TWENTY-SIXTH ANNUAL REPORT

—OF THE—

INSURANCE COMMISSIONER

—OF THE—

STATE OF MARYLAND,

TO HIS EXCELLENCY

LLOYD LOWNDES, Governor,

JUNE, 1st 1897.

1898.

KING BROTHERS, STATE PRINTERS,

BALTIMORE.

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REPORT

OF THE

INSURANCE DEPARTMENT OF THE STATE OF MARYLAND.

ANNAPOLIS, May 31, 1897.

To His Excellency, LLOYD LOWNDES,
Governor of the State of Maryland:

SIR: It is the duty of the Commissioner to submit to you, annually, a report of his official acts and of the condition of all insurance companies transacting business in this State. Herewith I have the honor of respectfully complying with that requirement of the law by the preparation and reference to you of the Twenty-sixth Annual Report of the Insurance Department.

It comprises a compilation of the various Fire, Marine, Life, Accident, Assessment, Fraternal, Fidelity, Surety, Steam Boiler and Plate-Glass Insurance Companies in this State for the year ending December 31, 1896.

During the past year, and up to date of this report, the following companies have been admitted to do business in Maryland:

Date of Admission.	Name and Location.	Classification.
July 10, 1896..	Buffalo Commercial, Buffalo, N. Y.......	Fire.
July 20, 1896..	Buffalo German, Buffalo, N. Y...........	Fire.
July 14, 1896..	Citizens Insurance Co., St. Louis, Mo.......	Fire.
July 29, 1896..	Colonial Assurance Co., New York, N. Y...	Fire.
Aug. 12, 1896 .	Farragut Fire, New York, N. Y.	Fire.
Feb. 27, 1897..	German Alliance, New York, N. Y........	Fire.
Feb. 26, 1897..	German Fire, Wheeling, W. Va...........	Fire.
June 11, 1896 .	Greenwich Fire, New York, N. Y..........	Fire.
April 27, 1897.	Ins. Co. of the State of N.Y., Syracuse, N.Y.	Fire.
May 20, 1896..	Reading Fire, Reading, Pa..............	Fire.
April 19, 1897.	Rochester German, Rochester, N. Y........	Fire.

Date of Admission.	Name and Location.	Classification.
Feb. 11, 1897..	State Ins. Co. of Philadelphia, Phila., Pa...	Fire.
Mar. 4, 1897 ..	Aachen and Munich, Aix-la-Chapelle, Ger..	Fire.
Jan. 14, 1897..	Hamburg-Bremen, Hamburg, Germany....	Fire.
Dec. 8, 1896...	Magdeburg, Magdeburg, Germany	Fire.
May 11, 1897..	Royal Exchange Assurance, London, Eng..	Fire.
Oct. 21, 1896..	Thuringia, Erfurt, Germany	Fire.
June 15, 1896 .	Central Accident, Pittsburg, Pa...........	Accident and plate glass.
Mar. 27, 1897 .	Frankfort Marine, Accident and Plate Glass Ins. Co., Frankfort-on-the-Main, Germany	Accident and plate glass.
Sept. 24, 1896 .	U. S. Fidelity and Guaranty, Baltimore, Md.	Surety.
Jan. 12, 1897..	The Immediate Benefit Life Ins. Co., Balt., Md	Life.
June 18, 1896 .	Covenant Mutual Life, St. Louis, Mo.......	Life.
Sept. 30, 1896 .	Security Trust and Life, Philadelphia, Pa...	Life.
Nov. 7, 1896 ..	Union Mutual Life, Portland, Maine.......	Life.
Aug. 31, 1896 .	Nederland Life, Amsterdam, Holland.....	Life.
Mar. 6, 1897 ..	The Sun Life Assurance Co. of Canada, Montreal, Canada....	Life.
Mar. 12, 1897 .	Merchants and Travelers Accident Co., Syracuse, N. Y.......	Assessment accident.
Feb. 1, 1897 ..	German Beneficial Union, Pittsburg, Pa....	Fraternal.
April 5, 1897..	Home Forum Benefit Order, Chicago, Ill...	Fraternal.
Jan. 20, 1897..	Knights of Columbus, Hartford, Conn......	Fraternal.
Feb. 10, 1897..	Order of Columbus, Baltimore, Md.........	Fraternal.
June 6, 1896 ..	Progressive Endowment Guild of America, Richmond, Va.......................	Fraternal.

The following named companies have ceased doing business in this State since the publication of the last report by this department:

Name of Company.	Location.	Classification.	Remarks.
Hartford Life Ins. Co.....	Hartford, Conn	Assessment ..	Retired.
Immediate Benefit Ass'n .	Balto., Md .	Co-operative assessment.	Transferred into stock company.
Imperial Mutual Life Ins. Co....................	Balto., Md .	Co-operative assessment.	Ward & Towers, receivers.
Maryland Mutual Benefit Ass'n..................	Balto., Md .	Co-operative assessment.	Anderson & Gibson, receivers.
Mercantile F. & M. Ins. Co.	Boston, Mass	Fire-marine..	Retired.
Nederland Life Ins. Co. ..	Amsterdam, Holland .	Life	Retired.
Order of Aegis...........	Balto., Md .	Fraternal....	Frey & France, receivers.
Peoples Mutual Live Stock Ins. Co. of Penna.......	Phila., Pa..	Co-operative assessment.	Retired.
Royal Exchange.........	London, England .	Fire-marine..	Retired.

The usual custom of adopting tabulations is uniformly acceptable to the various insurance departments of other States, and I see no reason for departing from this well established system.

INSURANCE BUSINESS DONE IN MARYLAND IN 1896.

	Premiums received in Maryland.	Losses paid in Maryland.
FIRE INSURANCE.		
Maryland Fire Insurance Companies in Baltimore	$458,787	$157,802
Mutual Fire Insurance Cos. in various counties..	152,699	186,783
Fire Insurance Companies of other States........	897,020	427,563
Foreign Fire Insurance Companies..............	603,515	315,394
	$2,112,021	$1,087,542
MARINE INSURANCE.		
Marine Ins. Cos. of other States and Countries....	$167,599	$90,915
STEAM BOILER INSURANCE.		
Boiler Insurance Companies....................	28,916	1,915
PLATE-GLASS INSURANCE.		
Plate-Glass Insurance Companies................	12,312	2,481
LIFE INSURANCE.		
Maryland Life Insurance Companies............	186,470	113,010
Life Insurance Companies of other States........	3,479,099	1,622,238
Foreign Life Insurance Companies..............	49	... .
ACCIDENT INSURANCE.		
Accident Insurance Companies..................	86,433	27,692
EMPLOYERS' LIABILITY INSURANCE.		
Employers' Liability Insurance Companies.......	48,798	21,864
FIDELITY INSURANCE.		
Fidelity Companies..........................	63,456	10,380
ASSESSMENT LIFE INSURANCE.		
Assessment Life Associations of Maryland.......	370,694	161,696
Assessment Life Associations of other States.....	152,074	201,531
	$6,707,921	$3,341,264

The summary given above of the insurance business done in Maryland in 1896 shows the aggregate receipts from premiums and amount of losses. It is gratifying to note that the statements rendered by the companies indicate a very healthy condition of affairs, both as regards the responsibility of the companies and the general character of their business.

COMPARATIVE SUMMARY OF BALTIMORE JOINT STOCK FIRE INSURANCE COMPANIES.

	1895.	1896.	Increase or Decrease.
Capital	$2,470,500	$2,585,500	+ $115,000
Gross assets	5,122,105	5,292,305	+ 170,200
Gross liabilities	3,241,919	3,334,873	+ 92,954
Premiums received	772,850	820,935	+ 48,085
Losses paid	336,059	359,048	+ 22,989
Losses incurred in Maryland	159,291	113,051	− 46,240
Gross receipts	1,005,724	1,053,111	+ 47,387
Gross expenditures	861,373	913,212	+ 51,839
Amount at risk	135,612,650	145,119,158	+ 9,506,508
Surplus	1,880,186	1,957,427	+ 77,241
Dividends paid	206,118	219,086	+ 12,968
Amount written during the year	108,322,302	61,634,398	− 46,687,904

The foregoing companies are all located in Baltimore city, and, owing to their good management and discrimination in the selection of business, although passing through a very trying period of financial depression for the past four years, the business of these companies makes a highly satisfactory showing.

I desire especially to attract your attention to the losses incurred and dividends paid.

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

	1895.	1896.
Capital	$37,620,025	$42,777,875
Assets	151,072,639	166,161,125
Surplus	37,578,306	47,615,935
Premiums received in Maryland	820,008	782,170
Losses paid in Maryland	312,512	362,986
Losses incurred in Maryland	413,067	254,309
Amount written in Maryland	89,471,029	82,082,664

A careful examination of Maryland business of Fire Insurance Companies of other States shows an unusual satisfactory condition, especially as compared with previous years.

This prosperity has been very properly attributed to several causes, viz: Vigorous prosecution of persons guilty of arson; improvement in fire-fighting apparatus and efficiency of fire departments; methods of conducting business by co-operation among the companies; improvement in the construction of buildings. All these things, affecting fire insurance, are evidences of progress.

COMPARATIVE SUMMARY OF FOREIGN FIRE INSURANCE COMPANIES IN MARYLAND.

	1895.	1896.
Assets in United States	$63,173,709	$64,996,253
Liabilities in United States	38,597,585	38,052,118
Premiums received in Maryland	521,148	533,778
Losses paid in Maryland	211,234	271,410
Losses incurred in Maryland	293,778	177,823
Amount written in Maryland	52,996,613	56,672,484

The foreign companies doing business in this State have had an equally favorable experience. They also have a decided advantage over domestic companies, in that their assets are larger, thereby enabling them to increase their volume of business.

LIFE INSURANCE.

The business of life insurance has been conducted without any noteworthy events or incidents to mark its transactions during the past year. All of the companies authorized to transact the business of making insurances upon lives within this State have filed with this department, as required by law, statements showing the condition of their affairs on the 31st day of December, 1896, and all have been found to hold acceptably invested assets considerably in excess of the requirements of law.

As to the total volume of business of these companies, it is to be observed that, under the influence of the continued depression in business during the past year, and the feeling of anxiety and uncertainty as to the currency question, and financial matters generally, during at least a portion of the year the amount of new business transacted was materially less than during the previous year. The effect was widely distributed, for nearly all of the companies showed a diminution in amount of new business, and the decrease in the total volume, as compared with the previous year, reaches nearly the sum of one hundred millions of dollars.

It is interesting, in connection with this fact, to note the remarkable steadiness in the volume of business transacted in this State, as shown by the reports filed in this office. The comparison in the volume of new business is as follows:

	1895		1896	
	Policies.	Amounts.	Policies.	Amounts.
Regular insurance..........	4,165	$11,772,304	4,615	$11,168,657
Industrial insurance........	86,221	10,173,617	86,069	10,445,615
Totals.................	90,386	$21,945,921	90,684	$21,614,272

The distribution of the business of 1895 between regular and industrial insurance differs slightly from that in the report from this department made last year by my predecessor, though the totals are the same. There appears to have been an error from including under regular insurance the business of the Mutual Life Insurance Company of Baltimore, which ought properly to have been included with the industrial insurance.

The variations, whether in number of policies issued, amounts of insurance effected, or in distribution between the regular and industrial plans, are so slight as to be scarcely departures from uniformity. It is believed that these figures may be taken as an indication that the conservatism and thrift of our people enabled them to escape some of the effects of the business depression which made itself felt throughout the country at large.

One fact is perhaps significant as showing the effect of "hard times": While the number of policies of regular insurance issued in this State was greater in 1896 than in the previous year, the amount of insurance showed a slight decrease, indicating a reduction in the average amount of policy, which fell from $2,800 in 1895 to $2,400 in 1896.

While the volume of industrial insurance is less than that of regular insurance, the number of policies issued is about twenty times as great, the average amount insured being about $120. In considering the large number of these policies it is to be remembered, however, that they are issued chiefly to persons of the laboring class, whose employment being by the week or the day is of uncertain tenure, and upon loss of employment there is apt to follow the dropping of the policy, to be replaced by a new one when work is obtained. The lapse rate among policies of this class is, therefore, large, and the number of policies probably represents a considerably smaller number of persons.

Fraternal organizations are beginning to realize that the increasing mortuary cost must be seriously considered. The frequency of assessments is causing unrest among their membership, and something must be done. Either their methods must be mended, or forced to the wall will be the inevitable result.

The surety companies of this State are deserving of special mention. There is just cause for State pride in this branch of insurance. The volume of business and extent of territory covered by these companies reflects great credit upon their successful management and progressive tendency.

EXAMINATION OF COMPANIES.

It is the duty of the Insurance Commissioner, as provided in Section 122, Paragraph 8, to examine all insurance companies chartered by this State once at least during his term of office. This provision of the law shall be complied with by me. It is equally important that companies of other States should be examined by their department, thereby affording the insured protection.

REBATES.

The Legislature in 1890 passed the rebate law, whereby no discrimination is made in favor of individuals by life companies as to rates of premiums.

Evidence from time to time is obtainable to prove the violation of this law. Competing agents are in possession of the facts, and frequently declare the existence of this evil, but the department has so far been unable to procure sufficient data to warrant the prosecution of any case, and thereby bring the offenders to justice, for it is clear that the extravagant commissions are responsible for the rebating evil.

LEGISLATION RECOMMENDED.

Inasmuch as the Legislature does not meet until January, 1898, it is unnecessary to dwell upon relief to the companies, or protection to the insured and this department. There are many matters appertaining to legislation that should be enacted, and much proposed legislation will be introduced that should be defeated.

Insurance companies not licensed to transact business in this State, and issuing policies upon property located in this State, should receive the attention of the Legislature. Some provision should be made for the taxation of premiums received by said companies, and the possession of policies by persons or corporations be considered evidence of such violation of the law.

