036 00		

POLICIES IN FORCE DEC. 31, 1900.

Whole life.....	4,431	\$14,950,664 00		
Endowment.....	36,830	100,437,390 00		
All other.....	4,579	17,487,643 00		
Reversionary additions.....	-	1,325,627 00	45,840	\$134,201,324 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	517	\$956,801 00
Policies issued during the year.....	88	148,031 00
Total.....	605	\$1,104,832 00
Deduct policies ceased to be in force.....	28	52,261 00
Policies in force in Maine, December 31, 1900.....	577	\$1,052,571 00
Losses and claims unpaid Dec. 31, of the previous year.....	1	\$7,067 00
Losses and claims incurred during the year.....	6	9,942 00
Total.....	7	\$17,009 00
Losses and claims settled during the year.....	6	16,067 00
Losses and claims unpaid Dec. 31, 1900.....	1	\$942 00
Premiums collected or secured without deductions.....		\$35,907 86

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY,

NEW YORK, N. Y.

Principal Office, No. 346 Broadway.

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1875.

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

Cash Capital, \$100,000.

INCOME.

First year's premiums	\$735,661 11	
Renewal premiums	2,566,203 08	
Dividends applied to pay running premiums.....	104,185 38	
Surrender values applied to purchase paid-up insurance and annuities.....	22,188 29	
Consideration for annuities.....	1,300 00	
Total	\$3,429,537 86	
Deduct re-insurance	8,479 27	
Net premium income		\$3,421,058 59
Rent—including company's use of own buildings	\$25,236 98	
Interest on loans on mortgages of real estate.....	16,169 29	
Interest on collateral loans, premium notes, etc.....	32,044 89	
Interest on bonds and dividends on stocks.....	32,909 01	
Interest on bank deposits and debts due the company ..	8,583 18	
Total rents and interest		\$114,943 35
Dividends and surrender values on re-insurance.....	108 78	
Premium notes, loans or liens restored by revival of policies.	3,781 80	
Profit on sale of securities	9,437 08	
Appreciation in value of real estate	22,558 37	
Total income	\$3,571,887 97	
Net ledger assets Dec. 31, 1899	2,614,117 23	
Total		\$6,186,005 20

DISBURSEMENTS.

Death claims	\$1,321,005 18	
Endowments, \$250.00; additions, \$19.83.....	269 83	
Installment claims	1,250 00	
Total	\$1,322,525 01	
Deduct amount received for re-insurance.....	10,000 00	
Net amount paid for losses and matured endowments	\$1,312,525 01	
Paid to annuitants	1,644 40	
Premium notes voided by lapse.....	92,853 52	
Dividends paid policy holders	17,123 15	
Dividends applied to pay running premiums.....	104,185 38	
Surrender values paid.....	70,037 78	
Surrender values applied to purchase paid-up insurance and annuities.....	22,188 29	
Total paid policy holders		\$1,620,557 53

Dividends to stock holders	\$6,977 60	
Commissions to agents: new policies, \$366,548.00 / renewals, \$123,495.98; annuities, \$65.00..... }	490,108 98	
Communiting renewal commissions.	97,238 34	
Salaries and allowances to managers and agents	122,439 15	
Salaries and compensation of officers and office employes	185,731 74	
Medical examiners' fees and inspection of risks.....	86,992 22	
Taxes on:		
premiums, \$38,715.97; reserves, \$647.74.	42,530 01	
real estate, \$3,066.30; franchise, \$100 00		
Insurance Department fees and agents' licenses	4,995 48	
Municipal and state licenses	2,531 27	
Repairs and expenses on real estate, except taxes.	8,915 09	
Rents—including company's use of own buildings.....	44,976 57	
Advertising, \$28,718.44; printing and stationery, \$15,732.93 / postage, \$16,359.91	60,811 28	
Legal expenses, \$26,007.22; furniture, etc., \$5,188.16.	31,195 38	
All other disbursements, viz: Attendance fees, \$2,590.00; exchange, \$2,604.64; revenue stamps, \$17,893.16; expense, \$22,534.62; traveling expense, \$29,405.15; profit and loss, \$98.35	75,125 92	\$1,260,369 03
Total disbursements		\$2,880,926 56
Balance		\$3,305,078 64

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$458,435 22
Loans on mortgages of real estate	423,200 00
Loans secured by collateral	20,705 13
Loans on company's policies assigned as collateral	255,855 47
Premium notes on policies in force, of which \$15,175.24 is for first year's premiums.....	719,525 60
Book value of stocks and bonds—excluding interest.....	773,949 80
Cash in office and in bank	468,528 18
Bills receivable, \$2,264.42; agents' balances, \$132,614.82.	134,879 24
Loans at interest to agents, secured.....	50,000 00
Ledger assets, per balance.....	\$3,305,078 64

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$7,789 06
Interest accrued on stocks and bonds.....	10,978 84
Interest accrued on collateral loans.....	234 50
Interest due and accrued on premium notes, loans or liens	27,626 94
Interest accrued on other assets.....	12,270 15
Rents due and accrued on company's property.	4,631 22
Total interest and rents.....	\$63,530 71
Market value of real estate over book value.....	8,722 39
Market value of stocks and bonds over book value.	63,540 73

	<i>New</i>	<i>Business.</i>	<i>Renewals.</i>	
Gross uncollected premiums.	\$174,930 00	\$267,176 00		
Gross deferred premiums.....	25,351 00	233,827 00		
Total	\$200,281 00	\$501,003 00		
Deduct loading.....	100,141 00	25,050 00		
Net uncollected and deferred premiums	\$100,140 00	\$475,953 00		\$576,093 00-
All other assets, viz: Internal revenue stamps				8,369
Gross assets				\$4,025,335 09

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured	\$119,520 23	
Bills receivable, unsecured	2,264 42	
Premium notes, loans, etc., in excess of reserve on policies	6,326 90	
Total		\$128,111 55
Total admitted assets		\$3,897,223 54

LIABILITIES.

Net present value of outstanding policies, <i>actuaries, 4%</i> ..	\$3,241,109 00	
Deduct net value of risks re-insured	4,549 00	
Net reserve		\$3,236,560 00
Present value of future installments on matured policies		9,134 10
Death losses in process of adjustment or adjusted and not due	\$60,000 00	
Death losses reported, no proofs received	53,860 00	
Losses and claims resisted	50,500 00	
Total policy claims		\$164,360 00
Premiums paid in advance		5,398 00
Surrender values claimable on policies cancelled		1,783 61
Trust funds held by the company		500 00
Liabilities on policy holders account		\$3,417,735 71
Gross divisible surplus	\$379,487 83	
Cash capital	100,000 00	
Surplus to policy holders		\$479,487 83
Total liabilities and surplus		\$3,897,223 54

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	4,831	\$14,022,261 00		
Endowment	845	1,665,358 00		
All other	27,013	91,352,481 00	32,689	\$107,040,100 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life	4	\$2,126 00		
Endowment	2	3,000 00		
All other	9,517	32,975,100 00	9,523	\$33,000,226 00

OLD POLICIES REVIVED.

Whole life	32	\$110,000 00		
Endowment	7	7,000 00		
All other	99	340,500 00	138	\$457,500 00

OLD POLICIES CHANGED AND INCREASED.

Whole life	1,821	\$4,923,656 00		
Endowment	296	694,661 00		
All other	61	134,382 00	2,178	\$5,752,699 00
Total			44,528	\$146,250,525 00

POLICIES TERMINATED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	1,121	\$4,550,388 00		
Endowment	60	113,750 00		
All other	10,636	38,700,259 00	11,817	\$43,364,397 00

HOW TERMINATED.

By death	396	\$1,334,804 00		
maturity	1	250 00		
expiry	5,892	23,813,279 00		
surrender	104	358,678 00		
lapse.....	1,346	4,930,169 00		
change and decrease.....	2,101	6,558,940 00		
not being taken	1,977	6,368,277 00		
Total	11,817	\$43,364,397 00		

*POLICIES IN FORCE DEC. 31, 1900.

Whole life.....	5,567	\$14,527,655 00		
Endowment	1,090	2,256,269 00		
All other	26,054	86,102,204 00	32,711	\$102,886,128 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	114	\$245,000 00
Policies issued during the year.....	44	89,000 00
Total	158	\$334,000 00
Deduct policies ceased to be in force	14	28,500 00
Policies in force in Maine, December 31, 1900.....	144	\$305,500 00
Losses and claims incurred during the year	1	\$1,600 00
Losses and claims settled during the year	1	1,000 00
Premiums collected or secured without deductions.....		\$7,910 13

* Policies re-insured, 40—\$436,000.

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	\$5,347,208 32	
Renewal premiums	16,895,763 34	
Dividends applied to pay running premiums	8,124 71	
Dividends applied to purchase additions and annuities ...	9,823 21	
Surrender values applied to pay running premiums	1,756 01	
Surrender values applied to purchase paid-up insurance and annuities.....	409,042 32	
Consideration for annuities.....	128,975 83	
Total	\$22,800,693 74	
Deduct re-insurance	52,868 03	
Net premium income.....	\$22,747,825 71	
Rent—including company's use of own buildings	\$310,174 47	
Interest on loans on mortgages of real estate	572,899 71	
Interest on collateral loans, premium notes, etc	40,476 41	
Interest on bonds and dividends on stocks	619,270 16	
Interest on bank deposits and debts due the company	11,579 81	
Total rents and interest	\$1,554,400 56	
Premium notes, loans or liens restored by revival of policies.....	5,226 28	
Profit on sale of real estate, \$2,929.78; securities, \$1,226.50	4,156 28	
Income from all other sources	11 00	
Total income	\$24,311,619 83	
Net ledger assets Dec. 31, 1899.....	32,467,265 15	
Total	\$56,778,884 98	

DISBURSEMENTS.

Death claims, \$6,127,864.30; additions, \$78,953.41.....	\$6,206,817 71
Endowments, \$18,925.00; additions, \$83.00	19,008 00
Installment claims	600 00
Amount paid for losses and matured endowments.....	\$6,226,425 71
Paid to annuitants.....	17,725 10
Premium notes voided by lapse	5,607 58
Dividends paid policy holders.....	466,331 59
Dividends applied to pay running premiums.....	8,124 71
Dividends applied to purchase additions and annuities...	9,823 21

126 PRUDENTIAL INSURANCE COMPANY OF AMERICA.

Surrender values paid	\$60,843 49	
Surrender values applied to pay running premiums.....	1,756 01	
Surrender values applied to purchase paid-up insurance and annuities	409,042 32	
Total paid policy holders		\$7,205,679 72
Dividends to stockholders.....	\$200,000 00	
Commissions to agents: new policies, \$2,916,929.07 }	5,131,929 97	
renewals, \$2,208,546.73; annuities, \$6,454.17		
Salaries and allowances to managers and agents.....	2,638,514 86	
Salaries and compensation of officers and office employes	920,692 94	
Medical examiners' fees and inspection of risks	459,390 72	
Taxes on:		
premiums, \$228,702.65; internal revenue, \$104,233.96 ... }	472,127 22	
real estate, \$83,432.09; surplus, \$55,698.52		
Insurance Department fees and agents' licenses.....	21,427 65	
Municipal and state licenses	36,032 58	
Repairs and expenses on real estate, except taxes.....	146,090 93	
Rents—including company's use of own buildings.....	233,873 67	
Advertising, \$295,616.61; printing and stationery, \$124,564.45; }	497,694 07	
postage, \$77,513.01.		
Legal expenses, \$25,221.30; furniture, etc., \$56,730.16	81,951 46	
Loss on sale of ledger assets	43,840 04	
All other disbursements, viz: Law library, \$642.25; ap- praising fees, \$175.60; general expenses, \$59,704.29; district expenses, \$13,013.26	73,535 40	\$10,977,101 51
Total disbursements		\$18,182,781 23
Balance		\$38,596,103 75

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$7,245,338 61
Loans on mortgages of real estate	11,377,631 07
Loans secured by collateral	807,900 00
Loans on company's policies assigned as collateral	399,455 02
Premium notes on policies in force	72,436 61
Book value of stocks and bonds—excluding interest.....	16,159,232 10
Cash in office and in bank	2,534,110 34
Ledger assets, per balance	\$38,596,103 75

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$193,004 01
Interest accrued on stocks and bonds.....	109,038 67
Interest accrued on collateral loans	9,454 37
Interest accrued on premium notes, loans or liens	926 94
Rents due and accrued on company's property	20,583 22
Total interest and rents.....	\$333,007 21
Market value of stocks and bonds over book value.....	665,576 75

	<i>New Business.</i>	<i>Renewals.</i>	
Gross uncollected premiums.....	\$406,810 12	\$244,399 88	
Gross deferred premiums	433,764 04	785,165 80	
Total.....	\$840,574 16	\$1,029,565 68	
Deduct loading	168,698 62	222,493 38	
Net uncollected and deferred premiums.....	\$671,875 54	\$807,072 30	\$1,478,947 84
Net consideration for annuities due and unreported			27,843 68
Furniture, fixtures and safes			53,006 85
Stationery, printed matter and supplies			23,504 00
Law library			6,674 45
Gross assets			\$41,189,664 53

DEDUCT ASSETS NOT ADMITTED.

Law library	\$6,674 45	
Furniture, fixtures, safes, etc.	58,006 85	
Supplies, printed matter and stationery	23,504 00	
Depreciation on real estate	352,568 26	
Total		\$440,753 56
Total admitted assets		\$40,748,910 97

LIABILITIES.

Net present value of outstanding policies, <i>actuaries, 4%</i> ..	\$30,601,267 00	
Same for reversionary additions	33,443 00	
Same for annuities	305,596 00	
Contingent liability on lapsed policies	71,031 00	
Special reserve	2,791,656 00	
Total	\$33,802,993 00	
Deduct net value of risks re-insured	78,600 00	
Net reserve		\$33,724,393 00
Present value of future installments on matured policies		10,107 90
Death losses in process of adjustment or adjusted and not due	\$131,469 28	
Death losses reported, no proofs received	79,682 00	
Losses and claims resisted	21,693 25	
Annuity claims due and unpaid	244 72	
Total policy claims		\$233,089 25
Unpaid dividends or other profits due policy holders		98,770 42
Salaries, rents, commissions and other accounts due or accrued		36,383 61
Premiums paid in advance		77,870 32
Unearned interest on policy loans		9,245 51
Liabilities on policy holders account		\$34,189,860 01
Gross divisible surplus	\$4,559,050 96	
Cash capital	2,000,000 00	
Surplus to policy holders		\$6,559,050 96
Total liabilities and surplus		\$40,748,910 97
Surplus accumulated on deferred dividend policies	\$306,707 84	
Surplus accumulated on all other policies	4,252,343 12	
Gross divisible surplus		\$4,559,050 96

EXHIBIT OF ORDINARY POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

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

NEW POLICIES ISSUED DURING THE YEAR.

Whole life	44,788	\$50,312,070 00		
Endowment	11,106	10,925,749 00		
All other	1,540	1,907,594 00		
Reversionary additions	-	25,553 00	57,384	\$63,170,966 00

OLD POLICIES REVIVED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	3,487	\$3,477,471 00		
Endowment	476	454,125 00		
All other	4	3,500 00		
Reversionary additions.....	-	7,468 00	3,967	\$3,942,564 00

OLD POLICIES INCREASED.

Whole life	-	\$154,961 00		
Endowment.....	-	130,164 00		
All other	-	10,790 00		
Reversionary additions	-	41,474 00	-	\$337,389 00
Total.....			164,579	\$180,613,148 00

POLICIES TERMINATED DURING THE YEAR.

Whole life.....	22,189	\$21,315,192 00		
Endowment.....	3,254	2,547,348 00		
All other	803	1,093,315 00		
Reversionary additions	-	23,480 00	26,246	\$24,979,335 00

HOW TERMINATED.

By death.....	737	\$739,756 00		
maturity	21	19,029 00		
expiry.....	366	492,979 00		
surrender	2,197	2,400,709 00		
lapse	22,646	20,793,291 00		
change and decrease	279	533,571 00		
Total	26,246	\$24,979,335 00		

* POLICIES IN FORCE DEC. 31, 1900.

Whole life	112,356	\$127,061,299 00		
Endowment.....	23,494	24,701,634 00		
All other.....	2,483	3,610,477 00		
Reversionary additions.....	-	260,403 00	138,333	\$155,633,813 00

EXHIBIT OF INDUSTRIAL POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

Whole life.....	3,315,141	\$385,860,377 00		
Endowment	7,949	726,688 00		
All other	83,099	2,452,292 00	3,406,189	\$389,039,257 00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	1,386,650	\$161,210,046 00		
Endowment	280	9,450 00		
All other	7,111	205,215 00		
Reversionary additions	-	5,358 00	1,394,041	\$161,430,069 00

OLD POLICIES REVIVED.

Whole life	104,038	\$12,707,497 00		
Endowment.....	132	15,559 00	104,170	\$12,723,056 00

* Policies re-insured, 82-\$1,440,584.

OLD POLICIES INCREASED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....			-	\$8,117,298 00
Total.....			4,904,400	\$571,309,680 00

POLICIES TERMINATED DURING THE YEAR.

Whole life.....	992,665	\$122,540,467 00		
Endowment.....	613	68,894 00		
All other.....	2,500	102,878 00		
Reversionary additions.....	-	445 00	995,778	\$122,712,684 00

HOW TERMINATED.

By death.....	58,734	\$5,494,555 00		
maturity.....	1	25 00		
expiry.....	37	17,422 00		
surrender.....	28,655	4,849,443 00		
lapse.....	906,201	112,292,576 00		
change and decrease.....	2,150	58,663 00		
Total.....	995,778	\$122,712,684 00		

POLICIES IN FORCE DEC. 31, 1900.

Whole life.....	3,813,164	\$445,354,651 00		
Endowment.....	7,748	682,803 00		
All other.....	87,710	2,554,629 00		
Reversionary additions.....	-	4,913 00	3,908,622	\$448,596,986 00

ORDINARY BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies issued during the year.....	91	\$72,900 00
Deduct policies ceased to be in force.....	7	4,500 00
Policies in force in Maine, December 31, 1900 ...	84	\$68,400 00
Premiums collected or secured without deductions.....		\$1,360 55

INDUSTRIAL BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies issued during the year.....	2,591	\$322,461 00
Deduct policies ceased to be in force.....	890	99,994 00
Policies in force in Maine, December 31, 1900.....	1,701	\$222,467 60
Losses and claims incurred during the year.....	7	\$215 50
Losses and claims settled during the year... ..	6	191 00
Losses and claims unpaid December 31, 1900.....	1	\$24 50
Premiums collected or secured without deductions.....		\$3,292 37

SECURITY MUTUAL LIFE INSURANCE COMPANY,

BINGHAMTON, N. Y.

Principal Office, Phelps Building.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1887.

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

INCOME.

First year's premiums	\$201,895 96	
Renewal premiums	571,642 85	
Dividends applied to pay running premiums	4,040 56	
Total premium income		\$777,579 37
Rent	\$608 00	
Interests on loans on mortgages of real estate	16,090 32	
Interest on collateral loans, premium notes, etc	904 53	
Interest on bonds and dividends on stocks	9,386 13	
Interest on bank deposits and debts due the company...	2,365 29	
Total rents and interest		29,354 27
Profit on sale of securities		1,100 00
Income from all other sources, viz: Premiums on securities, \$10,582.00; all other, \$2,165.45		12,747 45
Total income		\$820,781 09
Net ledger assets Dec. 31, 1899		790,116 52
Total		\$1,610,897 61

DISBURSEMENTS.

Death claims	\$315,662 77	
Installment claims	17,867 99	
Amount paid for losses and matured endowments.	\$333,530 76	
Return premiums	328 42	
Dividends applied to pay running premiums	4,040 56	
Surrender values paid	1,387 03	
Total paid policy holders		\$339,286 77
Commissions to agents: new policies, \$91,785.50; renewals, \$48,818.58	\$140,604 08	
Salaries and allowances to managers and agents	20,119 26	
Salaries and compensation of officers and office employes	31,351 04	
Medical examiners' fees and inspection of risks	16,710 69	
Taxes on:		
premiums \$4,374.36; real estate, \$194.61	}	9,268 87
internal revenue, \$4,699.90		
Insurance Department fees and agents' licenses	3,543 66	
Municipal and state licenses	1,510 51	
Repairs and expenses on real estate, except taxes	354 47	
Rents	14,448 42	

Advertising, \$5,873.78; printing and stationery, \$4,396.75; { postage, \$3,182.20	\$13,452 73	
Legal expenses, \$1,104.05; furniture, etc., \$1,474.08	2,578 13	
All other disbursements, viz: Traveling, \$13,190.36; office expenses, \$8,775.36; exchange, \$49.77; collection, \$17,460.24; accrued interest, \$634.65	40,110 38	\$294,052 24
Total disbursements		\$693,339 01
Balance		\$977,558 60

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$9,966 45
Loans on mortgages of real estate	292,975 00
Loans secured by collateral	19,858 72
Loans on company's policies assigned as collateral	74,220 03
Book value of stocks and bonds—excluding interest	322,050 25
Cash in office and in bank	157,478 43
Bills receivable, \$140.35; agents' balances, \$99,597.40	99,737 75
Suspense account	1,271 97
Ledger assets, per balance	\$977,558 60

NON LEDGER ASSETS.

Interest due and accrued on mortgages	\$5,011 81
Interest accrued on stocks and bonds	2,742 50
Interest accrued on collateral loans	208 74
Interest accrued on premium notes, loans or liens	2,071 20
Total interest	\$10,034 25
Market value of stocks and bonds over book value	2,490 25

	<i>New Business.</i>	<i>Renewals.</i>	
Gross uncollected premiums	\$39,691 90	\$85,002 48	
Gross deferred premiums	-	24,897 77	
Total	\$39,691 90	\$109,900 25	
Deduct loading	27,784 30	5,495 01	
Net uncollected and deferred premiums	\$11,907 60	\$104,405 24	\$116,312 84
Gross assets			\$1,106,395 94

DEDUCT ASSETS NOT ADMITTED.

Suspense account	\$1,271 97
Agents' debit balances, unsecured	99,597 40
Bills receivable, unsecured	140 35
Total	\$101,009 72
Total admitted assets	\$1,005,386 22

LIABILITIES.

Net present value of outstanding policies, <i>actuaries</i> , 4%	\$187,053 00
Present value of future installments on matured policies	47,193 34
Death losses in process of adjustment	\$36,500 00
Death losses reported, no proofs received	3,000 00
Losses and claims resisted	23,000 00
Total policy claims	\$62,500 00
Salaries, rents, commissions and other accounts due or accrued	19,712 42
Premium notes or loans on policies in excess of the net value of same	43,261 00
Liabilities on policy holders account	\$359,719 76
Surplus to policy holders	645,666 46
Total liabilities and surplus	\$1,005,386 22

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

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

NEW POLICIES ISSUED DURING THE YEAR.

Whole life	2	\$400 00		
Endowment	228	352,500 00		
All other.....	3,737	6,953,374 00	3,967	\$7,306,274 00

OLD POLICIES REVIVED.

Whole life	50	\$98,500 00		
Endowment.....	10	13,500 00		
All other.....	246	631,052 00	306	\$743,052 00

OLD POLICIES INCREASED.

Whole life	-	\$25,917 00		
All other.....	-	500 00	-	\$26,417 00

POLICIES TRANSFERRED.

Whole life			466	\$828,030 00
Total.....			19,321	\$38,212,656 00

POLICIES TERMINATED DURING THE YEAR.

Whole life.....	368	\$636,500 00		
Endowment.....	66	89,750 00		
All other.....	3,558	7,009,005 00	3,992	\$7,735,255 00

HOW TERMINATED.

By death.....	157	\$359,980 00		
surrender	25	73,500 00		
lapse	3,344	6,415,745 00		
change and decrease	-	58,000 00		
transfer	466	828,030 00		
Total	3,992	\$7,735,255 00		

POLICIES IN FORCE DEC. 31, 1900.

Whole life	180	\$367,601 00		
Endowment.....	213	326,750 00		
All other	14,936	29,783,050 00	15,329	\$30,477,401 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	51	\$84,500 00
Policies issued during the year	32	45,064 00
Total	83	\$129,564 00
Deduct policies ceased to be in force.	14	24,000 00
Policies in force in Maine, December 31, 1900.....	69	\$105,564 00
Losses and claims incurred during the year.	2	\$3,000 00
Losses and claims settled during the year.....	2	3,000 00
Premiums collected or secured without deductions		\$3,134 63

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.....	\$394,144 65	
Renewal premiums.....	2,330,358 97	
Dividends applied to pay running premiums.....	304,805 92	
Dividends applied to purchase additions and annuities..	101,712 81	
Total	\$3,131,022 35	
Deduct re-insurance	13,588 70	
Net premium income		\$3,117,433 65
Rent—including company's use of own buildings	\$105,690 79	
Interest on loans on mortgages of real estate.....	118,661 22	
Interest on collateral loans, premium notes, etc.....	59,395 26	
Interest on bonds and dividends on stocks.....	422,196 76	
Interest on bank deposits and debts due the company.....	32,773 97	
Discount on claims paid in advance	258 42	
Total rents and interest		\$738,976 42
Dividends and surrender values on re-insurances		1,008 10
Income from all other sources		1,500 00
Total income		\$3,858,918 17
Net ledger assets Dec. 31, 1899		15,011,248 41
Total		\$18,870,166 58

DISBURSEMENTS.

Death claims, \$772,453.04; additions, \$15,698.24	\$788,151 28	
Endowments, \$204,025.33; additions, \$10,067.79	214,093 12	
Installment claims	174 00	
Total	\$1,002,418 40	
Deduct amount received for re-insurance.....	20,000 00	
Net amount paid for losses and matured endowments	\$982,418 40	
Premium notes voided by lapse	5,709 00	
Dividends paid policy holders	6,848 11	
Dividends applied to pay running premiums.....	304,805 92	
Dividends applied to purchase additions and annuities..	101,712 81	
Surrender values paid	279,358 69	
Total paid policy holders		\$1,680,852 93

Commissions to agents: new policies, \$185,295.25	}	\$374,315 47
renewals, \$189,020.22		
Salaries and allowances to managers and agents		44,381 25
Salaries and compensation of officers and office employes		65,233 68
Medical examiners' fees and inspection of risks		29,259 83
Taxes on:		
premiums, \$16,761.72; reserves, \$24,331.77	}	67,874 55
real estate, \$26,781.06		
Insurance Department fees and agents' licenses		5,312 28
Municipal and state licenses		953 97
Repairs and expenses on real estate, except taxes		38,846 39
Rents—including company's use of own buildings		32,369 12
Advertising, \$3,124.01; printing and stationery, \$10,852.95 /	}	19,287 60
postage, \$5,310.64		
Legal expenses, \$2,984.47; furniture, etc., \$2,603.64		5,588 11
Premiums on bonds purchased		5,214 53
Depreciation on real estate		20,000 00
Revenue stamps and sundries		33,049 20
		\$741,685 98
Total disbursements		\$2,422,538 91
Balance		\$16,447,627 67

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$1,722,000 00
Loans on mortgages of real estate	2,887,185 79
Loans secured by collateral	520,460 00
Loans on company's policies assigned as collateral	896,007 65
Book value of stocks and bonds—excluding interest	9,796,222 00
Cash in office and in bank	473,560 86
Premium notes carried by company and payable during the year	152,191 37
	\$16,447,627 67

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$35,120 52
Interest accrued on stocks and bonds	135,899 83
Interest accrued on collateral loans	5,956 24
Interest due and accrued on premium notes, loans or liens	17,489 51
Rents accrued on company's property	12,608 24
	\$207,074 34
Market value of stocks and bonds over book value	886,415 00

	<i>New Business.</i>	<i>Renewals.</i>	
Gross uncollected premiums	\$55,060 42	\$145,711 01	
Gross deferred premiums	56,298 04	225,564 48	
Total	\$111,358 46	\$371,275 49	
Deduct loading	22,271 70	74,255 09	
Net uncollected and deferred premiums	\$89,086 76	\$297,020 40	\$386,107 16
Gross assets			\$17,927,224 17

DEDUCT ASSETS NOT ADMITTED.

Premium notes	\$152,191 37
Total admitted assets	\$17,775,032 80

LIABILITIES.

Net present value of outstanding policies, <i>actuaries, 4%</i> ..	\$15,228,270 00	
Same for reversionary additions	680,422 00	
Total	\$15,908,692 00	
Deduct net value of risks re-insured	41,696 00	
Net reserve.....		\$15,866,996 00
Present value of future installments on matured policies		1,352 52
Death losses reported, no proofs received	\$43,833 38	
Losses and claims resisted	7,000 00	
Total policy claims.....		\$50,833 38
Special reserve.....		15,000 00
Liabilities on policy holders account.....		\$15,934,181 90
Surplus to policy holders		1,840,850 90
Total liabilities and surplus.....		\$17,775,032 80

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

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

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	2,633	\$7,006,247 00		
Endowment	2,032	4,078,500 00		
All other	367	1,076,631 00	5,082	\$12,161,378 00

OLD POLICIES REVIVED.

Whole life.....	4	\$10,000 00		
Endowment	1	2,500 00		
All other.....	1	2,000 00	6	\$14,500 00

OLD POLICIES INCREASED.

Whole life.....	-	\$11,089 00		
Endowment	-	31,612 00	-	\$42,701 00
Additions by dividends.....			-	196,929 00
Policies transferred.....			10	22,350 00
Total			32,462	\$87,371,587 00

POLICIES TERMINATED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	1,200	\$3,102,665 00		
Endowment	1,213	2,817,944 00		
All other	160	501,085 00		
Reversionary additions	-	60,796 00	2,573	\$6,482,490 00

HOW TERMINATED.

By death	270	\$813,717 00		
maturity	67	213,856 00		
expiry	5	11,000 00		
surrender	696	1,395,085 00		
lapse	951	1,936,495 00		
change and decrease	50	828,356 00		
not being taken	534	1,283,981 00		
Total	2,573	\$6,482,490 00		

*POLICIES IN FORCE DEC. 31, 1900.

Whole life	10,085	\$27,083,587 00		
Endowment	18,888	49,753,732 00		
All other	916	2,831,280 00		
Reversionary additions	-	1,220,498 00	29,889	\$80,889,097 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	293	\$485,750 00
Policies issued during the year	54	87,683 00
Total	347	\$573,433 00
Deduct policies ceased to be in force	22	26,481 00
Policies in force in Maine, December 31, 1900	325	\$546,952 00
Losses and claims incurred during the year	9	\$2,038 72
Losses and claims settled during the year	9	2,038 72
Premiums collected or secured without deductions:		
cash, \$16,984.12; notes or credits, \$1,357.00		\$18,341 12

* Policies re-insured, 30-\$360,600.

TRAVELERS LIFE 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.....	\$529,665 90	
Renewal premiums.....	2,879,003 18	
Single premiums.....	585 63	
Surrender values applied to pay running premiums.....	397 86	
Consideration for annuities.....	20,570 10	
Total	\$3,430,222 67	
Deduct re-insurance.....	110,914 77	
Net premium income		\$3,319,307 90
Rent—including company's use of own buildings.....	\$109,040 99	
Interest on loans on mortgages of real estate.....	322,873 64	
Interest on collateral loans, premium notes, etc.....	160,043 48	
Interest on bonds and dividends on stocks.....	483,049 67	
Interest on bank deposits and debts due the company.....	51,400 95	
Discount on claims paid in advance.....	1,672 47	
Total rents and interest		\$1,128,081 20
Profit on sale of real estate.....	26,458 36	
Income from all other sources, viz: Profit and loss.....	19,209 28	
Total income		\$4,493,056 74
Net ledger assets Dec. 31, 1899.....	21,236,908 93	
Total		\$25,729,965 67

DISBURSEMENTS.

Death claims.....	\$823,177 02	
Endowments.....	362,481 87	
Installment claims.....	210,569 36	
Total	\$1,396,228 25	
Deduct amount received for re-insurance.....	38,440 00	
Net amount paid for losses and matured endowments	\$1,357,788 25	
Paid to annuitants.....	17,615 86	
Surrender values paid.....	153,863 84	
Surrender values applied to pay running premiums.....	397 86	
Total paid policy holders		\$1,529,665 81
Commissions to agents: new policies, \$243,210.32.....	} \$393,991 39	
renewals, \$150,105.70; annuities, \$640.23.....		
single premium policies, \$35.14.....		
Salaries and allowances to managers and agents.....	56,165 08	
Salaries and compensation of officers and office employes.....	90,969 32	
Medical examiners' fees.....	31,198 14	

Taxes on :

premiums, \$37,176.92; reserves, \$3,899.48	}	\$86,418 37
real estate, \$33,698.91; franchise, \$428.00		
internal revenue, \$11,215.06		
Insurance Department fees and agents' licenses.....		1,973 30
Municipal and state licenses.....		2,284 51
Repairs and expenses on real estate, except taxes.....		132,898 06
Rents—including company's use of own buildings.....		17,686 29
Advertising, \$39,478.20; printing and stationery, \$7,961.97..	}	53,858 34
postage, \$6,418.17 ..		
Legal expenses, \$6,476.60; furniture, etc., \$447.36		6,923 96
Loss on sale of ledger assets		24,400 75
All other disbursements, viz: Expense, \$7,405.89; travel- ing expense, \$693.71; exchange, \$8,108.35; express, \$443.01		16,850 96
Total disbursements.....		\$2,445,284 25
Balance		\$23,284,681 39

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$1,909,891 79
Loans on mortgages of real estate.....	5,950,339 28
Loans secured by collateral.....	1,182,450 00
Loans on company's policies assigned as collateral	1,586,652 20
Book value of stocks and bonds—excluding interest	11,341,681 05
Cash in office and in bank	1,306,421 30
Agents' balances	7,245 77
Ledger assets, per balance	\$23,284,681 39

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$80,810 70
Interest accrued on stocks and bonds	125,985 12
Interest accrued on collateral loans	15,604 80
Total interest	\$232,400 65
Market value of real estate over book value.....	161,642 72
Market value of stocks and bonds over book value.....	629,541 50

	<i>New Business.</i>	<i>Renewals.</i>	
Gross uncollected premiums.....	\$105,120 85	\$230,147 00	
Gross deferred premiums	74,368 10	348,478 22	
Total	\$179,488 95	\$578,625 22	
Deduct loading	26,923 34	88,564 20	
Net uncollected and deferred premiums	\$152,565 61	\$490,061 02	\$642,626 63
Gross assets			\$24,950,892 89

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$7,245 77
Total admitted assets	\$24,943,647 12

LIABILITIES.

Net present value of outstanding policies, <i>actuaries, 4%</i>	\$22,660,612 00	
Same for annuities	138,502 00	
Reserve for indemnity contracts	5,000 00	
Total	\$22,804,114 00	
Deduct net value of risks re-insured	487,151 00	
Net reserve		*\$22,316,963 00
Matured endowments due and unpaid	\$4,047 00	
Death losses in process of adjustment or adjusted and not due	68,776 15	
Death losses reported, no proofs received	123,110 30	
Losses and claims resisted	16,531 30	
Gross policy claims	\$212,464 75	
Deduct re-insurance due from other companies	10,000 00	
Net policy claims		\$202,464 75
Salaries, rents, commissions and other accounts due or accrued	25,000 00	
Premiums paid in advance	18,744 93	
All other liabilities, viz: Additional policy reserve	1,118,491 00	
Liabilities on policy holders account		\$23,681,663 68
Surplus to policy holders	1,261,983 44	
Total liabilities and surplus		\$24,943,647 12

*Includes present value of future installments on matured policies.

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

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

NEW POLICIES ISSUED DURING THE YEAR.

Whole life	4,881	\$12,204,688 00		
Endowment	2,724	5,237,781 00		
All other	348	7,059,108 00	7,953	\$18,501,577 00

OLD POLICIES REVIVED.

Whole life	43	\$149,989 00		
Endowment	8	9,500 00		
All other	2	1,000 00	53	\$160,489 00

OLD POLICIES INCREASED.

Whole life	-	\$19,019 00		
Endowment	-	6,522 00	-	\$25,541 00
Transfer			488	1,604,733 00
Total			47,805	\$120,626,894 00

POLICIES TERMINATED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	2,461	\$8,638,132 00		
Endowment	1,247	2,520,787 00		
All other	951	2,448,124 00	4,659	\$11,607,043 00

HOW TERMINATED.

By death	507	\$1,413,887 00
maturity	189	356,852 00
expiry	257	740,450 00
surrender	384	896,101 00
lapse	1,624	3,308,177 00
change and decrease.....	625	2,135,796 00
not being taken.	1,073	2,755,780 00
Total	4,659	\$11,607,043 00

*POLICIES IN FORCE DEC. 31, 1900.

Whole life	28,318	\$73,374,731 00		
Endowment	11,679	26,553,753 00		
All other	3,149	9,091,367 00	43,146	\$109,019,851 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	889	\$1,265,298 00
Policies issued during the year	182	259,200 00
Total	1,071	\$1,524,498 00
Deduct policies ceased to be in force	78	107,260 00
Policies in force in Maine, December 31, 1900	993	\$1,417,238 00
Losses and claims unpaid December 31, of the previous year .	2	\$232 50
Losses and claims incurred during the year	18	24,300 68
Total	20	\$24,533 18
Losses and claims settled during the year	17	23,300 68
Losses and claims unpaid Dec. 31, 1900 .	3	\$1,232 50
Premiums collected or secured without deductions	-	\$32,742 92

*Policies re-insured, 353..\$3,512,434.

UNION CENTRAL LIFE INSURANCE COMPANY,

CINCINNATI, OHIO.

Principal Office, No. 353 West Fourth St.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1867.

J. M. PATTISON, *President.*

E. P. MARSHALL, *Secretary.*

Cash Capital, \$100,000.

INCOME.

First year's premiums.	\$958,986 89	
Renewal premiums.	3,727,295 37	
Dividends applied to pay running premiums.	94,805 16	
Dividends applied to purchase additions and annuities.	35,750 79	
Surrender values applied to pay running premiums.	6,904 07	
Surrender values applied to purchase paid-up insurance and annuities.	93,133 59	
Consideration for annuities.	43,435 85	
Total	\$4,960,311 72	
Deduct re-insurance.	117,532 03	
Net premium income	\$4,842,779 69	
Rent—including company's use of own buildings.	\$30,552 81	
Interest on loans on mortgages of real estate.	1,157,537 64	
Interest on collateral loans, premium notes, etc.	68,046 02	
Interest on bonds and dividends on stocks.	7,724 48	
Interest on bank deposits and debts due the company.	177,692 97	
Total rents and interest	\$1,441,553 92	
Profit on sale of real estate.	4,935 25	
Total income	\$6,289,268 86	
Net ledger assets Dec. 31, 1899.	22,589,627 11	
Total	\$28,878,895 97	

DISBURSEMENTS.

Death claims, \$959,811.13; additions, \$1,430.33.	\$961,241 46	
Endowments, \$525,726.93; additions, \$3,639.95.	529,366 88	
Installment claims.	2,000 00	
Total	\$1,492,608 34	
Deduct amount received for re-insurance.	8,000 00	
Net amount paid for losses and matured endowments	\$1,484,608 34	
Paid to annuitants.	16,455 21	
Premium notes voided by lapse.	156,096 50	
Dividends paid policy holders.	143,289 37	
Dividends applied to pay running premiums.	94,805 16	
Dividends applied to purchase additions and annuities.	35,750 79	
Surrender values paid.	97,376 70	
Surrender values applied to pay running premiums.	6,904 07	
Surrender values applied to purchase paid-up insurance and annuities.	93,133 59	
Total paid policy holders	\$2,128,419 82	

Dividends to stockholders	\$10,000	00
Commissions to agents: new policies, \$470,842.60	708,791	22
renewals, \$235,776.83; annuities, \$2,171.79		
Salaries and allowances to managers and agents	55,094	90
Salaries and compensation of officers and office employes	120,638	53
Medical examiners' fees and inspection of risks	55,511	00
Taxes on:		
premiums, \$63,552.16; reserves, \$983.33	}	76,044
real estate, \$8,644.28; other investments, \$1,411.45		
internal revenue, \$1,453.70		
Insurance Department fees and agents' licenses	13,595	82
Municipal and state licenses		
Repairs and expenses on real estate, except taxes	13,378	10
Rents—including company's use of own buildings	28,052	01
Advertising, \$5,799.16; printing and stationery, \$27,596.52	}	40,996
postage, \$7,900.67		
Legal expenses, \$20,396.77; furniture, etc., \$3,637.21	24,033	98
Depreciation in assets	19,671	89
Profit and loss	23,107	30
General expense	37,109	10
Traveling expense	13,861	22
Mortgage investment expense	209,215	08
		\$1,449,101
Total disbursements		\$3,577,521
		24
Balance		\$25,301,374
		73

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$460,612	09
Loans on mortgages of real estate	20,538,620	16
Loans on company's policies assigned as collateral	2,466,240	49
Premium notes on policies in force, of which \$181,968.00 is for first year's premiums	1,046,693	98
Cost of bonds—excluding interest	163,912	41
Cash in office and in bank	426,268	34
Bills receivable, \$29,559.59; agents' balances, \$169,467.67	199,027	26
Ledger assets, per balance	\$25,301,374	73

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$688,802	15
Interest accrued on stocks and bonds	800	00
Interest accrued on premium notes, loans or liens	29,302	21
Interest due and accrued on other assets	96,986	11
Rents due and accrued on company's property	6,280	49
Total interest and rents	\$822,170	96
Market value of stocks and bonds over cost	13,887	59

	<i>New Business.</i>	<i>Renewals.</i>	
Gross uncollected premiums	\$182,539	97	\$165,543
Gross deferred premiums	28,352	17	78,186
Total	\$210,892	14	\$243,729
Deduct loading	42,178	43	48,745
Net uncollected and deferred premiums	\$168,713	71	\$194,983
			90
Gross assets			\$363,697
			61
			\$26,501,130
			89

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$177,433 74	
Bills receivable, unsecured.....	29,559 59	
Depreciation on real estate.....	46,061 20	
Total.....		\$253,054 53
Total admitted assets.....	\$62,248,076 36	

LIABILITIES.

Net present value of outstanding policies, <i>actuaries, 4%</i>		\$22,321,592 00
Present value of future installments on matured policies.....		26,783 00
Matured endowments due and unpaid.....	\$1,600 00	
Death losses in process of adjustment or adjusted and not due.....	8,614 00	
Death losses reported, no proofs received.....	60,072 00	
Losses and claims resisted.....	59,948 00	
Total policy claims.....		\$130,234 00
Unpaid dividends or other profits due policy holders.....		11,109 51
Premiums paid in advance.....		101,956 78
Commissions due agents on premium notes when paid.....		131,389 53
Liabilities on policy holders account.....		\$22,723,064 82
Gross divisible surplus.....	\$3,425,011 54	
Cash capital.....	100,000 00	
Surplus to policy holders.....		\$3,525,011 54
Total liabilities and surplus.....		\$26,248,076 36

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

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

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	14,016	\$27,593,346 00		
Endowment.....	1,360	2,482,560 00		
All other.....	788	2,226,250 00	16,164	\$32,302,156 00

OLD POLICIES REVIVED.

Whole life.....	322	\$646,150 00		
Endowment.....	25	76,195 00		
All other.....	6	7,500 00	353	\$729,845 00
Additions by dividends.....			-	57,470 00
Total.....			90,585	\$169,246,956 00

POLICIES TERMINATED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	8,167	\$17,206,028 00		
Endowment.....	952	1,798,556 00		
All other.....	549	1,405,850 00		
Reversionary additions.....	-	15,785 00	9,668	\$20,426,219 00

HOW TERMINATED.

By death.....	562	\$985,271 00		
maturity.....	401	642,665 00		
expiry.....	133	247,250 00		
surrender.....	455	1,164,777 00		
lapse.....	5,097	9,246,071 00		
change and decrease.....	258	1,387,398 00		
not being taken.....	2,762	6,752,787 00		
Total.....	9,668	\$20,426,219 00		

*POLICIES IN FORCE DEC. 31, 1900.

Whole life.....	72,888	\$132,725,395 00		
Endowment.....	5,976	10,259,158 00		
All other.....	2,053	5,615,800 00		
Reversionary additions.....	-	220,384 00	80,917	\$148,820,737 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	263	\$413,463 00
Policies issued during the year.....	112	177,837 00
Total.....	375	\$591,300 00
Deduct policies ceased to be in force.....	45	77,028 00
Policies in force in Maine, December 31, 1900.....	330	\$514,272 00
Losses and claims incurred during the year.....	2	\$1,050 00
Losses and claims settled during the year.....	2	1,050 00
Premiums collected or secured without deductions.....		\$19,253 99

*Policies re-insured, 454—\$5,422,157.

UNITED STATES LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

Principal Office, No. 273-277 Broadway.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

GEO. H. BURFORD, *President.*

A. WHEELWRIGHT, *Secretary.*

Cash Capital, \$440,000.

INCOME.

First year's premiums.....	\$184,164 96	
Renewal premiums	1,009,095 23	
Dividends applied to pay running premiums.....	8,005 89	
Dividends applied to purchase additions and annuities...	2,944 00	
Surrender values applied to purchase paid-up insurance and annuities.....	31,615 08	
Consideration for annuities.....	110,636 00	
Total.	\$1,346,461 16	
Deduct re-insurance	8,916 49	
Net premium income.		\$1,337,544 67
Rent	\$34,847 59	
Interest on loans on mortgages of real estate.....	250,002 47	
Interest on collateral loans, premium notes, etc.....	25,623 35	
Interest on bonds and dividends on stocks	71,135 39	
Interest on bank deposits and debts due the company.....	1,644 22	
Total rents and interest		\$383,253 02
Dividends and surrender values on re-insurances	22 20	
Premium notes, loans or liens restored by revival of policies.....	1,890 03	
Profit on sale of securities.....	6,919 22	
Income from all other sources, viz.: Profit and loss.....	215 79	
Total income		\$1,729,844 93
Net ledger assets Dec. 31, 1899		7,522,734 60
Total.		\$9,252,579 53

DISBURSEMENTS.

