TWENTY-FOURTH

ANNUAL REPORT

—OF THE—

INSURANCE COMMISSIONER

—OF THE—

STATE OF MARYLAND,

TO HIS EXCELLENCY,

FRANK BROWN, Governor,

JUNE 1st, 1895.

ANNAPOLIS, MD.
1895.

TABLE OF CONTENTS.

FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.

FOREIGN FIRE AND FIRE-MARINE INSURANCE COMPANIES.

FIDELITY AND CASUALTY COMPANIES.

MARYLAND LIFE COMPANIES.

LIFE AND ACCIDENT INSURANCE COMPANIES OF OTHER STATES.

CO-OPERATIVE ASSESSMENT ASSOCIATIONS AND MUTUAL AID SOCIETIES OF THIS AND OTHER STATES.

FRATERNAL BENEFICIARY ASSOCIATIONS OF THIS AND OTHER STATES.

REPORT.

INSURANCE DEPARTMENT OF MARYLAND.

ANNAPOLIS, May, 1895.

To His Excellency,

FRANK BROWN, *Governor.*

SIR :—I have the honor to submit to you, as required by law, the twenty-fourth annual report of the Insurance Department.

The tabulated figures for the year ended 31st December, 1894, are given in their usual form and are in some important respects of special interest, especially, owing to the intimate relation between insurance and commerce, as indicating the gradual passing away of the long period of depression which had so marked an effect upon the insurance interests throughout the country. In addition to the gradual improvement in the volume of business, the very remarkable decrease in the losses by fire has enabled the companies engaged in that branch of business to recover to some considerable extent the severe inroads made in their surplus by a succession of unprofitable years.

Insurance Business Done in Maryland in 1894.

	Premiums received in Maryland.	Losses paid in Maryland.
FIRE INSURANCE—		
Maryland Fire Insurance Companies in Balto.	$469,661 05	$198,573 12
Mutual Fire Ins. Cos. in various counties.....	250,363 01	203,481 02
Fire Insurance of other States	797,267 25	424,089 15
Foreign Fire Insurance Companies	554,459 48	313,331 04
	$2,071,750 79	$1,139,474 33
MARINE INSURANCE—		
Marine Ins. Cos. of other States and Countries	$189,911 43	$82,121 59
STEAM BOILER INSURANCE—		
Boiler Insurance Companies....	26,693 23	832 67
PLATE GLASS INSURANCE—		
Plate Glass Insurance Companies.........	11,760 19	2,681 37
LIFE INSURANCE—		
Maryland Life Insurance Companies........	163,209 92	95,248 91
Life Insurance Companies of other States...	3,444,540 88	1,327,518 11
ACCIDENT INSURANCE—		
Accident Insurance Companies	60,423 70	12,560 83
EMPLOYERS' LIABILITY INSURANCE—		
Employers' Liability Insurance Companies..	39,767 02	7,969 75
GUARANTEE INSURANCE—		
Guarantee Companies.........	88,601 63	8,910 72
Burglary Insurance	112 50	....
ASSESSMENT LIFE INSURANCE—		
Assessment Life Associations of Maryland...	356,409 42	166,747 75
Assessment Life Associations of other States.	227,204 90	242,270 91
Live Stock Insurance....................	6,840 68	6,657 00
	$6,687,226 29	$3,092,993 94

A comparison of the above summary, so far as it relates to the fire insurance business in the State, with a similar tabulation for the previous year, shows a remarkable fluctuation in the aggregate loss by fire; the premium receipts showing an increase of only $16,103, while the losses decreased in amount by the sum of $713,570.

The ratio of loss to premiums in 1893 being 90 per cent., while for 1894 it was reduced to 55 per cent.

COMPARATIVE SUMMARY OF BALTIMORE JOINT STOCK FIRE INSURANCE COMPANIES.

	1893	1894	Increase or decrease.
Capital	$2,370,500	$2,470,500	+ $100,000
Gross assets	4,688,234	4,971,110	+ 282,876
Gross liabilities	3,029,395	3,165,214	+ 135,819
Premiums received	711,172	743,668	+ 32,496
Losses paid	473,031	376,011	— 97,021
Losses incurred in Maryland	237,189	161,066	— 76,123
Gross receipts	935,069	973,763	+ 38,694
Gross expenditures	948,717	863,429	— 85,288
Amount at risk	122,610,447	126,654,276	+ 4,043,829
Surplus	1,658,839	1,805,896	+ 147,057
Dividends paid	200,568	198,796	— 1,772
Amount written during the year	102,260,509	102,435,368	+ 174,859

As will be seen by the comparative figures in the foregoing summary, the Baltimore fire insurance companies partook of the general prosperity in the business resulting in an increase in the amount of gross assets, and very marked improvement in surplus.

The increase shown in the amount of capital ($100,000) arises from the formation during the year of the Merchants and Manufacturers Lloyds of Baltimore, and it is a matter of surprise to many that with the large increase in the wealth of the City of Baltimore, the growth of its importance as a manufacturing town, there should actually be less capital embarked in local fire insurance companies than there was some years ago. In view of the need for increased facilities for effecting insurance, the adequacy of the rates of premium, an admirable fire department, the dividend-paying capacity of the few local companies, it seems remarkable that capital does not seek this class of investment and obtain thereby some of the very safe results of conservative fire underwriting in the City of Baltimore. An examination of the following summary shows that the result of the business of the past year by the fire companies represented in the State by agents was such as to make up for the unsatisfactory results of the previous year.

COMPARATIVE SUMMARY OF FIRE INSURANCE COMPANIES OF OTHER STATES IN MARYLAND.

	1893	1894
Capital	$35,999 236	$35 526,726
Assets	136,225,264	139,351,511
Surplus	26,550,646	30,972,752
Premiums received in Maryland	796,070	797,267
Losses paid in Maryland	764,853	424,089
Losses incurred in Maryland	626,124	330,988
Amount written in Maryland	93,732,666	85,479,178

COMPARATIVE SUMMARY OF FOREIGN INSURANCE COMPANIES IN MARYLAND.

	1893	1894
Assets in United States	$62,630,501	$60,549,835
Liabilities in United States	41,735,053	38,097,018
Premiums received in Maryland	555,151	554,459
Losses paid in Maryland	603,560	313,331
Losses incurred in Maryland	457,459	214,303
Amount written in Maryland	62,993,177	56,316,023

COMPANIES WITHDRAWN AND RETIRED.

Guardian Fire and Life .... England.
*American Employers Liability .... New Jersey.
*Commercial Alliance .... New York.
Bankers Alliance .... California.
Equitable Life .... West Virginia.
*Maryland Beneficial Association .... Washington Co
*Provident Life Association .... Baltimore.

COMPANIES ADMITTED.

Atlas .... Massachusetts.
American Union Life .... New York.
Citizens .... Pennsylvania.
Mutual Benefit Association .... Iowa.
Provident Savings Life .... New York.

ORGANIZED IN MARYLAND.

American Banking and Trust Co. .... Baltimore, Md.
Fidelity Live Stock .... Baltimore, Md.
Maryland Mutual Fire .... Crisfield, Md.
Patapsco Mutual Fire .... Baltimore, Md.

*Failed.

There were but few changes in the number of companies of other States transacting business in Maryland, and the withdrawals or admissions call for no particular comment.

Two small life associations on the assessment plan were placed in the hands of receivers, neither of them conducting their business upon any recognized safe basis.

Mutual Fire Insurance Companies in the Counties.

Table No. 3, and Abstracts B show the condition and transactions of the Mutual Fire Insurance Companies of the State.

Miscellaneous Insurance Companies.

The business transacted by the companies engaged in accident, boiler, plate glass and other special forms of insurance, shows a large increase, and there is added to the list of these a branch of business called burglary insurance.

Tables No. 7 and 8 and Abstracts E show the details of these several companies.

Additions to Incorporation Law.

The necessity for a number of additional provisions to the present insurance laws of this State may be illustrated by a list of modern forms of insurance for which in the organization of companies our laws make no provision, although the necessity for such indemnity is recognized by the numerous agencies in our midst of corporations of other States formed for these modern purposes. I think it proper to recommend that addition should be made to Sections 14, 17, 29 and 36, providing for the formation of companies in Maryland for the following purposes under the General Incorporation Law:

To guarantee the fidelity of persons..

To insure against loss by injury to person, buildings, merchandise or other property by the explosion of steam boilers.

To transact employers and public liability insurance.
To insure against loss by breakage of plate glass.

Provision for Additional Deposits with State Treasurer.

Under Section 116, Chapter 471, of the Laws of Maryland, provision is made for the deposit of certain sums by life insurance companies formed under the laws of this State, but no provision is made for depositing with the Treasurer by companies formed for other purposes, and which by the laws of other States are required to produce evidence of a deposit in the State where organized. The failure to make this definite provision involves the deposit by a certain class of Maryland insurance corporations of large sums in other States where proper provision is made for their reception and safe keeping. Besides this the Treasurer needs to be properly guarded in his acceptance of deposits required to be made by insurance companies under retaliatory laws.

An important defect is likewise shown in the absence of any provision for the deposit in Maryland, required to be made in one of the States, by insurance companies organized in foreign countries.

Standard Form of Fire Policy.

The value to the insured as well as to the insurer of a standard form of policy has been so fully demonstrated in its practical use that but little argument is necessary to convey an idea of its importance, and I think the time has fully arrived for this State to adopt a Standard form of the kind in use in New York, Massachusetts and other States.

The form of the fire insurance contract with its numerous conditions, if varied to suit the notions of each particular company, involves an amount of confusion which can only be appreciated when a loss arises, and the courts are asked to construe the meaning and intention of a particular condition, which in each policy is couched in different language.

The decisions of late years based upon the conditions of the Standard form adopted in other States, can be directly applied in those States using such form, and I have no hesitation in recommending that the Standard form of fire insurance policy adopted by the Legislature of the State of New York be adopted and made obligatory in Maryland. Should your Excellency think proper to recommend such action on the part of the Legislature I shall be glad to furnish, if required, a proper Standard form and a copy of the laws necessary to adopt the same.

Organization of Mutual Fire Insurance Companies.

The present law of this State governing the organization of fire insurance companies on what is known as the mutual plan is entirely inadequate to meet the modern requirements, and besides, is ambiguous in its language. The law referred to is contained in Section 123, Chapter 106, of the Acts of 1878, and a perusal of it will readily show the ambiguity referred to.

This matter has been apparent to the Department for a long time and has before been suggested. The importance of some action is, however, at this time more urgent, as the desire to form corporations of this class is decidedly increasing, and without proper safe-guards, which the present law does not afford, injury may be done to our citizens through the formation of companies on plans never intended by the framers thereof. I recommend the passage of a law requiring *the agreement* to become members of not less than one hundred (100) persons or firms who agree to become insurers for an aggregate sum of not less than $200,000, and who have agreed to contribute the minimum sum of $10,000 in cash.

Insurance Brokers and Solicitors.

Owing to the confusion that at present exists in the matter of licensing insurance brokers and solicitors, more especially as to defining which of the two classes of license the applicant is required to have, it is important that the law should define what constitutes a broker, who is required to pay $100 license, and a solicitor, whose license costs but $10, which is paid by the company for whom he solicits, while under a system, which has grown into a custom, a solicitor may hold two or three licenses and virtually compete in all respects with the broker who pays a license of ten times the amount.

Under the law as it stands, the Commissioner is powerless either to protect the holder of the brokers' license or to prevent the State from being defrauded of a certain amount of revenue. As the experience of other States can be readily utilized to remedy this important defect, I have prepared a law defining the qualification of the insurance broker and the solicitor by which some protection may be afforded those who pay considerable revenue to the State for the privilege of acting as brokers.

Special License to Brokers.

The duly licensed corporations for insurance purposes are to some extent placed at a disadvantage and the State loses some considerable revenue by the practice of sending out of the State considerable lines of insurance which it is difficult or inconvenient for brokers to obtain from the companies referred to. Premiums are remitted to companies who pay no tax whatever to this State, and not having to bear the expense of maintaining a local agent, can underbid the duly licensed companies.

In order to meet this very apparent injustice and at the same time leave the widest freedom to persons desiring to obtain insurance in other companies to those authorized, a plan has been adopted in the State of New York and elsewhere under which provision is made for a Special Broker's License which can only be issued after an affidavit has been made by the broker, stating that having exhausted the insurance facilities within the State, he is obliged to place a portion of business in companies not authorized.

Under the plan proposed to meet such cases, the broker gives bond in a small sum for the tax at a rate approximate to that levied upon the premiums of companies duly authorized, and the broker then, in remitting the premiums to such companies, deducts the tax and pays it over to the State, to secure which he has given bond. A special license is issued to such brokers as furnish such affidavit and bond, and a small annual license tax is charged for the privilege. I think the equitableness of this method will recommend itself to the Legislature and I shall be glad, if called on, to furnish the details necessary to perfect the system.

Reinsured Business.

I have reason to believe that the State loses considerable tax to which it is entitled by means of a system of reinsurance by which popular agents and corporations accept much larger lines of risks than they actually carry themselves, but by means of what is known as reinsurance contracts, profitably dispose of a portion of the risk to companies that pay no tax whatever to the State, and the premiums on such reinsurance escape taxation.

Several of the States where large sums are invested in insurance companies have endeavored to provide for this in order not only to increase the tax revenue, but to afford protection to their corporations. The laws of such States can be examined and a reasonable regulation enacted in Maryland in order to encourage the investment of capital in the formation of and increasing the usefulness of local companies.

Examination of Companies.

The examination of all insurance companies organized under the laws of this State as required to be done under sub-section 8 of Section 122, Chapter 272, of Acts of 1894, has been commenced by the persons duly appointed for the purpose, and will be continued until all have been examined.

Life Insurance.

In my report made one year ago reference was made to the effects upon the business of life insurance companies of the long-continued and widely-spread financial and industrial depression. This depression continued during the year 1894, and its effects were as manifest in the transactions of life insurance companies as they were in the decreased earnings of railway companies throughout the land. The volume of new business diminished, and the proportion of discontinued policies increased.

The amount of new business transacted in this State during the year 1894 by regular life insurance companies, as compared with the business of 1893, is shown by the following figures:

	1893		1894	
	Policies.	Amounts.	Policies.	Amounts.
Total business reported......	85,508	$26,373,190	133,924	$29,943,237
From which is to be deducted Industrial & Accident Ins..	75,756	11,596,033	123,877	16,942,103
Leaving the volume of regular life insurance..........	9,752	$14,777,157	10,047	$13,001,134

Showing that while there was an increase of about 3 per cent. in the number of policies issued, there was a decrease of more than 12 per cent. in the amount of insurance written.

Notwithstanding the adverse conditions prevailing, the life insurance companies authorized to do business in this State have, without exception, rendered to this Department entirely satisfactory statements of their condition as of the 31st of December, 1894. Comment has hitherto been made in the reports of this Department upon the doubtful expediency of pressing the volume of business of any life insurance company to the limit of possible expansion. When this plan is pursued during prosperous and active times, the reaction during times of business depression is all the greater; but where the business is conducted more within the limits of its natural lines of development, the application of extra efforts during times of depression may serve to maintain the business at about its normal standard. In the prosecution of this business it is wiser not to exhaust the capacity for expansion, but to maintain a reserve force available for application either in resisting the effects of adverse conditions, or of securing, under favorable conditions, an expansion of business when an increase in its volume is deemed advisable.

In my report of last year the expediency was suggested of changing the legal standard prescribed in this State for the valuation of policies of life insurance companies, so that the assumption of 4 per cent. interest only, upon future investments, should be made, instead of 4½ per cent., as at present. The 4 per cent. standard, as then remarked, has been already adopted in the States in which the larger number of life insurance companies in this country are situated, namely: The States of Massachusetts, Connecticut, New York and Pennsylvania. The adoption of this standard, therefore, in Maryland would simply be a compliance with the general tendency, and in accordance with the practice of the best and most conservative life insurance companies, by which the 4 per cent. standard of valuation has been almost universally adopted. In the legislatures of more than one State bills have been introduced with a view of prescribing a 3 per cent. standard of valuation for all policies to be hereafter issued. I deem that the raising of the standard of valuation, by legislative enactment, above that which has been adopted by the common practice of the best and most conservative life insurance companies, is a mistake. It is, in my judgment, a departure from the legitimate field of legislation upon this subject. The object of legislative enactment, in prescribing a legal standard of solvency, is to protect the community as far as possible against being imposed upon by recklessness, ignorance or dishonesty, in the management of life insurance companies. The true standard of solvency may reasonably and properly be taken to be that which has been adopted and is followed by common consensus of opinion among the best, the most well established and the most conservative companies; and the duty of the State is discharged when it requires that all companies pretending to do the business of life insurance shall conform to the standard which is thus set. For companies which are prudently, wisely and honestly administered, there is no necessity of prescribing a legal standard of solvency; and the laws relating to banks and banking do not do more than require of all banks the maintenance of a reserve such as has been recognized as wise and proper in the practice of prudently managed banks. The same rule may be safely applied in respect to legislation upon the subject of life insurance; namely, that its scope and object should be simply to allow none through ignorance or recklessness to adopt standards below those which have received the sanction of usage and custom among prudently and successfully managed companies. In my judgment the scope of the law in respect to prescribing a standard of solvency should be to establish a conservative standard of valuation, and in addition thereto, prescribe a minimum below which no company should be permitted to fall, and continue to do business in the State; and this minimum should be close to, but distinctly below, the standard adopted in actual practice by the best companies. Companies which have adopted a high standard of reserve, may easily, during times of financial depression, when the market price of their assets is greatly lowered, be brought, by a forced valuation of assets, very close to their own self-prescribed limit of solvency; and that through conditions of but temporary operation, and no real significance. If the legal standard were set too high, there would be danger under such conditions of a perfectly solvent and responsible company being made to *appear* insolvent by Act of Assembly, an event which would affect most injuriously the interests of the policyholders, which it is the professed object of the law to protect, and which might otherwise be in no degree jeopardized.

If the higher standard be adopted, it might be expedient to provide that, while in the statements rencered to this Department by life insurance companies the valuation of outstanding policies should be made upon the 4 per cent. basis, and the condition of the companies tested by this standard, and their surplus measured accordingly; yet in the event of an impairment below this standard occurring in the case of a company already authorized to do business in this State, if it could be shown to the satisfaction of the Commissioner to be attributable to temporary causes not necessarily of permanent effect upon the solvency of the company, the Commissioner should have discretion to renew the license of such company from year to year, provided it were able to show a surplus over and above all liabilities, the liability upon outstanding policies being measured by the present standard of valuation, with interest at 4½ per cent. Under such a provision the higher standard, upon the 4 per cent. basis, would not be lost sight of, and the published statements of a company failing to maintain a reserve upon that basis would show a deficit instead of a surplus; but at the same time, the opportunity for recovery would be allowed in the case of reduction of surplus due to causes of which the influence might be but temporary.

Respectfully,

I. FREEMAN RASIN,

Insurance Commissioner.

Table No. 1.

Comparative Statistics of MARYLAND FIRE, LIFE AND FIDELITY INSURANCE COMPANIES, *December* 31, 1894.

COMPANIES.	Capital stock.	Gross assets.	Gross liabilities, including capital.	Surplus Dec. 31, 1894.	Surplus Dec. 31, 1893.	Amount at risk Dec. 31, 1894.	Amount at risk Dec. 31, 1893.	MARYLAND BUSINESS.		
								Premiums received.	Losses paid.	Losses incurred.
FIRE—										
American	$ 180,000 00	$ 274,609 48	$ 203,628 37	$ 70,981 [illegible]	$ 71,617 20	$ 4,240,118 00	$ 4,517,890 00	$ 20,726 82	$ 10,511 11	$ 13,511 11
Associated Firemen's	200,000 00	367,543 15	224,372 07	143,171 [illegible]	133,648 37	4,893,110 00	5,206,838 00	23,805 28	5,424 69	9,207 59
Baltimore	200,000 00	609,685 53	303,344 50	306,341 [illegible]	287,836 42	12,752,180 00	12,181,573 00	40,860 09	20,619 74	12,120 02
Firemen's	378,000 00	650,880 39	540,047 12	110,833 [illegible]	103,146 52	25,176,341 00	21,415,096 00	38,101 41	11,372 44	6,844 88
German-American	200,000 00	353,118 11	239,340 64	113,777 4[illegible]	94,232 64	9,402,306 00	9,057,329 00	36,586 71	15,342 45	12,188 17
German	500,000 00	1,142,555 28	636,180 80	506,374 4[illegible]	456,211 74	33,867,986 00	32,635,219 00	130,756 15	52,050 27	50,250 27
Home	100,000 00	240,610 59	165,187 40	75,423 1[illegible]	48,318 81	9,321,206 00	11,691,696 00	29,745 36	13,071 01	7,210 17
Howard	185,000 00	285,717 99	213,148 21	72,569 7[illegible]	57,798 55	6,067,040 00	6,495,152 00	25,978 58	14,785 66	5,717 32
Mer. & Mf's Fire Lloyds	100,000 00	120,939 90	113,015 62	7,924 [illegible]	....	2,501,665 00	....	19,148 02	22 34	22 34
Maryland	100,000 00	151,198 46	131,850 33	19,348 1[illegible]	18,100 49	5,052,314 00	5,348,066 00	16,407 35	11,750 85	9,080 22
National	100,000 00	168,533 10	125,061 82	43,471 2[illegible]	40,182 05	4,087,714 00	4,218,341 00	12,446 67	6,517 79	7,822 26
Old Town	100,000 00	135,792 95	108,703 01	27,089 [illegible]	26,271 66	2,733,427 00	2,710,193 00	10,300 04	3,064 06	3,064 06
Peabody	127,500 00	469,925 29	161,334 26	308,591 [illegible]	321,475 52	6,558,869 00	7,078,860 00	27,291 36	23,177 22	24,027 22
	$2,470,500 00	$4,971,110 22	$3,165,214 15	$1,805,896 [illegible]	$1,658,839 97	$126,654,276 00	$122,556,253 00	$432,153 84	$187,709 63	$161,065 63
CASH MUTUAL—										
Balto. Equitable Society	....	2,196,664 19	594,394 45	1,602,269 7[illegible]	1,481,957 75	24,027,981 00	23,681,706 00	37,507 21	10,863 49	7,223 44
	$2,470,500 00	$7,167,774 41	$3,759,608 60	$3,408,165 8[illegible]	$3,140,797 72	$150,682,257 00	$146,237,959 00	$469,661 05	$198,573 12	$168,289 07
LIFE—										
Maryland	$100,000 00	$1,712,328 72	$1,378,470 04	$333,858 6[illegible]	$329,263 95	$6,237,881 00	$6,366,397 00	$90,000 00	$63,456 89	$69,976 20
Mutual	....	185,798 83	168,216 94	17,581 8[illegible]	13,957 46	1,550,144 00	1,419,774 00	73,209 92	31,792 02	34,902 83
	$100,000 00	$1,898,127 55	$1,546,686 98	$351,440 5[illegible]	$343,221 41	$7,788,025 00	$7,786,171 00	$163,209 92	$95,248 91	$104,879 03
FIDELITY—										
Fidelity and Deposit	$500,000 00	$823,591 52	$595,537 14	$228,054 3[illegible]	$134,108 91	$27,230,074 00	$19,476,051 00	$73,545 46	$5,171 49	$5,111 91

Table No. 2.

COMPANIES.	Capital stock.	Dividends paid.	Losses paid.	Expenses paid.	Total expenditures.	Premiums received.	All other receipts.	Total income.	Risks written or renewed interest, 1894.
American	$ 180,000 00	$ 14,232 23	$ 10,520 36	$ 11,931 2[illegible]	$ 36,683 86	$ 21,742 99	$ 17,162 01	$ 38,905 00	$ 3,243,736 00
Associated Firemen's	200,000 00	15,983 40	6,239 57	12,610 3[illegible]	34,833 29	23,641 78	17,055 16	40,696 94	3,619,131 00
Baltimore	200,000 00	29,441 75	42,420 49	30,014 8[illegible]	101,877 10	89,780 10	29,228 55	119,008 65	9,606,279 00
Firemen's	378,000 00	25,751 88	107,618 99	82,693 1[illegible]	216,064 05	216,196 41	22,795 58	238,991 99	28,437,864 00
German-American	200,000 00	11,826 05	17,652 37	16,109 7[illegible]	45,588 19	45,395 50	17,668 51	63,064 01	6,512,920 00
German	500,000 00	50,000 00	54,100 04	39,416 5[illegible]	143,516 61	132,365 73	52,262 74	184,628 47	20,934,847 00
Home	100,000 00	9,987 50	54,369 81	22,153 0[illegible]	86,510 31	64,940 87	9,950 29	74,891 16	8,137,900 00
Howard	185,000 00	10,881 80	14,785 66	12,657 2[illegible]	38,324 70	27,109 31	12,999 55	40,108 86	3,802,077 00
Maryland	100,000 00	5,995 50	30,965 22	17,122 4[illegible]	54,083 12	42,475 96	6,716 45	49,192 41	4,859,360 00
Mer. & Manf's Fire Lloyds	100,000 00	....	22 34	9,629 4[illegible]	9,651 83	18,628 87	6,693 70	25,322 57	4,312,710 00
National	100,000 00	5,943 19	11,135 23	10,892 7[illegible]	27,971 13	22,867 86	6,147 38	29,015 24	3,118,613 00
Old Town	100,000 00	5,300 00	3,064 06	5,933 9[illegible]	14,298 00	9,155 53	6,993 70	16,149 23	1,901,099 00
Peabody	127,500 00	13,452 28	23,116 55	17,458 0[illegible]	54,026 88	29,366 66	24,421 75	53,788 41	3,948,832 00
	$2,470,500 00	$198,795 58	$376,010 69	$288,622 8[illegible]	$863,429 07	$743,667 57	$230,095 37	$973,762 94	$102,435,368 00

Table No. 3.

Comparative Statistics of Mutual Fire Insurance Companies of Maryland, December 31, 1894.

COMPANIES.	Premium notes in force.	Cash assets.	Liabilities.	Gross income.	Expenditures.	Amount at risk.	Premiums or interest on premium notes and assessments received.	Losses paid.
Mutual Fire of Baltimore City	$302,849 40	$49,684 55	$	$65,006 05	$50,020 65	$5,719,619 00	$64,091 49	$11,723 47
Mutual Fire in Baltimore County	382,469 09	40,321 04	35,130 00	43,008 42	42,247 75	5,478,950 00	16,900 52	14,034 53
Mutual Fire of Calvert County	14,045 67	12,772 10	300 00	3,282 28	2,522 03	228,006 00	602 96	638 00
Farmers Mutual Fire of Dug Hill, Carroll County	309,066 00	9,806 38	8,744 82	7,898 72	9,877 96	3,863,325 00	1,991 52	8,695 19
Mutual Fire of Carroll County	242,464 00	22,284 72	3,900 00	9,072 52	7,472 80	3,465,506 00	7,152 60	1,719 81
Farmers and Mechanics Fire of Cecil County	....	......	1,226 00	7,453 29	7,453 29	3,352,569 00	7,453 29	5,450 72
Mutual Fire of Cecil County	266,879 06	7,021 37	1,954 23	23,824 33	37,427 11	3,333,863 00	22,234 86	32,364 78
Frederick County Mutual Fire	228,068 45	12,348 54	150 00	4,982 97	4,276 76	1,356,733 00	3,096 85	3,129 61
Grangers Mutual Fire of Frederick County	491,035 38	363 14	12,768 90	23,706 28	23,553 51	5,484,157 00	12,706 28	15,535 14
Mutual Fire of Frederick County	177,215 22	25,851 68	5,034 10	5,244 33	2,410 20	1,357,499 00	3,514 10	649 01
Mutual Fire in Harford County	531,615 82	22,456 85	6,716 50	25,756 72	20,939 97	8,051,110 00	24,707 93	21,849 11
Mutual Fire of Kent County	176,833 90	86,660 85	56,480 32	11,139 18	20,245 29	2,493,275 00	6,085 28	10,174 35
Mutual Fire of Montgomery County	1,807,406 13	45,399 64	15,707 70	90,036 47	82,102 46	18,434,512 00	62,904 39	67,123 53
Maryland Mutual Fire of Somerset County	23,729 85	796 18	135 00	1,072 36	779 66	123,520 00	1,070 86	.....
Mutual Fire of Somerset and Worcester Counties	110,186 55	12,409 44	2,080 82	7,452 40	9,011 45	1,399,039 00	6,515 36	7,349 62
Mutual Insurance Company of Washington County	41,057 97	105,456 25	4,724 34	10,716 56	4,124 69	1,304,849 00	4,628 47	4 00
Planters Mutual Fire of Washington County	122,336 17	1,520 73	......	5,053 75	4,088 51	841,032 00	4,706 25	3,040 15
	$5,227,258 66	$455,153 46	$155,052 73	$344,706 63	$328,554 09	$66,287,564 00	$250,363 01	$203,481 02

Table No. 4.

Comparative Statistics of Fire and Fire-Marine Insurance Companies of other States, December 31, 1894.

COMPANIES.	Capital.	Gross assets.	Gross liabilities, including capital.	Surplus.	MARYLAND BUSINESS—FIRE ONLY.				GENERAL AGENTS.
					Amount written.	Premiums received.	Losses paid.	Losses incurred.	
Ætna, Connecticut	$4,000,000 00	$10,847,816 36	$7,649,969 09	$3,197,847 27	$3,837,153 00	$31,629 94	$12,296,43	$10,094 53	Charles Kraft.
Agricultural, New York	500,000 00	2,268,737 48	2,003,301 76	265,435 72	2,849,800 00	30,220 68	14,722 79	14,402 00	D. A. Clark.
American, Massachusetts	300,000 00	562,071 70	507,540 08	54,531 62	969,631 00	11,262 03	3,363 71	3,578 77	Maury & Donnelly.
American Central, Missouri	600,000 00	1,632,901 06	1,406,562 88	226,338 18	509,746 00	4,841 22	4,475 38	2,830 12	Henry C. Landis.
American, New Jersey	600,000 00	2,450,109 31	1,149,038 39	1,301,070 92	1,040,138 00	7,231 04	3,203 41	2,909 41	Luckett & Worthington.
American, New York	400,000 00	1,504,714 11	1,350,030 54	154,683 57	1,995,726 00	21,235 46	16,569 88	13,374 80	Cunningham, Coale & Co.
American, Pennsylvania	500,000 00	2,395,606 22	2,216,750 40	178,855 82	2,567,914 00	27,533 52	18,717 59	19,044 62	E. J. Richardson & Sons.
Atlas Mutual, Mass	......	181,324 32	175,313 28	6,011 04	....	....	.....	......	Charles R. Gallagher.
Broadway, New York	200,000 00	433,550 48	373,310 87	60,239 61	581,745 00	6,504 49	1,561 77	1,061 77	Ashbridge & Co.
Citizens, Pennsylvania	500,000 00	734,424 36	695,227 01	39,197 35	....	......	......	......	D. A. Clark.
Commerce, New York	200,000 00	359,182 69	311,387 92	47,794 77	341,508 00	2,841 07	2,415 29	2,156 82	E. B. DuVal & Co.
Connecticut, Conn	1,000,000 00	2,972,632 79	1,528,223 10	444,409 69	1,377,800 00	13,953 58	8,000 00	5,345 91	Luckett & Worthington.
Continental, New York	1,000,000 00	6,754,908 72	4,943,639 46	1,811,269 26	4,672,730 00	44,238 68	30,306 06	28,050 92	Benson M. Greene.
Equitable F. & M., R. I.	300,000 00	566,756 76	509,869 02	56,887 74	792,450 00	7,680 59	4,100 00	2,834 00	Maury & Donnelly.
Farmers Mutual, Delaware	....	218,935 56	5,250 00	213,685 56	459 536 00	1,964 59	2,253 83	47 58	P. H. Cleaver.
Farmers, Pennsylvania	....	591,845 37	341,870 07	249,975 30	1,459,969 00	15,136 39	8,508 16	10,025 94	Wm. T. Shackelford.
Fire Association, Pa	500,000 00	5,191,055 34	4,564,983 26	626,072 08	3,150,202 00	37,299 11	33,006 54	23,105 97	Luckett & Worthington.
Fireman's Fund, California	1,000,000 00	3,240,861 14	2,435,330 25	805,530 89	1,077,028 00	9,433 60	3,515 29	4,475 85	S. W. T. Hopper & Sons.
Franklin, Pennsylvania	400,000 00	3,186,847 16	2,132,611 09	1,054,236 07	867,435 00	8,608 90	2,162 05	2,157 05	W. T. Shackelford.
Germania, New York	1,000,000 00	3,431,840 32	2,276,410 78	1,155,429 54	4,851,048 00	27,283 64	8,861 05	5,825 80	Chas. L'Allemand.
German-American, N. Y.	1,000,000 00	6,240,098 83	4,383,723 54	1,856,375 29	3,625,696 00	29,950 97	12,844 88	5,006 88	Allmand & Gallagher.
Girard F. & M., Penna	300,000 00	1,780,435 87	1,238,953 60	541,482 27	884,315 00	6,903 56	5,381 77	2,425 90	Benzinger, Moulton & Co.
Glens Falls, New York	200,000 00	2,425,183 74	1,050,940 47	1,374,243 27	1,091,805 00	9,160 64	3,691 84	3,966 53	J. Savage Williams.
Hanover, New York	1,000,000 00	2,245,352 68	1,235,206 53	110,146 15	765,401 00	8,681 62	6,721 48	2,403 92	Thomas E. Bond.
Hartford, Connecticut	1,250,000 00	8,645,735 62	6,145,388 75	2,500,346 87	3,811,739 00	38,970 54	19,159 84	13,558 58	Benson M. Greene.
Home, New York	3,000,000 00	9,159,836 54	8,089,408 76	1,070,427 78	4,750,314 00	45,881 69	27,793 96	18,507 99	Birckhead & Son.
Ins. Co. of N. America, Pa.	3,000,000 00	9,562,599 92	7,318,330 82	2,244,269 10	1,844,291 00	20,077 39	10,016 47	7,416 47	Charles H. Reeves.
Ins Co. of State of Penna.	200,000 00	738,912 63	676,046 75	62,865 88	788,326 00	7,650 13	7,366 28	2,256 93	Howard T. Williams.
Kent County Mutual, Del.	......	71,283 28	10,062 50	61,220 78	1,380,700 00	6,853 65	8,768 00	7,418 00	John D. Plummer.
Mercantile F. & M., Mass.	400,000 00	579,614 65	557,137 54	22,477 11	240,681 00	1,997 52	1,754 49	1,754 49	Henry C. Landis.

Table No. 4—continued.

Comparative Statistics of Fire and Fire-Marine Insurance Companies of other States, December 31, 1894—continued.

COMPANIES.	Capital.	Gross Assets.	Gross liabilities, including capital.	Surplus.	MARYLAND BUSINESS—FIRE ONLY. Amount written.	Premiums received.	Losses paid.	Losses incurred.	GENERAL AGENTS.
Merchants, New Jersey	$ 400,000 00	$ 1,317,292 48	$ 1,134,762 58	$ 182,529 90	$ 1,673,588 00	$ 12,906 32	$ 10,557 91	$ 5,306 77	Maury & Donnelly.
Merchants, Rhode Island	200,000 00	480,344 82	419,045 08	61,298 74	747,418 00	7,053 00	3,168 39	3,282 65	Maury & Donnelly.
Mutual, New York	226,726 00	1,095,437 92	942,499 54	152,938 38	1,436,829 00	15,878 96	....	....	J. Ramsay Barry.
National, Connecticut	1,000,000 00	3,597,530 67	3,074,969 61	522,561 06	1,369,068 00	14,101 41	3,904 43	5,476 51	S. W. T. Hopper & Sons.
New Hampshire, N. H.	800,000 00	2,202,575 67	1,751,428 19	451,147 48	1,221,275 00	9,828 32	2,536 07	3,747 09	M. Warner Hewes & Son.
Niagara, New York	500,000 00	2,322,318 63	1,977,127 16	345,191 47	1,110,969 00	12,899 89	6,999 43	3,961 74	S. W. T. Hopper & Sons.
Northwestern Nat'l, Wis	600,000 00	1,862,697 60	1,387,869 29	474,828 31	606,804 00	4,122 61	272 23	269 50	John F. Harris.
Orient, Connecticut	500,000 00	2,095,563 73	1,641,965 06	453,598 76	1,781,762 00	19,472 62	11,889 19	10,104 81	Thomas E. Bond.
Pacific, New York	200,000 00	720,096 50	529,358 50	190,738 00	672,070 00	6,500 99	6,664 45	2,816 99	Deming & Dove.
Pennsylvania, Penna	400,000 00	4,098,774 19	2,609,521 88	1,489,252 31	5,173,620 00	41,468 96	18,753 24	16,192 50	E. J. Richardson & Sons.
Phenix, New York	1,000,000 00	5,545,629 04	5,139,269 46	406,359 58	4,261,090 00	40,882 78	20,716 35	19,621 35	Allmand & Gallagher.
Phœnix, Connecticut	2,000,000 00	5,588,088 07	4,850,840 56	737,217 51	2,358,488 00	31,977 39	15,862 82	12,443 29	E. J. Richardson & Sons.
Providence-Wash't'n, R. I.	400,000 00	1,354,370 34	1,270,176 87	84,193 47	1,682,697 00	12,651 90	4,327 80	5,729 78	Maury & Donnelly.
Queen, New York	500,000 00	3,747,551 23	2,593,061 79	1,154,489 44	1,596,456 00	14,546 09	6,505 79	5,422 94	Charles Kraft.
St. Paul F. & M., Minn	500,000 00	2,130,437 84	1,536,159 44	594,278 40	919,108 00	9,517 22	2,242 20	1,260 87	E. J. Richardson & Sons.
Springfield F & M., Mass	1,500,000 00	3,581,151 86	3,068,441 42	512,710 44	1,617,856 00	16,223 59	7,707 07	7,588 36	Charles Kraft.
Spring Garden, Penna	400,000 00	1,305,987 93	1,125,943 47	180,044 46	712,544 00	6,616 24	3,716 66	1,650 50	Benson M. Greene.
Union, Penna	200,000 00	538,842 36	471,411 19	67,431 17	561,459 00	5,479 67	3,832 62	2,632 85	E. J. Richardson & Sons.
United Firemen's, Penna	300,000 00	1,333,216 26	1,215,804 85	117,411 41	619,102 00	7,325 59	4,945 59	1,760 15	John H. Gildea, Jr.
Westchester, New York	300,000 00	1,962,891 92	1,594,511 37	368,380 55	2,289,720 00	17,736 16	5,537 79	5,396 07	E. G. Parker.
Williamsburgh City, N. Y.	250,000 00	1,495,536 54	862,742 30	632,794 24	482,428 00	5,051 30	2,410 88	285 88	Allmand & Gallagher.
	$35,526,726 00	$139,351,510 61	$106,478,728 12	$30,972,751 58	$85,479,178 00	$797,267 25	$424,089 15	$330,988 15	

Table No. 5.

Comparative Statistics of the United States Branches of Foreign Insurance Companies, December 31. 1894.

COMPANIES.	Where located.	Gross assets in United States.	Gross liabilities in United States.	MARYLAND BUSINESS—FIRE ONLY. Amount written.	Premiums received.	Losses paid.	Losses incurred.	GENERAL AGENTS.
Atlas	London, England	$ 855,107 73	$ 488,635 13	$2,028,563 00	$22,551 17	$24,543 24	$19,090 45	S. W. T. Hopper & Sons.
British America	Toronto, Canada	1,164,196 76	764,380 45	1,302,892 00	16,409 47	7,761 48	3,402 28	Maury & Donnelly.
British and Foreign Marine	Liverpool, England	1,418,077 63	640,384 22	....	....	....	....	Cunningham, Coale & Co.
Caledonian	Edinburgh, Scotland	2,214,810 67	1,690,924 71	1,251,307 00	15,787 87	8,584 13	4,519 25	W. T. Shackelford.
Commercial Union	London, England	3,581,549 89	2,446,543 85	2,968,401 00	33,753 41	27,728 58	14,567 35	Maury & Donnelly.
General Marine	Dresden, Germany	280,567 44	61,312 25	....	....	....	....	John H. Gildea, Jr.
Imperial	London, England	1,935,996 98	1,005,151 77	1,929,175 00	20,219 17	8,553 72	3,786 93	W. I. Montague.
Lancashire	Manchester, England	2,294,986 47	1,534,919 79	1,562,826 00	18,648 54	18,120 51	9,486 64	Allmand & Gallagher.
Lion	London, England	855,948 56	470,347 94	703,970 00	7,278 17	5,512 17	508 13	Thomas E. Bond.
Liverpool and London and Globe	Liverpool, England	8,498,268 40	5,427,079 39	6,038,891 00	61,310 06	36,030 24	24,890 24	W. Stewart Polk.
London Assurance	London, England	2,253,253 47	1,037,993 32	1,260,834 00	13,099 68	3,314 49	3,294 49	Maury & Donnelly.
London and Lancashire	Liverpool, England	2,700,869 88	1,850,248 99	1,762,798 00	22,734 01	15,858 54	7,017 54	John P. Lauber.
Manchester	Manchester, England	2,104,770 02	1,569,749 27	1,080,525 00	12,226 59	7,139 38	2,401 00	E. B. DuVal & Co.
Mannheim	Mannheim, Germany	427,477 50	58,599 87	....	....	....	....	M. O. Selden.
Northern	London, England	1,691,818 75	1,204,528 02	1,958,473 00	15,604 98	6,345 34	6,622 34	J. Savage Williams.
North British and Mercantile	London, England	3,587,686 19	2,255,075 68	3,070,574 00	27,044 71	4,959 65	4,935 58	M. O. Selden.
Norwich Union	Norwich, England	1,988,223 14	1,400,499 07	4,815,504 00	46,591 73	24,704 23	20,628 81	M. Warner Hewes & Son.
Palatine	Manchester, England	2,389,092 60	1,767,446 72	2,567,643 00	24,990 26	4,781 45	781 45	Ashbridge & Co.
Phœnix	London, England	2,504,437 11	1,173,555 42	2,657,982 00	18,364 85	4,271 83	3,269 00	Luckett & Worthington.
Prussian National	Stettin, Germany	776,920 65	415,945 08	632,327 00	7,240 57	2,256 64	1,862 97	E. B. DuVal & Co.
Reliance Marine	Liverpool, England	379,774 80	45,970 33	....	....	....	....	W. T. Shackelford.
Royal	Liverpool, England	7,609,259 23	5,422,728 79	9,750,060 00	75,583 22	57,093 46	53,059 82	R. Emory Warfield.
Scottish Union and National	Edinburgh, Scotland	2,896,066 50	1,305,042 63	2,238,650 00	25,831 13	14,954 86	6,054 94	Luckett & Worthington.
Sun	London, England	2,433,165 11	1,713,055 37	3,734,326 00	31,014 83	13,591 58	9,836 08	Maury & Donnelly.
Thames and Mersey Marine (limit'd)	Liverpool, England	584,116 95	67,962 24	....	....	....	....	Patterson, Ramsay & Co.
Union Assurance Society	London, England	1,012,116 32	528,118 94	539,717	6,131 92	1,737 33	1,737 33	S. W. T. Hopper & Sons.
Union Marine	London, England	469,874 33	65,025 12	....	....	....	....	C. Morton Stewart & Co.
Western	Toronto, Canada	1,642,001 80	1,085,793 91	2,460,585 00	32,043 13	15,488 19	12,490 01	Maury & Donnelly.
		$60,549,834 88	$38,097,018 32	$56,316,023 00	$554,459 48	$313,331 04	$214,302 63	

Table No. 6.

Marine Insurance Business done in Maryland in 1894

COMPANIES.	Amount written.	Premiums received	Losses paid.	Losses incurred.
Boston Marine	$ 2,254,531 00	$ 34,539 99	$18,895 29	$18,001 29
British and Foreign	1,359,208 00	8,488 24	3,367 44	1,965 62
China Mutual	1,364,920 00	10,811 60	11,242 31	7,154 76
General Marine	13,178,913 00	20,864 72	233 96	233 96
Insurance Co. of North America	8,203,057 00	37,902 84	16,495 27	16,495 27
London Assurance	888,050 00	3,612 17	4,306 15	4,306 15
Mannheim	1,175,024 00	6,598 53	7,176 42	6,825 47
Providence-Washington	417,480 00	5,791 96	1,899 59	1,899 59
Reliance Marine	988,842 00	8,314 73	2,012 89	1,470 43
St. Paul F. & M	....	12 78	271 87	151 62
Thames and Mersey	1,086,756 00	3,298 96	4,011 24	4,011 24
Union Marine	5,068,600 00	31,908 64	1,000 00	....
Western Assurance	1,207,805 00	17,766 27	11,209 16	10,162 94
Totals	$37,193,186 00	$189,911 43	$82,121 59	$72,678 34

Table No. 7.

Showing the Accident, Fidelity, Plate Glass, Steam Boiler and Burglary Business done in Maryland in 1894.

COMPANIES.	Amount written.	Premiums received.	Losses paid.	Losses incurred.
ACCIDENT INSURANCE.				
Ætna, Hartford, Conn	$ 483,500 00	$2,115 43	$ 150 71	$ 150 71
Employers Lia. Assur. Corp., Eng	1,930,030 00	8,577 91	1,442 32	1,297 32
Fidelity and Casualty, N. Y	1,194,500 00	4,356 72	479 27	479 27
Interstate Casualty, N. Y	264,020 00	896 74	59 28	59 28
London Guarantee and Accident, Eng	224,500 00	925 40	25 00	25 00
Preferred Accident, N. Y.	5,024,000 00	6,899 00	1,294 93	1,294 93
Standard Life and Accident, Mich	3,692,750 00	12,311 30	4,675 00	4,675 00
Travelers, Conn	1,724,000 00	11,061 20	1,618 83	1,618 83
Union Casualty and Surety, Missouri	167,500 00	715 00	250 00	258 00
United States Mutual, N. Y	2,185,000 00	12,565 00	2,565 40	2,565 49
Totals	$16,889,800 00	$60,423 70	$12,560 83	$12,423 83
EMPLOYERS LIABILITY INSURANCE.				
Employers Liability Assur. Corp., Eng.	$1,015,297 00	$ 4,512 43	$2,725 50	$3,295 50
Fidelity and Casualty, N. Y	1,798,200 00	10,806 73	1,273 93	1,273 93
Guarantors Liability Ind. Insurance, Pa	98,000 00	2,577 10	158 28	158 28
London Guarantee and Accident, Eng	144,000 00	1,081 10	11 50	11 50
Standard Life and Accident, Mich	2,921,000 00	17,257 86	3,800 54	3,800 54
Union Casualty and Surety, Missouri	480,000 00	3,532 00	....	8 00
Totals	$6,456,497 00	$39,767 02	$7,969 75	$8,547 75
FIDELITY INSURANCE.				
American Surety, New York	$1,315,800 00	$8,320 66	$1,493 23	$2,997 66
City Trust Safe Deposit and Surety, Pa.	112,000 00	657 50	....	....
Employers Lia. Assur. Corp., Eng	236,025 00	1,011 40	....	....
Fidelity and Casualty, N. Y	431,000 00	2,398 85	....	....
Fidelity and Deposit, Md	13,339,327 10	73,545 46	5,171 49	5,111 91
Guarantee Co. of N. America, Canada	579,400 00	2,567 76	2,246 00	210 50
London Guarantee and Accident, Eng	10,000 00	100 00	....	....
Totals	$16,023,552 10	$88,601 63	$8,910 72	$8,320 07
PLATE GLASS INSURANCE.				
Fidelity and Casualty, N. Y	$178,149 58	$5,630 67	$1,083 71	$1,083 71
Lloyds Plate Glass, N. Y	71,681 92	2,191 83	726 40	726 40
Metropolitan Plate Glass, N. Y	94,083 35	2,927 22	671 76	671 76
New York Plate Glass, N. Y	28,372 08	892 41	152 50	152 50
Union Casualty and Surety, Missouri	1,488 72	118 06	47 00	55 00
Totals	$373,775 65	$11,760 19	$2,681 37	$2,689 37
STEAM BOILER INSURANCE.				
Fidelity and Casualty, N. Y	$1,597,350 00	$ 7,375 26	$294 63	$ 294 63
Hartford S. B. Insp. and Ins., Conn	2,453,250 00	17,527 48	538 04	1,013 04
Guarantors Liability Ind. Insurance, Pa	49,000 00	1,115 67	....	....
Union Casualty and Surety, Missouri	148,500 00	674 82	....	....
Totals	$4,248,100 00	$26,693 23	$832 67	$1,307 67
BURGLARY.				
Fidelity and Casualty, N. Y	$15,000 00	$112 50	....	....

Table No. 8.

Comparative Statistics of Miscellaneous Insurance Companies, Accident, Fidelity, etc., to December 31, 1894.

COMPANIES.	Capital.	Assets.	Liabilities.	Income.	Expenditures.	MARYLAND BUSINESS.				GENERAL AGENTS IN MARYLAND.
						Risks written.	Premiums received.	Losses paid.	Losses incurred.	
American Surety, N. Y.	$2,000,000 00	$4,024,196 02	$1,162,613 63	$ 1,032,222 29	$ 765,415 07	$ 1,315,800 00	$ 8,320 66	$ 1,493 23	$ 2,997 66	Wm. T. Shackelford.
City Trust Safe Dep. & Sur., Pa.	500,000 00	2,068,711 80	1,379,874 21	163,834 31	152,398 04	112,000 00	657 50	......	....	Wm. T. Shackelford.
Employers Lia. Assur. Cor., Eng.	200,000 00	1,124,130 22	693,590 32	935,618 77	901,452 66	3,181,352 00	14,101 74	4,167 82	4,592 82	Lawford & McKim,
Fidelity & Casualty, N. Y.	250,000 00	2,136,700 33	1,674,580 81	2,487,355 69	2,259,182 48	5,214,200 00	30,680 73	3,131 54	3,131 54	Duvall & Duvall.
Fidelity & Deposit, Md.	500,000 00	823,591 52	95,537 14	202,486 08	85,391 75	13,339,327 00	73,545 46	5,171 49	5,111 91	Edwin Warfield, President.
Guarantee Co. of N. Amer., Can.	200,000 00	537,568 98	187,122 31	206,014 61	122,400 24	579,400 00	2,567 76	2,246 00	210 50	Hiram Woods.
Guarantor Liability Ind. Ins. Co., Pa.	250,000 00	582,295 98	231,791 47	503,304 44	412,434 39	147,000 00	3,692 77	158 28	158 28	Thomas A. Symington & Co.
Hart. Steam Boil. & Insp., Conn.	500,000 00	1,954,755 24	1,261,529 09	1,008,146 00	793,788 90	2,453,250 00	17,527 48	538 04	1,013 04	Lawford & McKim.
Inter-State Casualty, N. Y.	150,000 00	204,189 08	49,516 61	109,746 79	113,047 19	264,020 00	896 70	59 28	59 28	Geo. I. Richardson.
Lloyds Plate Glass, N. Y.	250,000 00	626,178 34	245,398 83	429,160 46	379,798 72	71,682 00	2,191 83	726 40	726 40	Ashbridge & Co.
London Guarantee & Acci., Eng.	200,000 00	518,140 88	263,656 34	406,675 33	286,620 64	378,500 00	2,106 50	36 50	36 50	M. Warner Hewes & Son.
Metropolitan Plate Glass, N. Y.	100,000 00	422,443 98	148,877 80	265,863 18	231,846 21	94,083 00	2,927 22	671 76	671 76	Allmand & Gallagher.
New York Plate Glass, N. Y.	100,000 00	237,471 46	104,854 86	191,864 10	156,184 39	28,372 00	892 41	152 50	152 50	D. A. Clark.
Preferred Accident, N. Y.	100,000 00	408,647 00	205,545 86	662,729 80	616,869 74	5,024,000 00	6,899 00	1,294 93	1,294 93	R. H. Mitchell.
Standard Life & Accident, Mich.	200,000 00	829,662 39	575,896 71	932,188 28	877,575 94	6,613,750 00	29,569 16	8,475 54	8,475 54	N. T. Tongue & Bro.
Union Casualty & Surety, Miss.	250,000 00	690,596 65	384,122 39	587,317 41	503,071 36	797,489 00	5,039 88	297 00	321 00	J. G. Cloud.
U. S. Mutual Accident, N. Y.	....	327,554 86	238,622 43	850,760 13	852,075 66	2,185,000 00	12,565 00	2,565 49	2,565 49	J. B. Phipps.
United States Casualty, N. Y.	300,000 00	450,000 00	....	....	....	....	....	....	....	J. B. Phipps.
	$6,050,000 00	$17,966,834 73	$8,903,130 81	$10,975,287 67	$9,509,553 38	$41,799,225 00	$214,181 80	$31,185 80	$31,519 15	

Table No. 9.

Comparative Statistics of Life and Accident Insurance Companies of other States, December 31, 1894.

COMPANIES.	Assets.	Liabilities.	Surplus.	Total No. of policies in force.	Total amount in force.	GENERAL AGENTS IN MARYLAND.
Ætna, Connecticut	$42,030,799 75	$33,421,454 21	$8,609,345 54	90,849	$165,680,346 00	H. B. Meigs.
American Union, New York	479,117 60	35,162 79	443,954 81	625	4,078,500 00	Charles W. Wisner.
Berkshire, Massachusetts	6,430,146 38	5,794,340 56	635,805 82	14,731	38,159,229 00	Munroe Snell.
Connecticut, Connecticut	62,229,585 84	54,471,655 55	7,757,930 29	65,979	156,686,871 00	Frank C. Nicodemus.
Equitable, New York	183,138,559 14	136,624,119 21	46,514,439 93	281,577	913,556,733 00	Joseph Bowes.
Germania, New York	20,037,685 31	17,601,929 25	2,435,756 06	46,047	69,697,545 00	Herman Wenzing.
Hartford Life and Annuity, Connecticut	2,218,388 02	1,796,819 89	421,568 13	41,125	87,875,783 00	T. D. Miller.
Home, New York	8,570,838 69	6,991,584 66	1,579,254 03	19,944	38,807,735 00	U. S. Roulette.
John Hancock, Massachusetts	6,673,254 76	6,116,744 88	556,509 88	691,719	102,149,180 00	W. S. Zimmerman.
Life Insurance Clearing Company, Minnesota	163,697 54	38,291 27	125,406 27	1,171	2,815,000 00	Joseph Baugher.
Manhattan, New York	13,701,318 17	12,943,697 70	757,620 47	25,142	61,618,675 00	Harry H. Rockwell.
Massachusetts Mutual, Massachusetts	15,653,366 60	14,511,821 31	1,141,545 29	34,394	89,877,280 00	B. F. Biggs.
Metropolitan, New York	22,326,622 16	18,292,593 95	4,034,028 21	3,574,909	441,375,367 00	J. W. Stainton, Frank Moxey and [August Brack.
Michigan Mutual, Michigan	4,906,883 77	4,409,708 15	497,175 62	16,778	33,490,192 00	Conway.
Mutual Life, New York	202,289,423 65	170,241,398 33	32,048,025 32	298,515	854,710,761 00	O. F. Bresee & Sons.
Mutual Benefit, New Jersey	55,690,102 42	48,938,986 55	6,751,115 87	80,744	209,369,528 00	H. P. Goddard.
National, Vermont	11,046,572 19	8,969,777 86	2,076,794 33	30,186	64,975,950 00	M. H. Goodrich.
New England Mutual, Massachusetts	24,276,448 62	22,185,461 59	2,090,987 03	32,996	93,868,387 00	Fred. A. Savage.
New York Life, New York	162,011,770 93	141,762,463 20	20,249,307 73	277,600	813,294,160 00	George I. Richardson.
Northwestern Mutual, Wisconsin	73,324,694 14	54,607,275 19	18,717,418 95	144,900	340,697,569 00	Llewellyn Miller.
Penn Mutual, Pennsylvania	24,953,367 17	21,972,923 38	2,980,443 79	49,551	126,537,075 00	Frank Markoe.
Phœnix Mutual, Connecticut	10,230,474 50	9,150,938 43	1,079,536 07	22,797	36,381,049 00	Charles W. Jackson.
Provident Life and Trust, Pennsylvania	27,049,118 95	23,735,654 39	3,313,464 56	32,542	103,671,924 00	Walker & Taylor.
Provident Savings, New York	1,725,877 68	908,028 53	817,849 15	25,655	84,025,038 00	Walter S. Wilkinson.
Prudential, New Jersey	13,041,809 63	9,117,014 39	3,924,795 24	2,273,766	280,345,654 00	W. H. Riley & John Mayer.
State Mutual, Massachusetts	9,893,072 19	8,742,753 00	1,150,319 19	18,566	52,909,932 00	Geo. C. Gantz & Edw. L. Gernand.
Travelers, Connecticut	17,669,667 68	14,422,888 69	3,246,778 99	93,284	345,982,756 00	John L. Shuff.
Union Central, Ohio	12,522,069 41	10,240,783 35	2,281,286 06	45,747	75,211,298 00	James C. Clarke.
United States, New York	7,068,151 29	6,146,647 49	921,503 80	18,548	42,199,250 00	W. W. McIntyre.
Washington, New York	13,293,270 42	12,077,086 61	1,216,183 81	24,643	49,628,097 00	L. H. Baldwin.
	$1,054,746,154 60	$876,270,004 36	$178,376,150 24	8,375,030	$5,779,676,864 00	

Table No. 10.

Tabular Statement of the Life Insurance Business in the State of Maryland during the year 1894.

NAME OF COMPANY.	Policies Issued During 1894.		Policies Ceased in 1894.		Policies in Force Dec. 31, 1894.		Premiums Received in 1894.		Payments in 1894.	
	No.	Amount.	No.	Amount.	No.	Amount.	In cash.	By notes and dividends.	Death claims.	Endowments.
Ætna, Conn. { Accident	139	$ 483,500 00	106	$ 358,000 00	123	$ 424,500 00	$ 2,115 43	$........	$	$........
Ætna, Conn. { Life	276	699,296 00	222	541,536 00	1.610	3,056,738 00	106,455 51	16,917 32	51,227 00	2,311 00
American Union, N. Y	2	27,000 00	..	....	2	27,000 00	460 50	....	....	....
Berkshire, Mass	28	98,500 00	30	94,000 00	250	794,250 00	27,112 86	2,365 23	8,565 00	....
Connecticut Mutual, Conn	19	60,000 00	46	176,759 00	1,021	3,216,201 00	50,442 39	17,705 56	111,157 00	....
Equitable, N. Y	611	2,385,008 00	569	2,591,930 00	2,704	9,405,138 00	348,155 97	8,987 17	63,750 00	....
Germania, N. Y. { Industrial	15	2,610 00	36	4,018 00	564	68,342 00	....	....	....	....
Germania, N. Y. { Ordinary	15	57,037 00	28	79,738 00	371	834,660 00	32,111 07	840 39	11,024 20	6,313 55
Hartford Life and Annuity, Conn	28	79,500 00	8	20,000 00	229	745,500 00	16,700 97	....	18,000 00	....
Home, N. Y	36	122,500 00	26	77,500 00	79	292,380 00	10,857 98	351,40	....	....
John Hancock, Mass. { Ordinary	45	83,000 00	23	42,539 00	157	257,990 00	....	....	....	....
John Hancock, Mass. { Industrial	8,232	970,146 00	6,755	774,009 00	14,768	1,795,122 00	57,354 64	1,506 43	16,775 50	....
Life Insurance Clearing Co. Minn	43	101,500 00	33	67,000 00	18	55,500 00	1,609 51	....	....	....
Manhattan, N. Y	39	132,000 00	47	166,220 00	242	632,850 00	19,962 86	1,194 69	17,670 00	....
Maryland, Md.	91	222,691 00	69	215,723 00	1,082	2,752,150 00	89,347 00	653 00	51,652 91	11,803 98
Massachusetts, Mass	23	60,000 00	14	42,280 00	206	818,013 00	25,143 10	4,080 02	2,625 00	1,000 00
Metropolitan, N. Y. { Ordinary	214	257,895 00	165	186,926 00	601	603,891 00	....	....	....	....
Metropolitan, N. Y. { Industrial	82,646	10,448,541 00	60,512	7,542,899 00	182,420	21,706,623 00	739,030 90	....	211,059 04	....
Michigan Mutual, Mich	68	171,367 00	55	180,198 00	365	1,031,805 00	36,898 39	....	5,500 00	....
Mutual, Md	5,703	528,473 00	3,791	398,103 00	9,810	1,550,144 00	73,209 92	....	31,792 02	....
Mutual, N. Y	840	2,861,300 00	358	856,000 00	4,363	17,045,456 00	342,023 37	18,110 44	209,976 00	16,421 72
Mutual Benefit, N. J	139	248,892 00	140	365,958 00	1,277	3,810,498 00	75,164 64	24,202 44	124,086 00	8,688 40
National, Vermont	113	260,500 00	53	177,000 00	260	670,500 00	26,202 41	3,940 97	....	....
New England Mutual	63	171,541 00	28	47,279 00	357	1,007,633 00	20,463 30	9,436 00	172 00	....
New York, N. Y	488	1,296,091 00	395	1,131,036 00	2,208	7,090,860 00	268,879 97	11,846 63	64,381 91	24,289 00
Northwestern Mutual, Wis	227	691,413 00	81	133,281 00	1,400	4,755,359 00	184,332 83	1,180 46	26,256 00	16,431 00
Penn Mutual, Pa.	142	281,250 00	86	232,100 00	968	2,805,225 00	101,254 30	5,823 30	78,369 00	215 00
Phœnix Mutual, Conn	36	73,275 00	40	81,838 00	130	288,062 00	9,440 27	753 82	5,338 00	....
Provident Life and Trust, Pa	244	711,714 00	93	342,000 00	1,821	7,263,610 00	230,205 68	34,261 52	10,500 00	....
Provident Savings, N. Y	1	3,000 00	2	10,000 00	35	153,000 00	2,765 28	553 06	....	....
Prudential, N. J. { Ordinary	95	96,093 00	35	35,000 00	146	151,584 00	....	....	....	....
Prudential, N. J. { Industrial	32,404	3,313,306 00	24,635	2,508,591 00	55,358	5,623,381 00	237,261 07	14 77	72,376 63	....
State Mutual	106	314,050 00	32	85,055 00	379	1,239,439 00	41,782 35	6,023 51	8,896 00	6,000 00
Travelers, Conn. { Accident	441	1,724,000 00	323	1,953,000 00	309	1,361,960 00	11,061 20	....	1,618 83	....
Travelers, Conn. { Life	103	837,425 00	37	92,080 00	290	729,242 00	10,083 28	....	12,000 00	....
Union Central, Ohio	35	90,182 00	28	65,000 00	134	404,879 00	13,231 02	....	....	....
United States Life, N. Y	75	159,610 00	67	142,320 00	597	1,247,085 00	36.538 91	364 71	7,350 00	....
Washington, N. Y	99	319,031 00	100	322,173 00	306	667,870 00	24,782 59	966 75	9,113 60	2,512 82
	133,924	$29,943,237 00	99,068	$22,139,089 00	286,960	$106,384,390 00	$3,272,461 29	$172,079 59	$1,231,531 64	$95,986 47
							172,079 59		95,986 47	
							$3,444,540 88		$1,327,518 11	

Table No. 11.

Statistics of Co-operative Assessment Associations doing business in Maryland to December 31, 1894.

COMPANIES.	OF	Gross assets.	Total liabilities.	Total income.	Total expenditures.	No. of certificates in force in U. S.	Amount in force in U. S.	MARYLAND BUSINESS. No. of certificates in force.	Amount in force.	Receipts.	Claims paid.
Life Associations of Maryland—											
Baltimore Mutual Aid Society	Baltimore	$248,253 91	$ 2,097 62	$322,920 80	$303,741 20	49,807	$2,189,349 59	28,002	$1,097,453 25	$177,856 37	$ 80,284 15
Eureka Mutual Aid Society	Baltimore	9,766 25	....	20,734 35	19,597 04	4,692	234,600 00	4,692	234,600 00	20,478 34	6,776 80
Home Friendly Society	Baltimore	50,874 72	20,249 89	135,170 77	131,981 14	30,730	5,700,950 00	14,809	2,709,290 00	47,458 20	26,898 43
Immediate Benefit Association	Baltimore	5,428 79	35 00	28,416 63	27,666 09	4,550	219,537 50	4,319	208,391 75	27,985 10	8,314 99
Imperial Mutual Life Insurance Co.	Baltimore	4,105 25	2,979 75	17,542 21	17,466 85	3,007	390,049 00	3,007	390,049 00	14,327 77	4,496 12
International Fraternal Alliance	Baltimore	420,575 33	....	170,453 53	157,423 72	5,108	2,806,429 00	1,539	255,355 00	5,184 82	1,550 29
Maryland Mutual Benefit Association	Baltimore	2,048 99	1,303 65	9,907 37	8,799 64	10,584	168,062 05	10,584	168,062 05	8,865 99	3,748 05
Merchants & Mech. Ins. and Sav. Asso	Baltimore	10,959 31	5,952 06	44,370 38	44,254 33	4,012	158,220 00	4,012	158,220 00	31,069 17	6,606 17
Mutual Aid Society	Baltimore	2,615 10	13 15	5,776 25	4,801 92	578	20,213 50	103	7,012 00	3,105 05	572 75
Peninsula Mutual Relief Association	Easton, Md.	32,248 94	20,000 00	36,413 12	37,185 43	1,132	2,237,000 00	770	1,821,000 00	20,078 61	27,500 00
		$786,876 59	$52,631 12	$791,705 41	$752,917 36	114,200	$14,124,410 55	71,837	$7,049,433 05	$356,409 42	$166,747 75
Life Associations of Other States—											
Fidelity Mutual Life Association	Pennsylvania.	$2,496,163 66	$150,884 14	$1,156,737 44	$ 958,847 70	22,744	$ 53,132,900 00	320	$886,500 00	22,457 03	12,720 91
Massachusetts Benefit Life Association	Massachusetts	1,837,504 87	485,909 70	2,440,195 92	2,359,087 08	39,880	106,889,455 00	14	72,000 00	1,430 73	6,000 00
Mutual Benefit Association	Iowa	49,873 34	20,750 00	39,005 69	39,287 21	1,998	3,813,000 00	.....	....	....	....
Mutual Reserve Fund	New York	5,536,115 99	2,259,936 10	4,943,739 59	4,636,536 81	96,067	293,366,106 00	1,921	6,905,300 00	94,183 90	125,550 00
Northwestern Masonic Aid Association	Illinois.	1,228,416 75	461,790 16	2,355,505 58	2 337,311 55	48,081	141,154,500 00	1,917	6,154,000 00	87,178 31	75,000 00
U. B. Mutual Aid Society	Pennsylvania.	269,358 21	118,250 00	287,954 09	294,796 46	3,778	4,835,000 00	941	1,313,000 00	21,954 93	23,000 00
		$11,417,432 83	$3,497,520 10	$11,223,138 31	$10,625,866 81	212,548	$603,190,961 00	5,113	$15,330,800 00	$227,204 90	$242,270 91
Live Stock Association—											
People's Mutual Live Stock Insurance	Pennsylvania.	$19,816 68	$13,523 50	$62,889 65	$64 195 97	...	$815,339	.....	$103,437 00	$6,840 68	$6,657 00

Table No. 12.

Statistics of Fraternal Beneficial Associations of this and other States December 31, 1894.

COMPANIES.	OF	Gross assets.	Total liabilities.	Total income.	Total expenditures.	No. of certificates in force in U. S.	Amount in force in U. S.	MARYLAND BUSINESS. No. of certificates in force.	Amount in force.
American Legion of Honor	Massachusetts	$842,319 94	$179,598 34	$2,825,093 44	$2,835,705 35	56,060	$142,901,500 00	1,821	$4,729,500 00
American Protective League	Maryland	11,825 94	2,159 54	10,979 42	10,771 54	691	733,500 00	81	110,000 00
Ancient Order of United Workmen	Maryland	....	....	91,333 00	93,699 18	3,578	7,156,000 00	3,578	7,156,000 00
Catholic Benovolent Legion	New York	6,028 63	94,000 00	851,005 39	851,783 97	35,155	64.479,000 00	3,891	7,209,500 00
Fraternal Legion	Maryland	7,547 65	16,000 00	50,014 02	50,083 20	2,585	3,692,000 00	714	1,111,500 00
Fraternal Mystic Circle	Ohio	128,221 02	50,319 04	239,025 43	247,089 64	10,165	22,100,500 00	332	843,000 00
Globe Fraternal Legion	Maryland	4,963 74	1,258 50	6,553 58	5,157 88	295	396,250 00	......	....
Golden Chain	Maryland	31,665 75	29,000 00	218,814 64	213,909 06	9,142	22,278,500 00	4,037	9,911,500 00
Improved Order Heptasophs	Maryland	40,890 57	12,000 00	362,303 89	358,601 45	19,563	36,799,000 00	6,353	9,465,000 00
Iron Hall	Maryland	515,971 19	....	226,942 97	214,084 80	3,930	3,116,000 00	150	128,800 00
Knights of Golden Eagle	Pennsylvania.	11,857 48	6,350 00	50,338 85	46,631 37	3,093	3,093,000 00	543	543,000 00
Knights of Honor	Missouri	605,251 02	293,826 35	3,917,528 16	3,927,104 44	119,785	225,422,500 00	1,011	1,987,500 00
National Union	Ohio	292,402 90	182,000 00	1,200,822 62	1,205,366 75	44,707	136,726,000 00	937	2,730,000 00
Order of Ægis	Maryland	30,664 53	138 90	68,757 36	42,164 83	3,156	3,169,352 00	116	106,000 00
Royal Arcanum	Massachusetts	880,909 72	360,983 58	4,297,784 74	4,052,007 32	159,307	463,063,500 00	5,107	14,833,500 00
Shield of Honor	Maryland	13,964 66	12,000 00	123,962 91	113,532 96	10,401	10,401,000 00	6,188	6,188,000 00
United States Benevolent Fraternity	Maryland	4,168 74	6,750 00	28,867 06	27,907 92	921	2,006,500 00	209	447,000 00
		$3,428,653 48	$1,246,384 25	$14,570,127 48	$14,295.601 66	482,534	$1,147,534,102 00	35,068	$67,499,800 00

Abstracts A.