The insured takes great risk in accepting policies from such companies, both as regards solvency, and, in the event of loss, serving process upon the company whereby suit may be maintained. If the States where companies are organized would compel compliance with the law in other States, under penalty of charter being revoked, there would be fewer law-breakers.

The practice of some associations, suppressing the fact that members are liable to unlimited assessment, is to be deprecated. I emphatically endorse the law of many States of printing, in bold type across the face of the policy, the words, "Assessment Insurance."

FINANCES OF THE DEPARTMENT.

The receipts of this department for the year 1896 were $152,942.69. The surplus revenue deposited with the

Comptroller above the entire expenditures of the Insurance Department was $144,006.21.

I am gratified in being able to turn over to the State an excess in fees amounting to $3,300 over that of the department for the previous years.

The finances of this department for the current year are likewise in excess for 1896, in that the fiscal year does not terminate until December 1st proximo. I deem it inexpedient to approximate the result.

Upon assuming the superintendency of this department I discovered there was a laxity in the execution of the law in reference to brokers' licenses. Quite a number of solicitors and individuals were placing business in direct violation of law, in not having been licensed as brokers. A reasonable notice was given them in the daily papers. In consequence of this vigilance an increased revenue to the State of $3,000 has been realized.

It is manifest from experience that many persons are of the opinion that an agent's license permits a general brokerage business. It conveys no such power, and our law is sufficiently explicit and clear on that subject.

An agent's license issued by this department permits the person appointed to act *solely* for the company named in said license, and not for any other company. Transactions beyond this become a brokerage business, and require the authority of a broker's license.

There should be no hesitation on the part of those complying with the law to furnish information of the violation of the law by others. There is an apparent timidity in this matter, and to that fact is largely due the defeat of the operation of the law.

The companies and their agents seem disposed to cooperate with this department in facilitating the faithful execution of the law.

Respectfully submitted.

F. ALBERT KURTZ,

Insurance Commissioner of Maryland.

TABLE

Comparative Statistics of Maryland Fire, Life and

COMPANIES.	Capital Stock.	Gross Assets.	Gross Liabilities, Including Capital.	Surplus December 31, 1896.
Fire:				
American	$180,000 00	$272,511 00	$203,045 00	$ 69,466 00
Associated Firemens	200,000 00	366,057 00	217,852 00	148,205 00
Baltimore	200,000 00	602,441 00	294,307 00	308,134 00
Firemens	378,000 00	705,524 00	593,007 00	112,517 00
German-American	200,000 00	385,473 00	247,688 00	137,785 00
German	500,000 00	1,228,618 00	638,542 00	590,076 00
Home	100,000 00	236,782 00	149,737 00	87,045 00
Howard	200,000 00	292,991 00	222,684 00	70,307 00
Merchants & Manufacturers	200,000 00	316,849 00	249,778 00	67,071 00
Maryland	100,000 00	151,319 00	125,729 00	25,590 00
National	100,000 00	160,985 00	128,985 00	32,000 00
Old Town	100,000 00	136,229 00	108,228 00	28,001 00
Peabody	127,500 00	436,526 00	155,291 00	281,235 00
	$2,585,500 00	$5,292,305 00	$3,334,873 00	$1,957,432 00
Cash Mutual:				
Balto. Equitable Society	....	2,264,354 15	610,373 91	1,653,980 24
	$2,585,500 00	$7,556,659 15	$3,945,246 91	$3,611,412 24
Life:				
Maryland	$100,000 00	$1,786,369 74	$1,440,109 39	$346,260 35
Mutual	....	199,525 95	180,207 37	19,318 58
	$100,000 00	$1,985,895 69	$1,620,316 76	$365,578 93
Fidelity:				
American Bonding & Trust	$500,000 00	$ 781,485 00	$ 733,252 48	$ 48,232 52
Fidelity & Deposit	750,000 00	1,706,825 96	1,110,698 99	596,126 97
U. S. Fidelity & Guar. Co.	261,200 00	281,420 88	274,305 56	7,115 32
	$1,511,200 00	$2,769,731 84	$2,118,257 03	$651,474 81

TABLE

COMPANIES.	Capital Stock.	Dividends Paid.	Losses Paid.	Expenses Paid.
American	$180,000 00	$15,281 10	$ 9,261 98	$12,863 60
Associated Firemens	200,000 00	15,999 40	6,271 27	10,806 17
Baltimore	200,000 00	30,332 75	39,527 53	28,706 37
Firemens	378,000 00	30,904 92	147,743 86	106,879 05
German-American	200,000 00	12,293 90	11,213 37	16,171 04
German	500,000 00	50,000 00	49,022 57	38,661 53
Home	100,000 00	9,884 00	31,969 76	20,843 91
Howard	200,000 00	13,045 85	6,075 38	14,590 72
Merchants & Mfrs. Fire	200,000 00	8,000 00	12,885 11	31,669 40
Maryland	100,000 00	6,254 25	19,891 09	15,919 79
National	100,000 00	7,292 16	18,190 37	15,465 54
Old Town	100,000 00	6,000 00	3,090 41	5,698 99
Peabody	127,500 00	13,800 43	3,911 28	16,799 48
	$2,585,500 00	$219,088 76	$359,053 98	$335,075 59

No. 1.

Fidelity Insurance Companies, December 31, 1896.

Surplus December 31, 1895.	Amount at Risk December 31, 1896.	Amount at Risk December 31, 1895.	Maryland Business.		
			Premiums Received.	Losses Paid.	Losses Incurred.
$ 70,516 03	$ 4,111,937 00	$ 4,103,715 00	$ 22,258 48	$ 7,563 11	$ 5,881 01
147,392 34	4,385,842 00	4,790,831 00	21,114 81	5,180 97	2,495 05
304,609 66	11,891,484 00	12,675,693 00	33,640 03	10,218 50	8,490 37
107,647 90	36,564,753 00	32,669,958 00	46,356 10	16,135 06	10,440 19
130,755 84	10,576,659 00	10,002,105 00	37,670 78	10,230 00	12,746 00
541,105 92	35,250,670 00	34,783,186 00	126,379 98	47,573 16	40,773 16
79,585 34	8,349,759 00	9,058,670 00	26,139 39	8,512 47	8,873 13
71,325 93	4,931,562 00	5,124,233 00	16,527 72	6,075 38	4,696 35
16,321 50	10,909,281 00	4,188,798 00	19,629 75	4,515 28	4,605 11
24,043 25	4,414,080 00	4,724,135 00	14,944 36	7,042 17	4,205 66
44,083 24	4,853,743 00	4,894,488 00	15,970 09	6,148 84	6,148 84
27,535 75	2,592,857 00	2,566,000 00	8.858 14	3,090 41	2,090 41
315,263 52	5,532,381 00	6,030,838 00	21,432 95	3,856 64	1,608 81
$1,880,186 22	$144,365,008 00	$135,612,650 00	$410,922 58	$136,141 99	$113,054 09
1,678,814 67	24,521,770 00	24,360,727 00	36,641 93	16,459 85	15,297 37
$3,559,000 89	$168,886,778 00	$159,973,377 00	$447,564 51	$152,601 84	$128,351 46
$326,746 24	$6,473,232 00	$6,280,035 00	$93,000 00	$80,818 39	$66,992 97
18,905 60	1,743,790 83	1,805,304 13	93,470 50	32,192 34	34,600 34
$345,651 84	$ 8,217,022 83	$ 8,085,339 13	$186,470 50	$113,010 73	$101,593 31
$ 4,193 39	$22,828,075 98	$ 9,064,468 32	$55,364 89	$ 2,400 27	....
503,450 69	96,617,080 64	45,225,848 75	74,615 82	13,920 56	$16,394 11
....	1,626,293 33	....	3,519 31	....	....
$507,644 08	$121,071,449 95	$54,290,317 07	$133,500 02	$16,320 83	$16,394 11

No. 2.

Total Expenditure.	Premiums Received.	All Other Receipts.	Total Income.	Risks Written or Renewed in 1896.
$ 37,406 68	$ 21,798 07	$16,107 96	$ 37,906 03	$ 3,207,458 00
33,076 84	20,439 70	16,866 14	37,305 84	3,156,895 00
98,566 65	75,333 08	26,284 80	101,617 88	9,098,025 00
285,527 83	267,838 36	25,176 53	293,014 89	37,622,688 00
39,678 31	43,486 90	17,442 47	60,929 37	6,867,881 00
137,684 10	125,632 12	56,164 06	181,796 18	20,162,912 00
62,697 67	55,064 08	9,787 78	64,851 86	6,837,022 00
33,711 95	15,128 75	12,327 82	27,456 57	3,217,424 00
52,554 51	94,653 43	13,350 83	108,004 26	17,393,393 00
42,065 13	36,262 81	5,767 39	42,030 20	4,116,636 00
40,948 07	35,193 81	5,752 62	40,946 43	4,167,459 00
14,789 40	7,496 22	6,403 83	13,900 05	1,629,469 00
34,511 19	22,613 65	20,743 40	43,357 05	3,046,512 00
$913,218 33	$820,940 98	$232,175 63	$1,053,116 61	$120,523,774 00

TABLE

Comparative Statistics of Mutual Fire Insurance

Companies.	Premium Notes in Force.	Cash Assets.
Mutual Fire of Baltimore City	$ 493.253 10	$ 80,430 18
Mutual Fire in Baltimore County	329,956 67	32,127 25
Mutual Fire of Calvert County	16,681 19	13,977 43
Farmers Mutual Fire of Dug Hill, Carroll County, Md.	312,549 95	1,578 46
Mutual Fire of Carroll County, Md	297,088 00	20,875 00
Farmers and Mechanics Mutual of Cecil County, Md.	....	....
Mutual Fire of Cecil County, Md	262,880 31	6,182 71
Frederick County Mutual Fire of Frederick, Md	196,222 52	1,251 03
Grangers Mutual Fire, Frederick County	463,013 14	294 87
Mutual Fire of Frederick County	182,626 40	28,760 36
Mutual Fire in Harford County, Md	599,395 59	11,910 87
Mutual Fire of Kent County, Md	165,817 34	65,988 42
Mutual Fire of Montgomery County, Md	1,882,427 45	29,227 42
Maryland Home Fire, Baltimore City	11,653 64	2,778 14
Mutual Fire of Somerset and Worcester Counties, Md.	113,023 61	13,565 96
Mutual Insurance Co. of Washington County, Md.	40,746 04	114,322 27
Patapsco Mutual Fire of Baltimore City	229,077 75	37,453 97
Planters Mutual Fire of Washington County	152,786 93	1,351 08
	$5,749,199 63	$462,075 42

No. 3.

Companies of Maryland, December 31, 1896.

Liabilities.	Gross Income.	Expenditures.	Amount at Risk.	Premiums or Interest on Premium Note and Assessments Received.	Losses Paid.
$ 16 17	$112,347 62	$102,529 46	$10,035,794 00	$ 6,543 15	$ 2,642 93
48,132 50	43,507 79	40,223 01	4,681,178 00	1,997 08	18,705 50
....	2,903 97	2,662 25	264,642 61	72 00	963 68
5,125 89	14,694 62	14,446 40	3,878,676 00	112 77	8,182 30
....	10,936 31	10,936 31	4,330,164 00	1,698 88	7,290 09
1,557 50	3,935 36	3,935 36	2,897,198 81	215 00	2,654 85
1,523 78	17,011 82	14,545 03	3,158,061 00	16,679 47	11,346 21
....	13,617 13	13,102 08	1,133,889 25	1,798 69	12,054 04
1,730 00	13,643 37	13,889 73	5,178,169 57	13,427 45	3,799 44
4,534 22	5,266 97	2,101 92	1,322,201 00	15,652 35	298 78
4,920 00	28,581 00	33,494 47	8,989,107 34	27,887 44	27,704 89
1,575 00	14,209 25	21,480 12	2,044,585 66	3,308 75	7,525 27
5,422 44	72,130 98	79,567 88	17,275,252 00	70,311 71	72,993 95
750 00	4,163 93	2,878 47	700,529 33	4,038 76	2,234 50
....	6,932 58	6,617 65	1,448,332 91	494 46	5,171 27
5,098 51	11,489 16	7,025 22	1,413,293 77	5,402 71	2,284 73
13 13	53,308 09	41,644 08	4,635,547 00	4,679 63	2,558 96
1,200 00	3,573 50	4,945 72	975,985 40	2,837 06	3,581 32
$81,599 14	$432,253 45	$416,025 16	$74,362,587 65	$177,157 36	$191,992 71

TABLE

Comparative Statistics of Fire and Fire Marine Insurance

COMPANIES.	Capital.	Gross Assets.	Gross Liabilities, Including Capital.
Ætna, Connecticut	$4,000,000 00	$11,431,184 21	$7,581,196 16
Agricultural, New York	500,000 00	2,332,245 17	1,971,950 08
American, Massachusetts	300,000 00	579,360 95	476,206 33
American Central, Missouri	600,000 00	1,669,244 03	1,375,659 97
America, New Jersey	600,000 00	2,749,152 17	1,142,737 91
American, New York	400,000 00	973,187 56	797,989 06
American, Pennsylvania	500,000 00	2,525,790 96	2,060,056 56
Boston Marine, Massachusetts	1,000,000 00	2,710,519 46	1,557,492 72
Broadway, New York	200,000 00	280,318 00	222,281 00
Buffalo Commercial, New York	200,000 00	287,256 13	240,399 09
Buffalo German, New York	200,000 00	1,870,280 83	568,630 99
Citizens' Insurance Company, Missouri	200,000 00	705,904 65	419,270 35
Citizens, Pennsylvania	500,000 00	791,296 24	688,152 11
Colonial Assurance, New York	200,000 00	454,442 35	324,585 03
Commerce, New York	200,000 00	395,151 38	307,929 30
Connecticut, Connecticut	1,000,000 00	3,300,017 88	2,631,686 38
Continental, New York	1,000,000 00	7,776,347 13	5,212,128 37
Delaware, Pennsylvania	702,875 00	1,585,889 30	1,431,320 54
Equitable F. & M., Rhode Island	300,000 00	676,194 43	535,022 71
Farragut, New York	200,000 00	316,464 63	269,881 13
Fire Association, Pennsylvania	500,000 00	5,923,124 24	4,916,740 51
Firemen's Fund, California	1,000,000 00	3,527,653 80	2,468,014 85
Franklin, Pennsylvania	400,000 00	3,105,442 06	2,035,314 51
German, West Virginia	100,000 00	233,518 75	159,187 74
Germania, New York	1,000,000 00	3,944,751 27	2,412,125 12
German Alliance, New York	200,000 00	310,759 58	204,955 00
German American, New York	1,000,000 00	7,070,423 43	4,063,335 21
Girard F. & M., Pennsylvania	300,000 00	1,982,789 70	1,338,609 13
Glens Falls, New York	200,000 00	2,888,595 89	1,185,935 80
Globe, New York	200,000 00	674,329 66	632,624 46
Greenwich, New York	200,000 00	1,379,216 57	1,094,604 21
Hanover, New York	1,000,000 00	2,599,801 85	2,306,668 24
Hartford, Connecticut	1,250,000 00	10,004,697 55	6,740,305 40
Home, New York	3,000,000 00	10,362,224 39	8,015,955 68
Insurance Co. of N. America, Penna	3,000,000 00	9,686,808 08	7,367,034 56

No. 4.