Death claims, \$507,499.08; additions, \$5,429.37	\$512,928 45
Endowments, \$69,097.00; additions, \$761.00	69,858 00
Installment claims	24,588 34
Total	\$607,374 79
Deduct amount received for re-insurance.....	5,000 00
Net amount paid for losses and matured endowments	\$602,374 79

Paid to annuitants	\$17,922 07	
Premium notes voided by lapse.....	12,821 96	
Dividends paid policy holders	77,816 63	
Dividends applied to pay running premiums.....	8,005 89	
Dividends applied to purchase additions and annuities...	2,944 00	
Surrender values paid.....	122,213 63	
Surrender values applied to purchase paid-up insurance and annuities.....	31,615 08	
Total paid policy holders		\$875,714 05
Dividends to stock holders	\$80,800 00	
Commissions to agents: new policies, \$106,485.95	} 184,654 67	
renewals, \$72,515.55; annuities, \$5,653.17		
Salaries and allowances to managers and agents.....	94,312 47	
Salaries and compensation of officers and office employes	67,393 33	
Medical examiners' fees.....	20,701 13	
Taxes on:		
premiums, \$10,411.51; reserves, \$1,418.56.....	} 23,873 71	
real estate, \$8,798.58; internal revenue, \$3,245.06		
Insurance Department fees and agents' licenses	3,297 58	
Municipal and state licenses.....	1,154 86	
Repairs and expenses on real estate, except taxes.....	11,581 53	
Rents	33,395 62	
Advertising, \$17,876.07; printing and stationery, \$4,939.77..	} 30,658 11	
postage, etc., \$7,842.27.....		
Legal expenses, \$16,554.87; furniture, etc., \$20,857.98.....	37,412 85	
Loss on sale of ledger assets	2,952 55	
All other disbursements, viz: Directors fee, \$5,270.00; trav- eling expenses, \$542.02; profit and loss, \$912.58.....	6,724 60	\$548,913 01
Total disbursements		\$1,424,627 06
Balance		\$7,827,952 47

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$599,016 08
Loans on mortgages of real estate.....	4,959,430 00
Loans secured by collateral	9,145 58
Loans on company's policies assigned as collateral	424,873 80
Premium notes on policies in force, of which \$12,691.00 is for first year's premiums.	132,888 73
Book value of stocks and bonds—excluding interest.....	1,423,225 77
Cash in office and in bank.....	266,599 05
Bills receivable, \$3,610.00; agents' balances, \$9,163.46	12,773 46
Ledger assets, per balance.....	\$7,827,952 47

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$52,156 18
Interest accrued on stocks and bonds.....	18,195 04
Interest accrued on collateral loans.....	190 06
Interest due and accrued on premium notes, loans or liens	19,812 63
Interest accrued on other assets	296 31
Total interest	\$90,650 22
Market value of real estate over book value.....	53,583 92
Market value of stocks and bonds over book value.....	220,273 82

	<i>New Business.</i>	<i>Renewals.</i>	
Gross uncollected premiums.....	\$61,930 58	\$99,401 19	
Gross deferred premiums	113 02	59,904 66	
Total	<u>\$62,043 60</u>	<u>\$159,305 85</u>	
Deduct loading	12,408 72	31,861 17	
Net uncollected and deferred premiums	\$49,634 88	\$127,444 68	\$177,079 56
Total admitted assets			<u>\$8,369,539 99</u>

LIABILITIES.

Net present value of outstanding policies, <i>actuaries, 4%</i> ...	\$7,304,447 00	
Same for reversionary additions.....	112,234 00	
Same for annuities.....	244,303 00	
Total	<u>\$7,660,984 00</u>	
Deduct net value of risks re-insured.....	51,723 00	
Net reserve		\$7,609,261 00
Present value of future installments on matured policies		30,165 00
Matured endowments due and unpaid.....	\$1,427 00	
Death losses in process of adjustment or adjusted and not due	23,393 33	
Death losses reported, no proofs received	54,735 00	
Losses and claims resisted	5,000 00	
Total policy claims.....		\$84,555 33
Unpaid dividends or other profits due policy holders.....		5,822 26
Salaries, rents, commissions and other accounts due or accrued		1,658 21
Premiums paid in advance.....		6,488 41
Surrender values claimable on policies cancelled		1,272 00
All other liabilities.....		8,985 40
Liabilities on policy holders account		<u>\$7,748,207 61</u>
Gross divisible surplus.....	\$181,332 38	
Cash capital	440,000 00	
Surplus to policy holders		\$621,332 38
Total liabilities and surplus		<u>\$8,369,539 99</u>

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

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

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	2,340	\$4,772,245 00		
Endowment	620	982,990 00		
All other.....	490	1,379,409 00	3,450	\$7,134,644 00

OLD POLICIES REVIVED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	45	\$81,000 00		
Endowment	6	20,000 00		
All other.....	43	135,500 00	94	\$236,500 00

OLD POLICIES INCREASED.

Whole life	25	\$59,500 00		
Endowment.....	11	22,000 00		
All other.....	5	20,500 00	41	\$102,000 00
Total			21,845	\$46,829,071 00

POLICIES TERMINATED DURING THE YEAR.

Whole life.....	1,631	\$3,428,710 00		
Endowment.....	338	671,765 00		
All other	903	2,540,875 00		
Reversionary additions	-	11,099 00	2,872	\$6,652,449 00

HOW TERMINATED.

By death.....	286	\$579,174 00		
maturity	40	65,621 00		
expiry	348	915,800 00		
surrender	205	547,438 00		
lapse	1,378	3,188,341 00		
change and decrease.....	38	179,500 00		
not being taken	577	1,176,575 00		
Total	2,872	\$6,652,449 00		

*POLICIES IN FORCE DEC. 31, 1900.

Whole life	12,713	\$24,919,533 00		
Endowment	2,246	4,103,190 00		
All other	4,014	10,989,797 00		
Reversionary additions	-	164,102 00	18,973	\$40,176,622 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	111	\$126,600 00
Policies issued during the year.....	9	12,500 00
Total	120	\$139,100 00
Deduct policies ceased to be in force	8	11,000 00
Policies in force in Maine, December 31, 1900.....	112	\$128,100 00
Losses and claims incurred during the year	1	\$130 00
Losses and claims settled during the year	1	130 00
Premiums collected or secured without deductions.....		\$3,467 54

* Policies re-insured, 37—\$282,875.

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	\$478,858 48	
Renewal premiums	1,663,119 05	
Dividends applied to pay running premiums.....	75,674 37	
Dividends applied to purchase additions and annuities ..	126,457 00	
Surrender values applied to purchase paid-up insurance and annuities	84,079 77	
Consideration for annuities.....	60,628 78	
Total premium income.....		\$2,488,817 45
Rent—including company's use of own buildings	\$277,836 12	
Interest on loans on mortgages of real estate.....	385,500 12	
Interest on collateral loans, premium notes, etc.....	67,362 11	
Interest on bonds and dividends on stocks.....	28,053 54	
Interest on bank deposits and debts due the company ..	4,143 95	
Discount on claims paid in advance	6,921 62	
Total rents and interest		\$769,817 46
Profit on sale of securities		1,860 83
Total income		\$3,260,495 74
Net ledger assets Dec. 31, 1899		15,186,653 08
Total		\$18,447,148 82

DISBURSEMENTS.

Death claims, \$915,114.00; additions, \$26,618.84	\$941,732 84	
Endowments, \$519,882.00; additions, \$34,256.28	554,138 28	
Amount paid for losses and matured endowments.....		\$1,495,871 12
Paid to annuitants	27,925 43	
Return premiums	3,358 87	
Dividends applied to pay running premiums.....	75,674 37	
Dividends applied to purchase additions and annuities.....	126,457 00	
Surrender values paid.....	100,320 41	
Surrender values applied to purchase paid-up insurance and annuities.....	84,079 77	
Total paid policy holders		\$1,913,716 97

Dividends to stock holders	\$8,750 00	
Commissions to agents: new policies, \$261,466.71	367,886 64	}
renewals, \$103,485.41; annuities, \$2,934.52		
Commuting renewal commissions.	54,310 52	
Salaries and allowances to managers and agents	141,551 81	
Salaries and compensation of officers and office employes	115,723 13	
Medical examiners' fees and inspection of risks.....	67,389 84	
Taxes on:		
premiums, \$17,765.34; reserves, \$2,696.90	70,703 53	}
real estate, \$38,941.58; franchise, \$85.00		
internal revenue, \$11,214.71.		
Insurance Department fees and agents' licenses	2,593 87	
Municipal and state licenses	7,660 80	
Repairs and expenses on real estate, except taxes.....	50,888 66	
Rents—including company's use of own buildings.....	76,965 90	
Advertising, \$6,877.76; printing and stationery, \$12,164.36 {	32,202 38	}
exchange and postage, \$13,160.26		
All other disbursements, viz: Profit and loss, \$315.97;		
interest, \$5,174.54; office expense, \$19,212.85	24,703 36	\$1,021,330 44
Total disbursements		\$2,935,047 41
Balance		\$15,512,101 41

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$5,471,170 72
Loans on mortgages of real estate	7,688,200 00
Loans on company's policies assigned as collateral	1,142,154 60
Book value of stocks and bonds—excluding interest.....	683,013 08
Cash in office and in bank	493,621 99
Agents' balances	25,065 00
Office furniture	8,886 02
Ledger assets, per balance.....	\$15,512,101 41

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$88,960 44
Interest accrued on stocks and bonds.....	3,195 84
Interest due and accrued on collateral loans	23,878 39
Interest accrued on other assets.	8,298 67
Rents due and accrued on company's property.	11,124 50
Total interest and rents	\$135,457 84
Market value of real estate over book value.....	241,079 28

	<i>New</i>	<i>Business.</i>	<i>Renewals.</i>	
Gross uncollected premiums.	\$91,959 63		\$66,056 03	
Gross deferred premiums.....	49,409 62		176,763 73	
Total	\$141,369 25		\$242,819 76	
Deduct loading	28,273 85		48,563 95	
Net uncollected and deferred premiums	\$113,095 40		\$194,255 81	\$307,351 21
Gross assets				\$16,195,989 74

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, safes, etc.	\$8,886 02
Agents' debit balances, unsecured.....	25,055 00
Depreciation in stocks and bonds	2,696 25
Total	\$36,637 27
Total admitted assets	\$16,159,352 47

LIABILITIES.

Net present value of outstanding policies, <i>actuaries, 4%</i> ..	\$14,517,539 00	
Same for reversionary additions.....	532,418 00	
Same for annuities.....	205,064 00	
	<hr/>	
Net reserve		\$15,255,021 00
Matured endowments due and unpaid.....	\$27,397 85	
Death losses due and unpaid.....	45,355 80	
Death losses in process of adjustment or adjusted and not due.....	54,053 90	
	<hr/>	
Total policy claims		\$126,807 55
Premiums paid in advance		7,720 48
		<hr/>
Liabilities on policy holders account.....		\$15,389,549 03
Gross divisible surplus.....	\$644,803 44	
Cash capital	125,000 00	
	<hr/>	
Surplus to policy holders		769,803 44
Total liabilities and surplus.....		<hr/>
		\$16,159,352 47

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1899.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	19,263	\$39,255,335 00		
Endowment	9,206	17,346,534 00		
Annuities	65	-		
Reversionary additions.....	-	796,703 40	28,534	\$57,398,572 00
	<hr/>	<hr/>		

NEW POLICIES ISSUED DURING THE YEAR.

Whole life.....	4,833	\$12,640,765 00		
Endowment	1,786	3,458,106 00		
Annuities	8	-	6,627	\$16,098,871 00
	<hr/>	<hr/>		

OLD POLICIES REVIVED.

Whole life.....	323	\$334,680 00		
Endowment	156	362,659 00		
Reversionary additions... ..	-	7,028 00	479	\$1,204,367 00
Additions by dividends.....			-	163,701 00
			<hr/>	<hr/>
Total			35,640	\$74,865,511 00

POLICIES TERMINATED DURING THE YEAR.

Whole life.....	3,740	\$10,146,079 00		
Endowment	1,718	3,446,310 00		
Annuities	3	-		
Reversionary additions.....	-	189,433 00	5,461	\$13,781,822 00
	<hr/>	<hr/>		

HOW TERMINATED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
By death	409	\$958,772 00		
maturity	244	508,385 00		
discount	50	110,637 00		
surrender	463	977,165 00		
lapse	3,057	7,677,452 00		
not being taken	1,238	3,549,411 00		
Total	5,461	\$13,781,822 00		

POLICIES IN FORCE DEC. 31, 1900.

Whole life.....	20,679	\$42,584,701 00		
Endowment	9,430	17,720,989 00		
Annuities	70	-		
Reversionary additions.....	-	777,999 00	30,179	\$61,083,689 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	914	\$1,036,927 00
Policies issued during the year.....	214	234,985 00
Total	1,128	\$1,271,912 00
Deduct policies ceased to be in force	171	201,142 00
Policies in force in Maine, December 31, 1900.....	957	\$1,070,770 00
Losses and claims unpaid December 31, of the previous year.	1	\$2,600 00
Losses and claims incurred during the year.....	8	10,760 00
Total.....	9	\$12,760 00
Losses and claims settled during the year.....	9	12,760 00
Premiums collected or secured without deductions.....		\$39,744 68

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, 1900.

ÆTNA INDEMNITY COMPANY,

HARTFORD, CONN.

Principal Office, No. 650 Main St.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

FRANCIS T. MAXWELL, *President.*

E. S. PEGRAM, *Secretary.*

Cash Capital, \$250,000.

INCOME.

Net premiums received:		
Fidelity and surety	\$76,064 64	
Plate glass.....	44,110 07	
Net premium income		\$120,174 71
Interest on bonds and dividends on stocks	\$9,648 13	
Interest on bank deposits and debts due the company....	274 35	
Total interest.		\$9,922 48
Profit on sale or maturity of ledger assets		1,000 00
Income from all other sources, viz: Cash recovered from losses paid in previous years.....		1,092 95
Total income.....		\$132,190 14
Net ledger assets Dec. 31, 1899.....		294,640 44
Total.....		\$426,830 58

DISBURSEMENTS.

Net amount paid for losses and claims:		
Fidelity and surety	\$16,408 81	
Plate glass	23,328 01	
Net payments to policy holders.....		\$39,736 82
Commissions to agents and brokers.....	\$28,647 75	
Salaries and expenses of agents	21,549 88	
Salaries and compensation of officers and office employes	12,492 69	
Taxes on: Premiums, \$1,290.56; property, \$133.88.	1,424 44	
Insurance Department fees and agents licenses.....	1,496 08	
Rent.....	4,119 96	
Legal expenses.....	2,047 82	
Furniture and fixtures	184 50	
Advertising	578 28	
Printing and stationery.....	1,820 24	
All other disbursements, viz: Sundries, \$287.92; postage, \$1,237.60; traveling expenses, \$612.37; internal revenue, \$847.93	2,985 82	\$77,947 46
Total disbursements.		\$117,084 28
Balance		\$309,746 30

Invested as follows:

LEDGER ASSETS.		
Book value of stocks and bonds—excluding interest		\$290,955 50
Cash in bank		17,576 55
All other assets		1,214 25
Ledger assets, per balance		\$309,746 30
NON-LEDGER ASSETS.		
Interest due and accrued on stocks and bonds	\$3,621 26	
Interest accrued on other assets	43 33	
Total interest		\$3,664 59
Market value of stocks and bonds over book value		10,052 00
Gross premiums in course of collection		7,742 42
Total admitted assets		\$331,205 31

LIABILITIES.

Losses and claims unpaid, viz:		
Fidelity and surety (in process of adjustment)		\$9,065 75
Unearned premiums on outstanding risks		61,054 37
Salaries, rents, expenses and other accounts due or accrued		1,925 00
Premiums paid in advance		279 50
Total liabilities, except capital		\$72,324 62
Cash capital	\$250,000 00	
Surplus over all liabilities	8,880 69	
Surplus to policy holders		\$258,880 69
Total liabilities and surplus		\$331,205 31

RISKS AND PREMIUMS.

FIDELITY.		
	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$7,204,550 00	\$46,926 03
Written or renewed during the year	9,505,575 00	57,084 54
Total	\$16,710,125 00	\$104,010 57
Deduct expirations and cancellations	8,528,400 00	56,107 82
Net in force December 31, 1900	\$8,181,725 00	\$47,902 75

SURETY.

In force December 31, preceding year	\$6,036,437 83	\$22,301 69
Written or renewed during the year	9,217,715 00	31,815 36
Total	\$15,254,152 83	\$54,117 05
Deduct expirations and cancellations	7,402,628 65	24,894 50
Net in force December 31, 1900	\$7,851,524 18	\$29,222 55

PLATE GLASS.

In force December 31, preceding year	\$1,560,961 24	\$28,922 24
Written or renewed during the year	2,190,398 26	54,830 64
Total	\$3,751,359 50	\$83,752 88
Deduct expirations and cancellations	1,950,335 72	38,769 44
Net in force December 31, 1900	\$1,801,023 78	\$44,983 44

BUSINESS IN MAINE.

	<i>Risk Written.</i>	<i>Premiums Received.</i>
Fidelity	\$5,000 00	\$15 00
Surety	8,000 00	25 00
Aggregate	\$13,000 00	\$40 00

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	\$1,047,683 72
Health	58,724 81
Net premium income	\$1,106,408 53
Rents—including company's use of own buildings	\$36,097 33
Interest on loans on mortgages of real estate	1,235,860 08
Interest on collateral loans	180,671 30
Interest on bonds and dividends on stocks	833,182 44
Discount on claims paid in advance	1,447 11
Interest on bank deposits and debts due the company ..	55,111 81
Total interest and rents	\$2,342,370 07
Profit on sale or maturity of ledger assets	11,050 50
Total income, accident department	\$3,459,829 10
Premium income, life department	7,151,216 06
Total income	\$10,611,045 16
Net ledger assets, Dec. 31, 1899.	50,184,732 07
Total	\$60,795,777 23

DISBURSEMENTS.

Net amount paid for losses and claims:	
Accident	\$431,283 62
Health	22,288 27
Net payments to policy holders	\$453,571 89
Interest and dividends to stockholders	\$43,750 00
Commissions to agents and brokers	369,949 45
Salaries and expenses of agents	19,759 92
Medical examiners' fees and salaries	6,039 60
Salaries and compensation of officers and office employes	31,416 03
Taxes on: Premiums, \$15,297.22; internal revenue, \$6,955.98	22,253 20
Insurance Department fees and agents' licenses.	2,069 00
Municipal licenses	1,251 70

Rent.....	\$11,082 34	
Legal and loss expenses.....	5,290 90	
Furniture and fixtures.....	1,355 87	
Advertising.....	3,036 84	
Printing and stationery.....	19,857 99	
All other disbursements, viz.: Postage, \$10,842.55; ex- press, \$3,099.69; expense, \$3,227.96; profit and loss, \$359.65	17,529 85	\$554,642 69
Total disbursements, accident department.....		\$1,008,214 58
Total disbursements, life department.....		6,924,869 52
Total disbursements.....		\$7,933,084 10
Balance.....		\$52,862,693 13

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$469,086 71
Loans on mortgages of real estate.....	24,107,274 86
Loans secured by collateral.....	918,308 67
Book value of stocks and bonds—excluding interest.....	17,632,616 28
Cash in office and in bank.....	7,323,806 89
Bills receivable, \$43,316.65; agents' balances, \$33,316.66.....	76,633 31
Loans to policy holders on this company's policies assigned as collateral.....	1,904,942 00
Premium notes or liens on policies in force.....	461,213 15
Total.....	\$52,893,881 87
Deduct ledger liabilities.....	31,188 74
Ledger assets, per balance.....	\$52,862,693 13

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$445,886 66
Interest due and accrued on stocks and bonds.....	124,600 14
Interest accrued on collateral loans.....	3,917 94
Interest due on premium notes, loans or liens.....	191,281 69
Interest accrued on other assets.....	200 18
Rents due and accrued on company's property or lease.....	2,406 99
Total interest and rents.....	\$768,293 60
Market value of stocks and bonds over book value.....	1,854,517 63
Gross premiums in course of collection.....	655,847 53
Gross assets.....	\$56,141,351 89

DEDUCT ITEMS NOT ADMITTED.

Commissions payable to agents on premium notes when paid.....	\$2,197 63
Agents' debit balances, unsecured.....	20,455 36
Bills receivable, unsecured.....	26,359 22
Premium notes, loans, etc., in excess of reserve on policies.....	253 67
Total.....	\$49,265 86
Total admitted assets.....	\$56,092,086 01

LIABILITIES.

Losses and claims unpaid, viz:—

	<i>In process of adjustment.</i>	<i>Reported. No proof.</i>	<i>Resisted.</i>	
Accident	\$35,773 43	\$10,000 00	\$60,227 14	
Health	894,28	-	-	
Total unpaid losses....	<u>\$36,667 71</u>	<u>\$10,000 00</u>	<u>\$60,227 14</u>	\$106,894 85
Unearned premiums on outstanding risks.....			\$391,247 50	
Deduct reserve on re-insured risks			<u>2,016 78</u>	
Net premiums on outstanding risks				\$389,230 72
Salaries, rents, expenses and other accounts due or accrued.....				1,000 00
Liabilities, life department				50,529,751 04
Total liabilities, except capital.....				<u>\$51,026,876 61</u>
Cash capital.....			\$1,750,000 00	
Surplus over all liabilities.....			<u>3,315,209 40</u>	
Surplus to policy holders.....				\$5,065,209 40
Total liabilities and surplus.....				<u>\$56,092,086 01</u>

RISKS AND PREMIUMS.

ACCIDENT AND HEALTH.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$135,807,470 00	\$582,519 06
Written or renewed during the year.....	<u>339,917,183 00</u>	<u>1,132,087 33</u>
Total.....	\$474,824,653 00	\$1,714,606 39
Deduct expirations and cancellations.....	<u>314,710,633 00</u>	<u>967,187 86</u>
Balance	\$160,114,020 00	\$747,418 53
Deduct re-insured policies.....	<u>1,025,500 00</u>	<u>4,023 57</u>
Net in force December 31, 1900.....	\$159,089,120 00	\$743,394 96

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>	<i>Amount at Risk.</i>
Accident	\$1,016,500 00	\$2,830 75	\$464 42	\$464 42	\$550,000 00
Health.....	-	141 00	40 00	40 00	-
Aggregate	<u>\$1,016,500 00</u>	<u>\$2,971 75</u>	<u>\$504 42</u>	<u>\$504 42</u>	<u>\$550,000 00</u>

AMERICAN BONDING AND TRUST COMPANY,

BALTIMORE, MD.

Principal Office, Equitable Building.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1895.

JAMES BOND, *President.*SAM'L H. SHRIVER, *Secretary.*

Cash Capital, \$1,000,000.

INCOME.

Net premiums received (fidelity and surety).....		\$381,510 19
Interest on loans on mortgages of real estate.....	\$7,701 90	
Interest on collateral loans.....	12,487 64	
Interest on bonds and dividends on stocks.....	32,221 41	
Interest on bank deposits and debts due the company.....	3,227 22	
Total interest.....		\$55,638 17
Profit on sale or maturity of ledger assets.....		20,587 27
Exchange.....		1 65
Trust income, commissions, collateral deposits, etc.....		40,961 27
Total income.....		\$498,708 55
Net ledger assets, Dec. 31, 1899.....		1,519,604 24
Total.....		\$2,018,312 79

DISBURSEMENTS.

Net amount paid for losses and claims (fidelity and surety).....		\$83,699 70
Interest and dividends to stockholders.....	\$60,000 00	
Commissions to agents and brokers.....	80,560 90	
Salaries and expenses of agents.....	29,272 63	
Salaries and compensation of officers and office employes.....	45,034 61	
Taxes on: Premiums, \$5,583.80; property, \$17,934.47.....	23,518 27	
Insurance Department fees and agents' licenses.....	9,788 90	
Municipal licenses.....	640 01	
Rent.....	7,292 92	
Legal expenses.....	17,473 42	
Furniture and fixtures.....	3,589 34	
Advertising.....	13,181 68	
Printing and stationery.....	7,954 58	
Loss on sale or maturity of ledger assets.....	2,643 00	
All other disbursements, viz.: Detection and arrest, \$1,898.16; postage, \$7,509.52; auditing expense, \$3,217.04; development expense, \$2,081.44; general expense, \$2,773.41; internal revenue, \$3,003.92; telephone and tele- graph, \$4,238.43; insurance, \$29.94; traveling expense, \$932.13.....	25,633 99	\$326,584 25
Total disbursements.....		\$410,283 95
Balance.....		\$1,608,028 84

Invested as follows:

LEDGER ASSETS.

Book value of real estate		\$23,464 44
Loans on mortgages of real estate		150,561 86
Loans secured by collateral		271,785 61
Book value of stocks and bonds—excluding interest		929,990 52
Cash in office and in bank		84,105 39
Bills receivable		965 00
Accounts receivable, secured		122,156 02
Deposited in State of Tennessee		25,000 00
		<hr/>
Ledger assets, per balance		\$1,608,028 84

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$2,898 90	
Interest due and accrued on stocks and bonds	11,875 70	
Interest due and accrued on collateral loans	2,865 98	
	<hr/>	
Total interest		\$17,640 58
Furniture and fixtures		1 00
Market value of stocks and bonds over book value		10,219 73
Gross premiums in course of collection		60,073 93
		<hr/>
Gross assets		\$1,695,964 08

DEDUCT ITEMS NOT ADMITTED.

Furniture, fixtures and safes	\$1 00	
Bills receivable, unsecured	965 00	
	<hr/>	
Total		\$966 00
Total admitted assets		<hr/>
		\$1,694,998 08

LIABILITIES.

Losses and claims unpaid, viz:		
Fidelity and surety (in process of adjustment)		\$24,803 47
Unearned premiums on outstanding risks		210,408 30
Collateral deposits		53,932 41
All other liabilities		3,143 25
		<hr/>
Total liabilities, except capital		\$292,287 43
Cash capital	\$1,000,000 00	
Surplus over all liabilities	402,710 65	
	<hr/>	
Surplus to policy holders		\$1,402,710 65
Total liabilities and surplus		<hr/>
		\$1,694,998 08

RISKS AND PREMIUMS.

SURETY.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$70,917,892 49	\$331,173 88
Written or renewed during the year	97,980,845 20	450,495 68
	<hr/>	<hr/>
Total	\$168,898,737 69	\$781,669 56
Deduct expirations and cancellations	71,912,347 11	355,863 78
	<hr/>	<hr/>
Balance	\$96,986,390 58	\$425,805 78
Deduct re-insured policies	-	4,983 18
	<hr/>	<hr/>
Net in force December 31, 1900	\$96,986,390 58	\$420,816 60

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Amount at Risk.</i>
Surety	\$272,575 00	\$1,205 24	\$349,075 00

AMERICAN SURETY COMPANY,

NEW YORK, N. Y.

Principal Office, No. 100 Broadway.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1884.

H. D. LYMAN, *President.*G. M. SWENEY, *Secretary.*

Cash Capital, \$2,500,000.

INCOME.

Net premiums received (fidelity and surety)		\$986,966 39
Rents	\$185,657 42	
Interest on collateral loans	18,314 82	
Interest on bonds and dividends on stocks.....	49,753 27	
Interest on bank deposits and debts due the company....	10,959 33	
Total interest and rents.....		\$264,684 84
Profit on sale or maturity of ledger assets.....		4,979 00
Cash recovered from losses paid in previous years.....		98,439 85
Income from all other sources		2,726 98
Total income		\$1,357,797 06
Net ledger assets, Dec. 31, 1899		4,957,333 33
Total		\$6,315,130 39

DISBURSEMENTS.

Net amount paid for losses and claims (fidelity and surety)		\$385,255 05
Interest and dividends to stockholders	\$200,000 00	
Commissions to agents and brokers	55,165 35	
Salaries and expenses of agents.....	184,614 09	
Inspections	3,933 18	
Salaries and compensation of officers and office employes	180,363 19	
Taxes on: Premiums, \$13,158.74; property, \$47,265.37	60,424 11	
Insurance Department fees and agents' licenses	5,232 69	
Rent.....	35,650 37	
Internal revenue.....	5,667 29	
Legal expenses	4,240 19	
Interest	6,791 30	
Repairs and expenses on real estate.....	73,424 51	
Furniture and fixtures	2,581 09	
Advertising	3,884 91	
Printing and stationery	18,375 10	
Loss on sale or maturity of ledger assets	5,660 62	
Adjustment and legal expenses in settlement of claims ..	12,873 34	
Miscellaneous general expenses.....	36,573 30	\$895,454 63
Total disbursements		\$1,280,739 68
Balance		\$5,034,390 71

Invested as follows:

LEDGER ASSETS.	
Book value of real estate.....	\$3,028,217 16
Loans on mortgages of real estate.....	18,583 76
Loans secured by collateral.....	644,211 57
Book value of stocks and bonds—excluding interest.....	1,079,447 85
Cash in office and in bank.....	263,930 37
Ledger assets, per balance.....	\$5,084,390 71

NON-LEDGER ASSETS.	
Interest due on stocks and bonds.....	\$2,815 00
Interest accrued on collateral loans.....	9,266 24
Rents due and accrued on company's property or lease.....	18,098 15
Total interest and rents.....	\$30,179 39
Market value of stocks and bonds over book value.....	76,989 65
Premiums in course of collection.....	93,081 60
Total admitted assets.....	\$5,234,641 35

LIABILITIES.		
	<i>In process of adjustment.</i>	<i>Resisted.</i>
Losses and claims unpaid (fidelity and surety).....	\$95,237 68	\$196,378 49
Total unpaid losses.....		\$291,616 17
Unearned premiums on outstanding risks.....		592,251 67
All other liabilities.....		17,127 87
Total liabilities, except capital.....		\$900,995 71
Cash capital.....	\$2,500,000 00	
Surplus over all liabilities.....	1,833,645 64	
Surplus to policy holders.....		\$4,333,645 64
Total liabilities and surplus.....		\$5,234,641 35

RISKS AND PREMIUMS.			
FIDELITY.			
	<i>Amount.</i>	<i>Premiums.</i>	
In force December 31, preceding year.....	\$115,894,512 00	\$527,994 06	
Written or renewed during the year.....	132,985,816 00	569,149 44	
Total.....	\$248,880,328 00	\$1,097,143 50	
Deduct expirations and cancellations.....	137,659,133 00	592,040 48	
Net in force December 31, 1900.....	\$111,221,195 00	\$504,103 02	

SURETY.			
	<i>Amount.</i>	<i>Premiums.</i>	
In force December 31, preceding year.....	\$196,912,950 00	\$666,421 96	
Written or renewed during the year.....	215,265,243 00	627,980 57	
Total.....	\$412,178,193 00	\$1,294,402 53	
Deduct expirations and cancellations.....	212,657,727 00	626,407 88	
Net in force December 31, 1900.....	\$199,520,466 00	\$667,994 65	

BUSINESS IN MAINE.			
	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Amount at Risk.</i>
Fidelity.....	\$644,850 00	\$2,082 70	\$539,950 00
Surety.....	804,232 00	2,067 54	759,662 00
Aggregate.....	\$1,449,082 00	\$4,150 24	\$1,299,612 00

CITY TRUST, SAFE DEPOSIT AND SURETY
COMPANY,

PHILADELPHIA, PA.

Principal Office, Nos. 927 and 929 Chestnut St.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1886.

CHAS. M. SWAIN, *President.*

JAS. F. LYND, *Secretary.*

Cash Capital, \$500,000.

INCOME.

Net premiums received (fidelity and surety)		\$222,607 38
Rents	\$13,593 45	
Interest on loans on mortgages of real estate	5,590 48	
Interest on collateral loans	67,660 75	
Interest on bonds and dividends on stocks	18,379 83	
Interest on bank deposits and debts due the company ...	7,975 39	
Total interest and rents		\$113,199 90
War tax refunded.		348 00
Income from all other sources, viz: Safe deposit boxes, \$3,295.25; commissions, \$2,011.63; registry, \$2,232.36; increase in deposits, \$316,613.01		324,152 25
Total income		\$660,307 53
Net ledger assets, Dec. 31, 1899.		2,844,414 08
Total		\$3,504,721 61

DISBURSEMENTS.

Net amount paid for losses and claims (fidelity and surety)		\$42,561 21
Interest and dividends to stockholders	\$30,030 00	
Commissions to agents and brokers.	19,236 78	
Salaries and expenses of agents	58,857 82	
Interest paid depositors	43,848 93	
Salaries and compensation of officers and office employes	61,721 51	
Taxes on: Premiums, \$2,875.49; property, \$5,267.93	} 14,240 74	
franchise, \$3,479.34; internal revenue, \$2,617.98		
Insurance Department fees and agents' licenses	1,741 71	
Municipal licenses.	745 33	
Legal expenses	5,068 16	
Repairs and expenses on real estate.	18,378 99	
Advertising.	1,885 39	
Printing and stationery.	4,085 58	
Loss on sale or maturity of ledger assets	9,577 25	
All other disbursements	584 24	\$270,005 43
Total disbursements		\$312,586 64
Balance		\$3,192,134 97

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$537,006 96
Loans on mortgages of real estate.....	69,700 00
Loans secured by collateral.....	1,329,597 24
Book value of stocks and bonds—excluding interest	434,475 50
Cash in office and in bank	669,899 90
Ledger accounts, secured.....	138,333 77
All other assets, viz.: Return premiums on fire insurance policies, \$6,255.00; furniture and fixtures, \$6,731.68; overdrafts, \$34.92	13,121 60
Ledger assets, per balance	<u>\$3,192,134 97</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,608 00
Interest due and accrued on stocks and bonds	6,545 00
Interest due and accrued on collateral loans	14,700 00
Interest accrued on other assets.....	1,090 00
Total interest.....	<u>\$23,943 00</u>
Market value of real estate over book value	120,093 04
Market value of stocks and bonds over book value.....	3,315 00
Gross premiums in course of collection	9,330 35
Due from other companies for re-insurance.....	2,922 27
All other assets	3,398 37
Gross assets.....	<u>\$3,355,137 00</u>

DEDUCT ITEMS NOT ADMITTED.

Furniture, fixtures and safes.....	\$6,781 68
Total admitted assets	<u>\$3,348,355 32</u>

LIABILITIES.

Losses and claims unpaid, viz.:

	<i>In process of</i>				
	<i>Adjusted.</i>	<i>adjustment.</i>	<i>No Proof.</i>	<i>Resisted.</i>	
Fidelity and surety	\$250 00	\$3,571 16	\$4,505 03	\$71,995 31	
Deduct re-insurance.....	-	-	-	17,795 60	
Net unpaid losses. ...	\$250 00	\$3,571 16	\$4,505 03	\$54,199 71	\$62,525 90
Unearned premiums on outstanding risks					129,824 89
Expenses and other accounts due or accrued.....					1,000 00
Re-insurance					26 00
All other liabilities, viz.: Due depositors, \$2,383,629.97; interest accrued thereon, \$11,075.00					2,394,704 97
Total liabilities, except capital.....					<u>\$2,588,081 76</u>
Cash capital.....				\$500,000 00	
Surplus over all liabilities.....				260,273 56	
Surplus to policy holders.....					<u>\$760,273 56</u>
Total liabilities and surplus					<u>\$3,348,355 32</u>

RISKS AND PREMIUMS.

FIDELITY.		
	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$25,860,108 33	\$92,692 99
Written or renewed during the year	27,040,545 25	89,780 52
Total.....	<u>\$52,900,653 58</u>	<u>\$182,473 51</u>
Deduct expirations and cancellations.....	26,250,808 33	92,965 04
Balance	\$26,649,845 25	\$89,508 47
Deduct re-insured policies.....	60,000 00	310 00
Net in force December 31, 1900	<u>\$26,589,845 25</u>	<u>\$89,198 47</u>

SURETY.		
	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$41,140,812 16	\$158,015 06
Written or renewed during the year.....	40,358,761 71	158,495 66
Total	<u>\$81,499,573 87</u>	<u>\$316,510 72</u>
Deduct expirations and cancellations.....	35,877,583 82	139,462 04
Balance.....	\$45,621,990 05	\$177,048 68
Deduct re-insured policies	1,871,293 10	12,249 05
Net in force December 31, 1900.....	<u>\$43,750,696 95</u>	<u>\$164,799 63</u>

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Amount at Risk.</i>
Fidelity.....	\$61,500 00	\$311 37	\$75,000 00
Surety.....	213,347 50	665 52	78,100 00
Aggregate	<u>\$274,847 50</u>	<u>\$976 99</u>	<u>\$153,100 00</u>

EMPLOYER'S 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	\$147,597 33	
Employers' liability	1,220,490 53	
Health	3,493 65	
Fidelity and surety	22,065 84	
Net premium income		\$1,393,647 35
Interest on bonds and dividends on stocks		52,503 91
Received from home office		42,202 36
Total income		\$1,488,353 62
Net ledger assets, Dec. 31. 1899		1,040,056 43
Total		\$2,528,410 05

DISBURSEMENTS.

Net amount paid for losses and claims:		
Accident	\$61,599 28	
Employers' liability	516,570 75	
Health	208 57	
Fidelity and surety	8,787 48	
Net payments to policy holders		\$587,166 08
Adjustment and legal expenses in settlement of claims...	\$128,060 10	
Commissions to agents and brokers	333,126 44	
Salaries and expenses of agents	9,251 29	
Inspections	19,260 80	
Salaries and compensation of officers and office employes	33,343 23	
Taxes on: Premiums, \$24,425.01; war revenue, \$8,010.87.....	32,435 88	
Insurance Department fees and agents' licenses	7,315 32	
Municipal licenses	735 63	
Rent	21,893 62	
Legal expenses	5,177 63	
Furniture and fixtures	1,714 42	
Advertising	6,401 13	
Printing and stationery	14,836 56	
All other disbursements	11,159 26	\$624,711 31
Total disbursements		\$1,211,877 39
Balance		\$1,316,532 66

168 EMPLOYERS LIABILITY ASSURANCE CORPORATION.

Invested as follows:

LEDGER ASSETS.

Market value of stocks and bonds—excluding interest	\$1,281,853 75
Cash in office and in bank.....	2,259 89
Cash deposited with trustees	32,419 02
Ledger assets, per balance	<u>\$1,316,532 66</u>

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	\$10,134 58
Gross premiums in course of collection.....	292,736 90
Total admitted assets	<u>\$1,619,404 14</u>

LIABILITIES.

Losses and claims unpaid, viz:

	<i>In process of adjustment.</i>	<i>* Resisted.</i>	
Accident	\$10,035 00	\$7,185 00	
Employers liability.....	45,840 00	273,315 00	
Fidelity and surety	465 00	-	
Total unpaid losses	<u>\$56,340 00</u>	<u>\$280,500 00</u>	\$336,840 00
Unearned premiums on outstanding risks			644,565 51
Commissions due agents and brokers.....			79,289 00
Total liabilities, except capital			<u>\$1,060,694 51</u>
Deposit capital		\$200,000 00	
Surplus over all liabilities		358,709 63	
Surplus to policy holders			<u>\$558,709 63</u>
Total liabilities and surplus			<u>\$1,619,404 14</u>

RISKS AND PREMIUMS.

ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$26,341,728 00	\$117,074 34
Written or renewed during the year	39,436,085 00	175,271 49
Total	<u>\$65,777,813 00</u>	<u>\$292,345 83</u>
Deduct expirations and cancellations	35,085,951 00	155,937 56
Balance	\$30,691,862 00	\$136,408 27
Deduct re-insured policies	401,742 00	1,785 52
Net in force December 31, 1900	<u>\$30,290,120 00</u>	<u>\$134,622 75</u>

EMPLOYERS' LIABILITY.

In force December 31, preceding year.....	\$211,822,785 00	\$941,434 60
Written or renewed during the year	321,499,085 00	1,428,884 82
Total	<u>\$533,321,870 00</u>	<u>\$2,370,319 42</u>
Deduct expirations and cancellations	278,671,700 00	1,238,540 90
Balance	\$254,650,170 00	\$1,131,778 52
Deduct re-insured policies.....	2,518,645 00	11,193 98
Net in force December 31, 1900	<u>\$252,131,525 00</u>	<u>\$1,120,584 54</u>
*Resisted by company on its own account ..	\$9,400 00	
Resisted by company on policy holders' account	271,100 00	
Total	<u>\$280,500 00</u>	

HEALTH.

	<i>Amount.</i>	<i>Premiums.</i>
Written or renewed during the year	\$1,367,830 00	\$6,079 25
Deduct expirations and cancellations	142,425 00	633 00
Balance	<u>\$1,225,405 00</u>	<u>\$5,446 25</u>
Deduct re-insured policies.....	7,915 00	35 19
Net in force December 31, 1900	<u>\$1,217,490 00</u>	<u>\$5,411 06</u>

FIDELITY.

In force December 31, preceding year	\$4,768,503 00	\$21,193 34
Written or renewed during the year	6,063,745 00	26,949 98
Total	<u>\$10,832,248 00</u>	<u>\$48,143 32</u>
Deduct expirations and cancellations	5,559,023 00	24,706 77
Balance	<u>\$5,273,225 00</u>	<u>\$23,436 55</u>
Deduct re-insured policies.....	50,625 00	225 00
Net in force December 31, 1900.....	<u>\$5,222,600 00</u>	<u>\$23,211 55</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.....	\$663,570 00	\$2,949 20	\$303 50	\$353 50	\$663,570 00
Employers' liability. ...	2,261,961 00	10,053 16	1,596 10	821 10	2,261,961 00
Health	5,625 00	25 00	-	-	5,625 00
Fidelity.....	270,841 00	1,203 74	-	-	270,841 00
Aggregate.....	<u>\$3,201,997 00</u>	<u>\$14,231 10</u>	<u>\$1,899 60</u>	<u>\$1,174 60</u>	<u>\$3,201,997 00</u>

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	\$1,113,283 24
Employers' liability.....	1,377,229 80
Burglary	297,418 84
Fidelity and surety	290,884 99
Plate glass	213,805 15
Steam boiler	<u>279,880 34</u>
Net premium income.....	<u>\$3,572,502 36</u>

Rents—including company's use of own buildings.	\$63,471 68	
Interest on bonds and dividends on stocks	95,713 94	
Interest on bank deposits and debts due the company	2,264 71	
Total interest and rents		\$161,450 33
Profit on sale or maturity of ledger assets		12,305 00
Total income		\$3,746,257 69
Net ledger assets, Dec. 31, 1899		2,842,147 81
Total		\$6,588,405 50

DISBURSEMENTS.

Net amount paid for losses and claims:

Accident	\$402,483 38	
Employers' liability	673,627 69	
Burglary	109,874 25	
Fidelity and surety	29,750 61	
Plate glass	95,238 55	
Steam boiler	56,853 96	
Net payments to policy holders		\$1,367,828 44
Adjusting and settling claims	\$244,499 90	
Interest and dividends to stockholders	50,000 00	
Commissions to agents and brokers	937,771 81	
Salaries and expenses of agents	169,906 86	
Inspections	128,622 88	
Salaries and compensation of officers and office employes	248,724 86	
Taxes on: Premiums, \$45,533.01; property, \$10,572.22. }	78,113 74	
franchise, \$115.00; internal revenue, \$21,893.51		
Insurance Department fees and agents' licenses	15,806 44	
Municipal licenses.	2,407 90	
Rent—including company's use of own buildings	38,078 46	
Legal expenses.	1,603 38	
Repairs and expenses on real estate.	22,797 67	
Furniture and fixtures.	5,841 06	
Advertising	8,432 02	
Printing and stationery	32,255 75	
Loss on sale or maturity of ledger assets	3,348 25	
All other disbursements	73,764 85	\$2,062,475 83
Total disbursements		\$3,430,304 27
Balance		\$3,158,101 23

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$567,737 29
Book value of stocks and bonds—excluding interest	2,463,779 28
Cash in office and in bank.	119,314 30
Bills receivable, \$5,061.82; agents' balances, \$2,208.54	7,270 36
Ledger assets, per balance	\$3,158,101 23

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds.....	\$3,034 29
Rents accrued on company's property or lease.	705 42
Total interest and rents	\$3,739 71
Market value of stocks and bonds over book value	416,703 97
Reserve re-insurance deposit.....	23,784 62
Gross premiums in course of collection.....	462,584 99
Gross assets	\$4,064,914 52

DEDUCT ITEMS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$2,208 54	
Bills receivable, unsecured.....	5,061 82	
Total.....		\$7,270 36
Total admitted assets.....		\$4,057,644 16

LIABILITIES.

Losses and claims unpaid, viz.:

	<i>In process of adjustment.</i>	<i>Reported. No proof.</i>	<i>Resisted.</i>	
Accident.....	\$45,808 50	\$28,095 00	\$46,378 50	
Employers' Liability.....	93,350 00	-	464,550 00	
Burglary.....	19,300 04	-	3,150 00	
Fidelity and surety.....	16,070 91	-	12,676 32	
Plate glass.....	10,568 99	-	-	
Steam boiler.....	1,132 34	-	-	
Total unpaid losses.....	\$186,230 78	\$28,095 00	\$526,754 82	\$741,080 60
Unearned premiums on outstanding risks.....				1,859,134 49
Salaries, rents, expenses and other accounts due or accrued.....				43,004 38
Contingency fund.....				150,000 00
Commission on premiums in course of collection.....				121,428 56
Total liabilities, except capital.....				\$2,914,648 03
Cash capital.....			\$250,000 00	
Surplus over all liabilities.....			892,996 13	
Surplus to policy holders.....				\$1,142,996 13
Total liabilities and surplus.....				\$4,057,644 16

RISKS AND PREMIUMS.

ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$308,661,397 00	\$1,117,076 81
Written or renewed during the year.....	521,172,008 32	1,644,876 63
Total.....	\$829,833,405 32	\$2,761,953 44
Deduct expirations and cancellations.....	511,976,025 00	1,644,179 85
Balance.....	\$317,857,380 32	\$1,117,773 59
Deduct re-insured policies.....	13,333 33	85 54
Net in force December 31, 1900.....	\$317,844,046 99	\$1,117,688 05

EMPLOYERS' LIABILITY.

In force December 31, preceding year.....	\$180,483,333 00	\$1,177,064 16
Written or renewed during the year.....	218,079,333 00	1,678,224 27
Total.....	\$398,562,666 00	\$2,855,318 43
Deduct expirations and cancellations.....	210,361,666 00	1,633,474 32
Balance.....	\$188,201,000 00	\$1,221,844 11
Deduct re-insured policies.....	36,666 66	2,425 65
Net in force December 31, 1900.....	\$188,164,333 34	\$1,219,418 46

BURGLARY.

In force December 31, preceding year.....	\$32,654,614 51	\$265,188 06
Written or renewed during the year.....	46,545,363,81	350,340 67
Total.....	\$79,199,978 32	\$615,528 73
Deduct expirations and cancellations.....	38,676,413 84	312,299 49
Net in force December 31, 1900.....	\$40,523,564 48	\$303,229 24

FIDELITY.

In force December 31, preceding year.....	\$46,287,801 32	\$175,885 71
Written or renewed during the year.....	89,722,940 17	352,855 51
Total.....	\$136,010,741 49	\$528,741 22
Deduct expirations and cancellations.....	70,476,132 32	232,464 34
Balance.....	\$65,534,609 17	\$296,276 88
Deduct re-insured policies.....	72,500 00	321 00
Net in force December 31, 1900.....	\$65,462,109 17	\$295,955 88

PLATE GLASS.