Maryland Fire Insurance Companies.

Abstracts compiled from the Annual Statements of the Fire Insurance Companies of the State of Maryland, showing their condition December 31, 1894.

ANNUAL STATEMENTS.

Sworn statement, filed in this Department, of the

AMERICAN FIRE INSURANCE COMPANY OF BALTIMORE, MD.

Commenced business 1859—Capital stock, $180,000.

A. ROSZEL CATHCART, *President*. CHARLES K. ABRAHAMS, *Secretary*.

PRINCIPAL OFFICE, 6 SOUTH STREET.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$ 81,029 70	
Loans on mortgage of real estate	56,850 00	
Stocks and bonds owned by the company—market value	117,640 00	
Loans on collaterals	8,287 78	
Interest due and accrued	1,285 63	
Cash in company's office and in bank	5,142 78	
Premiums in course of collection	663 60	
All other assets, as per detailed statement	179 74	
Total admitted assets		$271,079 23

ASSETS NOT ADMITTED IN MARYLAND.

American Fire Insurance Co.'s stock	$2,000 00	
Premiums more than three months due	30 25	
Loans on American Insurance Co.'s stock	1,500 00	
	$3,530 25	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 3,000 00	
Reinsurance reserve required by law	19,737 96	
Unpaid dividends to stockholders	798 79	
All other liabilities, as per detailed statement on file	91 62	
Gross liabilities, exclusive of capital		$23,628 37
Surplus, as regards policyholders		$247,450 86
Capital stock		180,000 00
Surplus over capital, including assets not admitted in this State		$70,981 11

Income During Year.

Cash premiums received	$21,742 99	
Interest on mortgages	3,828 86	
Interest on loans and dividends	7,177 29	
From other sources	6,155 86	
Actual cash income		$38,905 00

Expenditures During Year.

Amount paid for losses	$10,520 36	
Cash dividends	14,232 23	
Commissions and brokerage	2,188 15	
Salaries and fees	5,432 00	
Taxes paid	2,759 79	
All other payments and expenses	1,551 33	
Actual cash expenditures		$36,683 86

Stocks and Bonds in Statement.

	Par value.	Market value.
26 shares Merchants' National Bank stock	$2,600 00	$3,848 00
55 shares National Union Bank stock	4,125 00	4,400 00
64 shares Farmers' and Planters' Bk. stock	1,600 00	2,816 00
35 shares National Bank of Baltimore stock	3,500 00	4,970 00
215 shares National Mechanics' Bank stock	2,150 00	3,655 00
120 shares Citizens' National Bank stock	1,200 00	2,400 00
15 shares First National Bank stock	1,500 00	1,800 00
8 shares Farmers' and Mer. Nat'l Bk. stock,	320 00	480 00
200 shares Nat'l Bank of Commerce stock	3,000 00	3,200 00
50 shares German American Bank stock	5,000 00	5,750 00
186 shares Baltimore Warehouse Co.'s stock	3,720 00	3,720 00
50 shares Maryland Life Ins. Co.'s stock	1,000 00	1,000 00
400 shares American Fire Ins. Co.'s stock	2,000 00	2,000 00
20 shares Balto. City (Jones' Falls) stock	2,000 00	2,120 00
17 shares Commer'l & Farmers' Nat. Bk. stock	1,700 00	2,091 00
Cincinnati 7-30 bonds	2,000 00	2,460 00
City of St. Joseph bonds	5,000 00	5,300 00
Indianapolis Water Co.'s bonds	3,000 00	2,940 00
City of Norfolk Water Co.'s bonds	5,500 00	6,380 00
Consolidated Gas Co.'s bonds	7,000 00	8,120 00
Equitable Gas Co.'s bonds	1,000 00	1,100 00
Montgomery Light Co.'s bonds	1,000 00	980 00
Pittsburg & Connellsville R. R. bonds	13,000 00	14,300 00
Baltimore & Cumberland Val. R. R. bonds	5,000 00	5,250 00
Ohio & Mississippi R. R. bonds	5,000 00	5,400 00
Northern Pacific R. R. bonds	5,000 00	5,700 00

STOCKS AND BONDS IN STATEMENT—Continued.

	Par value.	Market value.
Georgia, Carolina & Northern R. R. bonds....	$5,000 00	$4,250 00
Atlanta & Charlotte R. R. bonds	5,000 00	6,000 00
Roanoke & Southern R. R. bonds..............	3,000 00	2,100 00
Potomac Valley R. R. bonds..................	2,000 00	1,860 00
State of North Carolina bonds...............	3,250 00	3,250 00
	$106,165 00	$119,640 00

Total amount at risk 31st December, 1894 .... $4,240,118 00

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894	$2,679,864 97
Premiums received	20,726 82
Losses paid	10,511 11
Losses incurred...	13,511 11

Sworn Statement, filed in this Department, of the

ASSOCIATED FIREMEN'S INSURANCE CO. OF BALTIMORE, MD.

Commenced business 1847—Capital stock, $200,000.

JOHN C. BOYD, *President.* WILLIAM SMART, *Secretary.*

PRINCIPAL OFFICE, 4 SOUTH STREET.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate..	$ 25,000 00	
Stocks and bonds owned by the company—market value....	334,593 00	
Cash in company's office and in bank.........	6,428 47	
Premiums in course of collection	1,521 98	
Total admitted assets..................		$367,543 15

LIABILITIES.

Losses reported, adjusted and unpaid..........	$ 4,946 33	
Reinsurance reserve required by law.........	19,185 98	
Unpaid dividends to stockholders...	78 00	
All other liabilities, as per detailed statement on file....	161 76	
Gross liabilities, exclusive of capital....		$24,372 07
Surplus, as regards policyholders.............		$343,171 08
Capital Stock......		200,000 00
Surplus over Capital..................		$143,171 08

Income During Year.

Cash premiums received	$23,641 78	
Interest on mortgages	16,805 16	
Interest on loans and dividends	250 00	
Actual cash income		$40,696 94

Expenditures During Year.

Amount paid for losses	$ 6,239 57	
Cash dividends	15,983 40	
Commissions and brokerage	2,383 94	
Salaries and fees	4,400 00	
Taxes paid	3,853 45	
All other payments and expenses	1,972 93	
Actual cash expenditures		$34,833 29

Stocks and Bonds in Statement.

	Par value.	Market value.
Baltimore City stock, 6 per cent	$60,000 00	$67,200 00
Baltimore City stock, 3½ per cent	47,500 00	48,925 00
Western Maryland R. R. bonds, guaranteed by Baltimore City	7,000 00	7,700 00
Central Ohio R. R. stock, preferred	5,000 00	5,200 00
Pittsburg & Connellsville R. R. bonds	30,000 00	33,000 00
Baltimore & Cumberland Valley R. R. bonds	6,000 00	6,180 00
Balto. & Ohio R. R. stock, 2d series, pref'd	10,000 00	11,000 00
Consolidated Gas Co. bonds, 6 per cent	30,000 00	35,400 00
Consolidated Gas Co. bonds, 5 per cent	5,000 00	5,350 00
Ohio & Miss. R. R. bonds, Springfield division,	5,000 00	5,500 00
Cheraw & Darlington R. R. bonds	5,000 00	5,000 00
Kansas City internal improvement bonds	5,000 00	5,300 00
W. Va. Central & Pittsburg R. R. bonds	5,000 00	5,400 00
Seaboard & Roanoke R. R. bonds	6,000 00	6,180 00
Raleigh & Gaston R. R. bonds	5,000 00	5,500 00
Norfolk & Carolina R. R. bonds	10,000 00	10,300 00
Wilmington & Weldon R. R. certificates	10,000 00	11,000 00
Georgia, Carolina & Northern R. R. bonds	5,000 00	4,400 00
Baltimore & Ohio Equip. Ass'n	5,000 00	5,000 00
Safe Deposit & Trust Co. stock	1,500 00	3,000 00
Mercantile Trust & Deposit Co. stock	1,000 00	2,000 00
Atlanta & Charlotte R. R. bonds	10,000 00	12,100 00
Manchester & Augusta R. R. bonds	10,000 00	10,250 00
City & Suburban Railway bonds	10,000 00	10,800 00
Georgia & Pacific R. R. bonds	8,000 00	8,960 00
Southern Railway Co. bonds	2,000 00	1,680 00
Southern Railway Co. pref'd. stock certificate.	6,300 00	2,268 00
	$310,300 00	$334,593 00

Total amount at risk 31st December, 1894	$4,893,110 00

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894	$3,366,381 00
Premiums received	23,805 28
Losses paid	5,424 69
Losses incurred	9,207 59

Sworn Statement, filed in this Department, of the

BALTIMORE EQUITABLE SOCIETY OF BALTIMORE, MD.

Commenced business 1794.

WILTON SNOWDEN, *Treasurer*. WILLIAM C. DIX, *Secretary*.

PRINCIPAL OFFICE, S. E. CORNER EUTAW AND FAYETTE STREETS.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$ 156,303 41	
Loans on mortgage of real estate	317,350 00	
Stocks and bonds owned by the company—market value	1,554,512 75	
Loans on collaterals	5,000 00	
Cash in company's office and in bank	163,498 03	
Total admitted assets		$2,196,664 19

LIABILITIES.

Reinsurance reserve required by law	$594,394 45	
Gross liabilities		$594,394 45
Surplus, as regards policyholders		$1,602,269 74

INCOME DURING YEAR.

Cash premiums received	$10,015 70	
Interest on mortgages	16,429 82	
Interest on loans and dividends	73,390 61	
Deposit premiums received for perpetual fire risks	26,422 60	
Ground rents	6,862 32	
Actual cash income		$133,121 05

EXPENDITURES DURING YEAR.

Amount paid for losses	$10,863 49	
Salaries and fees	8,533 36	
Taxes paid	7,034 17	
Amount of deposit premiums returned during the year on perpetual fire risks	17,360 85	
All other payments and expenses	4,310 68	
Actual cash expenditures		$48,602 55

STOCKS AND BONDS IN STATEMENT.

	Par value.	Market value.
625 shares Nat. Farmers and Planters Bank..	$ 15,625 00	$28,437 50
960 shares National Bank of Commerce......	14,400 00	16,800 00
400 shares National Union Bank.............	30,000 00	33,400 00
300 shares National Bank of Baltimore.......	30,000 00	43,800 00
440 shares Western National Bank..........	8,800 00	17,160 00
304 shares Merchants National Bank	30,400 00	46,208 00
177 shares Equitable National Bank.........	17,700 00	16,107 00
300 shares National Exchange Bank	30,000 00	39,000 00
605 shares Citizens National Bank..........	6,050 00	12,705 00
152 shares Peoples Bank	3,040 00	2,660 00
108 shares Farmers and Merchants Nat'l Bk.,	4,320 00	6,750 00
335 shares National Marine Bank	10,050 00	13,316 25
86 shares First National Bank	8,600 00	10,685 50
50 shares Augusta National Bank, Va.......	5,000 00	5,500 00
15 shares Shenandoah National Bank, Va...	1,500 00	1,950 00
116 shares National Fire Insurance Co.......	580 00	551 00
80 shares Baltimore Fire Insurance Co.	800 00	1,680 00
330 shares Balto. & Frederick Turnpike Co..	6,600 00	495 00
140 shares Safe Deposit and Trust Co........	14,000 00	35,000 00
200 shares Mercantile Trust and Deposit Co..	10,000 00	22,000 00
375 shares Baltimore Warehouse Co.........	7,500 00	7,687 50
306 shares Mer. & Miners' Transportation Co.	30,600 00	41,310 00
1030 shares B. & O. R. R Co., 1st preferred....	103,000 00	134,930 00
567 shares B. & O. R. R. Co., 2d preferred...	56,700 00	62,370 00
29 shares B. & O. R. R. Co., Wash. Branch..	2,900 00	5,220 00
75 shares South Baltimore Car Co.	7,500 00	5,625 00
700 shares N. Y. Cent. & H. Riv. R. R. Co....	70,000 00	68,950 00
150 shares Consolidated Gas Co.	15,000 00	9,825 00
285 shares Baltimore & Harrisburg R. R. Co.,	14,250 00	8,835 00
Baltimore & Cumberland Valley R. R. bonds...	4,000 00	4,120 00
City of Memphis 6 per cent. bonds.............	16,900 00	16,900 00
Clarendon Water Co. bonds..................	9,000 00	9,090 00
Newark, Somerset & Straitsville R. R. Co. bds.	5,000 00	5,000 00
Maryland Steel Co. bonds	20,000 00	20,000 00
Baltimore Traction Co. 6 per cent. bonds......	32,000 00	33,600 00
Masonic Temple 5 per cent. bonds............	6,000 00	6,180 00
United States 6 per cent. 1895 bonds..........	20,000 00	20,000 00
United States 6 per cent. 1898 bonds..........	30,000 00	32,475 00
United States 4 per cent. 1907 bonds..........	50,000 00	57,250 00
State of Maryland 3.65 per cent. bonds........	100,000 00	102,000 00
State of Maryland 3 per cent. bonds..........	4,000 00	4,000 00
Baltimore 4 per cent. 1904 bonds	63,000 00	65,520 00
Baltimore 4 per cent. 1926 bonds	50,000 00	54,000 00
Baltimore 5 per cent. 1916 bonds	37,100 00	45,262 00

STOCKS AND BONDS IN STATEMENT—Continued.

	Par value.	Market value.
Baltimore 3.65 per cent. 1900 bonds	$83,600 00	$85,063 00
Baltimore 3.50 per cent. 1930 bonds..........	59,200 00	60,976 00
Baltimore 3.50 per cent. 1928 bonds	177,300 00	182,619 00
Baltimore 3.50 per cent. 1940 bonds..........	50,000 00	51,500 00
	$1,372,015 00	$1,554,512 75

Total amount at risk 31st December, 1894.................	$24,027,981 00

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894....................................	$2,489,771 00
Premiums received..	37,507 21
Losses paid	10,863 49
Losses incurred...	7,223 44

Sworn Statement, filed in this Department, of the

BALTIMORE FIRE INSURANCE COMPANY OF BALTIMORE, MD.

Commenced business 1808—Capital stock, $200,000.

WM. C. PENNINGTON, *President.* M. K. BURCH, *Secretary.*

PRINCIPAL OFFICE, S.W. COR. SOUTH AND WATER STS.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate..................................	$ 50,000 00	
Stocks and bonds owned by the company—market value..............................	536,135 00	
Cash in company's office and in bank.........	13,545 74	
Premiums in course of collection............	4,680 79	
Total admitted assets		$604,361 53

ASSETS NOT ADMITTED IN MARYLAND.

Baltimore Fire Insurance Company's stock	$5,324 00	

LIABILITIES.

Losses reported, adjusted and unpaid..........	$ 5,579 77	
Reinsurance reserve required by law..........	92,890 07	
Unpaid dividends to stockholders............	3,704 46	
All other liabilities, as per detailed statement on file..................................	1,170 20	
Gross liabilities, exclusive of capital....		$103,344 50
Surplus as regards policyholders..............		$501,017 03
Capital stock................................		200,000 00
Surplus over capital, including assets not admitted in this State................		$306,341 03

Income During Year.

Cash premiums received	$89,780 10	
Interest on loans and dividends	26,157 37	
From other sources	3,071 18	
Actual cash income		$119,008 65

Expenditures During Year.

Amount paid for losses	$42,420 49	
Cash dividends	29,441 75	
Commissions and brokerage	16,765 35	
Salaries and fees	6,800 00	
Taxes paid	4,116 00	
All other payments and expenses	2,333 51	
Actual cash expenditures		$101,877 10

Stocks and Bonds in Statement.

	Par value.	Market value.
Stocks—		
250 shares National Union Bank	$18,750 00	$20,375 00
332 shares National Mechanics Bank	3,320 00	6,308 00
230 shares National Bank of Baltimore	23,000 00	33,580 00
115 shares Nat'l Farmers & Merchants Bank,	4,600 00	7,015 00
133 shares Nat'l Farmers & Planters Bank	3,325 00	6,384 00
65 shares National Merchants Bank	6,500 00	9,750 00
140 shares National Farmers Bk., Annapolis,	4,200 00	5,880 00
50 shares Safe Deposit and Trust Company,	5,000 00	13,750 00
State of Maryland 3 per cent	9,000 00	9,000 00
City of Baltimore 3½ per cent	20,000 00	20,700 00
City of Baltimore 3¼ per cent	4,000 00	4,000 00
242 shares Baltimore Fire Ins. Co. stock	2,420 00	5,324 00
Bonds—		
Northern Central R. W. gold, 1900	39,000 00	49,200 00
Baltimore & Ohio R. R. 4 per cent	3,000 00	3,060 00
Western Maryland R. R. 6 per ct., 3d guar.	12,000 00	13,200 00
Consolidated Gas Company 6 per cent	20,000 00	23,100 00
N. Y., Chicago & St. Louis R. R. 4 per cent.	8,000 00	8,200 00
Northern Pacific R. R. 6 per cent	24,000 00	27,120 00
Virginia Midland R. R., 3d series	10,000 00	11,425 00
Virginia Midland R. R., 5th series	35,000 00	36,138 00
Ohio & Mississippi R. R. 7 per cent	15,000 00	16,050 00
Charlotte, Col. & Aug. R. R. 5 per cent	10,000 00	10,425 00

STOCKS AND BONDS IN STATEMENT—Continued.

	Par value.	Market value.
Bonds—		
South Side R. R. 6 per cent	$10,000 00	$10,500 00
Wilmington & Weldon R. R. 5 per cent	40,000 00	44,400 00
Savannah, Florida & West. R. R. 6 per cent.	20,000 00	21,000 00
Equitable Gas 6 per cent	19,000 00	21,375 00
Omaha Gas 6 per cent	10,000 00	10,200 00
Consolidation Coal 6 per cent	15,000 00	15,000 00
Virginia & Tennessee R. R. 5 per cent	5,000 00	5,100 00
East Tennessee, Va. & Geo. R. R. 5 per cent.	10,000 00	10,400 00
East Tennessee, Va. & Geo. R. R. 7 per cent.	15,000 00	16,800 00
Sioux City Term. R. R. & Warehouse Co. 6 per cent	5,000 00	5,000 00
Balto. City Pass. R.W. Co. 5 per cent	20,000 00	22,600 00
Missouri, Kansas & Texas R. R. 4 per cent.	10,000 00	8,100 00
Manchester & Augusta R. R. 5 per cent	10,000 00	10,000 00
Lombard Mtge. Loan 6 per cent	1,000 00	1,000 00
	$470,115 00	$541,459 00

Total amount at risk 31st December, 1894 .... $12,752,180 00

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894	$4,969,159 00
Premiums received	40,860 09
Losses paid	20,619 74
Losses incurred	12,120 02

Sworn Statement, filed in this Department, of the

FIREMEN'S INSURANCE COMPANY OF BALTIMORE, MD.

Commenced business 1826—Capital stock, $378,000.

F. E. S. WOLFE, *President*. HARRY L. RIALL, *Secretary*.

PRINCIPAL OFFICE, N. E. COR. SOUTH AND WATER STREETS.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$146,875 00	
Stocks and bonds owned by the company—market value	445,626 60	
Interest due and accrued	7,254 73	
Cash in company's office and in bank	32,978 34	
Premiums in course of collection	13,365 37	
All other assets, as per detailed statement	847 83	
Total admitted assets		$646,947 87

ASSETS NOT ADMITTED IN MARYLAND.

Office furniture, etc	$3,932 52	

LIABILITIES.

Losses reported, adjusted and unpaid	$16,517 71	
Reinsurance reserve required by law	140,492 83	
Unpaid dividends to stockholders	2,079 72	
All other liabilities, as per detailed statement on file	2,956 86	
Gross liabilities, exclusive of capital		$162,047 12
Surplus, as regards policyholders		$484,900 75
Capital stock		378,000 00
Surplus over capital, including assets not admitted in this State		$110,833 27

INCOME DURING YEAR.

Cash premiums received	$216,196 41	
Interest on loans and dividends	17,658 42	
From other sources	5,137 16	
Actual cash income		$238,991 99

Expenditures During Year.

Amount paid for losses	$107,618 99	
Cash dividends	25,751 88	
Commissions and brokerage	49,102 32	
Salaries and fees	10,433 32	
Taxes paid	11,181 32	
All other payments and expenses	11,976 22	
Actual cash expenditures		$216,064 05

Stocks and Bonds in Statement.

	Par value.	Market value.
State of Virginia 3 per cent. bonds, 1932	$16,000 00	$11,680 00
State of Virginia deferred bonds	21,556 00	2,155 60
Baltimore City (Jones Falls) 3 per cent. 1900	10,000 00	9,800 00
Baltimore City (Jones Falls) 3½ per cent., 1900,	50,000 00	51,000 00
Balto. City (Harford Run sewer) 4 p. c., 1904	47,000 00	50,760 00
Balto. City (Harford Run sewer) 4 p. c., 1920	30,000 00	32,700 00
Balto. City (W. M. R. R.) 4 per cent., 1925	20,300 00	22,127 00
100 shares Commercial & Farmers Nat'l Bank,	10,000 00	12,500 00
400 shares National Farmers & Planters Bank,	10,000 00	18,400 00
100 shares Merchants National Bank	10,000 00	15,100 00
160 shares National Bank of Baltimore	16,000 00	23,360 00
808 shares National Mechanics Bank	8,080 00	14,948 00
200 shares Farmers & Merchants Nat'l Bank,	8,000 00	12,400 00
100 shares Peoples Bank	2,000 00	1,800 00
4 shares Equitable National Bank	400 00	380 00
351 shares National Marine Bank	10,530 00	14,040 00
214 shares Western National Bank	4,280 00	8,346 00
100 shares First National Bank	10,000 00	12,400 00
720 shares Citizens National Bank	7,200 00	15,120 00
Pittsb'g & Connellsville R. R. 7 p. c. bonds, 1898	5,000 00	5,450 00
Ohio & Miss. (Springfield Div.) R. R. 7 p. c. 1905	5,000 00	5,550 00
Northern Central R. R. 6 per cent. 1900	5,000 00	5,700 00
Columbus & Cincinnati Midland R. R. 4½ p. c.	5,000 00	4,700 00
Georgia, Carolina & Northern R. R. 5 p. c. 1929	10,000 00	8,600 00
Sioux City Term. R. R. & Warehouse Co. 6 p. c. 1900	10,000 00	9,000 00
Chesapeake Gas Co. 6 p. c. 1900	10,000 00	10,800 00
500 shares Baltimore City Pass. Railway Co.	12,500 00	35,500 00
100 shares Central Railway Co.	5,000 00	7,300 00
100 shares Mercantile Trust & Deposit Co.	5,000 00	11,000 00
50 shares George's Creek Coal & Iron Co.	5,000 00	5,400 00
238 shares German Fire Insurance Co.	2,380 00	4,760 00
50 shares Baltimore Fire Insurance Co.	500 00	1,100 00
200 shares Howard Fire Insurance Co.	1,000 00	1,100 00
100 shares Associated Firemen's Insurance Co.	500 00	650 00
	$373,226 00	$455,626 60

Total amount at risk 31st December, 1894	$25,176,341 00

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894	$7,679,118 75
Premiums received	38,101 41
Losses paid	11,372 44
Losses incurred	6,844 88

Sworn Statement, filed in this Department, of the

GERMAN-AMERICAN FIRE INS. CO. OF BALTIMORE, MD.

Commenced business 1880—Capital stock, $200,000.

MARTIN MEYERDIRCK, *President*. HERMANN KNOLLENBERG, *Secretary*.

PRINCIPAL OFFICE, BALTIMORE ST. AND POST OFFICE AVE.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$ 60,648 39	
Loans on mortgage of real estate	70,985 30	
Stocks and bonds owned by the company—market value	204,981 00	
Interest due and accrued	5,789 43	
Cash in company's office and in bank	7,379 53	
Premiums in course of collection	2,559 46	
Total admitted assets		$352,343 11

ASSETS NOT ADMITTED IN MARYLAND.

Notes secured by company's stock	$775 00	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 959 57	
Reinsurance reserve required by law	37,760 87	
Unpaid dividends to stockholders	620 20	
Gross liabilities, exclusive of capital		$39,340 64
Surplus, as regards policyholders		$313,002 47
Capital stock		200,000 00
Surplus over capital, including assets not admitted in this State		$113,777 47

INCOME DURING YEAR.

Cash premiums received	$45,395 50	
Interest on loans and dividends	14,710 57	
From other sources	2,957 94	
Actual cash income		$63,064 01

Expenditures During Year.

Amount paid for losses	$17,652 37	
Cash dividends	11,826 05	
Commissions and brokerage	6,178 47	
Salaries and fees	4,922 58	
Taxes paid	2,582 99	
All other payments and expenses	2,425 73	
Actual cash expenditures		$45,588 19

Stocks and Bonds in Statement.

	Par value.	Market value.
Pitts. & Conn. 1st R. R. bonds, 7 per cent	$20,000 00	$21,200 00
Wilm., Col. & Aug. R. R. bonds, 6 per cent	10,000 00	11,200 00
Cons. Gas Co. bonds, 6 per cent	5,000 00	5,600 00
Atlantic & Charl. R. R. bonds, 7 per cent	14,000 00	16,100 00
Chesapeake Gas Co. bonds, 6 per cent	9,000 00	9,450 00
Baltimore City Pass. R. W. Co. bonds, 5 per ct.	6,000 00	6,660 00
Columbus & Cin. Mid. R. R. bonds, 4½ per ct.	10,000 00	8,750 00
Baltimore & Ohio R. R. equip. bds., 5 per ct.	5,000 00	5,000 00
B. & O. R. R. Co. stock, 2d prefd., 6 per ct.	10,800 00	11,664 00
Jersey City bonds, 2d prefd., 7 per cent	2,000 00	2,260 00
Virginia Mid. R. R. bonds, 1st, 6 per cent	5,000 00	5,550 00
Columbia & Greenv. 6 per cent	2,000 00	2,060 00
25 shrs. First National Bank stock	2,500 00	3,000 00
22 shrs. Third National Bank stock	2,200 00	1,870 00
347 shrs. National Far. & Planters Bank stock.	8,675 00	15,615 00
225 shrs. Far. and Merchants National Bk. stk.	9,000 00	13,275 00
50 shrs. Commercial & Far. National Bk. stk.	5,000 00	6,000 00
75 shrs. Merchants National Bank stock	7,500 00	10,875 00
50 shrs. Mechanics National Bank stock	500 00	800 00
100 shrs. National Exchange Bank stock	10,000 00	12,800 00
192 shrs. Western National Bank stock	3,840 00	7,296 00
75 shrs. Howard National Bank stock	750 00	750 00
76 shrs. National Bank of Baltimore stock	7,600 00	10,944 00
47 shrs. German Bank stock	4,700 00	4,700 00
100 shrs. Union National Bank stock	7,500 00	8,100 00
10 shrs. Second National Bank stock	1,000 00	1,950 00
84 shrs. German Fire Insurance Co. stock	840 00	1,512 00
	$170,405 00	$204,981 00

Total amount at risk 31st December, 1894 .... $9,402,306 00

Business in Maryland in 1894.

Fire risks written in 1894	$5,725,974 07
Premiums received	36,586 71
Losses paid	15,342 45
Losses incurred	12,188 17

Sworn Statement, filed in this Department, of the

GERMAN FIRE INSURANCE COMPANY OF BALTIMORE, MD.

Commenced business 1865.—Capital stock, $500,000.

ALEXANDER H. SCHULZ, *President*. CHAS. H. KOPPELMAN, *Secretary*.

PRINCIPAL OFFICE, N. E. COR. HOLLIDAY AND BALTIMORE STREETS.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$ 33,425 79	
Loans on mortgage of real estate	225,326 23	
Stocks and bonds owned by the company—market value	844,266 00	
Loans on collaterals	8,000 00	
Cash in company's office and in bank	5,037 26	
Total admitted assets		$1,116,055 28

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policyholders in such States—market value,	$26,500 00	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 5,400 00	
Reinsurance reserve required by law	130,780 88	
Gross liabilities, exclusive of capital		$136,180 80
Surplus, as regards policyholders		$979,874 48
Capital stock		500,000 00
Surplus over capital, including assets not admitted in this State		$506,374 48

INCOME DURING YEAR.

Cash premiums received	$132,365 73	
Interest on loans and dividends	50,455 60	
From other sources	1,807 14	
Actual cash income		$184,628 47

EXPENDITURES DURING YEAR.

Amount paid for losses	$54,100 04	
Cash dividends	50,000 00	
Commissions and brokerage	14,660 41	
Salaries and fees	13,509 50	
Taxes paid	5,359 24	
All other payments and expenses	5,887 42	
Actual cash expenditures		$143,516 61

Stocks and Bonds in Statement.

	Par value.	Market value.
Stocks—		
360 shares German-American Bank of Balto.	$ 36,000 00	$ 41,400 00
150 shares Far. & Merchants National Bank	6,000 00	7,950 00
200 shares Merchants National Bank.......	20,000 00	27,000 00
171 shares First National Bank............	17,100 00	19,494 00
83 shares Third National Bank.............	8,300 00	7,636 00
104 shares Commercial & Far. Nat. Bank....	10,400 00	12,792 00
111 shares National Union Bank............	8,325 00	8,880 00
647 shares National Mechanics Bank.........	6,470 00	8,411 00
373 shares Far. & Planters National Bank...	9,325 00	16,039 00
130 shares National Bank of Baltimore......	13,000 00	18,200 00
707 shares Western National Bank.........	14,140 00	24,038 00
349 shares Citizens National Bank..........	3,490 00	6,631 00
67 shares National Exchange Bank.........	6,700 00	8,375 00
150 shares National Marine Bank............	4,500 00	5,100 00
790 shares German Bank of Baltimore.......	79,000 00	79,030 00
50 shares Second National Bank...........	5,000 00	8,750 00
Bonds—		
Wilm., Columbia & Augusta R. R., 1910....	11,000 00	12,540 00
Wilmington & Weldon R. R., 1935.........	10,000 00	10,600 00
Northern Central R.W. cons., 1925..........	7,000 00	7,280 00
Ohio & Miss. R. R. (Springf. Div.) 1905......	20,000 00	21,000 00
West Shore R. R., 2361....................	20,000 00	20,200 00
Petersburgh R. R., "A," 1926.....	11,000 00	11,770 00
Ohio & Miss. 2d mtge., 1911................	15,000 00	17,100 00
Virginia Midland R. R., 2d, 1911...........	10,000 00	11,000 00
Atlanta & Charlotte Air Line, 1907..........	5,000 00	5,750 00
Baltimore & Harrisburg R. R., 1936.........	5,000 00	5,200 00
Richmond & Petersburg R. R. Co., 1915 ...	5,000 00	6,000 00
Charlotte, Columbia & Augusta R. R., 1909..	8,000 00	8,240 00
W. Va. Central & Pittsburg R.W., 1911.....	25,000 00	26,250 00
Northern Central R.W., "B," 1926.........	5,000 00	5,400 00
Piedmont & Cumberland, 1st mtg., 1911.....	10,000 00	10,000 00
Savannah, Americus & Montg. 1st mtg., 1919	10,000 00	5,000 00
Petersburg R. R., "B," 1926...............	5,000 00	5,250 00
Baltimore & Potomac Tunnel, 1911.........	5,000 00	5,750 00
Staten Island Rapid Transit, 1926	10,000 00	10,000 00
Southern Railway Company preferred......	......	600 00
Southern Railway Company 1st mtg., 1994..	10,000 00	8,800 00
North Carolina State, 1919.......	10,000 00	11,800 00
Norfolk City Water, 1901.................	3,000 00	3,600 00
Baltimore City stock, W. M. R. R., 1902....	21,000 00	24,150 00
Cincinnati City, 1905.....................	5,000 00	5,100 00
Richmond, Va., City, 1920.................	26,500 00	26,500 00
State of Maryland stock..................	2,000 00	2,000 00
Portsmouth, Va., City, 1910, 1920..........	10,000 00	10,000 00

STOCKS AND BONDS IN STATEMENT.—Continued.

Bonds—

	Par value.	Market value.
San Antonio, Texas, Imp., 1929	$10,000 00	$10,000 00
West Knoxville Genl. Imp., 1919	3,000 00	3,300 00
Asheville, N. C., City, 1918	10,000 00	10,400 00
Jefferson Co., Ala., Court House, 1919	15,000 00	17,250 00
Winchester, Va., City, 1920	5,000 00	5,100 00
Fort Worth, Texas, City, 1920	5,000 00	5,000 00
Fort Worth, Texas, Gold, 1940	10,000 00	10,000 00
Charlotte City, N. C., 1920	10,000 00	10,300 00
Winston, N. C., Gold, 1910	10,000 00	10,000 00
Baltimore City stock, Water Loan, 1916	8,700 00	10,266 00
Baltimore City stock, Funding Loan, 1916	1,800 00	2,124 00
Salt Lake City, 1901, 1911	15,000 00	15,300 00
State of South Carolina, 1933	5,000 00	5,000 00
Cumberland City, Gold, 1923	5,000 00	5,000 00
Long Island City Imp., 1914	5,000 00	5,100 00
City of Charleston, S. C., 1924	5,000 00	5,200 00
Galveston, Texas, Limited Debt Bds., 193.4	9,000 00	9,200 00
Jersey City Assess. Gold Bds., 1924	10,000 00	11,000 00
Baltimore City Pass. Railway Co. stock	18,750 00	45,000 00
Consolidated Gas Co	15,000 00	16,500 00
Maryland Life Ins. Co	2,000 00	2,500 00
Central Pass. Railway Co	1,000 00	1,000 00
Baltimore Trust & Guarantee Co	5,000 00	6,250 00
Baltimore City Pass. Railway Co	10,000 00	10,250 00
Baltimore Traction Co., N. B. Div	12,000 00	12,000 00
Merchants & Mechanics Per. B. and L. Co	3,500 00	3,150 00
Mercantile Trust & Deposit Co	10,000 00	10,000 00
Maryland Trust Co	4,000 00	4,000 00
Merchants & Miners Transp. Co	10,000 00	14,000 00
	$766,000 00	$870,766 00

Total amount at risk 31st December, 1894 .... $33,867,986 00

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894	$20,421,662 00
Premiums received	130,756 15
Losses paid	52,050 27
Losses incurred	50,250 27

Sworn Statement, filed in this Department, of the

HOME FIRE INSURANCE COMPANY OF BALTIMORE, MD.

Commenced business 1867—Capital stock, $100,000.

G. HARLAN WILLIAMS, *President*. HOWARD T. WILLIAMS, *Secretary*.

PRINCIPAL OFFICE, 8 SOUTH STREET.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$ 1,000 00	
Loans on mortgage of real estate	10,000 00	
Stocks and bonds owned by the company—market value	223,279 00	
Interest due and accrued	84 13	
Cash in company's office and in bank	3,389 53	
Premiums in course of collection	2,827 93	
All other assets, as per detailed statement	30 00	
Total admitted assets		$240,610 59

LIABILITIES.

Losses reported, adjusted and unpaid	$ 9,983 13	
Reinsurance reserve required by law	48,362 77	
Unpaid dividends to stockholders	632 50	
All other liabilities, as per detailed statement on file	6,209 00	
Gross liabilities, exclusive of capital		$65,187 40
Surplus, as regards policyholders		$175,423 19
Capital stock		100,000 00
Surplus over capital		$75,423 19

INCOME DURING YEAR.

Cash premiums received	$64,940 87	
Interest on mortgages	510 50	
Interest on loans and dividends	9,439 79	
Actual cash income		$74,891 16

EXPENDITURES DURING YEAR.

Amount paid for losses	$54,369 81	
Cash dividends	9,987 50	
Commissions and brokerage	11,802 55	
Salaries and fees	6,700 00	
Taxes paid	466 36	
All other payments and expenses	3;184 09	
Actual cash expenditures		$86,510 31

Stocks and Bonds in Statement.

	Par value.	Market value.
Western Md. R. R. bonds endorsed by city....	$ 5,000 00	$ 5,600 00
City of Cincinnati bonds....................	2,000 00	2,440 00
New Orleans Gaslight Company bonds........	6,000 00	6,150 00
City of St. Joseph bonds....................	15,000 00	16,425 00
Savannah & Western R. R. bonds	12,000 00	6,960 00
Georgia, Carolina and Nor. R. R. bonds	6,000 00	5,250 00
Virginia Midland R. R. bonds................	15,000 00	15,450 00
Georgia Pacific R. R. bonds	10,000 00	11,250 00
Frederick City R. R. bonds	10,000 00	10,000 00
Phila. & Reading R. R. bonds...	13.000 00	9,490 00
Cape Fear and Yadkin Valley R. R. bonds....	5,000 00	3,100 00
Baltimore Traction Co. bonds	6,000 00	6,360 00
Safe Deposit and Trust Co. stock.............	3,000 00	7,800 00
Maryland Life Insurance Co. stock	3,400 00	3,740 00
Baltimore City stock, 1916..................	25,000 00	30,500 00
Baltimore City stock, 1900	5,000 00	5,600 00
200 shares National Bank of Commerce.......	3,000 00	3,500 00
50 shares Com'l & Farmers' National Bank ..	5,000 00	6,250 00
346 shares National Farmers & Planters Bank,	8,650 00	16,262 00
50 shares First National Bank.......	5,000 00	6,100 00
116 shares National Bank of Baltimore	11,600 00	17,168 00
223 shares Western National Bank	4,460 00	8,474 00
26 shares Drovers & Mechanics National Bk.,	2,600 00	4,160 00
250 shares Citizens National Bank............	2,500 00	5,250 00
160 shares Farmers & Merchants National Bk.,	6,400 00	10,000 00
	$190,610 00	$223,279 00

Total amount at risk 31st December, 1894	$9,321,206 00

Business in Maryland in 1894.

Fire risks written in 1894................................	$3,874,939 00
Premiums received......................................	29,745 36
Losses paid	13,071 01
Losses incurred...	7,210 17

Sworn Statement, filed in this Department, of the

HOWARD FIRE INSURANCE COMPANY OF BALTIMORE, MD.

Commenced business 1856—Capital stock, $185,000.

WILLIAM ORTWINE, *President*. EDWARD W. THOMPSON, *Secretary*.

PRINCIPAL OFFICE, SOUTH AND WATER STREETS.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$ 49,412 50	
Loans on mortgage of real estate	53,800 00	
Stocks and bonds owned by the company—market value	172,649 00	
Interest due and accrued	1,694 74	
Cash in company's office and in bank	7,206 34	
All other assets, as per detailed statement	955 41	
Total admitted assets		$285,717 99

LIABILITIES.

Losses reported, adjusted and unpaid	$ 700 00	
Reinsurance reserve required by law	25,395 61	
Unpaid dividends to stockholders	2,052 60	
Gross liabilities, exclusive of capital		$28,148 21
Surplus, as regards policyholders		$257,569 78
Capital stock		185,000 00
Surplus over capital		$72,569 78

INCOME DURING YEAR.

Cash premiums received	$27,109 31	
Interest on loans and dividends	12,499 83	
From other sources	499 72	
Actual cash income		$40,108 86

EXPENDITURES DURING YEAR.

Amount paid for losses	$14,785 66	
Cash dividends	10,881 80	
Commissions and brokerage	2,263 25	
Salaries and fees	4,900 00	
Taxes paid	2,900 64	
All other payments and expenses	2,593 35	
Actual cash expenditures		$38,324 70

Stocks and Bonds in Statement.

	Par value.	Market value.
Baltimore City stock, 1930	$ 5,200 00	$ 5,434 00
Baltimore City stock, 1900	5,000 00	5,400 00
Maryland State stock, 3 per cent	2,000 00	2,000 00
50 shares National Howard Bank stock	500 00	600 00
625 shares National Mechanics Bank stock	6,250 00	11,875 00
100 shares Western National Bank stock	2,000 00	4,000 00
200 shares National Bank of Commerce stock,	3,000 00	3,500 00
100 shares Commercial & Far. Nat. Bank stk.	10,000 00	12,500 00
Western Maryland R. R. bonds (guar., city)	5,000 00	5,600 00
Baltimore & Ohio R. R. bonds, 4 per cent	5,000 00	5,150 00
Pitts. & Connellsville R. R. bonds, 7 per cent	8,000 00	8,800 00
Louisville City bonds, 7 per cent., 1903	5,000 00	5,925 00
Louisville Water Co. bonds, 6 per cent., 1906	5,000 00	5,900 00
Northern Central R.W. bonds, 6 per cent.,1900,	10,000 00	11,400 00
Northern Central R.W. bonds, 5 per cent., 1926	5,000 00	5,750 00
Union R. R. bonds, 1895	10,000 00	10,300 00
Consolidated Gas Co. bonds, 1915	10,000 00	11,800 00
Virginia Midland Railway bonds, 5th	5,000 00	5,225 00
Geor., Caro. & Northern R. R. bonds, 1929	5,000 00	4,500 00
West Va. Central & Pitts. R. R. bonds, 1911	3,000 00	3,240 00
Cape Fear & Yadkin Valley R. R. bonds, 1916	3,000 00	2,100 00
Baltimore City Pass. R.W. bonds	5,000 00	5,650 00
Potomac Valley R. R. bonds	6,000 00	5,760 00
Western North Carolina R. R. bonds	5,000 00	5,750 00
100 shares N. Y. Central & H. R. R. R. bonds.	10,000 00	10,000 00
210 shares Northern Central R. R. stock	10,500 00	14,490 00
	$149,450 00	$172,649 00

Total amount at risk 31st December, 1894 .... $6,067,040 00

Business in Maryland in 1894.

Fire risks written in 1894	$3,682,577 00
Premiums received	25,978 58
Losses paid	14,785 66
Losses incurred	5,717 32

Sworn Statement, filed in this Department, of the

MERCHANTS AND MANUFACTURERS FIRE LLOYDS OF BALTIMORE, MD.

Commenced business 1894—Capital stock, $100,000.

J. RAMSAY BARRY, *Attorney and General Manager.*

W. T. DIXON, *Treasurer of the Advisory Board.*

PRINCIPAL OFFICE, EQUITABLE BUILDING.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Stocks and bonds owned by the company—market value	$102,835 72	
Loans on collaterals	1,666 67	
Cash in company's office and in bank	10,795 83	
Premiums in course of collection	5,028 93	
Total admitted assets		$120,327 15

ASSETS NOT ADMITTED IN MARYLAND.

Office furniture and equipments	$612 75	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 437 25	
Reinsurance reserve required by law	12,338 32	
All other liabilities, as per detailed statement on file	240 05	
Gross liabilities, exclusive of capital		$13,015 62
Surplus, as regards policyholders		$107,311 53
Capital stock		100,000 00
Surplus over capital, including assets not admitted in this State		$7,924 28

INCOME DURING YEAR.

Cash premiums received	$18,628 87	
Interest on loans and dividends	6,693 70	
Actual cash income		$25,322 57

EXPENDITURES DURING YEAR.

Amount paid for losses	$ 22 34	
Commissions and brokerage	1,420 41	
Salaries and fees	4,397 87	
All other payments and expenses	3,811 21	
Actual cash expenditures		$9,651 83

STOCKS AND BONDS IN STATEMENT.

	Par value.	Market value.
City of Balto. (Western Md.) reg. 6 p. c. 1900..	$80,000 00	$89,200 00
City of Balto. pub. imp. 3½ per cent, 1940 loan..	13,300 00	13,635 72
	$93,300 00	$102,835 72

Total amount at risk 31st December, 1894	$2,501,665 00

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894	$3,110,070 00
Premiums received	19,148 02
Losses paid	22 34
Losses incurred	22 34

Sworn Statement, filed in this Department, of the

MARYLAND FIRE INSURANCE CO. OF BALTIMORE, MD.

Commenced business 1859—Capital stock, $100,000.

WILLIAM R. BARRY, *President.* JOHN M. BECK, *Secretary.*

PRINCIPAL OFFICE, WATER STREET AND POST OFFICE AVE.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$85,000 00	
Loans on mortgage of real estate	8,500 00	
Stocks and bonds owned by the company—market value	49,850 00	
Interest due and accrued	9 44	
Cash in company's office and in bank	4,220 67	
Premiums in course of collection	2,932 51	
All other assets, as per detailed statement	685 84	
Total admitted assets		$151,198 46

LIABILITIES.

Losses reported, adjusted and unpaid	$ 4,553 71	
Reinsurance reserve required by law	26,576 53	
Unpaid dividends to stockholders	180 30	
All other liabilities, as per detailed statement on file	539 79	
Gross liabilities, exclusive of capital		$31,850 3
Surplus, as regards policyholders		$119,348 13
Capital stock		100,000 0
Surplus over capital		$19,348 13

Income During Year.

Cash premiums received	$42,475 96	
Interest on mortgages	531 25	
Interest on loans and dividends	2,636 05	
From other sources	3,549 15	
Actual cash income		$49,192 41

Expenditures During Year.

Amount paid for losses	$30,965 22	
Cash dividends	5,995 50	
Commissions and brokerage	9,019 90	
Salaries and fees	5,376 00	
Taxes paid	1,589 90	
All other payments and expenses	1,136 60	
Actual cash expenditures		$54,083 12

Stocks and Bonds in Statement.

	Par value.	Market value.
Northern Central Railway gold bonds of 1900,	$10,000 00	$11,300 00
Consol'd Gas Co. of Balto. City 6 p. c. bonds	10,000 00	11,800 00
State of North Carolina 6 per cent. bonds	5,000 00	6,300 00
Frederick City, Md., 4 per cent. bonds	6,000 00	6,240 00
Central Railway Co. 1st mortgage bonds	5,000 00	5,550 00
Georgia Pacific Railway Co. 1st mtge. bonds	5,000 00	5,600 00
28 shares Nat'l Far. & Planters Bank of Balto.,	700 00	1,260 00
8 shares Merchants & Mechanics Permanent Building & Loan Co. of Balto	2,000 00	1,800 00
	$43,700 00	$49,850 00

Total amount at risk 31st December, 1894 .... $5,052,314 00

Business in Maryland in 1894.

Fire risks written in 1894	$2,104,375 00
Premiums received	16,407 35
Losses paid	11,750 85
Losses incurred	9,080 22

Sworn Statement, filed in this Department, of the

NATIONAL FIRE INSURANCE COMPANY OF BALTIMORE, MD.

Commenced business 1850—Capital stock, $100,000.

WILLIAM C. JENNESS, *President.* GEO. E. TAYLOR, *Secretary.*

PRINCIPAL OFFICE, HOLLIDAY AND WATER STS.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$55,000 00	
Stocks and bonds owned by the company—market value	95,060 00	
Interest due and accrued	2,085 62	
Cash in company's office and in bank	1,881 35	
Premiums in course of collection	1,000 04	
All other assets, as per detailed statement	2,486 09	
Total admitted assets		$157,513 10

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policyholders in such States—market value	$11,020 00	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 4,293 40	
Reinsurance reserve required by law	20,538 17	
Unpaid dividends to stockholders	231 25	
Gross liabilities, exclusive of capital		$25,061 82
Surplus, as regards policyholders		$132,451 28
Capital stock		100,000 00
Surplus over capital, including assets not admitted in this State		$43,471 28

INCOME DURING YEAR.

Cash premiums received	$22,867 86	
Interest on mortgages	5,191 32	
From other sources	956 06	
Actual cash income		$29,015 24

EXPENDITURES DURING YEAR.

Amount paid for losses	$11,135 23	
Cash dividends	5,943 19	
Commissions and brokerage	3,647 32	
Salaries and fees	3,526 00	
Taxes paid	1,960 30	
All other payments and expenses	1,759 09	
Actual cash expenditures		$27,971 13

STOCKS AND BONDS IN STATEMENT.

	Par value.	Market value.
Bonds—		
Western Maryland R. R. 6 per cent	$10,000 00	$11,000 00
City of Dallas, Texas, 5 per cent	5,000 00	5,000 00
City of Chattanooga, Tenn., 5 per cent	5,000 00	5,000 00
State of Maryland 3 per cent. expt	4,000 00	3,960 00
State of Maryland 3.65 per cent	2,500 00	2,550 00
Western N. Carolina R. R. 6 per cent	5,000 00	5,600 00
State of North Carolina 6 per cent	4,000 00	5,040 00
City of Richmond 4 per cent	10,000 00	10,000 00
City of Lynchburg, Va., 5 per cent	10,000 00	10,200 00
Balto. City Pass. R.W. Co. 5 per cent	5,000 00	5,650 00
W. Va. Central & Pitts. R. R. 6 per cent	5,000 00	5,250 00
State of North Carolina 4 per cent	2,000 00	2,020 00
Consolidated Gas Co. 6 per cent	2,000 00	2,300 00
Stocks—		
First National Bank	4,000 00	4,920 00
Third National Bank	2,000 00	1,700 00
National Bank of Baltimore	2,500 00	3,600 00
Merchants National Bank	4,000 00	6,000 00
National Mechanics Bank	4,250 00	7,650 00
National Farmers and Planters Bank	2,000 00	3,640 00
Citizens National Bank	2,500 00	5,000 00
	$90,750 00	$106,080 00

Total amount at risk 31st December, 1894 .... $4,087,714 00

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894	$1,880,675 00
Premiums received	12,446 67
Losses paid	6,517 79
Losses incurred	7,822 26

Sworn Statement, filed in this Department, of the

OLD TOWN FIRE INSURANCE COMPANY OF BALTIMORE, MD.

Commenced business 1885—Capital stock, $100,000.

CHARLES W. HATTER, *President*. JAMES M. WARWICK, *Secretary*.

PRINCIPAL OFFICE, 356 N. GAY STREET.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$15,900 00	
Loans on mortgage of real estate	50,357 49	
Stocks and bonds owned by the company—market value	66,311 20	
Interest due and accrued	2,409 08	
Cash in company's office and in bank	272 10	
Premiums in course of collection	418 08	
All other assets, as per detailed statement	125 00	
Total admitted assets		$135,792 95

LIABILITIES.

Reinsurance reserve required by law	$8,003 01	
Unpaid dividends to stockholders	700 00	
Gross liabilities, exclusive of capital		$8,703 01
Surplus, as regards policyholders		$127,089 94
Capital stock		100,000 00
Surplus over capital		$27,089 94

INCOME DURING YEAR.

Cash premiums received	$9,155 53	
Interest on mortgages	2,765 84	
Interest on loans and dividends	2,993 43	
From other sources	1,234 43	
Actual cash income		$16,149 23

EXPENDITURES DURING YEAR.

Amount paid for losses	$3,064 06	
Cash dividends	5,300 00	
Commissions and brokerage	639 29	
Salaries and fees	3,383 75	
Taxes paid	776 68	
All other payments and expenses	1,134 22	
Actual cash expenditures		$14,298 00

STOCKS AND BONDS IN STATEMENT.

	Par value.	Market value.
15 shares German Fire Ins. Co.'s stock.......	$ 150 00	$ 266 25
100 shares Baltimore Fire Ins. Co.'s stock.....	1,000 00	2,270 00
100 shares Home Fire Ins. Co.'s stock.........	1,000 00	1,600 00
100 shares Asso. Firemen's Ins. Co.'s stock....	500 00	647 05
50 shares National Bank of Baltimore.......	5,000 00	7,238 50
100 shares Nat'l Union Bank of Maryland....	7,500 00	8,098 60
200 shares Howard National Bank............	2,000 00	2,098 80
50 shares Merchants National Bank....	5,000 00	7,290 00
9 shares German-American National Bank..	900 00	1,055 00
150 shares Western National Bank...........	3,000 00	5,741 50
220 shares Farmers and Planters Nat'l Bank..	5,500 00	10,326 50
30 shares Equitable National Bank..........	3,000 00	2,919 00
100 shares Farmers and Merchants Nat'l Bank.	4,000 00	6,050 00
15 shares National Exchange Bank..........	1,500 00	1,940 00
50 shares Commercial and Farms. Nat. Bank.	5,000 00	6,200 00
130 shares Old Town Bank..................	1,300 00	2,570 00
	$46,350 00	$66,311 20

Total amount at risk 31st December, 1894.................	$2,733,427 00

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894..................................	$1,901,099 00
Premiums received.................................. ...	10,300 04
Losses paid..........................	3,064 06
Losses incurred..	3,064 06

Sworn Statement, filed in this Department, of the

PEABODY FIRE INSURANCE COMPANY OF BALTIMORE, MD.

Commenced business 1862—Capital stock, $127,500.

THOMAS I. CAREY, *President*. RICHARD B. POST, *Secretary*.

PRINCIPAL OFFICE, 415 WATER STREET.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate..................................	$ 35,228 44	
Stocks and bonds owned by the company—market value..............................	418,537 25	
Interest due and accrued.....................	8,520 18	
Cash in company's office and in bank.........	5,059 65	
Premiums in course of collection.............	2,143 11	
All other assets, as per detailed statement.....	436 66	
Total admitted assets............		$469,925 29

Liabilities.

Losses reported, adjusted and unpaid..........	$ 1,525 00	
Reinsurance required by law................	32,309 26	
Gross liabilities, exclusive of capital....		$33,834 26
Surplus, as regards policyholders............		$436,091 03
Capital stock..............................		127,500 00
Surplus over capital...................		$308,591 03

Income During Year.

Cash premiums received.....................	$29,366 66	
Interest on loans and dividends..............	21,055 81	
From other sources	3,365 94	
Actual cash income		$53,788 41

Expenditures During Year.

Amount paid for losses......................	$23,116 55	
Cash dividends.............................	13,452 28	
Commissions and brokerage..................	3,113 68	
Salaries and fees...........................	7,299 96	
Taxes paid..................................	3,096 67	
All other payments and expenses............	3,947 74	
Actual cash expenditures..............		$54,026 88

Stocks and Bonds in Statement.

	Par value.	Market value
St. Paul, Minneapolis & Manitoba bonds	$ 6,000 00	$ 6,667 50
Baltimore & Ohio 2d preferred stock..........	25,000 00	26,750 00
Consolidated Gas Company bonds............	25,000 00	28,750 00
North. Pacific R. R. Co. bonds................	26,000 00	29,250 00
Cleveland, Col., Cin. & Ind. bonds............	10,000 00	12,225 00
Baltimore & Ohio Car Trust bonds............	10,000 00	10,000 00
Georgia Pacific 1st mtg. bonds................	12,000 00	13,080 00
Wisconsin Central R. R. Co. bonds...........	15,000 00	7,593 75
Western Union Tel. Co. bonds................	13,000 00	13,780 00
Baltimore & Ohio Southwestern bonds........	19,000 00	20,330 00
Georgia, Carolina & Northern bonds..........	12,000 00	10,080 00
Sioux City Terminal bonds..................	12,000 00	6,000 00
Chicago, Rock Island & Pacific bonds........	20,000 00	20,100 00
Columbus Water bonds......................	15,000 00	11,250 00
Newark, Susquehanna & Western bonds......	10,000 00	10,000 00
Staten Island Rapid Transit bonds............	10,000 00	10,000 00
40 shares Farmers & Planters Bank..........	1,000 00	1,800 00
Virginia Midland R. R. Co. bonds, 5th series..	43,000 00	44.397 50

STOCKS AND BONDS IN STATEMENT—Continued.

	Par value.	Market value.
Texas Pacific R. R. Co. bonds, 2d mtg........	$ 6,000 00	$ 1,290 00
Philadelphia, Wilmington & Baltimore bonds.	18,000 00	19,665 00
Norfolk & Carolina bonds....................	5,000 00	5,100 00
Newark, Somerset & Straitsville bonds........	3,000 00	3,000 00
Chicago, Burlington & Quincy bonds	20,000 00	19.975 00
Wabash R. R. Co. bonds, 1st mtg.............	10,000 00	10,500 00
Akron & Chicago Junction bonds............	11,000 00	11,000 00
Baltimore & Ohio Belt Line bonds...........	6,000 00	6 060 00
Central Railway Co. bonds..................	7,000·00	7,700 00
Washington City & Point Lookout bonds.....	6,000 00	6,000 00
National Water Supply bonds.................	15,000 00	11,250 00
Union Pacific, Denver & Gulf R. R. bonds....	10,000 00	3,800 00
Texas & Pacific R. R. bonds, 1st mtg.........	6,000 00	5,160 00
North Pacific R. R. consols, 5 per cent. bonds.	6,000 00	1,440 00
New York, Ontario & Western R. R. bonds...	6,000 00	6,630 00
City & Suburban R.W. Co. bonds............	5,000 00	5,387 50
40 shares First National Bank of Baltimore...	4,000 00	4,880 00
53 shares Commercial & Far. Bank of Balto...	5,300 00	6,360 00
6 shares Southern R.W. Co. stock, pfd........	600 00	186 00
North. Pacific R. R. bond....................	1,000 00	1,100 00
	$434,900 00	$418,537 25

Total amount at risk 31st December, 1894.................. $6,558,869 00

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894.................................	**$3,515,412 00**
Premiums received......................................	**27,291 36**
Losses paid...	**23,177 22**
Losses incurred..	**24,027 22**

Abstracts B.

Mutual Fire Insurance Companies of Maryland.

Abstracts compiled from the Annual Statements of the Mutual Fire Insurance Companies of the State of Maryland, Showing their condition December 31, 1894.

Sworn Statement, filed in this Department. of the

MUTUAL FIRE INSURANCE COMPANY OF BALTIMORE, MD.

Commenced business 1886.

FRANK SLINGLUFF, *President*. WILLIAM HENRY PURCELL, *Secretary*.

PRINCIPAL OFFICE, EQUITABLE BUILDING.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Stocks and bonds owned by the company—market value	$38,480 00	
Interest due and accrued	600 83	
Cash in company's office and in bank	8,529 37	
Premiums in course of collection	2,074 35	
Premium obligations in force......$302,849 40		
Total cash assets		$49,684 55

ASSETS NOT ADMITTED IN MARYLAND.

Office furniture	$300 00	

LIABILITIES.

Premium obligations in force.......$302,849 40		
Surplus as regards policyholders		$49,684 55

INCOME DURING YEAR.

Cash premiums received	$64,091 49	
Interest on bonds	914 56	
Actual cash income		$65,006 05

EXPENDITURES DURING YEAR.

Amount paid for losses	$11,723 47	
Cash returned during the year to members who have discontinued their policies	5,548 79	
Interest paid	150 42	
Salaries and fees	4,630 50	
Taxes paid	65 23	
Amount paid for rent	632 50	
Cash dividends paid under expired policies	24,402 56	
Scrip redeemed in cash during the year	21 50	
All other payments and expenses	2,845 68	
Actual cash expenditures		$50,020 65

STOCKS AND BONDS IN STATEMENT.

	Par value.	Market value.
Baltimore City 3½ per cent. stock, 1928	$28,000 00	$29,120 00
Baltimore City 3½ per cent. stock, 1900	4,000 00	4,160 00
Baltimore City 3½ per cent. stock, 1930	5,000 00	5,200 00
	$37,000 00	$38,480 00

Total amount at risk 31st December, 1894	$5,719,619 00

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894	$421,660 00
Premiums received	5,376 66
Losses paid	4,937 73
Losses incurred	none.

Sworn Statement, filed in this Department, of the

MUTUAL FIRE INSURANCE COMPANY IN BALTIMORE CO., MD.

Commenced business 1850.

THOMAS H. MATTHEWS, *President*. FRANCIS SHRIVER, *Secretary*.

PRINCIPAL OFFICE, 304 E. LEXINGTON ST., BALTIMORE.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Unpaid assessments	$22,948 14	
Stocks and bonds owned by the company—market value	14,288 00	
Interest due and accrued	663 50	
Cash in company's office and in bank	1,421 40	
Premium notes in force $382,469 09		
All other assets, as per detailed statement	1,000 00	
Total cash assets		$40,321 04

LIABILITIES.

Losses reported, adjusted and unpaid	$ 430 00	
Premium notes in force $382,469 09		
Borrowed money	34,700 00	
Gross liabilities		$35,130 00
Surplus as regards policyholders		$5,191 04

INCOME DURING YEAR.

Cash premiums received	$16,900 52	
Interest on stocks	725 27	
Borrowed money	25 357 63	
From other sources	25 00	
Actual cash income		$43,008 42

EXPENDITURES DURING YEAR.

Amount paid for losses	$14,034 53	
Interest on borrowed money	663 50	
Rent	200 00	
Salaries and fees	2,552 00	
Notes paid	23,850 00	
All other payments and expenses	947 72	
Actual cash expenditures		$42,247 75

STOCKS AND BONDS IN STATEMENT.

	Par value.	Market value.
200 shares National Mechanics Bank	$2,600 00	$3,600 00
35 shares National Union Bank	2,625 00	3,028 00
25 shares Third National Bank	2,500 00	2,300 00
20 shares Commercial & Farmers Nat'l Bank,	2,000 00	2,680 00
20 shares National Exchange Bank	2,000 00	2,680 00
	$11,125 00	$14,288 00

Total amount at risk 31st December, 1894 .... $5,478,950 00

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894	$776,784 00
Premiums received	16,900 00
Losses paid	14,034 53

Sworn Statement, filed in this Department, of the

MUTUAL FIRE INSURANCE COMPANY OF CALVERT CO., MD.

Commenced business 1866.

JOHN P. BRISCOE, *President.* JOHN B. GRAY, *Secretary.*

PRINCIPAL OFFICE, PRINCE FREDERICK.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Loans on mortgage of real estate	$3,240 00	
Stocks and bonds owned by the company—market value	4,512 00	
Loans on collaterals	3,925 18	
Interest due and accrued	334 67	
Cash in company's office and in bank	760 25	
Premium notes in force $14,045 67		
Total cash assets		$12,772 10

LIABILITIES.

Losses reported, adjusted and unpaid	$300 00	
Premium notes in force $14,045 67		
Gross liabilities		$300 00
Surplus as regards policyholders		$12,472 10

INCOME DURING YEAR.

Cash premiums received	$602 96	
Interest on mortgages	2,613 16	
From other sources	66 16	
Actual cash income		$3,282 28

EXPENDITURES DURING YEAR.

Amount paid for losses	$ 638 00	
Cash returned during the year to members who have discontinued their policies	1 08	
Salaries and fees	301 00	
Invested in county certificates	1,456 80	
All other payments and expenses	125 15	
Actual cash expenditures		$2,522 03

STOCKS AND BONDS IN STATEMENT.

	Par value.	Market value.
251 shares National Mechanics Bank of Balto..	$2,510 00	$3,765 00
9 shares National Union Bank of Balto.. ...	675 00	747 00
	$3,185 00	$4,512 00

Total amount at risk 31st December, 1894.................... $228,006 88

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894.	$41,252 25
Premiums received	602 96
Losses paid	638 00

Sworn Statement, filed in this Department, of the

FARMERS MUTUAL FIRE INSURANCE CO. OF DUG HILL, CARROLL COUNTY, MD.

Commenced business 1870.

P. H. L. MYERS, *President.* JOHN R. STREVIG, *Secretary.*

PRINCIPAL OFFICE, MANCHESTER.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$ 500 00	
Unpaid assessments	8,700 00	
Cash in company's office and in bank	302 19	
Premiums in course of collection	154 19	
Premium notes in force...........$309,066 00		
All other assets, as per detailed statement.....	150 00	
Total cash assets		$9,806 38

LIABILITIES.

Losses reported, adjusted and unpaid	$3,444 82	
Premium notes in force...........$309,066 00		
Borrowed money	5,300 00	
Gross liabilities		$8,744 82
Surplus as regards policyholders		$1,061 56

INCOME DURING YEAR.

Cash premiums received	$ 193 58	
Assessments	1,797 94	
Borrowed money	5,500 00	
From other sources	407 20	
Actual cash income		$7,898 72

Expenditures During Year.

Amount paid for losses	$8,695 19	
Cash returned to members who have discontinued their policies	1 25	
Interest on borrowed money	203 00	
Salaries and fees	796 44	
Taxes paid	6 55	
All other payments and expenses	175 53	
Actual cash expenditures		$9,877 96

Total amount at risk 31st December, 1894	$3,863,325 00

Business in Maryland in 1894.

Fire risks written in 1894	$722,925 00
Premiums and assessments received	1,991 52
Losses paid	8,695 19
Losses incurred	9,956 51

Sworn Statement, filed in this Department, of the

MUTUAL FIRE INSURANCE COMPANY OF CARROLL CO., MD.

Commenced business 1870.

Dr. J. W. Hering, *President*. Richard Manning, *Secretary*.

Principal Office, Westminster.

Summary of Assets 17th December, 1894.

Real estate	$ 2,935 00	
Stocks and bonds owned by the company—market value	17,750 00	
Cash in company's office and in bank	1,599 72	
Premium notes in force $242,464 00		
Total cash assets		$22,284 72

Liabilities.

Losses reported, adjusted and unpaid	$3,900 00	
Premium notes in force $242,464 00		
Gross liabilities		$3,900 00
Surplus as regards policyholders		$18,384 72

INCOME DURING YEAR.

Cash premiums received	$7,152 60	
Interest on bonds	704 23	
Borrowed money	1,181 20	
From other sources	34 49	
Actual cash income		$9,072 52

EXPENDITURES DURING YEAR.

Amount paid for losses	$1,719 81	
Commissions to agents	153 84	
Salaries and fees	1,184 49	
Taxes paid	89 00	
Paid for bank stock	3,489 00	
All other payments and expenses	836 66	
Actual cash expenditures		$7,472 80

STOCKS AND BONDS IN STATEMENT.

	Par value.	Market value.
N. Pacific R. R. 2d mtg. bond	$3,000 00	$2,595 00
N. Pacific R. R. 3d mtg. bond	1,000 00	555 00
Ohio & Miss. R. R., Springfield Div	2,000 00	2,180 00
Georgia Pacific R. R. 2d mtg., 5	4,000 00	1.600 00
Westminster Water bonds	1,000 00	1,100 00
8 shares stock Third Natl. Bank of Balto	800 00	675 00
50 shares stock Firemen's Ins. Co. of Balto	900 00	1,125 00
25 shares stock Natl. Ex. Bank of Balto	2,500 00	3,250 00
80 shares stock Union Natl. Bk. of Westminster	2,000 00	3,920 00
6 shares stock Com. & Far. Nat. Bk. of Balto.	750 00	750 00
	$17,950 00	$17,750 00

Total amount at risk 17th December, 1894 .... $3,465,506 00

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894	$244,630 00
Premiums received	7,152 60
Losses paid	1,719 81

Sworn Statement, filed in this Department, of the

FARMERS AND MECHANICS MUTUAL INSURANCE COMPANY OF CECIL COUNTY, MD.

Commenced business 1876.

ALFRED KIRK, *President.* SAMUEL G. BYE, *Secretary.*

PRINCIPAL OFFICE, FAIR HILL.

LIABILITIES.

Losses reported, adjusted and unpaid	$1,226 00	
Gross liabilities		$1,226 00

INCOME DURING YEAR.

Cash premiums received	$ 334 71	
Amount received from assessments	7,118 58	
Actual cash income		$7,453 29

EXPENDITURES DURING YEAR.

Amount paid for losses	$5,450 72	
Salaries and fees	1,511 42	
All other payments and expenses	491 15	
Actual cash expenditures		$7,453 29

Total amount at risk 31st December, 1894	$3,352,569 17

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894	$452,144 36
Premiums and assessments received	7,453 29
Losses paid	5,450 72
Losses incurred	6,676 72

Sworn Statement, filed in this Department, of the

MUTUAL FIRE INSURANCE COMPANY OF CECIL CO., MD.

Commenced business 1847.

JACOB TOME, *President.* THOMAS DRENNEN, *Secretary.*

PRINCIPAL OFFICE, ELKTON.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Cash in company's office and in bank	$5,489 38	
Premiums in course of collection	1,031 99	
Premium notes in force $266,879 06		
All other assets as per detailed statement	500 00	
Total cash assets		$7,021 37

LIABILITIES.

Losses reported, adjusted and unpaid	$1,333 00	
Premium notes in force $266,879 06		
All other liabilities as per detailed statement on file	621 23	
Gross liabilities		$1,954 23
Surplus as regards policyholders		$5,067 14

INCOME DURING YEAR.

Cash premiums received	$15,353 14	
Amount from withdrawals	1,473 73	
Amount received from assessments	6,881 72	
From other sources	115 74	
Actual cash income		$23,824 33

EXPENDITURES DURING YEAR.

Amount paid for losses	$32,364 78	
Cash returned during the year to members who have discontinued their policies	256 25	
Salaries and fees	2,530 80	
Interest on borrowed money	135 99	
Amount paid for rent	150 00	
All other payments and expenses	1,989 29	
Actual cash expenditures		$37,427 11

Total amount at risk 31st December, 1894	$3,333,863 00

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894	$211,438 00
Premiums received	15,353 14
Losses paid	32,364 78
Losses incurred	10,728 21

Sworn Statement, filed in this Department, of the

FREDERICK COUNTY MUTUAL FIRE INSURANCE COMPANY OF FREDERICK, MD.

Commenced business 1869.