Companies of Other States, December 31, 1896.

Surplus.	Maryland Business—Fire Only.				General Agents.
	Amount Written.	Premiums Received.	Losses Paid.	Losses Incurred.	
$3,849,988 05	$3,472,133 00	$29.486 96	$ 6,590 36	$ 4,307 86	Chas. Kraft.
360,295 09	2,471,400 00	23,414 87	19,485 88	15,865 21	W. Bennett Gough.
103,154 62	788,779 00	7,663 72	4,648 26	1,544 51	Maury & Donnelly.
293,584 06	401,829 00	4,380 64	2,309 27	1,546 26	Allmand & Gallagher.
1,606,414 26	624,073 00	4,648 56	5,201 19	1,443 32	Luckett & Worthington.
175,198 50	1,112,785 00	11,602 69	7,019 61	5,265 79	Cunningham, Cole & Co.
465,734 40	2,587,360 00	26,339 63	13,759 24	8,172 98	E. J. Richardson & Sons.
1,153,026 74	370,663 00	3,106 60	7 00	7 00	J. Henry Sirich.
58,037 00	....	....	3,198 09	3,134 71	Ashbridge & Co.
48,857 04	239,562 00	2,171 40	87 11	87 11	E. B. DuVal & Co.
1,301,649 84	295,405 00	2,529 58	98 11	98 11	E. B. DuVal & Co.
286,634 30	363,921 00	3,792 35	15 26	15 26	E. B. DuVal & Co.
103,144 13	348,063 00	3,425 00	4,561 49	2,549 82	W. Bennett Gough.
129,857 32	866,043 00	4,035 26	....	....	J. Ramsay Barry.
87,222 08	304,362 00	3,023 45	2,421 47	1,921 12	E. B. DuVal & Co.
668,331 50	1,300,800 00	12,409 22	9,343 42	3,896 42	Luckett & Worthington.
2,564,218 76	4,579,256 00	41,611 27	17,281 11	15,346 59	Benson M. Greene.
154,568 76	698,306 00	7,533 71	2,131 51	1,528 51	W. T. Shackelford.
141.171 72	691,418 00	6,608 38	1,742 25	311 25	Maury & Donnelly.
46,583 50	133,330 00	1,534 87	55 74	55 74	E. B. DuVal & Co.
1,006,383 73	3,135,835 00	35,954 57	12,591 91	8,745 76	Luckett & Worthington.
1,059,638 95	966,580 75	8,492 95	3,478 37	193 68	John H. Katzenberger.
1,070,127 55	764,394 17	7,337 51	2,936 70	742 16	W. T. Shackelford.
74,331 01	....	....	....	....	W. T. Shackelford.
1,532,626 15	4,725,856 00	26,501 98	10,388 89	7,888 25	Chas. L'Allemand.
105,804 58	....	....	....	....	M. Warner Hewes & Son.
3,007,088 22	3,717,972 00	37,023 26	21,195 84	17,382 84	Allmand & Gallagher.
644,180 57	587,788 00	5,237 24	4,103 69	1,599 13	Aloysius T. Benzinger.
1,702,660 09	1,172,862 00	9,852 94	2,347 25	747 25	Williams & Thompson.
41,705 20	1,249,560 00	15,954 62	3,930 29	4,930 29	W. T. Shackelford.
284,612 36	399,412 00	3,452 50	277 34	395 34	Aloysius T. Benzinger.
289,133 61	636,284 85	6,587 98	4,284 60	4,008 63	Thomas E. Bond,
3,264,392 15	3.732,176 00	47,024 19	22,288 54	27,401 14	Benson M. Greene.
2,346,268 71	4,993,792 00	40,407 47	19,442 73	12,900 17	Birckhead & Son.
2,319,773 52	2,328,377 00	26,184 17	11,213 76	6,768 76	Charles H. Reeves.

TABLE No. 4—

Comparative Statistics of Fire and Fire Marine Insurance

Companies.	Capital.	Gross Assets.	Gross Liabilities, Including Capital.
Insurance Co. of the State of Pennsylvania.	$ 200,000 00	$ 767,100 72	$ 657,070 16
Lumbermen's, Pennsylvania..............	250,000 00	1,148,946 37	647,909 83
Merchants, New Jersey....................	400,000 00	1,567,760 39	1,258,720 29
Merchants, Rhode Island..................	200,000 00	566,062 50	421,893 89
Mutual, New York	225,000 00	1,048,465 15	771,273 47
National, Connecticut.....................	1,000,000 00	4,120,260 30	3,082,680 16
New Hampshire, New Hampshire..........	900,000 00	2,581,210 48	1,956,863 03
Niagara, New York........................	500,000 00	2,466,095 63	1,987,930 74
Northwestern National, Wisconsin.........	600,000 00	2,103,058 18	1,510,350 47
Norwood, New York.......................	200,000 00	610,316 45	578,213 16
Orient, Connecticut.......................	$2,000,000 00	$2,278,730 25	$1,716,564 88
Pacific, New York	200,000 00	773,794 39	544,950 48
Pennsylvania, Pennsylvania..............	400,000 00	4,759,024 97	2,792,575 16
Phenix, New York.........................	1,000,000 00	5,578,449 59	4,655,133 31
Phœnix, Connecticut......................	5,000,000 00	5,320,265 42	4,589,753 85
Providence, Washington, R. I..............	400,000 00	1,554,115 71	1,340,527 17
Queen, New York..........................	500,000 00	4,349,391 34	2,435,842 67
Reading, Pennsylvania....................	250,000 00	794,286 03	545,778 91
St. Paul F. & M., Minnesota..............	500,000 00	2,252,317 48	1,578,383 34
Springfield F. & M., Massachusetts.........	1,500,000 00	4,105,374 75	3,219,944 66
Spring Garden, Pennsylvania..............	400,000 00	1,488,020 27	1,309,080 88
State Fire of Philadelphia	100,000 00	127,264 35	122,137 57
Traders, Illinois	500,000 00	1,683,373 03	1,064,704 53
Union, Pennsylvania......................	200,000 00	642,127 90	496,995 93
United Firemen's, Pennsylvania...........	300,000 00	1,426,021 17	1,223,452 48
United States, New York..................	250,000 00	667,553 27	523,494 89
Westchester, New York.	300,000 00	2,241,054 49	1,537,665 02
Williamsburgh City, New York............	250,000 00	1,634,326 57	823,316 69
	$44,677,875 00	$165,759,151 43	$118,149,193 83
Mutual Fire Companies of Other States:			
Atlas, Massachusetts......................	....	$141,858 57	$91,529 14
Farmers, Delaware........................	....	234,315 41	15,606 95
Farmers, Pennsylvania....................	....	683,659 70	359,526 92
Kent County, Delaware.,..................	....	89,891 56	4,188 00
Millers & Manufacturers, Minnesota........	....	594,139 63	215,098 88
	....	$1,743,864 87	$685,949 89

Concluded.

Companies of Other States, December 31, 1896.

Surplus.	Maryland Business—Fire Only. Amount Written.	Premiums Received.	Losses Paid.	Losses Incurred.	General Agents.
$ 110,030 56	$ 745,268 00	$ 7,186 50	$3,717 47	$3,304 81	Howard T. Williams.
501,036 54	407,489 00	4,015 84	2,971 38	2,971 38	J. H. Gildea, Jr.
309,040 10	1,414,821 58	12,426 81	7,834 92	3,798 02	Maury & Donnelly.
144,168 61	715,442 00	7,119 96	2,163 08	563 08	Maury & Donnelly.
277,191 68	946,800 00	11,361 67	2,348 03	2,732 77	R. Gordon Williams.
1,037,580 14	1,147,416 00	11,818 39	4,051 32	1,386 04	S. W. T. Hopper & Sons.
624,347 45	1,045,591 00	8,094 36	5,095 78	2,411 87	M. Warner Hewes & Son.
478,164 89	914,498 00	9,790 19	3,771 56	2,633 28	E. B. DuVal & Co.
592,707 71	1,672,408 08	6,644 84	828 71	698 77	John F. Harris.
32,103 29	417,580 00	7,576 83	4,917 14	2,498 18	E. J. Richardson & Sons.
562,165 37	1,757,027 00	19,152 97	9,364 91	6,899 89	Thomas E. Bond.
228,843 91	509,156 00	4,593 57	2,314 53	1,852 55	Joseph C. Deming, Jr,
1,966,449 81	3,928,357 00	44,387 50	24,393 45	18,566 89	E. J. Richardson & Sons.
923,316 28	3,564,320 00	35,737 80	11,879 82	11,410 98	Allmand & Gallagher.
730,511 57	2,131,734 00	24,595 02	10,723 87	5,492 28	E. J. Richardson & Sons.
213,588 54	1,589,186 00	11,491 59	3,538 76	1.784 82	Maury & Donnelly.
1,913,548 67	1,144,311 00	12,377 11	5,462 96	2,082 96	Charles Kraft.
248,507 12	330,871 00	3,240 62	255 97	255 97	E. J. Richardson & Sons.
673,934 14	1,442,185 00	13.326 79	7,103 77	2,994 98	E. J. Richardson & Sons.
885,430 09	1,214,587 00	11,340 97	11,827 32	8,205 71	Charles Kraft.
178,939 39	569,291 75	5,320 81	2,586 36	1,759 72	W. T. Shackelford.
5,126 78	....	....	....	....	E. B. DuVal & Co.
618,668 50	573,099 00	5,209 85	3,260 35	9 37	John H. Katzenberger.
145,131 97	370,007 00	3,684 97	3,734 92	934 62	E. J. Richardson & Sons.
202,568 69	444,527 00	5,346 32	2,376 67	2,228 81	John H. Gildea, Jr.
154,058 38	451,502 00	3,520 90	488 98	488 98	E. G. Parker.
703,389 47	1,829,450 00	15,473 71	2,781 60	4,363 23	E. G. Parker.
811,009 88	434,535 00	4,385 46	4,806 97	1,193 00	Allmand & Gallagher.
7,617,957 60	$81,771,837 10	$778,550 89	$363,036 88	$254,323 93	

50,329 43	151,740 00	$2,447 41	$992 23	1,492 23	
218,708 46	411,580 00	1,713 19	2,242 50	2,242 50	
324,132 78	1,500,567 00	16,183 75	10,122 84	6,690 06	
85,703 56	1,335,858 00	6,776 67	707 80	707 80	
379,040 75	358,925 25	6,865 26	668 79	668 79	
1,057,914 98	$3,758,670 25	$33,986 28	$14,734 16	$11,801 38	

TABLE

Comparative Statistics of the United States Branches of Foreign

Companies.	Gross Assets in United States.	Gross Liabilities in United States.
Aachen and Munich, Aix La Chapelle, Germany	$673,550 82	$113,917 21
Atlas, London, England	1,005,799 41	482,142 93
British America, Toronto, Canada	1,191,711 70	739,306 58
British and Foreign, Liverpool, England	1,551,333 76	794,586 88
Caledonian, Edinburgh, Scotland	2,101,183 95	1,178,861 55
Commercial Union, London, England	3,417,710 34	2,254,872 51
General, Dresden, Germany	331,230 14	63,971 35
Hamburg Bremen, Hamburg, Germany	1,493,396 86	885.676 30
Imperial, London, England	1,827,687 25	882,897 36
Lancashire, Manchester, England	2,308,251 53	1,531,396 33
Lion, London, England	885,797 09	446,716 18
Liverpool and London and Globe, Liverpool, England	9,339,545 33	5,246,085 00
London, London, England	2,356,658 98	987,349 39
London and Lancashire, Liverpool, England	2,726,613 74	1,704,351 33
Magdeburg, Magdeburg, Germany	687,886 03	94,554 32
Manchester, Manchester, England	2,173,154 26	1,279,970 42
Mannheim, Mannheim, Germany	400,053 44	82,900 41
Northern, London, England	2,009,172 18	1,163,643 21
North British and Mercantile, London, England	4,067,361 02	2,174,442 40
Norwich Union, Norwich, England	2,229,998 90	1,356,456 50
Palatine, Manchester, England	2,851,544 71	1,922,118 87
Phœnix, London, England	2,855,219 08	1,844.222 89
Prussian National, Stettin, Germany	717,368 66	379,153 94
Reliance, Liverpool, England	361,892 83	26,659 51
Royal, Liverpool, England	7,481,311 62	5,123,504 31
Scottish Union and National, Edinburgh, Scotland	3,681,118 60	2,125,408 51
Sun, London, England	2,641,518 52	1,613,818 71
Thames and Mersey, Liverpool, England	610,584 74	182,594 88
Thuringia, Erfurt, Germany	373,185 79	79,545 08
Union, London, England	1,211,496 62	558,172 92
Union Marine, Liverpool, England	595,493 91	104,792 39
Western, Toronto, Canada	1,636,689 35	1,088,958 27
	$67,795,521 16	$38,513,058 44

No. 5.