In force December 31, preceding year.....	\$8,835,232 05	\$196,904 56
Written or renewed during the year.....	10,634,559 04	252,414 62
Total.....	\$19,469,791 09	\$449,319 18
Deduct expirations and cancellations.....	10,206,640 55	229,822 54
Balance.....	\$9,263,150 54	\$219,496 64
Deduct re-insured policies.....	1,236 80	24 70
Net in force December 31, 1900.....	\$9,261,913 74	\$219,471 94

STEAM BOILER.

In force December 31, preceding year.....	\$108,371,574 50	\$507,084 36
Written or renewed during the year.....	97,392,668 50	379,041 66
Total.....	\$205,764,243 00	\$886,126 02
Deduct expirations and cancellations.....	95,062,239 50	366,382 58
Net in force December 31, 1900.....	\$110,702,003 50	\$519,743 44

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.....	\$2,186,000 00	\$7,380 74	\$1,848 76	\$1,848 76	\$2,107,525 00
Employers' liability....	1,530,000 00	11,947 85	4,750 08	4,750 08	1,475,000 00
Burglary.. ..	70,536 00	586 44	-	-	68,962 00
Fidelity.....	254,600 00	1,037 07	-	-	245,600 00
Plate glass.....	37,424 80	793 04	333 56	333 56	38,523 30
Steam boiler.....	1,267,000 00	2,542 81	150 00	150 00	1,152,500 00
Aggregate.....	\$5,345,560 30	\$24,287 95	\$7,082 40	\$7,082 40	\$5,088,110 30

FIDELITY AND DEPOSIT COMPANY,

BALTIMORE, MD.

Principal Office, Corner Charles and Lexington Sts.

INCORPORATED IN 1890. COMMENCED BUSINESS IN 1890.

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

Cash Capital, \$1,500,000.

INCOME.

Net premiums received (fidelity and surety)		\$1,138,262 47
Rents	\$38,453 32	
Interest on bonds and dividends on stocks	135,671 43	
Total interest and rents		\$174,124 75
Income from all other sources		73,743 53
Total income		\$1,886,130 75
Net ledger assets, Dec. 31, 1899.		4,120,325 25
Total		\$5,506,456 00

DISBURSEMENTS.

Net amount paid for losses and claims (fidelity and surety)		\$371,259 86
Interest and dividends to stockholders	\$262,447 50	
Commissions to agents and brokers.	279,261 34	
Inspections and adjusting	51,894 12	
Salaries and compensation of officers and office employes	77,835 04	
Taxes on: Premiums, \$15,393.83; property, \$25,390.73.	40,784 56	
Insurance Department fees and agents' licenses.	9,999 20	
Municipal licenses.	1,535 35	
Rent	7,924 98	
Legal expenses.	18,799 72	
Repairs and expenses on real estate.	10,310 30	
Furniture and fixtures.	3,650 39	
Advertising.	4,734 97	
Printing and stationery.	13,011 02	
All other disbursements, viz.: Postage, \$12,863.67; incidentals and development, \$50,943.42; revenue tax, \$5,318.85	69,065 94	\$851,254 43
Total disbursements		\$1,222,514 29
Balance.		\$4,283,941 71

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$600,000 00
Book value of stocks and bonds—excluding interest.	3,364,357 00
Cash in office and in bank	319,584 71
Ledger assets, per balance	\$4,283,941 71

NON-LEDGER ASSETS.

Gross premiums in course of collection	\$97,372 08
Total admitted assets	\$4,381,313 79

LIABILITIES.

Losses and claims unpaid, viz.:

	<i>In process of Adjusted.</i>	<i>Reported. adjustment.</i>	<i>No Proof.</i>	<i>*Resisted.</i>	
Fidelity and surety.	\$4,479 89	\$25,872 94	\$19,254 87	\$105,555 39	
Total unpaid losses.					\$155,163 09
Unearned premiums on outstanding risks.					650,248 39
Total liabilities, except capital					\$805,411 48
Cash capital				\$1,500,000 00	
Surplus over all liabilities				2,075,902 31	
Surplus to policy holders.....					\$3,575,902 31
Total liabilities and surplus.					\$4,381,313 79

RISKS AND PREMIUMS.

FIDELITY.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$147,663,874 65	\$723,874 11
Written or renewed during the year	208,062,041 00	825,035 18
Total	\$355,725,915 65	\$1,548,909 29
Deduct expirations and cancellations	181,117,006 00	835,436 05
Net in force December 31, 1900	\$174,608,909 65	\$713,473 24

SURETY.

In force December 31, preceding year.....	\$66,537,000 00	\$500,504 55
Written or renewed during the year.	40,984,324 00	310,286 47
Total	\$107,521,324 00	\$810,791 02
Deduct expirations and cancellations.....	20,328,950 00	223,767 48
Net in force December 31, 1900	\$87,192,374 00	\$587,023 54

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	\$453,600 00	31,776 50	-	-	\$510,550 00
Surety	270,000 00	1,465 50	\$200 00	\$200 00	601,600 00
Aggregate	\$723,600 00	\$3,242 00	\$200 00	\$200 00	\$1,112,150 00

*Resisted by principals on bond and not admitted by company.

GENERAL ACCIDENT ASSURANCE CORPORATION,
PERTH, SCOTLAND.

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

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1891.

Deposit Capital, \$250,000.

INCOME.

Net premiums received:	
Accident	\$156,212 05
Employers' liability.....	454 00
Burglary	35,210 02
Net premium income	\$191,876 07
Interest on bonds and dividends on stocks.....	\$9,350 00
Interest on bank deposits and debts due the company....	338 68
Total interest	\$9,688 68
Profit on sale or maturity of ledger assets	744 91
Total income	\$202,309 66
Net ledger assets, Dec. 31, 1899.	303,350 57
Total	\$505,660 23

DISBURSEMENTS.

Net amount paid for losses and claims:	
Accident	\$61,170 84
Employers' liability.....	903 00
Burglary	13,951 97
Net payments to policy holders	\$76,025 81
Commissions to agents and brokers.....	\$45,730 93
Salaries and expenses of agents	6,964 77
Medical examiners' fees and salaries.....	3,039 17
Salaries and compensation of officers and office employes	21,355 03
Taxes on premiums	2,510 29
Insurance Department fees and agents' licenses	570 16
Municipal licenses.	100 00
Rent	621 04
Legal expenses	993 61
Furniture and fixtures	508 01
Advertising.....	215 85
Printing and stationery.....	3,358 97
General expense	8,556 82
Total disbursements	\$170,950 46
Balance.....	\$334,709 77

Invested as follows:

LEDGER ASSETS.	
Book value of stocks and bonds—excluding interest	\$324,534 50
Cash in bank	10,141 08
Agents' balances.....	34 19
Ledger assets, per balance	\$334,709 77

NON-LEDGER ASSETS.	
Interest accrued on stocks and bonds	\$2,941 66
Gross premiums in course of collection.....	8,452 89
Total admitted assets.....	\$346,104 32

LIABILITIES.				
Losses and claims unpaid, viz.:				
	<i>In process of adjustment.</i>	<i>Resisted.</i>	<i>Estimated expenses of settlement.</i>	
Accident	\$5,463 46	\$350 00	\$500 00	
Burglary.....	5,173 65	-	500 00	
Total unpaid losses	\$10,637 11	\$350 00	\$1,000 00	\$11,987 11
Unearned premiums on outstanding risks.....				58,167 75
Total liabilities, except capital.....				\$70,154 86
Deposit capital.....			\$250,000 00	
Surplus over all liabilities			25,949 46	
Surplus to policy holders				\$275,949 46
Total liabilities and surplus.....				\$346,104 32

RISKS AND PREMIUMS.			
ACCIDENT.			
	<i>Amount.</i>	<i>Premiums.</i>	
In force December 31, preceding year	\$38,327,325 00	\$45,659 29	
Written or renewed during the year	162,930,345 00	162,381 85	
Total	\$201,257,670 00	\$208,041 14	
Deduct expirations and cancellations	144,127,795 00	128,746 62	
Balance.....	\$57,129,875 00	\$79,294 52	
Deduct re-insured policies	\$48,000 00	829 93	
Net in force December 31, 1900	\$56,281,875 00	\$78,464 59	

EMPLOYERS' LIABILITY.			
	<i>Amount.</i>	<i>Premiums.</i>	
In force December 31, preceding year	\$40,000 00	\$346 50	
Written or renewed during the year	160,000 00	455 50	
Total	\$200,000 00	\$802 00	
Deduct expirations and cancellations	\$90,000 00	678 00	
Net in force December 31, 1900	\$110,000 00	\$124 00	

BURGLARY.			
	<i>Amount.</i>	<i>Premiums.</i>	
In force December 31, preceding year	\$1,742,519 00	\$14,234 51	
Written or renewed during the year.....	5,332,101 00	44,849 76	
Total	\$7,074,620 00	\$59,084 27	
Deduct expirations and cancellations	2,712,026 00	22,203 99	
Balance	\$4,362,594 00	\$36,880 28	
Deduct re-insured policies	125,500 00	402 58	
Net in force December 31, 1900.....	\$4,237,094 00	\$36,477 70	

BUSINESS IN MAINE.					
	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>	<i>Amount at Risk.</i>
Accident	\$5,629,900 00	\$5,530 13	\$2,635 79	\$2,700 79	\$1,880,000 00
Burglary.....	1,000 00	13 00	-	-	1,000 00
Aggregate.....	\$5,630,900 00	\$5,543 13	\$2,635 79	\$2,700 79	\$1,881,000 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)		\$156,271 68
Rents—including company's use of own buildings	\$2,385 25	
Interest on loans on mortgages of real estate	177 81	
Interest on bonds and dividends on stocks.. ..	37,984 74	
Interest on bank deposits and debts due the company	901 57	
Total interest and rents		\$41,449 37
Profit on sale or maturity of ledger assets		1,858 93
Income from all other sources		4,718 91
Total income		\$204,298 89
Net ledger assets, Dec. 31, 1899		985,026 13
Total		\$1,189,325 02

DISBURSEMENTS.

Net amount paid for losses and claims (fidelity)		\$43,244 19
Interest and dividends to stockholders	\$24,368 00	
Commissions to agents and brokers	6,350 29	
Salaries and expenses of agents	19,455 73	
Inspections	11,735 55	
Salaries and compensation of officers and office employes	39,347 34	
Taxes on: Premiums, \$1,692.30; property, \$231.69. } internal revenue, \$842.79	2,766 78	
Insurance Department fees and agents' licenses	3,122 35	
Municipal licenses	647 96	
Rent—including company's use of own buildings	7,107 36	
Legal expenses	1,136 45	
Advertising	1,239 66	
Printing and stationery	2,819 15	
All other disbursements	6,855 29	\$126,951 91
Total disbursements		\$170,196 10
Balance		\$1,019,128 92

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$73,600 62
Loans on mortgages of real estate	1,000 00
Book value of stocks and bonds—excluding interest	814,888 67
Cash in office and in bank	125,958 40
Furniture and safes	3,681 23
Ledger assets, per balance	<u>\$1,019,128 92</u>

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$6,151 08
Interest accrued on other assets	1,800 00
Total interest	<u>\$7,951 08</u>
Market value of stocks and bonds over book value	15,284 00
Gross premiums in course of collection	6,442 06
Gross assets	<u>\$1,048,806 06</u>

DEDUCT ITEMS NOT ADMITTED.

Furniture, fixtures and safes	\$3,681 23
Depreciation from book value of ledger assets	3,003 12
Total	<u>\$6,684 35</u>
Total admitted assets	<u>\$1,042,121 71</u>

LIABILITIES.

Losses and claims unpaid, viz:—

	<i>In process of adjustment.</i>	<i>Reported. No Proof.</i>	<i>Resisted.</i>	
Fidelity	\$18,595 86	\$14,976 70	\$51,215 32	
Deduct re-insurance	-	2,800 00	17,500 00	
Net unpaid losses	<u>\$18,595 86</u>	<u>\$12,176 70</u>	<u>\$33,715 32</u>	\$64,487 88
Unearned premiums on outstanding risks				84,837 38
Salaries, rents, expenses and other accounts due or accrued				6,246 67
Reserve for contingencies				5,000 00
Total liabilities, except capital				<u>\$160,571 93</u>
Cash capital			\$304,600 00	
Surplus over all liabilities			<u>576,949 78</u>	
Surplus to policy holders				<u>\$881,549 78</u>
Total liabilities and surplus				<u>\$1,042,121 71</u>

RISKS AND PREMIUMS.

FIDELITY.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$49,508,548 00	\$195,810 44
Written or renewed during the year	54,723,792 00	180,462 26
Total	<u>\$104,232,340 00</u>	<u>\$376,272 70</u>
Deduct expirations and cancellations	55,036,181 00	182,370 69
Balance	<u>\$49,196,159 00</u>	<u>\$193,902 01</u>
Deduct re-insured policies	6,777,467 00	24,227 25
Net in force December 31, 1900	<u>\$42,418,692 00</u>	<u>\$169,674 76</u>

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Amount at Risk.</i>
Fidelity	\$352,500 00	\$1,184 71	\$324,900 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)		\$1,148,040 14
Rents—including company's use of own buildings	\$5,857 34	
Interest on loans on mortgages of real estate	16,267 67	
Interest on bonds and dividends on stocks	89,755 52	
Interest on bank deposits and debts due the company	4,618 63	
Total interest and rents		\$115,899 16
Profit on sale or maturity of ledger assets.		21,304 80
Special mechanical services.....		3,031 95
Total income.....		\$1,288,276 05
Net ledger assets, Dec. 31, 1899.....		2,214,292 86
Total		\$3,502,568 91

DISBURSEMENTS.

Net amount paid for losses and claims (steam boiler)		\$109,331 53
Interest and dividends to stockholders	\$80,000 00	
Commissions to agents and brokers	276,519 37	
Salaries and expenses of agents	113,169 99	
Inspections	389,200 87	
Salaries and compensation of officers and office employes,	51,200 50	
Taxes on: Premiums, \$15,093.27; property, \$1,883.73	} 23,617 00	
internal revenue, \$6,640.00.....		
Insurance Department fees and agents' licenses	3,560 43	
Municipal licenses.....	2,883 73	
Rent—including company's use of own buildings.....	4,750 00	
Legal expenses	1,769 92	
Repairs and expenses on real estate.	2,181 26	
Furniture and fixtures	5,091 53	
Advertising.....	19,622 96	
Printing and stationery	13,708 55	
Loss on sale or maturity of ledger assets.....	10,431 28	
Office expenses	2,254 63	
Reduction in book value of securities	13,557 51	\$1,013,519 53
Total disbursements		\$1,122,851 06
Balance		\$2,379,717 85

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$30,712 00
Loans on mortgages of real estate.....	458,450 00
Book value of stocks and bonds—excluding interest.....	1,736,064 00
Cash in office and in bank.....	150,068 37
Account payable, secured.....	4,423 48
	<hr/>
Ledger assets, per balance.....	\$2,379,717 85

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$12,616 93
Market value of stocks and bonds over book value.....	85,301 00
Gross premiums in course of collection.....	223,391 28
	<hr/>
Total admitted assets.....	\$2,701,027 06

LIABILITIES.

Losses and claims unpaid, viz.:		
Steam boiler (in process of adjustment).....	\$17,851 85	
Unearned premiums on outstanding risks.....	1,561,434 36	
		<hr/>
Total liabilities, except capital.....		\$1,579,286 21
Cash capital.....	\$500,000 00	
Surplus over all liabilities.....	621,740 85	
		<hr/>
Surplus to policy holders.....		\$1,121,740 85
		<hr/>
Total liabilities and surplus.....		\$2,701,027 06

RISKS AND PREMIUMS.

STEAM BOILER.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$303,422,520 00	\$2,737,703 65
Written or renewed during the year.....	133,904,232 00	1,212,363 30
		<hr/>
Total.....	\$437,326,752 00	\$3,950,066 95
Deduct expirations and cancellations.....	112,481,308 00	1,010,162 74
		<hr/>
Net in force December 31, 1900.....	\$324,845,444 00	\$2,939,904 21

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>	<i>Amount at Risk.</i>
Steam boiler.....	\$1,310,000 00	*\$12,328 16	\$12,941 08	\$13,271 03	\$4,526,344 00

* Includes \$3,698.45 received for inspections.

LAWYERS' SURETY COMPANY,

NEW YORK, N. Y.

Principal office, No. 32 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).....		\$80,441 55
Rents—including company's use of own buildings.....	\$830 21	
Interest on loans on mortgages of real estate	29 40	
Interest on bonds and dividends on stocks	19,658 68	
Interest on bank deposits and debts due the company....	2,708 71	
Total interest and rents		\$23,227 00
Profit on sale or maturity of ledger assets.....		6,362 50
Loss of previous years recovered		2,432 39
Income from all other sources		406 10
Total income		\$112,869 54
Net ledger assets, Dec. 31, 1899		732,125 83
Total		\$844,995 37

DISBURSEMENTS.

Net amount paid for losses and claims (fidelity and surety).....		\$9,697 46
Interest and dividends to stockholders	\$25,000 00	
Commissions to agents and brokers.....	2,473 79	
Salaries and expenses of agents	5,754 12	
Salaries and compensation of officers and office employes	38,788 98	
Taxes on: Premiums, \$525.77; property, \$190.25; franchise, } \$787.50; internal revenue, \$68.30.....	1,571 82	
Insurance Department fees and agents' licenses	415 85	
Municipal taxes.....	821 81	
Rent—including company's use of own buildings	5,771 67	
Legal expenses	5,620 11	
Repairs and expenses on real estate.....	333 33	
Furniture and fixtures.....	259 20	
Advertising	885 83	
Printing and stationery	1,447 03	
Reduction in book value of real estate	5,900 00	
Miscellaneous expenses	6,170 41	\$101,213 95
Total disbursements		\$110,911 41
Balance		\$734,083 96

Invested as follows :

LEDGER ASSETS.

Book value of real estate	\$16,200 00
Loans on mortgages of real estate	440 00
Book value of stocks and bonds—excluding interest	707,141 60
Cash in office and in bank	10,302 36
Ledger assets, per balance	\$734,083 96

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1 10
Interest accrued on stocks and bonds	4,495 04
Interest accrued on other assets	52 50
Rents accrued on company's property or lease	84 50
Total interest and rents.....	\$4,633 14
Market value of stocks and bonds over book value.	10,856 80
Gross premiums in course of collection.....	6,909 74
Total admitted assets.....	\$756,483 64

LIABILITIES.

Losses and claims unpaid, viz.:

	<i>Reported. No proof.</i>	<i>Estimated expenses of settlement.</i>	
Fidelity and surety	\$9,665 07	\$710 00	
Total unpaid losses.....			\$10,375 07
Unearned premiums on outstanding risks			39,080 99
Salaries, rents, expenses and other accounts due or accrued			1,496 59
Commissions due agents and brokers			222 21
Total liabilities, except capital.....			\$51,174 86
Cash capital	\$500,000 00		
Surplus over all liabilities	205,308 78		
Surplus to policy holders			\$705,308 78
Total liabilities and surplus.....			\$756,483 64

RISKS AND PREMIUMS.

	<i>Amount.</i>	<i>Premiums.</i>
SURETY.		
In force December 31, preceding year	\$44,990,388 70	\$79,787 54
Written or renewed during the year.....	54,890,275 00	96,145 44
Total	\$99,880,663 70	\$175,932 98
Deduct expirations and cancellations	51,688,551 87	97,771 00
Net in force December 31, 1900	\$48,192,111 83	\$78,161 98

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Amount at Risk.</i>
Surety	\$38,000 00	\$15 00	\$3,000 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).....		\$426,814 39
Rents	\$11,759 35	
Interest on bonds and dividends on stocks	12,597 73	
Total interest and rents		\$24,357 08
Profit on sale or maturity of ledger assets.....		5,868 68
Income from all other sources		37 50
Total income.....		\$457,077 65
Net ledger assets, Dec. 31, 1899		587,169 53
Total.....		\$1,044,247 18

DISBURSEMENTS.

Net amount paid for losses and claims (plate glass).....		\$221,180 59
Interest and dividends to stockholders.....	\$25,000 00	
Commissions to agents and brokers	135,401 88	
Salaries and expenses of agents	1,176 75	
Salaries and compensation of officers and office employes	51,628 42	
Taxes on: Premiums, \$5,372.60; property, \$4,720.18.	10,092 78	
Insurance Department fees and agents' licenses.	4,269 36	
Municipal licenses.	1,688 82	
Rent	2,415 82	
Legal expenses	163 60	
Repairs and expenses on real estate.	4,955 10	
Furniture and fixtures.....	218 60	
Advertising.....	2,721 90	
Printing and stationery	3,239 03	
All other disbursements, viz: Postage and express, \$3,486.70; sundries, \$4,233.62; internal revenue, \$2,482.65....	10,202 97	\$253,175 03
Total disbursements.....		\$474,355 62
Balance		\$569,891 56

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$245,753 18
Book value of stocks and bonds—excluding interest.....	302,800 28
Cash in office and in bank.....	21,328 10
Ledger assets, per balance	<u>\$569,891 56</u>

NON-LEDGER ASSETS.

Market value of real estate over book value	\$19,236 82
Market value of stocks and bonds over book value.....	16,485 67
Gross premiums in course of collection.....	45,551 14
Total admitted assets	<u>\$651,165 19</u>

LIABILITIES.

Losses and claims unpaid, viz.:	
Plate glass (adjusted).....	\$3,399 74
Unearned premiums on outstanding risks	232,967 02
Salaries, rents, expenses and other accounts due or accrued.. ..	28,771 79
Total liabilities, except capital.....	<u>\$265,138 55</u>
Cash capital	\$250,000 00
Surplus over all liabilities	<u>136,026 64</u>
Surplus to policy holders	<u>\$386,026 64</u>
Total liabilities and surplus	<u>\$651,165 19</u>

RISKS AND PREMIUMS.

PLATE GLASS.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$19,846,521 00	\$456,222 03
Written or renewed during the year	17,703,183 00	447,004 89
Total	<u>\$37,549,704 00</u>	<u>\$903,226 92</u>
Deduct expirations and cancellations.....	19,222,114 00	440,177 50
Net in force December 31, 1900	<u>\$18,327,590 00</u>	<u>\$463,049 42</u>

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>	<i>Amount at Risks.</i>
Plate glass.....	\$73,680 96	\$1,462 91	\$462 81	\$334 09	\$72,391 86

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	\$171,773 02
Employers' liability.....	739,278 98
Net premium income.....	\$911,052 00
Interest on bonds and dividends on stocks.....	\$31,951 18
Interest on bank deposits and debts due the company....	1,162 43
Total interest.....	\$33,113 61
Total income.....	\$944,165 61
Net ledger assets, Dec. 31, 1899.....	898,482 75
Total.....	\$1,842,648 36

DISBURSEMENTS.

Net amount paid for losses and claims:	
Accident	\$91,281 97
Employers' liability.....	319,359 35
Fidelity and surety	25 00
Net payments to policy holders.....	\$410,666 32
Commissions to agents and brokers.....	\$244,959 31
Salaries and expenses of agents.....	13,027 67
Inspections	6,272 13
Salaries and compensation of officers and office employes,	40,125 06
Taxes on: Premiums, \$16,329.40; property, \$60.52	21,073 77
internal revenue, \$4,683.85	
Insurance Department fees and agents' licenses	3,318 21
Municipal licenses	420 00
Rent.....	4,015 00
Legal expenses.....	4,002 96
Furniture and fixtures	1,328 07
Advertising	3,027 17
Printing and stationery	5,568 22
Remitted to home office.....	48,154 92
All other disbursements, viz: Traveling, \$2,699.29; postage,	14,211 83
\$3,042.79; exchange, \$197.62; trustees and auditors, \$2,050.00;	
sundry, \$6,222.13.....	\$409,504 32
Total disbursements.....	\$820,170 64
Balance.....	\$1,022,477 72

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds—excluding interest.....	\$971,578 63
Cash in office and in bank.....	50,899 09
Ledger assets, per balance	<u>\$1,022,477 72</u>

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	\$9,724 08
Market value of stocks and bonds over book value.....	40,124 77
Gross premiums in course of collection.....	99,193 33
Total admitted assets	<u>\$1,171,519 90</u>

LIABILITIES.

Losses and claims unpaid, viz.:

	<i>In process of adjustment.</i>	<i>* Resisted.</i>	
Accident.....	\$19,079 80	\$11,600 00	
Employers' liability	30,760 00	234,240 00	
Fidelity and surety.....	-	500 00	
Total unpaid losses	<u>\$49,839 80</u>	<u>\$246,340 00</u>	\$296,179 80
Unearned premiums on outstanding risks.....			385,047 78
Salaries, rents, expenses and other accounts due or accrued.....			4,474 65
Re-insurance.....			525 81
Reserve for state fees, taxes, etc.....			20,000 00
Contingent reserve			35,000 00
Total liabilities, except capital			<u>\$741,228 04</u>
Deposit capital.....		\$200,000 00	
Surplus over all liabilities		230,291 86	
Surplus to policy holders			<u>\$430,291 86</u>
Total liabilities and surplus			<u>\$1,171,519 90</u>

RISKS AND PREMIUMS.

ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$16,084,100 00	\$131,704 33
Written or renewed during the year.....	22,660,150 00	200,395 03
Total	<u>\$38,694,250 00</u>	<u>\$332,099 36</u>
Deduct expirations and cancellations.....	24,624,950 00	204,187 62
Net in force December 31, 1900.....	<u>\$14,069,300 00</u>	<u>\$127,911 74</u>

EMPLOYERS' LIABILITY.

In force December 31, preceding year.....	\$63,185,000 00	\$557,173 88
Written or renewed during the year.....	82,297,500 00	823,762 76
Total	<u>\$145,482,500 00</u>	<u>\$1,380,936 64</u>
Deduct expirations and cancellations.....	68,355,000 00	745,332 91
Net in force December 31, 1900.....	<u>\$77,127,500 00</u>	<u>\$635,603 73</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	\$47,500 00	\$160 50	\$38 95	\$38 95	\$32,500 00
Employers' liability	260,000 00	1,697 52	196 05	196 05	250,000 00
Aggregate	<u>\$307,500 00</u>	<u>\$1,858 02</u>	<u>\$235 00</u>	<u>\$235 00</u>	<u>\$282,500 00</u>

*Resisted by company on its own account

Resisted by company on policy holder's account.....

Total

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.....	\$175,753 68
Employers' liability.....	1,103,998 30
Sprinkler.....	28,407 65
Plate glass.....	69,515 04
Steam boiler.....	67,577 39
Health.....	2,166 98
Net premium income.....	\$1,447,419 04
Interest on collateral loans.....	\$85,046 68
Interest on bonds and dividends on stocks.....	40,743 32
Interest on bank deposits and debts due the company....	1,090 87
Total interest.....	\$76,880 87
Profit on sale or maturity of ledger assets.....	16,312 96
Inspection fees.....	40,602 18
Income from all other sources.....	5 00
Total income.....	\$1,581,220 05
Net ledger assets Dec. 31, 1899.....	1,807,314 28
Total.....	\$3,388,534 33

DISBURSEMENTS.

Net amount paid for losses and claims:	
Accident.....	\$78,604 04
Employers' liability.....	325,121 39
Health.....	339 28
Sprinkler.....	3,424 92
Plate glass.....	28,410 29
Steam boiler.....	14,130 63
Net payments to policy holders.....	\$450,030 55
Interest and dividends to stockholders.....	\$89,970 25
Commissions to agents and brokers.....	459,951 42
Salaries and expenses of agents.....	42,998 45
Medical examiners' fees and salaries.....	56,469 43
Inspections.....	44,929 89
Salaries and compensation of officers and office employes	23,051 67
Taxes on: Premiums, \$17,888.30; property, \$13,923.90.....	31,812 20
Insurance Department fees and agent's licenses.....	11,472 14
Municipal licenses.....	1,185 36
Rent.....	4,000 02
Legal expenses.....	32,659 81
Furniture and fixtures.....	1,866 81

Advertising	\$7,125 24	
Printing and stationery	6,449 96	
Investigating claims	80,148 58	
All other disbursements, viz.: Postage, \$2,303.39; internal revenue, \$8,167.22; general expenses, \$9,891.88; agents' balance, uncollectable, \$85.48	20,448 02	\$914,539 25
Total disbursements.		\$1,364,569 80
Balance		\$2,023,964 53

Invested as follows:

LEDGER ASSETS.

Loans secured by collateral	\$603,850 00
Book value of stocks and bonds—excluding interest	1,192,330 38
Cash in office and in bank	117,337 63
Bills receivable, \$3,569.50; agents' balances, \$6,923.17	10,492 67
Furniture	100 00
All other assets, viz: Ground rent secured by first lien	100,000 00
Total.	\$2,024,110 68
Deduct ledger liabilities	146 15
Ledger assets, per balance	\$2,023,964 53

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$3,717 50
Interest due on collateral loans	712 50
Total interest.	\$4,430 00
Market value of stocks and bonds over book value.....	52,192 07
Gross premiums in course of collection	256,101 60
Gross assets.	\$2,336,688 20

DEDUCT ITEMS NOT ADMITTED.

Furniture, fixtures and safes.	\$100 00
Agents' debit balances, unsecured.....	6,923 17
Bills receivable, unsecured.....	3,569 50
Total.	\$10,592 67
Total admitted assets.	\$2,326,095 53

LIABILITIES.

Losses and claims unpaid, viz:

	<i>In process of adjustment.</i>	<i>Resisted.</i>	
Accident	\$13,218 02	\$1,210 00	
Employers' liability	51,909 80	126,174 50	
Health	275 00	-	
Plate glass.....	4,332 62	-	
Steam boiler.....	2,063 00	175 00	
Total unpaid losses	\$71,798 44	\$127,559 50	\$199,357 94
Unearned premiums on outstanding risks.....			673,725 49
Dividends due stockholders.....			29 75
Safety reserve			25,000 00
Total liabilities, except capital			\$898,113 18
Cash capital	\$750,000 00		
Surplus over all liabilities.	677,982 35		
Surplus to policy holders			\$1,427,982 35
Total liabilities and surplus.			\$2,326,095 53

RISKS AND PREMIUMS.

ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$20,919,850 00	\$91,384 16
Written or renewed during the year	76,736,300 00	233,378 90
Total	\$97,656,150 00	\$324,763 06
Deduct expirations and cancellations	67,514,850 00	179,826 89
Balance	\$30,141,300 00	\$144,942 17
Deduct re-insured policies.....	239,000 00	828 81
Net in force December 31, 1900	\$29,902,300 00	\$144,113 36

EMPLOYERS' LIABILITY.

In force December 31, preceding year.....	\$56,732,560 00	\$899,572 14
Written or renewed during the year	68,857,499 00	\$1,925,193 84
Total	\$125,589,999 00	\$2,224,765 98
Deduct expirations and cancellations	64,722,333 00	\$1,248,740 97
Balance	\$60,867,666 00	\$976,025 01
Deduct re-insured policies.....	75,000 00	1,769 35
Net in force December 31, 1900..	\$60,792,666 00	\$974,255 66

HEALTH.

Written or renewed during the year	\$1,065,275 00	\$2,903 25
Deduct expirations and cancellations.....	341,925 00	539 75
Net in force December 31, 1900	\$723,350 00	\$2,363 50

PLATE GLASS.

In force December 31, preceding year.....	\$529,438 13	\$25,718 49
Written or renewed during the year	1,603,449 69	91,659 05
Total	\$2,132,887 82	\$117,377 54
Deduct expirations and cancellations	633,892 46	32,964 95
Net in force December 31, 1900	\$1,498,995 36	\$84,412 59

STEAM BOILER.

In force December 31, preceding year.....	\$19,178,567 00	\$55,546 57
Written or renewed during the year	25,830,600 00	72,894 72
Total	\$45,009,167 00	\$128,441 29
Deduct expirations and cancellations.....	14,663,867 00	36,488 10
Balance	\$30,345,300 00	\$91,953 19
Deduct re-insured policies.....	15,000 00	69 30
Net in force December 31, 1900	\$30,330,300 00	\$91,883 89

SPRINKLER LEAKAGE.

In force December 31, preceding year.....	\$1,042,800 00	\$10,958 74
Written or renewed during the year	2,925,650 00	31,314 76
Total	\$3,968,450 00	\$42,773 50
Deduct expirations and cancellations.....	1,222,200 00	13,067 74
Balance	\$2,746,250 00	\$29,705 76
Deduct re-insured policies.....	15,000 00	112 50
Net in force December 31, 1900	\$2,731,250 00	\$29,593 26

BUSINESS IN MAINE.

	<i>Risk Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>	<i>Amount at Risk.</i>
Accident.....	\$446,500 00	\$1,355 60	\$317 91	\$317 91	\$290,500 00
Employers' liability...	890,500 00	27,952 60	5,102 83	5,102 83	912,000 00
Plate glass.....	6,944 13	396 94	54 00	54 00	6,944 13
Steam boiler	393,000 00	920 84	-	-	438,000 00
Health.....	7,500 00	22 50	-	-	7,500 00
Aggregate	\$1,744,444 13	\$30,648 48	\$5,474 74	\$5,474 74	\$1,654,944 13

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)		\$283,030 88
Rents	\$1,876 64	
Interest on bonds and dividends on stocks	10,068 42	
Interest on bank deposits and debts due the company ..	244 71	
Total interest and rents.....		\$12,189 77
Total income.....		\$295,220 65
Net ledger assets, Dec. 31, 1899.....		422,111 33
Total		\$717,331 98

DISBURSEMENTS.

Net amount paid for losses and claims (plate glass).....		\$137,355 09
Interest and dividends to stockholders	\$20,000 00	
Commissions to agents and brokers	97,145 84	
Salaries and expenses of agents	3,668 78	
Salaries and compensation of officers and office employes	32,785 00	
Taxes on: Premiums, \$3,609.89; property, \$2,559.02. }	8,218 83	
internal revenue, \$2,049.92		
Insurance Department fees and agents' licenses	4,144 57	
Municipal licenses.....	354 06	
Legal expenses.....	329 78	
Repairs and expenses on real estate.	2,547 52	
Advertising.....	1,612 02	
Printing and stationery	2,383 36	
Loss on sale or maturity of ledger assets	2,118 24	
All other disbursements, viz.: Profit and loss, \$46.60; postage and express, \$1,431.56; sundries \$4,947.99	6,426 15	\$181,734 15-
Total disbursements		\$319,089 24
Balance.....		\$398,242 74

METROPOLITAN PLATE GLASS INSURANCE COMPANY. 191

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$150,000 00
Book value of stocks and bonds—excluding interest.....	225,687 92
Cash in office and in bank.....	22,554 82
Ledger assets, per balance.....	<u>\$398,242 74</u>

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds.....	\$300 00
Rents accrued on company's property or lease.....	182 92
Total interest and rents.....	<u>\$482 92</u>
Market value of stocks and bonds over book value.....	32,747 08
Gross premiums in course of collection.....	30,803 05
Plate glass on hand.....	3,965 95
Accounts due for glass sold.....	634 51
Total admitted assets.....	<u>\$466,876 25</u>

LIABILITIES.

Losses and claims unpaid, viz:—	
Plate glass (in process of adjustment).....	\$5,543 96
Unearned premiums on outstanding risks.....	142,839 24
Accounts for glass and glazing.....	5,074 34
Total liabilities, except capital.....	<u>\$153,457 54</u>
Cash capital.....	\$100,000 00
Surplus over all liabilities.....	213,418 71
Surplus to policy holders.....	<u>\$313,418 71</u>
Total liabilities and surplus.....	<u>\$466,876 25</u>

RISKS AND PREMIUMS.

PLATE GLASS.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$11,875,514 87	\$269,209 79
Written or renewed during the year.....	12,545,015 27	323,107 54
Total.....	<u>\$24,420,530 14</u>	<u>\$592,317 33</u>
Deduct expirations and cancellations.....	13,230,887 49	306,638 85
Net in force December 31, 1900.....	<u>\$11,189,642 65</u>	<u>\$285,678 48</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.....	\$15,943 00	\$407 51	\$186 11	\$186 11	\$15,943 00

* NATIONAL INDEMNITY AND INSURANCE
COMPANY,

BALTIMORE, MD.

Principal Office, Nos. 432 and 434 Equitable Building.

INCORPORATED IN 1899. COMMENCED BUSINESS IN 1899.

GUSTAV W. LURMAN *President.*

J. BANNISTER HALL, *Secretary.*

Cash Capital, \$100,000.

INCOME.

Net premiums received (health)		\$36,128 10
Interest on collateral loans.....	\$13 50	
Interest on bonds and dividends on stocks.....	3,740 00	
Interest on bank deposits	258 01	
Total interest		\$4,011 51
Total income		\$40,139 61
Net ledger assets, Dec. 31, 1899		141,491 43
Total		\$181,631 04

DISBURSEMENTS.

Net amount paid for losses and claims (health).....		\$8,356 12
Commissions to agents and brokers	\$11,722 09	
Salaries and expenses of agents.....	7,568 18	
Medical examiners' fees and salaries.....	372 14	
Salaries and compensation of officers and office employes,	9,282 82	
Taxes on premiums	34 03	
Insurance Department fees and agents' licenses.....	2,724 66	
Rent.....	1,005 03	
Legal expenses.....	563 00	
Furniture and fixtures.....	71 50	
Advertising.....	1,335 33	
Printing and stationery.....	2,669 11	
All other disbursements, viz: Actuaries expense, \$399.44; revenue tax, \$255.27; postage, \$303.97; bonding agents, \$23.20; traveling expense, \$180.89; general expenses, \$932.11; advances to agents, \$333.65.....	2,483 53	\$39,831 42
Total disbursements.....		\$48,187 54
Balance		\$133,443 50

*Admitted May 4, 1901.

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds—excluding interest.....	\$124,320 00
Cash in office and in bank.....	7,825 70
Bills receivable, \$975.17; agents' balances, \$122.63.....	1,097 80
All other assets, viz: Furniture and fixtures.....	200 00
Ledger assets, per balance.....	<u>\$133,443 50</u>

NON-LEDGER ASSETS.

Market value of stocks and bonds over book value.....	\$1,200 00
Gross premiums in course of collection.....	5,505 50
Gross assets.....	<u>\$140,149 00</u>

DEDUCT ITEMS NOT ADMITTED.

Furniture, fixtures and safes.....	\$200 00
Agent's debit balances, unsecured.....	40 63
Bills receivable, unsecured.....	975 17
Total.....	<u>\$1,215 80</u>
Total admitted assets.....	<u>\$138,933 20</u>

LIABILITIES.

Losses and claims unpaid, viz:	
Health (reported, no proof).....	\$1,125 00
Unearned premiums on outstanding risks.....	21,803 90
Total liabilities, except capital.....	<u>\$22,928 90</u>
Cash capital.....	\$100,000 00
Surplus over all liabilities.....	16,004 30
Surplus to policy holders.....	<u>\$116,004 30</u>
Total liabilities and surplus.....	<u>\$138,933 20</u>

RISKS AND PREMIUMS.

HEALTH.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$1,375,875 00	\$5,503 50
Written or renewed during the year.....	9,267,041 66	48,682 96
Total.....	<u>\$10,642,916 66</u>	<u>\$54,186 46</u>
Deduct expirations and cancellations.....	2,411,633 33	10,578 66
Net in force Dec. 31, 1900.....	<u>\$8,231,283 33</u>	<u>\$43,607 80</u>

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)		\$558,746 78
Interest on loans on mortgages of real estate	\$4,513 29	
Interest on collateral loans	1,173 26	
Interest on bonds and dividends on stocks	36,852 49	
Interest on bank deposits and debts due the company	1,049 29	
Total interest		\$40,588 33
Profit on sale or maturity of ledger assets		4,306 25
Income from all other sources, viz.: Trust funds, \$49,429.98; suspense, \$4,333.86; miscellaneous, \$135.15		53,898 99
Total income		\$657,540 35
Net ledger assets, Dec. 31, 1899		1,328,989 53
Total		\$1,986,529 88

DISBURSEMENTS.

Net amount paid for losses and claims (fidelity and surety)		\$95,129 61
Interest and dividends to stockholders	\$50,000 00	
Commissions to agents and brokers	43,918 32	
Salaries and expenses of agents	72,384 32	
Compensation of resident Vice Presidents and consulting attorneys fees	15,299 87	
Salaries and compensation of officers and office employes	98,309 42	
Taxes on: Premiums, \$5,259.28; property, \$5,372.69.	11,514 94	
franchise, \$882.97		
Insurance Department fees and agents' licenses	5,541 86	
Municipal licenses	735 10	
Rent	10,008 28	
Legal expenses	29,657 84	
Printing and stationery	13,206 52	
All other disbursements, viz.: Postage and express, \$14,109.05; telegrams and telephone, \$2,643.52; traveling expenses, \$5,432.50; co-surety, \$1,786.87; inspection and loss expenses and sundries, \$52,882.66	76,554 67	\$427,431 14
Total disbursements		\$522,560 75
Balance		\$1,463,969 13

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....		\$11,225 00
Loans on mortgages of real estate.....		13,704 39
Loans secured by collateral.....		32,000 00
Book value of stocks and bonds—excluding interest.....		1,241,903 25
Cash in office and in bank.....		67,967 70
Furniture, fixtures and safes.....		21,772 63
All other assets, viz.: Amount advanced on contracts secured, \$75,254.09; tax bills, \$142.07.....		75,396 16
Ledger assets, per balance.....		\$1,468,969 13

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$479 40	
Interest accrued on stocks and bonds.....	7,937 32	
Total interest.....		\$8,416 72
Market value of stocks and bonds over book value.....		14,146 75
Gross premiums in course of collection.....		43,923 75
Gross assets.....		\$1,530,456 35

DEDUCT ITEMS NOT ADMITTED.

Furniture, fixtures and safes.....	\$21,772 63	
Tax bills.....	142 07	
Total.....		\$21,914 70
Total admitted assets.....		\$1,508,541 65

LIABILITIES.

	<i>In process of adjustment.</i>	<i>Resisted.</i>	
Losses and claims unpaid, viz.:—			
Fidelity and surety.....	\$25,504 55	\$18,037 59	
Total unpaid losses.....			\$43,542 14
Unearned premiums on outstanding risks.....			263,987 48
Special reserve for contingent claims.....			21,000 00
Re-insurance.....			685 09
All other liabilities, viz.: Trust fund, etc.....			87,002 32
Total liabilities, except capital.....			\$416,217 03
Cash capital.....	\$500,000 00		
Surplus over all liabilities.....	592,324 62		
Surplus to policy holders.....			\$1,092,324 62
Total liabilities and surplus.....			\$1,508,541 65

RISKS AND PREMIUMS.

FIDELITY.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$58,189,983 00	\$250,251 65
Written or renewed during the year.....	108,335,750 00	420,979 39
Total.....	\$166,525,733 00	\$671,231 04
Deduct expirations and cancellations.....	69,998,406 00	359,760 35
Balance.....	\$96,527,327 00	\$311,470 69
Deduct re-insured policies.....	4,016,666 00	12,527 47
Net in force December 31, 1900.....	\$92,510,661 00	\$298,943 22

SURETY.

In force December 31, preceding year.....	\$89,753,464 00	\$254,611 73
Written or renewed during the year.....	82,568,991 00	232,869 49
Total	\$172,322,455 00	\$487,481 22
Deduct expirations and cancellations.....	84,599,876 00	254,517 25
Balance.....	\$87,722,579 00	\$232,963 97
Deduct re-insured policies.....	1,163,803 00	3,932 23
Net in force December 31, 1900.....	\$86,558,776 00	\$229,031 74

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Amount at Risk.</i>
Fidelity and surety.....	\$156,400 00	\$437 00	\$157,955 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, \$314,400.

INCOME.

Net premiums received:		
Accident	\$59,127 90	
Employers' liability.....	223,445 76	
Burglary	61,587 35	
Net premium income.....		\$344,161 01
Interest on bonds and dividends on stocks.....	\$8,900 00	
Interest on bank deposits and debts due the company....	1,533 13	
Total interest		\$10,453 13
Additional surplus paid in, with increased capital		45,620 00
Total income		\$403,234 14
Net ledger assets, Dec. 31, 1899.....	\$289,320 39	
Increase of capital during 1900.....	114,400 00	403,720 39
Total		\$806,954 53

DISBURSEMENTS.

Net amount paid for losses and claims:		
Accident	\$20,319 49	
Employers' liability	62,447 22	
Burglary	29,501 42	
Net payments to policy holders		\$112,268 13
Commissions to agents and brokers	\$104,373 76	
Salaries and expenses of agents	9,049 05	
Inspections	2,778 84	
Salaries and compensation of officers and office employes	34,567 54	
Taxes on premiums	2,823 69	
Insurance Department fees and agents' licenses	2,269 73	
Municipal licenses	661 50	
Rent	4,708 88	
Legal expenses	3,323 39	
Furniture and fixtures	1,149 12	
Advertising	1,953 36	
Printing and stationery	5,516 76	
All other disbursements, viz: Postage, \$1,285.02; telegrams and telephone, \$1,254.92; fees of committees, \$1,261.20; internal revenue, \$2,382.62; exchange, \$164.84; miscellaneous expenses, \$1,754.17	8,102 77	\$181,278 39
Total disbursements		\$293,546 52
Balance		\$513,408 01

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds—excluding interest	\$284,087 50
Cash in office and in bank	225,948 79
Agents' balances	3,371 72
Ledger assets, per balance	\$513,408 01

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$1,508 34
Interest accrued on other assets	2,114 43
Total interest	\$3,622 77
Market value of stocks and bonds over book value	2,487 50
Gross premiums in course of collection	86,470 03
Gross assets	\$605,988 31

DEDUCT ITEMS NOT ADMITTED.

Agents' debit balances, unsecured	\$3,371 72
Total admitted assets	\$602,616 59

LIABILITIES.

Losses and claims unpaid, viz.:			
	<i>In process of adjustment.</i>	<i>Resisted.</i>	
Accident	\$3,850 00	-	
Employers' liability	11,645 00	*\$10,735 00	
Burglary	9,007 00	2,500 00	
Total	\$24,502 00	\$13,235 00	
Deduct re-insurance	1,270 00	-	
Net unpaid losses	\$23,232 00	\$13,235 00	\$36,467 00

* Resisted for assured, \$10,610.

Unearned premiums on outstanding risks.....		\$183,578 43
Commissions due agents and brokers		22,230 92
Re-insurance		627 61
Total liabilities, except capital.....		\$242,908 86
Cash capital	\$314,400 00	
Surplus over all liabilities	45,312 73	
Surplus to policy holders.....		\$359,712 73
Total liabilities and surplus.....		\$602,616 59

RISKS AND PREMIUMS.