THOMAS GORSUCH, *President.* H. CLAY HULL, *Secretary.*

PRINCIPAL OFFICE, FREDERICK.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Loans on mortgage of real estate	$5,000 00	
Stocks and bonds owned by the company—market value	6,000 00	
Interest due and accrued	134 73	
Cash in company's office and in bank	778 35	
Premiums in course of collection	335 46	
Premium notes in force $228,068 45		
All other assets, as per detailed statement	100 00	
Total cash assets		$12,348 54

LIABILITIES.

Losses reported, adjusted and unpaid	$150 00	
Premium notes in force $228,068 45		
Gross liabilities		$150 00
Surplus as regards policyholders		$12,198 54

INCOME DURING YEAR.

Cash premiums received	$3,096 85	
Interest on mortgages	813 92	
From other sources	1,072 20	
Actual cash income		$4,982 97

EXPENDITURES DURING YEAR.

Amount paid for losses	$3,129 61	
Salaries and fees	669 00	
Taxes paid	14 50	
Amount paid for rent	50 00	
All other payments and expenses	413 65	
Actual cash expenditures		$4,276 76

STOCKS AND BONDS IN STATEMENT.

	Par value.	Market value.
Frederick County Bonds	$6,000 00	$6,000 00

Total amount at risk 31st December, 1894	$1,356,733 82

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894	$319,176 00
Premiums received	3,069 85
Losses paid	3,129 61
Losses incurred	2,479 61

Sworn Statement, filed in this Department, of the

GRANGERS MUTUAL FIRE INS. CO. OF FREDERICK CO., MD.

Commenced business 1876.

GEORGE T. WHIP, *President.* HERMAN L. ROUTZAHN, *Secretary.*

PRINCIPAL OFFICE, MIDDLETOWN.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Cash in company's office and in bank		$265 94	
Premiums in course of collection		97 20	
Premium notes in force	$491,035 38		
Total cash assets			$363 14

LIABILITIES.

Losses reported, adjusted and unpaid		$1,768 79	
Premium notes in force	$491,035 38		
Borrowed money		11,000 00	
All other liabilities, as per detailed statement		11	
Gross liabilities			$12,768 90

INCOME DURING YEAR.

Cash received from assessments	$12,706 28	
Borrowed money	11,000 00	
Actual cash income		$23,706 28

EXPENDITURES DURING YEAR.

Amount paid for losses	$15,535 14	
Interest paid on borrowed money	217 80	
Salaries and fees	1,234 50	
Paid for rent	140 00	
Borrowed money paid	6,160 27	
All other payments and expenses	265 80	
Actual cash expenditures		$23,553 51

Total amount at risk 31st December, 1894	$5,484,157 31

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894	$380,327 18
Assessments received	12,706 28
Losses paid	15,535 14
Losses incurred	16,203 93

Sworn Statement, filed in this Department, of the

MUTUAL FIRE INSURANCE COMPANY OF FREDERICK CO., MD.

Commenced business 1844.

CHARLES E. TRAIL, *President.* JOHN H. CUTSHALL, *Secretary.*

PRINCIPAL OFFICE, FREDERICK.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$17,500 00	
Loans on mortgage of real estate	5,000 00	
Stocks and bonds owned by the company—market value	1,200 00	
Loans on collaterals	1,750 00	
Cash in company's office and in bank	401 68	
Premium notes in force $177,215 22		
Total cash assets		$25,851 68

LIABILITIES.

Earned credits due policyholders	$2,504 10	
Premium notes in force $177,215 22		
Cash deposits	2,530 00	
Gross liabilities		$5,034 10
Surplus as regards policyholders		$20,817 58

INCOME DURING YEAR.

Cash premiums received	$3,514 10	
Interest on mortgages	569 75	
Received during the year for rents	1,109 58	
From other sources	50 90	
Actual cash income		$5,244 33

EXPENDITURES DURING YEAR.

Amount paid for losses	$ 649 01	
Salaries and fees	1,063 91	
Taxes paid	269 66	
All other payments and expenses	427 62	
Actual cash expenditures		$2,410 20

STOCKS AND BONDS IN STATEMENT.

	Par value.	Market value.
1 Certificate of stock Franklin Savings Bank of Frederick, Md	$1,000 00	$1,200 00

Total amount at risk 31st December, 1894 .... $1,357,499 00

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894	$49,727 00
Premiums received	3,514 10
Losses paid	649 01
Losses incurred	649 01

Sworn Statement, filed in this Department, of the

MUTUAL FIRE INSURANCE COMPANY IN HARFORD CO., MD.

Commenced business 1844.

RICHARD DALLAM, *President.* GEORGE R. CAIRNES, *Secretary.*

PRINCIPAL OFFICE, BEL AIR.

SUMMARY OF ASSETS 30TH NOVEMBER, 1894.

Amount of judgment	$ 203 75	
Stocks and bonds owned by the company—par value	20,939 97	
Interest due and accrued	374 13	
Cash in company's office and in bank	462 43	
Premiums in course of collection	101 57	
Premium notes in force $531,615 82		
All other assets, as per detailed statement	375 00	
Total cash assets		$22,456 85

LIABILITIES.

Losses reported, adjusted and unpaid	$6,716 50	
Premium notes in force $531,615 82		
Gross liabilities		$6,716 50
Surplus as regards policyholders		$15,740 35

Income During Year.

Cash premiums received	$24,707 93	
Interest on bonds	970 03	
From other sources	78 76	
Actual cash income		$25,756 72

Expenditures During Year.

Amount paid for losses	$21,849 11	
Salaries and fees	4,871 68	
Paid for rent	200 00	
All other payments and expenses	466 80	
Actual cash expenditures		$27,387 59

Stocks and Bonds in Statement.

	Par value.
Frederick City bonds	$4,500 00
Baltimore City stock	6,900 00
Baltimore & Ohio Car Trust bond	8,000 00
Harford County certificates	1,539 97
	$20,939 97

Total amount at risk 30th November, 1894 .... $8,051,110 84

Business in Maryland in 1894.

Fire risks written in 1894	$1,460,068 00
Premiums received	24,707 93
Losses paid	21,849 11

Sworn Statement, filed in this Department, of the

MUTUAL FIRE INSURANCE COMPANY OF KENT COUNTY, MD.

Commenced business 1847.

Wm. N. E. Wickes, *President*. Geo. B. Westcott, *Secretary*.

Principal Office, Chestertown.

Summary of Assets 31st December, 1894.

Real estate	$20,509 07	
Loans on mortgages of real estate	53,750 00	
Stocks and bonds owned by the company—market value	6,000 00	
Interest due and accrued	3,053 30	
Cash in company's office and in bank	3,348 48	
Premium notes in force $176,833 90		
Total cash assets		$86,660 85

LIABILITIES.

Losses reported, adjusted and unpaid	$ 4,028 00	
Amount reclaimable by the insured on perpetual insurance policies	43,579 72	
Premium notes in force $176,833 90		
Borrowed money	6,500 00	
All other liabilities, as per detailed statement on file	2,372 60	
Gross liabilities		$56,480 32
Surplus as regards policyholders		$30,180 53

INCOME DURING YEAR.

Cash premiums received	$6,085 28	
Interest on mortgages	4,180 66	
Cash received for rents	852 24	
From other sources	21 00	
Actual cash income		$11,139 18

EXPENDITURES DURING YEAR.

Amount paid for losses	$10,174 35	
Cash returned during the year to members who have discontinued their policies	6,318 92	
Salaries and fees	1,350 00	
Taxes paid	291 58	
Improvements on farms	1,679 98	
Dividends paid perpetual policyholders	373 12	
All other payments and expenses	57 34	
Actual cash expenditures		$20,245 29

STOCKS AND BONDS IN STATEMENT.

	Par value.	Market value.
50 shares Chestertown National Bank	$5,000 00	$6,000 00

Total amount at risk 31st December, 1894 .... $2,493,275 23

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894	$46,094 50
Premiums received	6,085 28
Losses paid	10,174 35
Losses incurred	4,910 44

Sworn Statement, filed in this Department, of the

MUTUAL FIRE INSURANCE CO. OF MONTGOMERY CO., MD.

Commenced business 1848.

E. P. THOMAS, *President.* ALLAN FARQUHAR, *Secretary.*

PRINCIPAL OFFICE, SANDY SPRING.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$ 1,000 00	
Stocks and bonds owned by the company—market value	33,260 00	
Interest due and accrued	492 58	
Cash in company's office and in bank, and due by agents	10,647 06	
Premium notes in force......... $1,807,406 13		
Total cash assets		$45,399 64

LIABILITIES.

Losses reported, adjusted and unpaid	$15,095 00	
Premium notes in force........$1,807,406 13		
All other liabilities, as per detailed statement on file	612 70	
Gross liabilities		$15,707 70
Surplus as regards policyholders		$29,691 94

INCOME DURING YEAR.

Cash premiums received	$62,904 39	
Interest on bonds	2,316 05	
Investments sold	24,377 50	
From other sources	438 53	
Actual cash income		$90,036 47

EXPENDITURES DURING YEAR.

Amount paid for losses	$67,123 53	
Salaries and fees	9,691 14	
Taxes paid	103 99	
Paid for reconstructions and surveys	5,183 80	
Actual cash expenditures		$82,102 46

STOCKS AND BONDS IN STATEMENT.

	Par value.	Market value.
Baltimore City stock 3½ loan	$25,000 00	$23,750 00
Chamber of Commerce Bldg. Co. bond, Baltimore, Md	7,000 00	7,30[illegible] 00
Northern Central R. R. bonds, currency	2,000 00	2[illegible]
	$34,000 00	$33,260 00

Total amount at risk 31st December, 1894	$18,434,512 33

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894	$8,409,495 00
Premiums received	62,904 39
Losses paid	67,123 53

Sworn Statement, filed in this Department, of the

MARYLAND MUTUAL FIRE INSURANCE COMPANY OF CRISFIELD, MD.

Commenced business 1894.

CLARENCE HODSON, *President.* EDWARD P. WYATT, *Secretary.*

PRINCIPAL OFFICE, CRISFIELD.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Cash in company's office and in bank		$335 21	
Premiums in course of collection		460 97	
Premium notes in force	$23,729 85		
Total cash assets			$796 18

LIABILITIES.

Losses reported, adjusted and unpaid		$135 00	
Premium notes in force	$23,729 85		
Gross liabilities			$135 00
Surplus as regards policyholders			$661 18

INCOME DURING YEAR.

Cash premiums received	$1,070 86	
From other sources	1 50	
Actual cash income		$1,072 36

EXPENDITURES DURING YEAR.

Cash returned to policyholders whose policies have been discontinued	$290 25	
Salaries and fees	389 24	
Taxes paid	25 00	
All other payments and expenses	75 17	
Actual cash expenditures		$779 66

Total amount at risk 31st December, 1894	$123,520 00

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894	$156,835 25
Premiums received	1,070 86
Losses paid	none.
Losses incurred	135 00

Sworn Statement, filed in this Department, of the

MUT'L FIRE INS. CO. OF SOMERSET & WORCESTER COS., MD.

Commenced business 1867.

H. H. DASHIELL, *President.* LEVIN L. WATERS, *Secretary.*

PRINCIPAL OFFICE, PRINCESS ANNE.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$4,689 13	
Loans on mortgage of real estate	6,543 68	
Interest due and accrued	755 47	
Cash in company's office and in bank	421 16	
Premium notes in force $110,186 55		
Total cash assets		$12,409 44

LIABILITIES.

Losses reported, adjusted and unpaid	$2,080 82	
Premium notes in force $110,186 55		
Gross liabilities		$2,080 82
Surplus as regards policyholders		$10,328 62

INCOME DURING YEAR.

Cash premiums received	$6,515 36	
Interest on mortgages	657 64	
Received for rent	270 00	
From other sources	9 40	
Actual cash income		$7,452 40

EXPENDITURES DURING YEAR.

Amount paid for losses	$7,349 62	
Salaries and fees	1,382 59	
Taxes paid	73 60	
All other payments and expenses	205 64	
Actual cash expenditures		$9,011 45

Total amount at risk 31st December, 1894 .... $1,399,039 91

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894	$92,312 66
Premiums received	6,515 36
Losses paid	7,349 62
Losses incurred	7,330 44

Sworn Statement, filed in this Department, of the

MUTUAL INSURANCE COMPANY OF WASHINGTON COUNTY, MD.

Commenced business 1846.

SAMUEL B. LOOSE, *President*. WILLIAM H. ARMSTRONG, *Secretary*.

PRINCIPAL OFFICE, HAGERSTOWN.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Loans on mortgage of real estate	$73,874 00	
Stocks and bonds owned by the company—market value	23,912 25	
Interest due and accrued	5,576 99	
Cash in company's office and in bank	1,894 06	
Premium notes in force ... $41,057 97		
All other assets, as per detailed statement	198 95	
Total cash assets		$105,456 25

LIABILITIES.

Amount reclaimable by the insured on perpetual insurance policies, being 100 per cent. of the premium or deposit secured thereon	$421 62	
Amount of cash required to safely reinsure all of the outstanding risks of the company, being fifty per cent. of cash premiums received or receivable on all unexpired risks and policies	4,302 72	
Premium notes in force ... $41,057 97		
Gross liabilities		$4,724 34
Surplus as regards policyholders		$100,731 91

INCOME DURING YEAR.

Cash premiums received	$4,628 47	
Interest on mortgages	6,078 29	
From other sources	9 80	
Actual cash income		$10,716 56

EXPENDITURES DURING YEAR.

Amount paid for losses	$ 4 00	
Salaries and fees	1,360 76	
Taxes paid	49 99	
Amount of interest paid policyholders during the year	2,594 20	
All other payments and expenses	115 74	
Actual cash expenditures		$4,124 69

STOCKS AND BONDS IN STATEMENT.

	Par value.	Market value.
Stock—		
75 shares Hagerstown Bank	$1,125 00	$3,750 00
76 shares Washington County Natl. Bank	760 00	988 00
45 shares First National Bank	450 00	1,125 00
145 shares Citizens National Bank	1,450 00	2,900 00
25 shares Western National Bank	500 00	900 00
30 shares National Marine Bank	900 00	1,110 00
6 shares The National Bank	600 00	858 00
10 shares National Union Bank	750 00	820 00
Bonds—		
Gas	5,500 00	6,160 00
Georgia Pacific	5,000 00	5,301 25
	$17,035 00	$23,912 25

Total amount at risk 31st December, 1894 .... $1,304,849 62

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894	$914,136 62
Premiums received	4,995 96
Losses paid	4 00
Losses incurred	4 00

Sworn Statement, filed in this Department, of the

PLANTERS MUTUAL FIRE INSURANCE COMPANY OF WASHINGTON COUNTY, MD.

Commenced business 1847.

DAVID STRITE, *President.* DANIEL J. D. HICKS, *Secretary.*

PRINCIPAL OFFICE, LEITERSBURG.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Unpaid assessments		$138 43	
Loans on collaterals		600 00	
Cash in company's office and in bank		112 42	
Premiums in course of collection		369 88	
Premium notes in force	$122,336 17		
*All other assets, as per detailed statement		300 00	
Total cash assets			$1,520 73

LIABILITIES.

Premium notes in force..........	$122,336 17	
Surplus as regards policyholders		$1,520 73

INCOME DURING YEAR.

Cash premiums received	$1,704 93	
Amount received for assessments............	3,001 32	
From other sources..........................	347 50	
Actual cash income		$5,053 75

EXPENDITURES DURING YEAR.

Amount paid for losses......................	$3,040 15	
Paid interest for borrowed money...........	5 00	
Salaries and fees..........................	429 80	
Taxes paid..............................	2 65	
Paid for rent.............................	20 00	
All other payments and expenses.	590 91	
Actual cash expenditures.............		$4,088 51

Total amount at risk 31st December, 1894.................	$841,032 83

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894	$127,923 00
Premiums and assessments received......................	4,706 25
Losses paid	3,040 15
Losses incurred..	946 00

Abstracts C.

Fire and Fire-Marine Insurance Companies.

Abstracts compiled from Annual Statements to 31st December, 1894, of Fire and Fire-Marine Insurance Companies of other States authorized to do Business in the State of Maryland in the year 1894.

Sworn Statement, filed in this Department, of the

ÆTNA FIRE INSURANCE COMPANY OF HARTFORD, CONN.

Commenced business 1819—Capital stock, $4.000,000.

WM. B. CLARK, *President.* WM. H. KING, *Secretary.*

PRINCIPAL OFFICE, HARTFORD, CONN.

Attorney to accept office in Maryland................CHARLES KRAFT.

General Agent in Maryland............CHARLES KRAFT.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$ 200,000 00	
Loans on mortgage of real estate	36,000 00	
Stocks and bonds owned by the company—market value	9,003,087 00	
Loans on collaterals	5,600 00	
Interest due and accrued	3,405 77	
Cash in company's office and in bank	718,694 77	
Premiums in course of collection	627,758 82	
Total admitted assets		$10,594,546 36

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policyholders in such States—market value,	$253,270 00
Liabilities in said States	165,997 70
Surplus over said liabilities	$87,272 30

LIABILITIES.

Losses reported, adjusted and unpaid	$ 386,313 76	
Reinsurance reserve required by law	2,945,397 66	
All other liabilities, as per detailed statement on file	152,259 97	
Gross liabilities, exclusive of capital		$3,483,971 39
Surplus as regards policyholders		$7,110,574 97
Capital stock		4,000,000 00
Suplus over capital, including surplus of assets not admitted in this State		$3,197,847 27

Income During Year.

Cash premiums received	$3,966,333 80	
Interest on mortgages	1,960 00	
Interest on loans and dividends	475,656 73	
From other sources	2,355 14	
Actual cash income		$4,446,305 67

Expenditures During Year.

Amount paid for losses	$2,385,810 27	
Cash dividends	720,000 00	
Commissions and brokerage	634,984 72	
Salaries and fees	244,242 25	
Taxes paid	70,533 81	
All other payments and expenses	265,376 37	
Actual cash expenditures		$4,320,947 42

Stocks and Bonds in Statement.

	Par value.	Market value.
United States currency bonds, 6 per cent	$100,000 00	$108,000 00
Alabama State bonds, 4 and 5 per cent	10,000 00	10,600 00
Georgia State bonds, 4½ per cent	25,000 00	27,500 00
Mississippi State bonds, 6 per cent	11,000 00	12,430 00
New Hampshire State bonds, 6 per cent	44,000 00	48,400 00
Tennessee State bonds, 3 per cent	23,000 00	19,205 00
Hartford County, Conn., bonds, 4 per cent	5,000 00	5,000 00
Mecklenberg County, N. C., bonds, 6 per cent	67,000 00	77,050 00
Spokane County, Wash., Court House and Jail bonds, 6 per cent	25,000 00	26,750 00
Talbot County, Ga., Court House bds., 6 pr. ct.	11,000 00	11,550 00
Norwich, Conn., town bonds, 7 per cent	100,000 00	127,000 00
Pawtucket, R. I., town bonds, 7 per cent	100,000 00	102,000 00
Windsor Locks, Conn., town bonds, 6 per ct.	10,000 00	10,500 00
Albina, Oregon, City Bouvelard bds., 6 per ct.	25,000 00	28,750 00
Americus, Ga., City Public Build'g and School bonds, 6 per cent	6,000 00	6,840 00
Bainbridge, Ga., City Academy bds., 6 per ct.	8,000 00	8,800 00
Boston, Mass., city bonds, 6 per cent	30,000 00	34,500 00
Brooklyn, N. Y., city bonds, 6 per cent	9,000 00	9,450 00
Buffalo, N. Y., city bonds, 7 per cent	50,000 00	60,500 00
Cincinnati, Ohio, city water bonds, 7 per cent.	30,000 00	30,600 00
City of Sioux Falls, South Dakota, funding bonds, 5 per cent	25,000 00	25,000 00
Chicago, Ill., city bonds, 7 per cent	16,000 00	17,600 00
Chicago Sanitary District bonds, 5 per cent	50,000 00	53,375 00

STOCKS AND BONDS IN STATEMENT—Continued.

	Par value.	Market value.
Columbus, Ohio, city imp. bonds, 6 per cent..	$27,000 00	$28,620 00
Dalles City, Oregon, water bonds, 6 per cent..	25,000 00	27,500 00
Dallas, Tex., city water and sewer bds., 5 p. c.	50,000 00	52,000 00
Dayton, Ohio, city street paving bds., 6 per ct.	25,000 00	28,000 00
Fostoria, Ohio, city water bonds, 5 per cent..	25,000 00	25,000 00
Fort Wayne, Ind., city bonds, 6 per cent.....	25,000 00	27,000 00
Glenville, Ohio, village bonds, 6 per cent.....	7,000 00	7,140 00
Greensboro, N. C., city school bonds, 6 per ct.	24,000 00	25,200 00
Greenville, Ala., school bonds, 6 per cent.....	20,000 00	21,000 00
Hamilton, Ohio, city gas works bonds, 5 per ct.	25,000 00	25,750 00
Hartford, Conn., city bonds, 6 per cent.......	51,000 00	54,570 00
Jersey City, N. J., city hall bonds, 5 per cent..	25,000 00	26,250 00
Kansas City, Kansas, imp. bonds, 6 per cent..	50,000 00	53,500 00
Lexington, Ky., city bonds, 5 per cent........	50,000 00	52,500 00
Lockport, N. Y., city bonds, 7 per cent.......	25,000 00	27,500 00
Montreal, Canada, corporation stock, 6 per ct.	19,000 00	21,280 00
Montreal, Canada, harbor bonds, 4 per cent...	4,000 00	4,000 00
Newark, N. J., city bonds, 7 per cent.........	50,000 00	52,500 00
New Brunswick, N. J., water bonds, 7 per cent.	8,000 00	8,800 00
Ogden City, Utah, improvem't bonds, 5 per ct.	18,000 00	18,360 00
Port of Portland, Ore., gold bonds, 5 per cent.	50,000 00	54,250 00
Providence, R. I., city bonds, 6 per cent......	50,000 00	55,500 00
Rahway, N. J., city bonds, 7 per cent........	45,000 00	38,250 00
Richmond, Va., city bonds, 5 per cent........	11,300 00	11,582 50
Richmond, Va., city bonds, 6 per cent........	32,750 00	37,007 50
Roanoke, Va., city bonds, 6 per cent.........	30,000 00	31,500 00
Seattle, Wash., city bonds, 5 per cent	50,000 00	51,000 00
St. Louis, Mo., city gold bonds, 5 per cent....	50,000 00	53,000 00
Superior, Wis., city gold bonds, 6 per cent....	25,000 00	25,750 00
Tacoma, Wash., city water and light bds, 5 p. c.	25,000 00	25,625 00
Toledo, O., city special bonds, 7 3-10 per cent.	13,000 00	14,690 00
Topeka, Kan., city funding bonds, 5 per cent..	25,000 00	26,250 00
Urbana, Ohio, city bonds, 6 per cent.........	25,000 00	26,250 00
Chamber of Commerce Safety Vault bonds, Chicago, 5 per cent.....................	35,000 00	36,750 00
Central Safety Deposit bonds, Chicago, 5 p. c.	50,000 00	52,500 00
Tacoma Safety Deposit bonds, Chicago, 6 p. c.	50,000 00	55,000 00
North East School District, Hartford, Conn., bonds, 4 per cent.....................	20,000 00	20,000 00
School District No. 2, Enfield, Conn., bonds, 4½ per cent............................	4,000 00	4,000 00
School District No. 1, County of Pueblo, Col., bonds, 5 per cent......................	25,000 00	25,000 00

STOCKS AND BONDS IN STATEMENT—Continued.

	Par value.	Market value.
School District No. 24, Woodbridge, N. J., bonds, 7 per cent	$ 7,000 00	$ 7,280 00
State of Illinois, Mason & Tazewell Drainage District bonds, 7 per cent	9,000 00	9,9 00
The Young Men's Christian Association, Wilmington, N. C., bonds, 6 per cent	20,000 00	20,000 00
Underwriters Protective Association of Newark, N. J., bonds, 5 per cent	1,000 00	1,000 00
Albany and Susquehanna R. R. 1st consol. gtd. mortgage bonds, 7 per cent	50,000 00	64,500 00
Albany and Susquehanna R. R. 1st consol. mortgage bonds, 6 per cent	50,000 00	60,000 00
Alabama Central R. R. 1st mort. gold bonds, 6 per cent	25,000 00	28,250 00
Atchison, Colorado and Pacific R. R. 1st mort. bonds, 6 per cent	50,000 00	19,500 00
Akron and Chicago Junction R. R. 1st mort. bonds, 5 per cent	25,000 00	25,750 00
Buffalo and Erie R. R. mortgage bonds (new), 7 per cent	46,000 00	50,600 00
Buffalo, New York and Erie R. R. 1st mort. bonds, 7 per cent	20,000 00	26,900 00
Canadian Pacific R. W. Co. land grant, 5 p. c.	100,000 00	110,000 00
Centralia and Chester R. R. 1st mort. gold bonds, 5 per cent	25,000 00	23,750 00
Chesapeake and Ohio R. R., Richmond and Allegheny Div. 1st mort. bonds, 2-4s	50,000 00	47,500 00
Cleveland, Columbus, Cin. & Indianapolis R. R. S. F. 1st mort. bonds, 7 per cent	25,000 00	28,125 00
Cleveland, Columbus, Cin. & Indianapolis R. R. 1st consol. mort. bonds, 7 per cent	60,000 00	78,600 00
Chicago, Burlington and Quincy R. R. consol. mort. bonds, 7 per cent	77,000 00	95,480 00
Chi., Bur'n & Quin. R. R. mort. bonds, 4 p. c.	50,000 00	47,000 00
Chicago, Burlington & Quincy R. R. convertible mort. bonds, 5 per cent	10,000 00	10,350 00
Chicago, Burl'gt'n & Quincy R. R., Nebraska Extension, mort. bonds, 4 per cent	25,000 00	22,000 00
Chi., Mil. & St. Paul R. R., Chi. & Mil. Div., 1st mort. bonds, 7 per cent	75,000 00	94,500 00
Chi., Mil. & St. Paul R R., Hastings & Dak. Div., 1st mort. bonds, 7 per cent	25,000 00	31,625 00
Chi., Mil. & St. Paul R. R., Ia. & Minn. Div. 1st mort. bonds, 7 per cent	10,000 00	11,800 00

STOCKS AND BONDS IN STATEMENT—Continued.

	Par value.	Market value.
Chi., Mil. & St. Paul R. R., Ia. & Dak. Div. ex. 1st mort. bonds, 7 per cent..........	$ 10,000 00	$ 13,000 00
Chi., Mil. & St. Paul R. R., Dubuque Div. 1st mort. bonds, 6 per cent..................	25,000 00	30,000 00
Chi. Mil. & St. Paul R. R., So. Minn. Div. 1st mort. bonds, 6 per cent......	50,000 00	59,500 00
Chicago & Northwestern R. R., Madison extension, 1st mort. bonds, 7 per cent......	30,000 00	39,900 00
Chicago & Northwestern R. R. S. F. mort. bonds, 6 per cent......................	25,000 00	30,000 00
Chicago & Northwestern R. R. general consol. gold mort. bonds, 7 per cent............	50,000 00	61,000 00
Chi., & North'n R. R. con. S. F. mtg. bds., 7 p. c.	50,000 00	71,500 00
Chicago, R. I. & Pacific R. R. mort. bds. 6 p. c.	60,000 00	78,600 00
Chicago, R. I. & Pacific R. R. extension first mort. bonds, 5 per cent.................	100,000 00	104,500 00
Chicago & Western Indiana R. R. mort. bonds, 6 per cent............................	34,000 00	36,550 00
Chicago & Western Indiana R. R. general mort. gold bonds, 6 per cent..................	75,000 00	88,500 00
Cincinnati, Dayton & Ironton R. R. gold mort. bonds, 5 per cent......................	25,000 00	25,000 00
Cin., Hamilton & Dayton R. R. general mort. gold bonds, 5 per cent..................	50,000 00	50,000 00
Cin., Hamilton & Dayton R. R. consol. S. F. mort. bonds, 7 per cent.................	32,000 00	38,720 00
Columbus & Toledo R. R. 1st mort. bds., 7 p.c.	13,000 00	15,340 00
Columbus & Toledo R. R. 2d mort. bds., 7 p.c.	14,000 00	15,680 00
Connecticut River R. R. coupon scrip, 4 per ct.	15,000 00	15,000 00
Dayton & Western R. R. mort. bds., 6 per ct..	28,000 00	31,920 00
Delaware & Hudson Canal Co., Penn. div., mort. bonds, 7 per cent.................	25,000 00	36,000 00
Flint & Pere Marquette R. R. 1st consolidated mort. bonds, 5 per cent	25,000 00	21,250 00
Flint & Pere Marquette R. R., Port Huron div., 1st mort. bonds, 5 per cent.............	25,000 00	21,875 00
Harlem River & Port Chester R. R. 1st mort. bonds, 7 per cent.....................	100,000 00	125,000 00
Harlem River & Port Chester R. R. 1st mort. bonds, 6 per cent.....................	50,000 00	57,500 00
Indiana & Lake Michigan R. R. 1st mort. bds., 5 per cent...........	50,000 00	52,50 00
Iowa Midland R. R. 1st mort. bonds, 8 per ct.	25,000 00	30,000 00
Kan. Pac. R. R. 1st consol. mort. bds., 6 per ct.	25,000 00	19,000 00
Keokuk & Des Moines R. R. 1st mort. bonds, 5 per cent............................	40,000 00	40,000 00

STOCKS AND BONDS IN STATEMENT—Continued.

	Par value.	Market value.
Lake Shore R. R. mort. bonds, 7 per cent.....	$30,000 00	$33,900 00
Lake Shore & Michigan Southern R. R. 1st consol. mort. bonds, 7 per cent..........	15,000 00	18,000 00
Lake Shore & Michigan Southern R. R. 2d consol. mort. bonds, 7 per cent...........	80,000 00	98,800 00
Louisville, New Albany & Chicago R. R., C. & I. div., 1st mort. bonds, 6 per cent......	25,000 00	27,500 00
Louisiana & Missouri River R. R. 1st mort. bonds, 7 per cent.....................	25,000 00	29,125 00
Mahoning Coal R. R. mort. bonds, 5 per cent.	30,000 00	34,500 00
Mich. Central R. R. 2d mort. bds., 7 per cent..	50,000 00	60,750 00
Minneapolis & St. Louis R. R., Iowa ext., 1st mort. bonds, 7 per cent..................	25,000 00	30,250 00
Minnea. Union R. R. gold mort. bds., 6 per ct.	50,000 00	60,000 00
Morris & Essex R. R. 1st mort. bds., 7 per ct..	25,000 00	35,625 00
Mor. & Ess. R. R. 1st con. mort. bds., 7 per ct.	110,000 00	153,450 00
New York Central & Hudson River R. R. 1st mort. bonds, 7 per cent..................	175,000 00	222,250 00
N. Y. & Har. R. R. 1st mort. bonds, 7 per cent.	10,000 00	11,800 00
New York, Lake Erie & Western R. R. 1st consol. mort. gold bonds, 7 per cent......	45,000 00	58,950 00
New York & New England R. R. 1st mort. bonds, 7 per cent.....................	50,000 00	58,750 00
New York, New Haven & Hartford R. R. convertible debenture certificates, 4 per cent.	60,000 00	82,800 00
Norfolk & West'n R. R. gen. mort. bds., 6 p.c.	50,000 00	60,000 00
Northw'rn Union R.R. 1st mort. S.F.bds., 7 p.c.	25,000 00	33,500 00
Oswego R. R. Bridge Co. 1st mort. bds., 6 p. c.	50,000 00	57,500 00
Ohio & W. Va. R. R. 1st mort. bonds, 7 per ct.	26,000 00	31,460 00
Pitts., Fort W. & Chi. R.R. 1st mort.bds., 7 p.c.	75,000 00	107,250 00
Pitts., Fort W. & Chi. R. R. 2d mort.bds., 7 p. c.	81,000 00	114,210 00
Pitts., Fort W. & Chi. R. R. 3d mort. bds., 7 p. c.	40,000 00	53,000 00
Quincy, Alton & St. Louis R.W. bds., 5 per ct.	25,000 00	25,000 00
St.Paul,Minnea. & Man.R.R.1st mort.bds.,7 p.c.	13,000 00	14,560 00
St. Paul & Nor'n Paci. R. R 1st gold bds. 6 p. c.	50,000 00	58,500 00
St. Paul & Sioux City R. R. 1st gold bds., 6 p.c.	20,000 00	25,800 00
Terre Haute & Peoria R. R. 1st mortgage gold bonds, 5 per cent	25,000 00	25,500 00
Toledo & Ohio Central R. R,, West. div., 1st mort. gold bonds, 5 per cent............	25,000 00	27,875 00
Vermont Valley R. R. bonds, 5 per cent......	50,000 00	52,500 00
Wabash R. R. 1st mort. gold bds., 5 per cent..	25,000 00	26,250 00
West Chi. St. R. R. Tunnel bds., 5 per cent...	25,000 00	25,500 00
West Shore R. R. 1st mort. bds., 4 per cent....	50,000 00	53,250 00

STOCKS AND BONDS IN STATEMENT—Continued.

	Par value.	Market value.
Atlantic Dock Company bonds, 5 per cent....	$31,000 00	$32,860 00
Loan & Guar. Co. of Conn. bonds, 6 per cent.	10,000 00	10,000 00
Atlantic Mutual Ins. Co. scrip...............	49,040 00	51,492 00
200 shares Amer. Telegraph and Cable stock.	20,000 00	18,400 00
50 shares Connecticut River Company stock.	5,000 00	1,000 00
10 shares Underwriters' Salvage Co. of N.Y.	1,000 00	1,000 00
500 shares Albany & Susq. R. R. Co. stock..	50,000 00	83,500 00
250 shares Bald Eagle Valley R. R. Co. stock.	12,500 00	25,000 00
150 shares Central Ohio R. R. Co. stock.....	7,500 00	3,750 00
750 shares Cleveland, Cincinnati, Chicago & St. Louis R. R. Co. preferred stock.......	75,000 00	62,250 00
1000 shares Cleveland & Pitts. R. R. Co. stock.	50,000 00	77,000 00
240 shares Chi., Bur. & Quincy R. R. Co. stk.	24,000 00	17,040 00
220 shares Chi., R. I. & Pac. R. R. Co. stock.	22,000 00	13,640 00
300 shares Connecticut River R. R. Co. stock.	30,000 00	75,000 00
500 shares Connecticut & Passumpsic Rivers R. R. Co. stock.......................	50,000 00	51,000 00
300 shares Dayton & Mich. R.R. Co. pref. stk.	15,000 00	27,150 00
400 shares Ft. Wayne & Jackson R. R. Co. preferred stock	40,000 00	46,400 00
100 shares Joliet & Chicago R. R. Co. stock..	10,000 00	15,000 00
200 shares Kalamazoo, Allegan & Grand Rapids R. R. Co. stock.................	20,000 00	26,000 00
200 shares Keokuk & Des Moines R. R. Co. preferred stock.......................	20,000 00	3,000 00
1000 shares Morris & Essex R. R. Co. stock...	50,000 00	81,500 00
800 shares N. Y. C. & H. R. R. R. Co. stock..	80,000 00	79,200 00
500 shares N. Y. & Harlem R. R. Co. stock..	25,000 00	65,000 00
1500 shares N. Y., N. H. & H. R. R. Co. stock.	150,000 00	292,500 00
1000 shares Northwest Telegraph Co. stock...	50,000 00	52,500 00
200 shares Oswego & Syracuse R.R. Co. stock.	10,000 00	18,750 00
750 shares Pittsburgh, Ft. Wayne & Chicago R. R. Co. stock......................	75,000 00	118,500 00
150 shares Peoria & Bureau Val. R.R. Co. stk.	15,000 00	25,500 00
400 shares Rens. & Saratoga R. R. Co. stock.	40,000 00	72,400 00
200 shares Valley (N. Y.) R. R. Co. stock....	20,000 00	22,000 00
200 shares Ætna Nat'l Bk. stk., Hart'd, Conn.	20,000 00	28,000 00
200 shares Amer. Nat'l Bk. stk., Hart'd, Conn.	10,000 00	14,000 00
400 shares Charter Oak National Bank stock, Hartford, Conn....	40,000 00	38,000 00
170 shares City Bank stock, Hartford, Conn..	17,000 00	17,850 00
150 shares Connecticut River Banking Company stock, Hartford, Conn.............	7,500 00	7,125 00
350 shares Farmers and Mechanics National Bank stock, Hartford, Conn............	35,000 00	40,250 00

STOCKS AND BONDS IN STATEMENT—Continued.

	Par value.	Market value.
200 shares First Nat'l Bk. stk., Hart'd, Conn.	$ 20,000 00	$ 22,000 00
1000 shares Hartford National Bank stock of Hartford, Conn	100,000 00	150,000 00
550 shares Nat'l Ex. Bk. stock, Hart'd, Conn.	27,500 00	33,000 00
1000 shares Phœnix National Bank stock of Hartford, Conn	100,000 00	125,000 00
550 shares State Bank stock of Hartford, Conn	55,000 00	57,750 00
400 shares American Exchange Nat'l Bank stock of New York city	40,000 00	62,800 00
400 shares Bank of the Manhattan Company stock, New York city	20,000 00	38,000 00
300 shares Bank of New York National Banking Association stock, New York city	30,000 00	70,500 00
200 shares Bank of North America stock of New York city	14,000 00	22,400 00
100 shares Hanover Nat'l Bk. stk., N.Y. city.	10,000 00	32,000 00
300 shares Importers and Traders National Bank stock, New York city	30,000 00	172,500 00
100 shares Market and Fulton National Bank stock, New York city	10,000 00	22,000 00
700 shares Merchants Nat. Bk. stk., N.Y. city.	35,000 00	49,000 00
120 shares Merchants Exchange Nat'l Bank stock, New York city	6,000 00	7,200 00
1200 shares Mechanics Nat'l Bank stock, N. Y. city	30,000 00	58,500 00
400 shares Met. Nat'l Bank stock, N. Y. city.	40,000 00	2,400 00
200 shares Nassau Bank stock, N.Y. city....	10,000 00	16,500 00
500 shares National Bank of Commerce stock, New York city	50,000 00	91,500 00
150 shares National Bank of the Republic stock, New York city	15,000 00	24,000 00
300 shares Nat. Butchers & Drovers Bank stk., N. Y. city	7,500 00	13,125 00
100 shares Nat. City Bank stk., N. Y. city...	10,000 00	45,000 00
300 shares Phenix Nat. Bank stk., N. Y. city.	6,000 00	7,500 00
200 shares Peoples Bank stk., N. Y. city. ...	5,000 00	14,500 00
100 shares Third Nat. Bank stk., N. Y. city..	10,000 00	11,000 00
250 shares Far. & Mechanics Nat. Bank stk., Philadelphia, Pa	25,000 00	27,500 00
100 shares First Nat. Bank stk.; Albany, N.Y.	10,000 00	18,000 00
100 shares New Britain National Bank stk., New Britain, Conn	10,000 00	16,000 00
100 shares Central Trust Co. stk., N. Y. city.	10,000 00	105,000 00
100 shares Holland Trust Co. stk., N. Y. city.	10,000 00	15,000 00

STOCKS AND BONDS IN STATEMENT—Continued.

	Par value.	Market value.
100 shares Metro. Trust Co. stk., N. Y. city..	$10,000 00	$ 30,000 00
150 shares N. Y. Life Insurance and Trust Co. stock, N. Y. city........................	15,000 00	105,000 00
100 shares U. S. Trust Co. stk., N. Y. city....	10,000 00	85,000 00
100 shares Union Trust Co. stk., N. Y. city..	30,000 00	71,000 00
	$7,272,590 00	$9,256,357 00

Total amount at risk 31st December, 1894 ....$476,616,097 00

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894..................................	$3,837,153 00
Premiums received..	31,629 94
Losses paid..............................	12,296 43
Losses incurred..	10,094 53

Sworn Statement, filed in this Department, of the

AGRICULTURAL FIRE INS. CO OF WATERTOWN, N. Y.

Commenced business 1853—Capital stock, $500,000.

JEAN R. STEBBINS, *President.* H. M. STEVENS, *Secretary.*

PRINCIPAL OFFICE, 23 WASHINGTON STREET.

Attorney to accept service in Maryland ....D. A. CLARK.

General Agent in Maryland..........D. A. CLARK.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate..................................	$ 297,704 88	
Loans on mortgage of real estate	1,089,352 62	
Stocks and bonds owned by the company—market value	162,910 00	
Loans on collaterals	119,728 03	
Interest due and accrued	51,311 77	
Cash in company's office and in bank.........	192,419 88	
Premiums in course of collection.	168,029 87	
Bills receivable taken for premiums...........	6,356 83	
All other assets, as per detailed statement. ...	4,945 69	
Total admitted assets..................		$2,088,869 48

Assets not Admitted in Maryland.

Deposits in various States for the protection of policyholders in such States—market value	$179,928 00	
Liabilities in said States	97,201 00	
Surplus over said liabilities	$82,727 00	

Liabilities.

Losses reported, adjusted and unpaid	$113,788 16	
Reinsurance reserve required by law	1,258,641 65	
Unpaid dividends to stockholders	55 00	
All other liabilities, as per detailed statement on file	33,615 95	
Gross liabilities, exclusive of capital		$1,406,100 76
Surplus as regards policyholders		$682,709 12
Capital stock		500,000 00
Surplus over capital, including surplus of assets not admitted in this State		$265,436 12

Income During Year.

Cash premiums received	$961,215 62	
Interest on mortgages	71,766 66	
Interest on loans and dividends	20,120 56	
From other sources	804 59	
Actual cash income		$1,053,907 43

Expenditures During Year.

Amount paid for losses	$594,612 13	
Cash dividends	49,945 00	
Commissions and brokerage	204,120 77	
Salaries and fees	120,528 46	
Taxes paid	21,858 67	
All other payments and expenses	96,091 32	
Actual cash expenditures		$1,087,156 35

Stocks and Bonds in Statement.

	Par value.	Market value.
Canandaigua Water Works Co. bonds	$ 1,000 00	$ 1,000 00
Union Pacific R. R. bonds	2,000 00	2,135 00
City of Kingston bonds	141,600 00	152,928 00
City of Richmond bonds	27,000 00	27,000 00
Dexter Sulphite Pulp & Paper Co. bonds	5,000 00	5,000 00
N. Y. Central & Hudson River R. R. stock	20,000 00	19,800 00

STOCKS AND BONDS IN STATEMENT—Continued.

	Par value.	Market value.
Illinois Central R. R. stock	$20,000 00	$16,700 00
Illinois Central R. R. leased lines stock	1,700 00	1,530 00
Western Union Telegraph stock	83,500 00	72,645 00
National Union Bank stock	13,600 00	22,100 00
Watertown National Bank stock	5,000 00	9,000 00
Excelsior Carriage Co. stock	2,500 00	2,500 00
Underwriters Salvage Co	500 00	500 00
Union Building & Loan Co. certif. of deposit	10,000 00	10,000 00
	$333,400 00	$342,838 00

Total amount at risk 31st December, 1894................ $280,051,318 00

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894	$2,849,800 00
Premiums received	30,220 68
Losses paid	14,722 79
Losses incurred	14,402 00

Sworn Statement, filed in this Department, of the

AMERICAN FIRE INSURANCE COMPANY OF BOSTON, MASS.

Commenced business 1818—Capital stock, $300,000.

FRANCIS PEABODY, *President.* HENRY S. BEAN, *Secretary*

PRINCIPAL OFFICE, 47 KILBY STREET.

Attorney to accept service in Maryland..............WM. J. DONNELLY.

General Agents in Maryland......MAURY & DONNELLY.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Stocks and bonds owned by the company—market value	$499,750 00	
Loans on collaterals	15,000 00	
Interest due and accrued	2,925 73	
Cash in company's office and in bank	18,521 82	
Premiums in course of collection	25,874 15	
Total admitted assets		$562,071 70

Liabilities.

Losses reported, adjusted and unpaid	$ 33,652 57	
Reinsurance reserve required by law	161,762 38	
Unpaid dividends to stockholders	177 00	
All other liabilities, as per detailed statement on file	11,948 13	
Gross liabilities, exclusive of capital		$207,540 08
Surplus as regards policyholders		$354,531 62
Capital stock		300,000 00
Surplus over capital		$54,531 62

Income During Year.

Cash premiums received	$222,206 18	
Interest on loans and dividends	22,662 56	
Actual cash income		$244,868 74

Expenditures During Year.

Amount paid for losses	$161,553 29	
Cash dividends	8,916 00	
Commissions and brokerage	47,345 72	
Salaries and fees	22,784 58	
Taxes paid	7,833 65	
All other payments and expenses	14,164 88	
Actual cash expenditures		$262,598 12

Stocks and Bonds in Statement.

	Par value.	Market value.
222 shares Old Boston National Bank	$22,200 00	$ 23,365 50
200 shares Columbian National Bank	20,000 00	20,700 00
45 shares National Eagle Bank	4,500 00	3,600 00
170 shares Globe National Bank	17,000 00	15,300 00
142 shares Hamilton National Bank	14,200 00	15,762 00
62 shares New England National Bank	6,200 00	10,075 00
100 shares Suffolk National Bank	10,000 00	10,050 00
152 shares State National Bank	15,200 00	17,632 00
280 shares National Union Bank	28,000 00	37,800 00
100 shares Merchants National Bank	10,000 00	15,700 00
56 shares Tremont National Bank	5,600 00	4,760 00
69 shares Washington National Bank	6,900 00	7,659 00
578 shares Boston & Albany Railroad	57,800 00	120,224 00
13 shares Boston and Lowell Railroad	6,500 00	12,772 50

STOCKS AND BONDS IN STATEMENT.—Continued.

	Par value.	Market value.
200 shares Old Colony Railroad.............	$20,000 00	$36,000 00
8 shares Merrimack Manufacturing Co ...	8,000 00	9,200 00
Chi., Burlington & Quincy R. R. 4 p. c. bonds..	50,000 00	46,750 00
Eastern Railroad 6 per cent bonds	20,000 00	24,250 00
Chi., Milwaukee & St. Paul R. R. 6 p. c. bonds..	25,000 00	29,750 00
Cincinnati, Indianapolis, St. Louis & Chicago R. R. 4 per cent bonds	40,000 00	38,400 00
	$387,100 00	$499,750 00

Total amount at risk 31st December, 1894................ $30,675,593 00

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894..................................	$969,631 00
Premiums received.....................................	11,262 03
Losses paid..	3,363 71
Losses incurred...	3,578 77

Sworn Statement, filed in this Department, of the

AMERICAN CENTRAL FIRE INSURANCE CO. OF ST. LOUIS, MO.

Commenced business 1856—Capital stock, $600,000.

GEORGE T. CRAM, *President.* JOHN H. ADAMS, *Secretary.*

PRINCIPAL OFFICE, ST. LOUIS.

Attorney to accept service in Maryland..................H. C. LANDIS.

General Agent in Maryland .....H. C. LANDIS.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate..	$500,000 00	
Loans on mortgage of real estate.............	70,000 00	
Stocks and bonds owned by the company—market value	725,200 00	
Loans on collaterals..........................	101,000 00	
Cash in company's office and in bank.........	92,197 69	
Premiums in course of collection	94,503 37	
Total admitted assets..................		$1,582,901 06

Assets Not Admitted in Maryland.

Deposits in various States for the protection of policyholders in such States—market value.	$50,000 00	
Liabilities in said States	3,628 32	
Surplus over said liabilities	$46,371 68	

Liabilities.

Losses reported, adjusted and unpaid	$130,795 18	
Reinsurance reserve required by law	658,063 88	
All other liabilities, as per detailed statement on file	14,175 50	
Gross liabilities, exclusive of capital		$802,934 56
Surplus as regards policyholders		$779,966 50
Capital stock		600,000 00
Surplus over capital, including surplus of assets not admitted in this State		$226,338 18

Income During Year.

Cash premiums received	$792,958 21	
Interest on loans and dividends	52,902 17	
From other sources	22,439 18	
Actual cash income		$868,299 56

Expenditures During Year.

Amount paid for losses	$482,444 70	
Cash dividends	60,000 00	
Commissions and brokerage	120,686 34	
Salaries and fees	62,799 13	
Taxes paid	16,838 36	
All other payments and expenses	99,367 69	
Actual cash expenditures		$842,136 22

Stocks and Bonds in Statement.

	Par value.	Market value.
Commonwealth Realty Co. 1st mort. 6 p. c. bds.	$100,000 00	$100,000 00
St. Louis Merch's Brdg. Co. 6 per cent. bonds.	75,000 00	78,000 00
St. Louis Merch's Brdg. Ter. 5 per ct. bonds.	60,000 00	60,000 00
St. Clair, Madison & St. Louis Belt R. R. Co. 5 per cent. bonds	30,000 00	27,000 00
Laclede Gas Light Co. 5 per cent. bonds	23,000 00	21,500 00
St. Louis, C. B. & O. Ry. 1st mort. 6 p. c. bds.	18,000 00	20,000 00
St. Louis County Park 6 per cent. bonds	15,000 00	18,000 00
Jerseyville, Ill., 5 per cent. bonds	15,000 00	15,000 00

STOCKS AND BONDS IN STATEMENT—Continued.

	Par value.	Market value.
Mo. Elec. Light & Power Co. 6 per cent. bds..	$ 10,000 00	$ 10,000 00
Norborne, Mo., School 6 per cent. bonds......	8,000 00	8,000 00
School Dist. No. 1, Cass Co., Ill., 6 per ct. bds.	10,000 00	10,000 00
Madison Co., Ill., Ferry 7 per cent. bonds.....	4,000 00	4,000 00
De Soto, Mo., City Funding 6 per cent. bonds.	3,500 00	3,500 00
Lafayette Co., Mo., Funding 6 per cent. bonds.	700 00	700 00
Nat'l Bank of Commerce, St. Louis, 7 p.c. stk.	180,000 00	261,000 00
Commercial Bank, St. Louis, 10 per ct. stock..	25,000 00	66,000 00
Third Nat'l Bank, St. Louis, 6 per cent. stock.	23,200 00	25,000 00
Mechanics Bank, St. Louis, 7 per cent. stock..	11,100 00	27,500 00
Boatmen's Bank, St. Louis, 7 per cent. stock..	10,000 00	16,000 00
Laclede Gas Light Co., St. Louis, 7 p. c. stock.	4,800 00	4,800 00
	$626,300 00	$775,200 00

Total amount at risk 31st December, 1894 ....$103,358,241 00

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894	$509,746 00
Premiums received..	4,841 22
Losses paid..	4,475 38
Losses incurred	2,830 12

Sworn Statement, filed in this Department, of the

AMERICAN FIRE INSURANCE COMPANY OF NEWARK, N. J.

Commenced business 1846—Capital stock, $600,000.

F. H. HARRIS, *President.* J. H. WORDEN, *Secretary.*

PRINCIPAL OFFICE, 746 BROAD STREET.

Attorney to accept service in Maryland.........CLAUDE WORTHINGTON.

General Agents in Maryland....LUCKETT & '., ORTHINGTON.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate.....................................	$ 256,773 98	
Loans on mortgage of real estate............	1,423,996 75	
Stocks and bonds owned by the company—market value..............................	659,495 00	
Interest due and accrued....................	31,815 99	
Cash in company's office and in bank.........	35,479 60	
Premiums in course of collection............	40,425 58	
All other assets as per detailed statement......	2,122 41	
Total admitted assets..................		$2,450,109 31

LIABILITIES.

Losses reported, adjusted and unpaid....	$ 48,511 79	
Reinsurance reserve required by law..........	485,754 59	
Unpaid dividends to stockholders	4,730 40	
All other liabilities as per detailed statement on file..................................	10,041 61	
Gross liabilities, exclusive of capital....		$549,038 39
Surplus as regards policyholders.............		$1,901,070 92
Capital stock................................		600,000 00
Surplus over capital..................		$1,301,070 92

INCOME DURING YEAR.

Cash premiums received.....................	$529,863 50	
Interest on mortgages.......................	72,970 29	
Interest on loans and dividends..............	32,678 35	
From other sources....................	2,092 51	
Actual cash income....................		$637,604 65

EXPENDITURES DURING YEAR.

Amount paid for losses.................	$275,632 63	
Cash dividends..............................	61,753 00	
Commissions and brokerage...................	98,793 03	
Salaries and fees...........................	49,725 13	
Taxes paid..........	22,344 09	
All other payments and expenses............	31,753 32	
Actual cash expenditures..............		$540,001 20

STOCKS AND BONDS IN STATEMENT.

Bonds—	Par value.	Market value.
United States 4 per cent. registered.........	$ 75,000 00	$ 84,750 00
United States 4 per cent. coupon............	25,000 00	28,250 00
North Hudson (N.J.) R.W. 5 per ct. 1st mtg.	100,000 00	103,000 00
United N. J. R. R. & Canal Co. 4 p. c. 1st mtg.	100,000 00	109,000 00
Union & Essex R. R. 1st consol. guar. 7 per cent. 1st mtg......................	61,000 00	85,095 00
Lehigh Val. Terminal R.W. 5 per ct. 1st mtg.	110,000 00	119,900 00
Long Dock (Jersey City) consol. 1st mtg....	100,000 00	129,500 00
	$571,000 00	$659,495 00

Total amount at risk 31st December, 1894................ $102,045,569 00

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894	$1,040,138 00
Premiums received	7,231 04
Losses paid	3,203 41
Losses incurred	2,909 41

Sworn Statement, filed in this Department, of the

AMERICAN FIRE INSURANCE CO. OF NEW YORK, N. Y.

Commenced business 1857—Capital stock, $400,000.

DAVID ADEE, *President*. WILLIAM H. CROLIUS, *Secretary*.

PRINCIPAL OFFICE, 146 BROADWAY.

Attorney to accept service in Maryland..........WILLIAM CUNNINGHAM.

General Agents in Maryland........CUNNINGHAM, COALE & CO.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Loans on mortage of real estate	$ 20,500 00	
Stocks and bonds owned by the company—market value	1,307,476 00	
Loans on collaterals	34,000 00	
Interest due and accrued	15,076 00	
Cash in company's office and in bank	45,103 31	
Premiums in course of collection	300,605 92	
All other assets as per detailed statement	2,032 88	
Total admitted assets		$1,454,794 11

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—market value.	$49,920 00
Liabilities in said States	34,091 03
Surplus over said liabilities	$15,828 97

LIABILITIES.

Losses reported, adjusted and unpaid	$125,485 60	
Reinsurance reserve required by law	713,410 91	
Unpaid scrip	2,138 00	
Unpaid interest	7,584 12	
All other liabilities as per detailed statement on file	67,320 88	
Gross liabilities, exclusive of capital		$915,939 51
Surplus as regards policy-holders		$538,854 60
Capital stock		400,000 00
Surplus over capital, including surplus of assets not admitted in this State		$154,683 57

Income During Year.

Cash premiums received	$1,479,222 81	
Interest on mortgages	1,085 00	
Interest on loans and dividends	51,770 60	
Actual cash income		$1,532,078 41

Expenditures During Year.

Amount paid for losses	$1,018,971 26	
Cash dividends	40,000 00	
Commissions and brokerage	227,377 36	
Salaries and fees	106,611 25	
Taxes paid	21,400 09	
Scrip of profits redeemed in cash and interest paid to scripholders	2,960 48	
All other payments and expenses	119,617 59	
Actual cash expenditures		$1,536,938 03

Stocks and Bonds in Statement.

	Par value.	Market value.
United States 4 per cent. registered bonds	$225,000 00	$256,500 00
St. Louis & Iron Mountain Railroad Company's 5 per cent. bonds	10,000 00	8,000 00
West Shore Railroad 4 per cent. bonds	25,000 00	26,250 00
Lake Gas Company's (Chicago) bonds	30,000 00	31,200 00
Western Union Tel. Company's 5 per ct. bds.	40,000 00	44,000 00
Consolidated Gas Company's stock	71,000 00	93,010 00
Rensselaer & Saratoga Railroad Co.'s stock	40,000 00	73,000 00
National Bank of Commerce stock	10,000 00	18,250 00
American Exchange National Bank stock	35,000 00	54,250 00
Bank State of New York stock	6,000 00	6,600 00
Merchants National Bank stock	20,000 00	29,000 00
Third National Bank stock	10,000 00	11,000 00
Phœnix National Bank stock	4,000 00	5,000 00
Mercantile Trust Company's stock	10,000 00	35,500 00
Delaware & Hudson Canal Company's stock	35,000 00	44,450 00
Manhattan Railway Company's stock	50,000 00	52,500 00
Western Union Telegraph Company's stock	55,000 00	47,850 00
Lake Shore & Michigan Southern Railway Company's stock	40,000 00	54,000 00
Pittsburgh, McKeesport & Yough. Railroad Company's stock	35,000 00	45,500 00
Standard Gas Company's stock	15,000 00	13,600 00
Pennsylvania Railroad Company's stock	40,800 00	41,616 00

STOCKS AND BONDS IN STATEMENT—Continued.

	Par value.	Market value.
Chicago & Northwest'n Railway Co.'s stock..	$20,000 00	$19,400 00
St. Paul, Minn. & Manitoba R. R. Co.'s stock.	20,000 00	22,000 00
Baltimore & Ohio Railroad Company's stock.	50,000 00	33,500 00
City of Richmond 4 per cent. bonds...........	21,000 00	21,420 00
	$917,800 00	$1,087,396 00

Total Amount at risk 31st December, 1894................$128,609,315 00

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894..................................	$1,995,726 00
Premiums received..	21,235 46
Losses paid..	16,569 88
Losses incurred..	13,374 80

Sworn Statement, filed in this Department, of the

AMERICAN FIRE INSURANCE CO. OF PHILADELPHIA, PA.

Commenced business 1810—Capital stock, $500,000.

THOMAS H. MONTGOMERY, *President*. RICHARD MARIS, *Secretary*.

PRINCIPAL OFFICE, 308 & 310 WALNUT STREET.

Attorney to accept service in Maryland................E. A. RICHARDSON.

General Agents in Maryland....E. J. RICHARDSON & SONS.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$ 254,104 26	
Loans on mortgage of real estate.......	1,123,850 00	
Stocks and bonds owned by the company—market value..............................	745,549 63	
Loans on collaterals.........................	23,300 00	
Interest due and accrued.....................	19,412 56	
Cash in company's office and in bank..........	88,268 65	
Premiums in course of collection........... .	83,690 39	
All other assets as per detailed statement......	7,430 73	
Total admitted assets...............		$2,345,606 22

Assets not Admitted in Maryland.

Deposits in various States for the protection of policyholders in such States—market value	$50,000 00	
Liabilities in said States....................	8,677 25	
Surplus over said liabilities............	$41,322 75	

Liabilities.

Losses reported, adjusted and unpaid.........$	206,392 31	
Reinsurance reserve required by law..........	1,499,673 27	
All other liabilities, as per detailed statement on file............................	2,007 57	
Gross liabilities, exclusive of capital....		$1,708,073 15
Surplus as regards policyholders.............		$637,533 07
Capital stock..............................		500,000 09
Surplus over capital, including surplus of assets not admitted in this State......		$178,855 82

Income During Year.

Cash premiums received....................	$1,330,152 91	
Interest on mortgages......................	64,611 45	
Interest on loans and dividends............	45,107 06	
From other sources.......................	20,326 62	
Actual cash income..................		$1,460,198 04

Expenditures During Year.

Amount paid for losses.....................	$1,121,344 13	
Cash dividends............................	25,000 00	
Commissions and brokerage................	219,855 72	
Salaries and fees.........................	105,984 00	
Taxes paid................................	32,257 01	
All other payments and expenses............	103,054 05	
Actual cash expenditures.............		$1,607,494 91

Stocks and Bonds in Statement.

	Book value.	Market value.
Phila. & Reading R. R. gen. mort. 4s, 1958....	$51,553 59	$42,470 00
Steubenville & Indiana 5s, 1914	20,419 59	22,890 00
Belt Road & Stock Yards R. R. 6s, 1911......	20,640 00	20,840 00
Chi. & Western Indiana R. R. 6s, 1919........	21,981 90	21,200 00
North Pennsylvania R. R. 7s, 1903..........	26,000 00	32,500 00
Virginia & Tennessee R. R. 5s, 1900..........	25,000 00	25,625 00

STOCKS AND BONDS IN STATEMENT—Continued.

	Book value.	Market value.
State of Georgia 4½s, 1915	$26,060 30	$28,250 00
Delaware & Chesapeake R. R. 4s, 1912	4,400 00	4,483 34
Huntingdon & Broad Top Mountain R. R. car trust, 1895	8,912 50	10,150 00
Huntingdon & Broad Top Mountain R. R. car trust, 1899	10,025 00	10,025 00
Corning, Cowanesque & Antrim R. R., 1898	10,000 00	10,100 00
Phila. & Reading R. R. impt. 6s, 1897	25,000 00	26,000 00
Lehigh Valley R. R. annuity 6s	64,250 74	63,240 00
Mortgage Trust Co. of Pa. debenture 5s, 1899.	25,000 00	25,104 16
Middlesex Banking Co. debenture 6s	25,000 00	25,125 00
Allegheney Valley R. R. 7 3-10s, 1896	405 00	1,040 00
Northern Central R. R. 6s, 1904	25,000 09	29,500 00
Northern Pacific & Montana 6s, 1938	30,000 00	9,600 00
Penn. & New York Canal & R. R. 5s, 1939	53,470 00	54,250 09
Portland City Water bonds, 1919	50,000 00	57,500 00
N. W. Guaranty debentures	35,000 00	17,500 00
Wheeling & Lake Erie ext. impt., 1930	14,250 00	14,250 00
Pitts., Cin. & St. Louis R. R. 7s, 1900	11,667 50	11,600 00
Buffalo Street Railway Co., 1931	18,400 00	19,600 00
Hughesville Water bonds	17,000 00	17,085 00
Pitts., Chi., Cin. & St. Louis 4½s, 1940	30,000 00	31,800 00
Springfield Water bonds, 1922	9,850 00	10,150 00
United Electric securities, 5s, 1922	9,250 00	9,458 33
Terre Haute & Longansport R. R. 6s, 1913	26,312 50	27,062 50
Lehigh Val. R. R. Co. consol. bonds, 4½s	25,562 50	25,250 00
Lehigh Water bonds, 1900	5,000 00	5,125 00
Camden & Atlantic R. R. 6s, 1911	15,750 00	17,550 00
Pitts., Chartiers & Youghiogheny R. R. 4s, 1932	9,250 00	9,350 00
Omaha Loan & Trust Co. 6s, 1902	10,000 00	10,100 00
Norfolk & Western R. R. car trust 6s, 1902	11,560 80	11,635 80
Ashtabula & Pitts. R. R. 6s, 1908	17,167 50	17,400 00
Seaford & Roanoke R. R. 6s, 1926	20,700 00	20,400 00
20 shares Philadelphia Bourse	1,000 00	300 00
18 shares Phila. & Lancaster Turnpike Co	40 50	40 50
	$801,879 92	$795,549 63

Total amount at risk 31st December, 1894 .... $181,214,619 00

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894	$2,567,914 00
Premiums received	27,533 52
Losses paid	18,717 59
Losses incurred	19,044 62

Sworn Statement, filed in this Department, of the

ATLAS MUTUAL FIRE INSURANCE CO. OF BOSTON, MASS.

Commenced business 1892.

JOHN A. PRAY, *President.* ARTHUR F. JONES, *Secretary.*

PRINCIPAL OFFICE, BOSTON.

Attorney to accept service in Maryland.........CHARLES R. GALLAGHER.

General Agent in Maryland......CHARLES R. GALLAGHER.

SUMMARY OF ASSETS 16TH FEBRUARY, 1895.

Stocks and bonds owned by the company—market value	$50,933 34	
Interest due and accrued	375 00	
Cash in company's office and in bank	71,327 98	
Premiums in course of collection	58,688 00	
Total admitted assets		$181,324 32

LIABILITIES.

Losses reported, adjusted and unpaid	$ 9,424 99	
Reinsurance reserve required by law	161,972 61	
All other liabilities as per detailed statement on file	3,915 68	
Gross liabilities		$175,313 28
Surplus as regards policyholders		$6,011 04

INCOME DURING YEAR.

Cash premiums received	$51,982 50	
Interest on loans and dividends	67 18	
Actual cash income		$52,049 68

EXPENDITURES DURING YEAR.

Amount paid for losses	$20,676 66	
Commissions and brokerage	4,999 08	
Salaries and fees	145 90	
Actual cash expenditures		$25,821 64

STOCKS AND BONDS IN STATEMENT.

	Par value.	Market value.
Fitchburg R. R. Co. 5s, 1903	$20,000 00	$21,641 33
Eastern R. R. Co. 6s, 1906	5,000 00	6,200 00
City of Boston 4s, 1923	5,000 00	5,837 50
St. Johnsbury & Lake Champlain R. R. Co. 5s, 1944	10,000 00	11,841 67
Boston & Albany R. R. Co. 4s, 1913	5,000 00	5,412 84
	$45,000 00	$50,933 34

Total amount at risk 16th February, 1895 .... $22,811,817 00

Sworn Statement, filed in this Department, of the

BOSTON MARINE INSURANCE COMPANY OF BOSTON, MASS.

Commenced business 1874—Capital stock, $1,000,000.

RANSOM B. FULLER, *President*. THOMAS H. LORD, *Secretary*.

PRINCIPAL OFFICE, 17 STATE STREET.

Attorney to accept service in Maryland..........J. HENRY SIRICH.

General Agent in Maryland........J. H. SIRICH.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$ 31,740 78	
Loans on mortgage of real estate	862,140 00	
Stocks and bonds owned by the company—market value	1,096,341 50	
Loans on collaterals	33,900 00	
Interest due and accrued	7,839 95	
Cash in company's office and in bank	445,026 64	
Premiums in course of collection	143,936 53	
Bills receivable taken for premiums	256,656 47	
Total admitted assets		$2,877,581 87

LIABILITIES.

Losses reported, adjusted and unpaid	$240,108 00	
Reinsurance reserve required by law	394,070 84	
Gross liabilities, exclusive of capital		$634,178 84
Surplus as regards policyholders		$2,243,403 03
Capital stock		1,000,000 00
Surplus over capital		$1,243,403 03

Income During Year.

Cash premiums received	$1,149,569 77	
Interest on mortgages	29,035 39	
Interest on loans and dividends	58,459 73	
From other sources	2,710 17	
Actual cash income		$1,239,775 06

Expenditures During Year.

Amount paid for losses	$633,003 11	
Cash dividends	100,000 00	
Commissions and brokerage	23,471 64	
Salaries and fees	54,144 40	
Taxes paid	11,692 65	
All other payments and expenses	60,011 45	
Actual cash expenditures		$882,323 25

Stocks and Bonds in Statement.

	Par value.	Market value.
City of Boston 4 per cent bonds	$125,000 00	$139,800 00
Chi., Bur. & Quincy R. R. Co. 4 per cent. bds.	7,000 00	6,615 00
Chi., Bur. & Quincy R. R. Co. Con. 5 p. ct. bds.	30,000 00	30,487 50
Chi., Bur. & Quincy R. R. Co. Con. 7 p. ct. bds.	4,000 00	4,820 00
Oregon Short Line Railway Co. 6 per cent bds.	10,000 00	8,850 00
Louisville, Evansville & St. Louis R. R. Co. 6 per cent bonds	2,000 00	2,095 00
Fitchburg R. R. Co. 5 per cent. bonds	25,000 00	27,250 00
Wisconsin Central Co. 5 per cent. bonds	20,000 00	10,650 00
Union Pacific, Lincoln & Colorado R. R. Co. 5 per cent. bonds	25,000 00	9,000 00
Atchison, Topeka & Santa Fe R. R. 4 p. c. bonds	75,000 00	47,250 00
Atch., Topeka & Santa Fe R.R. Inc. 5 p.c. bonds	50,000 00	8,625 00
Toledo, St. Louis & Kansas City R. R. 6 per cent. bonds	20,000 00	11,900 00
Brookline Gas Light Co. 5 per cent. bonds	25,000 00	25,500 00
City of Newton 4 per cent. bonds	25,000 00	27,062 50
West Shore R. R. 4 per cent. bonds	5,000 00	5,300 00
Boston & Lowell R. R. 4 per cent. bonds	25,000 00	25,875 00
Oregon Short Line & Utah Northern stock	5,000 00	337 50
Chi., Bur. & Quincy R. R. Co. stock	54,000 00	38,272 50
Iron Railway Co. stock	29,700 00	14,850 00
Toledo, St. Louis & Kan. City R. R. pref. stk.	53,000 00	3,180 00
Manchester Mills stock	20,000 00	20,000 00
Boston & Albany R. R. stock	20,000 00	41,600 00
Boston & Lowell R. R. stock	10,000 00	19,650 00
Fitchburg R. R. preferred stock	25,000 00	21,750 00

Stocks and Bonds in Statement—Continued.