Fire and Marine Insurance Companies, December 31, 1896.

Amount Written.	Maryland Business—Fire Only. Premiums Received.	Losses Paid.	Losses Incurred.	General Agents.
...	...	...	...	Williams & Thompson.
$603,266 00	$7,343 47	$2,958 29	$1,617 47	S. W. T. Hopper & Sons.
1,077,102 00	14,800 23	4,400 01	3,661 44	Maury & Donnelly.
...	...	...	...	Cunningham, Coale & Co.
1,896,394 00	19,298 86	12,018 75	7,746 73	W. T. Shackelford.
2,909,376 00	29,799 21	14,253 94	9,224 93	Maury & Donnelly.
...	...	...	...	John H. Gildea, Jr.
...	...	...	...	W. T. Shackelford.
1,067,233 00	10,619 05	6,854 75	1,752 91	Williams & Thompson.
1,357,347 00	15,261 93	10,715 37	7,834 56	Allmand & Gallagher.
382,412 00	4,330 85	7,313 54	3,437 30	Thomas E. Bond.
5,162,639 00	48,428 83	24,822 72	10,422 72	W. Stewart Polk.
1,148,074 00	11,701 96	5,117 30	4,567 30	Maury & Donnelly.
4,500,409 00	29,931 52	11,077 37	11,219 37	John P. Lauber.
103,661 00	1,160 67	...	...	Allmand & Gallagher.
1,643,276 00	16,000 90	5,725 27	3,720 33	E. B. DuVal & Co.
...	...	...	...	M. O. Selden.
2,060,880 00	18,161 66	9,131 85	3,274 85	Williams & Thompson.
4,659,022 00	41,186 34	18,441 05	12,863 88	M. O. Selden.
3,559,230 00	39,161 26	18,592 79	14,694 76	M. Warner Hewes & Son.
1,304,387 00	14,485 64	4,084 47	684 47	Ashbridge & Co.
3,059,226 89	27,635 77	11,186 04	10,522 00	Luckett & Worthington.
717,778 73	7,700 49	4,823 43	3,640 64	E. B. DuVal & Co.
...	...	...	...	W. T. Shackelford.
9,816,046 00	85,445 83	42,040 95	39,328 21	Henry M. Warfield.
1,586,400 00	17,471 57	14,120 31	4,375 18	Luckett & Worthington.
2,351,465 00	28,554 81	15,909 36	8,076 53	Maury & Donnelly.
...	...	...	...	Patterson, Ramsay & Co.
338,582 50	3,659 76	...	...	W. D. N. Thomas.
698,840 00	7,925 94	8,507 33	79 62	S. W. T. Hopper & Son.
...	...	...	...	C. Morton Stewart & Co.
2,731,210 00	31,209 00	18,959 03	13,841 92	Maury & Donnelly.
54,734,257 12	$531,275 55	$271,053 92	$176,587 12	

TABLE No. 6.

Marine Insurance Business in the State of Maryland During the Year 1896.

COMPANIES.	Amount Written.	Premiums Received.	Losses Paid.	Losses Incurred.
Boston Marine	$ 3,231,931 00	$28,216 45	$23,052 18	$18,022 18
British and Foreign	1,938,229 00	7,513 68	363 75	1,247 13
General Marine	11,454,519 00	17,648 54	8,841 82	8,841 82
Insurance Co. of North America	10,090,640 00	46,833 15	18,623 77	18,625 00
London Assurance	1,032,583 00	9,417 02	2,501 91	3,876 91
Manheim	540,595 00	3,715 55	3,504 74	3,559 90
Providence-Washington	508,147 00	4,606 87	5,908 54	5,862 23
Reliance Marine	441,976 85	1,664 44	4,929 53	....
Thames and Mersey	1,726,067 00	8,648 66	1,185 98	1,185 98
Union Marine	2,563,494 00	17,326 79	1,698 60	....
Western Assurance	1,520,068 00	22,008 07	20,304 58	19,626 58
	$35,048,249 85	$167,599 22	$90,915 40	$80,847 73

TABLE No. 7.

Showing the Accident, Employers' Liability, Fidelity, Plate Glass and Steam Boiler Business Done in Maryland in 1896.

Companies.	Amount Written.	Premiums Received.	Losses Paid.	Losses Incurred.
Accident Insurance:				
Ætna, Conn.	$5,882,000 00	$12,674 30	$7,495 28	$ 7,495 28
entral Accident, Pa.	399,000 00	344 59	112 50	112 50
mployers' Liability, Eng.	2,380,215 00	10,578 74	1,104 99	1,124 99
idelity and Casualty, N. Y.	2,466,000 00	6,137 66	1,017 84	1,017 84
nterstate Casualty, N. Y.	787,200 00	1,475 04	293 19	300 69
ondon Guarantee and Accident, Eng.	492,500 00	1,728 63	472 79	472 79
referred Accident, N. Y.	4,145,000 00	6,712 00	4,944 89	5,019 89
tandard Life and Accident, Mich.	4,365,500 00	12,647 31	3,209 25	3,209 25
ravelers, Conn.	6,403,750 00	25,034 70	4,203 17	10,703 17
nion Casualty and Surety, Mo.	284,500 00	1,220 33	353 97	353 97
nited States Casualty, N. Y.	7,890,000 00	7,884 11	4,490 40	1,787 40
	$35,495,665 00	$86,437 41	$27,698 27	$31,597 77
Employers' Liability Insurance:				
mployers' Liability, Eng.	$2,014,538 00	$ 8,953 50	$ 2,933 10	$2,798 10
idelity and Casualty, N. Y.	1,776,403 52	13,064 90	4,125 96	4,125 96
uarantors Liability Ind., Pa.	....	....	....	....
ondon Guarantee and Accident, Eng	160,000 00	714 24	46 00	46 00
tandard Life and Accident, N. Y.	2,763,000 00	16,139 25	10,307 59	10,307 59
ravelers, Conn.	330,000 00	1,665 06	....	....
nion Casualty and Surety, Mo.	422,500 00	8,078 52	4,407 21	4,407 21
nited States Casualty, N. Y.	20,000 00	185 33	46 00	106 00
	$ 7,486,441 52	$48,800 80	$21,865 86	$21,790 86
Fidelity Insurance:				
merican Bonding and Trust, Md.	$15,604,408 28	$55,364 89	$2,400 27	....
merican Surety, N. Y.	602,250 00	3,154 67	4,768 33	$ 294 89
mployers' Liability, Eng.	177,800 00	790 00	2,712 92	2,712 92
idelity and Casualty, N. Y.	200,500 00	1,107 50	500 00	500 00
idelity and Deposit, Md.	14,735,376 31	74,615 82	13,920 56	16,394 11
uarantee Co. of N. America, Canada.	193,900 00	799 38	....	....
. S. Fidelity and Guaranty, Md.	1,036,465 00	3,519 31	....	....
	$32,550,699 59	$139,351 57	$24,302 08	$19,901 92
Plate Glass Insurance:				
idelity and Casualty, N. Y.	$233,019 10	$5,980 00	$1,362 58	$1,362 58
loyds Plate Glass, N. Y.	56,767 32	1,637 31	569 00	564 45
etropolitan Plate Glass, N. Y.	81,478 35	2,112 18	260 41	260 41
ew York Plate Glass, N. Y.	30,457 79	829 33	154 50	154 50
nion Casualty and Surety, Mo.	32,005 00	1,754 17	136 50	136 50
	$433,727 56	$12,312 99	$2,482 99	$2,478 44
Steam Boiler Insurance:				
delity and Casualty, N. Y.	$1,532,750 00	$ 5,609 75	$ 316 07	$ 316 07
uarantors Liability Ind., Pa.	661,000 00	8,037 70	1,510 01	1,927 00
artford Steam Boiler, Conn.	2,101,700 00	20,702 09	89 20	89 20
nion Casualty and Surety, Mo.	136,500 00	657 17	....	....
nited States Casualty, N. Y.	35,000 00	122 50	....	....
	$4,466,950 00	$35,129 21	$1,915 28	$2,332 27
Burglary Insurance:				
nited States Casualty, N. Y.	$79,700 00	$177 90	....	....

TABLE

Comparative Statistics of Miscellaneous Insurance Companies,

Companies.	Capital.	Assets.	Liabilities.	Income.
Ætna, Connecticut........	*$1,750,000 00	*$45,557,272 15	*$38,845,769 90	†$ 457,441 15
American Bonding & Trust, Maryland...............	500,000 00	777,095 74	237,902 54	207,663 87
American Surety, New York	2,500,000 00	5,272,803 76	1,079,196 81	1,412,099 85
Central Accident, Pa.......	100,000 00	233,663 50	30,097 01	52,417 28
Employers' Liability, Eng..	750,000 00	1,119,796 76	731,607 98	1,078,754 21
Fidelity & Casualty, N. Y..	250,000 00	2,474,673 49	1,895,229 33	2,771,946 81
Fidelity & Deposit, Md.....	750,000 00	1,706,825 96	360,698 99	750,523 57
Guarantee Co. of North America, Canada........	200,000 00	572,859 23	170,450 55	190,869 97
Guarantors' Liability Ind., Pennsylvania	500,000 00	1,243,073 39	418,643 87	1,082,054 47
Hartford S. B. & Insp.,Conn.	500,000 00	2,119,096 69	1,302,743 10	935,785 92
Inter-State Casualty, N. Y..	100,000 00	185,553 44	47,734 15	107,613 99
Lloyds Plate Glass, N. Y...	250,000 00	662,318 30	214,721 51	419,090 57
London Guarantee & Accident, England	200,000 00	808,158 16	502,608 79	636,449 23
Metropolitan Plate Glass, New York	100,000 00	452,467 98	133,592 21	274,917 46
New York Plate Glass, N.Y.	100,000 00	311,823 24	117,014 28	214,477 90
Preferred Accident, N. Y...	100,000 00	459,877 00	240,219 50	820,540 50
Standard Life & Accident, Michigan	200,000 00	819,115 13	554,294 78	1,002,247 45
Travelers, Connecticut.....	1,000,000 00	3,362,128 20	1,903,117 36	2,967,509 78
Union Casualty & Surety, Missouri................	250,000 00	715,885 86	425,174 51	937,675 88
U. S. Fidelity & Guaranty, Maryland.........	261,200 00	281,420 88	13,105 56	291,587 81
U. S. Casualty, New York..	300,000 00	640,725 46	307,620 98	645,769 42
	$10,661,200 00	$69,776,634 32	$49,531,543 71	$17,257,437 09

*Life and Accident combined.
†Accident only.

No. 8.

Accident, Fidelity, Plate Glass, Etc., to December 31, 1896.

Expenditures.	Maryland Business.				General Agents in Maryland.
	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.	
†$ 372,379 39	†$ 5,882,000 00	†$12,674 30	†$7,495 28	†$7,495 28	Edward E. Steiner.
67,449 79	15,604,408 28	55,364 89	2,400 27	....	James Bond, President.
1,170,854 89	602,250 00	3,154 67	4,768 33	294 89	W. T. Shackelford.
45,969 88	399,000 00	344 59	112 50	112 50	R. G. Williams & Co.
1,062,785 58	4,572,553 00	20,322 24	6,751 01	6,636 01	Lawford & McKim.
2,665,859 70	6,208,672 62	31,899 81	7,322 45	7,322 45	James H. Duvall, Jr.
480,735 59	14,735,376 31	74,615 82	13,920 56	16,394 11	Edwin Warfield, Pres't.
175,265 62	192,900 00	799 38	....	....	Hiram Woods.
837,758 29	661,000 00	8,037 70	1,510 01	1,927 00	T. A. Symington & Co.
874,232 40	2,101,700 00	14,491 46	89 20	89 20	Lawford & McKim.
106,251 76	787,200 00	1,475 04	293 19	300 69	George I. Richardson.
404,494 61	56,767 32	1,637 31	569 00	564 45	Ashbridge & Co.
500,088 11	652,500 00	2,442 87	518 79	518 79	M. Warner Hewes & Son.
250,241 12	81,478 35	2,112 18	260 41	261 41	Allmand & Gallagher.
184,998 47	30,457 79	829 33	154 50	154 50	Benson M. Greene.
804,985 31	4,145,000 00	6,712 00	4,944 89	5,019 89	R. H. Mitchell.
991,550 77	7,128,500 00	28,786 56	13,516 84	13,516 84	T. T. Tongue.
3,357,474 56	6,733,750 00	26,699 76	4,203 17	10,703 17	F. H. Thomas.
967,331 02	875,505 00	11,710 19	4,897 68	4,897 68	J. G. Cloud.
12,561 82	1,036,465 00	3,519 31	....	....	Frank Brown, Pres't.
579,934 49	8,024,700 00	8,369 84	4,536 40	1,893 40	A. Kirkland Weeks.
$15,913,203 17	$80,512,183 67	$315,999 25	$78,264 48	$78,102 26	