	<i>Amount.</i>	<i>Premiums.</i>
ACCIDENT.		
In force December 31, preceding year	\$7,370,750 00	\$12,871 66
Written or renewed during the year.....	57,067,700 00	92,730 21
Total	\$64,438,450 00	\$105,601 87
Deduct expirations and cancellations	42,362,500 00	56,717 84
Net in force December 31, 1900	\$22,075,950 00	\$48,884 03

EMPLOYERS' LIABILITY.

In force December 31, preceding year	\$7,494,500 00	\$78,888 35
Written or renewed during the year.....	28,152,883 34	347,447 88
Total	\$35,647,383 34	\$426,336 23
Deduct expirations and cancellations.....	13,992,000 00	177,607 90
Balance.....	\$21,655,383 34	\$248,728 33
Deduct re-insured policies	120,000 00	453 25
Net in force December 31, 1900.....	\$21,535,383 34	\$248,275 08

BURGLARY.

In force December 31, preceding year	\$4,036,020 31	\$35,280 52
Written or renewed during the year.....	9,726,594 66	87,046 31
Total	\$13,762,614 97	\$122,326 83
Deduct expirations and cancellations	6,043,974 31	52,757 10
Balance	\$7,718,640 66	\$69,569 73
Deduct re-insured policies	2,000 00	15 00
Net in force December 31, 1900.....	\$7,716,640 66	\$69,554 73

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	\$271,150 00	\$336 05	\$1,560 66	\$1,560 66	\$99,950 00
Employers' liability	130,000 00	2,150 37	116 48	166 48	130,000 00
Aggregate....	\$401,150 00	\$2,486 42	\$1,677 14	\$1,727 14	\$229,950 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)		\$105,673 27
Rents	\$550 00	
Interest on loans on mortgages of real estate	7,645 71	
Total interest and rents.....		\$8,195 71
Profit on sale or maturity of ledger assets.....		836 40
Total income		\$114,705 38
Net ledger assets, Dec. 31, 1899.		161,422 24
Total		\$276,127 62

DISBURSEMENTS.

Net amount paid for losses and claims (plate glass).....		\$45,330 27
Interest and dividends to stockholders	\$6,000 00	
Commissions to agents and brokers.	35,111 12	
Salaries and expenses of agents.....	1,687 06	
Salaries and compensation of officers and office employes	8,841 30	
Taxes on: Premiums, \$1,653.16; property, \$362.58.	2,015 74	
Insurance Department fees and agents' licenses	2,028 52	
Municipal licenses.	256 79	
Rent	1,000 00	
Legal expenses	114 91	
Repairs and expenses on real estate.	164 69	
Advertising.	200 00	
Printing and stationery.	892 02	
All other disbursements, viz.: General expense, \$1,557.66; internal revenue, \$757.04; uncollectable accounts, \$270.15.	2,585 05	\$60,809 20
Total disbursements		\$106,139 47
Balance		\$169,988 15

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$5,648 56
Loans on mortgages of real estate.....	147,400 00
Cash in office and in bank	16,123 54
Bills receivable, \$794.47; agents' balances, \$21.58.	816 05
Ledger assets, per balance	\$169,988 15

200 NEW JERSEY PLATE GLASS INSURANCE COMPANY.

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,588 44	
Rents due on company's property or lease	28 00	
Total interest and rents		\$1,616 44
Market value of real estate over book value		2,701 44
Gross premiums in course of collection		18,927 88
Plate glass on hand.....		2,438 39
Gross assets.....		<u>\$195,672 30</u>

DEDUCT ITEMS NOT ADMITTED.

Agents' debit balances, unsecured	\$21 58	
Bills receivable, unsecured	794 47	
Total		<u>\$816 05</u>
Total admitted assets.....		\$194,856 25

LIABILITIES.

Losses and claims unpaid, viz.:

	<i>Adjusted.</i>	<i>In process of adjustment.</i>	
Plate glass.....	\$812 06	\$740 88	
Total unpaid losses.....			\$1,552 94
Unearned premiums on outstanding risks.....			55,945 22
Salaries, rents, expenses and other accounts due or accrued.....			526 53
Commissions due agents and brokers			6,312 99
Total liabilities, except capital.....			<u>\$64,337 68</u>
Cash capital.....	\$100,000 00		
Surplus over all liabilities.....	30,518 57		
Surplus to policy holders.....			<u>\$130,518 57</u>
Total liabilities and surplus.....			\$194,856 25

RISKS AND PREMIUMS.

PLATE GLASS.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$3,678,317 00	\$82,491 47
Written or renewed during the year.....	5,416,700 00	126,926 66
Total	\$9,095,017 00	\$209,418 13
Deduct expirations and cancellations	4,256,378 00	97,696 79
Net in force December 31, 1900	<u>\$4,838,639 00</u>	<u>\$111,721 34</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.....	\$38,962 52	\$754 71	\$286 50	\$286 50	\$38,962 52

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)	\$248,079 29
Interest on bonds and dividends on stocks	12,193 14
Income from all other sources	156 35
Total income	\$260,428 78
Net ledger assets, Dec. 31, 1899.	341,723 79
Total	\$602,152 57

DISBURSEMENTS.

Net amount paid for losses and claims (plate glass)		\$129,341 09
Interest and dividends to stockholders.....	\$10,000 00	
Commissions to agents and brokers.....	73,583 89	
Salaries and expenses of agents.....	7,922 06	
Salaries and compensation of officers and office employes	26,743 80	
Taxes on premiums.....	2,810 65	
Internal revenue	1,661 29	
Insurance Department fees and agents' licenses	4,364 73	
Municipal licenses	381 25	
Rent	3,209 92	
Legal expenses.....	97 30	
Furniture and fixtures.....	199 92	
Advertising.....	242 83	
Printing and stationery	1,517 77	
Loss on sale or maturity of ledger assets.....	43 75	
All other disbursements.....	8,061 56	\$145,840 72
Total disbursements	\$275,181 81	
Balance.....	\$326,970 76	

Invested as follows :

LEDGER ASSETS.

Loans on mortgages of real estate	\$2,500 00
Book value of stocks and bonds—excluding interest	298,960 99
Cash in office and in bank	25,509 77
Ledger assets, per balance	\$326,970 76

NON-LEDGER ASSETS.

Market value of stocks and bonds over book value.....	\$38,724 01
Gross premiums in course of collection.....	30,821 48
Total admitted assets.....	<u>\$396,516 25</u>

LIABILITIES.

Losses and claims unpaid, viz.:	
Plate glass (in process of adjustment).....	\$3,253 58
Unearned premiums on outstanding risks.....	128,080 93
Dividends due stockholders.....	5,000 00
Salaries, rents, expenses and other accounts due or accrued.....	466 67
Return premiums.....	1,629 62
Total liabilities, except capital.....	<u>\$138,440 80</u>
Cash capital.....	\$100,000 00
Surplus over all liabilities.....	158,075 45
Surplus to policy holders.....	<u>\$258,075 45</u>
Total liabilities and surplus.....	<u>\$396,516 25</u>

RISKS AND PREMIUMS.

PLATE GLASS.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$11,209,527 43	\$224,309 15
Written or renewed during the year.....	13,987,373 28	319,477 20
Total.....	<u>\$25,196,900 71</u>	<u>\$543,786 35</u>
Deduct expirations and cancellations.....	13,702,384 92	289,245 36
Net in force December 31, 1900.....	\$11,494,515 79	\$254,540 99

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.....	\$93,558 83	\$1,649 65	\$652 76	\$652 76	\$93,558 83

PREFERRED ACCIDENT INSURANCE COMPANY,

NEW YORK, N. Y.

Principal Office No. 290 Broadway.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

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

Cash Capital, \$200,000.

INCOME.

Net premiums received (accident).....		\$1,087,558 03
Interest on bonds and dividends on stocks.....	\$19,841 50	
Interest on bank deposits and debts due the company	800 00	
Total interest.....		\$20,641 50
Total income		\$1,108,199 53
Net ledger assets, Dec. 31, 1899		738,596 62
Total		\$1,846,796 15

DISBURSEMENTS.

Net amount paid for losses and claims (accident).....		\$348,386 45
Interest and dividends to stockholders.....	\$12,000 00	
Commissions to agents and brokers	347,153 02	
Salaries and expenses of agents	39,925 75	
Medical examiners' fees and salaries.....	16,575 25	
Inspections	2,737 75	
Salaries and compensation of officers and office employes	75,785 50	
Taxes on: Premiums, \$9,850.25; franchise, \$1,456.25.....	11,306 50	
Insurance Department fees and agents' licenses.....	6,278 00	
Municipal licenses	1,225 20	
Rent—including company's use of own buildings	18,500 00	
Legal expenses.....	4,227 65	
Furniture and fixtures.	2,237 65	
Advertising.....	21,750 25	
Printing and stationery	27,925 50	
All other disbursements	35,359 47	\$622,967 49
Total disbursements		\$971,873 94
Balance		\$875,422 21

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds—excluding interest	\$616,339 60
Cash in office and in bank	170,748 46
Agents' balances.....	88,334 15
Ledger assets, per balance	<u>\$875,422 21</u>

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	\$2,788 15
Market value of stocks and bonds over book value	20,805 40
Gross premiums in course of collection.....	88,550 00
Gross assets..	<u>\$987,565 76</u>

DEDUCT ITEMS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$88,334 15
Total admitted assets	<u>\$899,231 61</u>

LIABILITIES.

Losses and claims unpaid, viz:

	<i>In process of adjustment.</i>	<i>Reported. No Proof.</i>	<i>Resisted.</i>	
Accident.....	\$43,825 00	\$17,175 00	\$17,000 00	
Total unpaid losses				\$78,000 00
*Unearned premiums on outstanding risks				430,006 78
Salaries, rents, expenses and other accounts due or accrued.....				2,723 35
Total liabilities, except capital.				<u>\$510,730 13</u>
Cash capital			\$200,000 00	
Surplus over all liabilities			188,441 48	
Surplus to policy holders				<u>\$388,441 48</u>
Total liabilities and surplus.				<u>\$899,231 61</u>

RISKS AND PREMIUMS.

ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$373,905,000 00	\$645,410 00
Written or renewed during the year	572,320,000 00	1,125,301 75
Total	<u>\$946,225,000 00</u>	<u>\$1,770,711 75</u>
Deduct expirations and cancellations	544,776,000 00	969,662 51
Net in force December 31, 1900	\$401,449,000 00	\$801,049 24

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>	<i>Amount at Risk.</i>
Accident.....	\$8,901,000 00	\$27,691 75	\$11,467 70	\$12,217 70	\$7,951,000 00

*Includes special premium reserve amounting to \$29,542.16.

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	\$679,417 23
Employers' liability.....	445,659 63
Health.....	53,590 50
Net premium income.....	\$1,178,667 36
Rents	\$1,891 64
Interest on loans on mortgages of real estate....	12,984 16
Interest on bonds and dividends on stocks.....	18,711 59
Interest on bank deposits and debts due the company ...	760 54
Total interest and rents.....	\$34,347 93
Re-adjustment of stock	65,000 00
Total income	\$1,278,015 29
Net ledger assets, Dec. 31, 1899	749,271 26
Total	\$2,027,286 55

DISBURSEMENTS.

Net amount paid for losses and claims:	
Accident	\$313,372 40
Employers' liability	192,607 36
Health.....	22,808 02
Net payments to policy holders.....	\$528,787 78
Interest and dividends to stockholders	\$10,000 00
Commissions to agents and brokers	323,574 50
Salaries and expenses of agents.....	43,813 36
Medical examiners' fees and salaries	2,619 50
Inspections	10,349 75
Salaries and compensation of officers and office employes	52,642 54
Taxes on: Premiums, \$21,170.94; property, \$5,007.80.....	} 27,203 74
franchise, \$1,025.00	
Insurance Department fees and agents' licenses	5,205 00
Municipal licenses.....	1,350 00
Rent.....	8,644 25
Legal expenses.....	6,162 79
Repairs and expenses on real estate.....	1,698 64
Furniture and fixtures.....	895 05

206 STANDARD LIFE AND ACCIDENT INSURANCE COMPANY.

Advertising	\$6,067 70	
Printing and stationery	8,071 34	
All other disbursements, viz: Postage, telegrams and express, \$6,160.13; traveling expenses of officers and employees, \$4,476.50; adjusting, \$10,976.25; internal revenue, \$7,276.55; general expense, \$4,676.20; profit and loss, \$1,063.06	34,628 69	\$542,926 85

Total disbursements \$1,071,714 63

Balance \$955,571 92

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$87,930 43
Loans on mortgages of real estate.....	255,687 00
Book value of stocks and bonds—excluding interest	514,427 52
Cash in office and in bank.....	96,702 47
Bills receivable, \$322.50; agents' balances, \$502.00	824 50
Ledger assets, per balance	<u>\$955,571 92</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$5,711 80
Interest accrued on stocks and bonds.....	6,337 30

Total interest. \$12,049 10

Market value of stocks and bonds over book value 7,603 48

Gross premiums in course of collection..... 180,822 63

Gross assets \$1,156,047 13

DEDUCT ITEMS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$502 00
Bills receivable, unsecured.	322 50

Total \$824 50

Total admitted assets \$1,155,222 63

LIABILITIES.

Losses and claims unpaid, viz.:

	<i>Adjusted.</i>	<i>Reported. No proof.</i>	<i>Resisted.</i>	
Accident	\$25,930 00	\$15,640 00	-	
Employers' Liability.....	41,100 00	-	\$96,800 00	
Health.....	1,055 00	-	-	

Total unpaid losses \$68,085 00 \$15,640 00 \$96,800 00 \$180,525 00

Unearned premiums on outstanding risks..... 506,484 75

Salaries, rents, expenses and other accounts due or accrued 3,157 62

Return premiums, \$8,417.60; re-insurance, \$1,276.14..... 9,693 74

Total liabilities, except capital \$699,861 11

Cash capital \$250,000 00

Surplus over all liabilities. 205,361 52

Surplus to policy holders \$455,361 52

Total liabilities and surplus \$1,155,222 63

RISKS AND PREMIUMS.

ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year... ..	\$81,905,434 00	\$598,387 08
Written or renewed during the year.....	139,991,250 00	828,436 35
Total	\$221,896,684 00	\$1,426,823 43
Deduct expirations and cancellations	133,679,034 00	821,985 19
Balance.	\$88,217,650 00	\$604,838 24
Deduct re-insured policies	2,076,500 00	8,837 84
Net in force December 31, 1900	<u>\$86,141,150 00</u>	<u>\$596,000 40</u>

EMPLOYERS' LIABILITY.

In force December 31, preceding year.....	\$45,825,000 00	\$325,475 52
Written or renewed during the year.....	51,322,000 00	486,050 00
Total.....	\$97,147,000 00	\$811,525 52
Deduct expirations and cancellations.....	49,695,000 00	449,071 50
Balance.....	\$47,452,000 00	\$362,454 02
Deduct re-insured policies.....	230,000 00	881 71
Net in force December 31, 1900.....	\$47,222,000 00	\$361,572 31

HEALTH.

In force December 31, preceding year.....	\$1,903,566 00	\$36,241 90
Written or renewed during the year.....	4,749,720 00	71,309 87
Total.....	\$6,653,286 00	\$107,551 77
Deduct expirations and cancellations.....	3,593,736 00	52,154 99
Net in force December 31, 1900.....	\$3,059,550 00	\$55,396 78

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.....	\$520,500 00	\$2,299 43	\$530 81	\$530 81	\$520,500 00
Employers' liability. ...	120,000 00	286 46	-	-	120,000 00
Health.....	11,000 00	221 50	230 71	220 71	11,000 00
Aggregate....	\$651,500 00	\$2,807 39	\$751 52	\$751 52	\$651,500 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.....	\$2,143,508 37	
Employers' liability.....	1,243,945 12	
Health ..	67,639 07	
Net premium income.....	\$3,455,092 56	
Interest on bonds and dividends on stocks.....	\$200,859 79	
Interest on bank deposits and debts due the company....	10,086 89	
Total interest.....	\$210,946 68	

Profit on sale or maturity of ledger assets.....	\$46,768 18
Income from all other sources, viz: Profit and loss	3,366 75
Total income	\$3,716,174 17
Net ledger assets, Dec. 31, 1899.....	4,799,284 10
Total	\$8,515,458 27

DISBURSEMENTS.

Net amount paid for losses and claims:	
Accident	\$998,746 00
Employers' liability.....	361,570 97
Health	18,879 11
Net payments to policy holders.....	\$1,379,196 08
Expense of claim adjustment	\$159,943 02
Interest and dividends to stockholders	150,000 00
Commissions to agents and brokers.....	955,517 89
Salaries and expenses of agents.....	88,454 14
Medical examiners' fees and salaries.....	45,431 22
Inspections	14,381 53
Salaries and compensation of officers and office employes,	109,085 74
Taxes on: Premiums, \$42,229.06; internal revenue, {	63,825 86
\$19,528.30; franchise, \$2,068.50	
Insurance Department fees and agents' licenses	8,893 93
Municipal licenses	3,576 05
Rent	28,661 98
Legal expenses.....	23,796 91
Furniture and fixtures	820 46
Advertising	33,633 93
Printing and stationery	31,116 14
All other disbursements, viz: Express, \$6,082.07; expense,	31,234 78
\$10,289.18; exchange, \$1,816.46; postage, \$13,047.07.....	
Total disbursements.....	\$3,127,569 66
Balance	\$5,387,888 61

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds—excluding interest.....	\$4,909,379 58
Cash in office and in bank.....	476,351 83
Agents' balances	2,157 20
Ledger assets, per balance	\$5,387,888 61

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	\$43,150 87
Market value of stocks and bonds over book value.....	555,802 12
Gross assets	\$5,986,841 60

DEDUCT ITEMS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$2,157 20
Total admitted assets	\$5,984,684 40

LIABILITIES.

Losses and claims unpaid, viz.:

	<i>In process of adjustment.</i>	<i>Reported. No Proof.</i>	<i>Resisted.</i>	
Accident.....	\$47,500 00	\$26,572 00	\$81,500 00	
Employers' liability.....	-	-	*623,734 29	
Total unpaid losses.....	\$47,500 00	\$26,572 00	\$705,234 29	\$779,306 29
Unearned premiums on outstanding risks.....				1,821,086 74
Salaries, rents, expenses and other accounts due or accrued.....				85,000 00
Special reserve.....				250,000 00
Total liabilities, except capital.....				\$2,735,393 03
Cash capital.....			\$1,000,000 00	
Surplus over all liabilities.....			2,249,291 37	
Surplus to policy holders.....				\$3,249,291 37
Total liabilities and surplus.....				\$5,984,684 40

RISKS AND PREMIUMS.

ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$273,924,784 00	\$1,430,136 63
Written or renewed during the year.....	505,375,608 00	2,176,718 21
Total.....	\$779,300,392 00	\$3,606,854 84
Deduct expirations and cancellations.....	496,026,538 00	2,140,351 47
Balance.....	\$283,273,854 00	\$1,466,503 37
Deduct re-insured policies.....	1,424,000 00	5,948 50
Net in force December 31, 1900.....	\$281,849,854 00	\$1,460,554 87

EMPLOYERS' LIABILITY.

In force December 31, preceding year.....	\$94,278,393 00	\$834,007 70
Written or renewed during the year.....	128,586,332 00	1,304,146 20
Total.....	\$222,864,725 00	\$2,138,153 90
Deduct expirations and cancellations.....	116,405,892 00	1,192,781 63
Balance.....	\$106,458,833 00	\$945,372 27
Deduct re-insured policies.....	15,000 00	22 68
Net in force December 31, 1900.....	\$106,443,833 00	\$945,349 59

HEALTH.

In force December 31, preceding year.....	\$34,400 00	\$14,624 06
Written or renewed during the year.....	160,611 16	68,451 11
Total.....	\$195,011 16	\$83,075 17
Deduct expirations and cancellations.....	55,881 00	23,350 43
Net in force December 31, 1900.....	\$139,130 16	\$59,724 74

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>	<i>Amount at Risk.</i>
Accident.....	\$6,364,033 00	\$37,433 95	\$15,308 52	\$23,808 52	\$3,500,218 00
Employers' liability.....	1,166,000 00	16,723 61	2,881 00	2,881 00	967,780 00
Health.....	3,152 50	1,352 75	230 43	230 43	2,742 67
Aggregate.....	\$7,533,185 50	\$55,510 31	\$18,419 95	\$26,919 95	\$4,470,740 67

* Resisted for employers.

UNION CASUALTY AND SURETY COMPANY,

ST. LOUIS, MO.

Principal Office, Wainwright Building.

INCORPORATED IN 1892. COMMENCED BUSINESS IN 1893.

EDWARD CLUFF, *President.*LE GRAND L. ATWOOD, *Secretary.*

Cash Capital, \$250,000.

INCOME.

Net premiums received:

Accident.....	\$185,489 46	
Employers' liability.....	66,186 37	
Health.....	6,887 73	
Plate glass.....	92,773 49	
Steam boiler.....	4,368 15	
Net premium income.....		\$355,705 20
Interest on loans on mortgages of real estate.....	\$6,386 10	
Interest on bonds and dividends on stocks.....	9,719 35	
Total interest.....		\$16,105 45
Profit on sale or maturity of ledger assets.....		20 00
Contribution to surplus fund by stockholders.....		100,000 00
Total income.....		\$471,830 65
Net ledger assets Dec. 31, 1899.....		425,688 46
Total.....		\$897,519 11

DISBURSEMENTS.

Net amount paid for losses and claims:

Accident.....	\$91,463 48	
Employers' liability.....	85,114 79	
Health.....	2,463 54	
Plate glass.....	46,849 54	
Net payments to policy holders.....		\$225,911 35
Commissions to agents and brokers.....	\$101,438 84	
Salaries and expenses of agents.....	18,360 22	
Salaries and compensation of officers and office employes.....	28,570 28	
Taxes on: Premiums, \$5,585.06; property, \$1,332.16.....	6,917 22	
Insurance Department fees and agent's licenses.....	4,088 56	
Municipal licenses.....	584 09	
Rent.....	4,126 82	
Legal expenses.....	1,186 46	
Furniture and fixtures.....	957 02	
Advertising.....	1,831 95	

Printing and stationery	\$7,057 64	
Adjusting.....	6,943 25	
All other disbursements	56,184 50	\$238,246 85
Total disbursements.....		\$464,158 20
Balance		\$433,360 91

Invested as follows:

LEDGER ASSETS.

Loans on mortgages of real estate.....	\$89,985 00
Book value of stocks and bonds—excluding interest	250,000 00
Cash in office and in bank	41,441 08
Bills receivable, \$5,757.47; agents' balances, \$46,177.36	51,934 83
Ledger assets, per balance.....	\$433,360 91

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$2,138 95
Interest accrued on stocks and bonds.....	162 00
Total interest	\$2,300 95
Market value of stocks and bonds over book value.....	10,000 00
Gross premiums in course of collection	92,447 95
Gross assets.....	\$538,109 81

DEDUCT ITEMS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$35,271 88
Bills receivable, unsecured.....	5,757 47
Total.....	\$41,029 35
Total admitted assets.....	\$497,080 46

LIABILITIES.

Losses and claims unpaid, viz:				
	<i>In process of adjustment.</i>	<i>Resisted.</i>	<i>Estimated expenses of settlement.</i>	
Accident.....	\$6,050 00	\$5,100 00	-	
Employers' liability.....	-	-	\$27,500 00	
Health	525 25	-	-	
Plate glass.....	2,395 67	-	-	
Total unpaid losses.....	\$8,970 92	\$5,100 00	\$27,500 00	\$41,570 92
Unearned premiums on outstanding risks.....				92,041 88
Salaries, rents, expenses and other accounts due or accrued				1,185 00
Commissions due agents and brokers.....				20,068 94
Total liabilities, except capital				\$154,866 74
Cash capital			\$250,000 00	
Surplus over all liabilities.....			92,213 72	
Surplus to policy holders				\$342,213 72
Total liabilities and surplus.....				\$497,080 46

RISKS AND PREMIUMS.

ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$22,332,268 00	\$92,221 42
Written or renewed during the year	41,769,066 00	237,169 83
Total	<u>\$64,101,334 00</u>	<u>\$329,391 25</u>
Deduct expirations and cancellations	47,023,159 00	253,967 67
Net in force December 31, 1900	\$17,078,175 00	\$75,423 58

HEALTH.

Written or renewed during the year	\$3,245,625 00	\$15,247 67
Deduct expirations and cancellations	440,675 00	1,667 77
Net in force December 31, 1900	<u>\$2,805,550 00</u>	<u>\$13,579 90</u>

PLATE GLASS.

In force December 31, preceding year	\$1,744,456 00	\$72,909 52
Written or renewed during the year	4,405,895 00	117,111 19
Total	<u>\$6,150,351 00</u>	<u>\$190,020 71</u>
Deduct expirations and cancellations	2,403,495 00	94,940 43
Net in force December 31, 1900	\$3,746,856 00	\$95,080 28

BUSINESS IN MAINE.

	<i>Risk Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>	<i>Amount at Risk.</i>
Accident.....	\$163,500 00	\$468 20	\$129 83	\$129 86	\$98,100 00
Employers' liability...	-	-	401 77	401 77	-
Health.....	28,250 00	147 50	42 85	42 85	28,250 00
Plate glass.....	6,165 00	136 07	320 00	320 00	6,165 00
Aggregate	<u>\$197,915 00</u>	<u>\$751 77</u>	<u>\$894 48</u>	<u>\$894 48</u>	<u>\$132,515 00</u>

UNITED STATES CASUALTY COMPANY,

NEW YORK, N. Y.

Principal Office, No. 141 Broadway.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

JAMES W. HINKLEY, *President.*

EDSON S. LOTT, *Secretary.*

Cash Capital, \$300,000.

INCOME.

Net premiums received:	
Accident	\$407,748 00
Employers' liability	349,083 79
Steam boiler	34,410 06
Automatic sprinkler	18,540 12
Net premium income.....	\$809,781 97
Interest on bonds and dividends on stocks	30,490 90
Total income.....	\$840,272 87
Net ledger assets, Dec. 31, 1899	936,314 06
Total	\$1,776,586 93

DISBURSEMENTS.

Net amount paid for losses and claims:	
Accident	\$135,599 87
Employers' liability	148,428 99
Steam boiler	1,036 10
*Automatic sprinkler	—3,708 81
Net payments to policy holders.....	\$281,356 15
Commissions to agents and brokers	\$220,545 53
Salaries and expenses of agents.....	25,500 78
Inspections	12,965 96
Salaries and compensation of officers and office employes..	78,907 98
Taxes on: Premiums, \$9,860.42; property, \$32.56	9,892 98
Insurance Department fees and agents' licenses	2,828 00
Municipal licenses.....	566 00
Rent	8,902 46
Legal expenses.....	5,979 95
Furniture and fixtures.....	2,360 57
Advertising.....	289 50
*Losses paid during 1900	\$1,312 59
Recovered during 1900 on losses previously paid	5,021 40
Net receipts	\$3,708 81

Printing and stationery	\$14,792 79	
Loss on sale or maturity of ledger assets	612 50	
All other disbursements, viz.: Postage, \$7,428.67; telegrams and telephone, \$2,577.36; fees of directors, \$3,755.00; internal revenue, \$5,401.92; miscellaneous, \$6,487.15; profit and loss, \$139.35	25,789 45	\$409,934 45
Total disbursements		<u>\$691,290 60</u>
Balance		\$1,085,296 33

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$5,000 00
Book value of stocks and bonds—excluding interest	1,000,340 94
Cash in office and in bank	78,976 30
Agents' balances.....	979 09
Ledger assets, per balance.....	<u>\$1,085,296 33</u>

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$6,324 98
Net premiums in course of collection	58,148 16
Gross assets	<u>\$1,149,769 47</u>

DEDUCT ITEMS NOT ADMITTED.

Agents' debit balances, unsecured	\$979 09
Total admitted assets	<u>\$1,148,790 38</u>

LIABILITIES.

Losses and claims unpaid, viz:—

	<i>In process of adjustment.</i>	<i>*Resisted.</i>	
Accident	\$12,885 00	\$1,720 00	
Employers' liability	22,235 00	57,220 00	
Steam boiler	700 00	-	
Automatic sprinkler.....	250 00	3,000 00	
Total unpaid losses	<u>\$36,070 00</u>	<u>\$61,940 00</u>	\$98,010 00
Unearned premiums on outstanding risks.....			352,116 52
Re-insurance			1,654 40
Contingency fund			27,009 46
All other liabilities			5,000 00
Total liabilities, except capital			<u>\$483,790 38</u>
Cash capital.....	\$300,000 00		
Surplus over all liabilities		365,000 00	
Surplus to policy holders			<u>\$665,000 00</u>
Total liabilities and surplus			<u>\$1,148,790 38</u>

*Resisted by company on its own account	\$4,720 00
Resisted by company on policy holders' account	57,220 00
Total	<u>\$61,940 00</u>

RISKS AND PREMIUMS.

ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$156,198,700 00	\$274,403 15
Written or renewed during the year.....	439,127,370 00	500,400 30
Total.....	\$595,326,070 00	\$774,803 45
Deduct expirations and cancellations.....	422,726,170 00	469,371 24
Net in force December 31, 1900.....	\$172,599,900 00	\$305,432 21

EMPLOYERS' LIABILITY.

In force December 31, preceding year.....	\$52,240,000 00	\$298,465 46
Written or renewed during the year.....	76,685,000 00	467,709 98
Total.....	\$128,925,000 00	\$766,175 44
Deduct expirations and cancellations.....	67,875,000 00	444,718 33
Balance.....	\$61,050,000 00	\$321,457 11
Deduct re-insured policies.....	175,000 00	1,424 73
Net in force December 31, 1900.....	\$60,875,000 00	\$320,032 38

BURGLARY.

In force December 31, preceding year.....	\$78,480 00	\$690 25
Deduct expirations and cancellations.....	78,480 00	690 25

STEAM BOILER.

In force December 31, preceding year.....	\$10,302,500 00	\$43,423 53
Written or renewed during the year.....	11,794,500 00	48,109 94
Total.....	\$22,097,000 00	\$91,533 47
Deduct expirations and cancellations.....	10,267,500 00	37,874 36
Net in force December 31, 1900.....	\$11,829,500 00	\$53,659 11

AUTOMATIC SPRINKLER.

In force December 31, preceding year.....	\$1,879,500 00	\$21,949 41
Written or renewed during the year.....	2,379,515 00	27,711 14
Total.....	\$4,259,015 00	\$49,660 55
Deduct expirations and cancellations.....	2,682,900 00	31,100 29
Net in force December 31, 1900.....	\$1,576,115 00	\$18,560 26

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>	<i>Amount at Risk.</i>
Accident.....	\$1,474,400 00	\$2,963 83	\$862 41	\$853 87	\$578,100 00
Employers' liability....	270,000 00	3,481 63	2,061 03	2,845 00	240,000 00
Steam boiler.....	222,500 00	769 16	-	-	257,500 00
Aggregate.....	\$1,966,900 00	\$7,214 61	\$2,923 44	\$8,698 87	\$1,075,600 00

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:		
Burglary	\$9,587 11	
Fidelity and surety	767,221 81	
Net premium income		\$776,808 92
Rents—including company's use of own buildings	\$4,306 34	
Interest on loans on mortgages of real estate	15 00	
Interest on collateral loans.....	25,675 79	
Interest on bonds and dividends on stocks	30,638 64	
Interest on bank deposits and debts due the company	1,462 26	
Total interest and rents		\$62,097 97
Profit on sale or maturity of ledger assets.		8,622 32
Income from all other sources		21,921 88
Total income		\$869,451 09
Net ledger assets, Dec. 31, 1899.		1,992,277 92
Total		\$2,861,729 01

DISBURSEMENTS.

Net amount paid for losses and claims:		
Burglary	\$25 00	
Fidelity and surety	188,415 09	
Net payments to policy holders.....		\$188,440 09
Interest and dividends to stockholders	\$75,000 00	
Commissions to agents and brokers	177,459 09	
Salaries and expenses of agents	93,472 64	
Inspections	6,612 81	
Salaries and compensation of officers and office employes,	68,246 82	
Taxes on: Premiums, \$12,995.42; property, \$1,666.36	{ 34,467 41	
franchise, \$19,805.63		
Insurance Department fees and agents' licenses	11,981 32	
Municipal licenses.....	1,233 52	
Rent—including company's use of own buildings.....	10,372 78	
Legal expenses	18,709 37	
Repairs and expenses on real estate.	3,151 88	
Furniture and fixtures	4,656 52	
Advertising.	19,614 50	
Printing and stationery	20,311 07	
Collateral deposits	36,691 47	
All other disbursements, viz: Postage, internal revenue and telegraph, \$25,442.70; express, \$3,061.96; traveling exp- enses, \$6,409.97; incidentals, \$15,070.12	49,984 75	\$631,915 95
Total disbursements		\$820,356 04
Balance		\$2,041,372 97

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$138,467 04
Loans on mortgages of real estate.....	300 00
Loans secured by collateral.....	790,789 00
Book value of stocks and bonds—excluding interest.....	850,918 11
Cash in office and in bank.....	266,740 52
All other assets.....	76,332 71
Total.....	<u>\$2,123,547 38</u>
Deduct ledger liabilities.....	82,174 41
Ledger assets, per balance.....	<u>\$2,041,372 97</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$15 00
Interest due and accrued on stocks and bonds.....	10,620 96
Interest due and accrued on collateral loans.....	5,672 21
Interest due and accrued on other assets.....	137 19
Total interest.....	<u>\$16,445 36</u>
Market value of stocks and bonds over book value.....	25,623 64
Gross premiums in course of collection.....	172,755 86
Total admitted assets.....	<u>\$2,256,197 83</u>

LIABILITIES.

Losses and claims unpaid, viz.:	<i>In process of adjustment.</i>	<i>Reported. No proof.</i>	<i>Resisted.</i>
Fidelity and surety.....	\$11,722 94	\$8,397 54	\$10,150 86
Total unpaid losses.....			\$30,271 34
Unearned premiums on outstanding risks.....			461,358 60
Total liabilities, except capital.....			<u>\$491,629 94</u>
Cash capital.....		\$1,500,000 00	-
Surplus over all liabilities.....		264,567 89	
Surplus to policy holders.....			<u>\$1,764,567 89</u>
Total liabilities and surplus.....			<u>\$2,256,197 83</u>

RISKS AND PREMIUMS.

BURGLARY.

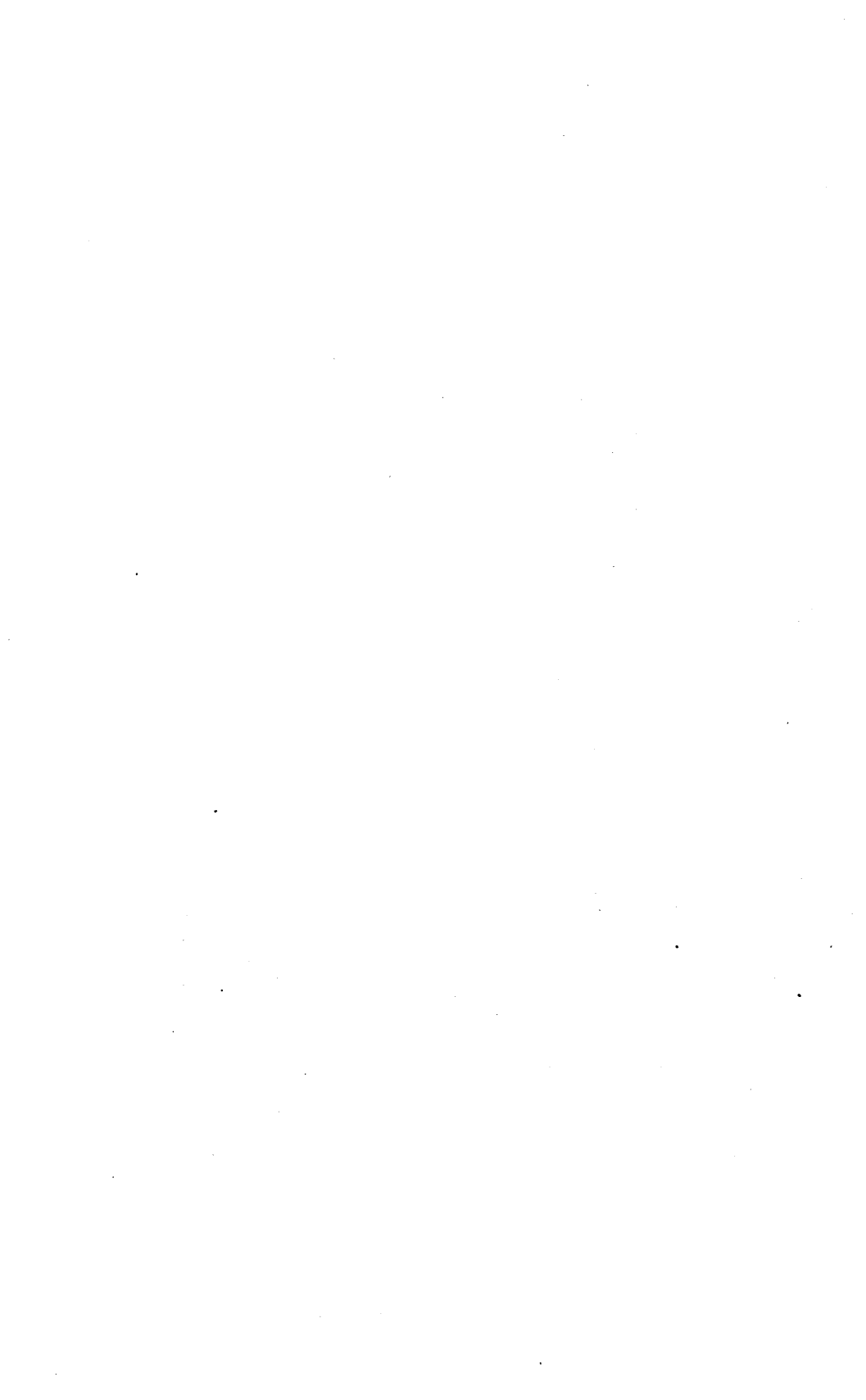
	<i>Amount.</i>	<i>Premiums.</i>
Written or renewed during the year.....	\$2,591,597 96	\$23,376 77
Deduct expirations and cancellations.....	197,950 00	1,492 32
Balance.....	\$2,393,647 96	\$21,884 45
Deduct re-insured policies.....	5,000 00	20 00
Net in force December 31, 1900.....	<u>\$2,388,647 96</u>	<u>\$21,864 45</u>

FIDELITY AND SURETY.

In force December 31, preceding year.....	\$180,136,534 67	\$625,776 43
Written or renewed during the year.....	232,374,942 31	961,084 96
Total.....	<u>\$412,511,476 98</u>	<u>\$1,586,861 39</u>
Deduct expirations and cancellations.....	158,552,268 34	686,008 66
Net in force December 31, 1900.....	<u>\$253,959,208 64</u>	<u>\$900,852 73</u>

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Amount at Risk.</i>
Fidelity and surety.....	\$142,400 00	\$914 50	\$514,875 00



MAINE ASSESSMENT INSURANCE COMPANY.

ABSTRACT COMPILED FROM THE ANNUAL STATEMENT SHOWING
ITS CONDITION DECEMBER 31, 1900.



MAINE CASUALTY INSURANCE COMPANY,

PORTLAND, ME.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1894.

P. J. LARRABEE, *President.*

G. ELLSWORTH SNOW, *Secretary.*

Principal Office, 185 Middle St.

INCOME.

Gross membership fees	\$4,829 00	
Annual dues	1,467 41	
Assessments or premiums	1,467 41	
Total paid by members.....		\$7,763 82
Borrowed money advanced by incorporators.....		1,842 72
Balances from agents		478 33
Income from all other sources		5,795 98
Total income		\$15,880 85
Net ledger assets Dec. 31, 1899.....		948 40
Total		\$16,829 25

DISBURSEMENTS.

Temporary disability claims paid		\$2,028 35
Commissions to agents	\$4,829 00	
Commissions for collecting assessments	73 20	
Salaries and allowances of managers and agents	511 46	
Salaries and other compensation of officers.....	813 38	
Salaries and other compensation of office employes.....	90 75	
Rent, \$223.21; advertising and printing, \$391.20	614 41	
Insurance department fees	80 69	
General office expenses	402 24	
Borrowed money repaid and interest thereon	6,256 85	\$13,671 98
Total disbursements		\$15,700 33
Balance		\$1,128 92

Invested as follows:

LEDGER ASSETS.

Cash in office and in bank.....	\$1,128 92
---------------------------------	------------

LIABILITIES.

Temporary disability claims (reported, estimated liability).....	\$247 50
Balance to protect contracts.	\$881 42

BUSINESS ALL IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31 of previous year.....	518	\$47,656 00
Policies written or increased during the year.....	849	84,900 00
Total	1,367	\$132,556 00
Policies decreased or terminated during the year	603	56,156 00
Policies in force Dec. 31, 1900	764	\$76,400 00
Losses and claims incurred during the year.	61	\$2,028 35
Losses and claims paid and compromised during the year....	61	2,028 35
Premiums or assessments collected during the year, viz:		
Specific benefit and indemnity, \$1,467.41; expense, \$1,467.41; total....		\$2,934 82

ASSESSMENT INSURANCE COMPANIES OF OTHER
STATES.

— — — — —
ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS
SHOWING THEIR CONDITION DECEMBER 31, 1900.

* EQUITABLE ACCIDENT COMPANY,

BOSTON, MASS.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1891.

ALBERT C. SMITH, *President.*

D. T. MONTAGUE, *Secretary.*

Principal Office, No. 131 Devonshire St.

INCOME.

Gross membership fees		\$7,299 00
Assessments or premiums, viz:		
Temporary disability benefits.....	\$55,360 34	
Expenses	24,913 67	80,274 01
Total paid by members		\$87,573 01
Interest		646 00
Profit on securities.		681 67
Returned by claimants.		219 59
Total income.....		\$89,120 67
Net ledger assets Dec. 31, 1899.....		33,260 19
Total		\$122,380 86

DISBURSEMENTS.

Specific benefit claims and installments paid.....	\$22,471 44	
Temporary disability claims paid.....	30,490 54	
Advance payments returned to rejected applicants.....	259 98	
Total paid to members.		\$53,221 96
Commissions to agents.....	\$9,403 80	
Commissions for collecting assessments.....	4,632 76	
Salaries and other compensation of officers	7,825 09	
Salaries and other compensation of office employes.....	2,890 68	
Rent, \$963.41; taxes, \$518.43; advertising and printing, \$1,380.23	2,862 07	
Insurance department fees	317 52	
Legal expenses.....	35 00	
All other disbursements, viz: Postage, \$1,369.71; traveling expense, \$549.10; miscellaneous expense, \$1,305.35; inves- tigation and adjusting claims, \$3,905.85; medical ex- aminers' fees, \$1,000.00.	8,130 01	\$36,096 84
Total disbursements		\$89,318 80
Balance		\$33,062 06

*Formerly Masonic Equitable Accident Association.

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds	\$12,858 28	
Cash in office and in bank	20,203 78	
Ledger assets		\$33,062 06

NON-LEDGER ASSETS.

Interest in hands of state treasurer.....		\$323 90
Market value of stocks and bonds over book value.....		619 72
Premiums or assessments due on last call—made within 60 days		5,719 00
Specific benefit assessments to be made for claims resisted.....		20,750 00
Total		\$27,412 62
Gross assets		\$60,474 68

DEDUCT ASSETS NOT ADMITTED.

Premiums or assessments as entered above in excess of losses and claims unpaid		\$3,082 00
Total admitted assets		\$57,392 68

LIABILITIES.

Specific indemnity claims:		
Resisted.....	\$20,750 00	
Temporary disability claims:		
Reported, estimated liability.....	\$1,012 00	
Resisted	1,625 00	2,637 00
Gross policy claims.....		\$23,387 00
Salaries, rents, taxes, commissions, fees and other accounts due and accrued		250 00
Premiums or assessments paid in advance.....		1,181 00
Total liabilities.....		\$24,818 00
Balance to protect contracts		\$32,574 68

SUMMARY.

Mortuary fund	\$13,525 61	
Reserve or emergency fund	18,211 90	
Expense fund	837 17	
Total.....		\$32,574 68

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	7,045	\$25,730,050 00
Policies written or increased during the year	1,923	3,505,950 00
Total	8,968	\$29,236,000 00
Policies decreased or terminated during the year.....	2,829	7,622,800 00
Policies in force Dec. 31, 1900.....	6,139	\$21,613,200 00
Losses and claims unpaid Dec. 31 of previous year	23	\$17,937 50
Losses and claims incurred during the year.....	677	61,911 48
Total.....	700	\$79,848 98
Losses and claims paid and compromised during the year ...	670	56,461 98
Losses and claims unpaid Dec. 31, 1900	30	\$23,387 00
Policies terminated by death or specific benefit during the year	11	\$41,921 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31 of previous year.	996	\$3,504,000 00
Policies written or increased during the year.	202	379,750 00
Total.	1,198	\$3,883,750 00
Policies decreased or terminated during the year.	255	598,700 00
Policies in force Dec. 31, 1900.	943	\$3,285,050 00
Losses and claims unpaid Dec. 31, of the previous year.	1	\$30 00
Losses and claims incurred during the year.	90	13,661 06
Total.	91	\$13,691 06
Losses and claims paid and compromised during the year.	85	\$8,461 06
Losses and claims unpaid Dec. 31, 1900.	6	\$5,230 00
Policies terminated by death or specific benefit during the year	2	\$9,921 00
Premiums or assessments collected during the year, viz.:		
Specific benefit and indemnity, \$7,624.00; expense, \$3,588.00; total,		\$11,212 00

MASSACHUSETTS MUTUAL ACCIDENT
ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1884.

GEO. L. STEVENS, *President.* G. LEONARD MCNEILL, *Secretary.*

Principal Office, No. 131 Devonshire St.

INCOME.

Gross membership fees.		\$12,558 50
Assessments or premiums, viz.:		
Coupon contract.	\$1,843 85	
Temporary disability benefits.	43,409 52	
Expense.	41,601 48	86,854 85
Total paid by members.		\$99,413 35
Interest.		804 89
Income from all other sources.		608 62
Total income.		\$100,826 86
Net ledger assets Dec. 31, 1899.		32,613 21
Total.		\$133,440 07

DISBURSEMENT.