	Par value.	Market value.
Pullman Palace Car Co. stock	$12,000 00	$18,390 00
Conn., & Passumpsic R. R. Co. pref. stock	5,000 00	6,600 00
Atlantic Bank stock	10,000 00	12,850 00
Atlas Bank stock	10,600 00	12,402 00
Beverly Bank stock	13,000 00	18,200 00
Brookline Bank stock	10,000 00	12,000 00
Columbian Bank stock	12,000 00	12,360 00
Commercial Bank stock	34,000 00	27,540 00
Continental Bank stock	10,000 00	11,075 00
Eagle Bank stock	15,200 00	12,160 00
Eliot Bank stock	29,300 00	39,115 50
Exchange Bank stock	10,000 00	13,062 50
First Bank stock	10,000 00	24,025 00
First Bank, Salem, stock	10,000 00	9,000 00
Freeman's Bank stock	18,000 00	16,200 00
Globe Bank stock	15,000 00	13,500 00
Grand Bank, Marblehead, stock	1,700 00	2,040 00
Hamilton Bank stock	10,000 00	10,475 00
Hide and Leather Bank stock	11,000 00	11,962 50
Howard Bank stock	10,000 00	9,650 00
Lincoln Bank stock	16,600 00	13,321 50
Mercantile Bank, Salem, stock	10,000 00	11,000 00
Merchants Bank stock	23,000 00	36,167 50
Merchants Bank, Salem, stock	5,000 00	6,850 00
Naumkeag Bank stock	10,000 00	12,900 00
New England Bank stock	15,000 00	24,375 00
North Bank stock	10,000 00	11,425 00
Old Boston Bank stock	10,000 00	10,525 00
Railroad Bank, Lowell, stock	5,000 00	5,950 00
Republic Bank stock	15,000 00	23,850 00
Revere Bank, Lowell, stock	20,000 00	19,050 00
Second Bank stock	20,000 00	36,000 00
State Bank stock	20,000 00	23,100 00
Suffolk Bank stock	10,000 00	10,000 00
Tremont Bank stock	10,000 00	8,500 00
	$1,146,100 00	$1,096,341 50

Total amount at risk 31st December, 1894 .... $ 9,640,969 00

Business in Maryland in 1894.

Marine and inland risks written in 1894	$2,254,531 00
Premiums received	35,109 90
Losses paid	18,895 29
Losses incurred	18,201 29

Sworn Statement, filed in this Department, of the

BROADWAY INSURANCE COMPANY OF NEW YORK, N. Y.

Commenced business 1849—Capital stock, $200,000.

E. B. MAGNUS, *President.* GEO. W. JONES, *Secretary.*

PRINCIPAL OFFICE, 158 BROADWAY.

Attorney to accept service in Maryland.............SYDNEY ASHBRIDGE.

General Agents in Maryland....ASHBRIDGE & CO.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Stocks and bonds owned by the company—market value	$369,774 00	
Interest due and accrued	6,108 00	
Cash in company's office and in bank	12,328 51	
Premiums in course of collection	45,339 97	
Total admitted assets		$433,550 48

LIABILITIES.

Losses reported, adjusted and unpaid	$ 22,485 25	
Reinsurance reserve required by law	143,150 62	
All other liabilities as per detailed statement on file	7,675 00	
Gross liabilities, exclusive of capital		$173,310 87
Surplus as regards policyholders		$260,239 61
Capital stock		200,000 00
Surplus over capital		$60,239 61

INCOME DURING YEAR.

Cash premiums received	$235,882 03	
Interest on loans and dividends	15,855 47	
Actual cash income		$251,737 50

EXPENDITURES DURING YEAR.

Amount paid for losses	$137,705 83	
Cash dividends	20,000 00	
Commissions and brokerage	51,673 16	
Salaries and fees	15,470 00	
Taxes paid	3,843 05	
All other payments and expenses	27,865 10	
Actual cash expenditures		$256,557 14

STOCKS AND BONDS IN STATEMENT.

	Par value.	Market value.
District of Columbia 3½ per cent. bonds......	$200,000,00	$208,000 00
200 shares Morris & Essex R. R. stock........	10,000 00	16,000 00
500 shares N. Y., Lacka. & Western R. R. stk.	50,000 00	57,500 00
350 shares Chi. & N. W. R. R. con. stk.......	35,000 00	35,000 00
200 shares Illinois Central R. R. stock........	20,000 00	18,000 00
460 shares Brooklyn City R. R. stock.........	4,600 00	7,774 00
200 shares Consolidated Gas stock............	20,000 00	26,000 00
100 shares Long Island Traction Co. stock ...	10,000 00	1,500 00
	$349,600 00	$369,774 00

Total amount at risk 31st December, 1894.................. $37,367,190 00

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894....................................	$581,745 00
Premiums received...	6,504 49
Losses paid..	1,561 77
Losses incurred	1,061 77

Sworn Statement, filed in this Department, of the

CHINA MUTUAL INSURANCE COMPANY OF BOSTON, MASS.

Commenced business 1853.

EDMUND A. POOLE, *President.* WILLIAM H. LORD, *Secretary.*

PRINCIPAL OFFICE, 70 KILBY ST.

Attorney to accept service in Maryland ....JOSHUA T. WILLSON.

General Agent in Maryland....JOSHUA T. WILLSON.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Stocks and bonds owned by the company—market value................................	$149,925 00	
Loans on collaterals.........................	5,100 00	
Cash in company's office and in bank.........	28,323 87	
Premiums in course of collection	26,091 57	
Bills receivable taken for premiums..........	22,507 39	
All other assets, as per detailed statement......	2,645 00	
Total admitted assets..................		$234,592 83

LIABILITIES.

Losses reported, adjusted and unpaid	$43,593 00	
Reinsurance reserve required by law	65,951 85	
Unpaid Scrip	60 00	
Unpaid interest	600 00	
All other liabilities, as per detailed statement on file	1,500 00	
Gross liabilities		$111,704 85
Surplus as regards policyholders		$122,887 98

INCOME DURING YEAR.

Cash premiums received	$200,929 91	
Interest on loans and dividends	5,935 37	
Actual cash income		$206,865 28

EXPENDITURES DURING YEAR.

Amount paid for losses	$169,321 68	
Commissions and brokerage	11,877 75	
Salaries and fees	15,400 00	
Taxes paid	2,101 71	
All other payments and expenses	10,487 82	
Actual cash expenditures		$209,188 96

STOCKS AND BONDS IN STATEMENT.

	Par value.	Market value.
100 shares Atlas National Bank	$10,000 00	$11,700 00
100 shares Continental National Bank	10,000 00	11,075 00
100 shares Commerce National Bank	10,000 00	11,300 00
100 shares Hide and Leather National Bank	10,000 00	10,875 00
100 shares New England National Bank	10,000 00	16,250 00
100 shares Northern National Bank	10,000 00	11,425 00
100 shares Republic National Bank	10,000 00	15,900 00
75 shares Old Colony R. R. Co	7,500 00	13,500 00
100 shares Fitchburg R. R. Co., preferred	10,000 00	8,700 00
200 shares N. Y., N. H. & Hartford R. R. Co.	20,000 00	39,200 00
	$107,500 00	$149,925 00

Total amount at risk 31st December, 1894	$3,412,273 00

BUSINESS IN MARYLAND IN 1894.

Marine and inland risks written in 1894	$1,364,920 00
Premiums received	10,811 60
Losses paid	11,242 31
Losses incurred	7,154 76

Sworn Statement, filed in this Department, of the

CITIZENS INSURANCE COMPANY OF PITTSBURGH, PA.

Commenced business 1850—Capital stock, $500,000.

J. R. SNIVELY, *President*. HOWARD WELCH, *Secretary*.

PRINCIPAL OFFICE, PITTSBURGH.

Attorney to accept service in Maryland..........................D. A. CLARK.

General Agent in Maryland........D. A. CLARK.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$122,000 00	
Loans on mortgage of real estate	288,405 00	
Stocks and bonds owned by the company—market value	214,705 00	
Loans on collaterals	45,193 40	
Interest due and accrued	4,596 47	
Cash in company's office and in bank	29,825 20	
Premiums in course of collection	28,015 89	
All other assets as per detailed statement	1,683 40	
Total admitted assets		$734,424 36

LIABILITIES.

Losses reported, adjusted and unpaid	$ 29,143 07	
Reinsurance reserve required by law	160,583 94	
All other liabilities as per detailed statement on file	5,500 00	
Gross liabilities, exclusive of capital		$195,227 01
Surplus as regards policyholders		$539,197 35
Capital stock		500,000 00
Surplus over capital		$39,197 35

INCOME DURING YEAR.

Cash premiums received	$212,416 57	
Interest on mortgages	16,032 63	
Interest on loans and dividends	13,771 15	
From other sources	5,770 22	
Actual cash income		$247,990 57

Expenditures During Year.

Amount paid for losses	$173,882 70	
Cash dividends	10,000 00	
Commissions and brokerage	48,385 95	
Salaries and fees	10,199 88	
Taxes paid	7,885 64	
All other payments and expenses	15,466 71	
Actual cash expenditures		$265,820 88

Stocks and Bonds in Statement.

	Par value.	Market value.
Bonds—		
Allegheny County Compromise	$ 1,000 00	$ 1,200 00
Pgh., New Castle & L. E. Railway	8,000 00	9,000 00
Point Bridge	4,500 00	5,000 00
H. C. Frick	10,000 00	10,500 00
Stock—		
Safe Deposit & Trust Co	5,000 00	6,000 00
Allegheny Bridge Co	6,250 00	13,500 00
Pgh., McKeesport & Yough. Railway	10,000 00	12,000 00
First National Bank of Allegheny	10,000 00	12,500 00
First National Bank of Pittsburg	8,400 00	14,700 00
Marine National Bank of Pittsburg	13,300 00	13,300 00
Allegheny National Bank of Pittsburg	10,000 00	13,000 00
Duquesne National Bank of Pittsburg	16,500 00	30,855 00
Mechanics National Bank of Pittsburg	1,250 00	2,500 00
Metropolitan National Bank of Pittsburg	10,000 00	12,000 00
M. & M. National Bank of Pittsburg	3,000 00	4,200 00
Lincoln National Bank of Pittsburg	5,000 00	7,000 00
Citizens National Bank of Pittsburg	6,250 00	7,500 00
Third National Bank of Pittsburg	11,500 00	14,375 00
Iron City National Bank of Pittsburg	8,000 00	13,600 00
Exchange National Bank of Pittsburg	2,750 00	4,400 00
Exchange Co. of North America	250 00	325 00
Allegheny Insurance Co	1,000 00	1,000 00
Birmingham	4,500 00	4,500 00
Monongahela Insurance Co	1,250 00	1,000 00
N. Y. Cleveland Gas Coal Co	750 00	750 00
	$158,450 00	$214,705 00

Total amount at risk 31st December, 1894 .... $26,641,989 00

Sworn Statement, filed in this Department, of the

COMMERCE INSURANCE COMPANY OF ALBANY, N. Y.

Commenced business 1859—Capital stock, $200,000.

GARRETT A. VAN ALLEN, *President.* E. DARWIN JAMISON, *Secretary.*

PRINCIPAL OFFICE, 57 STATE STREET.

Attorney to accept service in Maryland................E. B. DUVAL.

General Agents in Maryland......E. B. DUVAL & Co.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate....................................	$ 75,000 00	
Loans on mortgage of real estate.............	73,950 00	
Stocks and bonds owned by the company—market value.....	155,140 00	
Loans on collaterals.........................	14,050 00	
Interest due and accrued.....................	518 00	
Cash in company's office and in bank.........	31,764 83	
Premiums in course of collection.............	8,336 91	
All other assets as per detailed statement.......	422 95	
Total admitted assets..................		$359,182 69

LIABILITIES.

Losses reported, adjusted and unpaid.........	$19,080 00	
Reinsurance reserve required by law..........	89,973 03	
All other liabilities as per detailed statement on file.................................	2,334 89	
Gross liabilities, exclusive of capital....		$111,387 92
Surplus as regards policyholders		$247,794 77
Capital stock		200,000 00
Surplus over capital		$47,794 77

INCOME DURING YEAR.

Cash premiums received.....................	$134,284 77	
Interest on mortgages......................	4,288 69	
Interest on loans and dividends..........	8,396 75	
From other sources.........................	6,479 15	
Actual cash income..................		$153,449 36

Expenditures During Year.

Amount paid for losses	$76,323 02	
Cash dividends	12,000 00	
Commissions and brokerage	24,814 92	
Salaries and fees	11,041 94	
Taxes paid	7,324 31	
All other payments and expenses	8,075 69	
Actual cash expenditures		$139,579 88

Stocks and Bonds in Statement.

	Par value.	Market value.
150 shares Nat'l Com. Bank of Albany, N. Y.	$15,000 00	$49,500 00
150 shares First Nat'l Bank of Albany, N. Y.	15,000 00	24,750 00
72 shares Nat'l Ex. Bank of Albany, N. Y.	7,200 00	8,640 00
45 shrs. Albany C'y Nat. Bk. of Albany, N.Y.	4,500 00	4,500 00
50 shares National Bank of Cohoes	5,000 00	7,000 00
25 shares Holland Trust Co. of New York	2,500 00	2,500 00
300 shares Rensselaer R. R. Co. stock	30,000 00	54,000 00
50 shares South End Bank of Albany, N. Y.	5,000 00	3,750 00
5 shares Underwriters Salvage Co. of N. Y.	500 00	500 00
	$84,700 00	$155,140 00

Total amount at risk 31st December, 1894 .... $16,138,067 00

Business in Maryland in 1894.

Fire risks written in 1894	$341,508 00
Premiums received	2,841 07
Losses paid	2,415 29
Losses incurred	2,156 82

Sworn Statement, filed in this Department, of the

CONNECTICUT FIRE INSURANCE CO. OF HARTFORD, CONN.

Commenced business 1850—Capital stock, $1,000,000.

J. D. BROWNE, *President.* CHARLES R. BURT, *Secretary.*

PRINCIPAL OFFICE, HARTFORD, CONN.

Attorney to accept office in Maryland...... ....CLAUDE WORTHINGTON.

General Agents in Maryland......LUCKETT & WORTHINGTON.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$ 128,750 00	
Loans on mortgage of real estate	825,360 00	
Stocks and bonds owned by the company—market value	1,385,856 00	
Loans on collaterals	7,500 00	
Cash in company's office and in bank	215,134 81	
Premiums in course of collection	225,621 98	
Bills receivable taken for premiums	2,285 00	
Total admitted assets		$2,790,507 79

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policyholders in such States—market value.	$182,125 00
Liabilities in said States	64,727 00
Surplus over said liabilities	$117,398 00

LIABILITIES.

Losses reported, adjusted and unpaid	$ 194,692 00	
Reinsurance reserve required by law	1,214,804 10	
All other liabilities as per detailed statement on file	54,000 00	
Gross liabilities, exclusive of capital		$1,463,496 10
Surplus as regards policyholders		$1,227,111 69
Capital stock		1,000,000 00
Suplus over capital, including surplus of assets not admitted in this State		$444,509 69

Income During Year.

Cash premiums received	$1,666,730 34	
Interest on mortgages	42,411 78	
Interest on loans and dividends	76,452 94	
Actual cash income		$1,785,595 06

Expenditures During Year.

Amount paid for losses	$955,099 48	
Cash dividends	80,000 00	
Commissions and brokerage	296,840 34	
Salaries and fees	130,113 31	
Taxes paid	36,362 97	
All other payments and expenses	123,513 94	
Actual cash expenditures		$1,621,930 04

Stocks and Bonds in Statement.

Bonds—	Par value.	Market value.
Dominion of Canada 4 per cent	$100,000 00	$105,000 00
State of Georgia 4½ per cent	25,000 00	26,625 00
Territory of Arizona	25,000 00	26,000 00
City of Astoria, Oregon	12,000 00	12,840 00
City of Dallas, Texas	12,000 00	12,000 00
City of Fargo, 6s	5,000 00	5,400 00
City of Fargo, 7s	9,000 00	9,900 00
City of Middletown, 6s	10,000 00	10,600 00
City of New Britain	10,000 00	10,700 00
City of Pawtucket, R. I.	30,000 00	30,525 00
City of Portland, Oregon	25,000 00	28,125 00
City of Richmond, Va	50,000 00	50,000 00
City of Salem, Oregon	11,000 00	12,017 50
City of Salt Lake, Utah	50,000 00	51,500 00
City of Seattle, Washington	25,000 00	25,250 00
City of Urbana, Ohio	15,000 00	15,900 00
Mankato, Minn., Board of Education	15,000 00	15,000 00
School District No. 2, Arapahoe Co., Colo.	25,000 00	26,000 00
School District No. 24, Marion Co., Oregon.	13,000 00	14,170 00
Minneapolis Gas Light Co	25,000 00	26,250 00
Black Rock & Salisbury Beach St. R. R. Co.	10,000 00	9,500 00
Broadway & Seventh Avenue R. R. Co.	20,000 00	20,800 00
Chicago, Burlington & Quincy R. R. Co., 4s.	7,000 00	6,650 00
Chi., Bur. & Quincy R. R. Co., conv. 5s	13,900 00	14,317 00
Chi., Bur. & Quincy R. R. Co., consol. 7s	5,000 00	6,000 00
Chicago & Western Indiana R. R. Co	15,000 00	17,512 50
Cleve., Cin., Chi. & St. Louis R. R. Co	10,000 00	9,000 00
Cin., Dayton & Ironton R. R. Co., guar.	15,000 00	15,000 00
Cin., Hamilton & Dayton R. R. Co	25,000 00	25,500 00
Cleve., Lorain & Wheeling R. R. Co	10,000 00	9,950 00

STOCKS AND BONDS IN STATEMENT—Continued.

	Par value.	Market value.
Bonds—		
Cleve. & Mahoning Valley R. R. Co........	$10,000 00	$11,000 00
Dayton and Michigan R. R. Co............	25,000 00	26,250 00
Saginaw & Western R. R. Co., guar........	2,000 00	1,000 00
Fitchburg R. R. Co	20,000 00	21,200 00
Grand Rapids, Lan. & Detroit R.R. Co.,guar.	3,000 00	1,500 00
Housatonic R. R. Co., guar................	30,000 00	30,150 00
Manitou & Pike's Peak Railway Co........	10,000 00	9,750 00
N. Y., N. H. & H. R. R. Co., deben. ctfs....	12,000 00	16,200 00
N. Y., N. H. & Hartford R. R. Co., guar....	40,000 00	50,000 00
Quincy, Alton & St. Louis R. R. Co	49,000 00	49,000 00
Toledo & Ohio Central R. R. Co...........	15,000 00	15,375 00
West Chicago Street R. R. Co...............	10,000 00	10,000 00
West Chicago Street R. R. Tunnel Co.......	10,000 00	10,175 00
Helena, Montana, sewerage	17,000 00	17,595 00
Central Safety Deposit Co., Chicago.........	25,000 00	25,625 00
Chamber of Com. Safety Vault Co., Chi....	10,000 00	10,200 00
Traders Safe & Trust Co., Chicago	10,000 00	10,000 00
Northwestern Telegraph Co................	15,000 00	17,250 00
Stocks—		
150 shares Bald Eagle Val. R. R. Co., guar..	7,500 00	15,000 00
142 shares Boston & Albany R. R. Co......	14,200 00	29,110 00
740 shares Chicago, Bur. & Quincy R. R. Co.	74,000 00	53,280 00
150 shares Chicago & Northw'n R. R. Co...	15,000 00	14,550 00
220 shares Chicago, R. I. & Pac. R. R. Co..	22,000 00	13,640 00
300 shares N. Y. Cen. & Hud. Riv. R. R. Co.	30,000 00	29,700 00
300 shares N. Y., N. H. & Hart. R. R. Co...	30,000 00	58,500 00
300 shares Pitts., Ft. Wayne & Chi. R. R. Co.	30,000 00	45,000 00
200 shares Imp. & Traders Nat'l Bank, N.Y.	20,000 00	108,000 00
100 shares Ætna National Bank, Hartford..	10,000 00	13,000 00
93 shares Charter Oak Nat'l Bank, Hart'd.	9,300 00	8,370 00
125 shares Farm. & Mech. Nat. Bk., Hart'd.	12,500 00	13,375 00
185 shares First National Bank, Hartford..	18,500 00	19,795 00
300 shares Hartford Nat'l Bank, Hartford..	30,000 00	43,500 00
100 shares Mercantile Nat'l Bank, Hartford.	10,000 00	7,500 00
412 shares Nat'l Exchange Bank, Hartford.	20,600 00	23,072 00
150 shares Phœnix Nat'l Bank, Hartford...	15,000 00	18,750 00
45 shares Connecticut Trust & Safe Deposit Co., Hartford........................	4,500 00	7,200 00
167 shares First Nat. Bk., Minneapolis, Minn.	16,700 00	16,700 00
11 shares Second Nat'l Bank, New Haven, Conn..............................	1,100 00	1,837 00
200 shares Empire and Bay States Telegraph Co., guaranteed......................	20,000 00	14,800 00
600 shares Northw'n Telegraph Co., guar...	30,000 00	33,000 00
	$1,376,600 00	$1,567,981 00

Total amount at risk 31st December, 1894	$188,142,484 00

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894	$1,377,800 00
Premiums received	13,953 58
Losses paid	8,000 00
Losses incurred	5,345 91

Sworn Statement, filed in this Department, of the

CONTINENTAL INSURANCE COMPANY OF NEW YORK, N. Y.

Commenced business 1853—Capital stock, $1,000,000.

F. C. MOORE, *President.* EDWARD LANNING, *Secretary.*

PRINCIPAL OFFICE, 46 CEDAR ST.

Attorney to accept service in Maryland .... BENSON M. GREENE.

General Agent in Maryland ...... BENSON M. GREENE.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$ 979,001 05	
Loans on mortgage of real estate	112,635 00	
Stocks and bonds owned by the company—market value	4,478,429 30	
Loans on collaterals	4,000 00	
Interest due and accrued	96,675 24	
Cash in company's office and in bank	338,241 28	
Premiums in course of collection	329,698 84	
Bills receivable taken for premiums	280,596 10	
All other assets, as per detailed statement	3,131 91	
Total admitted assets		$6,622,408 72

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policyholders in such States—market value,	$132,500 00
Liabilities in said States	75,619 18
Surplus over said liabilities	$56,880 82

Liabilities.

Losses reported, adjusted and unpaid	$ 327,138 35	
Reinsurance reserve required by law	3,337,537 26	
Unpaid scrip and interest	35,491 72	
Reserved for contingencies	100,000 00	
All other liabilities as per detailed statement on file	67,852 95	
Gross liabilities, exclusive of capital		$3,868,020 28
Surplus as regards policyholders		$2,754,388 44
Capital stock		1,000,000 00
Surplus over capital, including surplus of assets not admitted in this State		$1,811,269 26

Income During Year.

Cash premiums received	$3,197,722 03	
Interest on mortgages	6,654 03	
Interest on loans and dividends	242,244 20	
From other sources	21,371 71	
Actual cash income		$3,467,991 97

Expenditures During Year.

Amount paid for losses	$1,767,268 02	
Cash dividends	154,109 20	
Commissions and brokerage	643,638 65	
Salaries and fees	273,880 30	
Taxes paid	58,672 45	
Certificates of profits redeemed in cash and interest paid to scripholders	189 26	
All other payments and expenses	206,038 53	
Actual cash expenditures		$3,103,796 41

Stocks and Bonds in Statement.

	Par value.	Market value.
250 shares American Exchange Nat'l Bank	$ 25,000 00	$ 37,500 00
100 shares Bank of America	10,000 00	19,500 00
50 shares Bowery Bank	5,000 00	14,250 00
1200 shares Mechanics National Bank	30,000 00	54,000 00
250 shares Mercantile National Bank	25,000 00	45,000 00
350 shares Merchants National Bank	17,500 00	23,625 00
100 shares Nassau Bank	5,000 00	8,000 00
382 shares Phenix National Bank	7,640 00	8,556 80
200 shares Central Trust Co	20,000 00	180,000 00
1100 shares Chi., Bur. & Quincy R. R. Co	110,000 00	77,000 00
500 shares Chi., Milw. & St. Paul R. W., pfd.	50,000 00	58,500 00

STOCKS AND BONDS IN STATEMENT—Continued.

	Par value.	Market value.
500 shares Chi. & Northwestern R. W., pfd...	$ 50,000 00	$ 71,000 00
1000 shares Chi., Rock Island & Pacific R. W.	100,000 00	60,000 00
1000 shares Chicago, St. Paul, Minneapolis & Omaha Railway Co., pfd................	100,000 00	110,000 00
1000 shares Cleveland, Cincinnati, Chicago & St. Louis Railway Co., pfd.............	100,000 00	82,000 00
500 shares Lake Shore & Michigan Southern Railway Co...........................	50,000 00	66,500 00
2033 shares N. Y. & Harlem R. R. Co., guar..	101,650 00	259,207 50
256 shares N.Y., New Haven & Hart. R.R.Co.	25,600 00	48,640 00
1000 shares Pennsylvania R. R. Co............	50,000 00	50,000 00
5000 shares Pittsburg, McKeesport & Youghiogheny R. R., guar........................	250,000 00	305,000 00
500 shares Rome, Watertown & Ogdensburg R. R. Co., guar........................	50,000 00	57,500 00
500 shares St. Paul & Duluth R. R. Co., pfd..	50,000 00	43,500 00
1000 shares St. Paul, Minn. and Manitoba Railway Co., guar.........................	100,000 00	103,000 00
1200 shares United N. J. R.R. & Canal Co.,guar.	120,000 00	282,000 00
500 shares Consolidated Gas Co. of N. Y....	50,000 00	63,500 00
Atlantic & Gulf R. R. Co. 1st mortgage 7 per cent. bonds............................	47,000 00	49,350 00
Cedar Rapids, Iowa Falls & N. W. R. R. Co. 1st mortgage 6 per cent. bonds...........	50,000 00	50,000 00
Central R. R. & Banking Co. of Georgia (tripartite) 1st mortgage 7 per cent. bonds....	100,000 00	100,000 00
Chicago, Burlington & Quincy R. R. Co. 1st mortgage 7 per cent. bonds, 1903........	10,000 00	12,000 00
Chicago, Mil. & St. Paul, Chi. & Pac. Div., 1st mortgage 6 per cent. bonds..............	50,000 00	57,500 00
Chicago & Northwestern sinking fund reg. 1st mortgage 6 per cent. bonds...	50,000 00	57,500 00
Chicago, Rock Island & Pacific R. R. Co. coll. and ext. 1st mortgage 5 per cent. bonds...	100,000 00	101,000 00
Chicago, St. Paul, Minn. & Omaha Railway 1st mortgage 6 per cent. bonds	100,000 00	125,000 00
Columbia & Greenville R. R. 1st mortgage 6 per cent. bonds	50,000 00	50,000 00
Elmira, Cortland & Northern pref. 1st mortgage 6 per cent. bonds...........	50,000 00	50,000 00
Erie Railway Co. consolidated 1st mortgage 7 per cent. bonds........................	50,000 00	65,000 00
Georgia, Carolina & Northern Railway 1st mortgage 5 per cent. bonds, guaranteed...	25,000 00	21,250 00

STOCKS AND BONDS IN STATEMENT—Continued.

	Par value.	Market value.
Grand Rapids, Lansing & Detroit R. R. 5 per cent. bonds, 1927, guaranteed.	$ 50,000 00	$ 25,000 00
Indiana, Bloomington & Western pref. 1st mortgage 7 per cent. bonds	135,000 00	148,500 00
Kentucky Central Railway Co. 1st mortgage 4 per cent. bonds	50,000 00	40,000 00
Midland R. R. Co. of New Jersey 1st mortgage 6 per cent. bonds	50,000 00	58,000 00
Mil., Lake Shore & Western R. R. 1st mortgage 6 per cent. bonds	100,000 00	127,000 00
Morris & Essex R. R. consolidated 1st mortgage 7 per cent. bonds	50,000 00	69,000 00
N. Y. Central & Hudson River Railway deb. 5 per cent. bonds	50,000 00	53,500 00
New York, Lackawanna & Western Railway 1st mort. 6 per cent. bonds	50,000 00	65,000 00
New York, L. E. & Western R. R. 1st mort. 6 per cent. prior lien bonds	50,000 00	50,000 00
N. Y., New Haven & Hartford R. R. Co. conv. deb. 4 per cent. bonds	10,000 00	13,700 00
Raleigh & Augusta Air Line R. R. Co. 6 per cent. 1st mort. bonds	50,000 00	55,000 00
Richmond & Danville R. R. Co. 6 per ct. bds., con. 1915	50,000 00	59,000 00
St. Paul, Minn. & Manitoba R. R. 6 per cent. bonds, (Dakota extension)	100,000 00	118,000 00
Western Union Telegraph Co. 5 per cent. collateral trust bonds	100,000 00	105,000 00
Portland (Oregon) Water 5 per cent. gold bds., 1917	50,000 00	55,000 00
Richmond (Virginia) 4 per cent. bonds, 1920	50,000 00	50,000 00
Alabama new bonds, class "A," 1906	10,000 00	10,000 00
Georgia 4½ per cent. bonds, 1915	25,000 00	27,500 00
U. S. reg. 6 per cent. bonds, currency	500,000 00	551,850 00
U. S. reg. 5 per cent. bonds, gold	50,000 00	58,500 00
New York City reg. 3 per cent. bonds, 1919	5,000 00	5,000 00
	$3,769,390 00	$4,610,929 30

Total amount at risk 31st December, 1894 .... $626,923,922 00

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894	$4,672,730 00
Premiums received	44,238 68
Losses paid	30,306 06
Losses incurred	28,050 92

Sworn Statement, filed in this Department, of the

EQUITABLE FIRE AND MARINE INSURANCE COMPANY OF PROVIDENCE, R. I.

Commenced business 1848—Capital stock, $300,000.

FRED. W. ARNOLD, *President*. JAS. E. TILLINGHAST, *Secretary*.

PRINCIPAL OFFICE, 1 CUSTOM HOUSE STREET.

Attorney to accept service in Maryland.... ....WM. J. DONNELLY.

General Agents in Maryland......MAURY & DONNELLY.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$129,900 00	
Loans on mortgage of real estate	93,050 00	
Stocks and bonds owned by the company—market value	285,372 00	
Loans on collaterals	800 00	
Interest due and accrued	627 00	
Cash in company's office and in bank	19,322 20	
Premiums in course of collection	36,378 56	
All other assets as per detailed statement	1,307 00	
Total admitted assets		$566,756 76

LIABILITIES.

Losses reported, adjusted and unpaid	$ 23,972 00	
Reinsurance reserve required by law	179,071 87	
Unpaid dividends to stockholders	860 50	
All other liabilities as per detailed statement on file	5,964 65	
Gross liabilities, exclusive of capital		$209,869 02
Surplus as regards policyholders		$356,887 74
Capital stock		300,000 00
Surplus over capital		$56,887 74

INCOME DURING YEAR.

Cash premiums received	$249,648 50	
Interest on mortgages	5,588 79	
Interest on loans and dividends	14,228 30	
From other sources	3,806 26	
Actual cash income		$273,271 85

Expenditures During Year.

Amount paid for losses	$135,881 10	
Cash dividends	17,988 50	
Commissions and brokerage	47,935 08	
Salaries and fees	22,812 71	
Taxes paid	9,693 24	
All other payments and expenses	17,270 70	
Actual cash expenditures		$251,581 33

Stocks and Bonds in Statement.

	Par value.	Market value.
Stocks—		
500 shares Old National Bank	$50,000 00	$58,000 00
340 shares National Bank of Commerce	17,000 00	16,320 00
200 shares American National Bank	10,000 00	9,600 00
18 shares Third National Bank	1,800 00	1,800 00
100 shares Fourth National Bank	10,000 00	12,200 00
100 shares National Bank of Warren	10,000 00	9,000 00
200 shares N. Y. Central & Hudson River R. R. Co	20,000 00	19,850 00
200 shares Illinois Central R. R. Co	20,000 00	16,700 00
100 shares Chi., Rock Isl. & Pac. R. R. Co.	10,000 00	6,200 00
107 shares Chi., Bur. & Quincy R. R. Co.	10,700 00	7,597 00
100 shares Michigan Central R. R. Co	10,000 00	9,800 00
50 shares Wells, Fargo & Co. Express Co.	5,000 00	5,500 00
50 shares Rhode Island & Mass. R. R. Co.	5,000 00	5,000 00
5 shares Underwriters Salvage Corps	500 00	500 00
Bonds—		
Union Pacific R. R. Co. 1st mortgage	25,000 00	26,290 00
New York Elevated Railroad 7s	28,000 00	30,170 00
Pawtucket Valley R. R. end. by N. Y., Prov. & Boston R. R. Co	22,000 00	24,640 00
Quincy, Alton & St. Louis R. R., end. by C. B. & Q. R. R. Co	10,000 00	10,200 00
Milwaukee City Railroad	5,000 00	5,250 00
Chi., Bur. & Quincy R. R. 1-7, 2-5s	3,000 00	3,250 00
National Water Works Co., Kansas City plant	10,000 00	7,500 00
	$283,000 00	$285,372 00

Total amount at risk 31st December, 1894 .... $30,003,873 00

Business in Maryland in 1894.

Fire, marine and inland risks written in 1894	$792,450 00
Premiums received	7,680 59
Losses paid	4,100 00
Losses incurred	2,834 00

Sworn Statement, filed in this Department, of the

FARMERS MUTUAL FIRE INS. CO. OF WILMINGTON, DEL.

Commenced business 1839.

WILLIAM T. PORTER, *President.* WILLIAM A. LAMOTTE, *Secretary.*

PRINCIPAL OFFICE, WILMINGTON.

Attorney to accept service in Maryland..................:P. H. CLEAVER.

General Agent in Maryland....P. H. CLEAVER.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate..................................	$ 22,017 86	
Loans on mortgage of real estate.............	51,000 00	
Stocks and bonds owned by the company—market value..............................	142,097 50	
Interest due and accrued......	1,899 08	
Cash in company's office and in bank.........	1,921 12	
Premium notes in force...........$812,029 00		
Total cash assets......................		$218,935 56

LIABILITIES.

Losses reported, adjusted and unpaid..........	$5,250 00	
Premium notes in force..........$812,029 00		
Gross liabilities		$5,250 00
Surplus as regards policyholders....		$213,685 56

INCOME DURING YEAR.

Cash premiums received.......................	$41,250 72	
From other sources..........................	10,342 82	
Actual cash income..................		$51,593 54

EXPENDITURES DURING YEAR.

Amount paid for losses......................	$19,520 05	
Cash dividends..............................	12,035 82	
Commissions and brokerage.................	1,876 16	
Salaries and fees..........................	6,809 33	
Taxes paid.................................	959 56	
Coupons paid..............................	3 15	
Interest paid to scripholders.................	7,146 70	
All other payments and expenses............	1,471 24	
Actual cash expenditures.............		$49,822 01

STOCKS AND BONDS IN STATEMENT.

	Par value.	Market value.
Bonds—		
Wilmington City 6 per cent	$12,100 00	$13,733 50
Wilmington City 5 per cent	15,000 00	15,300 00
Wilmington City 4½ per cent	10,000 00	10,000 00
Phila., Wilm. & Balto. R. R. 4 per cent	12,000 00	12,240 00
Lehigh Valley R. R. 6 per cent	11,000 00	13,365 00
Reading Coal & Iron 6 per cent	16,000 00	16,000 00
New Castle County 4½ per cent	10,000 00	10,225 00
Wilmington City R. R. 5 per cent	5,000 00	5,175 00
New Castle Gas 5 per cent	4,000 00	3,800 00
New Castle Gas 6 per cent	2,000 00	1,800 00
Dover Water 4 per cent	2,000 00	1,900 00
Stock—		
144 shares Lehigh Valley R. R	7,200 00	5,040 00
243 shares Wilm. Coal Gas	12,150 00	22,599 00
240 shares Delaware R. R	6,000 00	7,500 00
57 shares Phila., Wilm. & Balto. R. R	2,850 00	3,420 00
	$127,300 00	$142,097 50

Total amount at risk 31st December, 1894................ $9,652,044 00

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894	$459,536 00
Premiums received	1,964 59
Losses paid	2,253 83
Losses incurred	47 58

Sworn Statement, filed in this Department, of the

FARMERS FIRE INSURANCE COMPANY OF YORK, PA.

Commenced business 1853.

G. EDW. HERSH, *President.* DAVID STRICKLER, *Secretary.*

PRINCIPAL OFFICE, YORK.

Attorney to accept service in Maryland............WM. T. SHACKELFORD.

General Agent in Maryland..........WM. T. SHACKELFORD.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$ 36,500 00	
Loans on mortgage of real estate	190,835 00	
Stocks and bonds owned by the company—market value	301,210 00	
Loans on collaterals	1,000 00	
Interest due and accrued	4,397 98	
Cash in company's office and in bank	28,025 46	
Premiums in course of collection	29,501 43	
All other assets as per detailed statement	375 50	
Total admitted assets		$591,845 37

LIABILITIES.

Losses reported, adjusted and unpaid	$ 49,191 00	
Reinsurance reserve required by law	283,652 94	
All other liabilities as per detailed statement on file	9,026 13	
Gross liabilities		$341,870 07
Surplus as regards policyholders		$249,975 30

INCOME DURING YEAR.

Cash premiums received	$293,485 92	
Interest on mortgages	9,742 85	
Interest on loans and dividends	12,675 50	
From other sources	3,318 64	
Actual cash income		$319,222 91

Sworn Statement, filed in this Department, of the

FIRE ASSOCIATION OF PHILADELPHIA, PA.

Commenced business 1817—Capital stock $500,000.

E. C. IRVIN, *President*. BENJAMIN T. HERKNESS, *Secretary*.

PRINCIPAL OFFICE, 407 AND 409 WALNUT STREET.

Attorney to accept service in Maryland........CLAUDE WORTHINGTON.

General Agents in Maryland......LUCKETT & WORTHINGTON.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$ 177,900 00	
Loans on mortgage of real estate.......	1,843,846 60	
Stocks and bonds owned by the company—market value	2,073,374 50	
Loans on collaterals..........................	98,850 00	
Interest due and accrued......................	62,389 62	
Cash in company's office and in bank	244,260 54	
Premiums in course of collection.............	487,012 51	
All other assets as per detailed statement......	8,601 57	
Total admitted assets..................		$4,996,235 34

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policyholders in such States—market value.	$108,700 00
Liabilities in said States.....................	46,019 63
Surplus over said liabilities.............	$62,680 37
Fire Associaton stock.......................	83,520 00
Loans on Fire Association stock.............	2,600 00

LIABILITIES.

Losses reported, adjusted and unpaid ....$	271,823 37	
Reinsurance reserve required by law	3,565,741 28	
All other liabilities as per detailed statement on file	181,398 98	
Gross liabilities, exclusive of capital....		$1,018,963 63
Surplus as regards policyholders..............		$977,271 71
Capital stock................................		500,000 00
Surplus over capital, including surplus of and other assets not admitted in this State...		$626,072 08

INCOME DURING YEAR.

Cash premiums received	$2,254,502 64	
Interest on mortgages	103,058 99	
Interest on loans and dividends	122,592 22	
From other sources	3,126 08	
Actual cash income		$2,483,279 93

EXPENDITURES DURING YEAR.

Amount paid for losses	$1,412,376 18	
Cash dividends	200,000 00	
Commissions and brokerage	453,008 07	
Salaries and fees	277,716 18	
Taxes paid	50,032 31	
All other payments and expenses	1,000 66	
Actual cash expenditures		$2,394,133 40

STOCKS AND BONDS IN STATEMENT.

	Par value.	Market value.
City of Philadelphia 6 per ct. loan, 1895–1904	$372,900 00	$428,835 00
City of Camden 7 per ct. bonds, coupon, 1904	1,500 00	1,770 00
City of Clay Centre 6 per ct. bds., cou., 1895	3,000 00	3,000 00
City of Richmond 6 per ct. ctfs., 1904-1912	25,000 00	28,500 00
City of Cincinnati 7 3-10 per cent. bonds, coupon, 1902	121,000 00	153,750 00
City of Cincinnati 7 3-10 per cent. bonds, coupon, 1906	4,000 00	
City of Altoona 6 per ct. bds., cou., 1900	53,500 00	53,500 00
State of Georgia 4½ per cent. bonds, coupon, 1911–1915	25,000 00	27,500 00
Northern Central Railway Co. 6 per cent. general mort. bds., cou., 1904	168,000 00	198,240 00
Catawissa R. R. 7 per cent. reg. bds., 1900	10,000 00	11,450 00
Lehigh Val. R. R. 7 per cent. reg. bds., 1910	32,000 00	43,200 00
Lehigh Val. R. R. 6 per cent. reg. bds., 1923	100,000 00	121,500 00
Shamokin Valley & Pottsville R. R. 7 per cent. bonds, coupon, 1901	20,000 00	23,400 00
Philadelphia & Erie R. R. 5 per cent. registered bonds, 1920	100,000 00	118,000 00
Belt Railroad & Stock Yards 6 per cent. 1st mort. bonds, coupon, 1911	50,000 00	52,500 00
Louisville & Nashville R. R. 6 per cent. general mort. bonds, coupon, 1930	84,000 00	97,440 00
Texas & Pacific R. R. 6 per ct. 1st mort. bds., coupon, 1905	13,000 00	13,910 00

STOCKS AND BONDS IN STATEMENT—Continued.

	Par value.	Market value.
Camden & Atlantic R. R. 5 per cent. registered bonds, 1911	$ 30,000 00	$ 32,100 90
Pennsylvania R. R. 6 per cent. gen. mortgage bonds, 1910	58,000 00	76,560 00
Pennsylvania R. R. 6 per cent. con. mortgage bonds, 1905	50,000 00	59,000 00
Cincinnati, Hamilton & Dayton R. R. Co. 5 per ct. reg. gen. mort. gold bds., cou., 1942	20,000 00	21,000 00
Cincinnati, Dayton & Ironton R. R. Co. 5 p. c. 1st mort. gold bds., coupon, 1941	25,000 00	25,437 50
Chicago, Rock Island & Pacific R. R. 1st mort. ext. and col. bds., cou., 1934	25,000 00	26,187 50
Northern Pacific R. R. 6 per ct. 1st mortgage land-grant bonds, 1921	25,000 00	29,062 50
Northern Pacific R. R. 6 per ct. 1st mortgage bonds, coupon (Pend d'Oreille Div.), 1919	9,000 00	9,270 00
Philadelphia & Reading R. R. 4 per cent. gen. mort. bonds, coupon, 1958	20,000 00	14,800 00
Central Car Trust Co. 6 per cent. bonds, coupon, 1900	26,000 00	26,000 00
Ohio River R. R. Co. 5 per cent. 1st mortgage bonds, coupon, 1936	25,000 00	25,000 00
Port of Portland, Oregon, 5 per cent. gold bonds, coupon, 1922	39,000 00	43,680 00
Baltimore & Ohio Equipment Association 5 per cent. bonds, coupon, "Series B," 1895	25,000 00	25,000 00
Pennsylvania & New York Canal 7 per cent. bonds, coupon, 1896	8,000 00	8,320 00
Lehigh Coal & Navigation Co. 7 per cent. consolidated mortgage bonds, 1911	100,000 00	132,500 00
Chamber of Commerce Association 6 per cent. bonds, coupon, 1898	4,000 00	4,000 00
Masonic Temple 4 per cent. loan, 1910	20,000 00	20,000 00
Peoria Mercantile Library Association 6 per cent. bonds, coupon, 1899	9,000 00	9,000 00
Underwriters' Protective Association of Newark N. J., 5 per cent. reg. bonds, 1902	1,000 00	1,000 00
Evansville & Terre Haute R. R. Co. 5 per ct. 1st gen. mortgage gold bonds, 1942	50,000 00	47,500 00
Philadelphia City Passenger Railway Co. 5 per cent. bonds, 1910	50,000 00	53,500 00
1230 shares Pennsylvania R. R. Co. stock	61,500 00	62,730 00
261 shares Fire Association stock	13,050 00	83,520 00
331 shares Philadelphia, Germantown & Norristown Railroad stock	16,550 00	43,692 00

STOCKS AND BONDS IN STATEMENT—Continued.

	Par value.	Market value.
70 shares Chestnut Hill Railroad stock.....	$3,500 00	$9,240 00
20 shares Philadelphia Bourse..............	1,000 00	500 00
5 shares Underwriters' Salvage Co. stock..	500 00	500 00
	$1,898,000 00	$2,265,594 50

Total amount at risk 31st December, 1894................ $393,247,667 00

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894..................................	$3,150,202 00
Premiums received..	37,299 11
Losses paid..	33,006 54
Losses incurred...	23,105 97

Sworn Statement, filed in this Department, of the

FIREMAN'S FUND INSURANCE CO. OF SAN FRANCISCO, CAL.

Commenced business 1863—Capital stock, $1,000,000.

DAVID J. STAPLES, *President.* BERNARD FAYMONVILLE, *Secretary.*

PRINCIPAL OFFICE, 401 CALIFORNIA STREET.

Attorney to accept service in Maryland..............DANIEL W. HOPPER.

General Agents in Maryland..........S. W. T. HOPPER & SONS.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate.................................	$ 428,700 00	
Loans on mortgage of real estate	344,275 00	
Stocks and bonds owned by the company—market value	1,563,505 00	
Loans on collaterals	183,971 65	
Interest due and accrued	12,074 87	
Cash in company's office and in bank.........	245,384 41	
Premiums in course of collection.............	340,250 92	
Bills receivable taken for premiums...........	51,274 57	
All other assets as per detailed statement......	21;424 72	
Total admitted assets..........		$3,190,861 14

Assets not Admitted in Maryland.

Deposits in various States for the protection of policyholders in such States—market value	$50,000 00	
Liabilities in said States	30,316 18	
Surplus over said liabilities	$19,683 82	

Liabilities.

Losses reported, adjusted and unpaid	$135,325 66	
Reinsurance reserve required by law	233,594 83	
All other liabilities as per detailed statement on file	36,093 58	
Gross liabilities, exclusive of capital		$1,405,014 07
Surplus as regards policyholders		$1,785,847 07
Capital stock		1,000,000 00
Surplus over capital, including surplus of assets not admitted in this State		$805,530 89

Income During Year.

Cash premiums received	$1,766,819 26	
Interest on mortgages	25,145 78	
Interest on loans and dividends	106,235 36	
From other sources	18,050 14	
Actual cash income		$1,916,250 54

Expenditures During Year.

Amount paid for losses	$1,000,323 95	
Cash dividends	120,000 00	
Commissions and brokerage	239,402 21	
Salaries and fees	171,141 52	
Taxes paid	31,714 25	
All other payments and expenses	152,701 04	
Actual cash expenditures		$1,715,282 97

Stocks and Bonds in Statement.

	Par value.	Market value.
Omnibus Cable Co's bonds	$125,000 00	$145,625 00
Powell Street Railway Co's bonds	15,000 00	16,800 00
Sutter Street Railway Co's bonds	50,000 00	53,000 00
Presidio and Ferries R. R. Co's bonds	37,000 00	37,000 00
San Francisco and North Pacific Railway bonds	20,000 00	20,000 00

STOCKS AND BONDS IN STATEMENT—Continued.

	Par value.	Market value.
Oakland City Gas, Light and Heat Co's bonds.	$ 50,000 00	$ 51,250 00
San Diego Gas and Electric Light Co's bonds.	20,000 00	20,000 00
Riverside Water Co's bonds	70,000 00	70,000 00
Baker City, Or., Water bonds	17,000 00	17,850 00
Pacific Rolling Mills bonds	15,000 00	15,600 00
Baker City, Or., School bonds	20,000 00	21,000 00
Palo Alto, Cal., School District bonds	15,000 00	15,750 00
San Pascual, Cal., School District bonds	12,500 00	12,625 00
Olympic Club bonds	5,000 00	5,000 00
Independence City, Or., bonds	3,000 00	3,000 00
2986 shares Home Mutual Insurance Co's stock.	298,600 00	600,000 00
60 shares Bank of California stock	6,000 00	12,600 00
107 shares First National Bank, S. F., stock	10,700 00	19,260 00
100 shares Anglo-California Bank stock (50 per cent. paid up)	5,000 00	6,000 00
314 shares Grangers' Bank of California stock.	31,400 00	25,120 00
450 shares Oakland Bank of Savings stock (50 per cent. paid up)	22,500 00	31,500 00
600 shares California Safe Deposit and Trust Co's stock	30,000 00	27,600 00
340 shares Sather Banking Co's stock	34,000 00	32,300 00
1000 shares California Street Cable R. R. Co's stock	100,000 00	100,000 00
550 shares Presidio and Ferries R. R. Co's stock	30,250 00	6,600 00
440 shares Sutter Street R. R. Co's stock	44,000 00	44,000 00
550 shares Oakland Gas, Light and Heat Co's stock (20 per cent. paid up)	11,000 00	23,375 00
500 shares Spring Valley Water Co's stock	50,000 00	48,500 00
400 shares Pacific Gas Improvement Co's stk.	20,000 00	34,800 00
656 shares California Dry-Dock Co's stock	65,600 00	24,600 00
500 shares Pacific Rolling Mills stock	50,000 00	12,500 00
684 shares Stockton Gas, Light and Heat Co's stock	10,000 00	8,550 00
5 shares Underwriters' Salvage Co's stock.	500 00	500 00
1000 shares Oakland Building and Loan Association stock	1,200 00	1,200 00
	$1,295,250 00	$1,563,505 00

Total amount at risk 31st December, 1894 ....$182,408,573 00

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894	$1,077,028 29
Premiums received	9,433 60
Losses paid	3,515 29
Losses incurred	4,475 85

Sworn Statement, filed in this Department, of the

FRANKLIN FIRE INSURANCE CO. OF PHILADELPHIA, PA.

Commenced business 1829—Capital stock, $400,000.

JAMES M. MCALLISTER, *President.* EZRA T. CRESSON, *Secretary.*

PRINCIPAL OFFICE, 421 WALNUT STREET.

Attorney to accept service in Maryland............W. T. SHACKELFORD.

General Agent in Maryland....W. T. SHACKELFORD.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$ 285,000 00	
Loans on mortgage of real estate	250,608 00	
Stocks and bonds owned by the company—market value	2,316,659 75	
Loans on collaterals	152,500 00	
Interest due and accrued	4,326 46	
Cash in company's office and in bank	106,669 55	
Premiums in course of collection	71,083 40	
Total admitted assets		$3,186,847 16

LIABILITIES.

Losses reported, adjusted and unpaid	$ 26,565 33	
Reinsurance reserve required by law	1,696,019 62	
Unpaid dividends to stockholders	300 00	
All other liabilities, as per detailed statement on file	9,726 14	
Gross liabilities, exclusive of capital		$1,732,611 09
Surplus as regards policyholders		$1,454,236 07
Capital stock		400,000 00
Surplus over capital		$1,054,236 07

Income During Year.

Cash premiums received	$513,667 07	
Interest on mortgages	16,615 78	
Interest on loans and dividends	124,746 22	
From other sources	10,844 75	
Actual cash income		$665,873 82

Expenditures During Year.

Amount paid for losses	$266,136 09	
Cash dividends	90,060 00	
Commissions and brokerage	94,304 11	
Salaries and fees	37,550 00	
Taxes paid	21,059 19	
All other payments and expenses	88,859 68	
Actual cash expenditures		$597,969 07

Stocks and Bonds in Statement.

	Par value.	Market value.
City of Springfield, Ill., 5s, 1900-1907	$ 9,000 00	$ 9,000 00
City of Sandusky, O., 5s, 1896-1922	55,000 00	62,150 00
10 shares Philadelphia Bourse stock	500 00	250 00
City of Camden, N. J., 4s, 1902	35,000 00	35,000 00
City of Camden, N. J., 4s, 1909	5,000 00	5,000 00
Pittsburgh, Chartiers & Youghiogheny R. R. 6s, 1902	50,000 00	55,000 00
Allegheny Val. R. R. 7 3-10s, 1896	75,000 00	80,062 50
Penna. R. R. consol. sterling 6s, 1905	70,000 00	82,600 00
Shamokin, Sunbury & Lewisburg 1st mortgage 5s, 1912	10,000 00	10,000 00
Chartiers R.W. Co. coup. 7s, 1901	6,000 00	7,215 00
Penna. Equip. Trust 4s, 9 years, series B, 1895.	1,000 00	1,000 00
Delaware River Ferry Co. gold coup. 5s, 1921.	10,000 00	10,300 00
Penna. & N. Y. Canal & R. R. coup. 7s, 1906.	38,000 00	47,595 00
Wilm. & Weldon R. R. gold 7s, 1897	50,000 00	52,500 00
Penna. Equip. Trust 4s, 8 years, series C, 1895	11,000 00	11,000 00
Jacksonv., Louisv. & St. Louis 1st mtg.5s,1940	11,000 00	5,500 00
Lehigh Val. R. R. 1st mort. reg. 6's, 1898	11,000 00	11,880 00
Huntingdon & Broad Top R. R. 1st mort. ext. 4s, 1920	29,000 00	29,000 00
North Penna. R. R. 1st mort. 7s, 1896	4,000 00	4,190 00
50 shares Independence Nat. Bank stock	5,000 00	6,250 00
Philadelphia City 6s, new, 1895-1900	30,300 00	30,527 25
Lehigh Val. R. R. con. sterling gold 6s, 1897	22,000 00	22,110 00
Lehigh Val. 2d mortgage registered 7s, 1910	25,000 00	33,750 00

STOCKS AND BONDS IN STATEMENT—Continued.

	Par value.	Market value.
Hunt. & Broad Top R. R. 2d mort. 7s, 1895...	$11,500 00	$11,845 00
Pennsylvania R. R. gen. mort reg. 6s, 1910...	19,000 00	25,080 00
Pennsylvania R. R. gen. mort. coup. 6s, 1910..	42,000 00	55,230 00
West Jersey R. R. 1st mortgage 6s, 1896......	9,000 00	9,405 00
Penna. & N. Y. Canal and R. R. 5s, 1939.....	10,000 00	10,900 00
Philadelphia, Wil. & Balto. R. R. 6s, 1900.....	3,000 00	3,300 00
Philadelphia & Erie R. R. 4s, 1920...........	10,000 00	10,250 00
50 shares First Nat'l Bank of Phila. stock....	5,000 00	10,500 00
Phila., Wil. & Balto. R. R. debenture 4s, 1922.	15,000 00	15,000 00
Belvidere Delaware R. R. con. mort. 4s, 1927.	21,000 00	22,050 00
Phila., Wil. & Balto. R. R. registered 4s, 1917.	10,000 00	10,200 00
City of Quincy, Ill., 4½ per cent. bonds, 1906..	19,000 00	19,000 00
100 shares Southwark National Bank stock...	5,000 00	10,700 00
Gloucester County, N. J., 4s..................	15,000 00	15,000 00
Northern Pacific R. R., Missouri Division, 1st mortgage 6s, 1919..........	6,000 00	6,000 00
Iowa City & Western R. R. 1st mort. 6s, 1909.	20,000 00	21,000 00
National Water Works Co. of New York consolidated gold 6s, 1903..................	25,000 00	25,000 00
Delaware & Bound Brook R. R. 6s, 1899.....	8,000 00	8,400 00
Chicago & West. Ind. R. R. 1st mort. 6s, 1919.	11,000 00	12,100 00
Pennsylvania R. R. Col. Trust loan 4½s, 1913..	30,000 00	30,000 00
Columbus & Cincinnati Midland R. R. 1st mortgage extended 4½s, 1939............	25,000 00	21,875 00
125 shares Phila., Wilm. & Balto. R. R. stock,	6,2500 00	6,875 00
St. Paul, Minn. & Manitoba R. R. 1st mtge. gold 7s, 1909	2,000 00	2,240 00
Balt. & Potomac R. R. 1st mtge. Sinking fund, gold, 6s, 1911...........................	73,000 00	89,425 00
Balt. & Potomac R. R. 1st mtg. Tunnel Road, gold, 6s, 1911.	50,000 00	62,000 00
Penna. & New York Canal & R. R. 7s, Series A, 1896..........	37,000 00	37,740 00
West Jersey Railroad Co. 7s, 1890	14,000 00	15,820 00
Hestonville, Mantua & Fairmount Pass. R. W. Co. 6s, 1895	10,000 00	10,075 00
Connecting Railroad Co. 6s, 1901	20,000 00	22,650 00
Easton & Amboy R. R. 1st mtge. 5s, 1920.....	25,000 00	27,125 00
Lehigh Valley R. R. 1st mtge. coup. 6s, 1898...	40,000 00	43,200 00
Elmira & Williamsport R. R. 5s, 2862........	10,000 00	10,400 00
P., W. & B. Trust Certificate, 4s, 1921........	25,000 00	26,000 00
N. Y., Lackawanna & Western R. R. 6s, 1921.	25,000 00	33,500 00
West Jersey R. R. con. mort. 6s, 1909	25,000 00	29,000 00
New York Central R. R. extended 4s, 1905....	25,000 00	25,625 00

STOCKS AND BONDS IN STATEMENT—Continued.

	Par value.	Market value.
Harrisburg, Portsmouth, Mt. Joy & Lancaster R. R. extended 4s, 1913	$25,000 00	$26,125 00
Lehigh Coal & Navigation Co. loan 6s, 1897	10,000 00	10,550 00
Nor. Cent. R. R. 2d mort. 5s, Series B, 1926	15,000 00	16,875 00
50 shares Continental Hotel Co. pref. stock	5,000 00	7,000 00
Steubenville & Ind. R. R. 1st mort. ex. 5s, 1914	60,000 00	65,400 00
Pennsylvania Salt Manufacturing Co. 5s, 1900.	47,000 00	47,705 00
Camden & Atlantic R. R. consol. 6s, 1911	14,000 00	16,590 00
Northern Central R. R. con. gen. mort. sterl'g gold 6s, 1904	14,000 00	14,420 00
Philadelphia & Erie R. R. gold 5s, 1920	10,000 00	11,800 00
500 shares Mine Hill & Schuylkill Haven R. R. Co. stock	25,000 00	34,500 00
25 shares Pennsylvania Co. for Insurance on Lives, etc., stock	2,500 00	12,150 00
Lehigh Valley Coal Co. registered 5s, 1910	20,000 00	20,600 00
Baltimore & Ohio R. R. extended 4s, 1935	25,000 00	25,250 00
Northern Central R. R. consolidated 4½s, 1925.	10,000 00	10,700 00
River Front R. R. 1st mort. 4½s, 1912	16,000 00	16,000 00
Camden & Atlantic R. R. Co. consol. 5s, 1911.	11,000 00	11,550 00
Borough of Beaver, Pa., 5s, 1895–1912	23,400 00	24,570 00
Phila. & Reading R. R. Co. imp. mort. 6s, 1897	50,000 00	52,375 00
St. Louis, Vandalia & Terre Haute R.R. 7s, 1898	14,000 00	14,700 00
Pitts., Cin. & St. Louis R. R. reg. 7s, 1900	52,000 00	60,320 00
Northern Cent. R.W. consol. mort. gold 6s, 1900	12,000 00	13,200 00
Northern Cent. R.W. gen. mort. gold 6s, 1904.	13,000 00	14,820 00
Phila. & Reading R. R. Co. ext. 5s, 1933	41,000 00	48,790 00
City of Columbus, O., 5 per cent. Water Works Ref. bonds, 1901	25,000 00	25,750 00
Lehigh Val. R. R. Co. annuity reg. 4½s	65,000 00	66,625 00
Lehigh Val. R. R. Co. annuity reg. 6s	35,000 00	43,575 00
Girard Point Storage 3½ per ct bds., 1940	50,000 00	42,500 00
Susquehanna Coal Co. 6s, 1911	10,000 00	11,700 00
Borough of Sewickly, Pa., school 5s, 1895–1915	25,000 00	26,250 00
City of Dayton, O., sewer 5s, 1912	5,000 00	5,650 00
City of Dayton, O., sewer street paving 5s, 1919	20,000 00	23,200 00
Phila. & Balto. Central R. R. 5s, 1911	1,000 00	1,060 00
Monongahela City, Pa., sewer and street imp. 5s, 1914	18,000 00	19,260 00
City of Columbus, O., High-st. viad. 4½s., 1902	25,000 00	26,000 00
Warren & Franklin R.W. Co. 7s, 1896	15,000 00	15,600 00
Pitts., Cinc. & St. Louis R. R. coup. 7s, 1900	7,000 00	8,120 00
Jacksonvville Southeastern R. W. 1st mort. 6s, 1910	4,000 00	3,000 00
Balto. & Ohio R. R (Parkersburg br.) 6s, 1919	13,000 00	15,990 00
	$2,102,450 00	$2,316,659 75

Total amount at risk 31st December, 1894	$139,173,860 00

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894	$867,435 51
Premiums received	8,608 90
Losses paid	2,162 05
Losses incurred	2,157 05

Sworn Statement, filed in this Department, of the

GERMANIA FIRE INSURANCE CO. OF NEW YORK, N. Y.

Commenced business 1859—Capital stock, $1,000,000.

HUGO SCHUMANN, *President.* CHARLES RUYKHAVER, *Secretary.*

PRINCIPAL OFFICE, 62 & 64 WILLIAM STREET.

Attorney to accept service in Maryland..............CHAS. L'ALLEMAND.

General Agent in Maryland....CHAS. L'ALLEMAND.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$ 454,976 41	
Loans on mortgage of real estate	270,000 00	
Stocks and bonds owned by the company—market value	2,354,750 94	
Loans on collaterals	2,600 00	
Interest due and accrued	5,149 37	
Cash in company's office and in bank	63,013 78	
Premiums in course of collection	192,020 34	
All other assets as per detailed statement	12,104 48	
Total admitted assets		$3,354,615 32

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policyholders in such States—market value	$77,225 00
Liabilities in said States	7,445 80
Surplus over said liabilities	$69,779 20

LIABILITIES.

Losses reported, adjusted and unpaid	$66,947 84	
Reinsurance reserve required by law	1,172,270 90	
All other liabilities, as per detailed statement on file	29,746 24	
Gross liabilities, exclusive of capital		$1,268,964 98
Surplus as regards policyholders		$2,085,650 34
Capital stock		1,000,000 00
Surplus over capital, including surplus of assets not admitted in this State		$1,155,429 54

INCOME DURING YEAR.

Cash premiums received	$1,120,021 16	
Interest on mortgages	11,040 83	
Interest on loans and dividends	112,920 19	
Actual cash income		$1,243,982 18

EXPENDITURES DURING YEAR.

Amount paid for losses	$530,616 58	
Cash dividends	100,000 00	
Commissions and brokerage	184,682 10	
Salaries and fees	122,920 77	
Taxes paid	24,783 91	
All other payments and expenses	83,049 54	
Actual cash expenditures		$1,046,052 90

STOCKS AND BONDS IN STATEMENT.

Bonds—	Par value.	Market value.
United States 4 per cent., registered, 1907	$250,000 00	$287,500 00
United States 4 per cent., coupon, 1907	700,000 00	805,000 00
Chicago & Northwestern Railway Co. sinking fund deb., reg. 5 per cent., 1933	36,000 00	39,600 00
Cleve., Col., Cincinnati & Indianapolis R. R. Co. gen. mort. gold, 6 per cent., 1934	25,000 00	30,625 00
Denver & Rio Grande R. R. Co. 1st consol. mortgage gold, 4 per cent., 1936	25,000 00	20,562 50
Dry Dock, East Broadway & Battery R. R. Co. 5 per cent. con. mort., 1932	10,000 00	11,300 00
Fargo & Southern Railway Co. 6 per cent. 1st mortgage, 1924	20,000 00	23,600 00

STOCKS AND BONDS IN STATEMENT—Continued.

	Par value.	Market value.
Flint & Pere Marquette R. R. Co. 5 per ct. 1st consolidated mortgage, 1939	$25,000 00	$21,250 00
Georgia State 3½ per cent., 1918	25,000 00	24,625 00
Hannibal & St. Jo. R. R. Co. 6 per cent. con. mortgage, 1911	25,000 00	30,000 00
Harlem & Port Chester R. R. Co. 7 per cent. 1st mortgage, 1900	10,000 00	12,700 00
Kentucky Central Railway Co. 4 per cent. 1st mortgage, 1987	25,000 00	20,562 50
Long Island R. R. Co. 5 per cent. 1st mortgage, 1931	15,000 00	17,550 00
Louisville, New Albany & Chicago R. R. Co. 6 per cent. 1st mortgage, 1910	7,000 00	7,700 00
Michigan Central R. R. Co. 5 per cent. 1st mortgage, 1931	20,000 00	23,000 00
Milwaukee & Northern R. R. Co. (main line) 6 per cent. 1st mortgage, 1910	25,000 00	29,250 00
Milwaukee & St. Paul Railway Co., Chic. & Milw. Div., 7 per cent. 1st mort., 1903	15,000 00	18,900 00
Mississippi State 4 per cent., 1919	20,000 00	20,000 00
Morris & Essex R. R. Co. 7 per cent. con. mort., 1901	5,000 00	5,950 00
N. Y., Brooklyn & Manhattan Beach Ry. Co. 5 per cent. 1st cons. gtd. mort., 1935	25,000 00	23,875 00
New York Central & Hudson River R. R. Co. 5 per cent. deb., 1904	25,000 00	27,250 00
Northern Pacific R. R. Co. reg. 1st mort. gen. gold, 6 per cent., 1921	50,000 00	58,125 00
Penna., Co. 1st mort. reg. gold, 4½ p. c., 1921	50,000 00	56,500 00
Richmond City 4 per cent. reg., 1923	42,100 00	42,100 00
Richmond City 5 per cent. reg., 1919	10,000 00	10,500 00
Rome, Watertown & Ogdensburg R. R. Co. 5 per cent. 1st cons. mort., 1922	10,000 00	11,900 00
St. Paul, Minn. & Manitoba Ry. Co. 7 per cent. 1st mort., 1909	6,000 00	6,600 00
St. Paul, Minn. & Manitoba Ry. Co. 4½ per ct. cons. mort. 1933	25,000 00	25,562 50
St. Paul & Northern Pacific R. R. Co. 6 per ct. gen. mort., 1923	16,000 00	18,720 00
Third Av., R. R. Co. 5 per ct. 1st mort. 1937	25,000 00	30,000 00
Toledo & Ohio Central Railway Co. 5 per ct. 1st mort., 1935	35,000 00	39,025 00
Underwriters Protective Assoc'n of Newark, 5 per cent., 1902	1,000 00	1,000 00

STOCKS AND BONDS IN STATEMENT—Continued.

	Par value.	Market value.
Union Elevated R. R. Co. Brooklyn, 6 per ct. 1st mort., 1937	$15,000 00	$13,200 00
Wabash R. R. Co. 5 per cent. 1st mort., 1939.	25,000 00	26,187 50
Stocks—		
Broadway & 7th Ave. R. R.	6,500 00	12,285 00
Consolidated Gas Co.	25,000 00	32,750 00
Chi. & Alton R. R. Co. common	10,000 00	14,600 00
Chi., Milw. & St. Paul R. R. Co. pref.	25,000 00	29,375 00
Chi. & Northwestern Ry. Co. pref.	60,000 00	86,100 00
Chi., St. Paul, Minn. & Omaha Ry. pref.	25,000 00	28,125 00
Underwriters Salvage Co	1,000 00	1,000 00
Delaware & Hudson Canal Co.	70,000 00	88,200 00
German-American Bank	9,375 00	11,085 94
Lake Shore & Mich. Southern Ry. Co.	60,000 00	80,700 00
Manhattan Elevated R. R. Co.	10,000 00	10,500 00
National Park Bank	5,000 00	14,000 00
N. Y. Central & Hudson River R. R. Co.	60,000 00	59,550 00
Pennsylvania R. R. Co	51,000 00	52,785 00
Pullman's Palace Car Co.	10,000 00	15,400 00
Rome, Watertown & Ogdensburg R. R. Co.,	25,000 00	29,125 00
Western Union Telegraph Co.	30,000 00	26,175 00
	$2,125,975 00	$2,431,975 94

Total amount at risk 31st December, 1894 .... $272,841,150 18

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894	$4,851,048 00
Premiums received	27,283 64
Losses paid	8,861 05
Losses incurred	5,825 80

Sworn Statement, filed in this Department, of the

GERMAN-AMERICAN INSURANCE CO. OF NEW YORK, N. Y.

Commenced business 1872—Capital stock, $1,000,000.

EMIL OELBERMANN, *President.* WILLIAM S. NEWELL, *Secretary.*

PRINCIPAL OFFICE, 115 BROADWAY.

Attorney to accept service in Maryland............JOHN O'G. ALLMAND.

General Agents in Maryland—ALLMAND & GALLAGHER.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$ 25,000 00	
Stocks and bonds owned by the company—market value	5,306,450 00	
Interest due and accrued	6,100 00	
Cash in company's office and in bank	440,251 82	
Premiums in course of collection	332,697 01	
Total admitted assets		$6,110,498 83

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policyholders in such States—market value	$129,600 00
Liabilities in said States	83,380 63
Surplus over said liabilities	$46,219 37

LIABILITIES.

Losses reported, adjusted and unpaid	$ 506,307 48	
Reinsurance reserve required by law	2,714,124 91	
All other liabilities as per detailed statement on file	79,910 52	
Gross liabilities, exclusive of capital		$3,300,342 91
Surplus as regards policyholders		$2,810,155 92
Capital stock		1,000,000 00
Surplus over capital, including surplus of assets not admitted in this State		$1,856,375 29

INCOME DURING YEAR.

Cash premiums received	$3,154,960 40	
Interest on loans and dividends	241,224 69	
Actual cash income		$3,396,185 09

EXPENDITURES DURING YEAR.

Amount paid for losses	$1,903,207 98	
Cash dividends	200,000 00	
Commissions and brokerage	459,189 70	
Salaries and fees	287,350 34	
Taxes paid	73,627 85	
All other payments and expenses	218,879 94	
Actual cash expenditures		$3,142,255 81

STOCKS AND BONDS IN STATEMENT.