TABLE

Comparative Statistics of Life Insurance Com

COMPANIES.	Assets.	Liabilities.
Ætna, Connecticut	* $45,557,272 15	$38,845,769 90
American Union, New York	468,410 23	128,986 57
Berkshire, Massachusetts	7,508,052 74	6,755,600 35
Connecticut, Connecticut	62,947,270 48	54,310,881 84
Covenant Mutual Life, Missouri	434,759 38	405,503 62
Equitable, New York	215,456,136 49	160,728,412 23
Germania, New York	22,362,442 84	20,285,823 17
Home, New York	9,384,857 42	8,349,112 57
John Hancock, Massachusetts	8,854,353 82	8,169,955 57
Life Insurance Clearing Company, Minnesota	178,420 74	42,580 13
Manhattan, New York	14,400,373 63	13,440,940 51
Massachusetts, Massachusetts	18,546,959 96	17,204,268 32
Metropolitan, New York	30,628,967 89	25,576,667 40
Michigan, Michigan	5,371,582 10	4,978,949 35
Mutual Benefit, New Jersey	60,742,985 46	56,435,965 87
Mutual, New York	234,744,148 42	192,834,335 72
National, Vermont	13,788,021 34	11,884,329 14
New England, Massachusetts	25,910,904 83	23,824,955 92
New York, New York	187,176,405 86	160,494,408 88
Northwestern, Wisconsin	92,901,200 91	66,103,976 00
Penn Mutual, Pennsylvania	29,405,529 08	25,786,741 29
Phœnix, Connecticut	10,655,169 92	10,086,568 00
Provident Life and Trust, Pennsylvania	31,636,776 28	27,813,393 53
Provident Savings, New York	2,058,279 06	1,492,410 66
Prudential, New Jersey	19,541,827 95	15,507,701 02
Security Trust and Life, Pennsylvania	392,192 27	96,989 00
State, Massachusetts	12,237,051 80	10,941,233 00
Travelers, Connecticut	17,534,556 43	16,017,142 91
Union Central, Ohio	16,304,769 12	14,241,180 35
Union Mutual Life, Maine	7,010,697 56	6,531,975 24
United States, New York	7,464,011 41	6,832,912 80
Washington, New York	13,943,452 27	13,378,984 73
	$1,225,547,839 54	$1,019,528,655 59
Foreign Life Companies:		
Nederland, Holland	$617,230 13	$315,927 45
Sun Life Assurance Society, Canada	6,388,144 66	5,893,040 34
	$7,005,374 79	$6,208,967 79

*Life and Accident combined.

No. 9.

panies of Other States, December 31, 1896.

Surplus.	Total Number of Policies in Force.	Total Amount in Force.	General Agents in Maryland.
$6,711,502 25	87,658	$145,635,940 94	H. B. Meigs & Co.
339,423 66	2,429	8,028,333 00	J. H. Ireland.
752,452 39	16,706	43,268,435 00	Monroe Snell.
8,636,388 64	66,441	157,422,626 00	Frank C. Nicodemus.
29,255 76	3,297	6,047,219 00	Harry L. Spear.
54,727,724 26	293,719	915,102,070 00	Josepn Bowes.
2,076,619 67	42,020	70,434,816 00	Herman Wenzing.
1,035,744 85	21,646	41,971,980 00	Samuel M. Blount.
684,398 25	Ind. 835,351 Ord. 14,684	Ind. 105,640,047 00 Ord. 29,455,225 00	Ernest J. Clark.
135,840 61	1,197	2,535,151 00	J. H. Foster.
959,433 12	24,954	57,660,441 46	
1,342,691 64	40,926	102,867,061 00	F. S. Biggs.
5,052,300 49	Ind. 3,643,569 Ord. 30,835	Ind. 454,068,004 00 Ord. 33,097,851 00	Frank Moxey. August Brack. A. Frank Mallalieu. Frederick Shaw.
392,632 75	14,895	27,631,333 25	W. M. Conway & Co.
4,307,019 59	87,979	224,556,168 00	H. P. Goddard.
41,909,812 70	326,775	917,930,911 00	O. F. Bresee. Herbert N. Fell, (Eastern Shore Agent.)
1,903,692 20	34,352	72,474,731 00	M. H. Goodrich.
2,085,948 91	35,919	99,996,092 00	Frederick A. Savage.
26,681,996 98	299,785	826,816,648 00	George I. Richardson. W. H. Gibson.
26,797,224 91	165,415	384,167,829 00	Llewellyn Miller.
3,618,787 79	54,066	134,594,870 00	Frank Markoe.
568,601 62	25,981	42,216,841 00	Charles W. Jackson.
3,823,382 75	36,291	113,054,246 00	Walker & Taylor.
565,868 40	26,158	80,174,683 00	Burton & Burton.
4,034,126 93	Ind. 2,472,058 Ord. 35,807	320,453,483 00 41,422,845 00	W. R. Riley. John Mayer.
295,203 27	2,232	6,048,755 00	James C. Gittings.
1,295,818 80	21,876	62,040,794 00	George C. Gantz. Edward L. Gernand.
1,517,413 52	32,945	88,243,267 00	Frank H. Thomas.
2,063,588 77	52,955	93,898,215 00	John A. Herndon, Jr.
478,722 32	22,439	38,086,849 01	William E. TenBroeck.
631,098 61	17,515	37,793,775 00	W. W. McIntyre.
564,467 54	25,388	48,813,597 00	L. H. Baldwin.
$206,019,183 95	8,917,263	$5,833,651,132 66	
$301,302 68	7,948	$25,475,361 00	J. Donald Picard.
495,104 32	26,840	38,196,891 00	
$796,407 00	34,788	$63,672,252 00	

TABLE

Tabular Statement of the Life Insurance Business

Name of Company.	Policies Issued in 1896.		Policies Ceased in 1896.	
	No.	Amount.	No.	Amount.
Ætna, Connecticut	385	$ 951,833 00	208	$ 475,139 00
American Union, New York	17	64,950 00	22	79,200 00
Berkshire, Massachusetts	39	123,000 00	25	83,500 00
Connecticut Mutual, Connecticut	40	145,600 00	46	176,521 00
Covenant Mutual, Missouri	9	22,000 00	2	5,000 00
Equitable, New York	612	2,403,705 00	479	1,757,583 00
Germania, New York, Industrial	4	502 00	46	5,562 00
Germania, New York, Ordinary	13	39,402 00	27	55,982 00
Home, New York	50	111,232 00	31	71,305 00
John Hancock, Mass., Industrial	9,067	1,025,934 00	7,890	989,568 00
John Hancock, Mass., Ordinary	19	32,000 00	25	31,076 00
Life Insurance Clearing Co., Minnesota	39	95,868 00	26	52,500 00
Manhattan, New York	47	154,162 00	61	247,866 00
Maryland, Maryland	103	263,624 00	68	175,656 00
Massachusetts Mutual, Massachusetts	114	316,500 00	34	173,455 00
Metropolitan, N. Y., Industrial	48,382	6,299,209 00	45,851	5,578,429 00
Metropolitan, N. Y., Ordinary	308	325,697 00	179	189,593 00
Michigan Mutual, Michigan	17	56,521 89	73	253,890 09
Mutual, Maryland (Industrial)	9,014	788,209 48	7,482	849,722 78
Mutual, New York	1,179	1,363,104 00	572	1,103,000 00
Mutual Benefit, New Jersey	145	329,244 00	143	385,180 00
National, Vermont	47	133,340 18	44	92,800 00
Nederland, Holland	3	4,000 00	......	....
New England Mutual, Massachusetts	89	301,018 00	28	88,257 00
New York, New York	275	779,291 00	157	544,913 00
Northwestern Mutual, Wisconsin	211	830,447 00	68	210,250 00
Penn Mutual, Pennsylvania	76	256,000 00	83	225,350 00
Phœnix Mutual, Connecticut	28	50,202 00	15	32,633 00
Provident Life & Trust, Pennsylvania	214	711,984 00	101	351,908 00
Provident Savings, New York	12	51,000 00	7	17,000 00
Prudential, New Jersey, Industrial	19,602	1,931,761 00	19,771	1,946,283 00
Prudential, New Jersey, Ordinary	72	70,817 00	78	75,600 00
State Mutual, Massachusetts	132	248,594 00	64	168,253 00
Security Trust & Life, Pennsylvania	8	37,350 00	......	....
Sun Life, Canada	......	....	......	....
Travelers, Connecticut	14	58,478 00	39	163,145 00
Union Central, Ohio	148	405,998 00	88	199,300 00
Union Mutual, Maine	4	11,708 18	12	26,496 30
United States Life, New York	45	121,070 00	60	136,095 00
Washington Life, New York	103	297,916 00	97	294,239 00
	90,684	$21,213,271 73	84,002	$17,312,250 17

NO. 10.

in the State of Maryland in the year 1896.

Policies in Force Dec. 31, 1896.		Premiums Received in 1896.		Payments in 1896.		Annuities.
No.	Amount.	In Cash.	By Notes and Dividends.	Death Claims.	Endowment.	
1,868	$ 3,718,991 00	$144,302 51	$19,442 69	$ 63,216 98	$ 7,258 00	
23	87,450 00	748 99				
280	899,750 00	27,162 82	3,645 38	16,620 00		
1,000	3,195,428 00	56,200 74	18,972 32	139,173 25	9,182 00	
7	17,000 00	424 81				
2,928	10,588,924 00	365,482 79	6,125 89	87,853 00	1,126 00	
486	60,157 00			213 00		
351	809,060 00	28,375 29	889 34	18,354 11	3,916 98	
91	308,807 00	10,521 65	1,487 33	7,500 00		
17,829	2,100,239 00	73,512 17	1,587 85	22,450 00		
168	289,023 00					
32	87,368 00	3,090 79		2,493 75		
233	585,679 00	21,077 79		24,375 00		
1,117	2,867,161 00	93,000 00		80,818 39		
333	1,090,055 00	32,605 27	6,887 80	3,000 00		
179,542	22,422,279 00	753,169 17		248,234 44		
818	848,519 00	28,222 65		12,593 00		
251	571,444 23	23,689 55	4,561 74			
13,681	1,743,790 83	93,470 50		32,192 34		
5,218	18,074,360 00	370,284 15	19,351 14	220,767 00	39,574 03	
1,298	3,793,040 00	85,840 67	20,530 34	153,071 00	10,750 00	$677 00
289	813,272 43	24,483 35	8,252 22	1,000 00		
3	4,000 00	48 93				
472	1,479,393 00	28,249 10	17,303 65	19,566 00		
2,275	7,175,083 00	251,027 09	9,762 72	140,987 43	62,291 74	
1,696	5,825,714 00	223,631 31		46,441 00	33,231 00	
953	2,808,025 00	93,799 70	6,257 30	71,579 00	6,115 00	
150	336,626 00	10,046 20	975 19	7,259 00		
2,052	7,990,925 00	243,937 72	43,349 68	25,350 00	19,687 00	
48	201,000 00	4,753 13				
56,809	5,736,955 00			81,367 43		
209	212,718 00	259,713 46	152 84	5 04		
616	1,726,235 00	41,813 67	18,479 76	23,612 95		
8	37,350 00	1,259 50				
247	664,423 00	15,072 68		7,320 67		
225	677,722 00	18,469 17		2,000 00		
168	303,290 11	7,119 93	892 92	6,607 14	1,469 52	
566	1,188,330 00	34,151 73		2,645 00		
309	701,688 00	26,494 91	1,127 28	8,344 90		
294,647	$112,041,274 60	$3,495,253 89	$210,015 38	$1,577,010 82	$194,601 27	$677 00

TABLE

Statistics of Co operative Assessment Associations

Associations.	Of	Gross Assets.	Total Liabilities.	Total Income.
Life Associations of Maryland:				
Baltimore Mutual Aid Society	Baltimore	$272,492 13	$ 5,881 83	$350,706 92
Eureka Mutual Aid Society	Baltimore	12,124 88	....	31,778 35
Home Friendly Society	Baltimore	46,348 27	8,700 00	141,466 50
International Fraternal Alliance	Baltimore	374,230 39	101,425 00	637,839 63
Peninsula Mutual Relief Association	Easton, Md	19,392 54	9,000 00	31,545 52
		$724,588 21	$125,006 83	$1,193,336 92
Life Associations of Other States:				
American Temperance Association	New York	$ 41,497 87	$ 24,900 00	$ 98,794 53
Fidelity Mutual Life Association	Pennsylvania	2,686,889 30	418,710 89	1,569,550 89
Jewelers and Tradesmen	New York	48,854 28	36,500 00	82,048 33
Massachusetts Benefit Life Association	Massachusetts	1,838,885 91	679,485 66	3,081,603 62
Merchants and Travelers Accident	New York	23,897 49	5,944 71	45,595 51
Mutual Reserve Fund	New York	5,750,854 64	1,343,028 64	5,858,476 97
Northwestern Life Association Co	Illinois	1,580,075 45	576,531 05	2,539,436 65
Progressive Endowm't Guild of America	Virginia	174,719 80	....	116,969 03
		$12,145,674 74	$3,085,100 95	$13,392,475 53

TABLE

Statistics of Fraternal Beneficial Associations

Associations.	Of	Gross Assets.	Gross Liabilities.
American Legion of Honor	Massachusetts	$743,484 10	$185,500 00
American Protective League	Maryland	14,931 66	2,116 10
Ancient Order United Workmen	Maryland	....	....
Catholic Benevolent Legion	New York	5,669 61	272,196.39
Catholic Women Benevolent Legion	New York	5,972 34	11,282.51
Fraternal Legion	Maryland	24,263 06	24,000 00
Fraternities Accident	Pennsylvania	2,775 21	....
Fraternal Mystic Circle	Pennsylvania	166,818 81	85,054 08
German Beneficial Union	Pennsylvania	69,249 75	....
Golden Chain	Maryland	47,165 18	46,500 00
Home Circle	Massachusetts	35,582 66	25,500 00
Improved Order Heptasophs	Maryland	55,020 92	8,000 00
Iron Hall	Maryland	709,902 68	1,952 43
Knights of Columbus	Connecticut	95,007 34	14,133 65
Knights of the Golden Eagle	Pennsylvania	11,943 26	10,116 67
Knights of Honor	Missouri	404,821 75	242,197 03
Legion of the Red Cross	Delaware	2,546 36	2,000 00
National Union	Ohio	352,190 21	203,500 00
Order of Columbus	Maryland	....	....
Royal Arcanum	Massachusetts	821,739 22	639,530 22
Shield of Honor	Maryland	1,144 07	....
United States Benevolent Fraternity	Maryland	906 64	12,750 00
		$3,571,134 83	$1,786,329 08

o. 11.

ing Business in Maryland to December 31, 1896.