Specific benefit claims and installments paid.	\$7,400 00	
Temporary disability claims paid.	31,910 62	
Advance payments returned to rejected applicants.	1,372 00	
Total paid to members.		\$40,682 62

Commissions to agents.....	\$11,891 10	
Commissions for collecting assessments.....	13,409 17	
Salaries and allowances of managers and agents.....	1,800 00	
Salaries and other compensation of officers.....	9,488 22	
Salaries and other compensation of office employes.....	7,307 77	
Rent, \$1,450.00; advertising and printing, \$4,102.29.	5,552 29	
Insurance department fees	466 15	
Legal expenses.	882 50	
All other disbursements, viz.: Tax on premiums, \$449.45; postage, \$2,223.45; furniture, \$130.66; adjusting claims, \$2,503.36; collection of checks, \$62.36; internal revenue, \$381.17; office expenses, \$960.48; re-insurance, \$1,125.00; traveling expenses, \$1,612.46; profit and loss, \$212.90; miscellaneous, \$590.90; dividends, \$600.00.	10,852 39	\$61,649 59
Total disbursements.....		<u>\$102,332 21</u>
Balance		\$31,107 86

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds.....	\$21,038 08
Agents' debit balances	2,377 34
Cash in office and in bank	4,416 02
Interest in State Treasurer's hands.....	1,000 00
Bills receivable.....	2,500 00
Ledger accounts.....	98 68
Total	<u>\$31,430 12</u>

DEDUCT LEDGER LIABILITIES.

Agents' credit balances.....	\$322 26	
Net ledger assets		\$31,107 86

NON-LEDGER ASSETS.

Rents due and accrued	\$151 00
Market value of stocks and bonds over book value.	622 58
Premiums or assessments due on last call—made within 60 days.....	6,513 00
Specific benefit assessments to be made for claims resisted.....	2,500 00
Furniture, fixtures and safes.....	2,981 94
Supplies and printed matter	895 00
Total.....	<u>\$13,663 52</u>
Gross assets	\$44,771 38

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$1,339 34
Bills receivable, unsecured	500 00
Furniture, fixtures, supplies, printed matter and stationery	3,876 94
Premiums or assessments as entered above in excess of losses and claims unpaid	6,182 00
Total.....	<u>\$11,898 28</u>
Total admitted assets	\$32,873 10

NON-LEDGER LIABILITIES.

Temporary disability claims:		
In process of adjustment.....	\$331 00	
Resisted.....	2,500 00	
	<hr/>	
Gross policy claims		\$2,831 00
Salaries, rents, taxes, commissions, fees and other accounts due and accrued		503 00
Capital stock.....		3,000 00
		<hr/>
Total liabilities		\$6,334 00
		<hr/>
Balance to protect contracts		\$26,539 10

SUMMARY.

Coupon contract fund	\$2,584 76
Mortuary fund.....	7,272 37
Reserve or emergency fund	14,000 00
Expense fund	2,681 97
	<hr/>
Total	\$26,539 10

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	6,443	\$19,362,675 00
Policies written or increased during the year.....	3,327	5,055,400 00
	<hr/>	
Total	9,770	\$24,418,075 00
Policies decreased or terminated during the year	3,266	6,057,750 00
	<hr/>	
Policies in force Dec. 31, 1900.....	6,504	\$18,360,325 00
Losses and claims unpaid Dec. 31 of previous year.....	74	\$9,123 21
Losses and claims incurred during the year.....	968	33,018 41
	<hr/>	
Total	1,042	\$42,141 62
Losses and claims paid and compromised during the year	964	39,310 62
	<hr/>	
Losses and claims unpaid Dec. 31, 1900.....	*78	\$2,831 00
Policies terminated by death or specific benefit during the year.....	4	\$3,750 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31 of previous year.....	800	\$2,241,125 00
Policies written or increased during the year	791	1,048,300 00
	<hr/>	
Total	1,591	\$3,289,425 00
Policies decreased or terminated during the year.....	562	894,775 00
	<hr/>	
Policies in force Dec. 31, 1900.....	1,029	\$2,394,650 00
Losses and claims unpaid Dec. 31, of the previous year...	14	-
Losses and claims incurred during the year.....	192	\$8,487 97
	<hr/>	
Total	206	\$8,487 97
Losses and claims paid and compromised during the year	186	8,487 97
	<hr/>	
Losses and claims unpaid Dec. 31, 1900	20	-
Premiums or assessments collected during the year, viz.:		
Specific benefit and indemnity, \$6,251.62; expense, \$6,251.66; total,		\$12,503.28.

*Includes 70 "Notices" on which no proofs have been received.

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.....	\$760 37
First year's assessments or premiums:	
expense, \$188,522.81; mortuary, \$174,035.51; reserve,	
\$1,700.00	364,258 32
Subsequent year's assessments or premiums:	
expense, \$1,292,512.02; mortuary, \$3,278,273.34; reserve,	
\$9,189,652.88	13,760,738 24
Medical examiners' fees paid by applicant	585 00
Total paid by members.....	\$14,126,341 93
Interest on mortgages, \$40,550.35; bonds and stocks, \$15,110.83.....	} 131,335 63
other sources, \$75,674.45	
Rents, including company's use of own buildings	130,965 01
Fees for alterations in policies	290 82
Deposits received during 1900, assessments paid before due	234,480 46
Total income	\$14,623,413 85
Net ledger assets Dec. 31, 1899.....	3,757,522 43
Total	\$18,380,936 28

DISBURSEMENTS.

Death claims or installments.....	\$3,302,190 29
Old age benefits	12,659 13
Disability, sick or accident benefits	5,975 00
Advance payments returned to rejected applicants	1,084 03
Paid members for dividends.....	95,129 45
Paid members for surrender policies.....	1,279,525 87
Total paid to members.	\$4,696,563 77
Deposits applied on assessments included in income.....	\$318,430 31
Commissions to agents:	
new business, \$112,321.68; renewals, \$157,115.90.	269,436 98
Commissions for collecting premiums or assessments	46,283 64
Salaries and allowances of managers and agents	96,124 47
Salaries of officers	81,454 02
Salaries and other compensation of office employes.....	212,222 61
Medical examiners' fees	12,526 43
Taxes on premiums, \$16,703.22; on franchise, \$43.15.	16,746 37
Insurance Department fees, \$26,187.92; municipal licenses,	
\$1,024.60	27,212 52
Taxes on real estate and investments.....	3,204 71

Expenses and repairs on real estate.....	\$105,464	61
Rent, including company's use of own buildings.....	74,255	29
Legal expenses.....	48,030	12
Advertising and printing	52,044	97
All other disbursements, viz: Investment expense, \$1,200.00; traveling expenses, \$31,511.94; actuarial ex- penses, \$22,968.17; postage, \$26,113.35; agency expenses, \$7,356.25; general office expenses, \$70,102.75; internal revenue tax, \$584.46; investigating and adjusting death and other benefit claims, \$96,869.81	256,706	73
Total disbursements	\$6,316,707	55
Balance	\$12,064,228	73

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$576,086	31
Loans on mortgages of real estate.. . . .	768,350	00
Loans secured by collateral.....	200,000	00
Interest bearing premium notes secured by lien on policies	666,253	36
Book value of stocks and bonds.....	437,094	13
Cash in office and in bank	695,527	54
On deposit in collecting banks and with bonded collectors	172,817	79
Agents' debit balances	482,422	50
Furniture and fixtures	66,873	42
Total	\$12,065,425	05

DEDUCT LEDGER LIABILITIES.

Agents' credit balances	\$1,196	32
Net ledger assets, per balance.....	\$12,064,228	73

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$17,780	30
Interest due and accrued on other assets.....	135,440	05
Rents due on company's property or lease.....	14,046	80
Market value of real estate over book value.....	14,574	19
Market value of stocks and bonds over book value.....	3,711	83
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.....	193,749	74
Deferred premiums	369,061	32
Total.....	\$748,364	23
Gross assets	\$12,812,592	96

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes.....	\$66,873	42
Agents' debit balances unsecured.....	482,422	50
Total.....	\$549,295	92
Total admitted assets	\$12,263,297	04

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies:			
Adjusted, not due.....	\$115,571 12		
Not adjusted.....	303,161 11		
Resisted.....	63,973 25		
Reported, no proof.....	132,452 86	\$615,158 34	
Losses on post mortem policies:			
Due and unpaid.....	\$15,000 00		
Adjusted, not due.....	404,798 00		
Not adjusted.....	489,619 85		
Resisted.....	47,000 00		
Reported, no proof.....	253,552 63	\$1,209,970 48	\$1,825,128 82
Salaries, rents, taxes, commissions, fees and accounts due or accrued			60,886 24
Dividends due or accrued.....			21,817 49
Premiums or assessments paid before due.....			28,740 42
Excess of premiums collected on limited payment or deposit policies and 4 per cent. accumulated interest thereon.....			248,437 07
Net reserve.....			8,890,914 17
Total liabilities.....			\$11,076,024 21
Balance to protect contracts.....			\$1,187,272 83

SUMMARY.

Reserve fund.....	\$861,071 54
Building sinking fund.....	50,413 46
Expense fund.....	275,787 83
Total special funds.....	\$1,187,272 82

EXHIBIT OF POLICIES.

POLICIES IN FORCE DEC. 31, 1899.

	Number.	Amount.	Total Number.	Total Amount.
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

NEW POLICIES ISSUED.

Term or natural premium.....	3,171	\$6,087,175 00		
Whole life.....	19,336	41,209,990 00		
Paid up or limited payment.....	3,349	6,135,471 00	25,906	\$53,432,636 00

OLD POLICIES REVIVED.

Term or natural premium.....	371	\$1,011,750 00		
Whole life.....	493	1,183 715 00		
Paid up or limited payment.....	99	154,150 00	963	\$2,249,615 00

CHANGED AND INCREASED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Term or natural premium	248	\$656,250 00		
Whole life	2,855	8,063,250 00	3,103	\$8,719,500 00
Total			101,034	\$238,216,434 00

POLICIES TERMINATED DURING THE YEAR.

Term or natural premium.....	9,003	\$24,868,040 00		
Whole life	9,707	21,965,770 00		
Paid up or limited payment	1,248	2,115,250 00		
Total terminated			19,958	\$48,949,060 00
Policies in force Dec. 31, 1900			81,076	\$189,267,374 00

HOW TERMINATED.

By death.....	1,394	\$3,744,226 00		
lapse	12,262	28,888,984 00		
change and decrease.....	3,125	8,783,500 00		
not being taken.....	3,177	7,532,350 00		
Total	19,958	\$48,949,060 00		

POLICIES IN FORCE DEC. 31, 1900.

Term or natural premium.....	46,488	\$113,664,873 00		
Whole life	31,289	69,672,255 00		
Paid up or limited payment	3,299	5,930,246 00	81,076	\$189,267,374 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31st of the previous year	409	\$885,500 00
Policies written or increased during the year.....	216	483,575 00
Total	625	\$1,369,075 00
Deduct policies decreased and terminated during the year	189	462,500 00
Total policies in force Dec. 31, 1900	436	\$906,575 00
Losses and claims unpaid Dec. 31st, of the previous year..	4	\$7,000 00
Losses and claims incurred during the year	1	1,000 00
Total	5	\$8,000 00
Losses and claims paid and compromised during the year	5	8,000 00
Premiums and assessments collected during the year.....		\$15,476 61

MAINE FRATERNAL BENEFICIARY ORGANIZA-
TIONS.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS
SHOWING THEIR CONDITION DECEMBER 31, 1900.

MAINE CENTRAL RAILROAD RELIEF ASSOCIATION,

PORTLAND, ME.

ELTON A. HALL, *President.*

EDWIN G. FOSTER, *Secretary.*

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

Principal Office, No. 238 St. John St.

Balance on hand December 31, 1899, viz:		
Amount in reserve fund.....	\$25,000 00	
Amount in disability fund.....	} 3,075 55	
Amount in expense fund.....		
Total.....		\$28,075 55

INCOME.

Assessments on account of deaths.....	\$6,620 50	
Assessments for disability fund.....	} 8,237 00	
Assessments for expense fund.....		
Entrance fees.....	282 00	
All other sources.....	1,346 11	
Total income.....		\$16,485 61
Grand total.....		\$44,561 16

DISBURSEMENTS.

Death losses.....	\$9,000 00	
Disability claims.....	5,686 00	
Salaries of officers and employes.....	600 00	
Safe rent, \$10.00; advertising and printing, \$191.58.....	201 58	
All other sources.....	115 95	
Total disbursements.....		\$15,603 53
Balance on hand December 31, 1900.....		\$28,957 63
Reserve fund.....	\$25,000 00	
Disability fund.....	} 3,957 63	
Expense fund.....		
Total.....		\$28,957 63

MEMBERSHIP.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1899.....	1,626	
Certificates written during the year.....	140	
Total.....	1,766	
Ceased to be in force during the year.....	84	
Total certificates in force Dec. 31, 1900.....	1,682	
Losses or claims on certificates paid during the year.....	9	\$9,000 00
Losses or claims on certificates incurred during the year.....	8	\$8,000 00

MAINE STATE RELIEF ASSOCIATION,
PORTLAND, ME.

EDWARD C. REYNOLDS, *President.*WYER GREENE, *Secretary.*

INCORPORATED IN 1874. COMMENCED BUSINESS IN 1874.

Balance on hand December 31, 1899, viz.:		
Amount in death benefit fund	\$6,644 43	
Amount in disability fund	34,206 02	
Expense fund, deficit	—408 28	
Advance payments	45 00	
Total		\$40,487 17

INCOME.

Assessments for death benefit fund	\$24,002 00	
Assessments for expense fund	2,831 57	
Advance payments	16 00	
All other sources	1,430 00	
Total income		\$28,279 57
Grand total		\$68,766 74

DISBURSEMENTS.

Death losses	\$28,250 63	
Salaries of officers and employes	2,352 42	
Advance assessments	36 00	
Rent, \$175.00; advertising and printing, \$209.20	384 20	
Loss on sale of securities	300 00	
All other sources	161 41	
Total disbursements		\$31,484 66
Balance on hand December 31, 1900		\$37,282 08
Death benefit fund	\$3,825 80	
Disability fund	33,906 02	
Expense fund	—474 74	
Advance payments	25 00	
Total	\$37,282 08	

MEMBERSHIP.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force Dec. 31, 1899	1,431	\$1,891,240 00
Certificates written during the year	26	36,500 00
Total	1,457	\$1,927,740 00
Ceased to be in force during the year	156	194,250 00
Total certificates in force Dec. 31, 1900	1,301	\$1,733,490 00
Losses or claims on certificates paid during the year	26	\$28,250 63
Losses or claims on certificates incurred during the year	23	\$24,953 03

ODD FELLOWS GRADED MUTUAL RELIEF
ASSOCIATION,

NORWAY, ME.

A. S. KIMBALL, *President.*

A. L. F. PIKE, *Secretary.*

INCORPORATED IN 1888. COMMENCED BUSINESS IN 1883.

Balance on hand December 31, 1899 (death benefit fund) \$12,287 57

INCOME.

Assessments for death benefit fund.....	\$28,890 00	
Entrance fees.....	279 00	
Annual dues.....	1,882 00	
All other sources.....	341 59	
Total income.....		\$31,392 59
Grand total.....		\$43,680 16

DISBURSEMENTS.

Death losses.....	\$26,455 00	
Salaries of officers and employes.....	2,972 20	
All other sources.....	487 82	
Total disbursements.....		\$29,915 02
Balance on hand December 31, 1900.....		\$13,765 14
Death benefit fund.....	\$13,765 14	

MEMBERSHIP.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force Dec. 31, 1899.....	1,894	
Certificates written during the year.....	129	
Total.....	2,023	
Ceased to be in force during the year.....	115	
Total certificates in force Dec. 31, 1900.....	1,908	
Losses or claims on certificates paid during the year.....	27	\$26,455 00
Losses or claims on certificates incurred during the year.....	25	\$24,035 00

PATRONS MUTUAL AID SOCIETY,
AUBURN, ME.

E. H. LIBBY, *President.*J. M. JACKSON, *Secretary.*

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1877.

Balance on hand December 31, 1899, viz.:	
Amount in death benefit fund.....	\$3,293 07
Amount in expense fund	220 07
Total	\$3,513 14

INCOME.

Assessments for death benefit fund.....	\$2,480 63
Assessments for expense fund.....	158 37
Entrance fees.....	2 00
Annual dues	8 40
Total income.....	\$2,649 40
Grand total	\$6,162 54

DISBURSEMENTS.

Death losses	\$3,293 07
Salaries and expenses of officers and employes	133 72
Rents, \$2.00; advertising and printing, \$17.25.....	19 25
All other sources	62 80
Total disbursements	\$3,508 84
Balance on hand December 31, 1900	\$2,653 70
Death benefit fund.....	\$2,480 63
Expense fund	173 07
Total	\$2,653 70

MEMBERSHIP.

	Number.	Amount. .
Certificates in force Dec 31, 1899.....	455	
Certificates written during the year	1	
Total	456	
Ceased to be in force during the year.....	121	
Total certificate in force Dec. 31, 1900	335	
Losses or claims on certificates paid during the year.....	13	\$3,293 07
Losses or claims on certificates incurred during the year	14	\$2,480 63

FRATERNAL BENEFICIARY ORGANIZATIONS OF
OTHER STATES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS
SHOWING THEIR CONDITION DECEMBER 31, 1900.

AMERICAN BENEFIT SOCIETY,

BOSTON, MASS.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

WM. H. CARBERRY, *President.*

N. P. CORMACK, *Secretary.*

Principal Office, No. 2 Park Square.

INCOME.

Gross membership fees	\$466 00	
Expense dues or per capita tax	5,659 70	
Assessments, mortuary	38,874 75	
Total paid by members		\$45,000 45
Interest		253 17
Sale of supplies		74 92
Income from all other sources		366 00
Total income		\$45,694 54
Net ledger assets Dec. 31, 1899		19,926 37
Total		\$65,620 91

DISBURSEMENTS.

Death claims		\$49,000 00
Membership fees retained by subordinate bodies	\$362 00	
Commissions and fees paid organizers	1,413 83	
Salaries of officers	1,762 50	
Salaries and other compensation of office employes	626 70	
Rent, \$364.00; advertising and printing, \$278.80	642 80	
Postage, express and telegraph	188 51	
Legal expenses	130 50	
Official publication	1,087 86	
Insurance department fees	24 00	
All other disbursements, viz.: Miscellaneous, \$219.70; traveling expenses, \$318.10; supplies, \$157.10: stationery, \$12.56	707 46	
Total miscellaneous disbursements		\$6,946 16
Total disbursements		\$55,946 16
Balance		\$9,674 75

Invested as follows:

LEDGER ASSETS.

Cash in office and in bank	\$9,674 75
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NON-LEDGER ASSETS.

Furniture, fixtures and safes.	\$300 00
Assessments in treasury of subordinate branches	3,200 00
Total	<u>\$3,500 00</u>
Gross assets	\$13,174 75

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes	\$300 00
Total admitted assets	<u>\$13,874 75</u>

LIABILITIES.

Salaries, rents, taxes, fees and accounts due and accrued..	\$54 85
Assessments paid in advance.	70 40
All other liabilities.	560 00
Total liabilities.	<u>\$685 25</u>
Balance to protect contracts	\$12,189 50

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.	5,512	\$5,814,500 00
Policies written or increased during the year.	611	570,750 00
Total.	<u>6,123</u>	<u>\$6,385,250 00</u>
Deduct policies decreased and terminated during the year..	1,579	1,591,500 00
Policies in force Dec. 31, 1900	4,544	\$4,793,750 00
Losses and claims unpaid Dec. 31, of previous year	5	\$3,500 00
Losses and claims incurred during the year.	43	45,750 00
Total.	<u>48</u>	<u>\$49,250 00</u>
Losses and claims paid and compromised during the year ..	48	49,250 00
Assessments collected during the year.		\$38,874 75

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.	1,634	\$1,580,750 00
Policies written during the year	176	150,750 00
Total	<u>1,830</u>	<u>\$1,731,500 00</u>
Deduct policies decreased and terminated during the year.	627	591,250 00
Policies in force Dec. 31, 1900	1,203	\$1,140,250 00
Losses and claims unpaid Dec. 31, of previous year.	3	\$2,500 00
Losses and claims incurred during the year.	10	12,250 00
Total.	<u>13</u>	<u>\$14,750 00</u>
Losses and claims paid and compromised during the year ..	13	14,750 00
Assessments collected during the year		\$9,058 30

* 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	\$236 00	
Expense dues or per capita tax.....	33,000 00	
Assessments, mortuary.....	1,193,423 10	
Change of certificates.....	374 00	
Total paid by members		\$1,227,033 10
Interest, \$15,670 03; rent, \$2,918.38.....		18,588 41
Sale of supplies.....		24 93
Income from all other sources, viz.: Fines.....		98 00
Total income		\$1,245,744 44
Net ledger assets Dec. 31, 1899		434,904 03
Total.....		\$1,680,648 47

DISBURSEMENTS.

Death claims.....		\$1,185,500 00
Maintenance and support of Grand and Subordinate Councils	\$7,499 92	
Salaries of officers.....	7,100 00	
Salaries and other compensation of office employes.....	8,355 00	
Taxes, \$2,266.91; advertising and printing, \$3,083.85.....	5,350 76	
Postage, express and telegraph.....	1,155 01	
Legal expenses	408 05	
Governing bodies	4,009 74	
Official publication	3,160 14	
Insurance department fees	254 00	
All other disbursements, viz.: Repairs, \$600.02; mileage, \$3,321.10; supplies, 273.23; custody funds, \$157.32; Galveston relief, \$500.00; bonding officers, \$242.00; office expenses, \$1,321.42.....	6,415 09	
Total miscellaneous disbursements.....		\$43,707 71
Total disbursements.....		\$1,229,207 71
Balance.....		\$451,440 76

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.....	45,440 76	
Ledger assets.....		\$451,440 76

* Withdrew from Maine, March 2, 1901.

NON-LEDGER ASSETS.

Market value of stocks and bonds over book value	\$38,419 60	
Assessments in treasury of subordinate branches.....	105,591 07	
Total		\$144,010 67
Total admitted assets		\$595,451 43

LIABILITIES.

Losses and claims, viz.:

Not yet due.....	\$112,650 00	
Reported no proof	206,225 00	
Total liabilities		\$318,875 00
Balance to protect contracts		\$276,576 43

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	16,894	\$37,294,500 00
Policies written or increased during the year.....	236	191,500 00
Total	17,130	\$37,486,000 00
Deduct policies decreased and terminated during the year.....	5,970	20,412,500 00
Policies in force Dec. 31, 1900	11,160	\$17,073,500 00
Losses and claims unpaid Dec. 31, of previous year.....	71	\$154,500 00
Losses and claims incurred during the year.....	573	1,349,875 00
Total	644	\$1,504,375 00
Losses and claims paid and compromised during the year..	475	1,185,500 00
Losses and claims unpaid Dec. 31, 1900	169	\$318,875 00
Assessments collected during the year..		\$1,193,423 10

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	103	\$212,000 00
Deduct policies decreased and terminated during the year..	41	123,000 00
Policies in force Dec. 31, 1900	62	\$89,000 00
Losses and claims incurred during the year	1	\$1,900 00
Losses and claims unpaid Dec. 31, 1899	1	\$1,900 00
Assessments collected during the year.....		\$6,048 78

ANCIENT ORDER OF UNITED WORKMEN,
BOSTON, MASS.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1879.

WALTER LEIGH, *President.*

J. EDWARD BURTT, *Secretary.*

Principal Office, No. 12 Walnut St.

INCOME.

Gross membership fees	\$8,790 00	
Expense dues or per capita tax	57,873 75	
Assessments, mortuary, \$1,043,601.50		} 1,047,601 50
From supreme lodge, two war claims, \$4,000.00		
Medical examiners' fees paid by applicant	10,533 90	
Relief fund, \$145,436.80; supreme lodge dues, \$214,849.00	360,285 80	
Total paid by members		\$1,485,084 95
Interest		1,943 37
Sale of supplies		4,236 90
Beneficiary certificates		4,902 50
Supreme lodge contribution toward extra expenses of 1899		5,371 44
Galveston fund		1,909 32
Total income		\$1,503,448 48
Net ledger assets Dec. 31, 1899		87,707 54
Total		\$1,591,156 02

DISBURSEMENTS.

Death claims	\$1,012,600 00	
Relief assessment	89,059 10	
War relief assessment	26,260 50	
Charity	345 00	
Total paid to members		\$1,127,664 60
Membership fees retained by subordinate bodies	\$8,790 00	
Annual dues, per capita tax, etc., retained by subordinate bodies	214,849 00	
Salaries of organizers not paid by commissions	3,317 96	
Salaries of officers	8,355 56	
Salaries and other compensation of office employes	7,037 00	
Medical examiners' fees:		
Subordinate examiners	\$8,541 00	
Supreme or grand supervisors	1,992 90	10,533 90
Rent, \$1,450.98; taxes, \$325.32; advertising and printing, \$6,521.95		8,298 25
Postage, express and telegraph		1,347 70
Legal expenses		717 41
Governing bodies		10,432 84
Official publication		725 00
Insurance department fees		27 00
Degree of Honor		500 00
Returned to lodges, over-payments		46 80
Grand lodge session		7,770 03

Expenses lodge supervisors	\$4,472 40	
Office expenses.....	1,390 78	
Grand lodge officers' traveling expenses	3,820 40	
Beneficial commission	310 42	
Instruction	5,561 12	
Executive committee.....	172 15	
Galveston fund.....	1,909 32	
All other disbursements	430 41	
		<hr/>
Total miscellaneous disbursements		\$300,815 45
Total disbursements		<hr/>
		\$1,428,480 05
Balance		<hr/>
		\$162,675 97

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$26,000 00	
Cash in bank.....	136,675 97	
		<hr/>
Ledger assets		\$162,675 97

LIABILITIES.

Losses and claims, viz.:		
Due and unpaid	\$12,000 00	
Reported, no proofs.....	72,000 00	
		<hr/>
Total liabilities		\$84,000 00
Balance to protect contracts.....		<hr/>
		\$78,675 97

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	57,294	\$114,588,000 00
Policies written or increased during the year.....	4,395	8,045,000 00
		<hr/>
Total	61,689	\$122,633,000 00
Deduct policies decreased and terminated during the year	2,656	5,308,000 00
		<hr/>
Policies in force Dec. 31, 1900	59,033	\$117,325,000 00
Losses and claims unpaid Dec. 31, of previous year	33	\$65,000 00
Losses and claims incurred during the year	517	1,031,000 00
		<hr/>
Total	550	\$1,096,000 00
Losses and claims paid and compromised during the year	508	1,012,000 00
		<hr/>
Losses and claims unpaid Dec. 31, 1900	42	\$84,000 00
Assessments collected during the year		\$1,043,601 50

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	7,498	\$14,936,000 00
Policies written during the year.....	510	832,000 00
		<hr/>
Total	8,008	\$15,828,000 00
Deduct policies decreased and terminated during the year	459	917,000 00
		<hr/>
Policies in force Dec. 31, 1900	7,549	\$14,911,000 00
Losses and claims unpaid Dec. 31, of previous year	3	\$6,000 00
Losses and claims incurred during the year.....	70	139,000 00
		<hr/>
Total	73	\$145,000 00
Losses and claims paid and compromised during the year	67	133,000 00
		<hr/>
Losses and claims unpaid Dec. 31, 1900	6	\$12,000 00
Assessments collected during the year		\$134,837 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. 367-371 Fulton St.

INCOME.

Expense dues or per capita tax	\$22,176 95	
Assessments, mortuary, \$1,198,368.37; emergency, \$97,475.17	1,295,843 54	
Total paid by members		\$1,318,020 49
Interest		4,137 28
Income from all other sources viz.: Charter fees, benefit certificates, supplies, etc.		11,991 08
Total income		\$1,334,148 85
Net ledger assets Dec. 31, 1899.		84,622 91
Total		\$1,418,771 76

DISBURSEMENTS.

Death claims	\$1,174,165 28	
Disability claims	26,000 00	
Total paid to members		\$1,200,165 28
Membership fees retained by subordinate bodies	\$2,230 05	
Salaries of organizers not paid by commissions	1,311 64	
Salaries of officers	5,825 00	
Salaries and other compensation of office employes	5,525 00	
Rent, \$1,025.00; advertising and printing, \$2,707.81	3,732 81	
Postage, express and telegraph	1,844 05	
Legal expenses	3,350 96	
Governing bodies	2,362 50	
Official publication	40 00	
Insurance department fees	179 65	
All other disbursements	7,530 97	
Total miscellaneous disbursements		\$33,932 63
Total disbursements		\$1,234,097 91
Balance ..		\$184,673 85

Invested as follows:

LEDGER ASSETS.

Cash in office and in bank	\$184,673 85
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NON-LEDGER ASSETS.

Assessments in treasury of subordinate branches	\$212,000 00
Total admitted assets	\$396,673 85

LIABILITIES.

Losses and claims, viz.:		
Due and unpaid.....	\$234,000 00	
Not yet due.....	55,000 00	
In process of adjustment.....	86,000 00	
Resisted.....	14,000 00	\$389,000 00
Borrowed money and interest due thereon.....		6,000 00
Total liabilities.....		<u>\$395,000 00</u>
Balance to protect contracts.....		\$1,673 85

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	45,952	\$71,855,500 00
Policies written or increased during the year.....	1,365	1,009,000 00
Total.....	<u>47,317</u>	<u>\$72,864,500 00</u>
Deduct policies decreased and terminated during the year.....	5,333	7,256,500 00
Policies in force Dec. 31, 1900.....	41,984	\$65,608,000 00
Losses and claims unpaid Dec. 31, of previous year.....	167	\$282,170 33
Losses and claims incurred during the year.....	735	1,272,500 00
Total.....	902	\$1,554,670 33
Losses and claims paid and compromised during the year..	689	1,174,165 28
Assessments collected during the year.....		\$1,299,903 94

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	46	\$45,000 00
Deduct policies decreased and terminated during the year.....	8	11,000 00
Policies in force Dec. 31, 1900.....	38	\$34,000 00
Assessments collected during the year.....		\$659 36

CATHOLIC ORDER OF FORESTERS,

CHICAGO, ILL.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1883.

THOS. H. CAMERON, *High Chief Ranger*. THEO. B. THIELE, *High Secretary*.

Principal Office, Stock Exchange Building.

INCOME.

Expense dues or per capita tax	\$41,563 00	
Assessments, mortuary.....	752,708 66	
Total paid by members		\$794,271 66
Interest		161 71
Sale of supplies		8,822 17
Charter fees		8,625 00
Certificate fees.....		7,873 70
Premiums on subordinate court bonds.....		9,647 50
Income from all other sources		6 29
Total income.....		\$829,408 03
Net ledger assets Dec. 31, 1898		190,036 82
Total		\$1,019,444 85

DISBURSEMENTS.

Death claims.....		\$655,000 00
Commissions and fees paid organizers	\$6,900 00	
Salaries and other compensation of officers	6,343 80	
Salaries and other compensation of office employes.....	15,475 92	
Rent, \$2,235.50; advertising and printing, \$2,910.83.	5,146 33	
Postage, express and telegraph.....	1,504 15	
Legal expenses	1,126 26	
Governing bodies	1,539 85	
Official publication	10,993 10	
Insurance department fees.....	747 19	
Subordinate court bonds	9,585 75	
High Treasurer's bond	620 95	
Subordinate court supplies	9,068 30	
Miscellaneous	1,007 37	
All other disbursements.....	203 13	
Total miscellaneous disbursements.....		\$70,262 10
Total disbursements		\$725,262 10
Balance		\$294,182 75

Invested as follows:

LEDGER ASSETS.	
Cash in office and in bank.....	\$225,685 08
Cash deposited with treasurer of Quebec	5,000 00
Cash deposited with M. Schweisthal & Co. (failed)	17,376 54
Cash in hands of late treasurer.....	3,682 67
Due from subordinate courts.....	40,636 45
Furniture and supplies	3,514 50
All other assets	77 65
Total	\$296,172 69
Deduct ledger liabilities	1,990 14
Net ledger assets	\$294,182 75.

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery,	\$3,514 50
Due from M. Schweisthal & Co.	17,376 54
Cash on deposit with Province Quebec	5,000 00
Due from late treasurer	3,682 67
Due from subordinate courts, expense assessment, etc ...	9,658 67
Total	\$39,232 38.
Total admitted assets	\$354,950 37

LIABILITIES.

Losses and claims, viz.:	
In process of adjustment	\$83,000 00
Resisted	2,000 00
Total liabilities	\$85,000 00
Balance to protect contracts	\$169,950 37

EXHIBIT OF POLICIES.

TOTAL BUSINESS.		Number.	Amount.
Policies in force Dec. 31, of previous year....	79,895	\$84,609,900 00	
Policies written or increased during the year	8,833	9,373,000 00	
Total	88,728	\$93,982,900 00	
Deduct policies decreased and terminated during the year,	1,197	1,289,000 00	
Policies in force Dec. 31, 1900.....	87,531	\$92,693,900 00	
Losses and claims unpaid Dec. 31, of previous year.....	76	\$82,700 00	
Losses and claims incurred during the year	611	657,300 00	
Total	687	\$740,000 00	
Losses and claims paid and compromised during the year,	608	655,000 00	
Losses and claims unpaid Dec. 31, 1900.....	79	\$85,000 00	
Assessments collected during the year		\$738,880 58	

BUSINESS IN MAINE.

	Number.	Amount.
Policies in force Dec. 31, of previous year.....	952	\$966,000 00
Policies written during the year	496	499,500 00
Total	1,448	\$1,465,500 00
Deduct policies decreased and terminated during the year,	179	183,500 00
Policies in force Dec. 31, 1900	1,269	\$1,282,000 00
Losses and claims unpaid Dec. 31, of previous year.....	1	\$1,000 00
Losses and claims incurred during the year	2	2,000 00
Total	3	\$3,000 00
Losses and claims paid and compromised during the year,	2	2,000 00
Losses and claims unpaid Dec. 31, 1900.....	1	\$1,000 00
Assessments collected during the year		\$8,504 89

FORESTERS OF AMERICA,

BROOKLYN, N. Y.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

THOS. J. FORD, *Supreme Chief Ranger*. E. M. MCMURTRY, *Supreme Secretary*.

Principal Office, Nos. 367-373 Fulton St.

INCOME.

Assessments, mortuary.....	\$19,016 22
Net ledger assets, Dec. 31, 1899.....	1,278 50
Total.....	\$20,294 72

DISBURSEMENTS.

Death claims.....	\$19,000 00
Balance.....	\$1,294 72

Invested as follows:

LEDGER ASSETS.

Cash in office and in bank.....	\$1,294 72
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NON-LEDGER ASSETS.

Assessments in treasury of subordinate branches..	\$1,525 00
Total admitted assets.....	\$2,519 72

LIABILITIES.

Losses and claims reported, no proof.....	\$1,000 00
Balance to protect contracts.....	\$1,519 72

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31 of previous year.....	562	\$605,000 00
Deduct policies decreased or terminated during the year	47	51,000 00
Policies in force Dec. 31, 1900.....	515	\$554,000 00
Losses and claims unpaid Dec. 31, of previous year.....	2	\$2,000 00
Losses and claims incurred during the year.....	19	18,000 00
Total.....	21	\$20,000 00
Losses and claims paid and compromised during the year....	20	19,000 00
Losses and claims unpaid Dec. 31, 1900.....	1	\$1,000 00
Assessments collected during the year.....		\$19,016 22

TRANSACTIONED NO BUSINESS IN MAINE DURING 1900.

HOME CIRCLE,

BOSTON, MASS.

INCORPORATED IN 1880. COMMENCED BUSINESS IN 1879.

URIAH W. TOMPKINS, *Supreme Leader*. JULIUS M. SWAIN, *Supreme Secretary*.

Principal Office, No. 120 Tremont St.

INCOME.

Assessments, mortuary, \$112,026.93; expense, \$14,559.68.....	\$126,586 61	
Assessments, equalizing security fund.....	18,582 66	
Total paid by members		\$145,169 27
Interest.....		1,578 02
Sale of supplies.....		274 77
Income from all other sources, viz.: Benefit certificates, \$154,50; council fines, \$10.00; dues, \$144.00		308 50
Total income.....		\$147,330 56
Net ledger assets Dec. 31, 1899		33,911 72
Total		\$181,242 28

DISBURSEMENTS.

Death claims		\$147,642 92
Salaries of officers.....	\$3,500 00	
Salaries and other compensation of office employes	1,776 67	
Medical examiners' fees, viz.:		
Subordinate examiners	\$22 50	
Supreme supervisors.....	302 00	324 50
Rent, \$895.80; taxes, \$49.78; advertising and printing, \$2,016.33		2,961 91
Postage, express and telegraph		848 40
Legal expenses.....		31 50
Governing bodies.....		663 96
Official publication		1,350 44
Insurance department fees		101 68
Deputies fees and expenses.		1,448 20
Supplies.....		513 86
Supreme council session and official visitations		980 40
Office furniture.		99 25
Office expenses		187 28
Total miscellaneous disbursements		\$14,788 05
Total disbursements		\$162,430 97
Balance.....		\$18,811 31

Invested as follows:

LEDGER ASSETS.

Loans on mortgages of real estate.....	\$9,300 00	
Cash in bank.....	9,511 31	
Ledger assets.....		\$18,811 31

NON-LEDGER ASSETS.

Interest accrued.....	\$217 00
Furniture, fixtures and supplies	3,341 00
Due from grand and subordinate councils.....	231 00
Assessments in treasury of subordinate branches	10,500 00
Total	<u>\$14,289 00</u>
Gross assets.....	\$33,100 31

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery	\$3,341 00
Total admitted assets	<u>\$29,759 31</u>

LIABILITIES.

Losses and claims, viz.:	
Due and unpaid	\$12,882 62
Not yet due	6,211 12
Total liabilities	<u>\$19,093 74</u>
Balance to protect contracts.....	\$10,665 57

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	5,816	\$10,030,500 00
Policies written or increased during the year	284	224,500 00
Total	6,100	<u>\$10,255,000 00</u>
Deduct policies decreased and terminated during the year	523	895,000 00
Policies in force Dec. 31, 1900.....	5,577	<u>\$9,360,000 00</u>
Losses and claims unpaid Dec. 31, of previous year.....	22	\$36,708 73
Losses and claims incurred during the year.....	78	130,327 93
Total	100	<u>\$167,036 66</u>
Losses and claims paid and compromised during the year	86	147,642 92
Losses and claims unpaid Dec. 31, 1900	14	\$19,093 74
Assessments collected during the year		\$130,609 59

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	70	\$127,500 00
Deduct policies decreased and terminated during the year	4	10,000 00
Policies in force Dec. 31, 1900	66	<u>\$117,500 00</u>
Losses and claims incurred during the year.....	1	\$1,906 20
Losses and claims paid and compromised during the year	1	1,906 20
Assessments collected during the year.....		\$1,767 04

INDEPENDENT ORDER OF FORESTERS,

TORONTO, CANADA.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1881.

ORONHYATEKHA, *Supreme Chief Ranger.*JOHN A. MCGILLIORAY, *Supreme Secretary.*

Principal Office, Cor. Bay and Richmond Sts.

INCOME.

Gross membership fees.....	\$18,799 64
Expense dues or per capita tax.....	205,029 74
Assessments, mortuary, \$2,204,092.69; sick and funeral, \$195,590.32	2,399,683 01
Total paid by members.....	\$2,623,512 39
Interest, \$154,775.95; rent, \$41,154.82.....	195,930 77
Sale of supplies	56,075 12
Premiums on bonds.....	5,778 75
Change of policies.....	2,365 03
Organizing.....	5,999 04
Income from all other sources.....	1,779 51
Total income.....	\$2,891,440 61
Net ledger assets Dec. 31, 1899.....	3,803,555 05
Total.....	\$6,694,995 66

DISBURSEMENTS.

Death claims.....	\$1,291,539 30
Permanent disability claims.....	81,746 64
Sick claims.....	153,046 99
Old age benefits.....	6,850 00
Funeral claims.....	10,237 71
Old age, sick, disability, expectation of life, mortuary, sick, funeral and general claims.....	9,414 77
Total paid to members.....	\$1,554,560 41
Salaries and expenses of organizers not paid by commis- sions.....	\$167,799 94
Salaries of officers.....	22,083 28
Salaries and other compensation of office employes.....	67,731 56
Medical examiners' fees	786 57
Rent, \$22,070.77; taxes, \$9,929.08; advertising and printing, \$22,578.98	54,578 83
Postage, express and telegraph.....	6,877 45
Legal expenses.....	13,510 34
Official publication.....	37,352 82
Insurance department fees.....	5,086 49
Miscellaneous expenses.....	315,798 55
Total miscellaneous disbursements.....	\$691,605 77
Total disbursements	\$2,246,166 18
Balance	\$4,448,829 48

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$641,209 22	
Loans on mortgages of real estate.....	2,577,204 93	
Book value of stocks and bonds.....	480,834 60	
Special deposits.....	184,805 55	
Cash in bank.....	564,775 18	
	<hr/>	
Ledger assets.....		\$4,448,829 48

NON-LEDGER ASSETS.

Interest due and accrued.....	\$72,305 61	
Rents due and accrued.....	3,890 86	
Due from high and subordinate courts for supplies.....	49,196 62	
Saleable supplies on hand.....	62,378 40	
Furniture and fixtures, after deduction for depreciation..	21,807 70	
Assessments in treasury of subordinate branches.....	2,361 95	
Due for fire insurance.....	1,623 60	
Temporary loans.....	3,018 11	
	<hr/>	
Total.....		\$216,582 85
		<hr/>
Gross assets.....		\$4,665,412 33

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery	\$133,382 72	
Depreciation of ledger assets to bring same to market value.....	71,491 71	
	<hr/>	
Total.....		\$204,874 43
		<hr/>
Total admitted assets.....		\$4,460,537 90

LIABILITIES.

Losses and claims, viz.:		
Disability benefits, due and unpaid.....	\$500 00	
not yet due.....	70,973 32	
Death losses, in process of adjustment.....	73,001 36	
resisted.....	7,216 70	
Sick benefits, due and unpaid.....	479 31	
in process of adjustment.....	20,000 00	
Funeral benefits.....	652 30	
	<hr/>	
	\$172,822 99	
Salaries, rents, taxes, fees and accounts due and accrued..	6,339 93	
Assessments paid in advance ..	4,189 75	
Present value of unpaid installments of old age annuities	40,661 75	
	<hr/>	
Total liabilities.....		\$224,014 42
		<hr/>
Balance to protect contracts.....		\$4,236,523 48

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.	161,459	\$194,792,500 00
Policies written or increased during the year.....	31,847	27,682,500 00
Total	193,306	\$222,475,000 00
Deduct policies decreased and terminated during the year	15,662	15,910,500 00
Policies in force Dec. 31, 1900.....	177,644	\$206,564,500 00
Losses and claims unpaid Dec. 31, of previous year.....	79	\$72,444 74
Losses and claims incurred during the year.....	10,228	1,645,523 89
Total	10,307	\$1,717,968 63
Losses and claims paid and compromised during the year	9,063	1,545,145 64
Losses and claims unpaid Dec. 31, 1900.....	1,244	\$172,822 99
Assessments collected during the year.....		\$2,204,092 69

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	3,632	\$3,483,500 00
Policies written during the year.....	1,068	817,500 00
Total	4,700	\$4,301,000 00
Deduct policies decreased and terminated during the year	281	258,000 00
Policies in force Dec. 31, 1900.....	4,419	\$4,043,000 00
Losses and claims unpaid Dec. 31, of previous year.....	2	\$1,100 00
Losses and claims incurred during the year.....	490	27,256 53
Total	492	\$28,356 53
Losses and claims paid and compromised during the year	488	25,256 53
Losses and claims unpaid Dec. 31, 1900.....	4	\$3,100 00
Assessments collected during the year		\$41,327 15

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	\$50,499 10	
Assessments, mortuary, \$292,929.86; emergency, \$21,899.10..	314,828 96	
Medical examiners' fees paid by applicant	3,012 00	
Total paid by members		\$368,340 06
Interest		12,017 20
Sale of supplies.		4,627 62
Income from all other sources.....		2,776 44
Total income.....		\$387,761 32
Net ledger assets Dec. 31, 1899.....		351,160 08
Total.		\$738,921 40

DISBURSEMENTS.

Death claims.....		\$188,800 00
Salaries of organizers not paid by commissions.	\$5,129 74	
Salaries and other compensation of officers	13,962 48	
Salaries and other compensation of office employes.....	3,127 16	
Medical examiners' fees (supreme or grand supervisors). ..	2,930 50	
Rent, \$340.00; advertising and printing, \$3,737.77	4,577 77	
Postage, express and telegraph	1,845 60	
Legal expenses.....	854 88	
Governing bodies.....	9,378 92	
Insurance department fees.	452 90	
All other disbursements, viz: Supplies, \$13,272.75; sundries, \$105.69; profit and loss, \$1,058.35.	14,436 79	
Total miscellaneous disbursements		\$56,696 14
Total disbursements.		\$240,496 14
Balance		\$498,425 26

Invested as follows:

LEDGER ASSETS.

Loans on mortgages of real estate.....	\$110,000 00	
Book value of bonds.	42,723 88	
Cash in bank.	340,761 38	
Deposited with the Insurance Department, Quebec	5,000 00	
Ledger assets		\$498,425 26

NON-LEDGER ASSETS.

Interest due.....	\$500 00
Furniture, fixtures and supplies.....	11,000 00
Assessments in treasury of subordinate branches.....	32,433 62
Total.....	<u>\$43,933 62</u>
Gross assets.....	\$542,358 88

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery.....	\$11,000 00
Bills receivable, unsecured.....	32,433 62
Total.....	<u>\$43,433 62</u>
Total admitted assets.....	\$498,925 26

LIABILITIES.

Losses and claims, viz:	
Due and unpaid.....	\$3,333 65
Not yet due.....	22,000 00
Resisted.....	1,000 00
Total liabilities.....	<u>\$26,333 65</u>
Balance to protect contracts.....	\$472,591 61

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	26,336	\$26,635,000 00
Policies written or increased during the year.....	5,505	5,505,000 00
Total.....	31,841	\$32,140,000 00
Deduct policies decreased and terminated during the year..	1,405	1,411,000 00
Policies in force Dec. 31, 1900.....	30,436	\$30,729,000 00
Losses and claims unpaid Dec. 31, of previous year.....	30	\$30,133 65
Losses and claims incurred during the year.....	177	180,000 00
Total.....	207	\$210,133 65
Losses and claims paid and compromised during the year..	181	183,800 00
Losses and claims unpaid Dec. 31, 1900.....	26	\$26,333 65
Assessments collected during the year.....		\$314,828 96

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	656	\$657,000 00
Policies written during the year.....	54	54,000 00
Total.....	710	\$711,000 00
Deduct policies decreased and terminated during the year..	93	93,000 00
Policies in force Dec. 31, 1900.....	617	\$618,000 00
Losses and claims incurred during the year.....	2	\$2,000 00
Losses and claims paid and compromised during the year..	2	2,000 00
Assessments collected during the year.....		\$6,776 70

KNIGHTS OF HONOR,

ST. LOUIS, MO.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1873.