Bonds—	Par value.	Market value.
United States 4 per cent. registered	$ 50,000 00	$ 56,500 00
United States 4 per cent. coupon	100,000 00	113,000 00
United States currency 6 per cent	160,000 00	172,758 00
United States coupon 5 per cent	300,000 00	351,000 00
New York City Adl. Water 3 per cent	512,500 00	512,500 00
New York City Adl. Water 3½ per cent	50,000 00	51,000 00
New York City Dock 3 per cent	200,000 00	200,000 00
New York City School House (1908) 3 per ct.	115,284 00	115,284 00
New York City School House (1897) 3 per ct.	50,000 00	50,000 00
Brooklyn City 3 per cent	75,000 00	75,000 00
St. Louis, Mo., 4 per cent	100,000 00	108,000 00
Portland, Oregon, Water 5 per cent	50,000 00	55,000 00
Atlanta, Ga., 4½ per cent	25,000 00	25,000 00
Nashville, Tenn., Water 4½ per cent	25,000 00	26,250 00
Albany & Susquehanna R. R. 1st 6 per cent.	75,000 00	88.875 00
Chicago, R. I. & Pacific R. R. 1st 6 per cent.	50 000 00	63,000 00
Chicago, Rock Isl., & Pacific R. R. 1st 5 p. c.	100,000 00	101,750 00
Chi., Mil. & St. Paul R. R., I. & D. 7 per ct.	30,000 00	38,400 00
Chi., Milwaukee & St. Paul R. R, La Crosse 5 per cent	60,000 00	63,600 00
Chi., Milwaukee & St. Paul R. R. Ia., & Minn. 7 per cent	10,000 00	11,750 00
Chi., Milwaukee & St. Paul R. R. C. & P. W. 5 per cent	30,000 00	33,000 00
Chicago & Northwestern R. R. 5 per cent	70,000 00	76,650 00
Chicago & Northwestern R. R. 6 per cent	40,000 00	48,000 00

STOCKS AND BONDS IN STATEMENT—Continued.

	Par value.	Market value.
Chicago & Northwestern R. R. 5 per cent..	$ 45,000 00	$ 48,375 00
Chi., Burlington & Quincy R. R. 5 per cent.	55,000 00	54,450 00
Central Pacific R. R. 6 per cent......... ...	50,000 00	51,120 00
Col., Hock. Val. & Toledo R. R. 5 per cent.	25,000 00	22,000 00
Erie R. R. 1st 7 per cent..................	100,000 00	131,000 00
Kansas Pacific R. R. 6 per cent., 1896......	25,000 00	26,593 00
Kansas Pacific R. R. 6 per cent., 1899......	25,000 00	26,750 00
Little Miami R. R. 1st 5 per cent......... ..	25,000 00	27,500 00
Louisville & Nashville R. R. general 6 p. c.,	24,000 00	27,720 00
Missouri Pacific R. R. 1st 7 per cent.......	50,000 00	48,000 00
New York, New Haven & Hartford R. R. 4 per cent. debenture certificates........	15,600 00	21,372 00
New York, Lackawanna & Western R. R. 1st 6 per cent	100,000 00	132,000 00
New York, Susquehanna & Western R. R. 1st 5 per cent........................	25,000 00	26,875 00
New York Central R. R. 5 per cent	100,000 00	108,500 00
New York, Chicago and St. Louis R. R. 1st 4 per cent............................	45,000 00	46,125 00
Erie R. R. 5 per cent	25,000 00	16,250 00
Pennsylvania Company 4½ per cent........	55,000 00	60,045 00
St. Louis, Kansas City & Northern R. R. 1st 7 per cent	60,000 00	62,625 00
St. Paul, Minn. & Manitoba R. R. 6 per cent.	30,000 00	35,250 00
Syracuse, Binghamton & New York R. R. 1st 7 per cent........................	30,000 00	39,000 00
Union Pacific R. R. 1st 6 per cent..........	50,000 00	52,577 00
Allegheny Street Railway 5 per cent	25,000 00	25,000 00
Minneapolis, L. & M. Street R'y 5 per cent..	25,000 00	25,000 00
Troy (N. Y.) City Railway Co. 5 per cent..	25,000 00	25,000 00
Underwriters' Protective Asso'n of Newark, N. J., 5 per cent	1,000 00	1,000 00
Western Union Telegraph Co. 5 per cent...	25,000 00	26,500 00
Maryland Steel Company 5 per cent........	50,000 00	50,000 00

Stocks—

Albany & Susque. R. R., 100 shares........	10,000 00	16,700 00
Chi., Rock Island & Pacific R. R., 1350 shrs.	135,000 00	82,689 00
Cleve., Cin., Chi. & St. Louis R. R., preferred, 2000 shares	200,000 00	163,000 00
Cayuga & Susquehanna R. R., 1000 shares..	30,000 00	43,000 00
Chi., Milw. & St. Paul R. R., pfd., 500 shares	50,000 00	58,750 00
Chi. & Northwestern R. R., pfd., 500 shares.	50,000 00	71,000 00
Chi. & Northwestern R. R., com., 500 shrs..	50,000 00	48,190 00

STOCKS AND BONDS IN STATEMENT—Continued.

	Par value.	Market value
Detroit, Hillsdale and Southwestern R. R., 200 shares	$ 20,000 00	$ 19,000 00
Morris & Essex R. R., 1200 shares	60,000 00	97,800 00
New York & Harlem R. R., 2633 shares	131,650 00	340,974 00
N. Y., New Haven & Hartf. R. R., 392 shrs.	39,200 00	75,656 00
N. Y., Lacka. & Western R. R., 200 shares	20,000 00	23,200 00
North Carolina Home Insurance Co. stock	15,015 00	15,015 00
Pennsylvania R. R., 2550 shares	127,500 00	128,775 00
Rensselaer & Saratoga R. R., 500 shares	50,000 00	90,000 00
St. Paul, Minn. & Manitoba, 300 shares	30,000 00	32,850 00
American Exchange National Bank, 100 shrs	10,000 00	15,500 00
Central National Bank, 200 shares	20,000 00	24,000 00
Bank of America, 175 shares	17,500 00	35,000 00
Bank of Commerce, 200 shares	20,000 00	35,600 00
Fourth National Bank, 200 shares	20,000 00	37,000 00
German-American Bank, 221 shares	16,575 00	19,227 00
Consolidated Gas Co., 1000 shares	100,000 00	130,500 00
New York Mutual Gaslight Co., 300 shares	30,000 00	45,900 00
Standard Oil Trust, 500 shares	50,000 00	84,500 00
Underwriters' Salvage Co., 10 shares	1,000 00	1,000 00
Western Union Telegraph Co., 440 shares	44,000 00	38,280 00
	$4,735,824 00	$5,436,050 00

Total amount at risk 31st December, 1894................$567,985,207 00

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894	$3,625,696 00
Premiums received	29,950 97
Losses paid	12,844 88
Losses incurred	5,006 88

Sworn Statement, filed in this Department, of the

GIRARD FIRE AND MARINE INS. CO. OF PHILADELPHIA, PA

Commenced business 1853—Capital stock, $300,000.

ALFRED S. GILLETT, *President.* EDWIN F. MERRILL, *Secretary.*

PRINCIPAL OFFICE, SEVENTH AND CHESTNUT STS.

Attorney to accept service in Maryland..........ALOYSUS T. BENZINGER.

General Agents in Maryland........BENZINGER, MOULTON & CO.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate..................................	$308,722 91	
Loans on mortage of real estate..............	782,983 77	
Stocks and bonds owned by the company—market value..............................	422,509 17	
Loans on collaterals.........................	4,600 00	
Interest due and accrued.....................	13,875 55	
Cash in company's office and in bank........	92,226 00	
Premiums in course of collection............	90,022 96	
Bills receivable taken for premiums..........	14,390 05	
All other assets as per detailed statement....	11,715 46	
Total admitted assets.................		$1,741,045 87

ASSETS NOT ADMITTED IN MARYLAND.

Girard Fire and Marine Ins. Co's stock......	$36,890 00
Hotel furniture..............................	2,500 00
	$39,390 00

LIABILITIES.

Losses reported, adjusted and unpaid........	$ 47,448 97	
Reinsurance reserve required by law........	856,698 00	
All other liabilities as per detailed statement on file	34,806 63	
Gross liabilities exclusive of capital		$938,953 60
Surplus as regards policy-holders....		$802,092 27
Capital stock................................		300,000 00
Surplus over capital, including assets not admitted in this State.............		$541,482 27

INCOME DURING YEAR.

Cash premiums received	$469,308 81	
Interest on mortgages	40,419 44	
Interest on loans and dividends	26,160 75	
From other sources	5,044 34	
Actual cash income		$540,933 34

EXPENDITURES DURING YEAR.

Amount paid for losses	$200,533 90	
Cash dividends	60,000 00	
Commissions and brokerage	96,563 05	
Salaries and fees	58,000 00	
Taxes paid	16,051 49	
All other payments and expenses	28,552 90	
Actual cash expenditures		$459,701 94

STOCKS AND BONDS IN STATEMENT.

	Par value.	Market value.
United States bonds	$ 72,000 00	$ 82,800 00
City of Louisville bonds	10,000 00	12,000 00
County of St. Louis bonds	10,000 00	12,000 00
City of Seattle bonds	50,000 00	53,000 00
State of Georgia bonds	25,000 00	27,437 50
Minnesota School bonds	8,000 00	8,120 00
Norfolk & Western R. R. Co's Car Trust bonds	15,000 00	15,000 00
Connecting R. R. Co's. bonds	10,000 00	12,000 00
Pennsylvania R. R. Co's bonds	10,000 00	13,150 00
Phil., Wil. & Balto. R. R. Co's. bonds	70,000 00	72,500 00
Pennsylvania R. R. stock	15,000 00	15,300 00
Pittsburgh, Cin., Chicago & St. Louis R. R. bonds	10,000 00	10,550 00
Delaware R. R. Co's. bonds	6,000 00	6,435 00
Phil. & Reading R. R. 2d pref. bonds	2,000 00	290 00
Lehigh Coal & Navigation Co. bonds	11,000 00	11,550 00
Lehigh Coal & Navigation Co. stock	5,000 00	4,900 00
North Penn. R. R. Co. stock	5,000 00	6,325 00
Lehigh Valley R. R. stock	15,000 00	11,100 00
Lehigh Valley R. R. bonds	20,000 00	20,000 00
Philadelphia & Darby R. W. Co. stock	2,250 00	1,485 00
Zanesville & Ohio R. R. Co. bonds	10,000 00	2,000 00
Lower Merion Gas Co. bonds	8,000 00	8,166 67

STOCKS AND BONDS IN STATEMENT—Continued.

	Par value.	Market value.
Holmesburg Water Co. stock	$ 1,000 00	$ 1,000 00
Hutchinson Water, Light & Power Co. bonds	12,000 00	10,800 00
Philadelphia Bourse stock	1,000 00	500 00
Borough of Ridley Park bonds	4,000 00	4,100 00
Girard Fire and Marine Insurance Co. stock	11,900 00	36,890 00
	$419,150 00	$459,399 17

Total amount at risk 31st December, 1894 .... $93,157,349 00

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894	$884,315 00
Premiums received	6,903 56
Losses paid	5,381 77
Losses incurred	2,425 90

Sworn Statement, filed in this Department, of the

GLENS FALLS INSURANCE CO. OF GLENS FALLS, N. Y.

Commenced business 1850—Capital stock, $200,000.

J. L. CUNNINGHAM, *President.* R. A. LITTLE, *Secretary.*

PRINCIPAL OFFICE, GLENS FALLS.

Attorney to accept service in Maryland..........EDWARD W. THOMPSON.

General Agent in Maryland ....J. SAVAGE WILLIAMS.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$ 43,550 00	
Loans on mortgage of real estate	572,984 74	
Stocks and bonds owned by the company—market value	1,447,075 00	
Loans on collaterals	4,000 00	
Interest due and accrued	14,441 16	
Cash in company's office and in bank	237,082 64	
Premiums in course of collection	73,656 91	
		$2,392,790 05
Less		2,836 71
Total admitted assets		$2,389,953 74

Assets not Admitted in Maryland.

Deposits in various States for the protection of policyholders in such States—market value.	$35,230 00	
Liabilities in said States	12,098 89	
Surplus over said liabilities	$23,131 11	

Liabilities.

Losses reported, adjusted and unpaid	$ 51,846 38	
Reinsurance reserve required by law	765,146 67	
All other liabilities as per detailed statement on file	21,848 53	
Gross liabilities, exclusive of capital		$838,841 58
Surplus as regards policyholders		$1,551,112 16
Capital Stock		200,000 00
Surplus over capital, including surplus of assets not admitted in this State		$1,374,243 27

Income During Year.

Cash premiums received	$739,849 56	
Interest on mortgages	31,951 39	
Interest on loans and dividends	92,959 43	
From other sources	1,462 83	
Actual cash income		$866,223 21

Expenditures During Year.

Amount paid for losses	$375,672 64	
Cash dividends	40,000 00	
Commissions and brokerage	138,249 52	
Salaries and fees	53,062 76	
Taxes paid	32,223 46	
All other payments and expenses	50,222 60	
Actual cash expenditures		$689,430 98

Stocks and Bonds in Statement.

	Par value.	Market value.
N. Y. Cent. & Hudson Riv. R. R. 1st mtge. bds.	$200,000 00	$245,000 00
N. Y. & Harlem River R. R. 1st mtge. bonds,	100,000 00	117,500 00
Lake Shore & Mich. So. R. R. 1st mtge. bonds,	50,000 00	58,750 00

STOCKS AND BONDS IN STATEMENT—Continued.

	Par value.	Market value.
Syracuse, Bing. & N. Y. R. R. 1st mtge. bonds,	$53,000 00	$67,575 00
Morris & Essex R. R. 1st mortgage bonds	50,000 00	68,250 00
West Shore R. R. gtd. 1st mortgage bonds....	50,000 00	50,000 00
Hud. River Pulp & Paper Co. 1st mtge. bonds,	300,000 00	300,000 00
Glens Falls Paper Mill Co. 1st mtge. bonds....	270,000 00	270,000 00
Georgia State bonds	25,000 00	25,000 00
Richmond City bonds	11,000 00	10,230 00
First Nat. Bank of Glens Falls stock..........	10,000 00	20,000 00
International Loan & Trust Co. debenture bonds, with 1st mortgage collaterals......	100,000 00	100,000 00
German Trust Co., Davenport, Ia., debenture bonds, with 1st mtge. collaterals.........	150,000 00	150,000 00
	$1,369,000 00	$1,482,305 00

Total amount at risk 31st December, 1894 ....$140,118,516 00

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894................................	$1,091,805 00
Premiums received......................................	9,160 64
Losses paid...	3,691 84
Losses incurred...	3,966 53

Sworn Statement, filed in this Department, of the

HANOVER FIRE INSURANCE CO. OF NEW YORK, N. Y.

Commenced business 1852—Capital stock, $1,000,000.

J. REMSEN LANE, *President*. CHARLES L. ROE, *Secretary*.

PRINCIPAL OFFICE, 34 PINE STREET.

Attorney to accept service in Maryland........THOMAS E. BOND.

General Agent in Maryland......THOMAS E. BOND.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$450,000 00	
Loans on mortgage of real estate	23,000 00	
Stocks and bonds owned by the company—market value	1,378,046 25	
Interest due and accrued	11,895 66	
Cash in company's office and in bank	137,940 05	
Premiums in course of collection	161,270 03	
All other assets as per detailed statement	88 19	
Total admitted assets		$2,162,240 18

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policyholders in such States—market value.	$83,112 50
Liabilities in said States	24,714 54
Surplus over said liabilities	$58,397 96

LIABILITIES.

Losses reported, adjusted and unpaid	$162,576 78	
Reinsurance reserve required by law	920,260 28	
All other liabilities as per detailed statement on file	27,654 93	
Gross liabilities, exclusive of capital		$1,110,491 99
Surplus as regards policyholders		$1,051,748 19
Capital stock		1,000,000 00
Surplus over capital, including surplus of assets not admitted in this State		$110,146 15

Income During Year.

Cash premiums received	$1,338,047 35	
Interest on mortgages	1,160 00	
Interest on loans and dividends	67,391 44	
From other sources	8,096 86	
Actual cash income		$1,444,695 65

Expenditures During Year.

Amount paid for losses	$597,416 35	
Cash dividends	100,000 00	
Commissions and brokerage	235,771 55	
Salaries and fees	131,147 62	
Taxes paid	30,550 75	
All other payments and expenses	156,778 00	
Actual cash expenditures		$1,251,664 27

Stocks and Bonds in Statement.

	Par value.	Market value.
United States bonds, currency 6s	$50,000 00	$53,575 00
United States 4 per cent. coupon bonds	48,000 00	55,200 00
State of Georgia 4½ per cent. coupon bonds	25,000 00	27,850 00
City of Richmond, Va., 5 per cent. reg. bonds	50,000 00	55,500 00
Kansas, Pacific R'y con. 1st mort. bonds	50,000 00	38,375 00
Flint & Pere Marquette R. R. Co. 6 per cent gold bonds	30,000 00	34,125 00
Cincinnati & Springfield Railway 1st mortgage 7 per cent. bonds	19,000 00	21,660 00
Central Railroad Co. of New Jersey 5 per ct. general mortgage gold bonds	50,000 00	57,000 00
New York Elevated Railroad Co. 1st mortgage 7 per cent. bonds	20,000 00	22,250 00
Chicago, Milwaukee & St. Paul R'y Co. (Wis. & Minn. div.) 1st mort. 5 per ct. gold bds	10,000 00	10,950 00
Chicago, Milwaukee & St. Paul R'y Co. (Terminal Mortgage) 30-year 5 per ct. gold bds.	10,000 00	11,112 50
Louisville, New Albany & Chicago Railway Co. con. mort. 6 per cent. bonds	15,000 00	14,550 00
Pennsylvania Co. 4½ per cent. reg. bonds	36,000 00	39,600 00
Flint & Pere Marquette R. R. Co. consol. 1st mort. 5 per cent. gold bonds	30,000 00	26,100 00
Chi., Burl. & Quincy R. R. (Iowa div.) 4 per ct. sinking fund bonds	25,000 00	24,937 50

STOCKS AND BONDS IN STATEMENT—Continued.

	Par value.	Market value.
New York, New Haven & Hartford R. R. Co. 4 per cent. conv. deb. ctfs	$ 20,000 00	$ 27,600 00
New York City School House bonds—3 per ct.	100,000 00	102,000 00
N. Y. City Additional Water stock—3 per ct.	160,000 00	162,800 00
New York City Dock bonds—3 per cent	75,000 00	76,500 00
Rensselaer & Saratoga R. R. Co. consol. capital stock, 100 shares	10,000 00	18,000 00
Rome, Watertown & Ogdensburgh R. R. Co. capital stock, 240 shares	24,000 00	28,080 00
Chicago, Burlington & Quincy R. R. Co. capital stock, 220 shares	22,000 00	15,702 50
Chicago, Rock Island & Pacific R.W. Co. capital stock, 210 shares	21,000 00	12,993 75
Chicago & Northwestern R. W. Co. common capital stock, 400 shares	40,000 00	38,900 00
New York Central & Hudson River R. R. Co. capital stock, 1000 shares	100,000 00	98,375 00
St. Paul, Minneapolis & Manitoba R. W. Co. capital stock, 200 shares	20,000 00	22,400 00
Chicago & Northwestern Railway Co. prefer'd capital stock, 200 shares	20,000 00	28,700 00
Syracuse, Binghamton & New York R. R. Co. capital stock, 191 shares	19,100 00	28,650 00
Cleveland, Cincinnati, Chicago & St. Louis Ry. Co. preferred capital stock, 500 shares	50,000 00	41,437 50
Lake Shore & Michigan Southern Railway Co. capital stock, 200 shares	20,000 00	27,000 00
Metropolitan National Bank stock, 75 shares	7,500 00	225 00
Amer. Exchange Nat. Bank stock, 150 shares.	15,000 00	23,400 00
The Western National Bank of the City of N. Y. capital stock, 36 shares	3,600 00	3,960 00
The Bank of America capital stock, 150 shares.	15,000 00	31,800 00
Consolidated Gas Co. of N. Y. capital stock, 1000 shares	100,000 00	132,000 00
Western Union Telegraph Co. capital stock, 550 shares	55,000 00	47,850 00
	$1,365,200 00	$1,461,158 75

Total amount at risk 31st December, 1894................$159,701,133 89

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894	$765,401 08
Premiums received	8,681 62
Losses paid	6,721 48
Losses incurred	2,403 92

Sworn Statement, filed in this Department, of the

HARTFORD FIRE INSURANCE CO. OF HARTFORD, CONN.

Commenced business 1810—Capital stock, $1,250,000.

GEORGE L. CHASE, *President.* THOMAS TURNBULL, *Secretary.*

PRINCIPAL OFFICE, 53 TRUMBULL STREET.

Attorney to accept service in Maryland ....BENSON M. GREENE.

General Agent in Maryland .....BENSON M. GREENE.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$ 366,575 60	
Loans on mortgage of real estate	1,486,000 00	
Stocks and bonds owned by the company—market value	4,322,987 16	
Loans on collaterals	10,000 00	
Interest due and accrued	25,442 49	
Cash in company's office and in bank	1,054,950 57	
Premiums in course of collection	969,024 82	
All other assets as per detailed statement	19,873 48	
Total admitted assets		$8,254,854 12

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policyholders in such States—market value	$390,881 50	
Liabilities in said States	260,924 69	
Surplus over said liabilities	$129,956 81	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 584,250 00	
Reinsurance reserve required by law	3,978,964 06	
All other liabilities as per detailed statement on file	71,250 00	
Gross liabilities, exclusive of capital		$4,634,464 06
Surplus as regards policyholders		$3,620,390 06
Capital stock		1,250,000 00
Surplus over capital, including surpulus of assets not admitted in this State		$2,500,346 87

INCOME DURING YEAR.

Cash premiums received	$5,690,233 68	
Interest on mortgages	71,141 78	
Interest on loans and dividends	237,073 70	
From other sources	8,038 21	
Actual cash income		$6,006,487 37

Expenditures During Year.

Amount paid for losses	$2,783,297 02	
Cash dividends	300,000 00	
Commissions and brokerage	928,234 20	
Salaries and fees	348,443 44	
Taxes paid	78,159 99	
All other payments and expenses	536,523 94	
Actual cash expenditures		$4,974,658 59

Stocks and Bonds in Statement.

Stock—	Par value.	Market value.
556 shares Hartford Nat. Bank, Hartford	$ 55,600 00	$ 83,400 00
467 shares Phœnix Nat. Bank, Hartford	46,700 00	58,375 00
100 shares Conn. River Banking Co., Hart.	5,000 00	4,750 00
122 shares Far. & Mec. Nat. Bank, Hartford	12,200 00	13,908 00
166 shares City Bank, Hartford	16,600 00	16,600 00
300 shares American Nat. Bank, Hartford	15,000 00	21,000 00
200 shares Charter Oak Nat. Bank, Hartford	20,000 00	19,000 00
150 shares Mercantile Nat, Bank, Hartford	15,000 00	15,000 00
172 shares First National Bank, Hartford	17,200 00	19,264 00
100 shares State Bank, Hartford	10,000 00	11,000 00
315 shares Ætna National Bank, Hartford	31,500 00	44,100 00
40 shares National Exchange Bank, Hart.	2,000 00	2,440 00
230 shares Conn. Trust & Safe Dep.Co.,Hart.	23,000 00	37,950 00
300 shares Bank of America, New York	30,000 00	63,000 00
100 shares Bank of North America, N. Y.	7,000 00	10,500 00
100 shares Nat. Bank of Commerce, N. Y.	10,000 00	18,500 00
200 shares Ame. Ex. Nat. Bank, N. Y.	20,000 00	31,000 00
300 shares Imp. & Tra. Nat. Bank, N. Y.	30,000 00	165,000 00
200 shares Manhattan Company Bank, N.Y.	10,000 00	18,600 00
334 shares Merchants Nat. Bank, N. Y.	16,700 00	23,380 00
225 shares Metropolitan Nat. Bank, N. Y.	22,500 00	1,500 00
39 shares Atlantic Nat. Bank, Boston.	3,900 00	4,992 00
70 shares Blackstone Nat. Bank, Boston	7,000 00	7,000 00
125 shares Boylston Nat. Bank, Boston	12,500 00	15,750 00
24 shares Hide & Leather Nat. Bk.. Boston	2,400 00	2,616 00
32 shares Nat. Bank of Commerce, Boston	3,200 00	3,680 00
100 shares First National Bank, Boston	10,000 00	24,000 00
109 shares Second National Bank, Boston	10,900 00	19,729 00
50 shares First National Bank, Albany	5,000 00	9,000 00
150 shares Bank of Montreal, Montreal	30,000 00	65,700 00
65 shares Ontario Bank, Bowmanville	6,500 00	6,955 00
100 shares Connecticut River Co	10,000 00	3,000 00
20 shares Connecticut River Railroad Co.	2,000 00	5,000 00
1500 shares N.Y., N. H. & Hartford R. R. Co.	150,000 00	297,000 00

STOCKS AND BONDS IN STATEMENT—Continued.

	Par value.	Market value.
Stocks—		
710 shares Chi.. Bur. & Quincy R. R. Co....	$ 71,000 00	$ 50,410 00
220 shares Chi., R. I. & Pacific R. R. Co....	22,000 00	13,640 00
200 shares Chi. & Northw'n R. R. Co., pref.	20,000 00	28,400 00
500 shares Chi. & Northw'n R. R. Co	50,000 00	49,000 00
400 shares Chi., Mil. & St. Paul R. R. Co...	40,000 00	23,200 00
370 shares Chi., Mil. & St. P. R. R. Co., pref.	37,000 00	44,030 00
200 shares Union Pacific Railroad Co......	20,000 00	2,400 00
1000 shares Connecticut & Passumpsic River Railroad Co., guaranteed	100,000 00	105,000 00
500 shares N. Y. Cen. & Hud. Riv. R. R. Co.	50,000 00	50,000 00
500 shares Northwestern Telegraph Co.....	25,000 00	27,500 00
Bonds—		
Alabama State 4 per cent.................	10,000 00	10,400 00
Georgia State 3½ per cent..................	25,000 00	26,250 00
New Brunswick, N. J., city 7 per cent.....	20,000 00	20,000 00
Dubuque, Iowa, city 6 per cent...........	25,000 00	25,750 00
Richmond, Va., city 4 per cent.	52,500 00	52,500 00
Harlem River & Port Chester R.R.Co.(guar. by N. Y., New Haven & Hartford R. R. Co.) 7 per cent................	50,000 00	60,000 00
Chi. & Western Indiana R. R. Co. 6 per ct..	76,000 00	82,080 00
Chicago & Western Indiana R. R. gen. mort. 6 per cent............................	250,000 00	297,500 00
Minnea. Union R.W. guar. 6 per cent.......	50,000 00	60,000 00
Cleveland, Col., Cin. & Inda. consol. R.W. 7 per cent............................	8,000 00	10,120 00
Cleveland, Col., Cin. & Inda. R.W. sinking fund 7 per cent.......................	50,000 00	56,500 00
Nashv. & Decatur 1st mort. guar. 7 per cent.	50,000 00	56,500 00
India. & Vincennes R.W. guar. 7 per cent..	32,000 00	37,760 00
Chicago & Northwestern deben. 5 per cent.	50,000 00	53,000 00
Albany & Susquehanna 1st mortgage guaranteed 6 per cent	50,000 00	59,500 00
Northern Pacific 1st mortgage 6 per cent...	62,000 00	72,230 00
New York Central & Hudson River R. R. debentures 5 per cent.................	50,000 00	54,500 00
West Shore 1st mortgage guar. 4 per cent..	100,000 00	106,500 00
Chi., Bur. & Quincy R. R. deb. 5 per cent..	50,000 00	50,000 00
New York & New England R. R. 7 per cent.	50,000 00	57,500 00
City of Indianapolis Belt R. R. 6 per cent..	74,000 00	76,960 00
Pittsburgh, Cincinnati & St. Louis consolidated R. R. 7 per cent...............	100,000 00	111,000 00
Louisville, Frank. & Lex. R. R. 7 per cent..	92,000 00	95,680 00
Cincinnati, Indianapolis, St. Louis & Chicago R. R. 6 per cent................	112,000 00	116,480 00

STOCKS AND BONDS IN STATEMENT—Continued.

Bonds—	Par value.	Market value.
Det., Lans. & North. R. R. con. 7 per cent..	$ 50,000 00	$ 32,500 00
Jefferson R. R. Co. guaranteed 5 per cent..	50,000 00	50,000 00
Dayton & Michigan R. R. 5 per cent.......	50,000 00	54,000 00
St. Louis & San Francisco Railway and land 6 per cent	50,000 00	57,500 00
New York, Lake Erie & Western R. R. (1st lien) 6 per cent................	50,000 00	54,000 00
Milwaukee & St. Paul (Prairie du Chien Division) 8 per cent	63,000 00	72,450 00
Iowa Falls & Sioux City 7 per cent	60,000 00	75,000 00
Cin., Hamilton & Dayton R. R. 7 per cent..	55,000 00	65,725 00
Canadian Pacific R'y 1st mort. 5 per cent..	48,666 00	57,750 00
Montreal Corporation 4 per cent	62,500 00	62,500 00
Chi. & Great West. R. R. 1st mort. 5 per ct.	36,000 00	37,800 00
Lake Shore & Michigan Southern R. R. 2d mortgage 7 per cent	100,000 00	124,000 00
Lehigh Val. 1st mortgage Ter. 5 per cent...	175,000 00	192,500 00
St. Paul, Minn., cert. of indebt. 6 per cent..	20,000 00	20,000 00
Topeka, Kan., Int. Imp. sewer 6 per cent...	21,000 00	21,000 00
Chi., Bur. & Quincy convertible 5 per cent..	6,600 00	6,798 00
Phil. & Read. R. R. terminal 5 per cent....	75,000 00	79,500 00
Housatonic R. R. rolling stock certificates (guar. by New York, New Haven & Hartford R. R. Co.) 5 per cent..........	100,000 00	105,000 00
New York, New Haven & Hartford R. R. Co. conv. deb. ctfs. 4 per cent..........	60,000 00	84,000 00
Chi., Bur. & Quincy con. mort. 7 per cent...	5,000 00	6,100 00
Conn. River R. R. 4 per cent	1,000 00	1,000 00
St. Paul & Northern Pacific gold 6 per cent.	75,000 00	92,250 00
Minnesota State Warrants..................	53,900 00	45,396 66
Milwaukee, Lake Shore & Western R. R. Co. ext. and imp. sinking fund	26,000 00	29,120 00
Hartford Street Railway Co. deb., 5 per ct..	100,000 00	103,000 00
	$3,986,566 00	$4,713,868 66

Total amount at risk 31st December, 1894 .... $679,136,986 00

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894	$3,811,739 00
Premiums received..	38,970 54
Losses paid..	19,159 84
Losses incurred	13,558 58

Expenditures During Year.

Amount paid for losses	$2,994,605 73	
Cash dividends	299,550 00	
Commissions and brokerage	845,133 43	
Salaries and fees	400,010 85	
Taxes paid	97,230 15	
All other payments and expenses	376,926 22	
Actual cash expenditures		$5,013,456 38

Stocks and Bonds in Statement.

	Par value.	Market value.
United States 6 per cent. currency bonds	$ 275,000 00	$ 303,875 00
District of Columbia 3-65 bonds of 1924	1,000,000 00	1,150,000 00
State of Georgia 3½ per cent. registered bonds.	25,000 00	25,000 00
New York City 3 per cent bonds	505,000 00	516,362 50
City of Richmond, Va., 5 per cent. bonds	50,000 00	53,000 00
Topeka City, Kansas, Int. Imp. 6 per ct. bds.	110,782 95	114,106 44
City of Council Bluffs, Iowa, Imp 6 per ct. bds.	16,000 00	16,480 00
Nebraska City, Neb. Imp. 7 per cent. bonds	19,000 00	19,665 00
Kansas City, Kansas, Imp. 7 per cent. bonds	6,500 00	6,727 50
City of Greely, Col., 6 per cent. water bonds	25,000 00	25,750 00
Atchison, Kansas, Imp. 7 per cent. bonds	5,000 00	5,175 00
West Chicago Park Comm's Sp. Asst. 6 per ct.	31,648 50	31,648 50
New York. Lake Erie & Western R. R. Co. reorganized 1st lien 6 per cent. bonds	200,000 00	218,000 00
New York, Chicago & St. Louis R. R. Co. 1st. mort. 4 per cent bonds	112,000 00	114,800 00
N. Y. Central & Hudson River R. R. 1st mort. 7 per cent. bonds, 1903	100,000 00	125,000 00
N. Y. & Harlem R. R. 1st mort. 7 per cent. registered bonds, 1900	100,000 00	117,250 00
Valley R. R. Co. of Ohio, consolidated mort. 6 per cent. gold bonds	100,000 00	50,000 00
Ohio & West Virginia Railway Co. 1st mort. 7 per cent. bonds, 1914	100,000 00	115,000 00
Peoria, Decatur & Evansville Ry. Co. 1st mort. 6 per cent. bonds, Evansville Div., 1920	100,000 00	96,000 00
Cleveland, Col., Cin. & Indianapolis R. R. 1st con. mort. 7 per cent. bonds	100,000 00	128,500 00
Louisville, New Albany & Chicago Railway Co. 1st mort. 6 per cent. bonds, 1910	100,000 00	109,000 00
West Shore Ry. 1st mort. guar. 4 p. c. bds., reg.	100,000 00	105,000 00
Albemarle & Chesapeake Canal Co. 1st mort. 7 per cent. bonds, 1909	110,000 00	121,000 00
Toledo, Ann Arbor & Grand Trunk Railway Co. 1st mort. 6 per cent. bonds, 1921	100,000 00	85,000 00
Jeffersonville, Madison & Indianapolis R. R. Co. 1st mort. 7 per cent. bds. (S. F.), 1906.	102,000 00	118,320 00

STOCKS AND BONDS IN STATEMENT—Continued.

	Par value.	Market value.
Toledo, Ann Arbor & Cadillac Railway Co. 1st mort. guar. 6 per cent. bonds, 1917	$100,000 00	$ 69,500 00
Dunkirk, Warren & Pittsburgh Railway Co. 1st mort. guar. 7 per cent. bonds, 1900....	75,000 00	87,000 00
Chicago, St. Paul, Minneapolis & Omaha R'y Co. con. mort. 6 per cent. bonds, 1930	50,000 00	62,750 00
Alabama Central R. R. 1st mort. 6 per ct. bds.	50,000 00	54,000 00
Louisville, St. Louis & Texas Railway Co. 1st mortgage 6 per cent. bonds, 1917........	50,000 00	29,500 00
Savannah & Western R. R. Co. 1st consol. mort. guar. 5 per cent. bonds, 1929.......	50,000 00	27,500 00
Virginia Midland Railway Co. general mort. guaranteed 5 per cent. bonds, 1936	50,000 00	48,000 00
Standard Gas Co. 1st mort. 5 per cent. bonds..	50,000 00	50,000 00
Des Moines Water Works Co. of Iowa 1st con. mortgage 6 per cent. bonds	50,000 00	50,000 00
Denver Union Water Co. 1st mort. 5 p. c. bds.	45,000 00	36,000 00
Streator, Ill., Aqueduct Co.1st mort. 6 p. c. bds.	10,000 00	10,000 00
2000 shares Pennsylvania R. R. Co. stock	100,000 00	102,000 00
1000 shares Ft. W. & Jack. R. R. Co. pref. stk.	100,000 00	119,000 00
1000 shares Chicago, St. Paul, Minneapolis & Omaha Railway Co. preferred stock......	100,000 00	111,500 00
1100 shares N.Y. Cen. & Hud. Riv. R. R. stock.	110,000 00	108,487 50
1000 shares Rensselaer & Saratoga R. R. stock	100,000 00	180,000 00
1000 shares United N. J. R. R. & Canal Co. stk.	100,000 00	236,000 00
2000 shares Morris & Essex R. R. Co. stock...	100,000 00	160,000 00
1000 shares Lake Shore & Michigan Southern R.W. Co. stock	100,000 00	134,500 00
500 shares Standard Gas Light Co. pfd. stk..	50,000 00	44,000 00
400 shares National Broadway Bank........	10,000 00	23,500 00
200 shares Ame. Ex. Nat. Bank of N. Y.....	20,000 00	31,000 00
200 shares Mercantile Nat. Bank of N. Y....	20,000 00	36,000 00
200 shares Bank of America, N. Y..........	20,000 00	41,000 00
200 shares Nat. Bank of Com. in N. Y	20,000 00	36,000 00
200 shares Manhattan Co., N. Y	10,000 00	18,600 00
200 shares Mer. Ex. Nat. Bank of N. Y.	10,000 00	11,200 00
200 shares Nassau Bank	10,000 00	16,000 00
200 shares Chatham Nat. Bank of N. Y......	5,000 00	17,500 00
200 shares Nat. Butc. & Dro. Bank of N. Y..	5,000 00	7,750 00
100 shares Hanover Nat. Bank of N. Y......	10,000 00	31,000 00
100 shares Nat. Bank of the Republic	10,000 00	15,500 00
100 shares Fourth Nat. Bank of N. Y	10,000 00	19,000 00
200 shares Holland Trust Co................	20,000 00	20,000 00
200 shares Franklin Trust Co., Brooklyn....	20,000 00	28,000 00
50 shares Metropolitan Trust Co..........	5,000 00	14,500 00
45 shares Long Island Loan & Trust Co....	4,500 00	9,450 00
	$5,142,431 45	$5,886,397 44

Total amount at risk 31st December, 1894	$826,713,381 00

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894	$4,750,314 00
Premiums received	45,881 69
Losses paid	27,793 96
Losses incurred	18,507 99

Sworn Statement, filed in this Department, of the

INSURANCE CO. OF NORTH AMERICA, PHILADELPHIA, PA.

Commenced business 1792—Capital stock, $3,000,000.

CHARLES PLATT, *President.* GREVILLE E. FRYER, *Sec'y and Treas.*

PRINCIPAL OFFICE, 232 WALNUT STREET.

Attorney to accept service in Maryland..........CHARLES H. REEVES.

General Agent in Maryland........CHARLES H. REEVES.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$ 346,804 00	
Loans on mortgage of real estate	2,626,883 76	
Stocks and bonds owned by the company—market value	4,364,558 08	
Loans on collaterals	17,500 00	
Interest due and accrued	37,088 60	
Cash in company's office and in bank	533,684 03	
Premiums in course of collection	912,670 26	
Bills receivable taken for premiums	64,213 49	
All other assets as per detailed statement	12,280 35	
Total admitted assets		$8,915,682 57

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policyholders in such States—market value	$242,000 00
Liabilities in said States	151,780 62
Surplus over said liabilities	$ 90,219 38
Insurance Company of North America stock	20,000 00
Wrecking boat North America	20,000 00
Loans on Insurance Company's stock	1,050 00
Book debts due the company	82,054 34
Money in Foreign Countries	281,813 01
	$495,136 73

LIABILITIES.

Losses reported, adjusted and unpaid	$ 372,904 34	
Reinsurance reserve required by law	3,706,412 54	
All other liabilities as per detailed statement on file	87,233 32	
Gross liabilities, exclusive of capital		$4,166,550 20
Surplus as regards policyholders		$4,749,132 37
Capital stock		3,000,000 00
Surplus over capital, including surplus of and other assets not admitted in this State.		$2,244,269 10

INCOME DURING YEAR.

Cash premiums received	$5,438,488 57	
Interest on mortgages	160,096 01	
Interest on loans and dividends	230,490 22	
From other sources	1,363 85	
Actual cash income		$5,830,438 65

EXPENDITURES DURING YEAR.

Amount paid for losses	$3,739,200 61	
Cash dividends	360,000 00	
Commissions and brokerage	877,016 76	
Salaries and fees	267,346 38	
Taxes paid	113,065 33	
All other payments and expenses	328,026 72	
Actual cash expenditures		$5,684,655 80

STOCKS AND BONDS IN STATEMENT.

	Par value.	Market value.
Boston City loan, 4 per cent., 1913	$112,000 00	$122,080 00
Richmond City, Va., City, 4 per cent	53,000 00	53,000 00
Georgia State loan, 4½ per cent	25,000 00	28,000 00
Baltimore City loan, 3½ per cent., reg., 1927	200,000 00	200,000 00
City of Columbus, Ohio, 4½ per cent., 1902	25,000 00	26,000 00
Toledo City loan, 5 per cent., 1903	1,000 00	1,100 00
Cincinnati City loan, $8,000, 6 per cent., 1897; $10,000, 7 3-10 per cent., 1902; $10,000, 7 per cent., 1902; $11,000, 1895	39,000 00	43,680 00
Belgian Gov't, 3½ per cent. } 250,000 fcs	37,000 00	49,000 00
Belgian Gov't, 3 per cent. }	12,000 00	
City of Portland, Or., City Hall 5 p.c. bds.,1922	50,000 00	56,500 00
Providence City loan, 5 p. c., gold, 1900, reg.	25,000 00	26,500 00
Burlington City loan, 8 per cent., gold, 1896	12,000 00	12,480 00
East Lincoln, Ill., 5 per cent	10,000 00	10,000 00
City of Montreal, 4 per cent	111,000 00	111,000 00

STOCKS AND BONDS IN STATEMENT—Continued.

	Par value.	Market value.
West. Springs, Cook Co., Ill., Warrants, 6 p. c.	$ 19,673 08	$ 19,673 08
City of Chicago Warrants, 6 per cent........	17,625 00	17,625 00
Pennsylvania R. R. Co. con. 5 per cent. registered and coupon	330,000 00	379,500 00
Penna. R. R. Co. con. mort. reg. 6 per ct. bds.	100,000 00	118,000 00
Phila. & Read. R. R. Co. 1st mort. 6 p. c., 1910.	350,000 00	437,500 00
North Pennsylvania R. R. Co. gen. mort. 7 per cent. bonds, 1903..................	75,000 00	93,750 00
North Penna. R. R. Co. 7 p. c. coupon bds., 1896.	5,000 00	5,250 00
Belvidere & Del. R. R. Co. 1st mort. 6 p. c., 1902.	50,000 00	54,500 00
Penna. & New York Canal & R. R. Co. 7 per cent. bonds, guar. by L. V. R. R. Co., 1906.	30,000 00	37,500 00
Lehigh Val. R. R. Co. con. 6 per ct. bds. reg..	100,000 00	121,000 00
Lehigh Val. R. R. Co. 6 per ct. annuity bonds.	100,000 00	124,000 00
Delaware Div. Canal Co. 6 p. c. bonds, 1898..	15,000 00	14,250 00
French rentes, 3½ per cent.................	5,800 00	5,800 00
Lehigh Coal & Navigation Co. consolidated mortgage, 7 per cent. registered..........	5,000 00	6,500 00
Easton & Amboy R. R. Co. 1st mort. guaranteed 5 per cent. registered..............	100,000 00	108,000 00
Philadelphia & Erie R. R. regsitered 5 per cent. guaranteed by Penn. R. R. Co..........	150,000 00	177,000 00
Chicago & Western Indiana R. R. 1st mort. 6 per cent. bonds, coupon................	90,000 00	99,000 00
Northern Central R. W. Co. consolidated 6 per cent. general mortgage, 1904	11,000 00	12,760 00
Pittsburg, McKeesport & Youghiogheny R. R. 2d mortgage, 6 per cent.................	50,000 00	62,500 00
Lehigh Valley R. R. sterling 6 per cent. bonds.	35,000 00	35,350 00
The Belt R. R. and Stock Yard Co. 6 per cent., 1910, Indianapolis.....................	50,000 00	52,500 00
Bergen County R. R. Co. 1st mort. 6 per cent. bonds, coupon, 1911................	50,000 00	50,000 00
Car Trust of New York, No. 2, Series D, 6 per cent., registered	34,000 00	34,000 00
N. Y. & Long Branch R. R. 5 per cent.......	150,000 00	168,000 00
100 shares Philadelphia National Bank......	10,000 00	18,000 00
40 shares Philadelphia Bourse	2,000 00	1,000 00
228 shares Ches. & Dela. Canal Co..........	11,400 00	250 00
1000 shares Ins. Co. of North America	10,000 00	20,000 00
Mutual Ins. scrip (Atlantic Mutual) reg,......	6,970 00	6,970 00
Phila. & Balto. Central R. R. 5 per cent. 1st consol. reg., 1911......................	100,000 00	105,000 00
Dela. & Chesa. R. R. 1st mort. 4 per cent.....	100,000 00	95,000 00
New York, Lake Erie & Western R. R. 4½ per cent. 3d mort	200,000 00	218,000 00

STOCKS AND BONDS IN STATEMENT.—Continued.

	Par value.	Market value.
Steubenville & Indiana R. R. 5 per cent. 1st mort. reg	$200,000 00	$218,000 00
Corning, Cowanesque & A. R. R. 6 per cent. 1st mort	28,000 00	29,400 00
New York, Lake Erie & Western R. R. 6 per collateral trust bonds	31,000 00	31,000 00
Terre Haute & Logansport R. R. ext. mort. 6 per cent	50,000 00	52,500 00
Texas & Pac. R'y Co. 1st mort. 6 per cent	14,000 00	15,400 00
Louisville & Nashville R.R.(Evansville & Henderson div.) 1st mort. 6 per cent	66,000 00	73,260 00
Lehigh Coal & Navigation general mortgage 4½ per cent., 1924	50,000 00	52,500 00
New York, West Shore & Buffalo R. R. 1st mort. 4 per cent	25,000 00	26,500 00
San Antonio & Arkansas Pass. Railway Co. 1st mort. 4 per cent., guar. by So. Pac. Ry.	21,000 00	12,180 00
Wrecking boat "North America"	20,000 00	20,000 00
Canada & Atlantic R. R. 1st mort. 5 per cent.	20,000 00	15,000 00
Jefferson R. R. 1st mort. 5 per cent. coupons	30,000 00	30,000 00
McKees. & Belle Vernon R. R. 1st mort. 6 p. c.	20,000 00	24,000 00
Penn. & N.Y. Canal & R. R. Co. 4 per ct., reg.	50,000 00	47,500 00
Lehigh Valley Railway Co. 1st mort. 4½ per ct.	50,000 00	51,500 00
Baltimore Belt R. R. 1st mortgage 5 per cent.	30,000 00	31,200 00
Elizabeth R. R. of Austria 4 per cent	40,000 00	40,000 00
Lehigh Val. R. R. Co. con. 4½ per cent. bonds.	50,000 00	50,500 00
Tioga R. R. 1st mortgage 5 per cent	5,000 00	5,000 00
Phila. & Read. R. R. imp. mort. 6 per cent	150,000 00	156,000 00
Lehigh Valley Terminal Co. 5 per cent., reg.	40,000 00	43,600 00
Cincinnati, Hamilton & Dayton R. R. general mortgage 5 per cent	50,000 00	51,000 00
Camden & Atlantic 5 per cent. gold bonds	50,000 00	52,500 00
Northern Pacific R. R. (Bend d'Orville Division) 1st mortgage 6 per cent	5,000 00	5,000 00
Cleveland, Lorain & Wheeling Railway 1st mort. con. 5 per cent. gold	50,000 00	50,500 00
Prospect Brewing Co., Phila., 6 p. c. 1st mort.	25,000 00	25,000 00
	$4,245,468 08	$4,646,558 08

Total amount at risk 31st December, 1894	$637,181,087 82

BUSINESS IN MARYLAND IN 1894.

Fire, marine and inland risks written in 1894	$10,047,348 00
Premiums received	57,980 23
Losses paid	26,511 74
Losses incurred	23,911 74

Sworn Statement, filed in this Department, of the

INSURANCE COMP'Y OF THE STATE OF PENNA., PHILA., PA.

Commenced business 1794—Capital stock, $200,000.

GEORGE G. CROWELL, *President*. A. B. EARLE, *Secretary*.

PRINCIPAL OFFICE, 136-138 S. FOURTH ST.

Attorney to accept service in Maryland ....HOWARD T. WILLIAMS.

General Agent in Maryland....HOWARD T. WILLIAMS.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$325,531 77	
Loans on mortgage of real estate	74,250 00	
Stocks and bonds owned by the company—market value	190,018 33	
Interest due and accrued	2,224 91	
Cash in company's office and in bank	68,781 10	
Premiums in course of collection	44,308 64	
Bills receivable taken for premiums	1,963 25	
All other assets as per detailed statement	31,834 63	
Total admitted assets		$738,912 63

LIABILITIES.

Losses reported, adjusted and unpaid	$ 35,233 00	
Reinsurance reserve required by law	376,280 12	
Borrowed money	45,000 00	
All other liabilities as per detailed statement on file	19,533 63	
Gross liabilities, exclusive of capital		$476,046 75
Surplus as regards policyholders		$262,865 88
Capital stock		200,000 00
Surplus over capital		$62,865 88

INCOME DURING YEAR.

Cash premiums received	$293,125 69	
Interest on mortgages	3,778 38	
Interest on loans and dividends	7,219 51	
From other sources	13,068 39	
Actual cash income		$317,191 97

Expenditures During Year.

Amount paid for losses	$207,567 01	
Commissions and brokerage	77,582 00	
Salaries and fees	22,285 89	
Taxes paid	3,961 71	
All other payments and expenses	7,598 47	
Actual cash expenditures		$318,995 08

Stocks and Bonds in Statement.

	Par value.	Market value.
Philadelphia Nat. Bank, 20 shares	$ 2,000 00	$ 3,600 00
Harrisburg, Portsmouth, Lancaster & Mt. Joy R. R. Co. 4s	15,000 00	15,000 00
Car Trust of New York, C, No. 2, 6s	6,000 00	6,360 00
Chicago and Western Indiana R. R. Co. 6s	10,000 00	12,650 00
Corning, Cowanesque & Antrim R. R. Co. 6s	6,000 00	6,300 00
Shamokin, Sunbury & L. R. R. Co. 5s	10,000 00	10,200 00
Terre Haute & Logansport R. R. Co. 6s	20,000 00	21,000 00
Steubenville & Indiana R. R. Co. 5s	30,000 00	33,000 00
Long Dock Co. 6s	10,000 00	13,250 00
Pittsburg Junction R. R. Co. 6s	10,000 00	13,000 00
St. Paul & Northern Pacific R. R Co. 6s	10,000 00	11,800 00
Sunbury, Hazelton & Wilkesbarre R. R. Co. 5s.	4,000 00	4,253 33
Northern Central R. R. Co. 4½s	10,000 00	10,600 00
City of Quincy 4½s	10,000 00	10,500 00
Wabash R. R. Co. 2d 5s	14,000 00	10,080 00
Syracuse, Geneva & Cor. R. R. Co. 7s	7,000 00	7,525 00
	$174,000 00	$190,018 33

Total amount at risk 31st December, 1894 .... $35,007,719 00

Business in Maryland in 1894.

Fire risks written in 1894	$788,326 00
Premiums received	7,650 13
Losses paid	7,366 28
Losses incurred	2,256 93

Sworn Statement, filed in this Department, of the

KENT COUNTY MUTUAL INSURANCE CO. OF DOVER, DEL.

Commenced business 1847.

JAMES PONDER, *President.* WM. DENNY, *Secretary.*

PRINCIPAL OFFICE, DOVER.

Attorney to accept service in Maryland ....WM. M. SLAY.

General Agent in Maryland............JOHN D. PLUMMER.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate		$10,920 11	
Loans on mortgage of real estate		42,800 00	
Stocks and bonds owned by the company—market value		14,183 56	
Interest due and accrued		3,274 04	
Cash in company's office and in bank		105 57	
Premium notes in force	$704,374 00		
Total cash assets			$71,283 28

LIABILITIES.

Losses reported, adjusted and unpaid		$1,562 50	
Premium notes in force	$704,374 00		
Borrowed money		8,500 00	
Gross liabilities			$10,062 50
Surplus as regards policyholders			$61,220 78

INCOME DURING YEAR.

Cash premiums received	$34,345 91	
Interest on mortgages and bonds	3,353 46	
From other sources	215 95	
Actual cash income		$37,915 32

EXPENDITURES DURING YEAR.

Amount paid for losses	$16,425 91	
Cash returned during the year to members who have discontinued their policies	2,430 59	
Salaries and fees	3,337 07	
Taxes paid	711 03	
Interest paid	126 33	
All other payments and expenses	6,796 79	
Actual cash expenditures		$29,827 72

STOCKS AND BONDS IN STATEMENT.

	Par value.	Market value.
Bonds and mortgages, second lien	$2,900 00	$2,900 00
Endorsed notes........	891 37	891 37
Judgment bonds with personal security	10,392 19	10,392 19
	$14,183 56	$14,183 56

Total amount at risk 31st December, 1894................	$7,431,279 00

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894................................	$1,380,700 00
Premiums received..	6,853 65
Losses paid...	8,768 00
Losses incurred...	7,418 00

Sworn Statement, filed in this Department, of the

MERCANTILE FIRE AND MARINE INS. CO. OF BOSTON, MASS.

Commenced business 1823—Capital stock, $400,000.

GEORGE R. ROGERS, *President.* JAMES SIMPSON, *Secretary.*

PRINCIPAL OFFICE, BOSTON.

Attorney to accept service in Maryland...............HENRY C. LANDIS.

General Agent in Maryland......HENRY C. LANDIS.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Loans on mortgage of real estate......	$ 93,000 00	
Stocks and bonds owned by the company—market value	440,462 00	
Interest due and accrued.....................	1,790 09	
Cash in company's office and in bank	21,040 82	
Premiums in course of collection.............	21,660 06	
Bills receivable taken for premiums	1,661 68	
Total admitted assets		$579,614 65

Liabilities.

Losses reported, adjusted and unpaid	$ 9,748 35	
Reinsurance reserve required by law	139,749 65	
All other liabilities as per detailed statement on file	7,639 54	
Gross liabilities, exclusive of capital		$157,137 54
Surplus as regards policyholders		$422,477 11
Capital stock		400,000 00
Surplus over capital		$22,477 11

Income During Year.

Cash premiums received	$168,961 68	
Interest on mortgages	4,188 96	
Interest on loans and dividends	18,632 33	
Actual cash income		$191,782 97

Expenditures During Year.

Amount paid for losses	$110,989 24	
Cash dividends	22,127 00	
Commissions and brokerage	38,507 43	
Salaries and fees	13,650 00	
Taxes paid	4,783 92	
All other payments and expenses	15,319 13	
Actual cash expenditures		$205,376 92

Stocks and Bonds in Statement.

	Par value.	Market value.
Stocks—		
100 shares Atlantic National Bank	$10,000 00	$12,812 00
200 shares City National Bank	20,000 00	16,000 00
200 shares Columbian National Bank	20,000 00	20,600 00
214 shares Eagle National Bank	21,400 00	17,120 00
300 shares Globe National Bank	30,000 00	27,000 00
120 shares Hamilton National Bank	12,000 00	13,245 00
160 shares New England National Bank	16,000 00	26,000 00
200 shares North National Bank	20,000 00	22,850 00
18 shares Railroad National Bank	1,800 00	2,241 00
178 shares State National Bank	17,800 00	20,559 00
535 shares Suffolk National Bank	53,500 00	53,500 00
200 shares Tremont National Bank	20,000 00	17,000 00
200 shares Union National Bank	20,000 00	26,850 00
200 shares Boston & Providence Railroad	20,000 00	52,000 00
100 shares Chi., Burl. & Quincy R. R.	10,000 00	7,100 00
100 shares Lyman Mills	10,000 00	7,150 00

STOCKS AND BONDS IN STATEMENT—continued.

Bonds—	Par value.	Market value.
Boston City, 4s, 1920	$10,000 00	$11,000 00
Boston & Lowell Railroad, 7s, 1895	10,000 00	10,025 00
Union Pac., Lincoln & Colo. R. R., 5s	25,000 00	10,000 00
Kan. City, Fort Scott & Memphis R. R., 6s	5,000 00	5,006 00
Oregon Ry. & Navigation Co., 5s	5,000 00	2,500 00
Chi., Burl. & Quincy R. R., 5s	1,000 00	1,017 00
Concord & Montreal R. R., 4s, 1920	10,000 00	10,400 00
Old Colony R. R., 4s, 1924	10,000 00	10,600 00
City of Cambridge, 4s, 1912	5,000 00	5,325 00
City of Providence, 4s, 1923	10,000 00	11,400 00
Boston & Albany Railroad, 4s, 1913	10,000 00	10,600 00
Boston & Lowell Railroad, 4s, 1913	5,000 00	5,162 00
City of Lowell, 4s, 1920	5,000 00	5,400 00
	$413,500 00	$440,462 00

Total amount at risk 31st December, 1894 .... $25,971,359 00

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894	$240,681 00
Premiums received	1,997 52
Losses paid	1,754 49
Losses incurred	1,754 49

Sworn Statement, filed in this Department, of the

MERCHANTS INSURANCE COMPANY OF NEWARK, N. J.

Commenced business 1858—Capital stock, $400,000.

G. LEE STOUT, *President*. J. R. MULLIKIN, *Secretary*.

PRINCIPAL OFFICE, 776 & 778 BROAD STREET.

Attorney to accept service in Maryland.... ....W. J. DONNELLY.

General Agents in Maryland......MAURY & DONNELLY.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$302,948 25	
Loans on mortgage of real estate	323,025 00	
Stocks and bonds owned by the company—market value..............................	473,490 00	
Interest due and accrued	13,734 03	
Cash in company's office and in bank	37,656 30	
Premiums in course of collection	129,651 60	
All other assets as per detailed statement.....	8,474 80	
Total admitted assets..................		$1,288,979 98

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policyholders in such States—market value.	$28,312 50	
Liabilities in said States......................	10,219 50	
Surplus over said liabilities	$18,093 00	

LIABILITIES.

Losses reported, adjusted and unpaid.........	$ 98,494 85	
Reinsurance reserve required by law	583,011 59	
Unpaid scrip................................	385 00	
Unpaid interest............................	84 52	
All other liabilities as per detailed statement on file	42,567 12	
Gross liabilities, exclusive of capital ...		$725,543 08
Surplus as regards policyholders		$564,436 90
Capital stock...		400,000 00
Surplus over capital, including surplus of assets not admitted in this State......		$182,529 90

Income During Year.

Cash premiums received	$781,778 94	
Interest on mortgages	18,735 29	
Interest on loans and dividends	22,283 87	
From other sources	11,542 85	
Actual cash income		$834,340 95

Expenditures During Year.

Amount paid for losses	$509,768 76	
Cash dividends	24,000 00	
Commissions and brokerage	146,262 34	
Salaries and fees	37,303 76	
Taxes paid	23,960 39	
Scrip redeemed in cash and interest paid to scripholders	8 88	
All other payments and expenses	93,783 31	
Actual cash expenditures		$835,087 44

Stocks and Bonds in Statement.

	Par value.	Market value.
Morris & Essex R. R. stock	$ 25,000 00	$ 40,625 00
United New Jersey R. R. & Canal Co. stock	15,000 00	35,400 00
Newark Gas Light Co. stock	10,000 00	30,000 00
Citizens Gas Light Co. stock	13,700 00	29,455 00
Warren R. R. stock	36,050 00	57,680 00
U. S. 4 per cent. registered bonds	25,000 00	28,312 50
New Jersey Southern R. R. bonds	30,000 00	31,650 00
Midland R. R. of New Jersey bonds	100,000 00	117,000 00
Newark & Bloomfield H. C. R. R. bonds	10,000 00	11,000 00
Bellville & Newark H. C. R. R. bonds	1,000 00	1,100 00
Irvington & Newark H. C. R. R. bonds	3,000 00	3,300 00
American Dock & Improvement Co. bonds	50,000 00	57,000 00
Underwriters' Protec. Asso. of Newark bonds	500 00	500 00
Long Branch Graded School bonds	11,000 00	11,880 00
North Hudson Co. R. R. bonds	40,000 00	41,400 00
Long Branch & Sea Shore R. R. bonds	5,000 00	5,500 00
	$375,250 00	$501,802 50

Total amount at risk 31st December, 1894 .... $107,503,920 00

Business in Maryland in 1894.

Fire risks written in 1894	$1,673,588 47
Premiums received	12,906 32
Losses paid	10,557 91
Losses incurred	5,306 77

Sworn Statement, filed in this Department, of the

MERCHANTS INSURANCE CO. OF PROVIDENCE, R. I.

Commenced business 1851—Capital stock, $200,000.

W. T. Barton, *President.* W. P. Goodwin, *Secretary.*

Principal Office, 20 Market Square.

Attorney to accept service in Maryland .... W. J. Donnelly.

General Agents in Maryland .... Maury & Donnelly.

Summary of Assets 31st December, 1894.

Loans on mortgage of real estate	$ 82,800 00	
Stocks and bonds owned by the company—market value	287,977 50	
Loans on collaterals	7,440 00	
Interest due and accrued	1,489 17	
Cash in company's office and in bank.	62,735 97	
Premiums in course of collection	25,377 02	
All other assets as per detailed statement......	12,524 16	
Total admitted assets		$480,344 82

Liabilities.

Losses reported, adjusted and unpaid..........	$ 28,948 29	
Reinsurance reserve required by law...........	187,600 45	
All other liabilities as per detailed statement on file..	2,496 34	
Gross liabilities, exclusive of capital....		$219,045 08
Surplus as regards policyholders		$261,298 74
Capital stock................................		200,000 00
Surplus over capital..................		$61,298 74

Income During Year.

Cash premiums received......................	$272,087 52	
Interest on mortgages........................	4,155 02	
Interest on loans and dividends..............	15,625 06	
Actual cash income...................		$291,867 60

Expenditures During Year.

Amount paid for losses	$157,160 39	
Cash dividends	12,000 00	
Commissions and brokerage	53,065 47	
Salaries and fees	38,020 14	
Taxes paid	7,381 66	
Actual cash expenditures		$267,627 66

Stocks and Bonds in Statement.

	Par value.	Market value.
1600 shares National Bank of Commerce	$80,000 00	$77,600 00
1000 shares American National Bank	50,000 00	49,000 00
400 shares Merchants National Bank	20,000 00	25,600 00
200 shares Globe National Bank	10,000 00	10,800 00
467 shares Providence Gas Co	23,350 00	37,347 00
200 shares Phenix National Bank	10,000 00	14,700 00
257 shares Mechanics National Bank	12,850 00	14,006 50
102 shares Manufacturers National Bank	10,200 00	13,974 00
100 shares St. Paul & Duluth R. R. pref. stk.	10,000 00	9,000 00
5 shares Underwriters Salvage Co	500 00	500 00
10 $1,000 5 per cent. bonds Chicago, Burlington & Northern Railroad	10,000 00	10,200 00
10 $1,000 5 per cent. bonds Eastern Railroad of Minnesota	10,000 00	10,400 00
5 $1,000 6 per cent. bonds Town of Pawtucket, R. I.	5,000 00	5,100 00
5 $1,000 5 per ct. bonds Lowell St. Ry. Co.	5,000 00	5,000 00
5 $1,000 5 per cent. bonds Minneapolis St. Railway Co	5,000 00	4,750 00
	$261,900 00	$287,977 50

Total amount at risk 31st December, 1894 .... $30,644,112 00

Business in Maryland in 1894.

Fire risks written in 1894	$747,418 00
Premiums received	7,053 00
Losses paid	3,168 39
Losses incurred	3,282 65

Sworn Statement, filed in this Department, of the

MUTUAL FIRE INSURANCE COMPANY OF NEW YORK, N. Y.

Commenced business 1882—Capital stock $226,726.46.

R. A. Loewenthal, *President.* Wm. A. Francis, *Secretary.*

Principal Office, 45, 47 and 49 Cedar Street.

Attorney to accept service in Maryland................J. Ramsay Barry.

General Agent in Maryland..........J. Ramsay Barry.

Summary of Assets 31st December, 1894.

Stocks and bonds owned by the company—market value	$857,152 50	
Interest due and accrued	3,983 43	
Cash in company's office and in bank	58,901 39	
Premiums in course of collection	124,393 05	
Bills receivable taken for premiums	5,807 55	
Total admitted assets		$1,050,237 92

Assets not Admitted in Maryland.

Deposits in various States for the protection of policyholders in such States—market value.	$45,200 00	
Liabilities in said States	18,655 27	
Surplus over said liabilities	$26,544 73	

Liabilities.

Losses reported, adjusted and unpaid	$137,998 48	
Reinsurance reserve required by law	465,748 14	
Borrowed money	75,000 00	
All other liabilities as per detailed statement on file	18,371 19	
Gross liabilities, exclusive of capital		$697,117 81
Surplus as regards policyholders		$353,120 11
Capital stock		226,726 46
Surplus over capital, including surplus of assets not admitted in this State		$152,938 38

Income During Year.

Cash premiums received	$1,062,169 32	
Interest on loans and dividends	42,978 93	
Actual cash income		$1,105,148 25

Expenditures During Year.

Amount paid for losses	$920,059 80	
Cash dividends	23,344 51	
Commissions and brokerage	141,385 33	
Salaries and fees	56,343 69	
Taxes paid	17,977 44	
Interest paid to Scripholders	38,767 56	
All other payments and expenses	91,580 53	
Actual cash expenditures		$1,289,458 86

Stocks and Bonds in Statement.

	Par value.	Market value.
United States 4 per cent. reg. bonds, 1907	$122,000 00	$137,860 00
United States 6 per cent. reg. bonds, 1898	75,000 00	81,187 50
District of Columbia 3.50 per cent. reg. bonds	100,000 00	101,500 00
District of Columbia 3.65 per cent. reg. bonds	228,500 00	262,775 00
Chi., Mil. & St. Paul R. R. 6 per ct. bds., 1920	25,000 00	29,750 00
Chi., Mil. & St. Paul R. R. 5 per ct. bds., 1926	14,000 00	14,980 00
Alabama Central R. R. 6 per ct. bds., 1918	25,000 00	27,250 00
Chi., R. I. & Pacific R. R. 6 per ct. bds., 1917	25,000 00	32,000 00
Chi., R. I. & Pacific R. R. 5 per ct. bds., 1934	13,000 00	13,260 00
Chi. & Northwestern R. R. 5 per ct. bds, 1933	16,000 00	16,960 00
280 shares Mercantile National Bank	28,000 00	51,800 00
554 shares Mechanics National Bank	13,850 00	24,930 00
117 shares Importers & Traders Nat'l Bank	11,700 00	64,350 00
200 shares Citizens National Bank	5,000 00	7,000 00
15 shares National Park Bank	1,500 00	4,275 00
15 shares States Trust Company	1,500 00	2,850 00
118 shares Columbia Bank	11,800 00	29,500 00
100 shares Fire Association of New York	....	125 00
	$716,850 00	$902,352 50

Total amount at risk 31st December, 1894	$80,500,856 23

Business in Maryland in 1894.

Fire risks written in 1894	$1,436,829 03
Premiums received	15,878 96
Losses paid	none
Losses incurred	none

Sworn Statement, filed in this Department, of the

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD, CONN.

Commenced business 1871—Capital stock, $1,000,000.

JAMES NICHOLS, *President*. E. G. RICHARDS, *Secretary*.

PRINCIPAL OFFICE, 95 PEARL STREET.

Attorney to accept service in Maryland..............DANIEL W. HOPPER.

General Agents in Maryland....S. W. T. HOPPER & SONS.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$ 220,016 37	
Loans on mortgage of real estate	639,000 00	
Stocks and bonds owned by the company—market value	1,861,894 00	
Interest due and accrued	18,604 80	
Cash in company's office and in bank	354,333 39	
Premiums in course of collection	376,182 11	
Total admitted assets		$3,470,030 67

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policyholders in such States—market value	$127,500 00	
Liabilities in said States	49,341 43	
Surplus over said liabilities	$78,158 57	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 261,378 25	
Reinsurance reserve required by law	1,673,189 07	
All other liabilities as per detailed statement on file	91,060 86	
Gross liabilities, exclusive of capital		$2,025,628 18
Surplus as regards policyholders		$1,444,402 49
Capital stock		1,000,000 00
Surplus over capital, including surplus of assets not admitted in this State		$522,561 06

Income During Year.

Cash premiums received	$2,300,583 72	
Interest on mortgages	33,983 67	
Interest on loans and dividends	96,307 86	
From other sources	49 93	
Actual cash income		$2,430,925 18

Expenditures During Year.

Amount paid for losses	$1,127,559 08	
Cash dividends	100,000 00	
Commissions and brokerage	395,943 59	
Salaries and fees	156,624 74	
Taxes paid	54,853 24	
All other payments and expenses	196,837 74	
Actual cash expenditures		$2,031,818 39

Stocks and Bonds in Statement.

Bonds—	Par value.	Market value.
Atchison, Topeka & Santa Fe 4 per cent	$10,000 00	$ 6,500 00
Atchison, Topeka & Santa Fe, Class A	4,000 00	720 00
Buffalo Railway Co	25,000 00	25,500 00
Cedar Rapids, Iowa Falls & N. W. R. R	20,000 00	20,800 00
Chesapeake & Ohio R. R	20,000 00	18,000 00
Chicago & Indiana Coal Railway Co	25,000 00	25,000 00
Chicago & Western Indiana R. R	22,000 00	23,980 00
Chicago & Northwestern R. R	20,000 00	23,200 00
Chicago, Milwaukee & St. Paul R. R., South Minn Division	10,000 00	11,800 00
Chicago, Milwaukee & St. Paul Railroad, Dubuque Division	10,000 00	12,000 00
Chicago, Milwaukee & St. Paul Railroad, Hastings & Dak. Div., 5 per cent	10,000 00	10,600 00
Chicago, Milwaukee & St. Paul Railroad, Hastings & Dak. Div., 7 per cent	20,000 00	25,000 00
Chicago, Milwaukee & St. Paul Railroad, Mineral Point Division	10,000 00	10,600 00
Chi., Bur. & Q. R. R., "convertible"	2,200 00	2,244 00
Chi., Bur. & Q. R. R., con. mortgage	1,000 00	1,220 00
Chi., Bur. & Q. R. R., Iowa Division	15,000 00	16,050 00
Cincinnati, Dayton & Ironton R. R	10,000 00	10,000 00
Cincinnati, Hamilton & Dayton R. R	15,000 00	18,150 00
Cin., Ind., St. Louis & Chicago R. R	35,000 00	32,550 00
Cleveland, Col., Cin. & Ind. R. R	35,000 00	45,500 00
Cleveland, Loraine & Wheeling R. R	25,000 00	25,000 00

STOCKS AND BONDS IN STATEMENT—continued.