Total Expenditures.	No. of Certificates in Force in the U. S.	Amount in Force.	Maryland Business. No. of Certificates in Force.	Amount in Force.	Receipts.	Claims Paid.
336,759 61	55,029	$2,709,414 23	32,718	$1,164,175 23	$190,013 11	$84,188 25
29,676 57	6,269	219,415 00	6,269	219,450 00	31,054 86	7,695 37
137,211 45	30,194	2,283,590 00	17,976	1,258,320 00	77,672 82	30,755 76
706,827 09	14,417	3,320,139 00	10,128	1,620,111 00	47,470 02	24,499 33
31,652 68	662	1,325,500 00	447	1,126,000 00	24,485 14	14,559 41
,242,127 40	106,571	$9,858,058 23	67,538	$5,388,056 23	$370,695 95	$161,698 12
102,664 59	3,955	$ 6,836,200 00	039	$ 80,500 00	$ 949 76	$12,000 00
,228,892 84	29,005	67,412,955 92	356	905,000 00	23,758 74	5,000 00
83,704 74	1,745	4,024,100 00	029	83,500 00	374 68	....
,268,785 20	46,399	93,757,600 00	160	504,500 00	3,160 38	2,650 00
48,961 63	2,308	12,139,700 00	.....	....	....	....
585,417 69	118,449	325,026,061 00	1,919	6,551,950 00	123,546 47	99,381 77
367,579 55	40,104	115,272,000 00	1,700	5,332,000 00	100,116 54	82,500 00
89,110 61	3,182	3,846,500 00	47	72,000 00	171 15	....
775,116 85	245,147	$628,315,116 92	4,250	$13,529,450 00	$252,077 72	$201,531 77

. 12.

This and Other States, December 31, 1896.

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.
853,595 93	$2,919,054 96	36,028	$ 89,888,500 00	1,045	$ 2,931,500 00
12,033 11	13,848 34	408	443,500 00	82	110,000 00
97,810 12	100,826 66	3,551	7,102,000 00	3,551	7,102,000 00
044,635 94	1,043,437 91	45,051	75,392,000 00	5,090	8,192,000 00
15,619 33	17,284 62	2,711	1,965,250 00	203	123,000 00
49,633 97	56,653 71	2,194	2,984,500 00	606	930,500 00
10,304 04	9,513 11	1,064	4,527,000 00	21	99,000 00
196,268 98	192,988 97	11,669	22,146,000 00	29	75,000 00
48,218 23	48,491 54	2,243	1,496,700 00	......	....
267,754 97	280,359 85	10,023	23,499,500 00	3,861	9,450,500 00
180,345 70	183,504 82	6,795	13,210,000 00	265	271,000 00
598,931 10	583,239 42	31,921	58,389,000 00	10,634	15,014,000 00
238,263 73	249,238 42	4 086	2,969,900 00	80	73,600 00
145,921 75	110,781 77	13,238	13,442,000 00	......	....
48,395 06	53,373 86	2,724	2,696,500 00	481	462,500 00
271,790 24	4,261,949 35	96,633	178,027,000 00	937	1,836,000 00
39,676 58	40,893 17	3,972	3,972,000 00	440	440,000 00
336,404 33	1,344,655 92	46,782	137,214,000 00	901	2,637,000 00
....	....	......	....	......	....
016,658 35	5,126,018 39	190,261	574,161,000 00	5,571	16,104,000 00
139,114 54	148,209 81	9,737	9,737,000 00	5,507	5,507,000 00
25,609 49	25,480 03	784	1,622,500 00	177	384,500 00
636,985 49	$16,803,804 63	521,875	$1,224,885,850 00	39,481	$71,743,100 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, 1896.

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, NO. 6 SOUTH STREET.

Summary of assets December 31, 1896*:*

Real estate	$ 86,396 23	
Loans on mortgage of real estate	48,350 00	
Stocks and bonds owned by the company, market value	103,286 00	
Loans on collaterals	23,570 00	
Interest due and accrued	1,858 23	
Cash in company's office and in bank	4,537 99	
Premiums in course of collection	1,489 10	
All other assets as per detailed statement	324 11	
Total admitted assets		$269,811 66

Assets not admitted in Maryland:

American Fire Insurance Company stock	$2,000 00	
Loans on company's stock	700 00	
Total assets not admitted	$2,700 00	

Liabilities:

Losses reported, adjusted and unpaid	$ 3,000 00	
Re-insurance reserve required by law	19,412 47	
Cash dividends to stockholders unpaid	466 07	
All other liabilities as per detailed statement on file	166 64	
Gross liabilities, exclusive of capital		23,045 18
Surplus as regards policy holders		$246,766 48
Capital stock		180,000 00
Surplus over capital, including surplus of assets not admitted in this State		$66,766 48

Income during year:

Cash premiums received	$21,798 07	
Interest on mortgages	3,177 05	
Interest on loans and dividends	6,542 66	
From other sources	6,388 25	
Actual cash income		$37,906 03

Expenditures during year:

Amount paid for losses	$ 9,261 98	
Cash dividends	15,281 10	
Commissions and brokerage	2,752 72	
Salaries and fees	5,740 00	
Taxes paid	2,973 27	
All other payments and expenses	1,397 61	
Actual cash expenditures		$37,406 68

Stocks and bonds in statement:

	Par value.	*Market value.*
26 shares Merchants National Bank stock	$2,600 00	$3,796 00
55 shares Union National Bank stock	4,125 00	4,400 00
64 shares Farmers and Planters Nat. Bk stock	1,600 00	2,880 00
35 shares National Bank Baltimore stock	3,500 00	4,900 00
215 shares Mechanics National Bank stock	2,150 00	3,870 00
120 shares Citizens National Bank stock	1,200 00	2,400 00
15 shares First National Bank stock	1,500 00	1,860 00
8 shares Farmers and Merchts. Nat. B'k stock	320 00	480 00
200 shares Commerce National Bank stock	3,000 00	3,200 00
50 shares German American National B'k stock	5,000 00	5,250 00
186 shares Baltimore Warehouse Company stock	3,720 00	3,720 00
50 shares Maryland Life Insurance Co. stock	1,000 00	1,000 00
400 shares American Fire Insurance Co. stock	2,000 00	2,000 00
20 shares Baltimore City Jones Falls stock	2,000 00	2,080 00
17 shares Commercial & Far. Nat. B'k stock	1,700 00	2,040 00
Cincinnati 7-30 bonds	2,000 00	2,380 00
City St. Joseph bonds	5,000 00	5,300 00
Indianapolis Water Company bonds	3,000 00	2,850 00
City Norfolk Water Company bonds	5,500 00	6,215 00
Consolidated Gas Company bonds	7,000 00	8,050 00
Montgomery Light Company bonds	1,000 00	900 00
Baltimore & Cumberland Valley R. R. bonds	5,000 00	5,250 00
Ohio & Mississippi R. R. bonds	5,000 00	4,950 00
Northern Pacific R. R. bonds	4,000 00	4,600 00
Georgia, Carolina & Northern R. R. bonds	5,000 00	4,000 00
Atlanta & Charlotte R. R. bonds	5,000 00	5,900 00
Roanoke and Southern R. R. bonds	3,000 00	1,650 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Potomac Valley R. R. bonds	$2,000 00	$1,800 00
State North Carolina bonds	3,250 00	3,315 00
City Danville bonds	3,000 00	3,150 00
Metropolitan R. R. Co. bonds	1,000 00	1,100 00
	$95,165 00	$105,286 00

Total amount at risk December 31, 1896 .... $4,480,200 00

Business in Maryland in 1896:

Fire risks written in 1896	$2,790,087 51
Premiums received	22,258 48
Losses paid	7,563 11
Losses incurred	5,881 01

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

ASSOCIATED FIREMENS INSURANCE COMPANY OF BALTIMORE, MD.

Commenced Business 1847. Capital Stock $200,000.

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

PRINCIPAL OFFICE, NO. 4 SOUTH STREET.

Summary of assets December 31, 1896:

Real estate	$ 25,000 00	
Stocks and bonds owned by the company, market value	297,598 00	
Loans on collaterals	35,000 00	
Cash in company's office and in bank	7,318 02	
Premiums in course of collection	1,141 00	
Total admitted assets		$366,057 02

Liabilities:

Losses reported, adjusted and unpaid	$ 65 00	
Re-insurance reserve required by law	17,515 13	
Cash dividends to stockholders unpaid	31 20	
All other liabilities as per detailed statement on file	241 09	
Gross liabilities, exclusive of capital		17,852 42
Surplus as regards policy holders		$3,418,204 60
Capital stock		200,000 00
Surplus over capital, including surplus of assets not admitted in this State		$148,204 60

Income during year:

Cash premiums received	$20,439 70	
Interest on loans and dividends	16,482 81	
From other sources	383 33	
Actual cash income		$37,305 84

Expenditures during year:

Amount paid for losses	$ 6,271 27	
Cash dividends	15,999 40	
Commissions and brokerage	2,153 08	
Salaries and fees	4,450 00	
Taxes paid	2,422 42	
All other payments and expenses	1,780 67	
Actual cash expenditures		$33,076 84

Stocks and bonds in statement:

	Par value.	*Market value.*
Baltimore City stock, 6 per cent	$60,000 00	$66,000 00
Baltimore City stock, 3½ per cent	47,500 00	50,350 00
Western Maryland R. R. bonds, guaranteed by Baltimore City	7,000 00	7,490 00
City & Suburban Ry. bonds	10,000 00	11,000 00
Atlanta & Charlotte R. R. bonds	10,000 00	12,000 00
Norfolk & Carolina R. R. bonds	10,000 00	10,900 00
Manchester & Augusta R. R. bonds	10,000 00	10,500 00
Wilmington & Weldon R. R. certificates	10,000 00	11,500 00
Georgia Pacific Ry. bonds	8,000 00	9,040 00
Baltimore & Cumberland Valley R. R. bonds	6,000 00	6,180 00
Seaboard & Roanoke Ry. bonds	6,000 00	5,880 00
Cheraw & Darlington bonds	5,000 00	5,100 00
Florence Ry. bonds	5,000 00	5,500 00
Raleigh & Gaston R. R. bonds	5,000 00	5,300 00
West Virginia Central & Pittsburg R. R. bonds	5,000 00	5,400 00
Richmond & Danville equipment bonds	5,000 00	5,000 00
Baltimore & Ohio Equipment Association bonds	5,000 00	5,000 00
Georgia, Carolina & Northern R. R. bonds	5,000 00	4,100 00
Consolidated Gas Company bonds, 6 per cent	30,000 00	35,100 00
Consolidated Gas Company bonds, 5 per cent	9,000 00	9,720 00
Southern Ry. bonds	2,000 00	1,800 00
Southern Ry. preferred stock	6,300 00	1,638 00
B. & O. R. R. stock, 2d series, preferred	10,000 00	3,000 00
Central Ohio Ry. stock, preferred	5,000 00	3,000 00
Safe Deposit and Trust Company stock	1,500 00	4,500 00
Mercantile Trust and Deposit Company stock	1,000 00	2,600 00
	$284,300 00	$297,598 00

Total amount at risk December 31, 1896	$4,488,342 00

Business in Maryland in 1896:

Fire risks written in 1896	$2,999,512 00
Premiums received	21,114 81
Losses paid	5,180 97
Losses incurred	2,495 05

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

BALTIMORE FIRE INSURANCE COMPANY OF BALTIMORE, MD.

Commenced Business 1808. Capital Stock $200,000.

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

PRINCIPAL OFFICE, SOUTHWEST CORNER SOUTH AND WATER STREETS.