D. S. BIGGS, *Supreme Dictator.*NOAH M. GIVAN, *Supreme Reporter.*

Principal Office, No. 816 Olive St.

INCOME.

Expense dues or per capita tax	\$103,123 18	
Assessments, mortuary	3,442,662 10	
Total paid by members		\$3,545,785 28
Interest		4,869 53
Sale of supplies		461 88
Income from all other sources.....		2,956 87
Total income		\$3,554,073 56
Net ledger assets Dec. 31, 1899.....		62,374 66
Total		\$3,616,448 22

DISBURSEMENTS.

Death claims		\$3,433,877 29
Commissions and fees paid organizers	\$9,041 15	
Salaries and other compensation of officers	11,805 76	
Salaries and other compensation of office employes.....	14,312 00	
Medical examiners' fees (supreme or grand supervisors).	2,500 00	
Rent, \$2,400.00; taxes, \$19.80; advertising and printing, \$1,575.25	3,995 05	
Postage, express and telegraph.....	1,516 00	
Legal expenses ..	7,177 22	
Governing bodies	20,057 56	
Official publication	2,708 34	
Insurance department fees	1,141 45	
Miscellaneous	3,934 87	
Supreme Lodge session	14,187 80	
Total miscellaneous disbursements		\$92,377 20
Total disbursements		\$3,526,254 49
Balance		\$90,193 73

Invested as follows :

LEDGER ASSETS.

Cash in office and in bank.....	\$49,936 52	
Court bonds	40,257 21	
Ledger assets		\$90,193 73

NON-LEDGER ASSETS.

Furniture, fixtures and safes	\$8,593 01	
Supplies, printed matter and stationery	2,212 99	
R. J. Breckenridge (judgment).....	2,691 05	
Due from Grand Lodges.....	696 46	
Assessments in treasury of subordinate branches	271,000 00	
Total		\$285,193 51
Gross assets.....		\$375,387 24

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery	\$10,806 00	
R. J. Breckenridge (judgment)	2,691 05	
Total.....		\$13,497 05
Total admitted assets		\$361,890 19

LIABILITIES.

Losses and claims, viz.:		
Due and unpaid	\$26,666 67	
Not yet due	324,500 00	
Reported, no proofs	180,000 00	
Resisted	51,000 00	\$582,166 67
All other liabilities	624 49	
Total liabilities		\$582,791 16

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	66,863	\$118,469,090 00
Policies written or increased during the year	3,125	3,295,500 00
Total	69,988	\$121,764,500 00
Deduct policies decreased and terminated during the year	10,056	16,628,000 00
Policies in force Dec. 31, 1900.....	59,932	\$105,136,500 00
Losses and claims unpaid Dec. 31, of previous year	260	\$488,766 67
Losses and claims incurred during the year	1,909	3,542,000 00
Total	2,169	\$4,030,766 67
Losses and claims paid and compromised during the year	1,854	3,448,600 00
Losses and claims unpaid Dec. 31, 1900.....	315	\$582,166 67
Assessments collected during the year		\$3,442,662 10

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	235	\$422,000 00
Deduct policies decreased and terminated during the year	19	38,000 00
Policies in force Dec. 31, 1900.....	216	\$384,000 00
Losses and claims unpaid Dec. 31, of previous year.....	1	\$2,000 00
Losses and claims incurred during the year.....	5	9,000 00
Total	6	\$11,000 00
Losses and claims paid and compromised during the year	6	11,000 00
Assessments collected during the year		\$15,863 70

KNIGHTS OF PYTHIAS,

CHICAGO, ILL.

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1877.

C. F. S. NEAL, *President.*C. H. KESSLER, *Secretary.*

Principal Office, Nos. 1006-1010 Fisher Building.

INCOME.

Gross membership fees.....	\$15,218 50	
Expense dues or per capita tax.....	68,844 41	
Assessments for expenses.....	70,027 40	
Assessments, mortuary.....	1,339,581 03	
Medical examiners' and other fees.....	3,805 07	
Total paid by members.....		\$1,497,476 41
Interest, \$6,969.25; rent, \$21,875.00.....		28,844 25
Income from all other sources.....		1,000 00
Total income.....		\$1,527,320 66
Net ledger assets Dec. 31, 1899.....		488,457 69
Total.....		\$2,015,778 35

DISBURSEMENTS.

Death claims.....	\$1,334,091 36	
Payments returned to applicants or members.....	6,907 39	
Total paid to members.....		\$1,340,998 75
Membership fees retained by subordinate bodies.....	\$15,218 50	
Commissions and fees paid organizers.....	53,215 00	
Salaries of officers.....	6,050 00	
Salaries and other compensation of office employes.....	12,325 52	
Medical examiners' fees, viz.:		
Subordinate examiners,.....	\$25,025 75	
Supreme or grand supervisors.....	6,133 00	31,158 75
Rent, \$3,320.04; advertising and printing, \$6,189.47.....	9,509 51	
Postage, express and telegraph.....	4,251 87	
Legal expenses.....	8,527 13	
Governing bodies.....	1,233 80	
Official publication.....	1,238 75	
Insurance department fees.....	361 00	
Reduction in book value of securities.....	7,000 00	
Investigating death claims.....	6,826 75	
Supplies and printing.....	2,516 98	
Miscellaneous office expenses.....	2,494 87	
Total miscellaneous disbursements.....		\$161,928 43
Total disbursements.....		\$1,502,927 18
Balance.....		\$512,851 17

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$38,104 14
Loans on mortgages of real estate.....	36,737 77
Loans secured by collateral.....	2,521 72
Book value of stocks and bonds.....	24,890 00

Cash in bank	\$42,974 80	
Balance due on claim, City National Bank, Fort Worth, Texas	91,539 03	
Lexington Hotel Investment.....	231,133 71	
Lexington Company, furniture investment	44,950 00	
	<hr/>	
Ledger assets		\$512,851 17

NON-LEDGER ASSETS.

Interest due and accrued.....	\$3,737 32	
Market value of real estate over book value.....	11,895 86	
Value of Lexington Hotel furniture investment over cost.	58,550 00	
Market value of stocks and bonds over book value	1,200 00	
Value of Lexington Company investment over cost.....	37,568 07	
Assessments in treasury of subordinate branches	19,166 70	
Furniture, fixtures, safes, supplies, printed matter and stationery	4,000 00	
	<hr/>	
Total		\$136,117 95
		<hr/>
Gross assets		\$648,969 12

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery	\$4,000 00	
	<hr/>	
Total admitted assets		\$644,969 12

LIABILITIES.

Losses and claims, viz:		
In process of adjustment.....	\$94,850 74	
Reported, no proof.	300,500 00	
Resisted.....	23,810 40	
	<hr/>	
Total liabilities.		\$419,161 14
		<hr/>
Balance to protect contracts		\$225,807 98

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	60,522	\$108,389,500 00
Policies written or increased during the year.....	11,324	16,051,000 00
	<hr/>	
Total.	71,846	\$124,440,500 00
Deduct policies decreased and terminated during the year	5,285	8,077,000 00
	<hr/>	
Policies in force Dec. 31, 1900	66,561	\$116,363,500 00
Losses and claims unpaid Dec. 31, of previous year.....	158	\$331,634 38
Losses and claims incurred during the year.....	728	1,491,000 00
	<hr/>	
Total.	886	\$1,822,634 38
Losses and claims paid and compromised during the year	659	1,403,473 24
	<hr/>	
Losses and claims unpaid Dec. 31, 1900	227	\$419,161 14
Assessments collected during the year.		\$1,478,452 84

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	847	\$993,000 00
Policies written during the year	25	34,000 00
	<hr/>	
Total.	872	\$1,027,000 00
Deduct policies decreased and terminated during the year	70	90,000 00
	<hr/>	
Policies in force Dec. 31, 1900	802	\$937,000 00
Losses and claims incurred during the year.....	11	\$18,500 00
Losses and claims paid and compromised during the year	7	14,000 00
	<hr/>	
Losses and claims unpaid Dec. 31, 1900	4	\$4,500 00
Assessments collected during the year.....		\$8,864 40

KNIGHTS OF THE MACCABEES OF THE WORLD,
PORT HURON, MICH.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1883.

D. P. MARKEY, *Supreme Commander*. GEO. J. SIEGLE, *Supreme Record Keeper*.
Principal Office, Cor. Huron and Bard Sts.

INCOME.

Gross membership fees	\$28,613 27	
Expense dues or per capita tax	5,006 42	
Assessments, mortuary, \$2,193,024.64; expense, \$306,804.91 ..	2,499,829 55	
Assessments, sick, funeral and accident	43,611 66	
Medical examiners' fees paid by applicant	4,966 17	
Relief fund	4,111 30	
		<hr/>
Total paid by members		\$2,586,128 37
Interest, \$22,564.33; rent, \$1,944.16		24,508 49
Sale of supplies		15,643 39
Temporary relief loans returned		1,700 00
Advertising		1,283 38
Miscellaneous		127 20
		<hr/>
Total income		\$2,629,390 83
Net ledger assets Dec. 31, 1899		933,130 82
		<hr/>
Total		\$3,562,521 65

DISBURSEMENTS.

Death claims	\$1,848,838 79	
Permanent disability claims	70,983 33	
Temporary disability claims	5,583 55	
Sick, funeral and accident	25,132 00	
Payments returned to applicants or members	928 75	
		<hr/>
Total paid to members		\$1,951,466 42
Membership fees retained by subordinate bodies	\$62,519 72	
Salaries of officers	31,249 56	
Salaries and other compensation of office employes	24,591 84	
Medical examiners' fees (supreme or grand supervisors), Rent, \$192.50; taxes, \$704.10; advertising and printing, \$9,869.61	1,609 65	
Postage, express and telegraph	10,766 21	
Legal expenses	7,217 76	
Governing bodies	3,522 88	
Official publication	590 98	
Insurance department fees	20,978 05	
Great Camp	1,552 83	
Travel	90,803 88	
Prizes and supplies	5,008 25	
Freight and duties	24,850 05	
Furniture	3,576 75	
Building repairs	4,717 91	
Interest	329 77	
General supplies	547 49	
Miscellaneous	15,619 40	
	3,272 06	
		<hr/>
Total miscellaneous disbursements		\$313,325 04
Total disbursements		<hr/>
		\$2,264,791 46
Balance		<hr/>
		\$1,297,730 19

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$87,707 72	
Book value of stocks and bonds.....	863,667 87	
Cash in office and in bank	346,354 60	
	<hr/>	
Ledger assets		\$1,297,730 19

NON-LEDGER ASSETS.

Interest due and accrued	\$3,210 80	
Rents due	170 00	
Market value of stocks and bonds over book value.....	15,773 03	
Assessments in treasury of subordinate branches	215,508 09	
	<hr/>	
Total		\$234,661 92
Gross assets.....		<hr/>
		\$1,532,392 11

DEDUCT ASSETS NOT ADMITTED.

Depreciation of ledger assets to bring same to market value	\$37,707 72	
Deposit with insurance department of Ontario, Quebec...	10,000 00	
	<hr/>	
Total		\$47,707 72
Total admitted assets		<hr/>
		\$1,484,684 39

LIABILITIES.

Losses and claims, viz.:		
In process of adjustment	\$239,700 00	
Resisted	68,500 00	\$308,200 00
Salaries, rents, taxes, fees and accounts due and accrued..	24,195 16	
	<hr/>	
Total liabilities		\$332,395 16
Balance to protect contracts		<hr/>
		\$1,152,289 23

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	170,489	\$244,956,500 00
Policies written or increased during the year	51,285	58,905,000 00
Total	221,774	\$303,861,500 00
Deduct policies decreased and terminated during the year,	17,942	17,001,500 00
Policies in force Dec. 31, 1900.....	203,832	\$286,860,000 00
Losses and claims unpaid Dec. 31, of previous year.....	172	\$286,500 00
Losses and claims incurred during the year	1,250	1,901,950 00
Total	1,422	\$2,188,450 00
Losses and claims paid and compromised during the year,	1,217	1,880,250 00
Losses and claims unpaid Dec. 31, 1900.....	205	\$308,200 00
Assessments collected during the year.		\$2,543,441 21

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	229	\$84,000 00
Policies written during the year	284	268,000 00
Total	513	\$352,000 00
Deduct policies decreased and terminated during the year,	96	14,500 00
Policies in force Dec. 31, 1900	417	\$337,500 00
Losses and claims incurred during the year.....	1	\$1,000 00
Losses and claims unpaid Dec. 31, 1900.....	1	1,000 00
Assessments collected during the year		\$1,313 85

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.....	\$492,871 00	
Assessments, mortuary.....	4,366,714 00	
Total paid by members.....		\$4,859,585 00
Interest, \$4,344.24; rent, \$405.00.....		4,749 24
Sale of supplies.....		86,281 02
Income from all other sources, viz: Benefit order, issued in 1899, cancelled, 1900, \$2,000.00; certificate fees, \$12,440.25; advertising, official paper, \$7,619.58: old type sold, \$2,138.19; dividend, Bank of Commerce, \$1.58.....		24,199 60
Total income.....		\$4,974,814 86
Net ledger assets Dec. 31, 1899.....		578,620 15
Total.....		\$5,553,435 01

DISBURSEMENTS.

Death claims.....	\$4,179,364 30	
Payments returned to rejected applicants.....	1,787 10	
Total paid to members.....		\$4,181,151 40
Commissions and fees paid organizers.....	\$119,912 03	
Head officers traveling expenses.....	944 23	
Salaries and other compensation of officers.....	31,822 92	
Salaries and other compensation of office employes.....	86,746 33	
Rent, \$180.00; taxes, \$1,421.60; advertising and printing, \$36,774.65.....	38,376 25	
Postage, express and telegraph.....	38,037 93	
Legal expenses.....	14,161 45	
Governing bodies.....	2,080 80	
Official publication.....	68,733 48	
Insurance department fees.....	860 75	
Depreciation in assets.....	37,366 22	
All other disbursements, viz: Miscellaneous, \$14,728.28; expense, head physician, \$3,513.03; supplies purchased, \$61,264 84; traveling expense, directors, \$3,212.42; travel- ing expense, auditors, \$730.28.....	83,448 85	
Total miscellaneous disbursements.....		\$522,491 24
Total disbursements.....		\$4,703,642 64
Balance.....		\$849,792 37

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$147,761 38	
Cash in bank.....	649,168 62	
Furniture.....	51,088 77	
Library.....	1,773 60	
Ledger assets.....		\$849,792 37

NON-LEDGER ASSETS.

Interest accrued	\$4,156 25	
Rents accrued	17 50	
Assessments in treasury of subordinate branches	438,000 00	
Total		\$442,173 75
Gross assets		\$1,291,966 12

DEDUCT ASSETS NOT ADMITTED.

Furniture	\$51,088 77	
Library	1,773 60	
Total		\$52,862 37
Total admitted assets		\$1,239,103 75

LIABILITIES.

Losses and claims, viz.:		
Due and unpaid.....	\$41,285 70	
In process of adjustment.....	416,500 00	
Resisted.....	58,500 00	\$516,285 70
Salaries, rents, taxes, fees and accounts due and accrued.	17,139 30	
Total liabilities		\$533,425 00
Balance to protect contracts		\$705,678 75

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	428,361	\$786,811,000 00
Policies written during the year	140,217	226,295,000 00
Total	568,578	\$1,013,106,000 00
Deduct policies decreased and terminated during the year	30,720	47,952,500 00
Policies in force Dec. 31, 1900	537,858	\$965,153,500 00
Losses and claims unpaid Dec. 31, of previous year	249	\$477,250 00
Losses and claims incurred during the year	2,288	4,276,500 00
Total	2,537	\$4,753,750 00
Losses and claims paid and compromised during the year	2,254	4,237,464 30
Losses and claims unpaid Dec. 31, 1900	283	\$516,285 70
Assessments collected during the year.		\$4,366,714 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	86	\$147,500 00
Policies written during the year.....	817	1,303,000 00
Total	903	\$1,456,500 00
Deduct policies decreased and terminated during the year	65	88,500 00
Policies in force Dec. 31, 1900	838	\$1,368,000 00
Losses and claims incurred during the year.....	3	\$4,000 00
Losses and claims paid and compromised during the year	3	4,000 00
Assessments collected during the year		\$2,671 75

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.....	\$5,661 00	
Expense dues or per capita tax.....	29,481 50	
Assessments, mortuary.....	403,897 62	
Medical examiners' fees paid by applicant.....	3,846 00	
Total paid by members.....		\$442,886 12
Interest.....		743 50
Sale of supplies.....		1,344 54
Income from all other sources.....		50 00
Total income.....		\$445,024 16
Net ledger assets Dec. 31, 1899.....		52,368 72
Total.....		\$497,392 88

DISBURSEMENTS.

Death claims.....		\$439,000 00
Annual dues, per capita tax, etc.....	\$14,110 25	
Salaries of organizers not paid by commissions.....	4,779 59	
Salaries and other compensation of officers.....	5,108 00	
Salaries and other compensation of office employes.....	2,352 00	
Medical examiners' fees, viz.:		
Subordinate examiners.....	\$332 00	
Supreme supervisors.....	1,923 00	2,255 00
Rent, \$1,200.00; advertising and printing, \$2,084.48.....	3,284 48	
Postage, express and telegraph.....	556 75	
Legal expenses.....	130 00	
Official publication.....	416 60	
Insurance department fees.....	15 00	
All other disbursements, viz.: Incidentals, \$1,479.47; supplies, \$625.95; traveling expenses, \$1,069.13; office expenses, \$348.91; furniture and fixtures, \$43.75.....	4,067 21	
Total miscellaneous disbursements.....		\$37,074 88
Total disbursements.....		\$476,074 88
Balance.....		\$21,318 00

Invested as follows :

LEDGER ASSETS.

Cash in bank.....	\$21,318 00
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NON-LEDGER ASSETS.

Assessments in treasury of subordinate branches.....	\$45,500 00
Total admitted assets.....	<u>\$66,818 00</u>

LIABILITIES.

Losses and claims, viz.:

Due and unpaid	\$3,000 00
Reported, no proof.	31,000 00
Resisted.....	<u>10,000 00</u>

Total liabilities.....	<u>\$44,000 00</u>
Balance to protect contracts.....	\$22,818 00

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.	26,831	\$46,977,000 00
Policies written or increased during the year.....	3,443	4,696,000 00
Total	<u>30,274</u>	<u>\$51,673,000 00</u>
Deduct policies decreased and terminated during the year.	1,149	1,792,000 00
Policies in force Dec. 31, 1900	29,125	\$49,881,000 00
Losses and claims unpaid Dec. 31, of previous year.....	20	\$41,000 00
Losses and claims incurred during the year	242	442,000 00
Total	<u>262</u>	<u>\$483,000 00</u>
Losses and claims paid and compromised during the year..	241	439,000 00
Losses and claims unpaid Dec. 31, 1900.	21	\$44,000 00
Assessments collected during the year.....		\$403,897 62

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.	3,500	\$5,353,000 00
Policies written during the year.	532	688,000 00
Total	<u>4,032</u>	<u>\$6,041,000 00</u>
Deduct policies decreased and terminated during the year..	177	236,000 00
Policies in force Dec. 31, 1900.....	3,855	\$5,805,000 00
Losses and claims unpaid Dec. 31, of previous year	1	\$2,000 00
Losses and claims incurred during the year	32	49,000 00
Total	<u>33</u>	<u>\$51,000 00</u>
Losses and claims paid and compromised during the year.	31	45,000 00
Losses and claims unpaid Dec. 31, 1900	2	\$6,000 00
Assessments collected during the year.....		\$47,202 31

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.

Changes benefit certificate fees	\$2,758 00
Expense dues or per capita tax	159,706 60
Assessments, mortuary.....	6,604,709 24
Total paid by members	\$6,767,173 84
Interest	49,897 70
Sale of supplies.....	6,114 61
Income from all other sources	3,796 51
Total income	\$6,826,982 66
Net ledger assets Dec. 31, 1899.....	1,573,036 76
Total	\$8,400,019 42

DISBURSEMENTS.

Death claims.....	\$6,277,068 65
Changes of benefit certificate fees returned	6 50
Total paid to members.....	\$6,277,075 15
Supplies, printing plant and furniture.....	\$1,887 35
Official visits and mileage	16,687 51
Salaries and other compensation of officers	31,544 26
Salaries and other compensation of office employes.....	34,516 42
Extension of Order	13,040 24
Taxes, \$715.68; advertising and printing, \$12,560.25	13,275 93
Postage, express and telegraph	6,158 41
Legal expenses.....	2,880 54
Governing bodies.. ..	26,653 25
Official publication.....	2,001 64
Insurance department fees.. ..	722 00
Miscellaneous	12,406 29
Total miscellaneous disbursements	\$162,073 84
Total disbursements	\$6,439,148 99
Balance ..	\$1,960,870 43

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$59,170 97
Book value of stocks and bonds.....	1,322,574 97
Cash in bank	502,626 61
Supreme Secretary's contingent fund in National Bank of the Commonwealth, Boston	2,500 00
Emergency fund in Merchants National Bank, Boston.....	73,997 88
Ledger assets	\$1,960,870 43

NON-LEDGER ASSETS.

Interest due and accrued.....	\$9,261 08
Furniture, supplies and paper stock.....	8,238 59
Ledger balances.....	3,024 41

Printing plant	\$6,384 38	
Market value of stocks and bonds over book value.....	60,040 03	
Assessments in treasury of subordinate branches	560,135 78	
Total		\$647,084 27
Gross assets		\$2,607,954 70

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery	\$8,238 59	
Personal or agents debit balances, unsecured	1,137 20	
Bills receivable, unsecured	1,887 21	
Printing plant	6,384 38	
Depreciation of ledger assets to bring same to market value	8,000 00	
Total		\$25,647 38
Total admitted assets.....		\$2,582,307 32

LIABILITIES.

Losses and claims, viz.:

In process of adjustment	\$745,923 80	
Resisted.....	28,000 00	\$773,923 80
Ledger balances	349 92	
Accounts rendered after close of year 1900	888 38	
Total liabilities		\$775,162 10
Balance to protect contracts.....		\$1,807,145 22

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	193,868	\$539,320,500 00
Policies written or increased during the year	24,086	40,777,500 00
Total	217,954	\$580,098,000 00
Deduct policies decreased and terminated during the year	7,880	21,873,000 00
Policies in force Dec. 31, 1900	210,074	\$558,825,000 00
Losses and claims unpaid Dec. 31, of previous year	253	\$733,750 00
Losses and claims incurred during the year	2,229	6,310,000 00
Total.....	2,482	\$7,043,750 00
Losses and claims paid and compromised during the year,	2,213	6,288,826 20
	269	\$754,923 80
Resisted claims on account of persons not in good standing in the Order.....	7	19,000 00
Losses and claims unpaid Dec. 31, 1900.	276	\$773,923 80
Assessments collected during the year.		\$6,604,709 24

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	501	\$1,444,000 00
Policies written during the year	42	75,500 00
Total	543	\$1,519,500 00
Deduct policies decreased and terminated during the year.	12	39,500 00
Policies in force Dec. 31, 1900.....	531	\$1,480,000 00
Losses and claims unpaid Dec. 31, of previous year.....	1	\$3,000 00
Losses and claims incurred during the year	5	15,000 00
Total	6	\$18,000 00
Losses and claims paid and compromised during the year.	6	18,000 00
Assessments collected during the year		\$18,011 90

* ROYAL NEIGHBORS OF AMERICA,
ROCK ISLAND, ILL.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

J. G. JOHNSON, } *Beneficiary*
J. W. WHITE, } *Committee.* MYRTLE E. DADE, *Beneficiary Recorder.*
C. W. HAWES, }

INCOME.

Assessments, mortuary.....	\$208,981 20
Interest.....	587 30
Recorders fees	12,514 00
Changes in certificates.....	501 00
Total income.....	\$222,583 50
Net ledger assets Dec. 31, 1899	20,247 04
Total	\$242,830 54

DISBURSEMENTS.

Death claims	\$203,800 00
Salaries and other compensation of officers.....	\$2,250 00
Salaries and other compensation of office employes	4,931 80
Rent, \$405.00; advertising and printing, \$1,658.87	2,063 87
Postage	1,864 00
Legal expenses.....	792 81
Official publication	3,390 36
Insurance department fees	594 25
Miscellaneous	3,345 91
Furniture.....	387 58
Supreme physicians expense.....	336 95
Refund	3 00
Total miscellaneous disbursements	\$19,960 53
Total disbursements	\$223,760 53
Balance.....	\$19,070 01

Invested as follows:

LEDGER ASSETS.

Cash in charge of supreme receiver	\$19,070 01
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NON-LEDGER ASSETS.

Furniture.....	\$905 28
Assessments in treasury of subordinate branches	31,000 00
Total	\$31,905 28
Gross assets.....	\$50,975 29

* Admitted March 20, 1901.

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery	\$905 28
Total admitted assets	<u>\$50,070 01</u>

LIABILITIES.

Losses and claims, viz.:

In process of adjustment	\$36,000 00
Resisted.	<u>6,000 00</u>
Total liabilities	<u>\$42,000 00</u>
Balance to protect contracts.....	\$8,070 01

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	38,232	\$40,419,500 00
Policies written or increased during the year	<u>15,354</u>	<u>18,181,000 00</u>
Total	53,586	\$58,600,500 00
Deduct policies decreased and terminated during the year	<u>3,994</u>	<u>4,537,000 00</u>
Policies in force Dec. 31, 1900.....	49,592	\$54,063,500 00
Losses and claims unpaid Dec. 31, of previous year.....	20	\$21,000 00
Losses and claims incurred during the year.....	<u>210</u>	<u>231,000 00</u>
Total	230	\$252,000 00
Losses and claims paid and compromised during the year	<u>194</u>	<u>210,000 00</u>
Losses and claims unpaid Dec. 31, 1900.....	36	\$42,000 00
Assessments collected during the year		\$208,981 20

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.....	\$20,550 03
Assessments, mortuary	353,289 63
All other payments by members	107 00
Total paid by members.....	\$373,946 66
Interest	277 60
Sale of supplies	508 80
Income from all other sources.	181 15
Total income.....	\$374,914 21
Net ledger assets Dec. 31, 1899.....	5,227 74
Total.....	\$380,141 95

DISBURSEMENTS.

Death claims	\$355,730 66
Salaries of organizers not paid by commissions.	\$2,072 41
Salaries and other compensation of officers	6,775 00
Salaries and other compensation of office employes.....	3,163 84
Rent, \$644.98; advertising and printing, \$466.30	1,111 28
Postage, express and telegraph.....	422 72
Legal expenses.	735 00
Governing bodies	4,574 42
Official publication.....	1,682 14
Insurance department fees	45 00
All other disbursements, viz: Stationery, \$110.58; sup- plies, \$792.78; incidental expenses, \$952.06.....	1,855 42
Total miscellaneous disbursements.....	\$22,437 23
Total disbursements	\$378,167 89
Balance	\$1,974 06

Invested as follows:

LEDGER ASSETS.

Cash in bank	\$1,974 06
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NON-LEDGER ASSETS.

Assessments in treasury of subordinate branches.	\$37,000 00
Total admitted assets	\$38,974 06.

LIABILITIES.

Losses and claims, viz:		
Due and unpaid	\$77,000 00	
In process of adjustment	32,000 00	
Resisted	3,000 00	
Total liabilities		\$112,000 00

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31 of previous year.....	9,478	\$19,318,000 00
Policies written or increased during the year.....	353	358,000 00
Total	9,831	\$19,676,000 00
Deduct policies decreased and terminated during the year..	1,489	2,816,500 00
Policies in force Dec. 31, 1900	8,342	\$16,859,500 00
Losses and claims unpaid Dec. 31, of previous year	59	\$126,500 00
Losses and claims incurred during the year	155	345,500 00
Total	214	\$472,000 00
Losses and claims paid and compromised during the year..	166	360,000 00
Losses and claims unpaid Dec. 31, 1900	48	\$112,000 00
Assessments collected during the year		\$373,839 66

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	88	\$165,000 00
Policies written during the year	1	1,000 00
Total	89	\$166,000 00
Deduct policies decreased and terminated during the year..	9	19,000 00
Policies in force Dec. 31, 1900	80	\$147,000 00
Losses and claims incurred during the year.....	4	\$6,000 00
Losses and claims paid and compromised during the year..	4	6,000 00
Assessments collected during the year.....		\$3,019 17

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	\$1,465 00	
Expense dues or per capita tax	910 41	
Annual dues	21,071 50	
Assessments, mortuary, \$339,069.07; emergency, \$1,091.59; disability, \$5,775.00	345,935 66	
Medical examiners' fees paid by applicant	812 11	
Total paid by members		\$370,194 68
Interest, \$76.16; rent, \$63.90.		140 06
Total income		\$370,334 74
Net ledger assets Dec. 31, 1899		40,597 14
Total		\$410,931 88

DISBURSEMENTS.

Death claims	\$330,682 33	
Disability claims	5,775 00	
Total paid to members		\$336,457 33
Salaries of organizers not paid by commissions	\$15,027 60	
Salaries of officers	5,030 60	
Salaries and other compensation of office employes.....	2,635 83	
Rent, \$900.00; advertising and printing, \$3,669.10.	4,569 10	
Postage, express and telegraph	745 00	
Legal expenses	188 00	
Governing bodies	1,010 66	
Official publication	2,104 50	
Insurance department fees.....	514 00	
Traveling expenses	713 57	
Premiums	826 25	
Total miscellaneous disbursements.....		\$53,364 51
Total disbursements		\$369,821 84
Balance		\$41,110 04

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$2,552 62	
Loans on mortgages of real estate.....	15,800 00	
Cash in office and in bank	10,409 16	
Advanced on account claims, funeral benefits	2,400 00	
Due from subordinate councils.....	9,948 26	
Ledger assets		\$41,110 04

NON-LEDGER ASSETS.

Interest due and accrued	\$475 05	
Market value of real estate over book value	1,947 38	
Special assessments	24,000 00	
Assessments in treasury of subordinate branches	60,000 00	
		\$86,422 43
Total		\$86,422 43
Total admitted assets		\$127,532 47

LIABILITIES.

Losses and claims, viz.:		
Due and unpaid	\$32,900 00	
Not yet due	58,600 00	
Resisted	7,500 00	
		\$98,000 00
Total liabilities		\$98,000 00
Balance to protect contracts		\$29,532 47

EXHIBIT OF POLICIES.

TOTAL BUSINESS.		<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	12,214	\$14,506,150 00	
Policies written or increased during the year	1,465	1,101,500 00	
Total	13,679	\$15,607,650 00	
Deduct policies decreased and terminated during the year,	1,582	1,218,500 00	
Policies in force Dec. 31, 1900	12,097	\$14,389,150 00	
Losses and claims unpaid Dec. 31, of previous year	55	\$85,150 00	
Losses and claims incurred during the year	237	321,175 00	
Total	292	\$406,325 00	
Losses and claims paid and compromised during the year,	220	307,325 00	
Losses and claims unpaid Dec. 31, 1900	72	\$99,000 00	
Assessments collected during the year		\$377,984 00	

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	23	\$33,000 00
Deduct policies decreased and terminated during the year,	3	2,500 00
Policies in force Dec. 31, 1900	20	\$30,500 00
Assessments collected during the year		\$1,010 00

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.....	\$8,180 70
Expense dues or per capita tax.....	86,831 97
Assessments, mortuary.....	129,502 20
Medical examiners' fees paid by applicant.....	1,470 00
All other payments by members.....	343 30
Total paid by members.....	\$226,328 17
Interest.....	10,931 33
Sale of supplies.....	489 44
Income from all other sources.....	2,391 70
Total income.....	\$240,140 64
Net ledger assets Dec. 31, 1899.....	265,330 58
Total.....	\$505,471 22

DISBURSEMENTS.

Death claims.....	\$114,800 00
Permanent disability claims.....	300 00
Temporary disability claims.....	49,377 57
Total paid to members.....	\$164,477 57
Commissions and fees paid to organizers.....	\$5,953 58
Salaries of organizers not paid by commissions.....	900 00
Salaries of officers.....	2,450 00
Salaries and other compensation of office employes.....	9,771 16
Medical examiners' fees, viz.:	
Subordinate examiners.....	\$1,171 35
Supreme or grand supervisors.....	778 25
	1,949 60
Rent, \$4,219.08; taxes, \$116.54; advertising and printing, \$3,087.55.....	7,423 17
Postage, express and telegraph.....	1,655 26
Legal expenses.....	1,830 45
Governing bodies.....	1,163 48
Official publication.....	3,797 68
Insurance department fees.....	55 70
Supplies.....	3,468 78
Traveling expenses.....	1,836 35
General administration.....	3,721 07
All other disbursements.....	37,549 78
Total miscellaneous disbursements.....	\$88,526 06
Total disbursements.....	\$248,003 63
Balance.....	\$257,467 59

Invested as follows:

LEDGER ASSETS.

Loans on mortgages of real estate.....	\$222,491 58	
*Deposit.....	10,000 00	
Cash in office and in bank.	24,976 01	
	<u> </u>	
Ledger assets.....		\$257,467 59

NON-LEDGER ASSETS.

Interest accrued	\$607 52	
Furniture, fixtures and safes..	3,970 65	
Supplies, printed matter and stationery.....	2,000 00	
	<u> </u>	
Total.		\$6,578 17
Gross assets		<u>\$264,045 76</u>

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery.....	\$5,970 65
Total admitted assets.	<u>\$258,075 11</u>

LIABILITIES.

Losses and claims unpaid.....	\$5,600 00
Balance to protect contracts	<u>\$252,475 11</u>

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	13,956	\$13,893,000 00
Policies written or increased during the year	2,040	2,040,000 00
Total.....	15,996	\$15,933,000 00
Deduct policies decreased and terminated during the year..	1,150	1,147,000 00
Policies in force Dec. 31, 1900.	14,846	\$14,786,000 00
Losses and claims unpaid Dec. 31, of previous year.....	6	\$6,000 00
Losses and claims incurred during the year	118	114,700 00
Total.	124	\$120,700 00
Losses and claims paid and compromised during the year ..	118	115,100 00
Losses and claims unpaid Dec. 31, 1900.....	6	\$5,600 00
Assessments collected during the year		\$129,502 20

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	238	\$238,000 00
Policies written during the year	119	119,000 00
Total.	357	\$357,000 00
Deduct policies decreased and terminated during the year..	26	26,000 00
Policies in force Dec. 31, 1900	331	\$331,000 00
Assessments collected during the year		\$2,236 20

*\$5,000.00 deposited in Hocheloga Bank, Montreal, accountable to Ontario Insurance Commissioner. \$5,000.00 deposited with State Treasurer of Commonwealth of Massachusetts.

UNITED ORDER OF THE GOLDEN CROSS,

KNOXVILLE, TENN.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

FESSENDEN I. DAY, *Supreme Commander.*

W. R. COOPER, *Supreme Keeper of Records.*

INCOME.

Gross membership fees	\$1,186 00	
Expense dues or per capita tax	30,063 72	
Changing certificates.....	982 00	
Assessments, mortuary.....	599,048 75	
Total paid by members.....		\$631,280 47
Interest		4,562 08
Sale of supplies.....		431 28
Fines of subordinate bodies.....		406 08
Refund G. F. Orders		1,368 50
Court costs		535 52
Borrowed money		6,000 00
Income from all other sources.....		243 30
Total income.....		\$644,827 23
Net ledger assets Dec. 31, 1899.....		76,362 48
Total.....		\$721,189 71

DISBURSEMENTS.

Death claims	\$573,564 43	
Payments returned to applicants or members.....	100 00	
Total paid to members.....		\$573,664 43
Commissions and fees paid organizers	\$613 94	
Salaries of organizers not paid by commissions	8,547 88	
Salaries and other compensation of officers	13,075 06	
Salaries and other compensation of office employes.....	5,612 02	
Medical examiners' fees (supreme or grand supervisors) ..	1,345 50	
Rent, \$287.00; advertising and printing, \$1,082.29	1,369 29	
Postage, express and telegraph	2,478 05	
Legal expenses.....	1,353 47	
Governing bodies.....	7,567 50	
Official publication	425 00	
Insurance department fees.....	133 50	
Miscellaneous	2,047 24	
Investigation of claims	623 12	
Supplies and stationery	1,438 78	
Total miscellaneous disbursements.....		\$46,633 35
Total disbursements		\$620,297 78
Balance		\$100,891 93

Invested as follows:

LEDGER ASSETS.

Cash in bank	\$100,891 93
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NON-LEDGER ASSETS.

Interest due	\$948 57
Grand Commandery accounts	84 37
Subordinate Commandery account	377 30
Assessments in treasury of subordinate branches	49,039 60
Total	\$50,449 84
Total admitted assets	\$151,341 77

LIABILITIES.

Losses and claims, viz:

Due and unpaid	\$4,000 00
In process of adjustment	20,000 00
Reported, no proof	47,000 00
Resisted	11,000 00
Total	\$82,000 00
Salaries, rents, taxes, fees and accounts due and accrued	2,507 20
Total liabilities	\$84,507 20
Balance to protect contracts	\$66,834 57

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	32,180	\$41,352,000 00
Policies written or increased during the year	1,686	1,502,000 00
Total	33,866	\$42,854,000 00
Deduct policies decreased and terminated during the year	8,328	9,320,500 00
Policies in force Dec. 31, 1900	25,538	\$33,533,500 00
Losses and claims unpaid Dec. 31, of previous year	52	\$77,000 00
Losses and claims incurred during the year	384	582,500 00
Total	436	\$659,500 00
Losses and claims paid and compromised during the year	387	577,500 00
Losses and claims unpaid Dec. 31, 1900	49	\$82,000 00
Assessments collected during the year		\$628,451 07

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	5,546	\$6,142,000 00
Policies written during the year	397	299,500 00
Total	5,943	\$6,441,500 00
Deduct policies decreased and terminated during the year	1,122	1,141,500 00
Policies in force Dec. 31, 1900	4,821	\$5,300,000 00
Losses and claims unpaid Dec. 31, of previous year	10	\$14,500 00
Losses and claims incurred during the year	62	74,000 00
Total	72	\$88,500 00
Losses and claims paid and compromised during the year	65	77,000 00
Losses and claims unpaid Dec. 31, 1900	7	\$11,500 00
Assessments collected during the year		\$97,652 00

UNITED ORDER OF THE PILGRIM FATHERS,
LAWRENCE, MASS.

INCORPORATED IN 1879. COMMENCED BUSINESS IN 1879.

HENRY S. TREADWELL, *Supreme Governor.*

NATHAN CRARY, *Supreme Secretary.*

Principal Office, No. 292 Essex St.

INCOME.

Expense dues or per capita tax.....	\$17,391 07	
Assessments, mortuary.....	453,081 29	
Medical examiners' fees paid by applicant.....	2,034 00	
Total paid by members.....		\$472,506 36
Interest.....		599 38
Sale of supplies.....		1,108 15
Income from all other sources.....		580 00
Total income.....		\$474,793 89
Net ledger assets Dec. 31, 1899.....		27,668 50
Total.....		\$502,462 39

DISBURSEMENTS.

Death claims.....		\$471,500 00
Salaries of organizers not paid by commissions.....	\$672 35	
Salaries of officers.....	5,862 18	
Salaries and other compensation of office employes.....	1,650 00	
Medical examiners' fees, viz.:		
Subordinate examiners.....	\$1,525 50	
Supreme or grand supervisors.....	508 50	2,034 00
Rent, \$500.00; advertising and printing, \$2,408.61.....	2,908 61	
Postage, express and telegraph.....	881 26	
Governing bodies.....	2,563 06	
Officers traveling expenses.....	1,827 33	
Miscellaneous.....	1,393 68	
Mileage of representatives to annual meeting.....	1,469 10	
Total miscellaneous disbursements.....		\$21,260 97
Total disbursements.....		\$492,760 97
Balance.....		\$9,701 42

Invested as follows :

LEDGER ASSETS.

Book value of stocks and bonds.....	\$3,000 00	
Cash in bank.....	6,701 42	
Ledger assets.....		\$9,701 42

NON-LEDGER ASSETS.

Market value of stocks and bonds over book value	\$1,000 00
Total admitted assets.....	\$10,701 42

LIABILITIES.

Losses and claims, viz.:	
Due and unpaid	\$1,000 00
Not yet due	35,000 00
In process of adjustment	5,000 00
Resisted.	2,000 00
Total liabilities.....	\$43,000 00

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.	23,831	\$36,893,500 00
Policies written or increased during the year.....	891	924,500 00
Total	24,722	\$37,818,000 00
Deduct policies decreased and terminated during the year.....	2,411	3,133,500 00
Policies in force Dec. 31, 1900	22,311	\$34,684,500 00
Losses and claims unpaid Dec. 31, of previous year.....	43	\$67,500 00
Losses and claims incurred during the year	272	447,000 00
Total	315	\$514,500 00
Losses and claims paid and compromised during the year..	290	471,500 00
Losses and claims unpaid Dec. 31, 1900.	25	\$43,000 00
Assessments collected during the year.....		\$453,081 29

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year..	1,994	\$2,944,000 00
Policies written during the year.	111	92,500 00
Total	2,105	\$3,036,500 00
Deduct policies decreased and terminated during the year..	279	344,500 00
Policies in force Dec. 31, 1900	1,826	\$2,692,000 00
Losses and claims unpaid Dec. 31, of previous year	2	\$4,000 00
Losses and claims incurred during the year	23	33,500 00
Total	25	\$37,500 00
Losses and claims paid and compromised during the year.	25	37,500 00
Assessments collected during the year.....		\$35,893 44

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 fees	\$272 00	
Expense dues or per capita tax	19,105 00	
Assessments, mortuary, \$36,345.50; reserve, \$9,070.50	45,416 00	
Total paid by members		\$64,793 00
Interest		90 38
Income from all other sources		514 27
Total income		\$65,397 65
Net ledger assets Dec. 31, 1899		2,665 04
Total		\$68,062 69

DISBURSEMENTS.

Death claims		\$35,000 00
Commissions and fees paid organizers	\$272 00	
Salaries of organizers not paid by commissions	4,847 71	
Salaries and other compensation of officers	4,781 25	
Salaries and other compensation of office employes	2,014 00	
Medical examiners' fees (supreme or grand supervisors)	428 50	
Rent, \$1,320.50; advertising and printing, \$954.68	2,275 18	
Postage, express, telephone and telegraph	1,345 66	
Governing bodies	252 71	
Official publication	673 70	
Insurance department fees	15 00	
All other disbursements	2,464 29	
Total miscellaneous disbursements		\$19,370 00
Total disbursements		\$54,370 00
Balance		\$13,692 69

Invested as follows :

LEDGER ASSETS.

Book value of bonds	\$6,549 25	
Cash in office and in bank	7,143 44	
Ledger assets		\$13,692 69

NON-LEDGER ASSETS.

Furniture, fixtures and safes	\$5,000 00	
Supplies, printed matter and stationery	1,500 00	
Total		\$6,500 00
Gross assets		\$20,192 69

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery	\$6,500 00
Total admitted assets	\$13,692 69

LIABILITIES.

Losses and claims reported, no proof	\$1,000 00
Balance to protect contracts	\$12,692 69

EXHIBIT OF POLICIES.

TOTAL BUSINESS.	Number.	Amount.
Policies in force Dec. 31, of previous year	6,385	\$6,385,000 00
Policies written or increased during the year	775	775,000 00
Total	7,160	\$7,160,000 00
Deduct policies decreased and terminated during the year	536	536,000 00
Policies in force Dec. 31, 1900	6,624	\$6,624,000 00
Losses and claims incurred during the year	36	\$36,000 00
Losses and claims paid during the year	35	35,000 00
Losses and claims unpaid Dec. 31, 1900	1	\$1,000 00
Assessments collected during the year		\$45,416 00

BUSINESS IN MAINE.

	Number.	Amount.
Policies in force Dec. 31, of previous year	294	\$294,000 00
Policies written during the year	20	20,000 00
Total	314	\$314,000 00
Deduct policies decreased and terminated during the year	24	24,000 00
Policies in force Dec. 31, 1900	290	\$290,000 00
Losses and claims incurred during the year	2	\$2,000 00
Losses and claims paid during the year	2	2,000 00
Assessments collected during the year		\$2,029 00

LICENSED AGENTS

OF LIFE AND MISCELLANEOUS COMPANIES AUTHORIZED TO
TRANSACTION BUSINESS IN MAINE.

(Revised to June 1, 1901.)

MAINE LIFE COMPANY.

UNION MUTUAL.

Abbott, Clara A	Bath	Gauvin, Henri	Lewiston
Adams, John Q.	Houlton	Gedhill, Thos. H.	Lewiston
Bailey, C. B.	Lewiston	Gowen, Frank W.	Waterville
Bates, Arthur L.	Portland	Grant, George E.	Unity
Barker, C. H. Co., (Corp'n)....	Portland	Hall, Fred H.	Calais
Beaudoin, Alfred.	Biddeford	Hall, Wm. E.	Portland
Bechar, Henri P.	Lewiston	Hanson, H. W.	Bath
Berman, Jacob.	Portland	Harriman, Charles E.	Westbrook
Bickford, Elmer C.	Portland	Hawes, Arthur W.	Augusta
Blanche, George.	Whitneyville	Hayes, Isaac A.	Portland
Boody, J. S. F.	Millinocket	Hemond, Edward.	Lewiston
Bowden, Percy A.	Bangor	Hodgkins, Frank L.	Lamoine
Bradish, Scott P.	Eastport	Holyoke, Geo. T.	Houlton
Bragg, Albert C.	Portland	Hooper, Lewis F.	Ellsworth
Brawn, William F.	Lubec	Hunt, C. C.	Augusta
Britt, John E.	Portland	Ingraham, Maud J.	Houlton
Brown, Phil. J.	Waterville	Jamieson, Oliver A.	Red Beach
Bryant, George H.	Oakland	Jewell, Milton A.	Portland
Bucknam, John E.	Whiting	Jobin, Charles E.	Lewiston
Callanan, Nicholas F.	Veazie	Johnson, Wm. E.	South Portland
Campbell, A. A.	Houlton	Keightley, John W.	Biddeford
Carleton, Franklin A.	Bangor	Kerr, Hugh.	Old Town
Charles, Edward S.	Mechanic Falls	Knowles, Lewis W.	Augusta
Cook, Charles S.	Unity	Knowles, Lillian G.	Ash Point
Crandlemire, Chas B.	Lee	Labonte, Paul V.	Manchester, N. H.
Daigle, Remi A.	Madawaska	Lacasse, Charles.	Winslow
Davenport, Andrew W.	Phillips	Lachance, Louis.	Auburn
Dooley, Frank R.	Portland	Lane, C. E.	Brooks
Doyon, Jean.	Waterville	Lambert, D. H.	Orono
Drummond, Albert F.	Waterville	Langston, Edwin H.	Augusta
Drummond, Anna M.	Waterville	Lawton, John B.	Rockland
Eastman, W. H.	East Sumner	Lawton, Richard.	Lewiston
Eaton, J. Edwin.	Boston, Mass	Leavitt, A. J.	Auburn
Elliott, T. A.	Brooks	Lewis, Alice B.	Rumford Falls
Eye, George E.	Calais	L'Heureux, Joseph N.	Lewiston
Farrar, Elmer E.	Orient	Lothrop, Harry W.	Portland
Fernald Bros.	Mount Desert	Lord, Alice E.	Lewiston
Fitzpatrick, Arthur C.	Portland	Lyons, R. A.	Houlton
Fitzpatrick, Peter.	Portland	MacKinnon, John R.	Portland
Fogg, Norman W.	Freeport	Manley, Frank P.	Portland
Foucher, Alphonse.	Lewiston	Marroni, Mrs. Elina.	Bath
Fournier, Alexander.	Lewiston	Mason, A. F.	Auburn
Foust, Noah.	Portsmouth, N. H	Mathieson, James.	Rangeley
Fuller, William G.	Unity	Maxwell, Eugene B.	Carthage

UNION MUTUAL—CONCLUDED.