Bonds—	Par value.	Market value.
Columbus, Shawnee & Hocking R. R.	$20,000 00	$15,000 00
Columbus & Toledo R. R. 1st mortgage	20,000 00	23,600 00
Columbus & Toledo R. R. 2d mortgage	18,000 00	19,620 00
Columbus & Hocking Valley R. R.	10,000 00	10,800 00
Columbus, Sandusky & Hocking R. R.	1,000 00	700 00
Columbus, Sandusky & Hocking R. R., scrip.	100 00	100 00
Danbury & Norwalk R. R.	10,000 00	11,200 00
East Tennessee, Virginia & Georgia R. R.	30,000 00	31,200 00
Evansville & Terre Haute R. R.	10,000 00	10,000 00
Erie Railway	20,000 00	26,200 00
Hartford & Conn. Western R. R.	10,000 00	10,000 00
Hannibal & St. Joseph R. R.	50,000 00	59,000 00
Holly, Wayne & Monroe R. R.	15,000 00	18,300 00
Indiana & Lake Michigan R. R.	10,000 00	10,000 00
Knoxville & Ohio R. R	20,000 00	22,400 00
Louisville, New Albany & Chicago R. R.	10,000 00	10,900 00
Louisville, N. Albany & Chicago R. R., Chicago & Indianapolis Division	15,000 00	16,050 00
Louisville & Nashville R. R., New Orleans & Mobile Division	10,000 00	12,000 00
Memphis & Charleston R. R	20,000 00	22,400 00
Montana Central Railway Co	20,000 00	22,800 00
Morgan's Louisiana & Texas R. R. & Steamship Co	10,000 00	12,300 00
Naumkeag Street Railway	20,000 00	20,000 00
N. Y., New Haven & Hartf. R. R. certs.	24,000 00	32,880 00
Nodaway Valley R. R.	6,000 00	6,120 00
Northern Pac. R. R., Pend. d'Oreille Div.	12,000 00	12,240 00
Norf. & Western R. R., Clinch Val. Div.	22,000 00	20,240 00
Oregon Railway & Navigation R. R.	20,000 00	21,600 00
Phila. & Reading Coal & Iron Co	12,000 00	12,000 00
Rochester & Pittsburgh R. R.	25,000 00	29,000 00
Sandusky, Mansfield & Newark R. R.	25,000 00	30,250 00
St. Paul & Northern Pacific R. R	25,000 00	29,000 00
St. Paul, Minnea. & Manitoba R. R	10,000 00	11,600 00
Seattle, Lake Shore & Eastern R. R	20,000 00	10,000 00
St. Louis, Alton & Terre Haute R. R.	15,000 00	15,600 00
Toledo & Ohio Central R. R., West. Div.	35,000 00	36,400 00
Union Pacific R. R. 1st mortgage	30,000 00	31,480 00
West Chicago Street Railway Tunnel Co.	15,000 00	15,300 00
Galveston City	25,000 00	25,500 00
Georgia State	25,000 00	27,500 00
Helena City	20,000 00	21,600 00
Lincoln City	12,000 00	12,000 00

STOCKS AND BONDS IN STATEMENT—continued.

	Par value.	Market value.
Bonds—		
Meriden Town	$10,000 00	$10,200 00
New Britain City	6,000 00	6,600 00
Richmond City	44,900 00	50,000 00
Suffield & Thompsonville Bridge Co.	28,000 00	28,000 00
United States 4 per cent	50,000 00	57,000 00
Underwriters' Protective Association	1,000 00	1,000 00
West Middle School District, Hartford	26,000 00	26,000 00
Stocks—		
200 shares Belt R. R., Indianapolis, common	10,000 00	8,000 00
100 shares Belt R. R., Indianapolis, pref.	5,000 00	2,500 00
200 shares Cleveland & Pittsburgh R. R.	10,000 00	15,500 00
120 shares Chi., Burl. & Quincy R. R.	12,000 00	8,640 00
330 shares Chi., Rock Island & Pacific R. R.	33,000 00	20,790 00
150 shares Illinois Central R. R.	15,000 00	12,750 00
17 shares Illinois Central R. R., 4 per cent., leased line	1,700 00	1,530 00
600 shares N. Y., New Haven & Hartf. R. R.,	60,000 00	117,000 00
200 shares New York & Harlem R. R.	10,000 00	25,500 00
500 shares N. Y. Cent. & Hud. River R. R.	50,000 00	50,000 00
100 shares Oswego & Syracuse R. R.	5,000 00	9,250 00
760 shares Pennsylvania R. R.	38,000 00	38,760 00
100 shares Peoria & Bureau Valley R. R.	10,000 00	16,500 00
200 shares Pitts., Fort Wayne & Chi. R. R.	20,000 00	31,200 00
250 shares Ætna National Bank	25,000 00	33,000 00
70 shares Boston National Bank, Boston	7,000 00	7,000 00
112 shares Charter Oak National Bank	11,200 00	10,080 00
50 shares Central National Bank, N. Y.	5,000 00	6,200 00
40 shares City Bank	4,000 00	4,000 00
100 shares Farmers & Mechanics Nat'l Bank.	10,000 00	11,200 00
50 shares First National Bank, Meriden	5,000 00	5,700 00
509 shares Hartford National Bank	50,900 00	76,350 00
50 shares Mercantile National Bank	5,000 00	3,750 00
100 shares Metropolitan Nat'l Bank, N. Y.	3,400 00	500 00
300 shares National Exchange Bank	15,000 00	18,000 00
75 shares Nat. Bk. of the Republic, Boston.	7,500 00	11,250 00
10 shares Nat'l Bank of Com., Kansas City.	1,000 00	1,100 00
450 shares Phœnix National Bank	45,000 00	56,250 00
70 shares St. Paul National Bank.	7,000 00	8,750 00
25 shares Second Nat'l Bank, New Haven.	2,500 00	4,250 00
100 shares Thames Nat'l Bank, Norwich	10,000 00	14,500 00
400 shares Northwestern Telegraph Co.	20,000 00	21,000 00
5 shares Underwriters' Salvage Co.	500 00	500 00
400 shares Willimantic Linen Co	10,000 00	10,000 00
	$1,761,900 00	$1,989,394 00

Total amount at risk 31st December, 1894	$275,602,412 00

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894	$1,369,068 00
Premiums received	14,101 41
Losses paid	3,904 43
Losses incurred	5,476 51

Sworn Statement, filed in this Department, of the

NEW HAMPSHIRE FIRE INS. CO. OF MANCHESTER, N. H.

Commenced business 1870—Capital stock, $800,000.

JAMES A. WESTON, *President*. JOHN C. FRENCH, *Secretary*.

PRINCIPAL OFFICE, MANCHESTER.

Attorney to accept service in Maryland.......M. WARNER HEWES.

General Agents in Maryland......M. WARNER HEWES & SON.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$ 68,500 00	
Loans on mortgage of real estate	695,626 66	
Stocks and bonds owned by the company—market value	1,155,610 99	
Loans on collaterals	59,400 00	
Interest due and accrued	18,146 50	
Cash in company's office and in bank	80,085 31	
Premiums in course of collection	125,206 21	
Total admitted assets		$2,202,575 67

LIABILITIES.

Losses reported, adjusted and unpaid	$123,760 74	
Reinsurance reserve required by law	802,626 21	
All other liabilities as per detailed statement on file	25,041 24	
Gross liabilities, exclusive of capital		$951,428 19
Surplus as regards policyholders		$1,251,147 48
Capital stock		800,000 00
Surplus over capital		$451,147 48

Income During Year.

Cash premiums received	$1,011,762 76	
Interest on mortgages	46,036 82	
Interest on loans and dividends	56,437 78	
Actual cash income		$1,114,237 36

Expenditures During Year.

Amount paid for losses	$617,497 74	
Cash dividends	64,000 00	
Commissions and brokerage	206,372 90	
Salaries and fees	45,346 00	
Taxes paid	29,541 86	
All other payments and expenses	53,678 73	
Actual cash expenditures		$1,016,437 23

Stocks and Bonds in Statement.

Bonds—	Par value.	Market value.
U. S. Government 4s	$ 75,0000	$ 85,312 50
U. S. Government 5s	25,000 00	29,250 00
City of Chicago, Ill., 7s	10,000 00	10,200 00
City of Concord, N. H., 6s	1,000 00	1,020 00
City of Topeka, Kansas, 6s	3,500 00	3,535 00
City of Moorhead, Minn., 7s	6,000 00	6,120 00
City of Lincoln, Neb., 6s	26,000 00	27,300 00
City of Seattle, Wash., 5s	10,000 00	10,200 00
City of Tacoma, Wash., 6s	25,000 00	27,500 00
City of East Portland, Ore., 6s	25,000 00	27,500 00
City of Cleveland, O., 5s	50,000 00	53,000 00
City of Ashtabula, O., 6s	10,000 00	10,400 00
City of Dayton, O., 6s	20,000 00	21,600 00
Maine Central Railroad 6s	10,000 00	10,800 00
New York & New England R. R. 7s	10,000 00	11,700 00
New York & New England R. R. 6s	10,000 00	11,000 00
Boston, Concord & Montreal R. R. 6s	50,000 00	63,000 00
Concord & Montreal R. R. 4s	100,000 00	100,000 00
Boston & Albany R. R. 6s	5,000 00	5,000 00
Chicago, Burlington & Quincy R. R. 7s	18,000 00	21,780 00
Chicago, Burl. & Quincy R. R., Den. ex. 4s,	10,000 00	9,300 00
Chicago, Burlington & Quincy R. R., con. 5s	20,000 00	20,300 00
Union Pacific R. R. Trust 5s	10,000 00	7,000 00
Oregon Short Line R. R. 6s	10,000 00	8,950 00
Chicago & West Michigan R. R. 5s	25,000 00	18,125 00
Chicago, Burlington & Northern R. R. 5s	5,000 00	5,150 00
Montana Central R. R. 5s	25,000 00	25,500 00
Lehigh Valley Terminal Ry. Co. 5s	25,000 00	27,250 00
Hillsborough County, N. H., 6s	5,000 00	5,000 00

Total amount at risk 31st December, 1894	$275,602,412 00

Business in Maryland in 1894.

Fire risks written in 1894	$1,369,068 00
Premiums received	14,101 41
Losses paid	3,904 43
Losses incurred	5,476 51

Sworn Statement, filed in this Department, of the

NEW HAMPSHIRE FIRE INS. CO. OF MANCHESTER, N. H.

Commenced business 1870—Capital stock, $800,000.

James A. Weston, *President*. John C. French, *Secretary*.

Principal Office, Manchester.

Attorney to accept service in Maryland...... M. Warner Hewes.

General Agents in Maryland......M. Warner Hewes & Son.

Summary of Assets 31st December, 1894.

Real estate	$ 68,500 00	
Loans on mortgage of real estate	695,626 66	
Stocks and bonds owned by the company—market value	1,155,610 99	
Loans on collaterals	59,400 00	
Interest due and accrued	18,146 50	
Cash in company's office and in bank	80,085 31	
Premiums in course of collection	125,206 21	
Total admitted assets		$2,202,575 67

Liabilities.

Losses reported, adjusted and unpaid	$123,760 74	
Reinsurance reserve required by law	802,626 21	
All other liabilities as per detailed statement on file	25,041 24	
Gross liabilities, exclusive of capital		$951,428 19
Surplus as regards policyholders		$1,251,147 48
Capital stock		800,000 00
Surplus over capital		$451,147 48

Income During Year.

Cash premiums received	$1,011,762 76	
Interest on mortgages	46,036 82	
Interest on loans and dividends	56,437 78	
Actual cash income		$1,114,237 36

Expenditures During Year.

Amount paid for losses	$617,497 74	
Cash dividends	64,000 00	
Commissions and brokerage	206,372 90	
Salaries and fees	45,346 00	
Taxes paid	29,541 86	
All other payments and expenses	53,678 73	
Actual cash expenditures		$1,016,437 23

Stocks and Bonds in Statement.

Bonds—	Par value.	Market value.
U. S. Government 4s	$ 75,0000	$ 85,312 50
U. S. Government 5s	25,000 00	29,250 00
City of Chicago, Ill., 7s	10,000 00	10,200 00
City of Concord, N. H., 6s	1,000 00	1,020 00
City of Topeka, Kansas, 6s	3,500 00	3,535 00
City of Moorhead, Minn., 7s	6,000 00	6,120 00
City of Lincoln, Neb., 6s	26,000 00	27,300 00
City of Seattle, Wash., 5s	10,000 00	10,200 00
City of Tacoma, Wash., 6s	25,000 00	27,500 00
City of East Portland, Ore., 6s	25,000 00	27,500 00
City of Cleveland, O., 5s	50,000 00	53,000 00
City of Ashtabula, O., 6s	10,000 00	10,400 00
City of Dayton, O., 6s	20,000 00	21,600 00
Maine Central Railroad 6s	10,000 00	10,800 00
New York & New England R. R. 7s	10,000 00	11,700 00
New York & New England R. R. 6s	10,000 00	11,000 00
Boston, Concord & Montreal R. R. 6s	50,000 00	63,000 00
Concord & Montreal R. R. 4s	100,000 00	100,000 00
Boston & Albany R. R. 6s	5,000 00	5,000 00
Chicago, Burlington & Quincy R. R. 7s	18,000 00	21,780 00
Chicago, Burl. & Quincy R. R., Den. ex. 4s,	10,000 00	9,300 00
Chicago, Burlington & Quincy R. R., con. 5s	20,000 00	20,300 00
Union Pacific R. R. Trust 5s	10,000 00	7,000 00
Oregon Short Line R. R. 6s	10,000 00	8,950 00
Chicago & West Michigan R. R. 5s	25,000 00	18,125 00
Chicago, Burlington & Northern R. R. 5s	5,000 00	5,150 00
Montana Central R. R. 5s	25,000 00	25,500 00
Lehigh Valley Terminal Ry. Co. 5s	25,000 00	27,250 00
Hillsborough County, N. H., 6s	5,000 00	5,000 00

STOCKS AND BONDS IN STATEMENT—continued.

	Par value.	Market value.
Bonds—		
Topeka, Kansas, Water Supply Co. 6s	$20,000 00	$20,000 00
Claremont, N. H., Water Works 5s	5,000 00	5,000 00
Minneapolis Gaslight Co. 6s	20,000 00	21,000 00
New Hampshire Trust Co. deb. 4s	30,000 00	24,000 00
Central Loan & Land Co. deb. 6s	20,000 00	20,000 00
Johnson Loan & Trust Co. deb. 6s	9,000 00	7,200 00
National Loan & Trust Co. deb. 6s	10,000 00	10,000 00
Nashua Card and Glazed Paper Co. 6s	10,000 00	10,000 00
Grand Forks Gas and Electric Co. 6s	5,000 00	5,000 00
Minneapolis General Electric Co. 6s	25,000 00	25,000 00
Sioux City, Iowa, sewerage 6s	540 49	540 49
Swift & Co., Chicago, 6s	25,000 00	25,000 00
Old Colony Steamboat Co. 4 1-2s	10,000 00	10,100 00
Stocks—		
Suncook Valley R. R.	4,000 00	5,000 00
New York Central & Hudson River R. R.	10,000 00	10,000 00
Norwich & Worcester R. R.	3,100 00	5,425 00
Pemigewasset Valley R. R.	26,000 00	32,500 00
Boston & Albany R. R.	7,500 00	15,525 00
Boston & Maine R. R.	7,500 00	12,000 00
Chicago, Burlington & Quincy R. R.	47,400 00	34,128 00
Illinois Central R. R	30,000 00	25,500 00
Chicago, Rock Island & Pacific R. R.	10,000 00	6,300 00
Lake Shore and Michigan Southern R. R.	20,000 00	27,200 00
Chicago and Northwestern R. R.	25,000 00	25,000 00
Merchants National Bank, Manchester, N. H.	10,000 00	13,000 00
Merchants National Bank, Kansas City, Mo.	5,000 00	4,000 00
Pemigewasset Nat. Bank, Plymouth, N. H.	6,000 00	7,800 00
First National Bank, Peterborough, N. H.	5,000 00	7,000 00
Lancaster Trust Co., Lancaster, N. H.	2,500 00	2,500 00
Exeter Banking Co., Exeter, N. H.	1,000 00	1,000 00
Amoskeag Manuf. Co., Manchester, N. H.	10,000 00	17,000 00
Stark Mills, Manchester, N. H.	10,000 00	9,500 00
Manchester Mills, Manchester, N. H.	20,000 00	20,000 00
Quincy R. R. Bridge Co.	8,000 00	14,000 00
Pullman Palace Car Co	10,000 00	15,600 00
	$1,092,040 49	$1,155,610 99

Total amount at risk 31st December, 1894................ $114,208,949 00

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894	$1,221,275 00
Premiums received	9,828 32
Losses paid	2,536 07
Losses incurred	3,747 09

Sworn Statement, filed in this Department, of the

NIAGARA FIRE INSURANCE COMPANY OF NEW YORK, N. Y.

Commenced business 1850—Capital stock, $500,000.

THOS. F. GOODRICH, *President.* GEORGE C. HOWE, *Secretary.*

PRINCIPAL OFFICE, 135 AND 137 BROADWAY.

Attorney to accept service in Maryland............DANIEL W. HOPPER.

General Agents in Maryland....S. W. T. HOPPER & SONS.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate....................................	$838,000 00	
Loans on mortgage of real estate	25,250 00	
Stocks and bonds owned by the company—market value..................................	770,667 00	
Interest due and accrued.......................	3,627 50	
Cash in company's office and in bank..........	210,329 06	
Premiums in course of collection...............	319,282 98	
All other assets as per detailed statement......	53,537 09	
Total admitted assets..................		$2,265,693 63

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policyholders in such States—market value	$56,625 00	

LIABILITIES.

Losses reported, adjusted and unpaid........	$ 175,060 36	
Reinsurance reserve required by law..........	1,000,675 98	
Unpaid dividends to stockholders............	401 00	
Borrowed money......	241,773 34	
All other liabilities as per detailed statement on file	59,216 48	
Gross liabilities, exclusive of capital.....		$1,477,127 16
Surplus as regards policyholders....		$788,566 47
Capital stock		500,000 00
Surplus over capital, including assets not admitted in this State		$345,191 47

STOCKS AND BONDS IN STATEMENT—continued.

	Par value.	Market value.
Underwriters' Protective Association of Newark, N. J., 1st mort. 5 per ct. bonds, 1902..	$ 1,000 00	$ 1,000 00
Toledo, Ann Arbor & N. Mich. Ry. 1st mort. bonds, Cadillac Div., 1917..............	10,000 00	6,500 00
Del. & Hudson Canal Co. stock, 234 shares ...	23,400 00	29,659 00
Western Nat. Bank of N. Y. stock, 50 shares..	5,000 00	5,500 00
American Exchange National Bank of New York, stock, 450 shares..................	45,000 00	69,975 00
Long Island Railway Co. stock, 1000 shares...	50,000 00	43,250 00
Consol. Gas Co. of N. Y., stock, 100 shares...	10,000 00	13,100 00
New York City School bonds, 3 per cent.,1911	200,000 00	206,000 00
New York City Water bonds, 3 per cent., 1905	10,000 00	10,300 00
New York City Water bonds, 3 per cent., 1912	50,000 00	51,500 00
Chi. & Northwestern R. R. Co. stock, 200 shrs.	20,000 00	19,350 00
Underw. Salv. Co. stock, 10 shares...	1,000 00	1,000 00
Chi., Milw. & St. Paul R.W. pref. stk., 200 shrs.	20,000 00	23,600 00
	$780,400 00	$827,292 00

Total amount at risk 31st December, 1894................$199,364,889 00

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894....................................	$1,110,969 00
Premiums received	12,899 89
Losses paid..	6,999 43
Losses incurred..	3,961 74

Sworn Statement, filed in this Department, of the

NORTHWESTERN NATIONAL INS. CO. OF MILWAUKEE, WIS.

Commenced business 1869—Capital stock, $600,000.

ALFRED JAMES, *President.* JOHN P. MCGREGOR, *Secretary.*

PRINCIPAL OFFICE, MILWAUKEE.

Attorney to accept service in Maryland................JOHN F. HARRIS.

General Agent in Maryland....JOHN F. HARRIS.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Loans on mortgage of real estate.	$694,456 67	
Stocks and bonds owned by the company—market value...........	889,700 00	
Interest due and accrued.......	9,043 47	
Cash in company's office and in bank	163,321 86	
Premiums in course of collection.............	106,175 60	
Total admitted assets..................		$1,862,697 60

LIABILITIES.

Losses reported, adjusted and unpaid.........	$ 59,243 21	
Reinsurance reserve required by law..........	696,485 52	
All other liabilities as per detailed statement on file..................................	32,140 56	
Gross liabilities, exclusive of capital....		$787,869 29
Surplus as regards policyholders..............		$1,074,828 31
Capital stock................................		600,000 00
Surplus over capital..................		$474,828 31

INCOME DURING YEAR.

Cash premiums received.....................	$675,750 08	
Interest on mortgages......................	39,132 08	
Interest on loans and dividends..............	40,952 08	
From other sources	91,715 70	
Actual cash income....................		$847,549 94

EXPENDITURES DURING YEAR.

Amount paid for losses	$329,625 53	
Cash dividends	60,000 00	
Commissions and brokerage	131,672 43	
Salaries and fees	78,776 26	
Taxes paid	14,454 59	
All other payments and expenses	44,433 25	
Actual cash expenditures		$658,962 06

STOCKS AND BONDS IN STATEMENT.

Bonds—	Par value.	Market value
United States 4 per cent. registered	$200,000 00	$226,000 00
C., M. & St. P. Ry. (Chi. Div.) 1st mtg. 7 p.c,	150,000 00	186,000 00
C., M. & St. P. Ry. (Chi. & Pac. Div.) 1st mtg. 6 per cent	50,000 00	57,500 00
Milwaukee, Lake Shore & Western Ry. 1st mtg. 6 per cent	50,000 00	62,500 00
Milw. & Northern Ry. 1st mtg. 6 per cent	50,000 00	56,500 00
Chi. & Northwestern Ry. 1st mtg. 7 per ct	100,000 00	120,000 00
Milwaukee City 4 per cent	93,000 00	93,000 00
Milwaukee City 7 per cent	4,000 00	4,200 00
Chi. Sanitary Dist. 5 per cent	50,000 00	52,500 00
Waukesha Sewerage 5 per cent	30,000 00	31,500 00
	$777,000 00	$889,700 00

Total amount at risk 31st December, 1894 .... $116,911,656 00

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894	$606,804 00
Premiums received	4,122 61
Losses paid	272 23
Losses incurred	269 50

Sworn Statement, filed in this Department, of the

ORIENT INSURANCE CO. OF HARTFORD, CONN.

Commenced business 1872—Capital stock, $500,000.

CHAS. B. WHITING, *President.* JAMES N. TAINTOR, *Secretary.*

PRINCIPAL OFFICE, 5 HAYNES STREET.

Attorney to accept service in Maryland........THOMAS E. BOND.

General Agent in Maryland......THOMAS E. BOND.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$ 38,852 15	
Loans on mortgage of real estate	190,714 30	
Stocks and bonds owned by the company—market value	1,333,545 47	
Loans on collaterals	7,530 00	
Interest due and accrued	21,123 80	
Cash in company's office and in bank	126,598 25	
Premiums in course of collection	244,693 20	
All other assets as per detailed statement	961 56	
Total admitted assets		$1,964,018 73

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policyholders in such States—market value	$131,545 00	
Liabilities in said States	55,827 69	
Surplus over said liabilities	$75,717 40	

LIABILITIES.

Losses reported, adjusted and unpaid	$174,040 83	
Reinsurance reserve required by law	868,417 17	
All other liabilities as per detailed statement on file	43,679 37	
Gross liabilities, exclusive of capital		$1,086,137 37
Surplus as regards policyholders		$877,881 36
Capital stock		500,000 00
Surplus over capital, including surplus of assets not admitted in this State		$453,598 76

Income During Year.

Cash premiums received	$1,339,259 43	
Interest on mortgages	10,132 39	
Interest on loans and dividends	70,469 52	
From other sources	665 50	
Actual cash income		$1,420,526 84

Expenditures During Year.

Amount paid for losses	$893,781 92	
Commissions and brokerage	252,913 18	
Salaries and fees	105,142 47	
Taxes paid	28,323 66	
All other payments and expenses	72,276 69	
Actual cash expenditures		$1,352,437 92

Stocks and Bonds in Statement.

Stocks—	Par value.	Market value.
504 shares American Nat. Bank, Hartford	$ 25,200 00	$ 36,288 00
122 shares Ætna National Bank, Hartford	12,200 00	18,300 00
130 shares Charter Oak Nat. Bank, Hartford	13,000 00	11,700 00
100 shares Farm. & Mech. Nat. Bk. Hart'd.	10,000 00	11,700 00
152 shares Mercantile Nat. Bank, Hartford	15,200 00	13,680 00
74 shares Phœnix National Bank, Hartford	7,400 00	9,620 00
186 shares Exchange Nat. Bank, Hartford	9,300 00	13,485 00
113 shares City National Bank, Hartford	11,300 00	12,430 00
71 shares First National Bank, Hartford	7,100 00	8,165 00
1000 shares Hartford Nat. Bank, Hartford	100,000 00	156,000 00
100 shares Conn. Trust & Safe Deposit Co., Hartford	10,000 00	17,500 00
200 shares Thames National Bank, Norwich	20,000 00	30,000 00
80 shares First National Bank, Norwich	8,000 00	8,400 00
6 shares Rockville Nat. Bank, Rockville	600 00	690 00
75 shares Metropolitan Nat. Bank, N. Y.	7,500 00	487 50
302 shares Mechanics Nat. Bank, N. Y.	7,550 00	15,100 00
50 shares Holland Trust Co., New York	5,000 00	6,500 00
25 shares National German-American Bk., St. Paul, Minn	2,500 00	2,500 00
643 shares N. Y., N. H. & Hartford R. R.	64,300 00	125,706 50
204 shares Pennsylvania R. R.	10,200 00	10,608 00
220 shares N. Y. C. & H. R. R. R.	22,000 00	22,000 00
50 shares Union Pacific R. R.	5,000 00	600 00
100 shares Central Pacific R. R.	10,000 00	1,250 00
400 shares Cleveland & Pittsburg R. R. Co.	20,000 00	31,600 00
220 shares C., B. & Q. R. R. Co	22,000 00	15,840 00
100 shares Illinois Central R. R. Co	10,000 00	9,000 00

STOCKS AND BONDS IN STATEMENT—continued.

	Par value.	Market value.
Stocks—		
100 shares Chicago, R. I. & Pac. R. R. Co..	$10,000 00	$ 6,250 00
170 shares Southern Railway Co., pref......	17,000 00	6,460 00
200 shares Northw'n Telegraph Co., guar...	10,000 00	10,800 00
Bonds—		
Georgia State 4½ per cent	25,000 00	29,625 00
County of Coffey, Kan., 6 per cent.........	10,000 00	11,000 00
County of Lyon, Iowa, 6 per cent........ ..	1,000 00	900 00
County of Dickinson, Kan................	10,000 00	11,000 00
County of Finney, Kan., 6 per cent........	10,000 00	11,000 00
County of Kidder, Dakota, 7 per cent......	5,000 00	5,500 00
County of Wichita, Kan., 6 per cent........	4,000 00	4,400 00
County of Pierre, Washing'n, 6 per ct., guar.	10,000 00	10,800 00
City of Indianapolis, Ind., 6 per cent.......	20,000 00	21,400 00
City of Evansville, Ind., 4 per cent.........	20,000 00	20,000 00
City of New Brunswick, N. J., 6 per cent..	10,000 00	10,500 00
City of Council Bluffs, Iowa, 6 per cent	5,000 00	5,600 00
City of Richmond, Va., 8 per cent.........	24,000 00	30,720 00
City of Norfolk, Va., 5 per cent...........	20,000 00	21,200 00
City of Sioux Falls, Dakota, 7 per cent.....	13,000 00	14,560 00
City of Wichita Falls, Tex., 6 per cent	10,000 00	10,800 00
City of Fort Worth, Tex., 5 per cent.......	10,000 00	10,400 00
Town of Thomastown, Conn., 4 per cent...	15,000 00	15,750 00
Town of Pawtucket, R. I., 7 per cent......	15,000 00	15,450 00
Medicine Lodge Township, Barber Co., Kan., 6 per cent......................	5,000 00	5,500 00
Bethany Towns'p, Osborne Co., Kan., 6 p. c.	4,000 00	4,320 00
Buckeye Township, Ottawa County, Kan., 8 per cent	555 00	621 60
Oswego Township, Labette County, Kan., 6 per cent............................	5,000 00	5,000 00
Precinct of Stanton, Neb., 6 per cent.......	8,000 00	8,720 00
Precinct of Beaver, Neb., 6 per cent	5,000 00	5,450 00
Vermont Valley R. R. Co. 5 per cent	25,000 00	28,250 00
Pitts., Cleve. & Toledo R. R. Co. 6 per cent.	10,000 00	11,500 00
Kansas Pacific (1st consol.) R. R. Co. 6 p. ct.	10,000 00	7,800 00
C., C., Cin. & Indianapolis R. R. 7 per cent.	25,000 00	32,750 00
C., C., Cin. & Indianapolis R. R. 6 per cent.	10,000 00	12,300 00
Morris & Essex (1st con.) R.R., guar., 7 p. c.	10,000 00	14,250 00
Chi., Mil. & St. P. (I. & D. Ext.) R. R. 7 p. c.	20,000 00	27,000 00
Dayton & Michigan R. R. 5 per cent.......	25,000 00	26,875 00
Terre Haute & Logansport R. R. 6 per cent.	10,000 00	11,000 00
Chi., Burl. & Northern R. R. 5 per cent.....	1,500 00	1,545 00
Ohio & West Virginia R. R. 7 per cent.....	3,000 00	3,600 00
Columbus & Toledo R. R. 7 per cent.......	13,000 00	15,470 00
Cin., Jackson & Mackinaw R. R. 4 per cent.	12,000 00	9,000 00

STOCKS AND BONDS IN STATEMENT—continued.

Bonds—	Par value.	Market value.
East Tenn., Virginia & Georgia R. R. 5 p. c.	$15,000 00	$15,825 00
Southern R. R. 5 per cent	6,000 00	5,460 00
Detroit, Lansing & Northern R. R. 7 per ct.	10,000 00	7,000 00
Louisville, Cin. & Lexington R. R. 7 per ct.	10,000 00	10,550 00
Hartford Street Railway Co. 5 per cent	20,000 00	20,400 00
Indiana & Lake Michigan R. R. Co. guar. 5 per cent., G	20,000 00	21,000 00
Atch., Topeka & Santa Fe R.R. Co. 4 p. c., G.	10,000 00	6,500 00
Atchison, Topeka & Santa Fe R. R. Co. 2d mort. 4 per cent., G	10,000 00	1,800 00
Chi., Burl. & Quincy R. R. 5 per cent	3,100 00	3,224 00
Chi., Burl. & Quincy R. R. 7 per cent	2,000 00	2,450 00
N. Y., N. H. & H. R. R. conv. 4 per cent	25,700 00	35,723 00
Norfolk & Western R. R. 5 per cent., G	10,000 00	8,000 00
Valley R. R. 6 per cent., G	20,000 00	16,000 00
Balto. Belt R. R. Co. guar. 5 per cent., G	20,000 00	21,000 00
Cin., Dayton & Ironton R. R. Co. guar. 5 p.c.	10,000 00	10,100 00
Kanawha & Mich. R. R. Co. 4 per cent	10,000 00	7,837 50
Chicago, Rock Island & Pacific 5 per cent	10,000 00	10,500 00
Atlantic Dock Company 5 per cent	9,000 00	9,720 00
Mason & Tazewell District, Ill., 7 per cent	25,000 00	27,500 00
Rutland & Grafton District, Ill., 6 per cent.	2,000 00	2,020 00
First Baptist Church, Nashville, Tenn., 6 p.c.	9,000 00	9,720 00
Kansas School 6 per cent	10,597 00	11,126 85
Kansas School 7 per cent	12,000 00	13,200 00
Nebraska School 7 per cent	13,443 20	14,787 52
Nebraska School 6 per cent	2,000 00	2,120 00
Dakota School 8 per cent	3,500 00	4,060 00
Dakota School 7 per cent	6,000 00	6,720 00
Minnesota School 6 per cent	8,500 00	9,010 00
Wyoming Territory School 8 per cent	3,000 00	3,420 00
Colorado School 7 per cent	8,000 00	8,800 00
Texas School 6 per cent	15,000 00	15,700 00
Washington School 6 per cent., guaranteed.	10,000 00	10,600 00
Southwestern Irrigation Co. 7 per cent	5,000 00	4,000 00
Arizona Improvement Co. 6 per cent	5,000 00	5,000 00
	$1,270,245 20	$1,465,090 47

Total amount at risk 31st December, 1894................ $143,773,817 00

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894	$1,781,762 00
Premiums received	19,472 62
Losses paid	11,889 19
Losses incurred	10,104 81

Sworn Statement, filed in this Department, of the

PACIFIC FIRE INSURANCE CO. OF NEW YORK, N. Y.

Commenced business 1851—Capital stock, $200,000.

FRANK T. STINSON, *President*. GEO. JEREMIAH, *Secretary*.

PRINCIPAL OFFICE, 151 BROADWAY.

Attorney to accept service in Maryland... ....Joseph E. DEMING.

General Agents in Maryland........DEMING & DOBE.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Loans on mortgage of real estate.............	$252,900 00	
Stocks and bonds owned by the company—market value.............................	381,872 50	
Interest due and accrued.....................	5,433 00	
Cash in company's office and in bank........	23,665 02	
Premiums in course of collection............	56,051 16	
All other assets as per detailed statement.....	124 82	
Total admitted assets.................		$720,096 50

LIABILITIES.

Losses reported, adjusted and unpaid..........	$ 35,404 78	
Reinsurance reserve required by law..........	271,564 83	
All other liabilities as per detailed statement on file..................................	22,388 89	
Gross liabilities, exclusive of capital....		$329,358 50
Surplus as regards policyholders..............		$390,738 00
Capital stock..............................		200,000 00
Surplus over capital................		$190,738 00

INCOME DURING YEAR.

Cash premiums received......................	$368,277 76	
Interest on mortgages.....	11,084 90	
Interest on loans and dividends..............	14,839 36	
Actual cash income..................		$394,202 02

Expenditures During Year.

Amount paid for losses	$252,852 60	
Cash dividends	20,000 00	
Commissions and brokerage	78,199 98	
Salaries and fees	32,785 07	
Taxes paid	8,272 83	
All other payments and expenses	21,033 66	
Actual cash expenditures		$413,144 14

Stocks and Bonds in Statement.

	Par value.	Market value.
United States 6 per cent. reg. bonds. 1896	$ 17,000 00	$ 17,595 00
United States 4 per cent. reg. bonds, 1907	121,000 00	137,637 50
New York City 3 per cent. Water bonds, 1905.	110,000 00	111,100 00
New York City 3 per cent. Water bonds, 1907.	65,000 00	65,650 00
Broadway & Seventh Avenue R. R. Co.'s 1st mortgage 5 per cent. bonds	10,000 00	10,800 00
N. Y. Central & Hudson R. R. R. Co's stock	22,000 00	21,615 00
Rome, Water. & Ogdens. R. R, Co's stock	15,000 00	17,475 00
	$360,000 00	$381,872 50

Total amount at risk 31st December, 1894 .... $54,873,262 00

Business in Maryland in 1894.

Fire risks written in 1894	$672,070 00
Premiums received	6,500 99
Losses paid	6,664 45
Losses incurred	2,816 99

Sworn Statement, filed in this Department, of the

PENNSYLVANIA FIRE INSURANCE CO. OF PHILADELPHIA, PA.

Commenced business 1825—Capital stock, $400,000.

R. DALE BENSON, *President.* W. GARDNER CROWELL, *Secretary.*

PRINCIPAL OFFICE, 510 WALNUT STREET.

Attorney to accept service in Maryland..........E. A. RICHARDSON.

General Agents in Maryland....E. J. RICHARDSON & SONS.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$ 134,500 00	
Loans on mortgage of real estate	686,320 00	
Stocks and bonds owned by the company—market value	2,562,538 00	
Loans on collaterals	282,100 00	
Interest due and accrued	17,160 00	
Cash in company's office and in bank	148,633 92	
Premiums in course of collection	214,922 00	
All other assets as per detailed statement	750 00	
Total admitted assets		$4,046,924 19

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policyholders in such States—market value	$50,400 00	
Liabilities in said States	33,205 00	
Surplus over said liabilities	$17,195 00	
Loans on Pennsylvania Fire Ins. Co. stock	$1,450 00	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 160,110 68	
Reinsurance reserve required by law	2,012,206 20	
All other liabilities as per detailed statement on file	4,000 00	
Gross liabilities, exclusive of capital		$2,176,316 88
Surplus as regards policyholders		$1,870,607 31
Capital stock		400,000 00
Surplus over capital, including surplus of and other assets not admitted in this State		$1,489,252 31

Income During Year.

Cash premiums received	$1,591,379 75	
Interest on mortgages	34,394 86	
Interest on loans and dividends	137,476 62	
From other sources	3,661 07	
Actual cash income		$1,766,912 30

Expenditures During Year.

Amount paid for losses	$978,337 87	
Cash dividends	60,000 00	
Commissions and brokerage	429,422 01	
Salaries and fees	51,700 00	
Taxes paid	29,545 68	
All other payments and expenses	50,263 89	
Actual cash expenditures		$1,599,269 45

Stocks and Bonds in Statement.

	Par value.	Market value.
United States 4 per cent. loan	$ 45,000 00	$ 50,525 00
Philadelphia City loans	20,000 00	23,460 00
P.,W. & B. R. R. stock trust cert. 4 p. c. loan.	100,000 00	103,000 00
P.,W. & B. R. R. stock 4 per cent. loan.	15,000 00	15,300 00
Phila. & Erie R. R. gen. mort. 5 per cent. loan.	75,000 00	88,500 00
Pennsylvania R. R. cons. 5 per cent. loan	71,000 00	81,650 00
Pennsylvania R. R. cons. mort. 6 per ct. loan.	28,000 00	33,040 00
Easton & Amboy R. R. Co. cons. 5 p. c. loan.	50,000 00	54,000 00
Phila. & Read. R. R. Co. cons. 7 p. c. loan	20,000 00	25,600 00
Phila. & Read. R. R. Co. 1st mort. 6 p. c. loan.	17,500 00	21,875 00
Phila. & Read. R. R. Co. gen. mort. 4 p.c. loan.	50,000 00	37,500 00
Phila. & Read. R. R. Co. 3d pref. 5 p. c. loan	6,000 00	720 00
Phila. & Read. R.R. car trust G. & W. 5s loan.	40,000 00	40,000 00
Phila. & Read. R. R. imp. mort. 6 p. c. loan	25,000 00	26,000 00
Phila. & Read. R. R. Ter. Co. 50-yr. 5 p.c. loan.	100,000 00	106,000 00
Phila. & Read. R. R. Co. receivers certf. 6s	50,000 00	51,500 00
Lehigh Val. R. R. Co. 1st mort. 6 p. c. loan	33,000 00	35,640 00
Lehigh Val. R. R. Co. cons. mort. 6 p. c. loan.	100,000 00	124,000 00
Lehigh Val. R. R. Co. 1st mort. 4½ p. c. loan	50,000 00	51,500 00
Elmira & Williamsport R. R. Co. 1st mortgage 6 per cent. loan	25,000 00	29,750 00
West Jersey R. R. Co. 1st mort. 7 per ct. loan.	10,000 00	11,300 00
Penna. & N. Y. Canal & R. R. Co. 7 p. c. loan.	24,000 00	29,760 00
Pa. & N. Y. Can. & R. R. Co. con. mort. 4s loan.	75,000 00	72,750 00
Pa. & N. Y. Can. & R. R. Co. con. mort. 5s loan.	25,000 00	27,250 00

STOCKS AND BONDS IN STATEMENT—continued.

	Par value.	Market value.
Chi. & Western Indiana R. R. Co. 6 p. c. loan.	$ 17,000 00	$ 18,700 00
Chicago & Western Indiana R. R. Co. gen. mort. 6 per cent. loan	100,000 00	116,000 00
Chicago Burlington & Quincy con. mort. 7s..	50,000 00	62,000 00
The Jacksonville, Louisville & St. Louis R. R. Co. 1st mort. con. 5 per cent. loan	32,000 00	12,800 00
Jacksonville Southeast'n R. W. Co. 1st mort. 6s.	11,000 00	11,000 00
Shamokin, Sunbury & Lewisburg R. R. Co. 5 per cent. loan	20,000 00	20,400 00
Corning, Cowanesque & Antrim R. R. Co. 6 per cent. loan	6,000 00	6,300 00
Terre Haute & Logansport R. R. Co. exten. mort. 6 per cent. loan	50,000 00	52,500 00
New York & Long Branch R. R. 5 p. c. loan..	25,000 00	28,250 00
St. Paul & N. Pacific R. R. Co. 6 p. c. loan	50,000 00	58,500 00
Lehigh Valley Coal Co. 5 per cent. loan	50,000 00	51,500 00
Pittsburg, McKeesport & Youghiogheny R. R. Co. 6 per cent. loan	20,000 00	25,000 00
Pittsburg, Youngstown & Ashtabula 1st mort. consolidated 5s loan	25,000 00	25,250 00
Cleve., Col., Cin. & Ind. R. R. Co. general mortgage 6 per cent. loan	30,000 00	36,300 00
Grand Rapids & Indiana R. R. Co. consolidated mortgage 5 per cent. loan	21,000 00	4,200 00
New York, Lake Erie & Western R. R. Co. collateral trust 6 per cent loan	23,000 00	24,150 00
New York, Susquehanna & Western R. R. Co. terminal 1st mortgage 5	60,000 00	64,800 00
Knoxville Water Co. 6 per cent. loan	15,000 00	15,000 00
Western Transit Co. 4½ per cent. loan	50,000 00	51,500 00
Amer. Steamship Co. of Phila. 6 per ct. loan..	15,000 00	15,450 00
Lehigh Coal & Nav. Co. 6 per cent gold loan.	20,000 00	21,600 00
Ches. & Del. Canal Co. 1st mort. 6 p. c. loan..	10,000 00	5,300 00
Delaware Division Canal Co. 6 per cent. loan.	25,000 00	23,500 00
Car Trust of N. Y., No. 2, 6 per cent. loan	8,000 00	8,000 00
Hunt. & Broad Top Car Trust Fund loan	30,000 00	30,000 00
Huntingdon & Broad Top 5 per cent. loan	7,000 00	7,000 00
Huntington Co., Ind., Gravel Road Bonds 6 per cent. loan	10,000 00	10,000 00
Harrisburg City 6 per cent. loan	10,000 00	10,300 00
St. Louis 6 per cent. loan	25,000 00	29,250 00
Cincinnati City 7 3-10 per cent. loan	38,000 00	46,360 00
Cincinnati City 7 per cent. loan	10,000 00	12,000 00
Cincinnati City 6 per cent. loan	5,000 00	5,150 00

STOCKS AND BONDS IN STATEMENT—continued.

	Par value.	Market value.
City of Springfield, Ill., funding bonds, 5 p. c.	$35,000 00	$35,700 00
City of Topeka, Kan., int. imp. bds., 6 p.c. loan.	33,368 00	33,368 00
City of Dayton, Ohio, 5 per cent. loan........	17,000 00	19,550 00
City of Columbus, Ohio, 4½ per cent. loan....	36,000 00	37,440 00
Kansas City, Kan., int. imp. bds., 6 p. c. loan..	12,000 00	12,000 00
Newark City 7 per cent. loan................	10,000 00	10,300 00
Wabash R. R. Co. 2d mort. 5 per cent. loan...	20,000 00	14,000 00
Pitts. Junc. Terminal Co. 1st mort. 5 p. c. loan	25,000 00	26,250 00
Newburgh & New York R. R. Co. 1st mort. 5 per cent. loan	15,000 00	15,000 00
Northern Central R. R. Co. consol. mort. 6 per cent. loan..............................	27,000 00	31,590 00
Baltimore & Ohio Equip. Asso. 5 per cent. loan	8,000 00	8,000 00
Baltimore & Ohio R. R. Co. con. mort. 5s loan	50,000 00	58,500 00
Baltimore Belt R. R. Co. 1st mort. 5 p. c. loan.	50,000 00	51,500 00
West Knoxville Gen. Imp. Co. 6 per cent. loan	20,000 00	21,000 00
Atlantic City R. R. Co. mort. 5 per cent. loan.	30,000 00	30,600 00
Cam. Horse R. R. Co. 1st mort. 5 p. c. loan...	25,000 00	25,000 00
City of Columbus, O., 5 p. c. water works loan	14,000 00	14,420 00
Bellefonte Cent. R. R. Co. 5 p. ct. deb. loan...	2,500 00	2,500 00
Evansville & Terre Haute R. R. Co. 1st gen. mort. 5 per cent. gold loan..............	25,000 00	23,750 00
School District of the Borough of Sewickley, Pa., 5 per cent. loan.....................	24,000 00	25,200 00
Phila. Nat. Bank, 200 shares stock...........	20,000 00	36,000 00
Allegheny Val. R. R. Co. 7 3-10 p. c. loan.....	22,000 00	23,540 00
Bellefonte Cent. R. R. Co., 440 shares stock...	22,000 00	8,800 00
Philadelphia Bourse, 10 shares stock.........	500 00	250 00
	$2,465,868 00	$2,612,938 00

Total amount at risk 31st December, 1894................$272,533,017 00

BUSINESS IN MARYLAND IN 1894.

Fire risks written in 1894..................................	$5,173,620 00
Premiums received..	41,468 96
Losses paid..	18,753 24
Losses incurred..	16,192 50

Sworn Statement, filed in this Department, of the

PHENIX INSURANCE COMPANY OF BROOKLYN, N. Y.

Commenced business 1853—Capital stock, $1,000,000.

GEORGE P. SHELDON, *President.* CHARLES C. LITTLE, *Secretary.*

PRINCIPAL OFFICE, 16 COURT ST.

Attorney to accept service in Maryland..............C. R. GALLAGHER.

General Agents in Maryland......ALLMAND & GALLAGHER.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$ 399,000 00	
Loans on mortgage of real estate	126,050 00	
Stocks and bonds owned by the company—market value	3,579,220 00	
Interest due and accrued	11,434 93	
Cash in company's office and in bank	522,354 57	
Premiums in course of collection	700,673 59	
All other assets as per detailed statement	3,770 95	
Total admitted assets		$5,342,504 04

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policyholders in such States—market value.	$203,125 00
Liabilities in said States	145,324 67
Surplus over said liabilities	$57,800 33

LIABILITIES.

Losses reported, adjusted and unpaid	$ 305,931 46	
Reinsurance reserve required by law	3,482,068 23	
Commissions, brokerage and other charges due.	113,955 98	
Return premiums	81,903 32	
All other liabilities as per detailed statement on file	10,085 80	
Gross liabilities, exclusive of capital		$3,993,944 79
Surplus as regards policyholders		$1,348,559 25
Capital stock		1,000,000 00
Surplus over capital, including surplus of assets not admitted in this State		$406,359 58

Income During Year.

Cash premiums received	$4,043,184 67	
Interest on mortgages	6,536 99	
Interest on loans and dividends	162,135 82	
From other sources	15,455 15	
Actual cash income		$4,227,312 63

Expenditures During Year.

Amount paid for losses	$2,754,172 44	
Cash dividends	100,000 00	
Commissions and brokerage	624,337 93	
Salaries and fees	308,143 28	
Taxes paid	73,876 51	
All other payments and expenses	361,914 22	
Actual cash expenditures		$4,222,444 38

Stocks and Bonds in Statement.

	Par value.	Market value.
United States 4 per cent. bonds	$325,000 00	$372,125 00
United States 6 per cent. currency	40,000 00	45,000 00
State of Virginia "Century" 2 per cent. bonds.	100,000 00	60,000 00
New York City consolidated stock, 3 per cent.	762,000 00	792,480 00
N. Y. Elevated R. R. Co. 7 per cent. bonds	50,000 00	55,500 00
New York, Brooklyn & Manhattan Beach R.R. Co. 5 per cent. bonds	50,000 00	50,500 00
Kings Co. Elevated R'y Co. 5 per cent. bonds.	50,000 00	40,000 00
Toledo & Ohio Cen. R. R. Co. 5 per ct. bonds.	25,000 00	27,500 00
Chesapeake & Ohio R'y Co. 5 per cent. bonds.	25,000 00	26,750 00
Louisv., St. L. & Tex. R'y Co. 6 per ct. bonds.	5,000 00	3,000 00
Louisville & Nashville R. R. Co. 5 per ct. bds.	25,000 00	25,000 00
Norfolk & Western R. R. Co 5 per ct. bonds.	25,000 00	23,750 00
Calvary Cemetery, Greenpoint & Brooklyn R. R. Co. 6 per cent. bonds	37,000 00	41,440 00
Northern Pacific Ter. Co. 6 per cent. bonds	25,000 00	24,750 00
Kanawha & Mich. R'y Co. 4 per cent. bonds	50,000 00	37,500 00
Missouri, Kansas & Eastern Railway Co. 5 per cent. bonds	25,000 00	21,125 00
Metropolitan West Side Elevated Ry. of Chi. 5 per cent. bonds	35,000 00	31,500 00
Missoula County, M. T., 7 per cent. bonds	12,000 00	13,200 00
U. S. Illuminating Co. 6 per cent. bonds	25,000 00	25,500 00
Lake Gas Co. of Chicago 6 per cent. bonds	50,000 00	51,000 00
Lehigh & Wilkes Barre Coal Co. 7 p. c. bds	25,000 00	27,500 00
N. Y., New Haven & Hartford R. R. Co. deb. 4 per cent	70,000 00	97,300 00
Ohio Southern R. R. Co., "Car Trusts," 6 p. c.	60,000 00	60,000 00

ABSTRACTS F.

Maryland Life Insurance Companies.

Abstracts compiled from the Annual Statements of the Life Insurance Companies organized under the Laws of the State of Maryland, showing their condition December 31, 1894.

Sworn Statement, filed in this Department, of the

MARYLAND LIFE INSURANCE COMPANY OF BALTIMORE, MD

Commenced business 1865—Capital stock, $100,000.

WILLIAM H. BLACKFORD, *President.* HENRY R. CRANE, *Secretary.*

PRINCIPAL OFFICE, 8 AND 10 SOUTH STREET.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$195,000 00	
Loans on mortgage of real estate	355,703 66	
Stocks and bonds owned by the company—market value	993,725 50	
Loans on collaterals	40,280 00	
Interest due and accrued	7,538 95	
Cash in company's office and in bank	55,520 82	
Premiums in course of collection	22,158 88	
Premium notes in force	26,460 88	
All other assets as per detailed statement	2,940 03	
Total admitted assets		$1,699,328 72
Deposit in Virginia for the protection of policyholders in said State—market value	$13,000 00	
		$ 13,000 00
Total assets		$1,712,328 72

LIABILITIES.

Losses reported, adjusted and unpaid	$ 41,599 73	
Reinsurance reserve required by law	1,329,844 00	
Unpaid dividends of surplus or other description of profits due policyholders	5,192 19	
All other liabilities as per detailed statement on file	1,834 12	
Gross liabilities		$1,378,470 04
Surplus as regards policyholders		$333,858 68

INCOME DURING YEAR.

Cash or other premiums received	$190,400 51	
Interest on mortgages	21,283 29	
Interest on loans and dividends	50,283 02	
Cash received for rents	3,117 31	
From other sources	1,048 52	
Actual cash income		$266,132 65

Expenditures During Year.

Am't paid for losses and matured endowments..	$111,947 59	
Cash dividends and other payments to policy-holders	29,426 70	
Commissions and brokerage	22,430 90	
Salaries and fees	27,580 88	
Taxes paid	5,732 43	
Cash paid stockholders for dividends	6,000 00	
Cash paid for rent	896 56	
All other payments and expenses	10,261 64	
Actual cash expenditures		$214,976 80

Exhibit of Policies.

	No.	Amount.
In force December 31st, 1893	2,747	$6,366,397 00
New policies issued	479	893,010 00
Old policies revived	4	9,500 00
Totals	3,230	$7,268,907 00
Terminated in 1894	375	1,031,026 00
In force December 31st, 1894	2,855	$6,237,881 00
Policies reinsured		$240,000 00

Business in Maryland in 1894.

In force December 31st, 1394	1,060	$2,745,182 00
New policies issued	91	222,691 00
Totals	1,151	$2,967,873 00
Terminated in 1894	69	215,723 00
In force December 31st, 1894	1,082	$2,752,150 00

Premiums received	$90,000 00
Losses and endowments paid	63,456 89
Losses incurred	69,976 20

Sworn Statement, filed in this Department, of the

MUTUAL LIFE INSURANCE COMPANY OF BALTIMORE, MD.

Commenced business 1870.

BENJ. G. HARRIS, *President*. HENRY ROTH, *Secretary*.

PRINCIPAL OFFICE, 2 SOUTH HOLLIDAY STREET.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$43,628 58	
Loans on mortgage of real estate	33,500 00	
Stocks and bonds owned by the company—market value	18,200 00	
Loans on collaterals	118 99	
Interest due and accrued	4,432 45	
Cash in company's office and in bank	39,421 69	
Premiums in course of collection	23,375 85	
Premium notes in force	22,537 63	
All other assets as per detailed statement	2,017 50	
		$187,232 68
Deduct depreciation from cost of assets to bring the same to market value		1,433 85
Total admitted assets		$185,798 83

LIABILITIES.

Losses reported, adjusted and unpaid	$ 8,212 32	
Reinsurance reserve required by law	156,904 62	
All other liabilities as per detailed statement on file	3,100 00	
Gross liabilities		$168,216 94
Surplus as regards policyholders		$17,581 89

INCOME DURING YEAR.

Cash premiums received	$73,209 92	
Interest on mortgages, loans and dividends	6,973 15	
From other sources	425 59	
Actual cash income		$80,608 66

Expenditures During Year.

Amount paid for losses	$31,792 02	
Cash paid to policyholders	19,716 58	
Commissions and brokerage	16,202 19	
Salaries and fees	8,714 00	
Taxes paid	184 85	
All other payments and expenses	2,388 33	
Actual cash expenditures		$78,997 97

Business in Maryland in 1894.

	No.	Amount.
In force December 31st, 1893	7,898	$1,419,774 43
New policies issued	5,703	528,472 86
Totals	13,601	$1,948,247 29
Terminated in 1894	3,791	398,103 16
In force December 31st, 1894	9,810	$1,550,144 13
Policies reinsured	1	$2,500 00

Premiums received	$73,209 92
Losses paid	31,792 02
Losses incurred	34,902 83

ABSTRACTS G.

Life and Accident Insurance Companies

OF OTHER STATES.

Authorized to do Business in Maryland in 1894.

Abstracts compiled from their Annual Statements, showing their condition December 31, 1894.

Sworn Statement, filed in this Department, of the

ÆTNA LIFE INSURANCE COMPANY OF HARTFORD, CONN.

Commenced business 1850—Capital stock, $1,500,000.

M. G. BULKELEY, *President*. J. L. ENGLISH, *Secretary*.

PRINCIPAL OFFICE, 218 MAIN STREET.

Attorney to accept service in Maryland....................H. B. MEIGS.

General Agent in Maryland....H. B. MEIGS.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$ 517,662 32	
Loans on mortgage of real estate	22,072,740 25	
Stocks and bonds owned by the company—market value	12,031,708 78	
Loans on collaterals	1,170,782 93	
Interest due and accrued	599,318 26	
Cash in company's office and in bank	4,185,495 54	
Premiums in course of collection	334,155 25	
Premium notes in force	769,932 42	
Total admitted assets		$41,681,795 75
Deposits in various States and countries for the protection of policyholders in such States and countries—market value—(Virginia, $52,554; Canada, $296,450)		$349,004 00
Total assets		$42,030,799 75

LIABILITIES.

Losses reported, adjusted and unpaid	$ 300,486 66	
Reinsurance reserve required by law	32,570,784 00	
Unpaid dividends of surplus or other description of profits due policyholders	460,450 70	
Accident reserve	63,130 34	
All other liabilities as per detailed statement on file	26,602 51	
Gross liabilities		$33,421,454 21
Surplus as regards policyholders		$8,609,345 54

Income During Year.

Cash or other premiums received	$4,984,304 01	
Interest on mortgages	1,265,129 68	
Interest on loans and dividends	713,154 43	
Cash received for rents	32,315 09	
From other sources	32,772 47	
Actual cash income		$7,027,675 68

Expenditures During Year.

Am't paid for losses and matured endowments.	$2,874,422 61	
Cash dividends and other payments to policy-holders	1,295,717 91	
Commissions and brokerage	562,707 08	
Salaries and fees	182,565 85	
Taxes paid	131,869 83	
Cash paid stockholders for dividends	150,000 00	
Cash paid for rent	24,529 30	
All other payments and expenses	92,970 35	
Actual cash expenditures		$5,314,782 93

Exhibit of Policies.

	No.	Amount.
Life policies in force December 31st, 1893	82,745	$135,450,723 00
New policies issued	9,193	17,191,601 00
Old policies revived and increased	81	284,259 00
From endowment to term	223	480,600 00
Totals	92,242	$153,407,183 00
Terminated in 1894	8,872	17,499,387 00
In force December 31st, 1894	83,370	$135,907,796 00
Accident policies in force December 31st, 1893.	5,653	$20,755,300 00
New policies issued	9,900	39,219,750 00
Totals	15,553	$59,975,050 00
Terminated in 1894	8,074	30,202,500 00
In force December 31st, 1894	7,479	$29,772,550 00
Policies reinsured	71	$541,500 00

Business in Maryland in 1894.

Life policies in force December 31st, 1893	1,556	$2,898,978 00
New policies issued	276	699,296 00
Totals	1,832	$3,598,274 00
Terminated in 1894	222	541,536 00
In force December 31st, 1894	1,610	$3,056,738 00

	No.	Amount.
Accident policies in force December 31st, 1893.	90	$299,000 00
New policies issued	139	483,500 00
Totals	229	$782,500 00
Terminated in 1894	106	358,000 00
In force December 31st, 1894	123	$424,500 00

Premiums received	Life	$123,372 00
	Accident	2,115 00
Losses and endowments paid	Life	53,558 00
	Accident	150 71
Losses incurred	Life	65,737 00
	Accident	150 00

Sworn Statement, filed in this Department, of the

AMERICAN UNION LIFE INSURANCE CO. OF NEW YORK, N. Y.

Commenced business 1894—Capital stock, $500,000.

M. M. BELDING, *President.* CHAS. S. WHITNEY, *Secretary.*

PRINCIPAL OFFICE, 44, 46 AND 48 CEDAR STREET.

Attorney to accept service in Maryland............CHARLES W. WISNER.

General Agent in Maryland....CHARLES W. WISNER.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Stocks and bonds owned by the company—market value	$429,232 08	
Interest due and accrued	2,744 44	
Cash in company's office and in bank	22,164 48	
Premiums in course of collection	24,147 86	
Premium notes in force	828 74	
Total admitted assets		$479,117 60

LIABILITIES.

Reinsurance reserve required by law	$32,963 00	
All other liabilities as per detailed statement on file	2,199 79	
Gross liabilities		$35,162 79
Surplus as regards policyholders		$443,954 81

Income During Year.

Cash and other premiums received	$58,315 40	
Interest on loans and dividends	2,411 73	
Cash received for profits on sales of bonds	1,098 84	
Actual cash income		$61,825 97

Expenditures During Year.

Commissions and brokerage	$17,935 88	
Salaries and fees	46,951 95	
Taxes paid	953 92	
Cash paid for rent	7,077 00	
All other payments and expenses	29,641 64	
Actual cash expenditures		$102,560 39

Exhibit of Policies.

	No.	Amount.
New policies issued	769	$5,269,500 00
Totals	769	$5,269,500 00
Terminated in 1894	144	1,191,000 00
In force December 31st, 1894	625	$4,078,500 00

Business in Maryland in 1894.

New policies issued	2	$27,000 00
Totals	2	$27,000 00
Terminated in 1894	.	.....
In force December 31st, 1894	2	$27,000 00

Premiums received	$460 50
Losses paid	none.
Losses incurred	none.

Sworn Statement, filed in this Department, of the

BERKSHIRE LIFE INSURANCE CO. OF PITTSFIELD, MASS.

Commenced business 1851—Capital stock, $25,500.

WILLIAM R. PLUNKETT, *President.* JAMES W. HULL, *Secretary.*

PRINCIPAL OFFICE, PITTSFIELD.

Attorney to accept service in Maryland................MUNROE SNELL.

General Agent in Maryland......MUNROE SNELL.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$ 423,438 40	
Loans on mortgage of real estate	4,323,108 31	
Stocks and bonds owned by the company—market value	871,261 50	
Loans on collaterals	285,400 73	
Interest due and accrued	76,463 19	
Cash in company's office and in bank	172,545 62	
Premiums in course of collection	143,795 37	
Premium notes in force	134,133 26	
Total admitted assets		$6,430,146 38

LIABILITIES.

Losses reported, adjusted and unpaid	$ 40,364 00	
Reinsurance reserve at 4 per cent	5,741,245 00	
Unpaid dividends of surplus or other description of profits due policyholders	2,636 06	
All other liabilities as per detailed statement on file	10,095 50	
Gross liabilities		$5,794,340 56
Surplus as regards policyholders		$635,805 82

INCOME DURING YEAR.

Cash and other premiums received	$1,455,372 37	
Interest on mortgages	211,383 33	
Interest on loans and dividends	67,868 59	
Cash received for rents	19,636 06	
From other sources	8,877 43	
Actual cash income		$1,763,137 78

EXPENDITURES DURING YEAR.

Amount paid for losses	$449,134 00	
Cash dividends and other payments to policy-holders	513,747 38	
Commissions and brokerage	176,294 23	
Salaries and fees	78,967 55	
Taxes paid	21,386 47	
Cash paid stockholders for dividends	1,785 00	
Cash paid for rent	12,076 24	
All other payments and expenses	38,422 73	
Actual cash expenditures		$1,291,813 60

EXHIBIT OF POLICIES.

	No.	Amount.
In force December 31st, 1893	14,261	$36,833,577 00
New policies issued	2,587	6,857,400 00
Old policies revived	49	101,000 00
Policies extended under act of 1861	10	17,500 00
Policies extended under act of 1880	149	35,349 00
Additions by dividends	....	439,429 00
Totals	17,056	$44,284,255 00
Terminated in 1894	2,325	6,125,026 00
In force December 31st, 1894	14,731	$38,159,229 00
Policies reinsured	97	537,800 00

BUSINESS IN MARYLAND.

In force December 31st, 1893	252	$789,750 00
New policies issued	28	98,500 00
Totals	280	$888,250 00
Terminated in 1894	30	94,000 00
In force December 31st, 1894	250	$794,250 00

Premiums received	$29,478 09
Losses paid	8,565 00
Losses incurred	11,065 00

Sworn Statement, filed in this Department, of the

CONNECTICUT MUTUAL LIFE INS. CO. OF HARTFORD, CONN.

Commenced business 1846.

JACOB L. GREENE, *President*. EDWARD M. BUNCE, *Secretary*.

PRINCIPAL OFFICE, HARTFORD.

Attorney to accept service in Maryland ....FRANK C. NICODEMUS.

General Agent in Maryland....FRANK C. NICODEMUS.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$ 7,362,583 74	
Loans on mortgage of real estate	37,484,898 18	
Stocks and bonds owned by the company—market value	13,124,572 00	
Loans on collaterals	12,300 00	
Interest due and accrued	991,460 63	
Cash in company's office and in bank	1,784,032 30	
Premiums in course of collection	203,253 01	
Premium notes in force	1,259,444 15	
All other assets as per detailed statement	7,091 83	
Total admitted assets		$62,229,585 84

LIABILITIES.

Losses reported, adjusted and unpaid	$ 180,561 50	
Reinsurance reserve at 4 per cent	53,334,034 00	
Unpaid dividends of surplus or other description of profits due policyholders	487,479 56	
Death claims presented in 1895 on account of deaths occurring in 1894	106,170 00	
Reserve on account of lapsed policies	323,090 00	
All other liabilities as per detailed statement on file	40,520 49	
Gross liabilities		$54,471,655 55
Surplus as regards policyholders		$7,757,930 29

INCOME DURING YEAR.

Cash and other premiums received	$4,677,972 88	
Interest on mortgages	2,203,847 54	
Interest on loans and dividends	734,905 29	
Cash received for rents	268,442 48	
From other sources	21,411 22	
Actual cash income		$7,906,579 41

Expenditures During Year.

Amount paid for losses and matured endowments	$4,273,874 99	
Cash dividends and other payments to policy-holders	1,925,937 53	
Commissions and brokerage	330,098 94	
Salaries and fees	191,495 55	
Taxes paid	300,528 14	
Cash paid for rent	7,746 65	
All other payments and expenses	256,698 84	
Actual cash expenditures		$7,286,380 64

Exhibit of Policies.

	No.	Amount.
In force December 31st, 1893	65,701	$156,994,498 00
New policies issued	4,077	10,110,220 00
Old policies revived	43	117,200 00
Old policies increased		103,787 00
Totals	69,821	$167,325,705 00
Terminated in 1894	3,842	10,638,834 00
In force December 31st, 1894	65,979	$156,686,871 00

Business in Maryland in 1894.

In force December 31st, 1894	1,048	$3,332,958 00
New policies issued	19	60,000 00
Totals	1,067	$3,392,958 00
Terminated in 1894	46	176,757 00
In force December 31st, 1894	1,021	$3,216,201 00

Premiums received	$ 68,147 95
Losses paid	111,157 00

Sworn Statement, filed in this Department, of the

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES, OF NEW YORK, N. Y.

Commenced business 1859—Capital stock, $100,000.

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

PRINCIPAL OFFICE, 120 BROADWAY, NEW YORK, N. Y.

Attorney to accept service in Maryland................JOSEPH BOWES.

General Agent in Maryland......JOSEPH BOWES.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate..............................	$39,413,248 27	
Loans on mortgage of real estate...........	26,342,841 16	
Stocks and bonds owned by the company—market value........................	84,255,904 00	
Loans on collaterals......................	6,569,577 50	
Interest due and accrued..................	431,070 74	
Cash in company's office and in bank.......	11,372,470 15	
Premiums in course of collection...........	3,190,744 00	
All other assets as per detailed statement ...	96,129 32	
Total admitted assets................		$171,671,985 14
Deposits in various States and countries for the protection of policyholders in such States and countries—market value.....	$11,466,574 00	
		$11,466,574 00
Total assets.....		$183,138,559 14

LIABILITIES.

Losses reported, adjusted and unpaid........	$ 1,476,334 21	
Reinsurance reserve required by law.........	135,033,574 00	
Unpaid dividends of surplus or other description of profits due policyholders........	114,211 00	
Gross liabilities.....................		$136,624,119 21
Surplus as regards policyholders............		$46,514,439 93

Income During Year.

Cash and other premiums received	$36,038,931 69	
Interest on mortgages	1,163,826 70	
Interest on loans and dividends	4,883,634 77	
ash received for rents for use of company's roperty	1,583,333 94	
Actual cash income		$43,669,726 51

Expenditures During Year.

Amount paid for losses and matured endowments	$11,831,263 99	
Cash dividends and other payments to policy-holders	7,642,088 98	
Commissions and brokerage	4,283,873 24	
Salaries and fees	1,095,542 42	
Taxes paid	490,206 68	
Cash paid for rent	283,470 94	
Cash paid stockholders for dividends	7,000 00	
All other payments and expenses	1,793,037 68	
Actual cash expenditures		$27,426,483 93

Exhibit of Policies.

	No.	Amount.
In force December 31st, 1893	278,435	$932,532,577 00
New policies issued	52,226	166,863,895 00
Old policies revived	1,820	7,614,237 00
Additions by dividends	....	1,492,887 00
Totals	332,481	$1,108,503,596 00
Terminated in 1894	50,904	194,946,863 00
In force December 31st, 1894	281,577	$913,556,733 00

Business in Maryland in 1894.

In force December 31st, 1893	2,662	$9,612,060 00
New policies issued	611	2,385,008 00
Totals	3,273	$11,997,068 00
Terminated in 1894	569	2,591,930 00
In force December 31st, 1894	2,704	$9,405,138 00

Premiums received	$357,143 14
Losses paid	63,750 00
Losses incurred	53,750 00

Sworn Statement, filed in this Department, of the

GERMANIA LIFE INSURANCE COMPANY OF NEW YORK, N. Y.