Summary of assets December 31, 1896:

Real estate	$40,000 00	
Stocks and bonds owned by the company, market value	534,264 00	
Cash in company's office and in bank	16,359 64	
Premiums in course of collection	3,765 55	
Total admitted assets		$594,389 19

Assets not admitted in Maryland:

Baltimore Fire Company stock	$8,052 00	

Liabilities:

Losses reported, adjusted and unpaid	$ 3,800 00	
Re-insurance reserve required by law	86,251 48	
Cash dividends to stockholders unpaid	3,314 46	
All other liabilities as per detailed statement on file	941 38	
Gross liabilities, exclusive of capital		94,307 32
Surplus as regards policy holders		$500,081 87
Capital stock		200,000 00
Surplus over capital, including surplus of assets not admitted in this State		$300,081 87

Income during year:

Cash premiums received	$75,333 08	
Interest on loans and dividends	25,607 51	
From other sources	677 29	
Actual cash income		$101,617 88

Expenditures during year:

Amount paid for losses	$39,527 53	
Cash dividends	30,332 75	
Commissions and brokerage	14,437 08	
Salaries and fees	7,250 00	
Taxes paid	4,834 52	
All other payments and expenses	2,184 77	
Actual cash expenditures		$98,566 65

Stocks and bonds in statement:

	Par value.	Market value.
250 shares National Union Bank stock	$18,750 00	$20,625 00
332 shares National Mechanics Bank stock	3,320 00	5,976 00
230 shares National Baltimore Bank stock	23,000 00	33,350 00
115 shares Nat. Farmers and Merchts. Bk. stock	4,600 00	7,130 00
140 shares Nat. Farmers (Annapolis) B'k stock	4,200 00	5,040 00
65 shares National Merchants Bank stock	6,500 00	9,490 00
133 shares Nat. Farmers and Planters B'k stock	3,325 00	6,118 00
50 shares Safe Deposit and Trust Co. stock	5,000 00	13,750 00
366 shares Baltimore Fire Insurance Co. stock	3,660 00	8,052 00
State of Maryland stock, 3 per cent	900 00	900 00
City of Baltimore stock, 3½ per cent	20,000 00	21,000 00
City of Baltimore stock, 3¼ per cent	4,000 00	3,920 00
Northern Central Ry. gold 1900 6 per cent. bonds	39,000 00	41,925 00
Baltimore & Ohio R. R. 4 per cent. bonds	3,000 00	3,060 00
Western Md. R. R. 3d guaranteed 6 per ct. bonds	12,000 00	13,080 00
Consolidated Gas 6 per cent. bonds	20,000 00	22,950 00
N. Y., Chic. & St. Louis R. R. 4 per cent. bonds	8,000 00	8,300 00
Northern Pacific R. R. 6 per cent. bonds	22,000 00	25,520 00
Virginia Midland R. R., 3d series, bonds	10,000 00	11,200 00
Virginia Midland R. R., 5th series, bonds	35,000 00	35,700 00
Ohio and Mississippi R. R., 1st, 7 per cent. bonds	15,000 00	15,825 00
Charlotte, Columbia and Augusta 5 per ct. bonds	10,000 00	10,950 00
South Side 6 per cent. bonds	10,000 00	10,500 00
Wilmington & Weldon 5 per cent. bonds	40,000 00	45,800 00
Savannah, Florida & Western 6 per cent. bonds	20,000 00	22,200 00
Omaha Gas 6 per cent. bonds	10,000 00	10,500 00
Consolidated Coal 6 per cent. bonds	15,000 00	15,000 00
Va. & Tenn. R. R. Ext. mtge. 5 per cent. bonds	5,000 00	5,150 00
East Tenn., Va. & Ga. R. R. 5 per cent. bonds	10,000 00	10,675 00
East Tenn., Va. & Ga. R. R. 7 per cent. bonds	15,000 00	16,650 00
Sioux City Terminal R. R. & Warehouse Co. 6 per cent. bonds	5,000 00	5,000 00
Balto. City Pass. Ry. Co. 5 per cent. bonds	20,000 00	22,700 00
Missouri, Kans. & Tex. R. R. 4 per cent. bonds	10,000 00	8,150 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Lombard Mortgage Loan 6 per cent. bonds	$ 1,000 00	$ 1,000 00
Manchester & Augusta R. R. 5 per cent. bonds..	10,000 00	10,700 00
Petersburg R. R. "A" 5 per cent. bonds	5,000 00	5,450 00
Norfolk & Carolina R. R. 5 per cent. bonds.....	7,000 00	7,560 00
Florence R. R. 5 per cent. bonds..............	12,000 00	13,320 00
	$474,355 00	$542,316 00

Total amount at risk December 31, 1896..................$11,891,484 00

Business in Maryland in 1896:

Fire Risks written in 1896..............................	$4,242,822 00
Premiums received	33,640 00
Losses paid...	10,218 50
Losses incurred.....................................	8,490 37

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. COR. EUTAW AND FAYETTE STREETS.

Summary of assets December 31, 1896:

Real estate......................................	$ 124,121 61	
Loans on mortgage of real estate...............	370,200 00	
Stocks and bonds owned by the company, market value	1,711,063 25	
Loans on collaterals..........................	53,500 00	
Cash in company's office and in bank	5,469 29	
Total admitted assets		$2,264,354 15

Liabilities:

Loses reported, adjusted and unpaid	$ 2,254 43	
Re-insurance reserve required by law	608,119 48	
Gross liabilities, exclusive of capital......		610,373 91
Surplus as regards policy holders		$1,653,980 24

Income during year:

Cash premiums received	$ 8,823 22	
Interest on mortgages	18,846 50	
Interest on loans and dividends	69,719 14	
From other sources	31,471 57	
Actual cash income		$128,860 43

Expenditures during year:

Amount paid for losses	$16,459 85	
Salaries and fees	9,465 01	
Taxes paid	11,136 90	
All other payments and expenses	25,032 54	
Actual cash expenditures		$62,094 30

Stocks and bonds in statement:

	Par value.	Market value.
625 shares Nat. Farmers and Planters B'k.	$15,625 00	$29,062 50
960 shares National Bank of Commerce	14,400 00	16,560 00
400 shares National Union Bank	30,000 00	32,800 00
300 shares National Bank of Baltimore	30,000 00	42,900 00
335 shares National Marine Bank	10,050 00	13,065 00
300 shares National Exchange Bank	30,000 00	39,300 00
304 shares Merchants National Bank	30,400 00	44,536 00
440 shares Western National Bank	8,800 00	17,600 00
50 shares Augusta National Bank, Va.	5,000 00	5,500 00
15 shares Shenandoah National Bank, Va.	1,500 00	3,000 00
605 shares Citizens National Bank	6,050 00	13,310 00
108 shares Farmers and Merchants Nat. B'k.	4,320 00	6,696 00
177 shares Equitable National Bank	17,700 00	16,992 00
86 shares First National Bank	8,600 00	10,750 00
152 shares Peoples Bank	3,040 00	2,736 00
330 shares Balto. & Frederick Turnpike Co.	6,600 00	577 50
80 shares Baltimore Fire Insurance Co.	800 00	1,760 00
116 shares National Fire Insurance Co.	580 00	580 00
880 shares B. & O. R. R., 1st preferred	88,000 00	52,800 00
479 shares B. & O. R. R., 2d preferred	47,900 00	16,765 00
29 shares Washington Branch R. R.	2,900 00	5,220 00
140 shares Safe Deposit and Trust Company	14,000 00	44,800 00
200 shares Mercantile Trust and Deposit Co.	10,000 00	27,000 00
375 shares Baltimore Warehouse Company	7,500 00	7,687 50
408 shares Merchants & Miners Trans. Co.	40,800 00	55,080 00
700 shares N. Y. Cent. & Hud. R. R. R. Co.	70,000 00	65,800 00
75 shares South Baltimore Car Company	7,500 00	7,500 00
100 shares South Baltimore Rolling Mill	10,000 00	2,500 00
150 shares Consolidated Gas Company	15,000 00	9,150 00

Stocks and bonds in statement—Continued.

	Par value.	Market value.
285 shares Baltimore & Harrisburg Ry. Co..	$14,250 00	$ 4,275 00
100 shares Baltimore City Passenger Ry. Co.	2,500 00	6,250 00
$ 6,000, City of Memphis, 6 per cent., 1907.....	6,000 00	6,600 00
10,900, City of Memphis, 6 per cent., 1913.....	10,900 00	10,900 00
4,000, Balto. & Cum. Valley, 6 per cent., 1929.	4,000 00	4,000 00
9,000, Clarendon Water Co., 6 per cent., 1911.	9,000 00	9,000 00
5,000, Newark, Somerset & Straitsville, 5 per cent., 1929........................	5,000 00	4,000 00
20,000, Maryland Steel Company, 5 per cent...	20,000 00	20,000 00
6,000, Masonic Temple, 5 per cent...........	6,000 00	6,360 00
32,000, Baltimore Traction Co., 6 per cent.....	32,000 00	33,600 00
10,000, Consolidated Gas Co., 5 per cent., 1939.	10,000 00	10,900 00
15,000, City & Suburban Ry. Co., 5 per cent...	15,000 00	16,612 50
15,000, Metropolitan Street Ry. Co., 5 per cent.	15,000 00	16,650 00
10,000, Balto, City Pass. Ry. Co., 5 per cent. ..	10,000 00	11,350 00
10,000, Wilmington & Weldon R. R., 7 per cent.	10,000 00	10,450 00
30,000, U. S. (Registered), 6 per cent., 1898	30,000 00	30,900 00
100,000, U. S. (Registered), 4 per cent., 1907	100,000 00	111,000 00
12,000, U. S. (Coupon), 4 per cent., 1907.......	12,000 00	13,410 00
63,000, State of Maryland, 3 per cent. stock....	63,000 00	63,315 00
10,000, State of Md., 3 per cent., 1903 (coupon).	10,000 00	10,100 00
115,000, State of Maryland, 3.65 per cent. stock.	115,000 00	117,875 00
22,000, State of Md., 3½ per cent., 1911 (coupon).	22,000 00	23,155 00
37,100, City of Baltimore, 5 per cent., 1916	37,100 00	45,447 50
83,600, City of Baltimore, 3.65 per cent., 1900..	83,600 00	84,854 00
63,000, City of Baltimore, 4 per cent., 1904	63,000 00	66,150 00
50,000, City of Baltimore, 4 per cent., 1926	50,000 00	55,000 00
177,300, City of Baltimore, 3½ per cent., 1928 ...	177,300 00	185,721 75
59,200, City of Baltimore, 3½ per cent., 1930 ...	59,200 00	62,160 00
50,000, City of Baltimore, 3½ per cent., 1940 ...	50,000 00	52,500 00
25,000, City of Baltimore, 3½ per cent., 1945 ...	25,000 00	26,500 00
	$1,603,915 00	$1,711,063 25

Total amount at risk December 31, 1896.................. $24,521,770 00

Business in Maryland in 1896:

Fire risks written in 1896	$2,272,630 00
Premiums received,....................................	36,641 93
Losses paid..	16,459 85
Losses incurred...	15,297 37

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. CORNER SOUTH AND WATER STREETS.

Summary of assets December 31, 1896:

Real estate	$146,875 00	
Stocks and bonds owned by the company, market value	489,915 00	
Interest due and accrued	6,086 16	
Cash in company's office and in bank	32,963 75	
Premiums in course of collection	23,578 32	
All other assets as per detailed statement	907 82	
Total admitted assets		$700,326 05

Assets not admitted in Maryland:

Office furniture	$5,198 36	

Liabilities:

Losses reported, adjusted and unpaid	$ 18,633 37	
Re-insurance reserve required by law	186,655 74	
Unpaid dividends to stockholders	1,366 74	
All other liabilities as per detailed statement on file	8,350 83	
Gross liabilities, exclusive of capital		215,007 18
Surplus as regards policy holders		$485,318 87
Capital stock		378,000 00
Surplus over capital, including surplus of assets not admitted in this State		$107,318 87

Income during year:

Cash premiums received	$267,838 36	
Interest on loans and dividends	18,415 00	
From other sources	6,761 53	
Actual cash income		$293,014 89

Expenditures during year:

Amount paid for losses	$147,743 86	
Cash dividends	30,904 92	
Commissions and brokerage	60,783 81	
Salaries and fees	17,506 00	
Taxes paid	13,740 41	
All other payments and expenses	14,848 83	
Actual cash expenditures		$285,527 83

Stocks and bonds in statement:

	Par value.		Market value.
United States Government bonds, 4 per cent., 1925,	$50,000	120½	$60,250 00
State of Maryland bonds, 3½ per cent., 1911	30,000	106	31,800 00
State of Virginia bonds deferred	31,550	10	2,155 00
Baltimore City bonds, 3 per cent., 1900	10,000	98	9,800 00
Baltimore City bonds, 3½ per cent., 1900	50,000	102	51,000 00
Baltimore City bonds, 4 per cent., 1904	47,000	105	49,350 00
Baltimore City bonds, 4 per cent., 1920	31,000	110	34,100 00
Baltimore City bonds, 4 per cent., 1925	22,000	110	24,200 00
Nat'l Farmers and Planters B'k stock, 400 shares,	10,000	46	18,400 00
Merchants National Bank stock, 100 shares	10,000	146	14,600 00
National Bank of Baltimore stock, 160 shares	16,000	144	23,040 00
National Mechanics Bank stock, 810 shares	8,100	18½	14,985 00
Farmers and Merch'ts Nat. B'k stock, 200 shares,	8,000	62	12,400 00
Peoples Bank stock, 100 shares	2,000	19	1,900 00
Equitable National Bank stock, 4 shares	400	95	380 00
National Marine Bank stock, 400 shares	12,000	40	16,000 00
Western National Bank stock, 300 shares	6,000	40	12,000 00
First National Bank stock, 100 shares	10,000	127	12,700 00
Second National Bank stock, 49 shares	4,900	195	9,555 00
Citizens National Bank stock, 900 shares	9,000	22	19,800 00
Col. & Cin. Midland R. R. bonds, 4½ per cent.	5,000	70	3,500 00
Sioux City Terminal R. R. and Warehouse Co. bonds, 6 per cent., 1900	10,000	80	8,000 00
Balto. City Pass. Ry. Co. stock, 500 shares	12,500	63	31,500 00
Central Railway Co. stock, 200 shares	10,000	75	15,000 00
Mercantile Trust and Deposit Co. stock, 100 shares,	5,000	135	13,500 00
	$400,450 00		$489,915 00

Total amount at risk December 31, 1896 .... $36,564,753 00

Business in Maryland in 1896:

Fire risks written in 1896	$8,039,985 90
Premiums received	46,356 10
Losses paid	16,135 06
Losses incurred	10,440 19

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.* CHARLES H. KOPPELMAN, *Secretary.*

PRINCIPAL OFFICE, N. E. CORNER HOLLIDAY AND BALTIMORE STS.