McCrum, Lemuel S.....	Mars Hill	Shepherd, Jos. F.....	Rockport
McQuarrie, Edward P.....	Bath	Sinclair, Willis W.....	Portland
Meserve, John L.....	Naples	Sinkinson, James.....	Portland
Michaud, Jos. W.....	Brunswick	Sinkinson, J. Hudson.....	Portland
Mitchell, Wm. M.....	Mechanic Falls	Skinner, Otis A.....	Veazie
Moran, Patrick P.....	Lewiston	Small, A. E.....	Richmond
Morin, Henri E.....	Portland	Smallidge, Winfield S. Jr.	Seal Harbor
Mulloney, Wm. T.....	Portland	Smith, E. O.....	Washburn
Nadeau, John A.....	Fort Kent	Smith, Harvey W.....	Thomaston
Nadeau, Sarah.....	Fort Kent	Smith, S. R.....	Houlton
Nelke, S. A. & Co.....	Livermore Falls	Soper, Clarence.....	Newport
Newton, Leon S.....	Canton	Sowle, Benj. T.....	Ellsworth
Oliver, Charles L.....	Bath	Sweet, Clinton T.....	Sabattus
Page, Carrie S.....	Rockland	Talbot, George H.....	Camden
Page, Parker J.....	Rockland	Tanguay, Alfred.....	Lewiston
Page, Pitt M.....	Kingman	Teague, Greenleaf.....	Lewiston
Paine, Mellin W.....	Auburn	Thayer, George S.....	Lubec
Palmer, Charles B.....	Lewiston	Therault, Philip H.....	Brunswick
Palmer & Hayes.....	Foxcroft	Thomas, Cecilia L.....	Rockland
Parkhurst, A. Daniel.....	Turner Center	Thomas, Emery R.....	Rockland
Partridge, John F.....	Rockland	Thurston, Alice M.....	Union
Peirce, Hardy C.....	Rockland	Titus, Wm. N.....	Alna
Phillips, Sylvan B.....	Portland	Tolman, Chas. E.....	South Paris
Pinkham, Leslie F.....	Lincoln	Walker, George L.....	Portland
Porter, Hettie J.....	Hodgdon	Walker, W. H. H.....	Wilton
Priest, Charles H.....	Calais	Wells, William C.....	Brownville
Puffer, Chas. W.....	South Brewer	Whitcher, Charles F.....	Portland
Quinn, Bennett H.....	Lubec	White, J. Hewey.....	Ashland
Quinn, John J.....	Lewiston	Whitman, Verne M.....	Canton
Richardson, Robert.....	Lewiston	Whitney, Winthrop J.....	Friendship
Richmond, Frank H.....	Rumford Falls	Whittemore, Frank H.....	Sangerville
Rigby, Josiah P.....	South Newburgh	Wills, Bert G.....	North Jay
Rowe, Fred E.....	Canton Point	Wing, Herbert S.....	Kingfield
Runnels, Charles M.....	Bangor	Withee, J. W.....	Benton Falls
Sawyer, J. W.....	Fairfield	Wood, Harold A.....	Rockland
Sacre, Emile.....	Lewiston	Woodworth, George L.....	Augusta
Safford, Ella M.....	Lewiston	Wright & Welch.....	Lewiston
Shepherd, Herbert L.....	Rockport	Yorke, Dora Howard.....	Waldoboro

LIFE COMPANIES OF OTHER STATES.

ÆTNA LIFE.

Bridges, G. S.....	Sedgwick	Linscott, Isaac L.....	Brunswick
Cannell, George C.....	Portland	Lord, Lena C.....	Portland
Clark, J. E.....	Winn	Marshall, Frank H.....	Gardiner
Crosby, E. S.....	Bath	Murdock, W. E.....	Springfield
Cushing, Peter L.....	Brunswick	Palmer, Edwin A.....	Bar Mills
Cyre, I. S.....	Fort Kent	Pennell & Travis.....	Machias
Devereux, A. R.....	Ellsworth	Pratt, George T.....	Portland
Dow, S. T.....	Portland	Randall, J. A.....	Shirley Mills
Finnigan, J. P.....	Bangor	Sawyer, C. O.....	Searsport
Fogg, J. H. B.....	Freeport	Smith, Harry L.....	Portland
Gilchrest, Elton B.....	Rockland	Spencer, W. D.....	Berwick
Hart, W. H.....	Portland	Spear, M. E.....	Portland
Heald, Thomas G.....	Portland	Thompson, George H.....	Portland
Hobbs, John P.....	Portland	Thornton, J. D.....	Bangor
Hunt, George H.....	Red Beach	Tracy, Merle E.....	Southwest Harbor
Jordan, Albion B.....	Portland	Wilkins, Gilbert C.....	Cumberland Mills
Knowles, Fred M.....	Lagrange	Wilkins, H. J.....	Westbrook
Ladd, Mrs. H. A.....	Brunswick	Woodman, M.....	Biddeford
Leaf, C. A.....	Vinalhaven		

CONNECTICUT MUTUAL LIFE.

Adams, Fred W.....	Bangor	Harris, J. G.....	Waterville
Bartlett, A. H.....	Cherryfield	Howard, George E.....	Dover
Bumps, C. F.....	Dover	Hooper, H. W.....	South Gouldsboro
Cooper, George W.....	Patten	Miller, Frank A.....	South Penobscot
Fairbanks, Frank B.....	Winthrop	Nelson, Frank.....	Calais
Fairbanks, H. L.....	Bangor	Purinton, Wm. A.....	Caribou
Fairbanks, H. N.....	Bangor	Ryan, Felix L.....	Bangor
Gilman, Calvin W.....	Waterville	Straw & Martin.....	Guilford
Hanley, Silas S.....	Thomaston		

EQUITABLE LIFE.

Abbott, Horace P.....	Eliot	Israelson, N. P.	Rumford Falls
Adams, Herman H.....	Belgrade	Jewett, George S.	South Norridgewock
Allen, Charles A.....	Waterville	Johnson, Charles F. ...	South Bridgton
Allen, Embert N.....	Detroit	Jones, Avando.....	Solon
Allen, Fremont.....	North Berwick	Jones, William S.....	Palermo
Anderson, Wm. H.....	Portland	Jordan, A. B.....	Portland
Andrews, Walter D.....	Thomaston	Kimball, Charles P.....	Andover
Archibald, Ernest N.....	West Poland	Knapp, David S.....	Norway
Ash, James G.....	North Yarmouth	Kneeland, Fred G.....	Bridgton
Bailey, Charles A.....	Silvers Mills	Lawry, L. E.....	Rockland
Beal, George W.....	Liston Falls	Lewis, A. H.....	South Brewer
Bickford, A. L.....	Bangor	Little, J. H.....	Canton
Boadway, Odber.....	Charleston	Lord, Sadie F.....	Augusta
Boadway & Reimick.....	Madison	Lovering, Horace.....	Waterville
Brannen, G. S. P.....	Danforth	Lowe, G. I.....	Lisbon Falls
Brooks, Frank W.....	Lewiston	Luce, A. L.....	Portland
Brown, Bart W.....	Milbridge	Luce, Paul D.....	Bangor
Bunker, Edwin.....	Dexter	Lurvey, F. J.....	Southwest Harbor
Burton, A. R.....	Hartland	Magee, William P.....	North Lubec
Buzzell, A. S.....	Calais	Mahoney, John W.....	Biddeford
Campbell, Charles S.....	Portland	Mansfield, Lee E.....	Jonesport
Chamberlin, D. M.....	Auburn	McIntyre, W. W.....	Saco
Chase, George P.....	North Waterboro	Merriman, S. L.....	North Harpswell
Chase, Willard O.....	Limestone	Milton, W. S.....	Eastport
Clark, Eben B.....	Tremont	Miller, Frank B.....	Rockland
Clark, Harry K.....	Portland	Miller, F. W.....	Rangleley
Cleaves, George M.....	Bar Harbor	Moore, Leonard M.....	Ellsworth
Cleaves, M. P.....	Bar Harbor	Morrill, M. F.....	Madison
Cole, A. S.....	Thomaston	Morrill, W. J.....	Madison
Coombs, Charles W.....	Auburn	Mutty, Victor H.....	South Brewer
Cousins, E. M.....	Biddeford	Nason, Howard S.....	Bar Harbor
Currie, N. F.....	Lewiston	Noble, N. P.....	Phillips
Currie, A. V.....	Fort Kent	Noyes, Franklin F.....	East Wilton
Danforth, Walter A.....	Bangor	O'Brien, Horace.....	Deering
Davidson, E. M.....	Greenville	Patten, Clara S.....	Brunswick
Davis, Joseph B.....	Naples	Park, James I.....	Orono
Day, George M.....	East Hiram	Parker, Harvey L.....	Belgrade
Deering, C. H.....	Wytotitlock	Peach, Wm. E.....	Bar Harbor
Despret, Paul D.....	Bangor	Peaslee, L. P.....	Gardiner
Downs, Joseph W.....	Waterboro	Pennell, Chas. M.....	Farmington
Dutch, Wm. F.....	Milo	Pennell, Wm. M.....	Brunswick
Dyer, Frederick R.....	Buckfield	Perkins, H. E.....	Sanford
Eastman, C. S.....	Houlton	Perrigo, John H.....	Milo
Eaton, Arthur G.....	Portland	Phillips, A. M.....	Shirley
Farmer, E. C.....	Houlton	Pike, Fred B.....	Cornish
Folsom, W. H.....	Springvale	Purinton, W. E.....	Rumford Centre
Freeman, W. G.....	Woodfords	Porter, C. G.....	Pembroke
French, M. L.....	Solon	Ray, E. P.....	Old Town
Gellerson, F. A.....	Houlton	Reynolds, H. W.....	North Lubec
Gerrish, L. W.....	Milltown	Rhoades, H. E.....	Old Town
Gillis, Herbert G.....	Calais	Rice, Henry W.....	Eastport
Gould, A. H. & Co.....	Presque Isle	Rodick, G. W., Jr.....	Amherst
Gould, Howard.....	Portland	Royal, Willis A.....	Bangor
Gowen, Benjamin A.....	Thorndike	Rush, Harry A. M.....	Millinocket
Gowen, Frank W.....	Waterville	Ryan, J. F.....	Calais
Greene, L. A.....	Skowhegan	Sargent, W. J.....	Brewer
Grover, W. E.....	Augusta	Sealts & Carter.....	Bar Harbor
Hall Co. (The).....	Caribou	Shaw, Greenville J.....	Bath
Hall, Warren C.....	Brunswick	Small, Harry L.....	Kingfield
Hanscom, F. E.....	Bethel	Smith, Guy P.....	Auburn
Hanson, W. C.....	Machiasport	Smith, Harry M.....	Bangor
Hardy, Willis E.....	Livermore Falls	Smith, Roscoe V.....	Steuken
Harlow, N. S.....	Bangor	Starr, Herbert G.....	Cumberland Mills
Harmon, H. B.....	Fort Fairfield	Stevens, L. A.....	Portland
Harmon, J. C.....	Stonington	Stevenson, James B.....	Farmington
Hazelton, F. H.....	Portland	Stover, George M.....	Warren
Hazen, George.....	Oxford	Strout, Frank L.....	Steep Falls
Hebb, A. G.....	Bridgton	Swett, Walter E.....	Bangor
Herring, C. M.....	Brunswick	Tapley, O. W.....	Ellsworth
Heselton, M. B.....	Skowhegan	Tate, George W.....	Madison
Hill, M. E.....	Old Orchard	Thombs, W. B.....	Portland
Hill, M. C.....	Belfast	Thompson, James A.....	Eastport
Hinckley, F. W.....	Calais	Tibbetts, Merrick S.....	North Bridgton
Hodgkins, U. G.....	Ellsworth	Tracy, Bedford E.....	Winter Harbor
Holmes, Charles I.....	Bangor	Trask, A. S.....	Damariscotta Mills
Hosmer, Errol E.....	Camden	Treworgy, I. E.....	Orono
Hubbard, L. H.....	East Hiram	Tupper, W. E.....	Jonesboro
Hussey, Frederick C.....	Portland	Turner, Edgar S.....	Augusta

EQUITABLE LIFE—CONCLUDED.

Turner, R. H.	Portland	Whitney, Alice H.	Yarmouthville
Voter, F. E.	Farmington	Wiley, A. G.	Bethel
Warman, Foster & Anderson...	Dover	Willey, C. B.	Portland
Warren, Charles C.	Fryeburg	Willey & Ward.	Cherryfield
Warren, George M.	Castine	Wood, J. L.	Woodfords
Waterhouse, E. L.	West Scarboro	Woodbury, W. C.	Dover
Weeks, Dan S.	South Gardiner	Wyman, A. L.	North Norway
Wheeler, W. J.	South Paris	York, Isaac F.	Old Orchard
Whitcomb, J. O.	Sorrento		

HOME LIFE.

Carter, Lester P.	Bar Harbor	Plummer, Frank H.	Portland
Owen, Howard.	Augusta	Smith, Montague M.	Portland
Payson, C. B.	Auburn	Stott, Chas. F.	Portland
Pierce, H. B.	Dexter		

MANHATTAN LIFE.

Andrews, Walter D.	Rockland	Lacroix, C. A.	Biddeford
Banks, Lewis S.	Scarboro	Mahoney, John W.	Biddeford
Barker, Clark H.	Portland	Newcomb, Alcanzo D.	Eastport
Booth, Wm. Jr.	Waldoboro	Rumery, H. W.	Biddeford
Davis, Robert A.	Steuben	Sheerer, L. C.	Tenant Harbor
Emery, John.	Biddeford	Stover, George W.	Warren
Gilpatric, Frank E.	Biddeford	Stratton, Milton W.	Bar Harbor
Hascomb, Frank I.	Bar Harbor	Vose, Harry E.	Machias
Hawkes, Leander W.	Old Orchard	Willard, Fred H.	Portland
Hurd, Harry C.	Limington	Wilkins, G. W.	Presque Isle

MASSACHUSETTS MUTUAL.

Atwater, Walter.	Sangerville	Peters, Charles T.	Portland
Carpenter, E. H.	Castine	Pike, Albert E.	Berwick
Cummings, Jas. L.	South Paris	Pratt, Arrie L.	Corinna
Elliott, F. B.	Skowhegan	Roberts, H. H.	Vinalhaven
French, M. H.	Bangor	Sargent, Elmer P.	Portland
Garey, Otis T.	Biddeford	Stevens, J. Putnam.	Portland
Linscott, I. L.	Brunswick	Swain, M. N.	Portland
Moulton, L. W.	Standish	Sweetser, Elgin G.	Phillips
Mills, F. I.	Lewiston	West, J. W.	Lewiston
Parks Bros.	Pittsfield	White, Fred A.	Gardiner

METROPOLITAN LIFE.

Adams, Edward E.	Skowhegan	Clarke, John.	Lewiston
Alley, Moses A.	Portland	Collins, Frank P.	Augusta
Ames, Otis A.	Bangor	Cooke, Edward.	Bangor
Anderson, Bion B.	Dover	Cornish, Chester.	Portland
Armstrong, Archibald.	Waterville	Cosgrove, Thomas F.	Biddeford
Avery, Geo. W.	Bangor	Coughlin, Henry D.	Bangor
Bartlett, Seldon D.	Portland	Crowe, William.	Rockland
Beaudoin, Phillippe.	Biddeford	Cunningham, Cynthia A.	Waterville
Beaugregard, John B.	Biddeford	Cunningham, John A.	Sanford
Belanger, Isaiah.	Bath	Cuskley, Thomas I.	Portland
Bennette, Edward E.	Waterville	Davis, Cecil P.	Portland
Bergeron, Edmund.	Biddeford	Davis, George H.	Portland
Bicknell, Lester H.	Waterville	Davis, John A.	Lewiston
Blaisdell, James L.	Portland	Derwent, James Alfred.	Portland
Blake, Arthur.	Portland	Dexter, Charles W.	Lewiston
Blanchard, Fred'k E.	Bangor	Dill, G. Fred.	Augusta
Bondy, Edward.	Lewiston	Dole, Henry B.	Portland
Bourgoin, Victorie.	Waterville	Donovan, Daniel E.	Bangor
Brown, Harry W.	Old Town	Doughty, Bertrand J.	Cumberland
Bryant, Wm. H.	Biddeford	Douglass, John H.	Portland
Byrnes, P. J.	Bangor	Drake, Howard L.	Skowhegan
Canham, Vincent W.	Bath	Driscoll, John J.	Yarmouth
Carpenter, Wm. F.	Bangor	Dutch, Morton C.	Calais
Cardinal, Chas. F.	Biddeford	Emery, Alton T.	Portland
Carr, Hiram W.	Bangor	Emery, Walter H.	Saco
Casey, Warren.	Old Town	Emerson, Luther S.	Skowhegan
Chartrand, Ernest N.	Lewiston	Erskine, Fred H.	Lewiston
Chevalier, Paul.	Lewiston	Ford, Anthony E.	Bangor
Clark, Jas. D.	Bath	Forgue, Peter.	Lewiston

METROPOLITAN LIFE—CONCLUDED.

Foster, Ernest M.....	Bangor	Mottram, George.....	Lewiston
Foster, Walter H.....	Bangor	Mottram, Samuel.....	Lewiston
Foster, George W.....	Portland	Mower, Walter.....	Portland
Foss, Chauncey H.....	Skowhegan	Mullally, Jas.....	Biddeford
Francis, James A.....	Portland	Mullaney, John F.....	Lewiston
Gately, Walter J.....	Portland	Munroe, Daniel.....	Rockland
Genest, Jos.....	Lewiston	Murphy, James.....	Augusta
Gilblair, Augustus.....	Skowhegan	Nadeau, Eugene.....	Biddeford
Gidden, Samuel S.....	Skowhegan	Nichols, William H.....	Calais
Gould, Charles.....	Lewiston	Norton, Alfred J.....	Calais
Gould, John H.....	Waterville	Norris, John.....	Lewiston
Gould, Ora E.....	Bangor	Noyes, Herman F.....	Portland
Gowell, Herbert A.....	Lewiston	Nutting, Jesse D.....	Foxcroft
Greene, Leroy A.....	Skowhegan	Osgood, Henry.....	Portland
Griggs, Frank K.....	Calais	Paine, Mellen W.....	Lewiston
Guertin, Louis.....	Lewiston	Pariseau, Joseph P.....	Lewiston
Hamilton, Fred S. E.....	Portland	Partridge, John F.....	Rockland
Hamilton, George U.....	Bangor	Passmore, Frank.....	Lewiston
Hanrahan, Michael.....	Portland	Peare, Henry A.....	Bath
Hapgood, Llewellyn N.....	Portland	Pennell, Edward O.....	Bath
Haskell, Albert.....	Portland	Peters, Stephen G.....	Old Town
Heini, John A.....	Biddeford	Peterson, James A.....	Portland
Hill, Francis H.....	Calais	Picard, Aurelius.....	Lewiston
Hilton, Vinton.....	Portland	Pinkham, Edgar V.....	Lewiston
Hobbs, Walter S.....	Bangor	Piper, Edward G.....	Waterville
Hodgdon, Enoch S.....	Rockland	Pipping, Paul.....	Skowhegan
Homer, Henry H.....	Bangor	Pooler, Alfred L.....	Dover
Hubbard, Leroy S.....	Lewiston	Pomerleau, Timothy.....	Portland
Hunt, Henry W.....	Augusta	Pulver, Morgan H.....	Bangor
Hurley, William D.....	Lewiston	Reed, Joseph A.....	Portland
Jackson, William E.....	Portland	Rice, Nathaniel C.....	Bath
Janelle, Moise.....	Biddeford	Richardson, Robert.....	Lewiston
Johnston, Oscar C.....	Portland	Ring, Herbert E.....	Skowhegan
Jones, Avando.....	Dover	Robitaille, Hormisdas.....	Lewiston
Jones, John Boynton.....	Portland	Robbins, J. Mark.....	Foxcroft
Jordan, Warren G.....	Bangor	Rogers, William I.....	Waterville
Kelly, Swazie M.....	Lewiston	Rose, Harry L.....	Lewiston
Kimball, Demie G.....	Old Town	Rothwell, John.....	Bath
King, Jas. M.....	Augusta	Savage, Clair H.....	Showhegan
Knapp, Edgar H.....	Portland	Sawyer, Ferdinand.....	Portland
Laford, Romulus.....	Lewiston	Schofield, George H.....	Portland
Landregan, Estelle C.....	Old Town	Shackford, Albert E.....	Waterville
Landry, Frank R.....	Lewiston	Sloan, George F.....	Bangor
Langley, Edward P.....	Lewiston	Smallidge, Warren.....	Bangor
LeBrun, Octave.....	Lewiston	Smith, Albert K.....	Bangor
Leighton, William H.....	Lewiston	Smith, Charles.....	Pleasantdale
Lesieur, Albert.....	Biddeford	Stainton, Sidney G.....	Foxcroft
L'Heureux, Flavien.....	Lewiston	Stanhope, Merton A.....	Old Town
L'Heureux, Joseph N.....	Lewiston	Steward, Alfonso M.....	Waterville
Libhart, Edwin P.....	Bangor	St. Pierre, George J.....	Old Town
Little, Everett.....	Portland	Stolbrand, Carl E. H.....	Bangor
Littlefield, Guy E.....	Lewiston	Sullivan, Patrick J.....	Biddeford
Livermore, Edward A.....	Augusta	Tanguay, Alfred.....	Lewiston
Logue, Edward J.....	Portland	Thibodeau, Basil.....	Waterville
Lovthrop, Fred.....	Rockland	Thompson, Abial G.....	Lewiston
Lovejoy, Napoleon.....	Augusta	Tobey, James F.....	Bath
McCarthy, John W.....	Bangor	Torrans, Willis A.....	Dover
McCrackin, Jas.....	Portland	Towle, Adelbert M.....	Augusta
McDonald, Frank.....	Bangor	Townsend, Chas. A.....	Waterville
McGillicuddy, Jas. J.....	Lewiston	Tremblay, John.....	Augusta
McGowan, Lewis A.....	Lewiston	Tuttle, Charles H.....	Saco
McGowan, Terrence F.....	Portland	Twomey, John F.....	Biddeford
McPnerson, Angus.....	Bath	Walshe, Edward.....	Portland
McRae, George.....	Rockland	Walsh, Henry.....	Portland
Mailhot, Jos.....	Westbrook	Warman, Stanley C.....	Dover
Mank, Fred E.....	Portland	Welcome, Joseph.....	Waterville
Mank, Emerson A.....	Rockland	Whalen, Augustus P.....	Bath
Marcó, Bert A.....	Portland	Wheaton, Fred.....	Waterville
Marcotte, Albert.....	Lewiston	Whitmore, Charles F.....	Bangor
Martell, Johnnie.....	Portland	Whitmore, John J.....	Bangor
Maxfield, Frank H.....	Portland	Whitney, Alfred R.....	South Berwick
Millette, Fred.....	Waterville	Wilson, Forest E.....	Bath
Mitchell, Maurice J.....	Portland	Winslow, Elmer L.....	Bath
Monteith, Rob't.....	Portland	Withee, Arthur H.....	Bangor
Morgridge, Frank N.....	Dexter	Wormell, Howard L.....	Portland
Morrill, Martelle F.....	Skowhegan	Zimmerman, Irvin.....	Bangor

MUTUAL LIFE.

Allen, Chas. A	Ellsworth	Merritt, C. E.	Auburn
Ambrose, J. H.	Orono	Morrill, R. H.	Buckfield
Ames, Mary P.	Portland	Morrison, A. E.	Rumford Falls
Andrews, Walter D.	Thomaston	Morrison, Fannie R.	Rumford Falls
Badger, J. E.	Augusta	Morse, Mrs. C. E.	Dexter
Barker, W. H.	Rumford	Murchie, Howard	Calais
Benson, Fred	Westbrook	Murdock, Wm. E.	Springfield
Boothby, Alex	Cornish	Nichols, W. H.	Calais
Bowker, A. S.	Calais	Noyes, Wadsworth	Portland
Bumps, C. F.	Dover	Nickerson, Percy L.	Swanville
Burton, F. M.	Bangor	Perkins, Granville D.	Madison
Burton, R. W.	Corinna	Perry, A. C.	Presque Isle
Chadbourne, J. A.	North Bridgton	Perry, E. S.	Presque Isle
Chapman, L. H.	Damariscotta	Pinkham, H. N.	Portland
Connors, Alfred	Bar Harbor	Pond, E. W.	Fort Fairfield
Cushman, A. K.	Ellsworth	Porter, S. L.	Bangor
Doyle, Joseph L.	Portland	Rand, John A.	Gulfport
Enright, T. H.	Gardiner	Rogers, Clifton M.	Jonesport
Fitzpatrick, Jas. W.	Portland	Sawyer, Ira S.	Portland
Flewelling, John M.	Fort Fairfield	Small, John C.	Portland
Goss, Geo. L.	Canaan	Stearns, George W.	Millinocket
Grant, C. LeBaron M.	Bar Harbor	Stevens, B. W.	Bangor
Green, E. A.	Deer Isle	Straw, David R.	Gulfport
Howard, George E.	Dover	Sylvester, A.	Farmington
Howe, Freeland	Norway	Tarbox, W. R.	Fryeburg
Howe, George R.	Norway	Talbot, George H.	Camden
Hume, Chas. W.	Eastport	Tyler, Fogg & Co.	Bangor
Levenseller, H. M.	Bangor	Walker, Thomas	Portland
Little, H. C. & Co.	Lewiston	Warren, Daniel A.	Islesboro
Locke, S. H.	Waterville	Waters, W. L.	Waterville
McDonald, Thomas E.	Portland	Webber, Arista.	Lewiston
McGouldrick, E. C.	Machias	Webber, George C.	Auburn
McLellan, J. H.	Bath	Whitecomb, H. F.	Ellsworth
Moore, C. M.	Monroe	Wiggin, F. B.	Saco
Merrill & Hinckley	Bluehill	Wildes, W. H.	Skowhegan

MUTUAL BENEFIT.

Batchelder, Wm. Jr.	Sanford	Knight, J. Edward.	Boothbay Harbor
Boyd, Elmer T.	Bangor	Merrill, William L.	Portland
Clark, George H.	Bath	Norton, Hall & Webster (Cor'n)	Portland
Dunlap, Charles F.	Portland	Parks, David M.	Pittsfield
Dunlap, Maurice E.	Portland	Pattee, Live T.	Freeport
Fernald, Osborne	Portland	Peterson, Hardy C.	Rockland
Field, Harry H.	Phillips	Peterson, William O.	Brunswick
Ford, Augustus H.	Portland	Pinkham, Ernest E.	Freeport
Foster, Herbert E.	Winthrop	Robinson, Increase	Waterville
Fowler & Gardner	Calais	Reynolds, Ralph W.	Livermore Falls
Freeman, Henry A.	Brewer	Rogers, Alfred W.	Bryant's Pond
Genthner, Eugene H.	Foxcroft	Ryan, F. L.	Dexter
Gerrish, Leonard H., Jr.	Portland	Searles, George W.	Augusta
Gooding, Howard G.	Yarmouthville	Shaw, Rossell A.	Caribou
Gray, Kittredge C.	Madison	Silsby, Herbert T.	Aurora
Hanson, A. W.	Buxton Center	Snow, Harry L.	Auburn
Harriman, Archie S.	East Machias	Soper, Owen A.	Orland
Hawes, Charles T.	Bangor	Stiles, William C.	Portland
Hovey, George L.	North Anson	Trafton, Herbert W.	Fort Fairfield
Hussey, Orrett J.	Vassalboro	Travis, Millard C.	Machias
Jack, Louis A.	Lisbon Falls	Washburn, George S.	Thomaston
Jones, Sidney F.	Pittsfield	Webster, Charles S.	Portland
Jones, Charles F.	Skowhegan		

NATIONAL LIFE.

Adams, Chas. M.	Portland	Dewey, George P.	Portland
Austin & Shearman	Portland	Donohue, Thos. W.	Portland
Baker, Ernest G.	Bangor	Dow & Pinkham (Corp'n).	Portland
Berry, Benjamin R.	Bangor	Dunbar, Wales V. L.	Bangor
Bickford, Freeman E.	Oakland	Finnigan, James P.	Bangor
Blaisdell, Fred F.	Bath	Furbush, Charlotte.	Lewiston
Brown, Chas. L.	Caribou	Gillis, Frank M.	Lubec
Burrill, Chas. C.	Ellsworth	Godfrey, Hannah A.	Bangor
Chipman, Alberto L.	Poland	Griffin, John C.	Skowhegan
Cooley, Fred F.	Pittsfield	Hamilton, Clara L.	Auburn
Cooper, Lucy M.	Lewiston	Holt, Frank C.	South Norridgewock
Deane, Frank N.	Portland	Holyoke, Geo. T.	Houlton

NATIONAL LIFE—CONCLUDED.

Howe, Benjamin F.	Grindstone	Phillips, Emile S.	Waterville
Hutchinson, James P.	Auburn	Pomeroy, Eugene E.	Lewiston
Jackson, William T. E.	Deering	Raymond, Chas. S.	Pittsfield
Locke, Sperry H.	Waterville	Rush, James A.	Millinocket
McFadden, Maud.	Pittsfield	Small, Chas. E.	Portland
McLellan, Kate B.	Caribou	Sprague, Richard W.	Waterville
Mann, Jesse S.	Readfield	Waterhouse, Wm. H.	Old Town
Morse & Guptill.	Portland	Williams, Adelbert S.	Lewiston
Paul, Agnes C.	Fort Fairfield	Young, Corydon L.	Bangor

NEW ENGLAND MUTUAL.

Blake, Barrows & Brown.	Bangor	Kay, William A.	Eastport
Betts, George S.	Portland	Kidder, Elbridge H.	Houlton
Brunel, Frederic.	Portland	Knowlton, N. E.	Farmington
Campbell, Joseph A.	Portland	Littlefield, F. E.	Vinalhaven
Condon, Edward H.	Vinalhaven	Martel, C. H. E.	Lewiston
Cousins, Fred W.	Sanford	Morgan, S. J.	Summit
Davis, Evelyn G.	Portland	O'Brien, Susie M.	Portland
Foss, H. W.	Charleston	Pressey, John S.	Waterville
Goodrich, Fred B.	Waterville	Randall, Chas. H.	Canton
Hagerman, George H.	Houlton	Randall, Winfield S.	Portland
Hatch, John W.	Fairfield	Wilson, Frank P.	Belfast
Johnson, Jos. H.	Bluehill	Witham, L. E.	Madison
Jones, F. H.	Rockland	Wyman, Walter S.	Waterville

NEW YORK LIFE.

Additon, Fred T.	Skowhegan	Edwards, Robert S.	Portland
Alexander, Thomas A.	Calais	Emerson, O. R.	Monson
Ames, Frank L.	South Norridgewock	Emery, Edgar J.	Bangor
Anderson, F. W.	Bangor	Emery, John.	Biddeford
Austin, L. A.	Bar Harbor	Enwright, F. H.	Hastings
Bailey & Gagne.	Lewiston	Erlich, Louis K.	Portland
Bardsley, Joseph T.	Portland	Evans, Frederic H.	Portland
Barnes, Daniel W.	Andover	Fairfield, Eugene A.	Kennebunk
Barton, L.	Portland	Farrar, John W.	Searsmont
Beedy, Carroll L.	Lewiston	Files, Charles E.	Bangor
Bremor, Mortimer N.	South Portland	Flaherty, Thomas H.	Portland
Black, Alfred S.	Rockland	Flynt, Guy B.	Waterville
Bridgman, Henry A.	Auburn	Fogg, Willis A.	Springvale
Bunker, A. B.	Gouldsboro	Foss, Walter N.	Kennebunk
Burgess, William A.	Sangerville	Fowler, Martin H.	Farmington
Burns, T. S.	Westbrook	Freeman, Fred'k W.	Westbrook
Burnham, Walter W.	Portland	Gilman, Mrs. H. P.	Portland
Butler, Fred L.	Calais	Gilmore, Ralph L.	Waterville
Butman, James W.	Orono	Glidden, D. H.	Vinalhaven
Chaplin, Fred D.	Standish	Goodwin, G. D.	Brewer
Chase, Henry.	Augusta	Graham, Abner Hill.	Calais
Clark, Paul F.	Portland	Grant, Chas. LeB. M.	Bar Harbor
Clarke, Walter B.	Bangor	Hamlin, Simon M.	Cumberland Center
Clason, Silas O.	Lewiston	Hawkes, Leander W.	Portland
Coan, Newton S.	Auburn	Harrington, W. B.	Winter Harbor
Collamer, Frank A.	Wiscasset	Haskell, C. B.	Pittsfield
Collins, J. T.	Hallowell	Hawes, Lydia H.	Portland
Cooley, F. F.	Fairfield	Hellenbrand, W. N.	Portland
Cook, Levi L.	Cornish	Herrick, Eugene J.	Rangely
Cordwell, S. E.	Cumberland Mills	Herrick, George A.	Madison
Crafts, William H.	Mt. Vernon	Hewes, Leon M.	Hermon
Crocker, Ira.	Portland	Higgins, DeWitt L.	Hallowell
Cousins, John A.	Stillwater	Higgins, Philip H.	Portland
Davis, Adelaide.	Saco	Hildreth, Guy A.	Gardiner
Davis, Eugene B.	Rumford Falls	Hodgdon, H. G.	Bath
Davis, F. A.	Bluehill	Hoit, William B.	Lewiston
Davis, R. A.	Steuben	Holman, David S.	Bangor
Day, Frank A.	Lagrange	Horne, Herman L.	Norway
Doble, C. L.	Lagrange	Holmes, Robert B.	Ellsworth
Doughty, Henry C.	Gray	Howe, W. H.	Pittsfield
Dow, Sewall.	Costigan	Hoyt, L. F.	Phillips
Dudley, Chas. W.	Old Town	Huntington, Charles L.	Blanchard
Dunn, Albert H.	Portland	Hussey, Frederick C.	Portland
Dwyer, Anthony.	Biddeford	Hurd, Harry C.	Limington
Dyer, Herbert S.	Portland	Johnson, L. F.	Brownville
Dyer, Orin G.	Mechanic Falls	Jordan, Hiram F.	Knightville
Eaton, W. M.	Portland	Kane, Mrs. Jas. H.	Bangor
Earl, Burton B.	Bangor	Kelley, Benj. E.	Boothbay

NEW YORK LIFE—CONCLUDED.

Kingman, Elmer L.....	Ellsworth	Roberts, Luther B.....	Portland
Kingston, Charles H.....	Vanceboro	Roberts, Nellie C.....	Portland
Knight, Arthur M.....	Portland	Robbins, F. E. C.....	Portland
Knowles, E. E.....	Portland	Robbins, Omar J.....	Fort Kent
Knowles, F. M.....	Lagrange	Robinson, Walter E.....	Bingham
Knowlton, Paul H.....	Guilford	Robinson, Wm. W.....	Bath
Lamb, Wm. M.....	Cumberland Mills	Rogers, Amory H.....	Portland
Lambert, Wm.....	Westbrook	Rogers, Mary E.....	Portland
Lathrop, Warren E.....	Portland	Rolfe, Chas. E. 2nd.....	Unity
Lemont, Chas. W.....	Richmond	Rolfe, William H.....	Unity
Libby, Albert E.....	Bangor	Royal, Willis A.....	Bangor
Little, Zina F.....	Portland	Russell, James H.....	Lagrange
Littlefield, George S.....	West Harpswell	Russell, Walter E.....	Gorham
Lord, Viola V.....	Eastport	Russell, Ulysses G.....	Yarmouthville
Long, Archer E.....	Frankfort	Sands, Fred'k B.....	Lewiston
Lowell, Albert H.....	South Portland	Sanford, W. D.....	Liberty
Love, Robert J.....	Danforth	Sawtelle, S. C.....	Oakland
McIntyre, William W.....	Biddeford	Schneider, F. J.....	Bangor
McKown, W. P.....	Boothbay Harbor	Scribner, John M.....	Charleston
McGraw, Chas. J.....	Livermore Falls	Seekins, William T.....	Pittsford
McNamara, A. R.....	Rockland	Shaw, R. A.....	Caribou
Mann, Burton A.....	Portland	Shaw, A. V. T.....	Scarboro
Maxwell, Charles A.....	Portland	Shepherd, Frank B.....	Portland
Merrill, C. P.....	Portland	Shorey, H. A. Jr.....	Bridgton
Merrill, Geo. W.....	Augusta	Small, Wm. W.....	Rumford Falls
Mero, M. H.....	Augusta	Smith, Ernest T.....	Brunswick
Meserve, Eugene W.....	Portland	Smith, Isaac A.....	Phillips
Mooney, F. L.....	Island Falls	Smith, Oliver D.....	Bangor
Moran, Patrick P.....	Lewiston	Sprague, Henry M.....	Auburn
Moreau, Thadea F.....	Lewiston	Spratt, Sewall C.....	Island Falls
Moulton, Wm.....	Pine Point	Stearns, George W.....	Millinocket
Neale, M. H.....	Portland	Stevens, A. T.....	Bluehill
Nelson, John R.....	New Sweden	Stevens, Wallace C.....	Ridlonville
Nutter, Wm. J.....	Biddeford	Stone, W. G.....	Machias
Oakes, Herbert H.....	Brunswick	Swan, N. I.....	Bryants Pond
Orne, Thaddeus W.....	Boothbay Harbor	Talbot, Edward E.....	Machias
Osgood, Etta H.....	Portland	Tew, Helen L.....	Lewiston
Paine, Frank G.....	Eastport	Thompson, George L.....	Brunswick
Parker, Gardner M.....	Gorham	Tolman, Geo. E.....	Westbrook
Parsons, B. L.....	Phillips	Towle, C. S.....	Portland
Peabody, John W.....	Milbridge	Tufts, S. F.....	Westbrook
Palardy, Simon.....	Biddeford	Vail, Edward R.....	Skowhegan
Perry, H. O. & Son.....	Fort Fairfield	Vose, Harold P.....	Machias
Peterson, M. L.....	West Jonesport	Walker, Chas. H.....	Bridgton
Peterson, O. W.....	Bangor	Ward, Vallette D.....	Westbrook
Philbrick, Samuel W.....	Skowhegan	Wells, Sewell E.....	Portland
Plummer, F. H.....	Portland	Wells, Theodore.....	Portland
Pomeroy, E. E.....	Lewiston	Wescott, W. W.....	Waterville
Pratt, Chas. F.....	Hartland	Whitten, Chas. L.....	Unity
Preslie, G. B. K.....	Skowhegan	Whitten, Geo. L.....	Unity
Price, Frank W.....	Costigan	Wilbur, E. W.....	Woodford's
Quinn, Hugh F.....	Bangor	Willey, Herbert S.....	Washburn
Ransted, T. E.....	Waterville	Woodman, Maurice L.....	Lagrange
Rideout, Geo. E.....	Eastport	Woods, Harry C.....	Bradley
Rocker, M. F.....	Auburn		

NORTHWESTERN MUTUAL LIFE.

Adams, T. H.....	Farmington	Fellows, Wallace M.....	Farmington
Allen, W. H.....	Livermore Falls	Foss, Paul F.....	Bath
Andrews, W. W.....	Portland	Gordon, LeRoy.....	Biddeford
Beedy, Harry F.....	Phillips	Green, D. W.....	Houlton
Blanchard, Chas. C.....	Portland	Hamilton, Howard.....	Biddeford
Bradbury, Henry K.....	Van Buren	Harlow, Frank L.....	Gorham
Brennan, J. H.....	Bangor	Harthorn, Dwight T.....	Wilton
Briggs, Edson C.....	South Turner	Harriman, Galen O.....	Harrison
Caswell, Jno.....	Dexter	Hinckley, C. S.....	West Jonesport
Clark, Theodore L.....	Damariscotta Mills	Hobbs, James C.....	Turner
Coffin, H. E.....	Freeport	Hodge, Fred E.....	Portland
Cole, John B.....	Prospect Harbor	Hunnell, George R.....	South Danville
Cook, M. B.....	Bridgton	Jackson, N. Gratz.....	Bath
Daggett, Wm. T.....	Waterville	Kilgore, Frank L.....	Bangor
Dearborn, John.....	North Vassalboro	Ladd, A. D.....	South Sebec
Decker, L., Jr.....	Fairfield	Lilley, S. O.....	Charleston
Dinsmore, C. H.....	Fort Fairfield	Ludgate, Verdi.....	Sherman Mills
Dunton, C. R.....	Bangor	Merritt, Chas. E.....	Auburn
Eaton, Samuel H.....	Oxford	Millay, H. T.....	Union

NORTHWESTERN MUTUAL LIFE—CONCLUDED.

Mitchell, George W.	Portland	Stiles, William C.	Portland
Mitchell, H. E.	Kent's Hill	Stover, Chester L.	West Harpswell
Morgridge, Gus B.	Island Falls	Traviss, M. C.	Machias
Nash, E. H.	Machias	Tuck, F. L.	Bangor
Peabody, F. A.	Houlton	Walker, Chas. S.	Rumford Falls
Peacock, E. E.	Kent's Hill	Webb, W. S.	Caribou
Pettengill, Alden M.	Portland	Weed, J. R., Jr.	Monticello
Phillips, Wm. V.	Orrington	Williams, George H.	Alfred
Pooler, Frederick.	Bangor	Woodbury, Harold C.	Skowhegan
Smith, Geo. E.	Portland	Wyer, W. W.	Millinocket

PENN MUTUAL LIFE.

Adams, Benjamin G.	Bangor	March, Charles M.	Portland
Alley, Moses A.	Portland	Mason, William K.	Bangor
Andrews, Walter D.	Camden	Mower, Walter L.	Portland
Campbell, Alexander A.	Bridgewater	Oram, Robert H.	Bristol
Carpenter, Frank.	Houlton	Packard, Fred'k A.	Camden
Carter, Erastus J.	Brooklin	Perry, Chas. A.	Limestone
Cayting, Clark W.	Bangor	Porter, Joseph J.	Howland
Conary, Arthur L.	Portland	Reed, Winfield S.	Portland
Cooley, John C.	Dexter	Rich, Lemuel J.	Gorham
Corser, L. D.	Bridgton	Richardson, M. H.	Old Town
Dascombe, Colin H.	Wilton	Robinson, Arthur A.	Bangor
Dunn, Patrick H.	Brewer	Sacre, Emile.	Lewiston
Emery, Augustus J.	Bangor	Shaw, Francis M.	Rockland
Freeman, Henry A.	Brewer	Shaw, Russell A.	Caribou
Green, David W.	Houlton	Spearen, Nathan C.	Bangor
Greenhalgh, Woodbury H.	Portland	Strout, Silas F.	Biddeford
Grimes, Elias P.	Caribou	Taylor, Ella M.	Bangor
Hadley, F. L.	Bar Harbor	Taylor, Henrietta.	Lincoln
Haley, Chas. F.	Fryeburg	Taylor, Josiah T.	Bangor
Hanson, Wm. C.	Machiasport	Taylor, Wm. H.	Bangor
Hayes, A. R.	Gardiner	Thibodeau, Levite V.	Van Buren
Haskell, Harold L.	Lee	Thurston, Howard B.	Portland
Havener, Wm. J.	Belfast	Twitchell, Franklin Q.	Portland
Hay, George G.	Portland	Waterman, Forest L.	Mechanic Falls
Hodgkins, W. R.	Hancock	Webb, Alfred.	Bangor
Leighton, Edward C.	West Mt. Vernon	Weed, Alma R.	Monticello
Mahoney, John F.	Forest Station	Wells, William C.	Brownville
Manson, Mrs. A. C.	Vinalhaven	Wyer, W. W.	Waterville
March, Bertrand G.	Portland		

PHENIX MUTUAL.

Barrett, M. A.	Caribou	McAlpine, S. H.	Portland
Bragdon, Wm. H.	Perham	McCaffney, Michael P.	Millinocket
Daigle, Arthur.	St. David	Payson, C. B.	Auburn
Hamblin, J. W.	Rumford Falls	Roberts, G. H.	Union
Harvey, G. H.	Calais	Spear, William T.	Port Fairfield
Jack, H. M.	Patten	Thomes, Alford E.	Sumner
Jordan, F. N.	Powal		

PROVIDENT LIFE AND TRUST.

Bailey, A. H.	Winthrop	Millett, Frank A.	Mechanic Falls
Bowden, Arthur C.	Freeport	Moran, Edward C.	Rockland
Bradley, F. M.	Portland	Porter, Ernest L.	Freeport
Gowell, Edward F.	Berwick	Randall, Rufus S.	Freeport
Grant, F. M.	Freeport	Rice, Nathaniel C.	Bath
Hoag, C. G.	Lewiston	Swett, Benjamin.	South Paris
Jordan, A. B.	Portland	Talbot, A. L.	Lewiston
Locke, Sperry H.	Waterville	Wright, James F.	Bath
Makin, J. H.	Springvale		

PROVIDENT SAVINGS.