Commenced business 1860—Capital stock, $200,000.

HUGO WESENDONCK, *President*. HUBERT CILLIS, *Secretary*.

PRINCIPAL OFFICE, 20 NASSAU STREET.

Attorney to accept service in Maryland.............HERMAN WENZING.

General Agent in Maryland......HERMAN WENZING.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate..................................	$ 2,077,168 67	
Loans on mortgage of real estate.............	10,739,974 20	
Stocks and bonds owned by the company—market value..........................	5,058,580 72	
Loans on collaterals.......................	840,854 85	
Interest due and accrued...................	166,184 14	
Cash in company's office and in bank.......	380,978 50	
Premiums in course of collection...........	414,154 23	
All other assets as per detailed statement...	9,790 00	
Total admitted assets................		$19,687,685 31
Deposits in Austria for the protection of policyholders in that country—market value		$350,000 00
Total assets.........................		$20,037,685 31

LIABILITIES.

Losses reported, adjusted and unpaid.......	$ 158,317 24	
Reinsurance reserve required by law........	17,340,751 00	
Unpaid dividends of surplus or other description of profits due policyholders........	23,687 70	
All other liabilities as per detailed statement on file................................	79,173 31	
Gross liabilities......................		$17,601,929 25
Surplus as regards policyholders............		$2,435,756 06

Income During Year.

Cash premiums and other payments received.	$2,989,433 15	
Interest on mortgages	496,759 31	
Interest on loans and dividends	290,317 48	
Cash received for rents	128,873 47	
From other sources	3,072 80	
Actual cash income		$3,908,456 21

Expenditures During Year.

Amount paid for losses and matured endowments	$1,391,853 83	
Cash dividends and other payments to policy-holders	485,150 19	
Commissions and brokerage	368,781 39	
Salaries and fees	236,550 84	
Taxes paid	38,109 43	
Cash paid stockholders for dividends	24,000 00	
Cash paid for rent	17,880 00	
All other payments and expenses	115,428 80	
Actual cash expenditures		$2,677,754 48

Exhibit of Policies.

	No.	Amount.
In force December 31st, 1893	38,925	$68,595,382 00
New policies issued	6,211	10,992,018 00
Old policies revived	27	51,897 00
Old policies increased	197	215,412 00
Additions by dividends	....	45,665 00
Totals	45,420	$79,900,374 00
Terminated in 1894	5,407	10,937,504 00
In force December 31st, 1894	40,013	$68,962,870 00
Policies reinsured	....	138,000 00
Industrial policies in force	6,034	734,675 00
Annuities	193	27,309 00

Business in Maryland in 1894.

Ordinary policies in force December 31st, 1893.	384	$857,361 00
New policies issued	15	57,037 00
Totals	399	$914,398 00
Terminated in 1894	28	79,738 00
In force December 31st, 1894	371	$834,660 00

	No.	Amount.
Industrial policies in force December 31st, 1893.	585	$69,750 00
New policies issued	15	2,610 00
Totals	600	$72,360 00
Terminated in 1894	36	4,018 00
In force December 31st, 1894	564	$68,342 00

Premiums received	$32,951 00
Losses and endowments paid	17,337 75
Losses incurred	16,337 75

Sworn Statement, filed in this Department, of the

HARTFORD LIFE & ANNUITY INS. CO. OF HARTFORD, CONN.

Commenced business 1867—Capital stock, $250,000.

R. B. PARKER, *President.* STEPHEN BALL, *Secretary.*

PRINCIPAL OFFICE, 230 ASYLUM STREET.

Attorney to accept service in Maryland.................. JOHN P. POLK.

General Agent in Maryland....T. D. MILLER.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$189,999 83	
Loans on mortgage of real estate	197,825 00	
Stocks and bonds owned by the company—market value	151,509 50	
Loans on collaterals	85,107 50	
Interest due and accrued	5,739 06	
Cash in company's office and in bank	149,777 32	
Premiums in course of collection	258,197 38	
Investments and cash deposited in trust in Security Company of Hartford as a safety reserve or emergency fund	1,180,232 43	
Total admitted assets		$2,218,388 02

Liabilities.

Losses reported, adjusted and unpaid	$ 264,607 00	
Reinsurance reserve required by law	269,961 00	
Accumulated safety or emergency fund on deposit	1,180,241 18	
Mortality and reserve fund on hand	62,451 86	
Taxes due	10,356 29	
All other liabilities as per detailed statement on file	9,202 56	
Gross liabilities		$1,796,819 89
Surplus as regards policyholders		$421,568 13

Income During Year.

Cash and other premiums received	$1,641,446 74	
Interest on mortgages	7,699 94	
Interest on loans and dividends	11,871 82	
Interest on other debts due the company	45,045 48	
Cash received for rents	9,846 15	
From other sources	4,968 74	
Actual cash income		$1,720,878 87

Expenditures During Year.

Amount paid for losses	$1,160,251 00	
Cash dividends and other payments to policyholders	89,765 74	
Commissions and brokerage	163,311 88	
Salaries and fees	100,318 83	
Taxes paid	15,823 42	
Cash paid stockholders for dividends	20,090 00	
Cash paid for rent	6,165 65	
All other payments and expenses	40,456 56	
Actual cash expenditures		$1,596,093 08

Exhibit of Policies.

	No.	Amount.
In force December 31st, 1893	39,737	$88,075,467 00
New policies issued	7,004	12,114,000 00
Additions by dividends	..	159 00
Totals	46,741	$100,189,626 00
Terminated in 1894	5,616	12,313,843 00
In force December 31st, 1894	41,125	$87,875,783 00
Policies reinsured	3	12,043 00

BUSINESS IN MARYLAND IN 1894.

	No.	Amount.
In force December 31st, 1893	209	$686,000 00
New policies issued	28	79,500 00
Totals	237	$765,500 00
Terminated in 1894	8	20,000 00
In force December 31st, 1894	229	$745,500 00

Premiums received	$16,700 00
Losses paid	18,000 00
Losses incurred	7,000 00

Sworn Statement, filed in this Department, of the

HOME LIFE INSURANCE COMPANY OF NEW YORK, N. Y.

Commenced business 1860.—Capital Stock, $125,000.

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

PRINCIPAL OFFICE, 256 BROADWAY.

Attorney to accept service in Maryland ....JOHN MANN.

General Agent in Maryland ......U. S. ROULETTE.

SUMMARY OF ASSETS, 31ST DECEMBER, 1894.

Real estate	$1,697,651 22	
Loans on mortgage of real estate	2,318,150 00	
Stocks and bonds owned by the company—market value	3,288,435 00	
Loans on collaterals	294,603 37	
Interest due and accrued	78,696 04	
Cash in company's office and in bank	192,863 58	
Premiums in course of collection	171,142 08	
Premium notes in force	501,601 25	
All other assets as per detailed statement	16,371 15	
Total admitted assets		$8,559,513 69
Deposit in Virginia for the protection of policy-holders in that State		$11,325 00
Total assets		$8,570,838 69

LIABILITIES.

Losses reported, adjusted and unpaid	$ 76,214 00	
Reinsurance reserve required by law	6,903,811 00	
Unpaid dividends of surplus or other description of profits due policyholders	8,190 86	
All other liabilities as per detailed statement on file	3,368 80	
Gross liabilities		$6,991,584 66
Surplus as regards policyholders		$1,579,254 03

INCOME DURING YEAR.

Cash and other premiums received	$1,494,588 38	
Interest on mortgages	123,425 03	
Interest on loans and dividends	227,745 79	
Cash received for rent	35,140 19	
From other sources	7,944 20	
Actual cash income		$1,888,843 59

EXPENDITURES DURING YEAR.

Amount paid for losses and matured endowments	$642,346 37	
Cash dividends and other payments to policyholders	381,195 64	
Commissions and brokerage	229,287 85	
Salaries and fees	188,456 93	
Taxes paid	24,186 28	
Cash paid stockholders for dividends	15,000 00	
Cash paid for rent	19,489 67	
All other payments and expenses	105,999 20	
Actual cash expenditures		$1,605,961 94

EXHIBIT OF POLICIES.

	No.	Amount.
In force December 31st, 1893	19,717	$39,220,329 62
New policies issued	4,840	9,760,069 25
Old policies revived	183	386,147 16
Old policies increased		19,510 00
Additions by dividends		122,123 73
Totals	24,740	$49,508,179 76
Terminated in 1894	4,796	10,700,444 76
In force December 31st, 1894	19,944	$38,807,735 00
Policies reinsured	7	$97,000 00

BUSINESS IN MARYLAND IN 1894.

	No.	Amount.
In force December 31st, 1893	69	$247,380 00
New policies issued	36	122,500 00
Totals	105	$369,880 00
Terminated in 1894	26	77,500 00
In force December 31st, 1893	79	$292,380 00
Premiums received		11,209 38
Losses paid		none.
Losses incurred		none.

Sworn Statement, filed in this Department, of the

JOHN HANCOCK MUTUAL LIFE INS. CO. OF BOSTON, MASS.

Commenced business 1862.

STEPHEN H. RHODES, *President.* ROLAND O. LAMB, *Secretary.*

PRINCIPAL OFFICE, BOSTON.

Attorney to accept service in Maryland..................EDWIN HIGGINS.

General Agent in Maryland....W. S. ZIMMERMAN.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$1,278,097 81	
Loans on mortgage of real estate	1,786,669 12	
Stocks and bonds owned by the company—market value	2,885,464 85	
Loans on collaterals	220,410 00	
Interest due and accrued	121,736 03	
Cash in company's office and in bank	173,292 22	
Premiums in course of collection	125,173 45	
Premium notes in force	75,379 26	
All other assets as per detailed statement	7,032 02	
Total admitted assets		$6,673,254 76

Liabilities.

Losses reported, adjusted and unpaid	$ 33,129 00	
Reinsurance reserve at 4 per cent	5,897,834 00	
Unpaid dividends of surplus or other description of profits due policyholders	17,007 37	
Special dividend reserve	100,000 00	
All other liabilities as per detailed statement on file	68,774 51	
Gross liabilities		$6,116,744 88
Surplus as regards policyholders		$556,509 88

Income During Year.

Cash and other premiums received	$3,862,055 70	
Interest on mortgages	104,704 70	
Interest on loans and dividends	128,364 68	
Cash received for rents	91,334 91	
From other sources	3,615 15	
Actual cash income		$4,190,075 14

Expenditures During Year.

Amt. paid for losses and matured endowments	$1,269,989 44	
Cash dividends and other payments to policyholders	229,740 48	
Commissions and brokerage	1,042,694 21	
Salaries and fees	520,200 48	
Taxes paid	43,461 58	
Loss on sale of investments	25,442 54	
Cash paid for rent	51,242 16	
All other payments and expenses	135,817 04	
Actual cash expenditures		$3,318,587 93

Exhibit of Policies.

	No.	Amount.
Industrial policies in force December 31st, 1893	607,150	$73,043,678 00
New policies issued	281,255	33,146,067 00
Totals	888,405	$106,189,745 00
Terminated in 1894	206,603	23,313,407 00
In force December 31st, 1894	681,802	$82,876,338 00

	No.	Amount.
Ordinary policies in force December 31st, 1893..	8,295	$15,918,049 00
New policies issued	3,269	6,900,550 00
Old policies revived	28	61,828 00
Additions by dividends	..	24,725 00
Totals	11,592	$22,905,152 00
Terminated in 1894	1,675	3,632,310 00
In force December 31st, 1894	9,917	$19,272,842 00
Policies reinsured	13	$122,052 00

BUSINESS IN MARYLAND IN 1894.

Industrial policies in force December 31st, 1893..	13,291	$1,598,985 00
New policies issued	8,232	970,146 00
Totals	21,523	$2,569,131 00
Terminated in 1894	6,755	774,009 00
In force December 31st, 1894	14,768	$1,795,122 00
Ordinary policies in force December 31st, 1893..	135	$217,529 00
New policies issued	45	83,000 00
Totals	180	$300,529 00
Terminated in 1894	23	42,539 00
In force December 31st, 1894	157	$257,990 00

Premiums received	$58,861 07
Losses paid	16,775 50
Losses incurred	19,404 50

Sworn Statement, filed in this Department, of the

LIFE INSURANCE CLEARING COMPANY OF ST. PAUL, MINN.

Commenced business 1892—Capital stock $139,700.

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

PRINCIPAL OFFICE, ST. PAUL.

Attorney to accept service in Maryland....................H. B. MEIGS.

General Agent in Maryland.......JOSEPH BAUGHER.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Loans on mortgage of real estate.............	$51,650 00	
Stocks and bonds owned by the company—market value................................	58,572 50	
Loans on collaterals.........................	20,000 00	
Interest due and accrued.....................	1,503 87	
Cash in company's office and in bank.........	3,331 47	
Premiums in course of collection.............	27,991 64	
Premium notes in force.......................	648 06	
Total admitted assets..................		$163,697 54

ASSETS NOT ADMITTED IN MARYLAND.

Agents' ledger balances......................	$5,330 14	
Furniture and fixtures.......................	729 85	
	$6,059 99	

LIABILITIES.

Losses reported, adjusted and unpaid.........	$10,296 55	
Reinsurance reserve at 4 per cent............	27,994 72	
Gross liabilities......................		$38,291 27
Surplus as regards policyholders.............		$125,406 27

INCOME DURING YEAR.

Cash and other premiums received............	$76,448 47	
Interest on mortgages.......................	3,025 00	
Interest on loans and dividends..............	1,395 05	
From other sources..........................	1,539 32	
Actual cash income.....................		$82,408 44

Expenditures During Year.

Amount paid for losses	$15,301 37	
Commissions and brokerage	31,301 47	
Salaries and fees	14,806 35	
Taxes paid	3,055 59	
Cash paid stockholders for dividends	7,941 00	
Cash paid for rent	840 00	
All other payments and expenses	5,832 66	
Actual cash expenditures		$79,078 44

Exhibit of Policies.

	No.	Amount.
In force December 31st, 1893	1,012	$2,276,500 00
New policies issued	1,835	4,480,050 00
Old policies revived	13	27,700 00
Totals	2,860	$6,784,250 00
Terminated in 1894	1,689	3,969,250 00
In force December 31st, 1894	1,171	$2,815,000 00

Business in Maryland in 1894.

In force December 31st, 1893	8	$ 21,000 00
New policies issued	43	101,500 00
Totals	51	$122,500 00
Terminated in 1894	33	67,000 00
In force December 31st, 1894	18	$55,500 00

Premiums received	$1,609 51
Losses paid	none.
Losses incurred	none.

Sworn Statement, filed in this Department, of the

MANHATTAN LIFE INSURANCE CO. OF NEW YORK, N. Y.

Commenced business 1850—Capital stock, $100,000.

HENRY B. STOKES, *President*, W. C. FRAZEE, *Secretary*.

PRINCIPAL OFFICE, 66 BROADWAY.

Attorney to accept service in Maryland........... HARRY H. ROCKWELL.

General Agent in Maryland.......HARRY H. ROCKWELL.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$3,527,560 00	
Loans on mortgage of real estate	4,138,183 62	
Stocks and bonds owned by the company—market value	3,366,499 50	
Loans on collaterals	1,111,468 25	
Interest due and accrued	106,504 85	
Cash in company's office and in bank	581,116 50	
Premiums in course of collection	271,675 00	
Premium notes in force	582,670 12	
All other assets as per detailed statement	5,390 33	
Total admitted assets		$13,691,068 17
Deposit in Virginia for the protection of policyholders in that State		10,250 00
Total assets		$13,701,318 17

LIABILITIES.

Losses reported, adjusted and unpaid	$ 116,148 64	
Reinsurance reserve at 4 per cent	12,690,148 60	
Unpaid dividends of surplus or other description of profits due policyholders	35,234 98	
All other liabilities as per detailed statement on file	102,166 08	
Gross liabilities		$12,943,697 70
Surplus as regards policyholders		$757,620 47

Income During Year.

Cash and other premiums received	$2,056,336 10	
Interest on mortgages	189,575 62	
Interest on loans and dividends	203,701 93	
Cash received for interest on other debts due the company	149,618 99	
Cash received for rent	103,953 43	
From other sources	20,016 69	
Actual cash income		$2,723,202 76

Expenditures During Year.

Amount paid for losses and matured endowments	$1,430,229 57	
Cash dividends and other payments to policy-holders	401,386 08	
Commissions and brokerage	279,171 62	
Salaries and fees	215,991 39	
Legal expenses	35,526 77	
Cash paid for rent	56,895 47	
Cash paid stockholders for dividends	16,000 00	
All other payments and expenses	143,217 60	
Actual cash expenditures		$2,578,418 50

Exhibit of Policies.

	No.	Amount.
In force December 31st, 1893	24,855	$64,294,470 00
New policies issued	5,996	13,419,094 00
Old policies revived	74	254,057 00
Old policies increased	..	99,445 00
Additions by dividends	..	3,494 00
Totals	30,925	$78,070,560 00
Terminated in 1894	5,783	16,451,885 00
In force December 31st, 1894	25,142	$61,618,675 00

Business in Maryland in 1894.

In force December 31st, 1893	250	$667,070 00
New policies issued	39	132,000 00
Totals	289	$799,070 00
Terminated in 1894	47	166,220 00
In force December 31st, 1894	242	$632,850 00

Premiums received	$21,157 55
Losses paid	17,970 00
Losses incurred	17,970 0

Sworn Statement, filed in this Department, of the

MASSACHUSETTS MUT. LIFE INS. CO. OF SPRINGFIELD, MASS.

Commenced business 1851.

JOHN A. HALL, *President.* HENRY M. PHILLIPS, *Secretary.*

PRINCIPAL OFFICE, SPRINGFIELD.

Attorney to accept service in Maryland............J. BANNISTER HALL.

General Agent in Maryland ....B. F. BIGGS.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate................................	$ 577,396 27	
Loans on mortgage of real estate............	5,141,722 72	
Stocks and bonds owned by the company—market value..............................	5,612,047 70	
Loans on collaterals	2,066,780 00	
Interest due and accrued	321,356 36	
Cash in company's office and in bank.........	800,364 80	
Premiums in course of collection.............	480,233 34	
Premium notes in force.......................	650,494 03	
All other assets as per detailed statement	2,971 38	
Total admitted assets		$15,653,366 60

LIABILITIES.

Losses reported, adjusted and unpaid..........$	118,399 38	
Reinsurance reserve at 4 per cent............	14,272,299 00	
Unpaid dividends of surplus or other description of profits due policyholders, including dividends deferred and not yet due.......	118,352 58	
All other liabilities as per detailed statement on file..................................	2,770 35	
Gross liabilities.......................		$14,511,821 31
Surplus as regards policyholders.............		$1,141,545 29

INCOME DURING YEAR.

Cash and other premiums received............	$3,109,360 42	
Interest on mortgages.........................	335,698 98	
Interest on loans and dividends..............	312,988 26	
Cash received for profits on sales of bonds and stock	31,082 57	
Cash received for rents.......................	23,005 61	
From other sources............................	13,023 23	
Actual cash income		$3,825,159 07

EXPENDITURES DURING YEAR.

Amount paid for losses and matured endowments	$1,115,272 30	
Cash dividends and other payments to policy-holders	840,761 25	
Commissions and brokerage	409,824 52	
Salaries and fees	230,626 67	
Taxes paid	53,771 97	
Cash paid for rent	29,500 13	
All other payments and expenses	90,232 64	
Actual cash expenditures		$2,769,989 48

EXHIBIT OF POLICIES.

	No.	Amount.
In force December 31st, 1893	31,366	$83,760,969 00
New policies issued	8,255	20,394,550 00
Old policies revived	53	187,602 00
Old policies increased	..	92,425 00
Additions by dividends	..	76,547 00
Totals	39,674	$104,512,093 00
Terminated in 1894	5,280	14,634,813 00
In force December 31st, 1894	34,394	$89,877,280 00
Policies reinsured	....	984,835 00

BUSINESS IN MARYLAND IN 1894.

In force December 31st, 1893	197	$800,293 00
New policies issued	23	60,000 00
Totals	220	$860,293 00
Terminated in 1894	14	42,280 00
In force December 31st, 1894	206	$818,013 00

Premiums received	$29,223 12
Losses and endowments paid	3,625 00
Losses incurred	3,625 00

Sworn Statement, filed in this Department, of the

METROPOLITAN LIFE INSURANCE CO. OF NEW YORK, N. Y.

Commenced business 1867—Capital stock, $2,000,000.

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

PRINCIPAL OFFICE, MADISON AVE. AND 23RD ST.

Attorney to accept service in Maryland ....CHAS. C. BOMBAUGH.

General Agents in Maryland.... { J. W. STAINTON, FRANK MOXEY, AUGUST BRACK.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$5,883,903 66	
Loans on mortgage of real estate	9,733,475 00	
Stocks and bonds owned by the company—market value	5,170,717 50	
Loans on collaterals	10,888 75	
Interest due and accrued	208,788 65	
Cash in company's office and in bank	550,116 25	
Premiums in course of collection	542,687 55	
Premium notes in force	81,087 48	
All other assets as per detailed statement	8,357 32	
Total admitted assets		$22,190,022 16
Deposits in various States for the protection of policyholders in such States—market value —(Canada, $124,800; Virginia, $11,800)		$136,600 00
Total assets		$22,326,622 16

LIABILITIES.

Losses reported, adjusted and unpaid	$ 98,303 45	
Reinsurance reserve at 4 per cent	16,021,304 00	
Unpaid dividends of surplus or other description of profits due policyholders	29,468 76	
Special reserve	1,630,977 00	
All other liabilities as per detailed statement on file	512,540 74	
Gross liabilities		$18,292,593 95
Surplus as regards policyholders		$4,034,028.21

Income During Year.

Cash and other premiums received	$16,827,015 77	
Interest on mortgages	484,160 38	
Interest on loans and dividends	243,856 92	
Cash deposits from individual agents in lieu of bonds	421,715 87	
Cash received for rents	226,425 68	
From other sources	5,568 13	
Actual cash income		$18,208,742 75

Expenditures During Year.

Amount paid for losses	$5,747,952 94	
Cash dividends and other payments to policy-holders	182,552 88	
Commissions and brokerage	2,662,522 54	
Salaries and fees	3,070,620 67	
Taxes paid	169,711 19	
Paid for advertising, stationery, and general supplies	228,016 24	
Cash paid stockholders for dividends	140,000 00	
Paid for rent	107,783 21	
All other payments and expenses	3,469,913 89	
Actual cash expenditures		$15,779,073 55

Exhibit of Policies.

	No.	Amount.
Ordinary policies in force December 31st, 1893	8,162	$ 9,259,471 00
New policies issued	12,264	14,032,359 00
Old policies revived	62	67,500 00
Totals	20,488	$23,359,330 00
Terminated in 1894	4,744	5,498,134 00
In force December 31st, 1894	15,744	$17,861,196 00
Industrial policies in force December 31st, 1893	2,932,064	$343,917,746 00
New policies issued and revived	2,327,624	294,270,451 00
Totals	5,259,688	$638,188,197 00
Terminated in 1894	1,700,523	214,674,026 00
In force December 31st, 1894	3,559,165	$423,514,171 00

BUSINESS IN MARYLAND IN 1894.

	No.	Amount.
Ordinary policies in force December 31st, 1893..	552	$532,922 00
New policies issued...........................	214	257,895 09
Totals......	766	$790,817 00
Terminated in 1894..........................	165	186,926 00
In force December 31st, 1894............	601	$603,891 00
Industrial policies in force December 31st, 1893..	160,288	$18,800,981 00
New policies issued..........................	82,646	10,448,541 00
Totals	242,934	$29,249,522 00
Terminated in 1894..........................	60,512	7,542,899 00
In force December 31st, 1894	182,422	$21,706,623 00

Premiums received.......	$739,030 90
Losses paid..	211,059 04
Losses incurred..	210,293 64

Sworn Statement, filed in this Department, of the

MICHIGAN MUTUAL LIFE INS. CO. OF DETROIT, MICHIGAN.

Commenced business 1867—Capital stock, $250,000.

O. R. LOOKER, *President*. JAS. H. CUMMINS, *Secretary*.

PRINCIPAL OFFICE, 150 JEFFERSON AVENUE.

Attorney to accept service in Maryland.... ....W. M. CONWAY.

General Agents in Maryland....CONWAY & NEWMAN.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$ 430,377 90	
Loans on mortgage of real estate	3,326,311 76	
Stocks and bonds owned by the company—market value............................	21,873 75	
Loans on collaterals..........................	434,568 41	
Interest due and accrued	113,642 42	
Cash in company's office and in bank.........	181,787 08	
Premiums in course of collection............	390,133 68	
Premium notes in force........	6,750 24	
All other assets as per detailed statement	1,438 53	
Total admitted assets.................		$4,906,883 77

Assets not Admitted in Maryland.

Agents' ledger balances	$ 8,841 24	
Bills receivable	48,332 27	
	$57,173 51	

Liabilities.

Losses reported, adjusted and unpaid	$ 17,680 59	
Reinsurance reserve required by law	4,388,727 56	
All other liabilities as per detailed statement on file	3,300 00	
Gross liabilities		$4,409,708 15
Surplus as regards policyholders		$497,175 62

Income During Year.

Cash and other premiums received	$1,093,514 39	
Interest on mortgages	183,677 96	
Interest on loans and dividends	40,035 35	
From other sources	11,978 88	
Actual cash income		$1,329,206 58

Expenditures During Year.

Amount paid for losses and matured endowments	$499,985 69	
Cash dividends and other payments to policyholders	94,336 21	
Commissions and brokerage	172,030 93	
Salaries and fees	83,235 63	
Taxes paid	17,839 76	
Cash paid stockholders for dividends	25,000 00	
Cash paid for rent	10,082 10	
All other payments and expenses	40,773 55	
Actual cash expenditures		$943,283 87

Exhibit of Policies.

	No.	Amount.
In force December 31st, 1893	16,672	$33,062,046 37
New policies issued	2,700	6,131,567 87
Old policies revived	44	118,184 04
Old policies increased	..	4,961 14
Transferred (forms)	33	92,102 86
Transferred (States)	7	8,500 00
Totals	19,456	$39,417,362 28
Terminated in 1894	2,678	5,927,169 86
In force December 31st, 1894	16,778	$33,490,192 42

BUSINESS IN MARYLAND IN 1894.

	No.	Amount.
In force December 31st, 1894	352	$1,040,636 49
New policies issued	68	171,367 49
Totals	420	$1,212,003 98
Terminated in 1894	55	180,198 20
In force December 31st, 1894	365	$1,031,805 78

Premiums received	$36,898 39
Losses paid	5,500 00
Losses incurred	5,500 00

Sworn Statement, filed in this Department, of the

MUTUAL LIFE INSURANCE COMPANY OF NEW YORK, N. Y.

Commenced business 1843.

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

PRINCIPAL OFFICE, 32 NASSAU STREET.

Attorney to accept service in Maryland....O. F. BRESEE.

General Agents in Maryland....O. F. BRESEE & SONS.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$21,691,733 39	
Loans on mortgage of real estate	71,339,415 92	
Stocks and bonds owned by the company—market value	80,409,700 34	
Loans on collaterals	11,366,100 00	
Interest due and accrued	1,080,940 53	
Cash in company's office and in bank	9,655,198 91	
Premiums in course of collection	3,031,838 98	
All other assets as per detailed statement	123,505 25	
Total admitted assets		$198,728,433 32
Deposits in various States and countries for the protection of policyholders in such States and countries—market value		$3,560,990 33
Total assets		$202,289,423 65

Liabilities.

Losses reported, adjusted and unpaid	$ 1,007,768 52	
Reinsurance reserve required by law	168,951,696 00	
Amount of premiums paid in advance	147,731 81	
All other liabilities as per detailed statement on file	134,202 00	
Gross liabilities		$170,241,398 33
Surplus as regards policyholders		$32,048,025 32

Income During Year.

Cash and other premiums received	$36,123,163 82	
Interest on mortgages	3,912,697 53	
Interest on loans and dividends	3,794,339 45	
Interest on other debts due the company	578,410 01	
Rents for use of company's property	842,399 36	
Contingent guarantee account	2,769,859 77	
Actual cash income		$48,020,869 94

Expenditures During Year.

Amt. paid for losses and matured endowments	$13,416,654 57	
Cash dividends and other payments to policyholders	7,672,602 51	
Commissions and brokerage	5,596,443 10	
Salaries and fees	943,681 22	
Taxes paid	482,292 18	
Paid for rent	140,000 00	
Agency expenses	1,088,045 99	
All other payments and expenses	1,539,171 69	
Actual cash expenditures		$30,878,891 26

Exhibit of Policies.

	No.	Amount.
In force December 31st, 1893	273,213	$802,867,478 00
New policies issued	69,780	178,199,860 00
Old policies revived	11,081	26,605,517 00
Old policies increased	8	2,709,529 00
Old policies changed	1,263	4,036,981 00
Totals	355,345	$1,014,419,365 00
Terminated in 1894	56,830	159,708,604 00
In force December 31st, 1894	298,515	$854,710,761 00

BUSINESS IN MARYLAND IN 1894.

	No.	Amount.
In force December 31st, 1893	3,881	$15,040,156 00
New policies issued	840	2,861,300 00
Totals	4,721	$17,901,456 00
Terminated in 1894	358	856,000 00
In force December 31st, 1894	4,363	$17,045,456 00

Premiums received	$360,133 81
Losses and endowments paid	226,397 72
Losses incurred	208,331 72

Sworn Statement, filed in this Department, of the

MUTUAL BENEFIT LIFE INSURANCE CO. OF NEWARK, N. J.

Commenced business 1845.

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

PRINCIPAL OFFICE, 752 BROAD STREET.

Attorney to accept service in Maryland................H. P. GODDARD.

General Agent in Maryland........H. P. GODDARD.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$ 1,358,631 80	
Loans on mortgage of real estate	30,459,371 97	
Stocks and bonds owned by the company—market value	12,527,704 91	
Loans on collaterals	4,557,540 36	
Interest due and accrued	920,326 65	
Cash in company's office and bank	707,616 49	
Premiums in course of collection	649,676 06	
Premium notes in force	4,343,009 19	
All other assets as per detailed statement	166,224 99	
Total admitted assets		$55,690,102 42

LIABILITIES.

Losses reported, adjusted and unpaid	$ 209,210 87	
Reinsurance reserve required by law	48,431,945 00	
Unpaid dividends of surplus or other description of profits due policyholders	293,824 06	
All other liabilities as per detailed statement	4,006 62	
Gross liabilities		$48,938,986 55
Surplus as regards policyholders		$6,751,115 87

Income during Year.

Cash and other premiums received	$7,626,152 41	
Interest on mortgages	1,682,966 79	
Interest on loans and dividends	858,675 71	
Cash received for interest on other debts due the company	179,951 20	
Cash received for rents	45,311 70	
From other sources	510 02	
Actual cash income		$10,393,567 83

Expenditures During Year.

Amount paid for losses and matured endowments	$3,689,812 06	
Cash dividends and other payments to policy-holders	3,048,775 79	
Commissions and brokerage	774,441 52	
Salaries and fees	269,827 34	
Taxes paid	229,240 75	
All other payments and expenses	189,405 38	
Actual cash expenditures		$8,201,002 84

Exhibit of Policies.

	No.	Amount.
In force December 31st, 1893	77,493	$202,276,750 00
New policies issued	12,469	30,073,225 00
Old policies revived	63	170,500 00
Old policies increased	32	62,915 00
Additions by dividends	..	515,771 00
Totals	90,057	$233,099,161 00
Terminated in 1894	9,313	23,729,633 00
In force December 31st, 1894	80,744	$209,369,528 00
Annuity bonds in force (not included in above)	105	$43,162 00

Business in Maryland in 1894.

In force December 31st, 1893	1,278	$3,927,564 00
New policies issued	139	248,892 00
Totals	1,417	$4,176,456 00
Terminated in 1894	140	365,958 00
In force December 31st, 1894	1,277	$3,810,498 00

Premiums received	$ 99,367 08
Losses, endowments and annuities paid	133,351 00
Losses incurred	132,493 00

Sworn Statement, filed in this Department, of the

NATIONAL LIFE INSURANCE CO. OF MONTPELIER, VER.

Commenced business 1850.

CHARLES DEWEY, *President.* GEO. W. REED, *Secretary.*

PRINCIPAL OFFICE, 116 STATE STREET.

Attorney to accept service in Maryland................M. H. GOODRICH.

General Agent in Maryland......M. H. GOODRICH.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$ 633,121 26	
Loans on mortgage of real estate	4,451,520 70	
Stocks and bonds owned by the company—market value	3,720,296 33	
Loans on collaterals	1,053,374 20	
Interest due and accrued	272,248 42	
Cash in company's office and in bank	228,780 35	
Premiums in course of collection	429,971 28	
Premium notes in force	257,259 65	
Total admitted assets		$11,046,572 19

ASSETS NOT ADMITTED IN MARYLAND.

Agents' ledger balances	$379 52	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 19,118 13	
Reinsurance reserve required by law	8,571,741 27	
Unpaid dividends of surplus or other description of profits due policyholders	8,295 68	
Extra reserve life rate endowment policies	354,216 54	
All other liabilities as per detailed statement on file	16,406 24	
Gross liabilities		$8,969,777 86
Surplus as regards policyholders		$2,076,794 33

INCOME DURING YEAR.

Cash and other premiums received	$2,472,701 62	
Interest on mortgages	211,056 10	
Interest on loans and dividends	214,933 82	
Interest on other debts due the company	20,476 00	
Cash received for rents	12,154 96	
Actual cash income		$2,931,322 50

Expenditures During Year.

Am't paid for losses and matured endowments	$547,591 24	
Cash dividends and other payments to policy-holders	659,016 08	
Commissions and brokerage	392,966 26	
Salaries and fees	116,457 45	
Taxes paid	59,567 51	
Cash paid for rent	26,801 35	
All other payments and expenses	55,379 06	
Actual cash expenditures		$1,857,778 95

Exhibit of Policies.

	No.	Amount.
In force December 31st, 1893	28,344	$61,632,613 00
New policies issued	6,743	14,619,046 00
Old policies revived	70	144,500 00
Old policies increased	....	3,500 00
Additions by dividends	....	2,870 00
Totals	35,157	$76,402,529 00
Terminated in 1894	4,971	11,426,579 00
In force December 31st, 1894	30,186	$64,975,950 00

Business in Maryland in 1894.

In force December 31st, 1893	200	$587,000 00
New policies issued	113	260,500 00
Totals	313	$847,500 00
Terminated in 1894	53	177,000 00
In force December 31st, 1894	260	$670,500 00

Premiums received	$30,143 00
Losses paid	none.
Losses incurred	none.

Sworn Statement, filed in this Department, of the

NEW ENGLAND MUTUAL LIFE INS. CO. OF BOSTON, MASS.

Commenced business 1843.

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

PRINCIPAL OFFICE, POST OFFICE SQUARE.

Attorney to accept service in Maryland.... ....FRED'K A. SAVAGE.

General Agent in Maryland....FRED'K A. SAVAGE.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$ 1,824,292 98	
Loans on mortgage of real estate	4,181,008 00	
Stocks and bonds owned by the company—market value	14,571,089 36	
Loans on collaterals	1,739,424 14	
Interest due and accrued	218,366 39	
Cash in company's office and in bank	647,831 43	
Premiums in course of collection	212,579 13	
Premium notes in force	869,180 94	
All other assets as per detailed statement	12,676 25	
Total admitted assets		$24,276,448 62

LIABILITIES.

Losses reported, adjusted and unpaid	$ 69,271 00	
Reinsurance reserve at 4 per cent	22,000,188 00	
Unpaid dividends of surplus or other description of profits due policyholders	116,002 59	
Gross liabilities		$22,185,461 59
Surplus as regards policyholders		$2,090,987 03

INCOME DURING YEAR.

Cash or other premiums received	$3,079,506 39	
Interest on mortgages	198,338 58	
Interest on loans and dividends	717,747 38	
Interest on other debts due the company	114,432 81	
Cash received for rents	75,554 35	
From other sources	18,061 02	
Actual cash income		$4,203,640 53

Expenditures During Year.

Am't paid for losses and matured endowments	$1,690,983 00	
Cash distributions and other payments to policyholders	1,137,960 97	
Commissions and brokerage	231,210 58	
Salaries and fees	146,379 36	
Taxes paid	72,799 13	
Cash paid for rent	16,159 19	
All other payments and expenses	138,405 61	
Actual cash expenditures		$3,433,897 84

Exhibit of Policies.

	No.	Amount.
In force December 31st, 1893	32,156	$92,429,019 00
New policies issued	3,831	10,269,350 00
Old policies revived	31	83,671 00
Old policies increased	1	651,467 00
Additions by dividends	..	45,722 00
Totals	36,019	$103,479,229 00
Terminated in 1894	3,023	9,610,842 00
In force December 31st, 1894	32,996	$93,868,387 00

Business in Maryland in 1894.

In force December 31st, 1893	322	$883,371 00
New policies issued and transferred	63	171,541 00
Totals	385	$1,054,912 00
Terminated in 1894	28	47,279 00
In force December 31st, 1894	357	$1,007,633 00

Premiums received	$29,899 30
Losses and endowments paid	17,200 00
Losses incurred	12,200 00

Sworn Statement, filed in this Department, of the

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

Commenced business 1845.

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

PRINCIPAL OFFICE, 346 AND 348 BROADWAY.

Attorney to accept service in Maryland.... ....JOSEPH A. KNOTT.

General Agent in Maryland......GEO. I. RICHARDSON.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$11,837,228 98	
Loans on mortgage of real estate	26,349,724 84	
Stocks and bonds owned by the company—market value	96,207,440 97	
Loans on collaterals	3,785,902 99	
Interest due and accrued	1,374,206 60	
Cash in company's office and in bank	2,932,162 55	
Premiums in course of collection	5,571,397 74	
Premium notes in force	1,025,871 94	
All other assets as per detailed statement	31,456 48	
Total admitted assets		$149,115,393 09
Deposits in various States and countries for the protection of policyholders in such States and countries—market value	$7,497,867 70	
Cash deposits in foreign countries	2,560,260 14	
Real estate in foreign countries	2,838,250 00	
		$12,896,377 84
Total assets		$162,011,770 9

LIABILITIES.

Losses reported, adjusted and unpaid	$ 1,550,382 62	
Reinsurance reserve at 4 per cent	138,620,188 00	
Extra reserve	1,200,000 00	
Unpaid dividends due policyholders (not yet claimed)	147,437 07	
Premiums paid in advance	157,415 68	
All other liabilities as per detailed statement on file	87,039 83	
Gross liabilities		$141,762,463 20
Surplus as regards policyholders		$20,249,307 73

Income During Year.

Cash and other premiums received	$29,411,386 32	
Interest on mortgages	1,464,837 93	
Interest on loans and dividends	4,805,086 69	
Interest on bank and trust company's deposits	116,143 64	
Rents for use of company's property	663,680 27	
From other sources	22,178 68	
Actual cash income		$36,483,313 53

Expenditures During Year.

Amount paid for losses and endowments	$9,646,691 39	
Cash dividends and other payments to policy-holders	6,018,311 67	
Commissions and brokerage	4,715,938 07	
Salaries and fees	1,914,926 85	
Taxes paid	358,247 61	
Expenses of real estate	195,238 35	
Paid for rent	280,173 69	
All other payments and expenses	1,009,901 93	
Actual cash expenditures		$24,139,429 56

Exhibit of Policies.

	No.	Amount.
In force December 31st, 1893	253,876	$779,156,678 00
New policies issued	80,722	198,601,374 00
Old policies revived	602	1,484,877 00
Old policies increased	....	6,042,601 00
Additions by dividends	....	416,540 00
Totals	335,200	$985,702,070 00
Terminated in 1894	57,600	$172,407,910 00
In force December 31st, 1894	277,600	$813,294,160 00
Policies reinsured	...	1,092,494 00
Annuities in force December 31st, 1894	8,238	1,567,803 69

Business in Maryland in 1894.

In force December 31st, 1893	2,115	$6,925,805 00
New policies issued	488	1,296,091 00
Totals	2,603	$8,221,896 00
Terminated in 1894	395	1,131,036 00
In force December 31st, 1894	2,208	$7,090,860 00

Premiums received	$280,726 42
Losses and endowments paid	88,670 91
Losses incurred	79,057 81

Sworn Statement, filed in this Department, of the

NORTHWESTERN MUT. LIFE INS. CO. OF MILWAUKEE, WIS.

Commenced business 1858.

H. L. PALMER, *President.* J. W. SKINNER, *Secretary.*

PRINCIPAL OFFICE, MILWAUKEE.

Attorney to accept service in Maryland............LLEWELLYN MILLER.

General Agent in Maryland....LLEWELLYN MILLER.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate..............................	$ 1,183,409 12	
Loans on mortgage of real estate.	55,846,691 09	
Stocks and bonds owned by the company—market value..........................	7,711,045 84	
Loans on collaterals........................	78,820 00	
Interest due and accrued..................	1,053,987 57	
Cash in company's office and in bank.......	5,455,990 79	
Premiums in course of collection...........	1,507,158 44	
Premium notes in force	467,540 42	
All other assets as per detailed statement....	10,050 87	
Total admitted assets................		$73,314,694 14
Deposit in Virginia for the protection of policyholders in that State.............		$10,000 00
Total assets........................		$73,324,694 14

LIABILITIES.

Losses reported, adjusted and unpaid.......$	343,444 46	
Reinsurance reserve required by law........	54,071,518 00	
Amount of dividends, or surplus, or other description of profits depending on payment of unreported premiums and dividends not due on deferred premiums, semi-annually and quarterly (estimated).	110,085 73	
Reserve for paid-up insurance claimable and for annuities..........................	70,227 00	
All other liabilities as per detailed statement on file............................	12,000 00	
Gross liabilities......................		$54,607,275 19
Surplus as regards policyholders............		$18,717,418 95

Income During Year.

Cash and other premiums received	$12,758,666 08	
Interest on mortgages	2,910,840 06	
Interest on loans and dividends	316,899 70	
Interest on other debts due the company	190,893 57	
Rents for use of company's property	70,618 16	
From other sources	18,123 45	
Actual cash income		$16,266,041 02

Expenditures During Year.

Amount paid for losses and matured endowments	$3,093,152 11	
Cash dividends and other payments to policy-holders	2,058,009 67	
Commissions and brokerage	1,382,189 35	
Salaries and fees	344,045 61	
Taxes paid	163,918 44	
Legal expenses	58,344 08	
Expenses on real estate	19,031 36	
Premiums on bonds bought	80,250 24	
All other payments and expenses	281,968 06	
Actual cash expenditures		$7,480,908 92

Exhibit of Policies.

	No.	Amount.
In force December 31st, 1893	136,410	$325,152,947 00
New policies issued	20,777	46,838,194 00
Old policies revived	411	1,103,561 00
Old policies increased	69	128,784 00
Additions by dividends	....	2,365,781 00
Totals	157,667	$375,589,267 00
Terminated in 1894	12,767	34,891,698 00
In force December 31st, 1894	144,900	$340,697,569 00

Business in Maryland in 1894.

In force December 31st, 1893	1,254	$4,197,227 00
New policies issued	227	691,413 00
Totals	1,481	$4,888,640 00
Terminated in 1894	81	133,281 00
In force December 31st, 1894	1,400	$4,755,359 00

Premiums received	$185,513 29
Losses and endowments paid	42,687 00
Losses incurred	26,256 00

Sworn Statement, filed in this Department, of the

PENN MUTUAL LIFE INSURANCE CO. OF PHILADELPHIA, PA.

Commenced business 1847.

EDWARD M. NEEDLES, *President.* HENRY C. BROWN, *Sec. and Treas.*

PRINCIPAL OFFICE, 921, 923 AND 925 CHESTNUT ST.

Attorney to accept service in Maryland................FRANK MARKOE.

General Agent in Maryland......FRANK MARKOE.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate..................................	$ 1,439,650 76	
Loans on mortgage of real estate............	10,782,443 78	
Stocks and bonds owned by the company—market value..............................	7,123,469 50	
Loans on collaterals..........................	3,498,346 77	
Interest due and accrued.....................	275,716 11	
Cash in company's office and in bank.........	270,557 82	
Premiums in course of collection.............	633,148 65	
Bills receivable, secured by collaterals........	152,516 81	
Premium notes in force......................	769,011 63	
All other assets as per detailed statement......	10,623 14	
		$24,955,484 97
Less agents' credit balances, being remittances on account of collections................		13,442 80
Total admitted assets..................		$24,942,042 17

ASSETS NOT ADMITTED IN MARYLAND.

Deposit in Virginia for the protection of policyholders in that State—market value.......		$11,325 00
Agents' ledger balances.....................	$7,292 83	
Total assets..............................		$24,953,367 17

LIABILITIES.

Losses reported, adjusted and unpaid	$ 128,440 00	
Reinsurance reserve at 4 per cent............	21,766,333 00	
Unpaid dividends of surplus or other description of profits due policyholders.........	58,954 62	
All other liabilities as per detailed statement on file..................................	19,195 76	
Gross liabilities........................		$21,972,923 38
Surplus as regards policyholders............		$2,980,443 79

INCOME DURING YEAR.

Cash and other premiums received	$5,215,993 24	
Interest on mortgages	571,865 21	
Interest on loans and dividends	546,762 63	
Interest on general account	14,295 58	
Cash received for rent	43,729 82	
From other sources	9,600 46	
Actual cash income		$6,402,246 94

EXPENDITURES DURING YEAR.

Amt. paid for losses and matured endowments	$1,679,607 62	
Cash dividends and other payments to policy-holders	1,426,266 10	
Commissions and brokerage	487,598 21	
Salaries and fees	221,149 36	
Taxes paid	159,596 35	
Cash paid for rent	32,862 64	
All other payments and expenses	89,952 31	
Actual cash expenditures		$4,097,032 59

EXHIBIT OF POLICIES.

	No.	Amount.
In force December 31st, 1893	47,485	$124,287,718 00
New policies issued	7,657	18,756,559 00
Old policies revived	1,556	3,270,860 00
Old policies increased	30	161,500 00
Additions by dividends	..	114,881 00
Totals	56,728	$146,591,518 00
Terminated in 1894	7,177	20,054,443 00
In force December 31st, 1894	49,551	$126,537,075 00
Policies reinsured	25	$129,160 00
Annuities	51	22,585 82
Trust deposits	7	40,000 00

BUSINESS IN MARYLAND IN 1894.

In force December 31st, 1893	912	$2,756,075 00
New policies issued	142	281,250 00
Totals	1,054	$3,037,325 00
Terminated in 1894	86	232,100 00
In force December 31st, 1894	968	$2,805,225 00

Premiums received	$107,077 60
Losses and endowments paid	78,584 00
Losses incurred	79,744 00

Sworn Statement, filed in this Department, of the

PHŒNIX MUTUAL LIFE INS. CO. OF HARTFORD, CONN.

Commenced business 1851.

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

PRINCIPAL OFFICE, HARTFORD.

Attorney to accept service in Maryland............CHARLES W. JACKSON.

General Agent in Maryland....CHARLES W. JACKSON.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$ 939,692 77	
Loans on mortgage of real estate	5,633,589 50	
Stocks and bonds owned by the company—market value	2,314,261 00	
Loans on collaterals	148,093 60	
Interest due and accrued	128,628 73	
Cash in company's office and in bank	376,576 95	
Premiums in course of collection	130,861 94	
Premium notes in force	558,770 01	
Total admitted assets		$10,230,474 50

LIABILITIES.

Losses reported, adjusted and unpaid	$ 18,249 00	
Reinsurance reserve required by law	8,985,210 00	
Reserve on real estate, etc	138,093 77	
All other liabilities as per detailed statement on file	9,385 66	
Gross liabilities		$9,150,938 43
Surplus as regards policyholders		$1,079,536 07

INCOME DURING YEAR.

Cash and other premiums received	$1,192,772 74	
Interest on mortgages	344,124 03	
Interest on loans and dividends	154,862 50	
Interest on other debts due the company	15,112 29	
Cash received for rents	35,387 60	
From other sources	6,972 05	
Actual cash income		$1,749,231 21

EXPENDITURES DURING YEAR.

Am't paid for losses and matured endowments.	$807,160 11	
Cash dividends and other payments to policy-holders	280,396 16	
Commissions and brokerage	215,536 67	
Salaries and fees	151,128 40	
Taxes paid	54,924 57	
Cash paid for rent	18,195 40	
All other payments and expenses	84,197 66	
Actual cash expenditures		$1,611,538 97

EXHIBIT OF POLICIES.

	No.	Amount.
In force December 31st, 1893	21,420	$33,682,523 00
New policies issued	5,414	9,937,658 00
Old policies revived	14	23,200 00
Old policies increased	..	9,150 00
Additions by dividends	..	38,644 00
Transferred	94	191,000 00
Totals	26,942	$43,882,175 00
Terminated in 1894	4,145	7,501,126 00
In force December 31st, 1894	22,797	$36,381,049 00
Policies reinsured		$177,900 00
Annuities in force December 31st, 1893	10	$1,315 00
Annuities issued in 1894	7	760 00
In force December 31st, 1894	17	$2,075 00

BUSINESS IN MARYLAND IN 1894.

In force December 31st, 1893	134	$296,625 00
New policies issued	36	73,275 00
Totals	170	$369,900 00
Terminated in 1894	40	81,838 00
In force December 31st, 1894	130	$288,062 00

Premiums received	$10,194 09
Losses paid	5,338 00
Losses incurred	2,539 00

Sworn Statement, filed in this Department, of the

PROVIDENT LIFE AND TRUST CO. OF PHILADELPHIA, PA.

Commenced business 1865—Capital stock, $1,000,000.

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

PRINCIPAL OFFICE, 409 CHESTNUT STREET.

Attorney to accept service in Maryland............ELISHA H. WALKER.

General Agents in Maryland....WALKER & TAYLOR.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$ 1,445,750 95	
Loans on mortgage of real estate	11,191,399 90	
Stocks and bonds owned by the company—market value	10,120,574 22	
Loans on collaterals	3,171,109 72	
Interest due and accrued	292,319 03	
Cash in company's office and in bank	144,512 96	
Premiums in course of collection	658,591 00	
Premium notes in force	22,176 77	
All other assets as per detailed statement	2,684 40	
Total admitted assets		$27,049,118 95

LIABILITIES.

Losses reported, adjusted and unpaid	$ 46,346 33	
Reinsurance reserve at 4 per cent	23,415,787 00	
Unpaid dividends of surplus or other description of profits due policyholders	51,069 24	
Reserve on lapsed policies	122,496 00	
All other liabilities as per detailed statement on file	99 955 82	
Gross liabilities		$23,735,654 39
Surplus as regards policyholders		$3,313,464 56

INCOME DURING YEAR.

Cash and other premiums received	$4,109,431 45	
Interest on mortgages	634,200 24	
Interest on loans and dividends	401,172 17	
Interest on other debts due the company	181,183 67	
Cash received for rents	23,170 61	
From other sources	35,809 80	
Actual cash income		$5,384,967 94

EXPENDITURES DURING YEAR.

Amount paid for losses and matured endowments	$1,436,016 95	
Cash dividends and other payments to policy-holders	1,091,780 88	
Commissions and brokerage	309,459 51	
Salaries and fees	188,505 88	
Taxes paid	68,032 17	
Cash paid for rent	13,143 33	
All other payments and expenses	86,036 20	
Actual cash expenditures		$3,192,974 92

EXHIBIT OF POLICIES.

	No.	Amount.
In force December 31st, 1893	31,365	$99,830,162 00
New policies issued	3,621	11,721,820 00
Old policies revived	152	568,161 00
Old policies increased and changed	121	480,433 00
Additions by dividends	....	146,954 00
Totals	35,259	$112,747,530 00
Terminated in 1894	2,717	9,075,606 00
In force December 31st, 1894	32,542	$103,671,924 00

BUSINESS IN MARYLAND IN 1894.

In force December 31st, 1893	1,670	$6,893,896 00
New policies issued	244	711,714 00
Totals	1,914	$7,605,610 00
Terminated in 1894	93	342,000 00
In force December 31st, 1894	1,821	$7,263,610 00

Premiums received	$264,467 20
Losses paid	10,500 00
Losses incurred	10,500 00

Sworn Statement, filed in this Department, of the

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK, N. Y.

Commenced business 1875—Capital stock, $100,000.

CHARLES E. WILLIARD, *President.* WILLIAM E. STEVENS, *Secretary.*

PRINCIPAL OFFICE, 29 BROADWAY.

Attorney to accept service in Maryland..........JAMES A. MCCLELLAN.

General Agent in Maryland......WALTER S. WILKINSON.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$250,668 92	
Loans on mortgage of real estate	212,900 00	
Stocks and bonds owned by the company—market value	833,710 22	
Loans on collaterals	84,613 92	
Interest due and accrued	23,466 55	
Cash in company's office and in bank	114,796 35	
Premiums in course of collection	133,428 36	
All other assets as per detailed statement	6,775 86	
Total admitted assets		$1,660,360 18
Deposits in Virginia and Canada, for the protection of policyholders in said State and Province—market value—(Virginia, $10,100; Canada, $55,417 50)		65,517 50
Total assets		$1,725,877 68

LIABILITIES.

Losses reported, adjusted and unpaid	$199,380 00	
Reinsurance reserve required by law	703,489 00	
All other liabilities as per detailed statement on file	5,159 53	
Gross liabilities		$908,028 53
Surplus as regards policyholders		$817,849 15

Income During Year.

Cash premiums received	$2,140,247 67	
Interest on mortgages	9,689 83	
Interest on loans and dividends	33,700 22	
Cash received for rents	26,286 03	
From other sources	4,434 20	
Actual cash income		$2,214,357 95

Expenditures During Year.

Amount paid for losses	$1,082,149 99	
Cash dividends and other payments to policy-holders	323,668 33	
Commissions and brokerage	304,555 59	
Salaries and fees	133,287 74	
Taxes paid	27,169 72	
Cash paid stockholders for dividends	6,977 60	
Cash paid for rent	19,988 03	
All other payments and expenses	90,371 87	
Actual cash expenditures		$1,988,168 87

Exhibit of Policies.

	No.	Amount.
In force December 31st, 1893	24,533	$83,101,434 00
New policies issued	7,643	21,807,901 00
Old policies revived	72	265,625 00
Old policies increased	27	41,000 00
Totals	32,275	$105,215,960 00
Terminated in 1894	6,620	21,190,922 00
In force December 31st, 1894	25,655	$84,025,038 00
Policies reinsured	149	$699,500 00

Business in Maryland in 1894.

In force December 31st, 1893	36	$160,000 00
New policies issued	1	3,000 00
Totals	37	$163,000 00
Terminated in 1894	2	10,000 00
In force December 31st, 1894	35	$153,000 00

Premiums received	$3,318 34
Losses paid	none.
Losses incurred	none.

Sworn Statement, filed in this Department, of the

PRUDENTIAL INS. COMPANY OF AMERICA, OF NEWARK, N. J

Commenced business 1876—Capital stock, $2,000,000.

JOHN F. DRYDEN, *President.* FORREST F. DRYDEN, *Secretary.*

PRINCIPAL OFFICE, NEWARK.

Attorney to accept service in Maryland ....OLIVER F. DAY.

General Agents in Maryland....WM. H. RILEY & JOHN MAYER.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$2,284,516 52	
Loans on mortgage of real estate	5,458,241 85	
Stocks and bonds owned by the company—market value	4,141,226 30	
Loans on collaterals	29,259 94	
Interest due and accrued	127,663 62	
Cash in company's office and in bank	706,562 36	
Premiums in course of collection	274,826 09	
Premium notes in force	7,189 91	
All other assets as per detailed statement	12,323 04	
Total admitted assets		$13,041,809 63

LIABILITIES.

Losses reported, adjusted and unpaid	$ 32,282 98	
Reinsurance reserve required by law	8,063,082 00	
Unpaid dividends of surplus or other description of profits due policyholders	254 90	
Special reserve	1,009,567 00	
All other liabilities as per detailed statement on file	11,827 51	
Gross liabilities		$9,117,014 39
Surplus as regards policyholders		$3,924,795 24

INCOME DURING YEAR.

Cash and other premiums received	$10,890,302 20	
Interest on mortgages	279,581 34	
Interest on loans and dividends	169,918 46	
Interest on bank balances	3,989 81	
Cash received for rents	113,542 20	
Actual cash income		$11,457,334 01

EXPENDITURES DURING YEAR.

Amount paid for losses	$3,191,175 02	
Cash dividends and other payments to policy-holders	46,020 23	
Commissions and brokerage	3,462,554 87	
Salaries and fees	2,103,007 98	
Taxes paid	158,191 57	
Cash paid stockholders for dividends	200,000 00	
Cash paid for rent	64,244 04	
All other payments and expenses	379,821 03	
Actual cash expenditures		$9,605,014 74

EXHIBIT OF POLICIES.

	No.	Amount.
Ordinary policies in force December 31st, 1893	10,472	$12,441,733 00
New policies issued	12,032	13,571,835 00
Old policies revived	213	257,814 00
Old policies increased	....	40,099 00
Additions by dividends	....	2,811 00
Totals	22,717	$26,314,292 00
Terminated in 1894	4,965	5,809,565 00
In force December 31st, 1894	17,752	$20,504,727 00
Policies reinsured	19	$111,562 00
Industrial policies in force December 31st, 1893	1,941,488	$217,951,372 00
New policies issued	1,644,783	194,401,596 00
Old policies revived	52,064	6,075,599 00
Old policies increased	......	4,651,048 00
Totals	3,638,335	$423,079,615 00
Terminated in 1894	1,382,321	163,238,688 00
In force December 31st, 1894	2,256,014	$259,840,927 00

BUSINESS IN MARYLAND IN 1894.

Ordinary policies in force December 31st, 1893	86	$ 90,491 00
New policies issued	95	96,093 00
Totals	181	$186,584 00
Terminated in 1894	35	35,000 00
In force December 31st, 1894	146	$151,584 00

	No.	Amount.
Industrial policies in force December 31st, 1893.	47,589	$4,818,616 00
New policies issued	32,404	3,313,306 00
Totals	79,993	$8,131,922 00
Terminated in 1894	24,635	2,508,591 00
In force December 31st, 1894	55,358	$5,623,331 00

Premiums received	$237,275 84
Losses paid	72,376 63
Losses incurred	72,776 63

Sworn Statement, filed in this Department, of the

STATE MUTUAL LIFE ASSURANCE CO. OF WORCESTER, MASS.

Commenced business 1845.

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

PRINCIPAL OFFICE, 240 MAIN STREET.

Attorney to accept service in Maryland.............. GEORGE C. GANTZ.

General Agents in Maryland { GEORGE C. GANTZ, EDWARD L. GERNAND.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$ 704,800 00	
Loans on mortgage of real estate	1,995,637 07	
Stocks and bonds owned by the company—market value	5,791,043 00	
Loans on collaterals	575,213 00	
Interest due and accrued	92,188 00	
Cash in company's office and in bank	328,352 97	
Premiums in course of collection	288,531 15	
Loans to corporations and towns	113,195 00	
All other assets as per detailed statement	4,112 00	
Total admitted assets		$9,893,072 19

LIABILITIES.

Losses reported, adjusted and unpaid	$ 81,500 00	
Reinsurance reserve at 4 per cent	8,661,253 00	
Gross liabilities		$8,742,753 00
Surplus as regards policyholders		$1,150,319 19

INCOME DURING YEAR.

Cash and other premiums received	$2,098,085 22	
Interest on mortgages	79,358 00	
Interest on loans and dividends	263,954 00	
Interest on other debts due the company	65,924 65	
Cash received for rents	41,759 62	
From other sources	2,051 32	
Actual cash income		$2,551,132 81

EXPENDITURES DURING YEAR.

Amt. paid for losses and matured endowments.	$542,921 91	
Cash dividends and other payments to policy-holders	608,686 60	
Commissions and brokerage	241,754 10	
Salaries and fees	79,141 49	
Taxes paid	36,385 22	
Cash paid for rent	18,439 38	
All other payments and expenses	74,844 24	
Actual cash expenditures		$1,602,172 94

EXHIBIT OF POLICIES.

	No.	Amount.
In force December 31st, 1893	16,831	$48,192,159 00
New policies issued	3,470	9,571,500 00
Old policies revived	4	9,000 00
Old policies increased	..	45,292 00
Additions by dividends	..	120,515 00
Totals	20,305	$57,938,466 00
Terminated in 1894	1,739	5,028,534 00
In force December 31st, 1894	18,566	$52,909,932 00
Policies reinsured	10	$115,000 00

BUSINESS IN MARYLAND IN 1894.

In force December 31st, 1893	305	$1,010,444 00
New policies issued	106	314,050 00
Totals	411	$1,324,494 00
Terminated in 1894	32	85,055 00
In force December 31st, 1894	379	$1,239,439 00

Premiums received	$47,805 86
Losses and endowments paid	14,896 00
Losses incurred	12,000 00

Sworn Statement, filed in this Department, of the

TRAVELERS INSURANCE COMPANY OF HARTFORD, CONN.

Commenced business 1864—Capital stock, $1,000,000.

JAMES G. BATTERSON, *President.* RODNEY DENNIS, *Secretary.*

PRINCIPAL OFFICE., HARTFORD.

Attorney to accept service in Maryland..............JOHN L. SHUFF.

General Agent in Maryland......JOHN L. SHUFF.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$1,622,635 83	
Loans on mortgage of real estate	4,299,764 97	
Stocks and bonds owned by the company—market value	7,497,138 78	
Loans on collaterals	1,352,363 40	
Interest due and accrued	161,063 25	
Cash in company's office and in bank	1 399,941 23	
Premiums in course of collection	473,647 68	
All other assets as per detailed statement	5,000 00	
Total admitted assets		$16,811,555 14
Deposits in Virginia and Canada for the protection of policyholders in that State and Province—market value—(Virginia, $53,100 00; Canada, $805,012 54)		$858,112 54
Total assets		$17,669,677 68

LIABILITIES.

Losses reported, adjusted and unpaid	$ 580,007 75	
Reinsurance reserve required by law	12,524,818 00	
Reserve for accident policies	1,031,405 44	
Reserve for indemnity contracts of life policies	5,000 00	
Special reserve for contingent liabilities	321,657 50	
All other liabilities as per detailed statement on file	10,000 00	
Gross liabilities		$14,422,888 69
Surplus as regards policyholders		$3,246,778 99

INCOME DURING YEAR.

Cash and other premiums received	$4,392,635 34	
Interest on mortgages	244,735 25	
Interest on loans and dividends	378,878 71	
Interest on other debts due the company	123,216 43	
Cash received for rents	80,932 57	
From other sourcss	5,747 98	
Actual cash income		$5,226,146 28

EXPENDITURES DURING YEAR.

Am't paid for losses and matured endowments	$1,887,406 92	
Cash paid to annuitants and for surrendered policies	236,829 31	
Commissions and brokerage	832,531 68	
Salaries and fees	313,182 84	
Taxes paid	98,998 48	
Cash paid stockholders for dividends	100,000 00	
Cash paid for rent	49,091 97	
All other payments and expenses	581,254 69	
Actual cash expenditures		$4,099,295 89

EXHIBIT OF POLICIES.

	No.	Amount.
Life policies in force December 31st, 1893	30,124	$79,995,867 00
New policies issued	4,381	16,815,444 00
Old policies revived	54	174,818 00
Old policies increased	..	9,556 00
Certain	38	319,067 00
Transfer to annuity	425	1,060,701 00
Totals	35,022	$98,384,453 00
Terminated in 1894	4,120	14,019,923 00
In force December 31st, 1894	30,902	$84,364,530 00
Policies reinsured	330	$2,902,886 00
Accident policies in force December 31st, 1893	65,738	$250,264,712 00
New policies issued	89,716	332,814,998 00
Totals	155,454	$583,079,710 00
Terminated in 1894	93,072	$321,461,484 00
In force December 31st, 1894	62,382	$261,618,226 00
Policies reinsured	103	$925,500 00

BUSINESS IN MARYLAND IN 1894.

	No.	Amount.
Life policies in force December 31st, 1893......	224	$483,897 00
New policies issued.........................	103	337,425 00
Totals..........................	327	$821,322 00
Terminated in 1894..........................	37	92,080 00
In force December 31st, 1893...........	290	$729,242 00
Accident policies in force December 31st, 1893.	191	$1,590,960 00
New policies issued	441	1,724,000 00
Totals..........	632	$3,314,960 00
Terminated in 1894...	323	1,953,000 00
In force December 31st, 1894...........	309	$1,361,960 00

Premiums received..........	Life.........................	$10,083 28
	Accident....................	11,061 20
Losses and endowments paid.	Life.................... ...	12,000 00
	Accident....................	1,618 83
Losses incurred.............	Life.........................	13,000 00
	Accident.	1,618 83

Sworn Statement, filed in this Department, of the

UNION CENTRAL LIFE INS CO. OF CINCINNATI, OHIO.

Commenced business 1867—Capital stock, $100,000.

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

PRINCIPAL OFFICE, CINCINNATI.

Attorney to accept service in Maryland.................JESSE R. AKERS.

General Agent in Maryland....JAS. C. CLARKE.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate	$ 377,483 92	
Loans on mortgage of real estate	9,398,202 75	
Stocks and bonds owned by the company—market value	7,210 00	
Loans on collaterals	1,113,465 19	
Interest due and accrued	370,141 58	
Cash in company's office and in bank	332,259 01	
Premiums in course of collection	183,853 69	
Premium notes in force	726,758 27	
All other assets as per detailed statement	1,220 00	
Total admitted assets		$12,510,594 41
Deposit in Virginia for the protection of policyholders in that State		$11,475 00
Total assets		$12,522,069 41

LIABILITIES.

Losses reported, adjusted and unpaid	$ 61,784 94	
Reinsurance reserve required by law	10,088,996 00	
Unpaid dividends of surplus or other description of profits due policyholders	5,321 11	
All other liabilities as per detailed statement on file	84,681 30	
Gross liabilities		$10,240,783 35
Surplus as regards policyholders		$2,281,286 06

INCOME DURING YEAR.

Cash and other premiums received	$2,959,154 28	
Interest on mortgages	606,122 90	
Interest on loans and dividends	49,128 98	
Interest on other debts due the company	65,126 83	
Cash received for rents	15,189 28	
Actual cash income		$3,694,722 27

Expenditures During Year.

Amount paid for losses and matured endowments	$644,462 42	
Cash dividends and other payments to policy-holders	597,120 20	
Commissions and brokerage	399,892 37	
Salaries and fees	176,665 58	
Taxes paid	49,935 42	
Cash paid stockholders for dividends	10,000 00	
Cash paid for rent	24,336 39	
All other payments and expenses	169,591 24	
Actual cash expenditures		$2,072,003 62

Exhibit of Policies.

	No.	Amount.
In force December 31st, 1893	43,124	$70,874,751 00
New policies issued	12,261	22,079,624 00
Old policies revived	354	645,100 00
Additions by dividends	..	20,710 00
Totals	55,739	$93,620,185 00
Terminated in 1894	9,992	18,408,887 00
In force December 31st, 1894	45,747	$75,211,298 00

Business in Maryland in 1894.

In force December 31st, 1893	127	$379,697 00
New policies issued	35	90,182 00
Totals	162	$469,879 00
Terminated in 1894	28	65,000 00
In force December 31st, 1894	134	$404,879 00

Premiums received	$13,231 02
Losses paid	none
Losses incurred	none

Sworn Statement, filed in this Department, of the

UNITED STATES LIFE INSURANCE CO. OF NEW YORK, N. Y.

Commenced business 1850—Capital stock, $440,000.

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

PRINCIPAL OFFICE, 261, 262 AND 263 BROADWAY.

Attorney to accept service in Maryland............W. W. MCINTYRE.

General Agent in Maryland....W. W. MCINTYRE.

SUMMARY OF ASSETS 31ST DECEMBER, 1895.

Real estate	$ 57,000 00	
Loans on mortgage of real estate	4,504,290 31	
Stocks and bonds owned by the company—market value	1,566,975 83	
Loans on collaterals	78,973 38	
Interest due and accrued	93,259 51	
Cash in company's office and in bank	155,014 32	
Premiums in course of collection	208,251 43	
Premium notes in force	268,986 51	
Total admitted assets		$6,932,751 29

ASSETS NOT ADMITTED IN MARYLAND.

Deposit in Canada for the protection of policyholders in that Province—market value		$135,400 00
Bills receivable	$12,826 04	
Agents' ledger balances	14,287 38	
Total assets		$7,068,151 29

LIABILITIES.

Losses reported, adjusted and unpaid	$ 74,140 00	
Reinsurance reserve required by law	6,044,164 00	
Unpaid dividends of surplus or other description of profits due policyholders	16,375 00	
All other liabilities as per detailed statement on file	11,968 49	
Gross liabilities		$6,146,647 49
Surplus as regards policyholders		$921,503 80

Income During Year.

Cash and other premiums received	$1,226,075 79	
Interest on mortgages	219,586 11	
Interest on loans and dividends	95,437 51	
Interest on other debts due the company	6,868 86	
Cash received for rents	1,471 75	
From other sources	2,093 07	
Actual cash income		$1,551,533 09

Expenditures During Year.

Am't paid for losses and matured endowments	$735,556 16	
Cash dividends and other payments to policy-holders	198,978 57	
Commissions and brokerage	186,613 28	
Salaries and fees	151,376 01	
Taxes paid	21,295 59	
Cash paid stockholders for dividends	30,800 00	
Cash paid for rent	25,453 42	
All other payments and expenses	56,289 02	
Actual cash expenditures		$1,406,362 05

Exhibit of Policies.

	No.	Amount.
In force December 31st, 1893	18,358	$42,735,859 00
New policies issued	4,027	10,659,271 00
Old policies revived	187	550,500 00
Old policies increased, changed and corrected	53	155,950 00
Additions by dividends	....	57,593 00
Totals	22,625	$54,159,173 00
Terminated in 1893	4,077	11,959,923 00
In force December 31st, 1894	18,548	$43,199,250 00
Policies reinsured	34	224,750 00

Business in Maryland in 1894.

In force December 31st, 1893	589	$1,229,795 00
New policies issued	75	159,610 00
Totals	664	$1,389,405 00
Terminated in 1894	67	142,320 00
In force December 31st, 1894	597	$1,247,085 00

Premiums received	$36,923 62
Losses paid	7,350 00
Losses incurred	10,350 00

Sworn Statement, filed in this Department, of the

WASHINGTON LIFE INSURANCE CO. OF NEW YORK, N. Y.

Commenced business 1860—Capital stock, $125,000.

W. A. BREWER, JR., *President.* WM. HAXTUN, *Vice-Pres. and Secretary.*

PRINCIPAL OFFICE, 21 CORTLANDT STREET.

Attorney to accept service in Maryland.................L. H. BALDWIN.

General Agent in Maryland....L. H. BALDWIN.

SUMMARY OF ASSETS 31ST DECEMBER, 1894.

Real estate..............................	$ 608,842 87	
Loans on mortgage of real estate..........	10,370,378 17	
Stocks and bonds owned by the company—market value	736,000 00	
Loans on collaterals.......................	488,981 76	
Interest due and accrued..................	139,782 11	
Cash in company's office and in bank.......	685,808 54	
Premiums in course of collection..........	252,246 97	
Total admitted assets..................		$13,282,040 42

ASSETS NOT ADMITTED IN MARYLAND.

Deposit in Virginia for the protection of policyholders in that State—market value.		$ 11,230 00
Agents' ledger balances	$34,248 06	
Total assets........................		$13,293,270 42

LIABILITIES.

Losses reported, adjusted and unpaid.......	$ 80,636 30	
Reinsurance reserve required by law........	11,985,070 00	
All other liabilities as per detailed statement on file................................	11,380 31	
Gross liabilities		$12,077,086 61
Surplus as regards policyholders.....		$1,216,183 81

INCOME DURING YEAR.

Cash and other premiums received.........	$2,105,750 67	
Interest on mortgages......................	529,023 61	
Interest on loans and dividends............	18,999 06	
Interest on other debts due the company....	33,890 01	
Cash received for rents....................	9,997 38	
From other sources........................	4,629 16	
Actual cash income.................		$2,702,289 89

Expenditures During Year.

Amount paid for losses and matured endowments	$920,138 78	
Cash dividends and other payments to policy-holders	549,038 57	
Commissions and brokerage	192,112 66	
Salaries and fees	192,754 48	
Taxes paid	25,885 72	
Cash paid stockholders for dividends	8,750 00	
Cash paid for rent	10,500 00	
All other payments and expenses	99,223 35	
Actual cash expenditures		$1,998,403 56

Exhibit of Policies.

	No.	Amount.
In force December 31st, 1893	24,359	$49,709,521 00
New policies issued	3,972	6,968,683 00
Old policies revived	707	1,627,401 00
Additions by dividends	....	163,152 00
Totals	29,038	$58,468,757 00
Terminated in 1894	4,395	8,840,660 00
In force December 31st, 1894	24,643	$49,628,097 00

Business in Maryland in 1894.

In force December 31st, 1893	307	$671,012 00
New policies issued	99	319,031 00
Totals	406	$990,043 00
Terminated in 1894	100	322,173 00
In force December 31st, 1894	306	$667,870 00

Premiums received	$25,749 34
Losses and endowments paid	11,626 42
Losses incurred	10,642 60

ABSTRACTS H.

Co-operative Assessment Associations and Mutual Aid Societies

OF MARYLAND AND OTHER STATES.

Abstracts compiled from Sworn Statements to December 31, 1894, filed in this Department.

Sworn Statement, filed in this Department, of the

BALTIMORE MUTUAL AID SOCIETY OF BALTIMORE, MD.

Commenced business 1882.

FRANK S. STROBRIDGE, *President.* WM. O. MCGILL, *Secretary.*

PRINCIPAL OFFICE, S. E. COR. PARK AVE. AND SARATOGA ST.

ASSETS DECEMBER 31ST, 1894.

Cash assets	$235,060 06	
Contingent assets, viz.: Due from members, $4,628.59; furniture and stationery, $4,553 22: due from agents, $4,012.04	13,193 85	
Total assets		$248,253 91

LIABILITIES DECEMBER 31ST, 1894.

Death claims resisted (No. 2)	$ 270 00	
All other debts and claims against the company.	1,827 62	
Total liabilities		$2,097 62

INCOME DURING THE YEAR 1894.

Membership fees	$ 392 60	
Assessments	306,998 91	
Interest	11,640 67	
From all other sources	3,888 62	
Total income received during the year..		$322,920 80

EXPENDITURES DURING THE YEAR 1894.

For losses and claims as per schedule	$131,365 07	
Amount returned to members	861 29	
Commissions and fees retained by or paid to agents or officers	63,872 59	
Salaries and traveling expenses of agents	59,136 95	
Medical examiners' fees	3.388 95	
Salaries and other compensation of officers and clerks	32,204 75	
Office rent and taxes	2,673 11	
Advertising and printing	1,755 36	
All other items	8,483 13	
Total expenditures during the year		$303,741 20

Total Business.

	No.	Amount.
Total amount of certificates in force in United States 31st December, 1894	49,807	$2,189,349 50
Claims paid in United States during year 1894 —actual cash paid	448	131,365 07
Total face amount of claims unpaid in United States 31st December, 1894	2	270 00

Maryland Business.

Total face amount of certificates written in Maryland during 1894	27,397	$1,385,422 00
Total face amount of certificates in force in Maryland 31st December, 1894	28,002	1,097,453 25
Claims paid in Maryland during 1894—actual cash paid	285	80,284 15
Total face amount of claims unpaid in Maryland 31st December, 1894	none.	none.

Sworn Statement, filed in this Department, of the

EUREKA MUTUAL AID SOCIETY OF BALTIMORE, MD.

Commenced business 1882.

W. S. Gillespie, *President*. R. W. Griffin, *Secretary*.

Principal Office, 108 E. Saratoga Street.

Assets December 31st, 1894.

Cash assets	$7,780 52	
Contingent assets, viz: Office furniture and stationery, $1,100; agents' ledger balances, $885 73	1,985 73	
Total assets		$9,766 25

Income During the Year 1894.

Assessments	$20,478 34	
From all other sources	256 01	
Total income received during the year		$20,734 35

EXPENDITURES DURING THE YEAR 1894.

For losses and claims as per schedule	$6,776 80	
Amounts returned to members	291 09	
Commissions and fees retained by or paid to agents or officers	8,769 36	
Salaries and traveling expenses of agents	80 00	
Medical examiners' fees	530 50	
Salaries and other compensation of officers and clerks	2,306 35	
Office rent	150 00	
Advertising and printing	247 75	
All other items	445 19	
Total expenditures during the year		$19,597 04

MARYLAND BUSINESS.

	No.	Amount.
Total face am't of certificates written in Maryland during 1894	4,547	$227,350 00
Total face am't of certificates in force in Maryland 31st December, 1894	4,692	234,600 00
Claims paid in Maryland during 1894—actual cash paid	....	6,776 80
Total face amount of claims unpaid in Maryland 31st December, 1894		none.

Sworn Statement, filed in this Department, of the

FIDELITY MUTUAL LIFE ASSOCIAT'N OF PHILADELPHIA, PA.

Commenced business 1879.

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

PRINCIPAL OFFICE, 914 WALNUT STREET.

Attorney to accept service in Maryland....P. L. PERKINS.

General Agent in Maryland....HARRY GOLDMAN.

ASSETS DECEMBER 31ST, 1894.

Cash assets	$ 807,957 94	
Contingent assets, viz: Indemnity reserve or am't pledged for losses, $1,437,648 00; agents' ledger balances secured, $250,557 72	1,688,205 72	
Total assets		$2,496,163 66

LIABILITIES DECEMBER 31ST, 1894.

Death claims reported, but not due (No. 38)	$84,500 00	
Death claims resisted (No. 8)	33,000 00	
All other debts and claims against the company	33,384 14	
Total liabilities		$150,884 14

INCOME DURING THE YEAR 1894.

Membership fees	$250,454 96	
Annual dues	268,196 46	
Assessments	596,265 65	
Medical examiners' fees	3,386 50	
From all other sources	38,433 87	
Total income received during the year		$1,156,737 44

EXPENDITURES DURING THE YEAR 1894.

For losses and claims as per schedule	$408,725 46	
Amounts returned to members	28,070 80	
Commissions and fees retained by or paid to agents or officers	316,881 55	
Salaries and traveling expenses of agents	8,301 35	
Medical examiners' fees	35,172 00	
Salaries and other compensation of officers and clerks	79,475 77	
Office rent and taxes	15,939 54	
Advertising and printing	30,974 88	
All other items	35,306 35	
Total expenditures during the year		$958,847 70

TOTAL BUSINESS.

	No.	Amount.
Total face am't of certificates in force in United States 31st December, 1894	22,744	$53,132,900 00
Claims paid in the United States 31st December, 1894—actual cash paid	184	408,728 46
Total face am't of claims unpaid in the United States 31st December, 1894	46	117,496 00

BUSINESS IN MARYLAND.

Toral face am't of certificates written in Maryland during 1894	84	$217,500 00
Total face am't of certificates in force in Maryland 31st December, 1894	320	886,500 00
Claims paid in Maryland during 1894—actual cash paid	6	12,666 67
Total face amount of claims unpaid in Maryland 31st December, 1894	1	5,000 00

Sworn Statement, filed in this Department, of the

HOME FRIENDLY SOCIETY OF BALTIMORE, MD.

Commenced business 1884.

B. D. TALLEY, *President.* GEO. A. CHASE, *Secretary.*

PRINCIPAL OFFICE, 100 AND 102 WEST FAYETTE ST.

ASSETS DECEMBER 31ST, 1894.

Cash assets	$41,939 20	
Contingent assets, viz.; Due from members, $2,805; furniture and stationery, $2,330.50; agents' ledger balances, $3,809	8,935 52	
Total assets		$50,874 72

LIABILITIES DECEMBER 31ST, 1894.

Death claims reported but not due (No. 3)	$ 2,500 00	
Death claims resisted (No. 1)	186 94	
All other debts and claims against the company	17,562 95	
Total liabilities		$20,249 89

INCOME DURING THE YEAR 1894.

Membership fees	$ 668 85	
Annual dues	731 85	
Assessments	104,062 23	
Bills payable	27,317 92	
From all other sources	2,389 92	
Total income received during the year		$135,170 77

EXPENDITURES DURING THE YEAR 1894.

For losses and claims as per schedule	$48,221 75	
Amounts returned to members	54 56	
Commissions and fees retained by or paid to agents or officers	20,853 61	
Salaries and traveling expenses of agents	22,924 92	
Medical examiners' fees	1,702 37	
Salaries and other compensation of officers and clerks	9,315 69	
Office rent and taxes	2,408 63	
Advertising and printing	1,823 56	
All other items	24,676 05	
Total expenditures during the year		$131,981 14

TOTAL BUSINESS.

	No.	Amount.
Total face amount of certificates in force in United States 31st December, 1894	30,730	$5,700,950 00
Claims paid in United States during year 1894—actual cash paid	5,231	48,221 75
Total face amount of claims unpaid in United States 31st December, 1894	4	2,686 94

MARYLAND BUSINESS.

Total face amount of certificates written in Maryland during 1894	8,308	$1,501,840 00
Total face amount of certificates in force in Maryland 31st December, 1894	14,809	2,709,290 00
Claims paid in Maryland during 1894—actual cash paid	3,311	26,898 43
Total face amount of claims unpaid in Maryland 31st December, 1894	1	1,000 00

Sworn Statement, filed in this Department, of the

IMMEDIATE BENEFIT ASSOCIATION OF BALTIMORE, MD.

Commenced business 1890.

ADELBERT G. BOTTS, *President*. M. ROTHSCHILD, *Secretary*.

PRINCIPAL OFFICE, EUTAW AND BIDDLE STREETS.

ASSETS DECEMBER 31ST, 1894.

Cash assets	$3,756 22	
Contingent assets, viz.: Agents' ledger balances, $1,172 57; furniture and stationery, $500	1,672 57	
Total assets		$5,428 79

LIABILITIES DECEMBER 31ST, 1894.

Death claims resisted (No. 1)	$35 00	
Total liabilities		$35 00

INCOME DURING THE YEAR 1894.

Membership fees	$27,985 10	
Advances to agents	153 82	
From all other sources	277 71	
Total income received during the year		$28,416 63

Expenditures During the Year 1894.

For losses and claims as per schedule	$8,314 99	
Amounts returned to members	700 15	
Commissions and fees retained by or paid to agents or officers	3,813 62	
Salaries and traveling expenses of agents	8,138 24	
Medical examiners' fees	1,120 70	
Salaries and other compensation of officers and clerks	4,172 30	
Office rent	359 00	
Advertising and printing	454 38	
All other items	592 71	
Total expenditures during the year		$27,666 09

Total Business.

	No.	Amount.
Total face amount of certificates in force in United States 31st December, 1894	4,550	$219,537 50
Claims paid in United States during year 1894—actual cash paid	1,774	8,314 99
Total face amount of claims unpaid in United States 31st December, 1894	1	35 00

Maryland Business.

Total face amount of certificates written in Maryland during 1894	4,758	$229,573 50
Total face amount of certificates in force in Maryland 31st December, 1894	4,319	208,391 75
Claims paid in Maryland during 1894—actual cash paid	1,774	8,314 99
Total face amount of claims unpaid in Maryland 31st December, 1894	none.	none.

Sworn Statement, filed in this Department, of the

IMPERIAL MUTUAL LIFE INSURANCE COMPANY OF AMERICA OF BALTIMORE, MD.

Commenced business 1891.

JAMES B. GUYTON, *President.* THOMAS S. RIDGAWAY, *Secretary.*

PRINCIPAL OFFICE, 310 E. LEXINGTON STREET.

ASSETS DECEMBER 31ST, 1894.

Cash assets	$1,642 29	
Contingent assets, viz: Stationery, $565 33; furniture and fixtures, $174 00; agents' ledger balances, $1,723 63	2,462 96	
Total assets		$4,105 25

LIABILITIES DECEMBER 31ST, 1894.

Borrowed money	$2,729 75	
All other debts and claims against the company	250 00	
Total liabilities		$2,979 75

INCOME DURING THE YEAR 1894.

Membership fees	$14,327 77	
Cash received from loans	2,968 75	
Cash received from directors	200 00	
From all other sources	45 69	
Total income received during the year		$17,542 21

EXPENDITURES DURING THE YEAR 1894.

For losses and claims as per schedule	$4,496 12	
Amounts returned to members	188 00	
Commissions and fees retained by or paid to agents or officers	3,014 70	
Salaries and traveling expenses to agents	3,353 32	
Medical examiners' fees	426 00	
Salaries and other compensation of officers and clerks	1,416 50	
Office rent	471 20	
Advertising and printing	130 56	
Matured endowments paid	2,254 23	
All other items	1,716 22	
Total expenditures during the year		$17,466 85

MARYLAND BUSINESS.

	No.	Amount.
Total face am't of certificates written in Maryland 31st December, 1894	3,952	$164,798 00
Total face am't of certificates in force in Maryland 31st December, 1894	3,007	390,049 00
Claims paid in Maryland during 1894—actual cash paid	....	6,750 35
Total face am't of claims unpaid in Maryland 31st December, 1894		none.

Sworn Statement, filed in this Department, of the

INTERNATIONAL FRATERNAL ALLIANCE OF BALTO., MD.

Commenced business 1888.

CHAS. L. STIEFF, *President*. ARTHUR D. THOMPSON, *Secretary*.

PRINCIPAL OFFICE, 404 CATHEDRAL STREET.

ASSETS DECEMBER 31ST, 1894.

Cash assets	$342,494 23	
Contingent assets: Agents' ledger balances, $6,327.10; fixtures and supplies, $10,000; weekly policy loans, $61,754	78,081 10	
Total assets		$420,575 33

INCOME DURING THE YEAR 1894.

Membership fees	$ 2,000 00	
Annual dues	2,924 06	
Assessments	144,096 55	
Medical examiners' fees	200 00	
From all other sources	21,232 92	
Total income received during the year		$170,453 53

Expenditures During the Year 1894.

For losses and claims as per schedule	$108,538 21	
Commissions and fees retained by or paid to agents or officers	11,496 07	
Salaries and traveling expenses of agents	9,969 36	
Medical examiners' fees	220 00	
Salaries and other compensation of officers and clerks	12,904 16	
Taxes	255 66	
Advertising and printing	3,383 04	
All other items	10,657 22	
Total expenditures during the year		$157,423 72

Total Business.

	No.	Amount.
Total face amount of certificates in force in United States 31st December, 1894	5,108	$2,806,429 00
Claims paid in United States during year 1894—actual cash paid	839	108,538 21
Total face amount of claims unpaid in United States 31st December, 1894		none.

Maryland Business.

Total face amount of certificates written in Maryland during 1894	1,371	$137,755 00
Total face amount of certificates in force in Maryland 31st December, 1894	1,539	255,355 00
Claims paid in Maryland during 1894—actual cash paid	14	1,550 29
Total face amount of claims unpaid in Maryland 31st December, 1894		none.

Sworn Statement, filed in this Department, of the

MARYLAND MUTUAL BENEFIT ASSO. OF BALTIMORE, MD.

Commenced business 1885.

R. A. Stanley, *President*, J. E. G. Webb, *Secretary*.

Principal Office, 330 West Biddle Street.

Assets December 31st, 1894.

Cash assets	$1,306 35	
Contigent assets, viz.: Agents' ledger balances, $367.64; promissory note, $375	742 64	
Total assets		$2,048 99

Liabilities December 31st, 1894.

Borrowed money	$928 25	
All other debts and claims against the company.	375 40	
Total liabilities		$1,303 65

Income During the Year 1894.

Assessments	$8,865 99	
From all other sources	1,041 38	
Total income received during the year		$9,907 37

Expenditures During the Year 1894.

For losses and claims as per schedule	$3,748 05	
Amounts returned to members	17 80	
Commissions and fees retained by or paid to agents or officers	1,964 53	
Salaries and traveling expenses of agents	544 93	
Medical examiners' fees	12 00	
Salaries and other compensation of officers and clerks	1,487 66	
Office rent	214 50	
Advertising and printing	114 50	
All other items	695 67	
Total expenditures during the year		$8,799 64

Total Business.

	No.	Amount.
Total face amount of certificates in force in United States 31st December, 1894.......	10,584	$168,062 05
Claims paid in United States during year 1894—actual cash paid.........................	1,004	3,474 28
Total face amount of claims unpaid in United States 31st December, 1894...............	..	none.

Maryland Business.

Total face amount of certificates written in Maryland during 1894..................	2,209	$ 33,135 00
Total face amount of certificates in force in Maryland 31st December, 1894...........	10,584	168,062 05
Claims paid in Maryland during 1894—actual cash paid..............................	1,004	3,474 28
Total face amount of claims unpaid in Maryland 31st December, 1894................	..	none.

Sworn Statement, filed in this Department, of the

MASSACHUSETTS BENEFIT LIFE ASSO'N OF BOSTON, MASS.

Commenced business 1879.

George A. Litchfield, *President.* Everett S. Litchfield, *Secretary.*

Principal Office, 53 State Street.

Attorney to accept service in Maryland...............P. L. Perkins.

General Agent in Maryland.......P. L. Perkins.

Assets December 31st, 1894.

Cash assets.................................	$1,126,290 05	
Contingent assets, viz: Due from members, $657,000; agents' ledger balances, $54,214 82..................................	711,214 82	
Total assets............................		$1,837,504 87

Liabilities December 31st, 1894.

Death claims reported, but not due (No. 144)..	$438,909 70	
Death claims resisted (No. 9).................	47,000 00	
Total liabilities........................		$485,909 70

Income During the Year 1894.

Membership fees	$ 180,363 86	
Annual dues	254,409 22	
Assessments	1,973,014 72	
From all other sources	32,408 12	
Total income received during the year		$2,440,195 92

Expenditures During the Year 1894.

For losses and claims as per schedule	$1,688,263 34	
Amounts returned to members	175,539 21	
Commissions and fees retained by or paid to agents or clerks	295,474 42	
Medical examiners' fees	37,476 27	
Salaries and other compensation of officers or clerks	43,991 26	
Office rent and taxes	12,431 36	
Advertising and printing	27,952 66	
All other items	77,958 56	
Total expenditures during the year		$2,359,087 08

Total Business.

	No.	Amount
Total face am't of certificates in force in United States 31st December, 1894	39,880	$106,889,455 00
Claims paid in United States during year 1894—actual cash value	618	1,795,578 91
Total face amount of claims unpaid in United States 31st December, 1894	153	485,909 70

Maryland Business.

Total face am't of certificates written in Maryland during 1894	12	$38,000 00
Total face am't of certificates in force in Maryland 31st December, 1894	14	72,000 90
Claims paid in Maryland during 1894—actual cash paid	2	6,000 00
Total face am't of claims unpaid in Maryland 31st December, 1894	..	none.

Sworn Statement, filed in this Department, of the

MERCHANTS AND MECHANICS INSURANCE AND SAVINGS ASSOCIATION OF BALTIMORE, MD.

Commenced business 1891.

HENRY S. REGESTER, *President.* THOS. R. WHEELER, *Secretary*

PRINCIPAL OFFICE, 103 N. LIBERTY STREET.

ASSETS DECEMBER 31ST, 1894.

Cash assets	$3,946 31	
Contingent assets, viz.: Due from members, $3,450; furniture and fixtures, $1,000; stationery, etc., $250; agents' ledger balances, $2,223	7,013 00	
Total assets		$10,959 31

LIABILITIES DURING THE YEAR 1894.

Death claims resisted (No. 1)	$ 22 50	
Borrowed money	5,929 56	
Total liabilities		$5,952 06

INCOME DURING THE YEAR 1894.

Membership fees	$30,907 17	
Cash received for loans	12,718 42	
Medical examiners' fees	162 00	
From all other sources	582 79	
Total income during the year		$44,370 38

EXPENDITURES DURING THE YEAR 1894.

For losses and claims as per schedule	$ 6,606 17	
Amounts returned to members	101 67	
Commissions and fees retained by or paid to agents or officers	12,557 35	
Medical examiners' fees	701 70	
Salaries and other compensation of officers and clerks	3,526 25	
Office rent	518 50	
Advertising and printing	458 89	
Repaid directors for loans	11,849 64	
All other items	7,934 16	
Total expenditures during the year		$44,254 33

MARYLAND BUSINESS.

	No.	Amount.
Total face amount of certificates written in Maryland during 1894	7,708	$308,320 00
Total face amount of certificates in force in Maryland 31st December, 1894	4,012	158,220 00
Claims paid in Maryland during 1894—actual cash paid	522	10,934 69
Total face amount of claims unpaid in Maryland 31st December, 1894	1	22 50

Sworn Statement, filed in this Department, of the

MUTUAL AID SOCIETY OF BALTIMORE, MD.

Commenced business 1888.

ROBT. H. COWARD, *President*. ANDREW J. SIMPSON, *Secretary*.

PRINCIPAL OFFICE, 316 ST. PAUL STREET.

ASSETS DECEMBER 31ST, 1894.

Cash assets	$2,406 38	
Contingent assets, viz: Due from members, $208 72	208 72	
Total assets		$2,615 10

LIABILITIES DECEMBER 31ST, 1894.

All other debts and claims against the company	$13 15	
Total liabilities		$13 15

INCOME DURING THE YEAR 1894.

Membership fees	$ 291 20	
Assessments	5,434 55	
From all other sources	50 50	
Total income received during the year		$5,776 25

Expenditures During the Year 1894.

For losses and claims as per schedule.........	$ 977 25	
Amounts returned to members...............	11,60	
Commissions and fees retained by or paid to agents or officers	1,650 62	
Salaries and other compensation of officers and clerks.......	1,650 00	
Office rent and taxes.......................	207 17	
Advertising and printing....................	34 75	
All other items..............................	270 53	
Total expenditures during the year.....		$4,801 92

Total Business.

	No.	Amount.
Total face am't of certificates in force in United States 31st December, 1894	578	$20,213 50
Claims paid in United States during year 1894—actual cash paid.........................	87	977 25
Total face amount of claims unpaid in United States	..	none.

Maryland Business.

Total face am't of certificates written in Maryland during 1894.......................	132	$3,859 50
Total face am't of certificates in force in Maryland 31st December, 1894................	103	7,012 00
Claims paid in Maryland during 1894—actual cash paid.............................	38	572 72
Total face amount of claims unpaid in Maryland 31st December, 1894....................	..	none.

Sworn Statement, filed in this Department, of the

MUTUAL BENEFIT ASSOCIATION OF TOLEDO, IOWA.

Commenced business 1882.

G. R. STRUBLE, *President.* L. E. BAKER, *Secretary.*

PRINCIPAL OFFICE, TOLEDO, IOWA.

Attorney to accept service in Maryland..........BISHOP E. B. KEPHART.

General Agent in Maryland.............WM. Y. KNIGHTON.

ASSETS DECEMBER 31ST, 1894.

Cash assets..................................	$32,473 34	
Contingent assets: Due from members, $17,400	17,400 00	
Total assets..........................		$49,873 34

LIABILITIES DECEMBER 31ST, 1894.

Death claims reported, but not due (No. 11)...	$20,750 00	
Total liabilities......................		$20,750 00

INCOME DURING THE YEAR 1894.

Reinstatements	$ 2,243 07	
Annual dues................................	5,438 75	
Assessments................................	29,061 32	
Interest....................................	1,320 36	
From all other sources......................	942 19	
Total income received during the year..		$39,005 69

EXPENDITURES DURING THE YEAR 1894.

For losses and claims as per schedule.........	$27,237 05	
Commissions and fees retained by or paid to agents or officers.........................	1,952 14	
Salaries and traveling expenses of agents.....	880 30	
Salaries and other compensation of officers and clerks.......	5,654 00	
Taxes	88 00	
Advertising and printing....................	538 34	
All other items	2,937 38	
Total expenditures during the year.....		$39,287 21

TOTAL BUSINESS.

	No.	Amount.
Total face amount of certificates in force in United States 31st December, 1894........	1,998	$3,813,000 00
Claims paid in United States during year 1894—actual cash paid........................	24	27,237 05
Total face amount of claims unpaid in United States 31st December, 1894	11	20,750 00

Sworn Statement, filed in this Department, of the

MUTUAL RESERVE FUND LIFE ASSO'N OF NEW YORK, N. Y.

Commenced business 1881.

EDWARD B. HARPER, *President.* CHARLES W. CAMP, *Secretary.*

PRINCIPAL OFFICE, MUTUAL RESERVE BUILDING, 305, 307, 309 BROADWAY.

Attorney to accept service in Maryland..........JOHN M. CARTER.

General Agent in Maryland....WM. C. PAGE.

ASSETS DECEMBER 31ST, 1894.

Cash assets	$3,496,027 46	
Contingent assets, viz: Due from members, $1,224,595.57; furniture and fixtures, $36,141.79; agents' ledger balances, $269,700.43; bonds and money deposited in foreign countries, $493,854.61; death losses paid in advance, $15,796.13	2,040,088 53	
Total assets		$5,536,115 99

LIABILITIES DECEMBER 31ST, 1894.

Advance assessments and outstanding obligations	$537,399 94	
Death claims reported, but not due	860,651 16	
Death claims resisted	81,379 00	
All other debts and claims against the company	780,506 00	
Total liabilities		$2,259,936 10

INCOME DURING THE YEAR 1894.

Membership fees	$ 386,169 60	
Annual dues	734,578 80	
Assessments	3,525,162 16	
Medical examiners' fees	70,385 00	
Interest and rent	201,078 16	
From all other sources	26,365 87	
Total income received during the year		$4,943,739 59

Expenditures During the Year 1894.

For losses and claims as per schedule	$3,070,514 01	
Bonds redeemed and interest paid	7,288 81	
Payments returned to rejected applicants	984 60	
Commissions and fees retained by or paid to agents or officers	593,418 73	
Salaries and traveling expenses of agents	78,458 95	
Medical examiners' fees	79,378 21	
Salaries and other compensation of officers and clerks	340,944 09	
Office rent and taxes	136,709 53	
Advertising and printing	111,597 18	
All other items	217,242 70	
Total expenditures during the year		$4,636,536 81

Total Business.

	No.	Amount.
Total face am't of certificates in force in United States 31st December, 1894	96,067	$293,366,106 00
Claims paid in United States during year 1894—actual cash paid	944	3,070,514 01
Total face amount of claims unpaid in United States 31st December, 1894	..	942,030 16

Maryland Business.

Total face am't of certificates written in Maryland 31st December, 1894	174	$ 579,500 00
Total face am't of certificates in force in Maryland 31st December, 1894	1,921	6,905,300 00
Claims paid in Maryland during 1894—actual cash paid	27	125,550 00
Total face amount of claims unpaid in Maryland 31st December, 1894	14	38,200 00

Sworn Statement, filed in this Department, of the

NORTHWESTERN MASONIC AID ASSOCIA'N OF CHICAGO, ILL.

Commenced business 1874.

DANIEL J. AVERY, *President.* CHAS. A. CAPWELL, *Secretary.*

PRINCIPAL OFFICE, HOME INSURANCE BUILDING.

Attorney to accept service in Maryland..............WM. L. PFEIFER.

General Agent in Maryland....JAMES E. DAVIS.

ASSETS DECEMBER 31ST, 1894.

Cash assets	$711,505 49	
Contingent assets, viz.: Due from members, $465,200; agents' ledger balances, $51,711.26	516,911 26	
Total assets		$1,228,416 75

LIABILITIES DECEMBER 31ST, 1894.

Death claims due and unpaid (No. of claims, 3).	$ 16,000 00	
Death claims reported, but not due (No. 119)..	404,700 00	
Death claims resisted (No. 7)	15,500 00	
All other debts and claims against the company.	25,590 16	
Total liabilities		$461,790 16

INCOME DURING THE YEAR 1894.

First year premiums	$ 228,451 76	
Assessments	2,083,793 94	
From all other sources	43,259 88	
Total income received during the year..		$2,355,505 58

EXPENDITURES DURING THE YEAR 1894.

For losses and claims as per schedule	$1,884,657 14	
Commissions and fees retained by or paid to agents or officers	200,599 22	
Salaries and traveling expenses of agents	20,455 89	
Medical examiners' fees	35,489 31	
Salaries and other compensation of officers and clerks	114,021 61	
Office rent and taxes	17,732 87	
Advertising and printing	13,464 13	
All other items	50,891 38	
Total expenditures during the year		$2,337,311 55

TOTAL BUSINESS.

	No.	Amount.
Total face am't of certificates in force in United States 31st December, 1894	48,081	$141,154,500 00
Claims paid in United States during year 1894—actual cash paid	554	1,884,657 14
Total face amount of claims unpaid in United States 31st December, 1894	129	442,700 00

MARYLAND BUSINESS.

Total face am't of certificates written in Maryland during 1894	178	$ 504,500 00
Total face am't of certificates in force in Maryland 31st December, 1894	1,917	6,154,000 00
Claims paid in Maryland during 1894—actual cash paid	13	75,000 00
Total face amount of claims unpaid in Maryland 31st December, 1894	1	3,500 00

Sworn Statement, filed in this Department, of the

PENINSULA MUTUAL RELIEF ASSOCIATION OF EASTON, MD.

Commenced business 1888.

BENJAMIN F. PARLETT, *President*. ALEXIS G. PASCAULT, *Secretary*.

PRINCIPAL OFFICE, EASTON, MD.

ASSETS DECEMBER 31ST, 1894.

Cash assets	$ 3,248 36	
Contingent assets: Due from members	29,000 58	
Total assets		$32,248 94

LIABILITIES DECEMBER 31ST, 1894.

Death claims reported but not due (No. 8)	19,000 00	
Death claims resisted (No. 1)	1,000 00	
Total liabilities		$20,000 00

INCOME DURING THE YEAR 1894.

Membership fees	$ 1,536 00	
Annual dues	5,254 00	
Assessments	28,501 78	
Medical examiners' fees	748 00	
From all other sources	373 34	
Total income received during the year		$36,413 12

EXPENDITURES DURING THE YEAR 1894.

For losses and claims as per schedule	$28,863 82	
Amounts returned to members	46 00	
Commissions and fees retained by or paid to agents or officers	1,711 62	
Salaries and traveling expenses of officers	1,171 43	
Medical examiners' fees	891 52	
Salaries and other compensation of officers and clerks	2,280 00	
Office rent and taxes	229 18	
Advertising and printing	630 73	
All other items	1,361 13	
Total expenditures during the year		$37,185 43

TOTAL BUSINESS.

	No.	Amount.
Total face amount of certificates in force in United States 31st December, 1894	1,132	$2,237,000 00
Claims paid in United States during year 1894—actual cash paid	15	28,863 82
Total face amount of claims unpaid in United States 31st December, 1894	9	20,000 00

MARYLAND BUSINESS.

Total face amount of certificates written in Maryland during 1894	119	$ 126,000 00
Total face amount of certificates in force in Maryland 31st December, 1894	770	1,821,000 00
Claims paid in Maryland during 1894—actual cash paid	13	27,500 00
Total face amount of claims unpaid in Maryland 31st December, 1894	6	11,000 00

Sworn Statement, filed in this Department, of the

PEOPLES' MUTUAL LIVE STOCK INS. CO. OF PHILA., PA.

Commenced business 1884.

CHRISTIAN MYERS, *President*. E. B. HOPPE, *Secretary*.

PRINCIPAL OFFICE, PHILADELPHIA, PA.

Attorney to accept service in Maryland.... ....HARRY S. ROCHE.

General Agent in Maryland....HARRY S. ROCHE.

ASSETS DECEMBER 31ST, 1894.

Cash assets	$ 2,150 16	
Contingent assets, viz: Due from members, $14,601.67; cash in the hands of agents, $1,394 18; annual payments due and in process of collection, $920.67; office furniture, $750	17,666 52	
Total assets		$19,816 68

LIABILITIES DECEMBER 31ST, 1894.

Death claims reported, but not due	$13,455 50	
All other debts and claims against the company	68 00	
Total liabilities		$13,523 50

INCOME DURING THE YEAR 1894.

Entrance fees	$11,689 39	
Annual dues	7,755 70	
Assessments	35,670 96	
From all other sources	7,773 60	
Total income during the year		$62,889 65

EXPENDITURES DURING THE YEAR 1894.

For losses and claims as per schedule	$37,462 75	
Commissions and fees retained by or paid to agents or officers, salaries and traveling expenses of agents, salaries and other compensation of officers and clerks	24,997 76	
All other items	1,735 46	
Total expenditures during the year		$64,195 97

Total Business.

	Amount.
Total face amount of certificates in force in United States 31st December, 1894	$815,339 00
Claims paid in United States during year 1894—actual cash paid	37,462 75
Total face am't of claims unpaid in United States 31st Dec., '94	13,455 50

Maryland Business.

Total face am't of certificates written in Maryland during 1894	$ 60,828 00
Total face am't of certificates in force in Maryland 31st Dec., '94	103,437 00
Claims paid in Maryland during 1894—actual cash paid	6,657 00
Total face am't of claims unpaid in Maryland 31st Dec., 1894	3,107 50

Sworn Statement, filed in this Department, of the

U. B. MUTUAL AID SOCIETY OF LEBANON, PENNSYLVANIA.

Commenced business 1870.

John H. Stehman, *President.* Joseph B. Hursh, *Secretary.*

Principal Office, Ninth and Scull Streets.

Attorney to accept service in Maryland.................J. Q. A. Sand.

General Agent in Maryland........J. Q. A. Sand.

Assets December 31st, 1894.

Cash assets	$105,313 86	
Contingent assets, viz.: Due from members, $142,800; agents' ledger balances, $12,244 35; office furniture and sub-offices, $9,000 00	164,044 35	
Total assets		$269,358 21

Liabilities December 31st, 1894.

Death claims reported, but not due	$109,000 00	
Death claims resisted	8,000 00	
All other debts and claims against the company	1,250 00	
Total liabilities		$118,250 00

Income During the Year 1894.

Membership fees	$ 6,040 00	
Annual dues	9,068 00	
Assessments	271,208 20	
From all other sources	1,637 89	
Total income received during the year		$287,954 09

EXPENDITURES DURING THE YEAR 1894.

For losses and claims as per schedule	$247,562 40	
Amounts returned to members	4,951 60	
Commissions and fees retained by or paid to agents or officers	18,687 21	
Salaries and traveling expenses of agents	7,688 36	
Salaries and other compensation of officers and clerks	10,738 15	
Office rent and taxes	2,143 86	
Advertising and printing	1,246 05	
All other items	1,778 83	
Total expenditures during the year		$294,796 46

TOTAL BUSINESS.

	No.	Amount.
Total face amount of certificates in force in United States, 31st December, 1894	3778	$4,835,000 00
Claims paid in United States during year 1894—actual cash paid	161	247,562 40
Total face amount of claims unpaid in United States, 31st December, 1894	88	117,000 00

MARYLAND BUSINESS.

Total face amount of certificates written in Maryland during 1894	414	$ 438,500 00
Total face amount of certificates in force in Maryland, 31st December, 1894	941	1,313,000 00
Claims paid in Maryland during 1894—actual cash paid	17	23,000 00
Total face amount of claims unpaid in Maryland, 31st December, 1894	13	18,000 00

ABSTRACTS I.

Fraternal Beneficiary Associations

OF MARYLAND AND OTHER STATES.

Abstracts compiled from Sworn Statements to December 31, 1894, filed in this Department.

Sworn Statement, filed in this Department, of the

AMERICAN LEGION OF HONOR OF BOSTON, MASS.

Commenced business 1878.

JOHN M. GWINNELL, *President.* ADAM WARNOCK, *Secretary.*

PRINCIPAL OFFICE, HUNTINGTON AVE., BOSTON.

ASSETS DECEMBER 31ST, 1894.

Cash assets	$599,027 06	
Contingent assets: Due from members	243,292 88	
Total assets		$842,319 94

LIABILITIES DECEMBER 31ST, 1894.

Death claims due and unpaid (No. of claims 13)	$ 36,000 00	
Death claims reported but not due (No. 54)	141,000 00	
All other debts and claims against the associat'n	2,598 34	
Total liabilities		$179,598 34

INCOME DURING THE YEAR 1894.

Membership fees	$ 6,861 75	
Assessments	2,770,983 90	
Interest	19,424 79	
From all other sources	27,823 00	
Total income during the year		$2,825,093 44

EXPENDITURES DURING THE YEAR 1894.

For losses and claims as per schedule	$2,593,150 00	
Dividends of 1894	157,924 27	
Amounts returned to Grand Councils and Subordinate Councils	25,777 00	
Salaries and other compensation of officers and clerks	20,828 33	
Taxes	1,446 05	
Advertising and printing	5,462 82	
All other items	31,116 88	
Total expenditures during the year		$2,835,705 35

TOTAL BUSINESS.

	No.	Amount.
Total face amount of certificates in force in United States 31st December, 1894.	56,060	$142,901,500 00
Claims paid in United States during year 1894 —actual cash paid	929	2,503,500 00
Total face amount of claims unpaid in United States 31st December, 1894...............	67	177,000 00

MARYLAND BUSINESS.

Total face amount of certificates written in Maryland during 1894..................	121	$ 143,500 00
Total face amount of certificates in force in Maryland 31st December, 1894...........	1,821	4,729,500 00
Claims paid in Maryland during 1894—actual cash paid.............................	35	83,500 00
Total face amount of claims unpaid in Maryland 31st December, 1894................	1	1,000 00

Sworn Statement, filed in this Department, of the

SUPREME LODGE AMERICAN PROTECTIVE LEAGUE OF BALTIMORE, MD.

Incorporated in 1886.

PRINCIPAL OFFICE, BALTIMORE, MD.

C. J. WILNE, *Supreme Ruler.* C. V. OPDYKE, *Secretary.*

ASSETS DECEMBER 31ST, 1894.

Cash assets..	$11,825 94	
Total assets		$11,825 94

LIABILITIES DECEMBER 31ST, 1894.

Death claims due and unpaid....................	$2,159 54	
Total liabilities		$2,159 54

INCOME DURING THE YEAR 1894.

Membership fees	$ 351 00	
Annual dues	765 27	
Assessments	8,639 51	
Guarantee fund collections....................	1,158 14	
From all other sources.......................	65 50	
Total income during the year............		$10,979 42

EXPENDITURES DURING THE YEAR 1894.

For losses and claims as per schedule	$5,912 88	
Guaranteed fund invested	643 81	
Commissions and fees retained by or paid to agents or officers	1,402 00	
Medical examiners' fees	772 00	
Salaries and other compensation of officers and clerks	1,087 50	
Office rent and taxes	308 20	
Advertising and printing	190 28	
All other items	454 87	
Total expenditures during the year		$10,771 54

TOTAL BUSINESS.

	No.	Amount.
Total face amount of certificates in force in United States 31st December, 1894	691	$733,500 00
Claims paid in United States during year 1894—actual cash paid	10	10,500 00
Total face am't of claims unpaid in United States 31st December, 1894	5	4,500 00

MARYLAND BUSINESS.

Total face am't of certificates written in Maryland during 1894	22	$17,500 00
Total face am't of certificates in force in Maryland 31st December, 1894	81	110,000 00
Claims paid in Maryland during 1894—actual cash paid	1	2,000 00
Total face amount of claims unpaid in Maryland 31st December, 1894	..	none.

Sworn Statement, filed in this Department, of the

GRAND LODGE OF THE ANCIENT ORDER OF UNITED WORKMEN, OF BALTIMORE, MD.

Commenced business 1880.

JOS. GRAPE, *Grand Master Workman.* A. F. COLBERT, *Grand Recorder.*

PRINCIPAL OFFICE, BALTIMORE.

INCOME DURING THE YEAR 1894.

Assessments	$89,733 00	
From all other sources	1,600 00	
Total income received during the year		$91,333 00

EXPENDITURES DURING THE YEAR 1894.

For losses and claims as per schedule	$78,486 87	
Paid to deputies	810 00	
Expenses of Grand Lodge	4,149 65	
Salaries and other compensation of officers and clerks	2,100 00	
Office rent	300 00	
Advertising and printing	852 66	
All other items	7,000 00	
Total expenditures during the year		$93,699 18

TOTAL BUSINESS.

	No.	Amount.
Total face am't of certificates in force in United States 31st December, 1894	3,578	$7,156,000 00
Claims paid in United States during year 1894—actual cash paid	37	74,000 00
Total face amount of claims unpaid in United States 31st December, 1894	..	none.

MARYLAND BUSINESS.

	No.	Amount.
Total face am't of certificates written in Maryland during 1894	178	$356,000 00
Total face am't of certificates in force in Maryland 31st December, 1894	3,578	7,156,000 00
Claims paid in Maryland during 1894—actual cash paid	37	74,000 00
Total face amount of claims unpaid in Maryland 31st December, 1894	..	none.

Sworn Statement, filed in this Department, of the

SUPREME COUNCIL CATHOLIC BENEVOLENT LEGION OF BROOKLYN, N. Y.

Commenced business 1881.

JOHN C. MCGUIRE, *President.* JOHN D. CARROLL, *Secretary.*

PRINCIPAL OFFICE, 40 AND 42 COURT ST., BROOKLYN.

ASSETS DECEMBER 31ST, 1894.

Cash assets	$6,028 63	
Total assets		$6,028 63

LIABILITIES DECEMBER 31ST, 1894.

Death claims reported, but not due (No. 47)	$94,000 00	
Total liabilities		$94,000 00

INCOME DURING THE YEAR 1894.

Cash from general fund	$ 25,047 75	
Cash from special fund	5,902 99	
Assessments	818,968 41	
From all other sources	1,086 24	
Total income received during the year		$851,005 39

EXPENDITURES DURING THE YEAR 1894.

For losses and claims as per schedule	$820,500 00	
Salaries and other commissions of officers and clerks	10,341 40	
Office rent	900 00	
Advertising and printing	3,760 16	
All other items	16,282 41	
Total expenditures during the year		$851,783 97

TOTAL BUSINESS.

	No.	Amount.
Total face amount of certificates in force in United States 31st December, 1894	35,155	$64,479,000 00
Claims paid in United States during year 1894—actual cash paid	412	819,500 00
Total face am't of claims unpaid in United States 31st December, 1894	47	94,000 00

MARYLAND BUSINESS.

	No.	Amount.
Total face am't of certificates written in Maryland during 1894	478	$529,100 00
Total face am't of certificates in force in Maryland 31st December, 1894	3,891	7,209,500 00
Claims paid in Maryland during 1894—actual cash paid	39	78,000 00
Total face amount of claims unpaid in Maryland 31st December, 1894	5	13,000 00

Sworn Statement, filed in this Department, of the

FRATERNAL LEGION OF BALTIMORE, MD.

Commenced business 1881.

HENRY ALLERS, *President.* M. J. BLOCK, *Secretary.*

PRINCIPAL OFFICE, BALTIMORE.

ASSETS DECEMBER 31ST, 1894.

Cash assets	$1,556 65	
Contingent assets, viz: Due from members	5,991 00	
Total assets		$7,547 65

LIABILITIES DECEMBER 31ST, 1894.

Death claims reported, but not due (No. 9)	$16,000 00	
Total liabilities		$16,000 00

INCOME DURING THE YEAR 1894.

Membership fees	$ 275 00	
Assessments	49,473 30	
From all other sources	265 72	
Total income during the year		$50,014 02

EXPENDITURES DURING THE YEAR 1894.

For losses and claims as per schedule	$46,900 00	
Salaries and traveling expenses of organizers	1,018 00	
Salaries and other compensation of officers and clerks	900 00	
All other items	1,265 20	
Total expenditures during the year		$50,083 20

TOTAL BUSINESS.

	No.	Amount.
Total face amount of certificates in force in United States 31st December, 1894	2,585	$3,692,000 00
Claims paid in United States during year 1894—actual cash paid	35	46,900 00
Total face am't of claims unpaid in United States 31st December, 1894	9	16,000 00

MARYLAND BUSINESS.

Total face am't of certificates written in Maryland during 1894	93	$ 96,500 00
Total face am't of certificates in force in Maryland 31st December, 1894	714	1,111,500 00
Claims paid in Maryland during 1894—actual cash paid	8	10,100 00
Total face amount of claims unpaid in Maryland 31st December, 1894	1	1,000 00

Sworn Statement, filed in this Department, of the

FRATERNAL MYSTIC CIRCLE OF COLUMBUS, OHIO.

Commenced business 1885.

D. E. STEVENS, *Supreme Mystic Ruler.* C. E. ROWLEY, *Supreme Recorder.*

PRINCIPAL OFFICE, 208 AND 210 S. HIGH ST., COLUMBUS.

ASSETS DECEMBER 31ST, 1894.

Cash assets	$65,040 53	
Contingent assets, viz: Due from members, $56,880.88; due from deputies and rulings, $3,523.44; furniture and supplies, $2,776.17	63,180 49	
Total assets		$128,221 02

LIABILITIES DECEMBER 31ST, 1894.

Death claims in process of adjustment (No. 12)	$26,000 00	
Death claims reported, but not due (No. 5)	9,500 00	
Death claims resisted (No. 5)	12,000 00	
All other debts and claims against the company	2,819 04	
Total liabilities		$50,319 04

Income During the Year 1894.

Membership fees	$ 582 45	
Annual dues	330 50	
Assessments	232,282 64	
Medical Examiners' Fees	1,624 80	
From all other sources	4,205 04	
Total income during the year		$239,025 43

Expenditures During the Year 1894.

For losses and claims as per schedule	$203,460 42	
Commissions and fees retained by or paid to agents on account organizing expenses	16,132 28	
Salaries and traveling expenses of officers	8,164 36	
Medical examiners' fees	1,919 50	
Salaries and other compensation of officers and clerks	3,463 28	
Office rent and taxes	1,808 57	
Advertising and printing	3,699 60	
All other items	8,441 63	
Total expenditures during the year		$247,089 64

Total Business.

	No.	Amount.
Total face amount of certificates in force in United States 31st December, 1894	10,165	$22,100,500 00
Claims paid in United States during year 1894—actual cash paid	89	203,460 00
Total face am't of claims unpaid in United States 31st December, 1894	22	47,500 00

Maryland Business.

Total face am't of certificates written in Maryland during 1894	42	$ 84,000 00
Total face am't of certificates in force in Maryland 31st December, 1894	332	843,000 00
Claims paid in Maryland during 1894—actual cash paid	2	4,500 00
Total face amount of claims unpaid in Maryland 31st December, 1894	1	3,000 00

Sworn Statement, filed in this Department, of the

GLOBE FRATERNAL LEGION OF BALTIMORE CITY, MD.

Commenced business 1889.

WM. J. WROTH, *President*. JNO. L. UNVERZAGT, *Secretary*.

PRINCIPAL OFFICE, 7 WEST LEXINGTON ST.

ASSETS DECEMBER 31ST, 1894.

Cash assets	$ 226 24	
Contingent assets, viz.: Due from members, $450; in the Nicholson Bank at the time of failure, $4,287.50	4,737 50	
Total assets		$4,963 74

LIABILITIES DECEMBER 31ST, 1894.

Death claims due and unpaid (No. of claims 3).	$711 50	
Death claims reported but not due (No. 4)	547 00	
Total liabilities		$1,258 50

INCOME DURING THE YEAR 1894.

Annual dues	$ 472 95	
Assessments	6,080 63	
Total income received during the year		$6,553 58

EXPENDITURES DURING THE YEAR 1894.

For losses and claims as per schedule	$2,072 30	
Commissions paid for collecting assessments	4 13	
Salaries and other compensation of officers and clerks	2,360 00	
Office rent	364 50	
Advertising and printing	33 55	
All other items	323 40	
Total expenditures during the year		$5,157 88

TOTAL BUSINESS.

	No.	Amount.
Total face amount of certificates in force in United States 31st December, 1894	295	$396,250 00
Claims paid in United States during the year—actual cash paid	17	2,072 30
Total face amount of claims unpaid in United States 31st December, 1894	7	1,258 50

MARYLAND BUSINESS.

Total face amount of certificates written in Maryland during 1894	none.
Total face amount of claims in force in Maryland 31st December, 1894	none.
Claims paid in Maryland during 1894—actual cash paid	none.
Total face amount of claims unpaid in Maryland 31st December, 1894	none.

Sworn Statement, filed in this Department, of the

SUPREME LODGE, ORDER OF THE GOLDEN CHAIN OF BALTIMORE, MD.

Commenced business 1881.

O. B. CRAIG, *President.* A. STANLEY WIER, *Secretary.*

PRINCIPAL OFFICE, FIDELITY BUILDING, BALTIMORE.

ASSETS DECEMBER 31ST, 1894.

Cash assets	$19,926 37	
Contingent assets	11,739 38	
Total assets		$31,665 75

LIABILITIES DECEMBER 31ST, 1894.

Death claims reported, but not due	$29,000 00	
Total liabilities		$29,000 00

INCOME DURING THE YEAR 1894.

Membership fees	$ 2,044 50	
Annual dues	7,977 65	
Assessments	205,279 49	
From all other sources	3,513 00	
Total income during the year		$218,814 64

EXPENDITURES DURING THE YEAR 1894.

For losses and claims as per schedule	$192,405 50	
Traveling expenses and organizing	10,575 54	
Salaries and other compensation of officers and clerks	5,970 09	
Office rent and taxes	775 00	
Advertising and printing	2,196 46	
All other items	1,986 47	
Total expenditures during the year		$213,909 06

TOTAL BUSINESS.

	No.	Amount.
Total face amount of certificates in force in United States 31st December, 1894	9,142	$22,278,500 00
Claims paid in the United States during 1894—actual cash paid	70	174,000 00
Total face am't of claims unpaid in United States 31st December, 1894	12	29,000 00

MARYLAND BUSINESS.

Total face am't of certificates written in Maryland during 1894	195	$ 398,000 00
Total face am't of certificates in force in Maryland 31st December, 1894	4,037	9,911,500 00
Claims paid in Maryland during 1894—actual cash paid	31	81,000 00
Total face amount of claims unpaid in Maryland 31st December, 1894	6	12,000 00

SUPREME CONCLAVE IMPROVED ORDER HEPTASOPHS OF BALTIMORE, MD.

Commenced business 1878.

F. L. BROWN, *Supreme Archon.* EDWIN EARECKSON, *Supreme Secretary.*

PRINCIPAL OFFICE, BALTIMORE.

ASSETS DECEMBER 31ST, 1894.

Cash assets	$40,890 57	
Total assets		$40,890 57

LIABILITIES DECEMBER 31ST, 1894.

Death claims reported but not due	$12,000 00	
Total liabilities		$12,000 00

INCOME DURING THE YEAR 1894.

Membership fees	$ 34,512 00	
Annual dues	16,104 26	
Assessments	301,313 38	
Medical examiners' fees	8,628 00	
From all other sources	1,746 25	
Total income received during the year		$362,303 89

EXPENDITURES DURING THE YEAR 1894.

For losses and claims as per schedule	$285,000 00	
Entrance fees retained by Subordinate Conclaves	28,760 00	
Commissions and fees retained by or paid to organizers	11,062 68	
Salary and traveling expenses of Supreme Organizer	5,649 27	
Medical examiners' fees	8,628 00	
Salaries and other compensation of officers and clerks	6,952 57	
Office rent and taxes	652 50	
Advertising and printing	3,179 35	
All other items	8,717 08	
Total expenditures during the year		$358,601 45

TOTAL BUSINESS.

	No.	Amount.
Total face amount of certificates in force in United States 31st December, 1894	19,563	$36,799,000 00
Claims paid in United States during year 1894—actual cash paid	38	285,000 00
Total face amount of claims unpaid in United States 31st December, 1894	7	12,000 00

MARYLAND BUSINESS.

Total face amount of certificates written in Maryland during 1894	2,471	$3,354,000 00
Total face amount of certificates in force in Maryland 31st December, 1894	6,353	9,465,000 00
Claims paid in Maryland during 1894—actual cash paid	53	94,000 00
Total face amount of claims unpaid in Maryland 31st December, 1894	2	4,000 00

Sworn Statement, filed in this Department, of the

IRON HALL OF BALTIMORE CITY, MD.

Commenced business 1892.

F. D. SOMERBY, *President.* E. C. PERKINS, *Secretary.*

PRINCIPAL OFFICE, EQUITABLE BUILDING, BALTIMORE.

ASSETS 31ST DECEMBER, 1894.

Cash assets	$109,089 25	
Contingent assets, viz: Lien of membership policies	406,881 94	
Total assets		$515,971 19

INCOME DURING THE YEAR 1894.

Membership fees, reserve fund and fines	$ 7,325 91	
Dues and cash payments	3,259 20	
Assessments	191,018 99	
Receivers' dividends	25,338 87	
Total income received during the year		$226,942 97

EXPENDITURES DURING THE YEAR 1894.

For losses and claims as per schedule	$178,561 29	
Amounts returned to members	107 71	
Commissions paid for collecting proof of claims for receivers	643 00	
Salaries and expenses of deputies and trustees	10,371 04	
Trustees and committees salaries and traveling expenses	3,751 77	
Salaries and other compensation of officers and clerks	11,523 92	
Office rent and taxes	754 00	
Advertising and printing	2,212 72	
All other items	6,159 35	
Total expenditures during the year		$214,084 80

TOTAL BUSINESS.

	No.	Amount.
Total face am't of certificates in force in United States 31st December, 1894	3,930	$3,116,000 00
Claims paid in United States during year 1894—actual cash paid	2,646	178,561 29
Total face amount of claims unpaid in United States 31st December, 1894	....	none.

Maryland Business.

	No.	Amount.
Total face am't of certificates written in Maryland during 1894	40	$ 30,000 00
Total face am't of certificates in force in Maryland 31st December, 1894	150	128,800 00
Claims paid in Maryland during 1894—actual cash paid	82	11,383 17
Total face am't of claims unpaid in Maryland 31st December, 1894	..	none.

Sworn Statement, filed in this Department, of the

KNIGHTS OF THE GOLDEN EAGLE DEATH BENEFIT FUND OF PHILADELPHIA, PA.

Commenced business 1891.

Jacob H. Aull, *Supreme Chief.* Wm. Culbertson, *Supreme Recorder.*

Principal Office, 113 N. 12th St., Philadelphia.

Assets December 31st, 1894.

Cash assets	$8,707 48	
Contingent assets, viz.; Due from members	3,150 00	
Total assets		$11,857 48

Liabilities December 31st, 1894.

Death claims reported but not due	$ 6,000 00	
All other debts and claims against the company	350 00	
Total liabilities		$6,350 00

Income During the Year 1894.

Annual dues	$ 3,156 50	
Assessments	46,885 75	
From all other sources	296 60	
Total income received during the year		$50,338 85

Expenditures During the Year 1894.

For losses and claims as per schedule	$44,000 00	
Salaries and other compensation of officers and clerks	1,400 00	
All other items	1,231 37	
Total expenditures during the year		$46,631 37

TOTAL BUSINESS.

	No	Amount.
Total face amount of certificates in force in United States 31st December, 1894	3,093	$3,093,000 00
Claims paid in United States during year 1894—actual cash paid	42	44,000 00
Total face amount of claims unpaid in United States 31st December, 1894	..	none.

MARYLAND BUSINESS.

Total face amount of certificates written in Maryland during 1894	48	$ 48,000 00
Total face amount of certificates in force in Maryland 31st December, 1894	543	543,000 00
Claims paid in Maryland during 1894—actual cash paid	8	8,000 00
Total face amount of claims unpaid in Maryland 31st December, 1894	..	none.

Sworn Statement, filed in this Department, of the

SUPREME LODGE KNIGHTS OF HONOR OF ST. LOUIS, MO.

Commenced business 1873.

MARSDEN BELLAMY, *S. D.* B. F. NELSON, *S. R.*

PRINCIPAL OFFICE, ODD FELLOWS BUILDING, ST. LOUIS.

ASSETS DECEMBER 31ST, 1894.

Cash assets	$ 3,722 34	
Contingent assets, viz.; Due from members, $590,538.57; due from grand lodges, $1,701-25; furniture and supplies, $9,288.86	601,528 68	
Total assets		$605,251 02

LIABILITIES DECEMBER 31ST, 1894.

Death claims reported, but not due (No. 147)	$287,000 00	
Part of 4 claims	1,733 35	
All other debts and claims against the company	5,093 00	
Total liabilities		$293,826 35

INCOME DURING THE YEAR 1894.

Membership fees	$ 19,929 45	
Annual dues	37,157 55	
Assessments	3,844,550 17	
From all other sources	15,890 99	
Total income received during the year		$3,917,528 16

EXPENDITURES DURING THE YEAR 1894.

For losses and claims as per schedule	$3,845,116 65	
Salaries and traveling expenses of agents	30,585 45	
Medical examiners' fees	415 95	
Salaries and other compensation of officers and clerks	26,114 00	
Office rent and taxes	3,060 00	
Advertising and printing	661 12	
All other items	21,151 27	
Total expenditures during the year		$3,927,104 44

TOTAL BUSINESS.

	No.	Amount.
Total face amount of certificates in force in United States 31st December, 1894	119,785	$225,422,500 00
Claims paid in United States during year 1894—actual cash paid	2,000	3,845,116 65
Total face amount of claims unpaid in United States 31st December, 1894	22	44,733 35

MARYLAND BUSINESS.

	No.	Amount.
Total face am't of certificates written in Maryland 31st December, 1894	27	$ 50,000 00
Total face am't of certificates in force in Maryland 31st December, 1894	1,011	1,987,500 00
Claims paid in Maryland during 1894—actual cash paid	7	14,000 00
Total face am't of claims unpaid in Maryland 31st December, 1894	..	none.

Sworn Statement, filed in this Department, of the

NATIONAL UNION OF TOLEDO, OHIO.

Commenced business 1881.

F. FAIRMAN, *President.* J. W. MYERS, *Secretary.*

PRINCIPAL OFFICE, TOLEDO.

ASSETS DECEMBER 31ST, 1894.

Cash assets	$ 38,990 98	
Contingent assets, viz.: Due from members, $229,679.62; ledger balances, $23,732.30	253,411 92	
Total assets		$292,402 90

LIABILITIES DECEMBER 31ST, 1894.

Death claims due and unpaid	$ 5,000 00	
Death claims reported, but not due (No. 40)	132,000 00	
Death claims resisted (No. 13)	45,000 00	
Total liabilities		$182,000 00

INCOME DURING THE YEAR 1894.

Annual dues	$ 39,800 80	
Assessments	1,150,383 25	
Medical examiners' fees	863 50	
From all other sources	9,775 07	
Total income received during the year		$1,200,822 62

EXPENDITURES DURING THE YEAR 1894.

For losses and claims as per schedule	$1,154,000 00	
Commissions and fees retained by or paid to agents or officers	11,106 20	
Salaries and other compensation of officers and clerks	17,278 84	
Office rent and taxes	1,711 44	
Advertising and printing	6,329 65	
All other items	14,940 62	
Total expenditures during the year		$1,205,366 75

TOTAL BUSINESS.

	No.	Amount.
Total amount of certificates in force in United States 31st December, 1894	44,707	$136,726,000 00
Claims paid in United States during year 1894—actual cash paid	343	1,154,000 00
Total face amount of claims unpaid in United States 31st December, 1894	54	182,000 00

MARYLAND BUSINESS.

Total face amount of certificates written in Maryland during 1894	328	$ 681,000 00
Total face amount of certificates in force in Maryland 31st December, 1894	937	2,730,000 00
Claims paid in Maryland during 1894—actual cash paid	5	21,000 00
Total face amount of claims unpaid in Maryland 31st December, 1894	2	8,000 00

Sworn Statement, filed in this Department, of the

ORDER OF AEGIS OF BALTIMORE, MD.

Commenced business 1892.

JOHN M. DOBSON, *President*. CHAS. H. ROBINSON, *Secretary*.

PRINCIPAL OFFICE, 200 N. LIBERTY ST., BALTIMORE.

ASSETS DECEMBER 31ST, 1894.

Cash assets	$26,592 53	
Contingent assets, viz.: Due from members	4,072 00	
Total assets		$30,664 53

LIABILITIES DECEMBER 31ST, 1894.

Death claims due and unpaid	$138 90	
Total liabilities		$138 90

INCOME DURING THE YEAR 1894.

Dividend from Receiver of Old Order in Massachusetts	$24,996 26	
Assessments	41,752 88	
Medical examiners' fees	1,981 00	
From all other sources	27 22	
Total income received during the year		$68,757 36

EXPENDITURES DURING THE YEAR 1894.

For losses and claims as per schedule	$13,655 53	
Amounts returned to members	98 95	
Salaries and traveling expenses of agents	4,221 32	
Medical examiners' fees	1,981 00	
Salaries and other compensation of officers and clerks	13,055 01	
Office rent	360 00	
Advertising and printing	1,008 34	
All other items	7,784 68	
Total expenditures during the year		$42,164 83

TOTAL BUSINESS.

	No.	Amount.
Total face am't of certificates in force in United States 31st December, 1894	3156	$3,169,352 00
Claims paid in the United States 31st December, 1894—actual cash paid	183	13,665 53
Total face amount of claims unpaid in United States 31st December, 1894	1	138 90

MARYLAND BUSINESS.

Total face am't of certificates written in Maryland during 1894	116	$106,000 00
Total face am't of certificates in force in Maryland 31st December, 1894	116	106,000 00
Claims paid in Maryland during 1894—actual cash paid		none
Total face amount of claims unpaid in Maryland 31st December, 1894		none.

Sworn Statement, filed in this Department, of the

SUPREME COUNCIL OF THE ROYAL ARCANUM, BOSTON, MASS.

Commenced business 1877.

CHILL W. HAZZARD, *Supreme Regent.* W. O. ROBSON, *Supreme Sec'y.*

PRINCIPAL OFFICE, 407 SHAWMUT AVE., BOSTON.

ASSETS DECEMBER 31ST, 1894.

Cash assets	$551,620 09	
Contingent assets, viz.: Due from members, $272,331.72; furniture, supplies, etc., $5,017.16; ledger balances, $3,212.35; per capita tax, $48,728.10	329,289 63	
Total assets		$880,909 72

Liabilities During the Year 1894.

Death claims due and unpaid (No. 20)	$ 56,542 87	
Death claims reported, but not due (No. 92)	275,357 15	
Death claims resisted	28,500 00	
All other debts and claims against the company	583 56	
Total liabilities		$360,983 58

Income During the Year 1894.

Membership fees	$ 34,837 50	
Annual dues	49,804 68	
Assessments	4,190,029 75	
Interest and rent	12,703 71	
From all other sources	10,409 10	
Total income received during the year		$4,297,784 74

Expenditures During the Year 1894.

For losses and claims as per schedule	$3,959,599 98	
Amounts returned to members	65 00	
Commissions and fees retained by or paid to agents or officers	8,672 66	
Salaries and traveling expenses of agents	1,739 02	
Salaries and other compensation of officers and clerks	54,876 82	
Office rent and taxes	764 40	
Advertising and printing	5,331 71	
All other items	20,957 73	
Total expenditures during the year		$4,052,007 32

Total Business.

	No.	Amount.
Total face amount of certificates in force in United States 31st December, 1894	159,307	$463,063,500 00
Claims paid in United States during year 1894—actual cash paid	1,358	3,959,599 98
Total face amount of claims unpaid in United States 31st December, 1894	120	351,400 02

Maryland Business.

Total face amount of certificates written in Maryland during 1894	402	$ 1,123,500 00
Total face amount of certificates in force in Maryland 31st December, 1894	5,107	14,833,500 00
Claims paid in Maryland during 1894—actual cash paid	61	180,000 00
Total face amount of claims unpaid in Maryland 31st December, 1894	4	10,500 00

Sworn Statement, filed in this Department, of the

SUPREME LODGE, SHIELD OF HONOR, BALTIMORE, MD.

Commenced business 1877.

BENJ. D. WOOLMAN, *Supreme Master.* WM. T. HENRY, *Secretary.*

PRINCIPAL OFFICE, 205 E. FAYETTE STREET.

ASSETS DECEMBER 31ST, 1894.

Cash assets	$13,964 66	
Total assets		$13,964 66

LIABILITIES DECEMBER 31ST, 1894.

Death claims due and unpaid (No. 12)	$12,000 00	
Total liabilities		$12,000 00

INCOME DURING THE YEAR 1894.

Assessments	$118,590 30	
From all other sources	5,372 61	
Total income received during the year		$123,962 91

EXPENDITURES DURING THE YEAR 1894.

For losses and claims as per schedule	$104,000 00	
Salaries and other compensation of officers and clerks	2,195 23	
Office rent	200 00	
All other items	7,137 73	
Total expenditures during the year		$113,532 96

TOTAL BUSINESS.

	No.	Amount.
Total face amount of certificates in force in United States 31st December, 1894	10,401	$10,401,000 00
Claims paid in United States during year 1894—actual cash paid	104	104,000 00
Total face amount of claims unpaid in United States 31st December, 1894	12	12,000 00

Maryland Business.

	No.	Amount.
Total face amount of certificates written in Maryland during 1894	819	$ 819,000 00
Total face amount of certificates in force in Maryland 31st December, 1894	6,188	6,188,000 00
Claims paid in Maryland during 1894—actual cash paid	44	44,000 00
Total face amount of claims unpaid in Maryland 31st December, 1894	7	7,000 00

Sworn Statement, filed in this Department, of the

U. S. BENEVOLENT FRATERNITY OF BALTIMORE, MD.

Commenced business 1881.

John E. McCrea, *President*. W. C. Griest, *Secretary*.

Principal Office, Baltimore.

Assets December 31st, 1894.

Cash assets	$1,868 74	
Contingent assets, viz.: Due from members, $2,300.00	2,300 00	
Total assets		$4,168 74

Liabilities December 31st, 1894.

Death claims due and unpaid	$2,250 00	
Death claims reported, but not due	4,500 00	
Total liabilities		$6,750 00

Income During the Year 1894.

Membership fees	$ 85 50	
Annual dues	868 70	
Assessments	27,599 46	
Medical examiners' fees	141 00	
From all other sources	172 40	
Total income received during the year		$28,867 06

Expenditures During the Year 1894.

For losses and claims as per schedule	$24,650 00	
Commissions and fees for organizing	40 00	
Medical examiners' fees	141 00	
Salaries and other compensation of officers and clerks	1,750 06	
Office rent	210 00	
Advertising and printing	340 75	
All other items	776 11	
Total expenditures during the year		$27,907 92

Total Business.

	No.	Amount.
Total face am't of certificates in force in United States 31st December, 1894	921	$2,006,500 00
Claims paid in United States during year 1894—actual cash paid	16	24,650 00
Total face am't of claims unpaid in United States 31st December, 1894	4	5,350 00

Maryland Business.

Total face am't of certificates written in Maryland during 1894	30	$ 43,500 00
Total face amount of certificates in force in Maryland 31st December, 1894	209	447,000 00
Claims paid in Maryland during 1894—actual cash paid	4	6,750 00
Total face amount of claims unpaid in Maryland 31st December, 1894	2	3,750 00