Bugbee, Benjamin F.	Calais	Lane, C. E.	Brooks
Buzzell, A. S.	Calais	Remblett, Carl W.	South Portland
Cash, Henry E.	South Portland	Sadler, Arthur W.	Hiram
Hartwig, Konrad R.	Monson	Thomas, W. G.	Pleasantdale

PRUDENTIAL.

Allen, Charles P	Presque Isle	Merrill, J. A	Brunswick
Baker, Ellis F	Steuben	Moffitt, John A	Portland
Blanchard, Alden O	Portland	Moore, Everett O	Calais
Blanchard, Monroe A	Portland	Oliver, John F	Calais
Burnham, John H	Biddeford	Parshley, Frank H	Portland
Buzzell, A. S.	Calais	Renouf, Ludger J	Biddeford
Byrnes, Patrick J	Bangor	Renouf, Narcisse P	Biddeford
Cole, Edwin L	Portland	Rhoades, Hadley, E	Old Town
Cunningham, J. A	Portland	Rogan, Harry	Portland
Day, Perry E	Princeton	Saunders, H. E.	Lubec
Dennis, Arthur N	Portland	Sewell, H. H.	Portland
Dow, James, Jr	Sangerville	Shatford, Calvin E	Portland
Fickett, F. A.	Portland	Shaw, Fred K	Old Town
Fowler, J. T.	Portland	Smart, J. E., Jr	Seboeis
Griffith, Frederick R	Portland	Smith, H. L.	Machias
Gould, Arthur H	Portland	Smith, Albert E	Portland
Haycock, Charles A	Eastport	Soule, Ernest L	Freeport
Hill, Fred M	Calais	Strout, George W	Portland
Johnson, John H. C	Portland	Trask, F. L.	Portland
Judge, Charles	Portland	Twitchell, Frank Q	Portland
Jose, Wallace H.	Newport	Twitchell, Merle A	Portland
Lang, Charles F	Portland	Wescott, Arthur C	Portland
Major, P. J	Portland	Whitman, Gerard F	Auburn
Mann, James D	Portland	Wentworth, J. D	Pittsfield
Matthews, A	Portland	Wiggin, Herbert W	Portland

SECURITY MUTUAL.

Allen, Chas. F	Bar Harbor	Harriman, Benj. W. & Son ..	Readfield
Bridgman, H. A	Auburn	Johnston, Charles E	Belfast
Dacey, Christopher M	Readfield	Moore, Wm. H	Bangor
Davis, Wm. A	Freeport	Perry, Wm. J	Rockland
Davis, Wm. G	Bangor	Reynolds, Nathan	Canton
DeMerritt, Frank E	Topsham	Ricker, M. F	Auburn
Fuller, Parker T	Rockland	Staples, Horace G	Wilton

STATE MUTUAL.

Baker, George I	Bangor	Lord, Harry	Bangor
Eugley, Henry I	Waldoboro	McCullough, Frank	Orono
Fay, Winthrop L	Dexter	Mitchell, L. L	Kingfield
Fletcher, Aubrey L	Greenville	Nicholas, H. E.	Eastport
Gallagher, Hugh T	Bangor	Plummer, O. G	Dover
Gilbert, Samuel S	Portland	Rowell, David E	Portland
Griffin, Gladys M	Lewiston	Stimson, Frank W	Portland
Hildreth, N. L	Portland	Taylor, Silas B	Sangerville
Kelleher, Patrick H	Auburn		

TRAVELERS.

Allen, Herbert H	Dennysville	Erskine, A. J. & Co	Rockland
Atwood, Fred	Winterport	Farmer, Thomas B	Boothbay Harbor
Barney, George M	Portland	Fogg, N. W	Freeport
Bechar, Henri P	Lewiston	Freeman, Henry A	Brewer
Benson, A. W	Bangor	Gerrish, Leonard H	Portland
Bird, David N	Belfast	Griffin, John C	Skowhegan
Bird, M. S	Rockland	Gurney, E. P	Yarmouth
Blaisdell, J. H	Oakland	Hackett, E. L	Smyrna Mills
Blanchard, L. J	Dexter	Henry, John H	Portland
Bodge, Wm. F	Waterville	Higgins, L. F	Bangor
Brackett, B. A	Bangor	Howard, George E	Dover
Bradish, S. P	Eastport	Howe, Freeland	Norway
Bragdon, E. J	Cumberland Mills	Hurley, Jas. F	Frankfort
Bright, Jos. M	Bangor	Hutchinson, Henry G	Biddeford
Brooks, Frank W	Lewiston	Hutchinson, J. P. & Co	Auburn
Brown, Chas. L	Caribou	Jordan, Fred N	West Pownal
Burrill, Chas. C	Ellsworth	Kingston, C. B	Calais
Cannell, George C	Portland	Lawlor, John	Portland
Chadbourne, Henry A	Maplewood	Lee, Joseph A. & Son	Calais
Crick, Sarah	Biddeford	Little, H. C. & Son	Lewiston
Crosby, E. S	Bath	Loring, Henry D	Portland
Decker, Ernest E	Waterville	Macomber, Farr & Whitten ..	Augusta
Dixon, John A	Old Orchard	McClure, James W	Bangor
Drew, Forest R	Waterville	McDougall, Horatio N	Rockland
Emerson, Edwin T	Auburn	McFarland, E	Presque Isle

TRAVELERS—CONCLUDED.

Morrison, Arthur E.....Rumford Falls	Stiles, Nathan.....Bath
Murchie, Howard.....Calais	Talbot, George H.....Camden
Ordway, H. E.....Pittsfield	Tarbox, Fred O.....West Kennebunk
Parlin, Wm. B.....Machias	Taylor, William H.....Kingman
Perry, Arthur C.....Presque Isle	Thompson, Geo. H.....Portland
Plummer, R. J.....Old Town	Thwing, Jos. P.....Farmington
Renne, Robert F.....Calais	Walker, Chas. S.....Peru
Runnek, Chas. M.....Caribou	Walker, E. H.....Augusta
Safford & Briggs.....Mars Hill	West, John W.....Lewiston
Sargent, Chas. H.....Belfast	White, Harvey A.....Ashland
Sooper, Owen A.....Orland	Wood, E. C.....Auburn
Stadig, George.....New Sweden	Young, Seth H.....Reddington
Stevens, Byron W.....Bangor	

UNION CENTRAL.

Blanchard & Leighton.....Dexter	Kilgore, Frank L.....Portland
Clary, I. B.....Livermore Falls	McGarrigle, R. J.....Calais
Dexter, J. G.....Norway	Mills, H. A.....Andover
Dinsmore, Nathan C.....South Turner	Nash, Henry R.....Harrington
Fogg, Julius H. B.....Waterville	Parker, D. G.....Portland
Gooding, J. M.....Portland	Stevens, N. Maria.....Auburn
Greeley, C. U.....Bangor	Webber, N. D.....Lebanon
Herold, J. G. W.....Hiram	Woodbridge, A. A.....Portland

UNITED STATES LIFE.

Bean, Joel, Jr.....Lewiston	Lovell, George C.....Richmond
Coffin, Benjamin.....Augusta	Pinkham, Ernest E.....Freeport
Coffin, George P.....South Freeport	Porter, L. E.....Freeport
Keene, Chas. G.....Lewiston	Puffer, Edward B.....Milbridge
Kincaid, W. M.....Auburn	Small, Edwin R.....Freeport
Leighton, C. E.....West Cumberland	White, E. J.....Yarmouth

WASHINGTON LIFE.

Andros, B. R.....Rockland	Gerrish, Hiram.....Monson
Blanchard, R. W.....Stratton	Hill, George S.....Greene
Brackett, E. J.....Portland	Lovejoy, Wm. S.....Rangeley
Brackett, J. B.....Portland	McNamara, A. R.....Rockland
Campbell, G. R.....Ellsworth	Noyes, Nathaniel, Jr.....Sullivan
Cooper, J. F.....Rockland	Oakes, M. P.....Bangor
Crockett, Hanson T.....North Haven	Spear, C. W.....Sprague's Mills
Crawford, W. M.....Benton Station	Spearen, N. C.....Bangor
Donham, James N.....Portland	Swett, J. M.....Eastport
Eustis, A. G.....Strong	

MISCELLANEOUS COMPANIES.

ETNA INDEMNITY.

Barton, Llewellyn.....Portland	Mason, Fred L.....Ellsworth
Boyd, J. Herbert.....Bangor	Starritt, Lewis P.....Rockland
Downing, Chas. E.....Augusta	Webber, Harry C.....Bath

ETNA LIFE.

ACCIDENT DEPARTMENT.

Cannell, George C.....Portland	Lord, Lena C.....Portland
Dow, S. T.....Portland	Marshall, Frank H.....Gardiner
Finnigan, J. P.....Bangor	Palmer, Edwin A.....Bar Mills
Fogg, J. H. B.....Freeport	Pennell & Travis.....Machias
Gilchrest, Elon B.....Rockland	Pratt, Geo. T.....Portland
Hart, W. H.....Portland	Smith, Harry L.....Portland
Hald, Thomas G.....Portland	Spear, M. E.....Portland
Hobbs, John P.....Portland	Spencer, W. D.....Berwick
Jordan, Albion B.....Portland	Thompson, Geo. H.....Portland
Knowles, Fred M.....Lagrange	Wilkins, Gilbert C.....Cumberland Mills
Ladd, Mrs. H. A.....Brunswick	Wilkins, H. J.....Westbrook
Linscott, Isaac L.....Brunswick	

AMERICAN BONDING AND TRUST.

Finnigan, James P. Bangor	Plummer, O. G. Dover
Merrill Bros. & Co. Portland	Vose, E. S. Thomaston
Meservey & Gilcrest Rockland	

AMERICAN SURETY.

Bartlett, Charles H. Bangor	Pearl & Dennett Bangor
Butler, Frank W. Farmington	Pennell, William M. Brunswick
Cornish, Leslie C. Augusta	Potter, Barrett Brunswick
Dane, Walter L. Kennebunk	Putnam, Thos. P. Houlton
Drew, F. R. Waterville	Scott, Clarence Old Town
Guernsey, Frank E. Dover	Stone, Edwin Biddeford
Hutchinson, J. P. & Co. Auburn	Talbot, Thos. L. Portland
Johnson, C. F. Waterville	Trott, Jos. M. Bath
Johnson, Merritt A. Rockland	Woodman, Melville Biddeford
Little, Wm. F. Portland	

CITY TRUST.

Bailey, Augustus Gardiner	Erskine, A. J. & Co. Rockland
Boothby, L.T. & Son Co. (Cor.) Waterville	Foster, Herbert E. Winthrop
Chase & Boothby. Augusta	Libby & Hussey. Portland
Curran, William F. Bangor	Wright & Welch. Lewiston
Dinsmore & Bickford Skowhegan	

EMPLOYERS LIABILITY (CASUALTY.)

Alford, E. R. Old Town	Hume, Chas. W. Eastport
Anderson, Adams & Co. Portland	Hutchinson, W. F. Livermore Falls
Austin & Shearman Deering Center	Lambert, Wm. Westbrook
Bailey, A. & Co. Gardiner	Loring, Prentiss & Son. Portland
Bartlett, Martin F. Waterville	McDougal, H. N. Rockland
Boothby, W. A. R. Waterville	Mason, C. W. & F. L. Ellsworth
Bryant, William H. Biddeford	Mills, Fred I. Lewiston
Bunker, Edwin. Dexter	Philbrick, S. W. Skowhegan
Burns, Thurston S. Westbrook	Sylvester, Alonzo Farmington
Downing, C. S. Augusta	Talbot, Geo. H. Camden
Fogg & Glidden. Bath	Thompson, Geo. L. Brunswick
Gentle & Ludwig. Houlton	Tyler, Fogg & Co. Bangor
Gilman, Calvin W. Waterville	Vaughan, H. C. Foxcroft
Haskell, Chas. B. Pittsfield	Wyer, W. W. Millinocket
Hodgdon, H. G. Bath	Young, C. L. New Portland
Hodgdon, Henry G. Bath	

EMPLOYERS LIABILITY (SURETY).

Bartlett, Martin F. Waterville	Davis, Eugene B. Rumford Falls
Boothby, W. A. R. Waterville	Tyler, Fogg & Co. Bangor

FIDELITY AND CASUALTY (CASUALTY).

*Aiken, Wm. F. Troy, N. Y.	Gordon, Geo. A. Livermore Falls
Baker, Ernest G. Bangor	Gove, Edw. H. Biddeford
Barrows, Geo. L. Sangerville	Hutchinson, W. F. Livermore Falls
Batchelder Bros. Sanford	Humphreys, D. M. Bath
Black, Alfred S. Rockland	Israelson & Hurt Rumford Falls
Blake, Barrows & Brown. Bangor	Judkins, Wesley H. Dexter
Bowker & Humphreys Brunswick	Kelly, Wm. J. Kittery
Bryant, Geo. H. Oakland	Kingston, C. H. Vanceboro
Buck, Seth Norman. East Sumner	Kittredge, Calvin B. Dover
Buckham, J. A. & Co. Mechanic Falls	Knowles, Lewis W. Augusta
*Clarke, Chas. S. Concord, N. H.	Langston, E. H. Augusta
Cole, Chas. H. Kennebunk	Lawrence, Geo. N. Augusta
Conant, Frank A. Lewiston	Ludgate, Verdi. Sherman Mills
Creamer, W. B. & Son. Waldoboro	Lufkin, E. C. Phillips
Dow & Pinkham (Corp'n) Portland	Maxey, Josiah & Sons. Gardiner
Drummond & Perkins. Waterville	Merritt, C. E. Auburn
Eustis, A. G. Strong	Millet, Henry R. Gorham
Fairbrother, Edwin F. Skowhegan	Mitchell, Walter S. Biddeford
Fairfield, Eugene A. Kennebunk	Moran, E. C. Rockland
Fowler & Gardner Calais	Otis, Samuel G. Hallowell

*Steam boiler insurance only.

FIDELITY AND CASUALTY (CASUALTY)—CONCLUDED.

Parks Bros. Pittsfield	Swazey, John N. Bucksport
Pattee, James & Son Belfast	Talbot, Edward E Machias
Pearl & Dennett Bangor	Tapley, Omar W Ellsworth
Pinkham, E. E. Freeport	Tolman, C. E. South Paris
Renouf, Narcisse P. Biddeford	Voter, F. E. Farmington
Rowell, F. A. Dover	Wheeler, William J. South Paris
Shaw, R. A. Caribou	Wight & Libby Bridgton
Shea, Wilbur A. Eastport	Willey & Ward Cherryfield
Smith, Belmont A. Corinna	Wood, Chas. D. Winthrop
Smith, Wesley G. Old Orchard	

FIDELITY AND CASUALTY (SURETY).

Batchelder Bros. Sanford	Kelly, Wm. J. Kittery
Black, Alfred S. Rockland	Maxey, Josiah & Sons Gardiner
Blake, Barrows & Brown Bangor	Merritt, C. E. Auburn
Bowker & Humphreys Brunswick	Millett, Henry R. Gorham
Buck, Seth Norman East Sumner	Moran, E. C. Rockland
Cole, Chas. H. Kennebunk	Otis, Samuel G. Hallowell
Conant, Frank A. Lewiston	Parks Bros. Pittsfield
Creamer, Wm. B. & Son Waldoboro	Pattee, James & Son Belfast
Dow & Pinkham (Corp'n) Portland	Pinkham, E. E. Freeport
Drummond & Perkins Waterville	Smith, Belmont A. Corinna
Fairbrother, Edwin F. Skowhegan	Swazey, John N. Bucksport
Fairfield, Eugene A. Kennebunk	Talbot, Edward E Machias
Gordon, Geo. A. Livermore Falls	Tapley, Omar W. Ellsworth
Gove, Edw. H. Biddeford	Tolman, C. E. South Paris
Humphreys, D. M. Bath	Voter, F. E. Farmington
Hutchinson, W. F. Livermore Falls	Wheeler, Wm. J. South Paris
Israelson & Hurt Rumford Falls	Willey & Ward Cherryfield
Judkins, Wesley H. Dexter	

FIDELITY AND DEPOSIT.

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	Parlin, Wm. B. Machias
Hall, Albert B. Portland	West, J. W. Lewiston

GENERAL ACCIDENT.

Bailey, C. E. Lisbon Falls	Jordan, A. H. Gardiner
Barker, C. H. Portland	Knight, Arthur M. Portland
Byrnes, Patrick J. Bangor	Mahoney, Jno. W. Biddeford
Fogg, W. A. Springvale	Ordway, Hiram E. Pittsfield
Gilman, Calvin W. Waterville	Rollins, R. G. Bangor

GUARANTEE COMPANY OF NORTH AMERICA.

Loring, Prentiss & Son Portland

HARTFORD STEAM BOILER.

Allen, Wm. H. Boston	Frye, Henry A. Boston
Brown, Geo. H. Boston	Roberts, Christopher E. Boston

LAWYER'S SURETY COMPANY.

Merrill, John F. A. Portland

LLOYD'S PLATE GLASS.

Anderson, Adams & Co. Portland	Grant, Geo. H. Ellsworth
Bangs, I. S. Waterville	Griffin, John C. Skowhegan
Batchelder Bros. Sanford	Haskell, C. B. Pittsfield
Bird, M. S. Rockland	Heath, Henry A. Augusta
Boadway, L. A. Madison	Little, H. C. & Son. Lewiston
Bright, J. M. Bangor	Marr, C. H. Gardiner
Currier, Geo. M. Farmington	Nelke, S. A. & Co. Livermore Falls
Drake, James B. Bath	Packard, F. A. Camden
Erskine, A. J. Rockland	Parlin, W. B. Machias
Foster, D. P. Waterville	Thompson, Harry F. Brunswick
Gentle & Ludwig Houlton	Waterhouse, W. H. Old Town
Gove, E. H. Biddeford	Wheeler, W. J. & Co. South Paris

(2) LONDON GUARANTEE & ACCIDENT COMPANY.

Boothby, Wm. G.....	Augusta	Morse & Guptill.....	Portland
Buzzell, Abner S.....	Bangor	O'Brion, Edw. C.....	Deering
Curran, William F.....	Bangor	Palmer, William W.....	Bangor
Garey, Otis T.....	Biddeford	Thompson, Harry F.....	Brunswick
Libby & Hussey.....	Portland		

MARYLAND CASUALTY.

Andrews, Walter D.....	Thomaston	Jones, Avando.....	Dexter
Atwood, Fred.....	Winterport	Jones, E. C. & Co.....	Portland
Barker, C. H. Co. (Corp'n).....	Portland	King, William G.....	Bath
Bickford, Albert L.....	Bangor	Lewis, Arthur H.....	Brewer
Black, Alfred S.....	Rockland	McPherson, Angus.....	Rumford Falls
Bowden, Percy A.....	Bangor	Macomber, Farr & Whitten.....	Augusta
Bradley, Frank M.....	Portland	Merritt, C. E.....	Auburn
Crosby, E. S.....	Bath	Norton, George W.....	Eastport
Dearborn, John.....	North Vassalboro	O'Brion, E. C.....	Portland
Fairbrother, E. F.....	Skowhegan	Parker, D. G.....	Portland
Foster, Dana P.....	Waterville	Pearl & Dennett.....	Bangor
Foster, Herbert E.....	Winthrop	Plummer, F. H.....	Portland
Foster, W. H.....	Bangor	Richmond, F. H.....	Rumford Falls
Gooding, J. M.....	Portland	Smith, Harry M.....	Bangor
Gould, Arthur H. & Co.....	Presque Isle	Stewart, R. W.....	Bangor
Grant, The Geo. H. Co. (Corp'n).....	Ellsworth	Straw & Martin.....	Guilford
Harford, J. H.....	Portland	Vaughan, H. C.....	Foxcroft
Haynes, Charles I.....	Bangor	West, J. W.....	Lewiston
Hutchinson, H. G.....	Biddeford	Wooster, Ernest I.....	Camden

METROPOLITAN PLATE GLASS.

Burrill, Chas. C. & Son.....	Ellsworth	Hutchinson, H. G.....	Biddeford
Cochran, Baker & Cross.....	Rockland	Mathews, C. K.....	Waterville
Downing, C. S.....	Augusta	Morse & Guptill.....	Portland
Field & Quimby.....	Belfast	Tyler, Fogg & Co.....	Bangor
Fogg & Glidden.....	Bath		

NATIONAL INDEMNITY & INS. CO.

Libby & Hussey, General Agents, Portland.

Burton, F. M.....	Bangor	Merrill, Geo. W.....	Augusta
Clary, I. B.....	Livermore Falls	Moran, Edward C.....	Rockland
Hall, W. C.....	Brunswick	Sweet, Jefferson M.....	Eastport
Locke, Sperry H.....	Waterville	West, John W.....	Lewiston
McLellan, Chas. L.....	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	Plummer Bros.....	Portland
Boyd, J. Herbert.....	Bangor	Salisbury, J. C.....	Portland
Matthews, Chas. K.....	Waterville	Stowell, D. P.....	Waterville
Payson, C. B.....	Auburn	Tibbetts, H. E.....	Dexter
Pierce, W. N.....	Portland	Wilson, Daniel.....	Bangor

NEW JERSEY PLATE GLASS.

Bailey, Augustus.....	Gardiner	Hutchinson, J. P. & Co.....	Auburn
Black, Alfred S.....	Rockland	Jones, E. C. & Co.....	Portland
Boothby, Wm. G.....	Augusta	Jordan, Augustus H.....	Gardiner
Boynton, Geo. B.....	Machias	Merrill Bros. & Co.....	Portland
Carter, G. A. & Co.....	Saco	Porter, Fred A.....	Rumford Falls
Crawford, J. W.....	Brunswick	Talbot, George H.....	Camden
Drew, Forrest R.....	Waterville	Tolman, Chas. E.....	South Paris
Hill, Melville C.....	Belfast	West, J. W.....	Lewiston
Humphreys, Denny M.....	Bath		

NEW YORK PLATE GLASS.

Bailey, A.....	Gardiner	Newell, C. D.....	Richmond
Bechard, H. P.....	Lewiston	Norton & Hall.....	Portland
Boothby, L.T. & Son Co.(Cor.)	Waterville	Pattee, James & Son.....	Belfast
Erskine, A. J. & Co.....	Rockland	Perry, A. C.....	Presque Isle
Hall Co. The.....	Caribou	Perry, H. O. & Son.....	Fort Fairfield
Ham, J. G.....	Livermore Falls	Perry, W. H.....	Hallowell
Howard, Geo. E.....	Dover	Plummer Bros.....	Portland
Howe, Freeland.....	Norway	Randall, J. W.....	Biddeford
Lynam, F. C. & Co.....	Bar Harbor	Riley, T. H.....	Brunswick
McClure, J. W.....	Bangor	Welch, Geo. A.....	Lewiston
Macomber, Farr & Whitten.....	Augusta	Woodman, Melville.....	Biddeford
Merrill Bros. & Co.....	Portland		

PREFERRED ACCIDENT.

Allen, Fremont.....	North Berwick	Merrill, Geo. W.....	Augusta
Batchelder, W. Jr. & Co.....	Sanford	Merrill, W. L.....	Portland
Bradford, A. S.....	Biddeford	Moore, Clyde N.....	Millinocket
Currie, N. F.....	Lewiston	O'Brien, E. C.....	Portland
Dunlap, C. F.....	Portland	Packard, F. A.....	Camden
Dunlap, M. E.....	Portland	Parks Bros.....	Pittsfield
Emerson, J. T.....	Saco	Pelrce, Hardy C.....	Rockland
Fairbanks, H. N.....	Bangor	Peterson, Wm. O.....	Portland
Fernald, Osborne.....	Portland	Pierce, Thos. H. B.....	Dexter
Gillis, H. C.....	Calais	Pinkham, E. E.....	Freeport
Gilman, C. W.....	Waterville	Rogers, Alfred W.....	Bryant's Pond
Gooding, H. G.....	Yarmouthville	Ryan, F. L.....	Bangor
Grant, C. Le B. M.....	Bar Harbor	Searles, Geo. W.....	Augusta
Hanson, A. W.....	Buxton Center	Simonton, T. E.....	Rockland
Hay, Geo.....	Portland	Snow, Harry L.....	Auburn
Hussey, Orrett J.....	Vassalboro	Stearns, A. E. & Co.....	Rumford Falls
Jack, Louis A.....	Lisbon Falls	Stiles, W. C.....	Portland
Lowery, Frank J.....	Fort Fairfield	White, J. H.....	Presque Isle

STANDARD LIFE AND ACCIDENT.

Berryman, J. H.....	Augusta	Jordan, A. H.....	Gardiner
Emerson, J. T.....	Saco	Linton, F. R.....	Lincoln
Harmon, H. A.....	Portland	Pettengill, A. M.....	Portland
Heath, Henry A.....	Augusta	Wilbur, E. B.....	Portland
Hildreth, N. L.....	Portland	Williams, J. C.....	Lewiston
Hume, C. W.....	Eastport		

TRAVELERS'.

SAME AGENTS AS LIFE DEPARTMENT.

UNION CASUALTY AND SURETY COMPANY.

Batchelder Bros.....	Sanford	Merrill, George W.....	Augusta
Bechard, Henri P.....	Lewiston	Merritt, Charles E.....	Auburn
Carpenter, Wm. F.....	Madison	Moran, E. C.....	Rockland
Currie, Nathaniel F.....	Lewiston	Paine, Mellen W.....	Auburn
deRocher, H.....	Lewiston	Palmer, W. W.....	Bangor
Dunlap, Chas. F.....	Portland	Payson, C. B.....	Auburn
Foster, Herbert F.....	Winthrop	Randall, John W.....	Biddeford
Gooding, Howard G.....	Yarmouthville	Rogers, Alfred W.....	Bryant's Pond
Goodwin, Henry H.....	Biddeford	Searles, George W.....	Augusta
Hamilton, Clara L.....	Lewiston	Stiles, William C.....	Portland
Holyoke, George T.....	Houlton	Titus, William N.....	Alna
Jones, C. F.....	Skowhegan	Weed, John R., Jr.....	Monticello
Linscott, Isaac L.....	Brunswick	Wentworth, John D.....	Pittsfield
Locke, Sperry H.....	Waterville	White, James H.....	Ashland
Lord, H.....	Bangor	Young, S. H.....	Redington

UNITED STATES CASUALTY COMPANY.

Allen, Seth H	Waterville	Locke, S. H.	Waterville
Black, Austin	Rockland	Lord, Henry & Co	Bangor
Blake, William A.	South Portland	Lovering, Horace	Waterville
Butler, E. A.	Rockland	McLellan, C. L.	Bath
Buzzell, A. S.	Bangor	Merrill, George W.	Angusta
Clary & Allen	Livermore Falls	Merrill, W. L.	Portland
Currie, N. F.	Lewiston	Moran, Edward	Rockland
Dunlap, C. F.	Portland	Monro, Daniel	Rockland
Flaherty, Thomas H.	Portland	Pierce, Warren N.	Bangor
Gilman, C. W.	Waterville	Randall, Winfield S.	Portland
Gooding, H. G.	Yarmouthville	St. Clair, Ashley	Calais
Griffin, John C.	Skowhegan	Searles, Geo. W.	Angusta
Hall, Willis B.	Caribou	Shaw, Frederick K.	Old Town
Hall, W. C.	Brunswick	Smythe, Albert V. C.	Calais
Harriman, A. S.	East Machias	Stearns, Fred O.	Rumford Falls
Hinds, H. E.	Waterville	Stiles, W. C.	Portland
Hosmer, Errold E.	Camden	Stuart, Carolyn	Waterville
Hunt, A. G.	Rockland	Sweet, J. N.	Eastport
Jenkins, R. E.	Portland	West, John W.	Lewiston
Kingston, C. H.	Vanceboro	Whitney, Louis K.	Portland
Libby & Hussey	Portland	Williams, A. S.	Lewiston

UNITED STATES FIDELITY AND GUARANTY.

Little, H. C. & Son	Lewiston	Mason & Palmer	Bangor
Macomber, Farr & Whitten ...	Angusta		

MAINE ASSESSMENT COMPANY.

MAINE CASUALTY.

Archibald, Ernest U	West Poland	Nelke, S. A. & Co	Livermore Falls
Burbank, Walter D.	Portland	Nevers, Harry H.	Norway
Butterworth, C. Fred	Biddeford	Noyes, P. P.	East Machias
Green, Chas. E.	Calais	Sinclair, Willis W.	Portland
Hussey, George C.	Portland	Small, Harry L.	Kingfield
Israelson, Nathan P.	Rumford Falls	Spinney, R. P.	Rangeley
Libby, Fred S.	Portland	Swett, Clinton T.	Portland
Mace, Edward.	Pembroke	Tougas, Napoleon E.	Northport
Mitchell, W. M.	Mechanic Falls	Walker, Harry N.	Portland

ASSESSMENT COMPANIES OF OTHER STATES.

*EQUITABLE ACCIDENT.

Abbott, A. W.	Angusta	Kingston, C. H.	Vanceboro
Barker, W. H.	Portland	Knowlton, John R.	Bath
Black, Austin	Rockland	Lakin, Geo. L.	Phillips
Burton, A. M.	Corinna	Luce, P. D.	Bangor
Campbell, A. A.	Bridgewater	Packard, F. A.	Camden
Clemm, M. P.	Bar Harbor	Prescott, Frank S.	Bangor
Craft, James A.	Bangor	Rollins, R. G.	Bangor
Hall, H. M.	Angusta	Smith & Sale	Portland
Harvey, Clarendon C.	Port Fairfield	Wallace, D. L.	Island Falls
Hooper, H. W.	South Gouldsboro	Willard, Ira A.	Presque Isle
Hunt, Charles C.	Angusta	Williams, S. S.	Angusta
Jones, Joseph W.	Fairfield		

* Formerly the Masonic Equitable Accident Association.

MASSACHUSETTS MUTUAL ACCIDENT.

Austin, L. A.....	Bar Harbor	Moulton, George W ...	Livermore Falls
Bickford, Freeman E.....	Oakland	Nelke, S. A. & Co.....	Livermore Falls
Black, Austin.....	Rockland	Nowell, Joseph B.....	Fairfield
Blanchard & Leighton.....	Dexter	Peirce, Charles W.....	South Gardiner
Davis, E. P.....	Lewiston	Pressey, George C.....	Waterville
Davis, W. G.....	Bangor	Pressey, John S.....	Waterville
Deane, Frank N.....	Portland	Ridlon, Benjamin F.....	Kezar Falls
Eddy, Roscoe A.....	Bar Harbor	Robinson, Increase.....	Waterville
Ewer, Everett H.....	Waterville	Spaulding, Harry M.....	Madison
Getchell, Chester.....	Waterville	Spearen, N. C.....	Bangor
Goodrich, Charles B.....	Rumford Falls	Smith, F. W.....	Rockland
Hodgdon, Henry G.....	Bath	Thayer, George S.....	Lubec
Kimball, Byron A.....	Waterville	Therault, Henry.....	Westbrook
Knowles, L. W.....	Augusta	Therault, P. H.....	Bath
Knowles, R. F.....	Manchester	Tufts, S. F.....	Westbrook
Lane, Henry S.....	Auburn	Walker, Thomas.....	Portland
Littlefield, A. L. & Co.....	Old Town	Walker, W. H. H.....	Livermore Falls
Locke, Sperry H.....	Waterville	Wakefield, George A.....	Lisbon
Mann, S. R.....	Kingman	Wallingford, H. A.....	Lewiston
Merrifield, C. J. M.....	Rockland	White, R. M.....	Gardiner
Merritt, C. E.....	Auburn	Wood, I. A.....	Benton Falls
Milliken, F. S.....	Eastport	Young, C. L.....	Madison

MUTUAL RESERVE FUND.

Barker, Fred.....	Presque Isle	Marksom, Elder.....	Portland
Bell, George.....	Biddeford	McDonald, H. E.....	Presque Isle
Cates, Charles S.....	Lewiston	Miller, Addison A.....	Auburn
Cochrane, Charles E.....	Milktown	Mogan, Michael J.....	Biddeford
Eye, H. Clifton.....	Calais	Philbrook, Geo. A.....	Augusta
Farmer, William R. Jr.....	Old Town	Priest, Henry A.....	North Vassalboro
Glackyn, Frank T.....	Lewiston	Rowe, Herbert W.....	Bangor
Gould, Roscoe E.....	Ellsworth	Seammon, Frank L.....	Lowell
Grand, Fred B.....	Biddeford	Scribner, Claud D.....	Sanford
Higgins, Paul D.....	Costigan	Smith, Albert F.....	Bangor
Hubbard, Fred S.....	Biddeford	Stone, Joseph.....	Old Orchard
King, J. R.....	Biddeford	Sullivan, Denis T.....	Biddeford
Kingman, Elmer L.....	Ellsworth	Thompson, E. H.....	Portland
LaJoie, Joseph.....	Biddeford	Tibbetts, Gordon.....	Biddeford
Lemchen, Louis.....	Biddeford	White, J. H.....	Presque Isle
Lepine, A.....	Biddeford	Wilson, W. J.....	Biddeford

FRATERNAL BENEFICIARY ORGANIZATIONS.

ODD FELLOWS GRADED MUTUAL RELIEF.

Lovering, Horace.....	Waterville	Pond, Frank L.....	Augusta
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AMERICAN BENEFIT SOCIETY.

Atkins, Frank.....	Portland	Powers, Harry W.....	Boston, Mass
Leighton, John.....	Hallowell		

ANCIENT ORDER OF UNITED WORKMEN.

Playse, Chas. H.....	Skowhegan
----------------------	-----------

INDEPENDENT ORDER OF FORESTERS.

Bailey, A. H.....	Winthrop	Perkins, Fred A.....	Castine
Campbell, A. A.....	Skowhegan	Perrigo, John H.....	Milo
Campbell, Harriet.....	Skowhegan	Rose, Geo. A.....	Lewiston
DeBeck, S. S.....	Franklin	Spaulding, Geo. L.....	Orono
Durgin, Martin L.....	Milo	Walton, L. L.....	Skowhegan
McDavid, Wm.....	Augusta		

KNIGHTS OF PYTHIAS.

Wragg, George E. Chelsea, Mass

KNIGHTS OF THE MACCABEES.

Allen, Arthur S. Bangor	Leighton, John. Hallowell
Berry, Hiram G. Bath	Perusse, Ed. J. Manchester, N. H
Bragdon, L. G. Bangor	Pitman, E. G. Foxcroft
Davis, Herbert M. Gardiner	Playse, Chas. H. Skowhegan
Haskell, L. O. Pittsfield	Taber, George M. Houlton
Knaggs, May S. Portland	Ward, S. C. C. Augusta
Kenen, E. I. Portland	

MODERN WOODMEN.

Allen, Arthur S. Bangor	Harlon, Edward P. Auburn
Balley, Chapman. Rockland	Keist, Robt. M. Lewiston
Berry, H. G. Bath	Kingman, Elmer L. Ellsworth
Blake, Francis E. Hallowell	Libby, Frederick E. Waterville
Bradbury, G. W. Rockland	McGlaulin, Ernest T. So. Presque Isle
Brann, Ralph M. Augusta	Mason, Fred W. Ellsworth
Campbell, John C. Springvale	Mayers, Harry H. Bath
Carnell, Percival. Portland	Meister, Paul F. Lisbon Falls
Clark, R. F. Augusta	Pierce, Albert D. Bangor
Dorsey, M. H. Springvale	Plummer, J. W. Portland
Elder, Chas. S. Lewiston	Reed, H. C. Lewiston
Gatchell, William W. Kenduskeag	Ryder, William F. Brewer
Grindle, Walter J. Bangor	Stewart, Clarence E. Augusta
Grogan, E. S. Springvale	Symons, W. P. Old Town
Hagerman, Geo. A. Houlton	Young, E. P. Portland
Hale, Jas. H. Pejepsco	

NEW ENGLAND ORDER OF PROTECTION.

Weaver, Frank B. Millinocket

ROYAL ARCANUM.

Smith, Wm. Elmer Jamaica Plains, Mass

UNITED ORDER OF THE GOLDEN CROSS.

Douglas, W. H. Lisbon Falls	Lakin, Geo. L. Phillips
Emery, Elvira F. Sherman Mills	Libby, Asa. Hallowell
Hamilton, J. H. Mattawamkeag	

INSURANCE BROKERS.

Allen, Geo. E.....	Tenants Harbor	Maddocks, John A.....	Boothbay Harbor
Atwood, C. E.....	Biddeford	McCausland, F. E.....	Gardiner
Austin, David S.....	North Berwick	McIntire, J. S. & Co.....	Solon
Bailey & Gagne.....	Lewiston	Maddox, John A.....	Boothbay Harbor
Bangs, Judson.....	Sabattus	Mears, Edward B.....	Bar Harbor
Barrett, T. B.....	Canaan	Merchant, Lorenze D.....	Hallowell
Beedle, Van R.....	South Gardiner	Merrill, Geo. L. & Co.....	Dixfield
Blaisdell, Frank E.....	Franklin	Merrill, Ralph W.....	Brewer
Blodget, B. P.....	Bucksport	Merriman, Alcott J.....	Jay
Bradford, Calvin.....	Patten	Moffitt, C. G.....	Rockland
Bragdon, Chas. B.....	Corinth	Moran, P. P.....	Lewiston
Brett, Benj. C.....	Auburn	Morrison, Manly.....	Clinton
Brown, Bartlett W.....	Milbridge	Moulton, Lewis W.....	Sebago Lake
Bryant, Judson B.....	Woodfords	Moulton, William.....	Pine Point
Buswell, Leonard L.....	Lincoln Center	Mutty, John.....	South Brewer
Buswell, Turner & Co.....	Solon	Nickerson, S. & Sons.....	Boothbay Harbor
Carter, Erastus J.....	Haveu	Owen, W. S.....	Milo
Casavant, Louis A.....	Lewiston	Page, Lillie P.....	Passadumkeag
Chamberlain, J. A.....	Bristol	Parker, David C.....	Danforth
Clark, Wilbur R.....	East Corinth	Partridge, Lewis M.....	Stockton Springs
Coffin, Geo. H.....	Harrington	Paul, T. A.....	New Sharon
Cooper, Geo. W.....	Patten	Philbrook, E. E.....	Damariscotta
Crabtree, S. R.....	Island Falls	Phinney, Carrie B.....	Westbrook
Cram, Albion P.....	Mt. Vernon	Pilley, H. H. & Son.....	Brooks
Cousins, S. H.....	Steep Falls	Pinkham, Willis E.....	Lincoln
Curtis, J. P.....	Corinna	Porter, Fred A.....	Rumford Falls
Davis, John B.....	Clinton	Prince, Chas. H.....	Buckfield
Doyle, John D.....	Benedicta	Rolfe, Chas. A.....	Princeton
Dunbar Bros.....	Sullivan	Sampson & Weymouth.....	Dexter
Dyer, Z. A.....	New Sharon	Sargent, Henry W.....	Sargentville
Farnsworth, Lincoln A.....	Islesboro	Sharaf, I. G.....	Livermore Falls
Field, John L.....	Hartland	Shaw, Wm. H.....	Kenduskeag
Fox, DeGrasse.....	Bar Harbor	Sheerer, W. E.....	Tenants Harbor
Friend, Jos. E.....	Etna	Shepherd, H. L.....	Rockport
Fulton, Lewis M.....	Bowdoinham	Simpson, F. M.....	Bangor
Gardner, Halbert P.....	Patten	Smallidge, Stephen.....	Northeast Harbor
Gilbert, C. H.....	Canton	Southard, T. J. & Son.....	Richmond
Grant, Bodwell J.....	Acton	Springer, Rufus F.....	Lisbon Falls
Grondin, Geo. H.....	Waterville	Stevens, Chas. E.....	Unity
Gross, Frank A.....	Deer Isle	Taylor, Chas.....	Unity
Gould, W. E.....	Milo	Taylor, W. H.....	Kingman
Ham, Jos. G.....	Livermore Falls	Torrey, Fred A.....	Stonington
Havey, Will R.....	North Sullivan	Towle, Geo. P.....	Gardiner
Heebner, Wm. J.....	Millinockett	Warren, A. K.....	Stonington
Hutchinson, W. F. & Co.....	Livermore Falls	Warren, E. L.....	Bucksport
Jones, Levi.....	Winthrop	Washburn, W. W.....	China
Kellogg, W. S.....	Patten	Weatherbee, Edw. A.....	Lincoln
Kendall, J. C.....	Freeport	Webb, Frank E.....	Winthrop
Kimball, Chas. P.....	Andover	Wells, Wm. C.....	Brownville
Lancey, Geo. M.....	Hartland	White, J. H.....	Ashland
Leonard, Abial E.....	Milo	Williams, Chandler.....	Danforth
Locke, Sperry H.....	Waterville	Young, Thomas J.....	Solon
Longfellow, Dan'l.....	Gardiner		

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	8

STATISTICAL TABLES.

Table No. 1. Capital, Assets, Liabilities, Surplus, Income and Disbursements	10
2. Income during 1900	11
3. Disbursements during 1900	12
4. Assets December 31, 1900	13
5. Liabilities December 31, 1900	15
6. Exhibit of Policies	16
7. Policies Terminated during 1900	17
8. Maine Business—Life Companies	19
9. Assets, Liabilities, etc.—Miscellaneous Companies,	21
10. Risks and Premiums—Miscellaneous Companies... ..	22
11. Maine Business—Miscellaneous Companies	24
12. Income and Disbursements—Assessment Companies	26
13. Assets and Liabilities December 31, 1900—Assessment Companies	27
14. Exhibit of Policies—Assessment Companies	28
15. Maine Business—Assessment Companies	29
16. Income and Disbursements during 1900—Fraternal Beneficiary Organizations	31
17. Assets and Liabilities December 31, 1900—Fraternal Beneficiary Organizations	32
18. Exhibit of Policies—Fraternal Beneficiary Organizations	33
19. Maine Business—Fraternal Beneficiary Organizations	34

COMPANY ABSTRACTS.

MAINE COMPANY.

	PAGE
Union Mutual Life Insurance Company.....	39

LIFE INSURANCE COMPANIES OF OTHER STATES.

Ætna Life Insurance Company, Conn.....	53
Connecticut Mutual Life Insurance Company, Conn.....	57
Equitable Life Assurance Society, N. Y.....	61
Fidelity Mutual Life Insurance Company, Pa.....	65
Home Life Insurance Company, N. Y.....	69
Manhattan Life Insurance Company, N. Y.....	73
Massachusetts Mutual Life Insurance Company, Mass.....	77
Metropolitan Life Insurance Company, N. Y.....	81
Mutual Life Insurance Company, N. Y.....	85
Mutual Benefit Life Insurance Company, N. J.....	89
National Life Insurance Company, Vt.....	93
New England Mutual Life Insurance Company, Mass.....	97
New York Life Insurance Company, N. Y.....	101
Northwestern Mutual Life Insurance Company, Wis.....	105
Penn Mutual Life Insurance Company, Pa.....	109
Phoenix Mutual Life Insurance Company, Conn.....	113
Provident Life and Trust Company, Pa.....	117
Provident Savings Life Assurance Society, N. Y.....	121
Prudential Insurance Company of America, N. J.....	125
Security Mutual Life Insurance Company, N. Y.....	130
State Mutual Life Assurance Company, Mass.....	133
Travelers' Insurance Company, Conn. (Life Department).....	137
Union Central Life Insurance Company, Ohio.....	141
United States Life Insurance Company, N. Y.....	145
Washington Life Insurance Company, N. Y.....	149

MISCELLANEOUS INSURANCE COMPANIES OF OTHER STATES
AND COUNTRIES.

Ætna Indemnity Company, Conn.....	155
Ætna Life Insurance Company, Conn. (Accident Department) ..	157
American Bonding and Trust Company, Md.....	160
American Surety Company, N. Y.....	162
City Trust, Safe Deposit and Surety Company, Pa.....	164
Employers' Liability Assurance Corporation, Eng.....	167
Fidelity and Casualty Company, N. Y.....	169
Fidelity and Deposit Company, Md.....	173
General Accident Assurance Corporation, Scotland.....	175
Guarantee Company of North America, Canada.....	177

	PAGE
Hartford Steam Boiler Inspection and Insurance Company, Conn.,	179
Lawyer's Surety Company, N. Y.	181
Lloyd's Plate Glass Insurance Company, N. Y.	183
London Guarantee and Accident Company, Eng.	185
Maryland Casualty Company, Md.	187
Metropolitan Plate Glass Insurance Company, N. Y.	190
National Indemnity and Insurance Company, Md.	192
National Surety Company, N. Y.	194
New Amsterdam Casualty Company, N. Y.	196
New Jersey Plate Glass Insurance Company, N. J.	199
New York Plate Glass Insurance Company, N. Y.	201
Preferred Accident Insurance Company, N. Y.	203
Standard Life and Accident Insurance Company, Mich.	205
Travelers' Insurance Company, Conn. (Accident Department) ..	207
Union Casualty and Surety Company, Mo.	210
United States Casualty Company, N. Y.	213
United States Fidelity and Guaranty Company, Md.	216

MAINE ASSESSMENT INSURANCE COMPANY.

Maine Casualty Insurance Company.	221
--	-----

ASSESSMENT INSURANCE COMPANIES OF OTHER STATES.

*Equitable Accident Company, Mass.	225
Massachusetts Mutual Accident Association, Mass.	227
Mutual Reserve Fund Life Association, N. Y.	230

MAINE FRATERNAL BENEFICIARY ORGANIZATIONS.

Maine Central Railroad Relief Association, Portland.	237
Maine State Relief Association, Portland.	238
Odd Fellows' Graded Mutual Relief Association, Norway.	239
Patrons' Mutual Aid Society, Auburn.	240

FRATERNAL BENEFICIARY ORGANIZATIONS OF OTHER STATES.

American Benefit Society, Mass.	243
American Legion of Honor, Mass.	245
Ancient Order of United Workmen, Mass.	247
Catholic Benevolent Legion, N. Y.	249
Catholic Order of Foresters, Ill.	251
Foresters of America, N. Y.	253
Home Circle, Mass.	254
Independent Order of Foresters, Canada.	256
Knights of Columbus, Conn.	259

* Formerly Masonic Equitable Accident Association.

	PAGE
Knights of Honor, Mo.....	261
Knights of Pythias, Ill.....	263
Knights of the Maccabees of the World, Mich.....	265
Modern Woodmen of America, Ill.....	267
New England Order of Protection, Mass.....	269
Royal Arcanum, Mass.....	271
Royal Neighbors of America, Ill.....	273
Royal Society of Good Fellows, Mass.....	275
Royal Templars of Temperance, N. Y.....	277
Societe des Artisans, Canada.....	279
United Order of the Golden Cross, Tenn.....	281
United Order of the Pilgrim Fathers, Mass.....	283
Workmen's Benefit Association, Mass.....	285
LICENSED AGENTS	287
LICENSED BROKERS	305