Summary of assets December 31, 1896:		
Real estate	$ 34,463 15	
Loans on mortgage of real estate	317,476 23	
Stocks and bonds owned by the company, market value	829,526 00	
Loans on collaterals	10,000 00	
Cash in company's office and in bank	10,652 62	
Total admitted assets		$1,202,118 00
Assets not admitted in Maryland:		
Deposits in various States for the protection of policy holders in such States, market value	$26,500 00	
Liabilities:		
Losses reported, adjusted and unpaid	$ 1,900 00	
Re-insurance reserve required by law	136,642 93	
Gross liabilities, exclusive of capital		138,542 93
Surplus as regards policy holders		$1,063,575 07
Capital stock		500,000 00
Surplus over capital, including surplus of assets not admitted in this State		$563,575 07
Income during year.		
Cash premiums received	$125,632 12	
Interest on loans and dividends	54,054 18	
From other sources	2,109 88	
Actual cash income		$181,796 18
Expenditures during year:		
Amount paid for losses	$49,022 57	
Cash dividends	50,000 00	
Commissions and brokerage	14,102 59	
Salaries and fees	16,425 00	
Taxes paid	1,870 19	
All other payments and expenses	6,263 75	
Actual cash expenditures		$137,684 10

Stocks and bonds in statement:

	Par value.	Market value.
360 shares German-American Bank.........	$36,000 00	$39,600 00
150 shares Farmers and Merchants Nat. B'k.	6,000 00	7,950 00
200 shares Merchants National Bank	17,500 00	27,000 00
171 shares First National Bank.............	17,000 00	19,494 00
83 shares Third National Bank...	8,300 00	7,636 00
104 shares Commercial and Farmers Nat. B'k.	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	9,058 00
373 shares Farmers and Planters Nat. 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	79,000 00
50 shares Second National Bank	5,000 00	8,750 00
$13,000, Wilmington, Columbia & Augusta R. R. 6 per cent., 1910	13,000 00	14,820 00
10,000, Wilm. & Weldon R. R. 5 per cent., 1935.	10,000 00	10,600 00
7,000, Northern Cent. Ry. Cons., 4½ per ct., 1925.	7,000 00	7,280 00
20,000, Ohio & Miss. R. R. bonds (Spr. Div.), 7 per cent., 1905......................	20,000 00	20,000 00
20,000, West Shore R. R. bonds, 4 per ct., 2361.	20,000 00	20,200 00
11,000, Petersburg R.R. bonds, "Class A," 5 per cent., 1926..	11,000 00	11,770 00
15,000, Ohio & Miss. 2d mortgage bonds, 7 per cent., 1911	15,000 00	15,000 00
10,000, Va. Mid. 2d mtge. bonds, 6 per ct., 1911.	10,000 00	11,000 00
5,000, Atlanta & Char. Air Line, 7 per ct., 1907.	5,000 00	5,750 00
5,000, Baltimore & Harrisburg R. R. bonds, 5 per cent., 1936.................... ...	5,000 00	5,200 00
5,000, Rich. & Petersb'g R. R. bonds, 5 per ct., 1915	5,000 00	6,000 00
9,000, Piedmont & Cumberland 1st mortgage, 5 per cent., 1911....................	9,000 00	9,000 00
5,000, Petersburg R. R. bonds "Class B," 6 per cent., 1926.........................	5,000 00	5,250 00
5,000, B. & P. Tunnel bonds, 6 per cent., 1911.	5,000 00	5,750 00
10,000, Staten Island Rapid Transit gold bonds, 5 per cent., 1926	10,000 00	8,000 00
8,000, Charlotte, Columbia & Augusta R. R. bonds, 5 per cent., 1909.............	8,000 00	8,240 00
9,000, Georgia & Alabama Ry. pref. bonds....	9,000 00	8,350 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
$ 7,000, Ga. & Ala. 1st mortgage cons. bonds....	$ 7,000 00	$ 5,250 00
1,000, N. Carolina State bonds, 6 per ct., 1919.	10,000 00	11,800 00
3,000, Norfolk City water bonds, 8 per ct., 1901.	3,000 00	3,450 00
21,000, Baltimore City stock, W. M. R. R., 6 per cent., 1902	21,000 00	24,150 00
8,700, Baltimore City stock, water loan, 5 per cent., 1916	8,700 00	10,266 00
1,800, Baltimore City stock, funding loan, 5 per cent., 1916	1,800 00	2,124 00
5,000, Cincinnati City bonds, 4 per cent., 1905.	5,000 00	5,100 00
26,500, Richmond, Va., city bonds, 4 per ct., 1920.	26,500 00	26,500 00
2,000, State of Maryland stock, 3 per cent.....	2,000 00	2,000 00
10,000, Portsmouth, Va., city bonds, 5 per cent., 1910, 1920	10,000 00	10,000 00
10,000, San Antonio, Texas, imp. bonds, 5 per cent., 1929	10,000 00	10,000 00
3,000, West Knoxville gen. imp. bonds, 6 per cent., 1919	3,000 00	3,300 00
15,000, Jefferson Co., Ala., court-house bonds, 6 per cent., 1919	15,000 00	17,250 00
5,000, Winchester, Va., city bonds, 5 per cent., 1920	5,000 00	5,100 00
5,000, Fort Worth, Texas, funding bonds, 5 per cent., 1920	5,000 00	5,000 00
10,000, Fort Worth, Texas, gold bonds, 5 per cent., 1940	10,000 00	10,000 00
10,000, Charlotte City, N. C., bonds, 5 per cent., 1920	10,000 00	10,300 00
10,000, Winston, N. C., gold bonds, 5 per cent., 1910	10,000 00	10,000 00
10,000, Asheville, N. C., city bonds, 6 per cent., 1918	10,000 00	10,400 00
15,000, Salt Lake City bonds, 5 per cent., 1901, 1911	15,000 00	15,300 00
5,000, State of South Carolina bonds, 4½ per cent., 1933	5,000 00	5,000 00
5,000, Cumb. City gold bonds, 4 per ct., 1923..	5,000 00	5,000 00
5,000, Long Island City imp. bonds, 4½ per cent., 1914	5,000 00	5,100 00
5,000, City of Charleston, S. C., bonds, 5 per cent., 1924	5,000 00	5,200 00
9,000, Galveston, Texas, limited debt bonds, 5 per cent., 1934	9,000 00	9,200 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
$10,000, Jersey City assess. gold bonds, 5 per cent., 1924	$10,000 00	$11,000 00
15,000, Consolidated Gas Company bonds, 6 per cent., 1910	15,000 00	16,500 00
10,000, Baltimore City Pass. Ry. bonds, 5 per cent., 1910	10,000 00	10,250 00
12,000, Baltimore Traction Co., North Balto. Div., 5 per cent	12,000 00	12,000 00
5,000, City & Suburban Ry. Company	5,000 00	5,500 00
5,000, Metropolitan R. R. Company, Washington, D. C.	5,000 00	5,500 00
750 shares Balto. City Pass. Ry. Company	18,750 00	45,000 00
115 shares Georgia & Alabama com. stock	....	575 00
82 shares Georgia and Alabama pref. stock	....	1,218 00
18 shares Southern Ry. Company stock	....	450 00
100 shares Maryland Life Insurance Co.	2,000 00	2,500 00
50 shares Balto. Trust and Guarantee Co.	5,000 00	8,750 00
80 shares Maryland Trust Company	8,000 00	8,800 00
100 shares Mercantile Trust and Deposit Co.	10,000 00	10,000 00
133 shares Merchants and Miners Transportation Company	13,300 00	17,290 00
14 shares Merchants and Mechanics Perm. B. and L. Company	3,500 00	3,150 00
	....	$856,026 00

Total amount at risk December 31, 1896 ....$35,250,670 00

Business in Maryland in 1896 :

Fire risks written in 1896	$19,669,150 00
Premiums received	126,379 98
Losses paid	47,573 16
Losses incurred	46,773 16

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

GERMAN AMERICAN FIRE INSURANCE COMPANY OF BALTIMORE, MD.

Commenced Business 1880. Capital Stock $200,000.

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

PRINCIPAL OFFICE, NO. 411 E. BALTIMORE ST., COR. P. O. AVE.

Summary of assets December 31, 1896:

Real estate	$74,926 73	
Loans on mortgage of real estate	84,968 00	
Stocks and bonds owned by the company. Market value	192,671 00	
Loans on collaterals	5,700 00	
Interest due and accrued	5,964 93	
Cash in company's office and in bank	15,528 82	
Premiums in course of collection	4,988 79	
Total admitted assets		$384,748 27

Assets not admitted in Maryland:

Loans on company's stock	$725 00	

Liabilities:

Losses reported, adjusted and unpaid	$ 4,782 35	
Re-insurance reserve required by law	42,405 72	
Cash dividends to stockholders unpaid	500 25	
Gross liabilities, exclusive of capital		47,688 32
Surplus as regards policy holders		$337,059 95
Capital stock		200,000 00
Surplus over capital, including surplus of assets not admitted in this State		$137,059 95

Income during year:

Cash premiums received	$43,486 90	
Interest on mortgages; Interest on loans and dividends	13,399 75	
From other sources	4,042 72	
Actual cash income		60,929 37

Expenditures during year:

Amount paid for losses	$11,213 37	
Cash dividends	12,293 90	
Commissions and brokerage	5,841 66	
Salaries and fees	5,735 68	
Taxes paid	1,841 45	
All other payments and expenses	2,752 25	
Actual cash expenditures		$39,678 31

Stocks and bonds in statement:

	Par value.	Market value.
Metropolitan R. R. Co. bonds, 5 per cent., 108½..	$ 4,000 00	$ 4,340 00
Atlanta & Charlotte R.R.Co.bonds, 6 per ct.,115.	14,000 00	16,100 00
Col. & Greenville R. R. Co. bonds, 6 per ct., 109.	2,000 00	2,180 00
Col., Cin., Mid. R. R. Co. bonds, 4½ per ct., 60...	10,000 00	6,000 00
Balto. & Ohio R. R. Co., 2d pref., 108 shares, 30.	10,800 00	3,140 00
First National Bank stock, 25 shares, 122.......	2,500 00	3,100 00
Third National Bank stock, 22 shares, 95.......	2,200 00	2,090 00
Nat. Farmers & Planters B'k, 350 shares, 45.....	8,750 00	15,750 00
Far. & Mer. Nat. Bank, 225 shares, 59....... ...	9,000 00	13,500 00
Com. and Farmers Bank, 50 shares, 120........	5,000 00	6,000 00
Merchants National Bank, 95 shares, 144.......	9,500 00	13,680 00
Mechanics National Bank, 50 shares, 17........	500 00	850 00
National Exchange Bank, 100 shares, 128.......	10,000 00	12,800 00
Western National Bank, 192 shares, 39.........	3,840 00	7,488 00
Howard National Bank, 75 shares, 10	750 00	750 00
Baltimore National Bank, 101 shares, 140.......	10,100 00	14,140 00
German National Bank, 47 shares, 100..........	4,700 00	4,700 00
Union National Bank, 100 shares, 80...........	7,500 00	8,000 00
Second National Bank, 10 shares, 190	1,000 00	1,900 00
Citizens National Bank, 150 shares, 21..........	1,500 00	3,150 00
German Fire Ins. Co. stock, 250 shares, 21......	2,500 00	5,250 00
$34,700 @ 104½, due 1940, 3½ per cent	34,700 00	36,265 50
300 @ 104½, due 1930, 3½ per cent.	300 00	313 50
4,800 @ 121, due 1916, 5 per cent............	4,800 00	5,808 00
500 @ 104, due 1900, 6 per cent,............	500 00	520 00
2,800 @ 121, due 1916, 5 per cent.............	2,800 00	3,388 00
400 @ 107, due 1900, 6 per cent.............	400 00	428 00
1,000 @ 104, due 1900, 5 per cent.............	1,000 00	1,040 00
	$159,240 00	$192,671 00

Total amount at risk December 31, 1896....................$10,576,659 00

Business in Maryland in 1896:

Fire risks written in 1896..................................	$5,865,182 39
Premiums received..	37,670 78
Losses paid..	10,230 00
Losses incurred..	12,746 00

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, NO. 10 SOUTH STREET.

Summary of assets December 31, 1896:

Loans on mortgage of real estate	$ 9,000 00	
Stocks and bonds owned by the company, market value	218,426 50	
Loans on collaterals	200 00	
Interest due and accrued	81 67	
Cash in company's office and in bank	6,924 82	
Premiums in course of collection	2,149 94	
Total admitted assets		$236,782 93

Liabilities:

Losses reported, adjusted and unpaid	$ 6,191 59	
Re-insurance reserve required by law	42,424 48	
Cash dividends to stockholders unpaid	812 50	
All other liabilities as per detailed statement on file	309 00	
Gross liabilities, exclusive of capital		49,737 57
Surplus as regards policy holders		$187,045 36
Capital stock		100,000 00
Surplus over capital, including surplus of assets not admitted in this State		$87,045 36

Income during year:

Cash premiums received	$55,064 08	
Interest on mortgages	514 00	
Interest on loans and dividends	9,273 78	
Actual cash income		$64,851 86

Expenditures during year:

Amount paid for losses	$31,969 76	
Cash dividends	9,884 00	
Commissions and brokerage	10,180 21	
Salaries and fees	7,324 00	
Taxes paid	492 09	
All other payments and expenses	2,847 61	
Actual cash expenditures		$62,697 67

Stocks and bonds in statement:

	Par value.	Market value.
Western Maryland R. R. Co. (endorsed by Baltimore City) bonds	$5,000 00	$5,450 00
City of Cincinnati bonds	2,000 00	2,460 00
New Orleans Gas Light Company bonds	6,000 00	6,300 00
City of St. Joseph, Mo., bonds	15,000 00	16,350 00
Central of Georgia Ry. Co. bonds	7,400 00	1,709 00
Georgia & Carolina & North'n Ry. Co. bonds	6,000 00	4,740 00
Virginia Midland Ry. Co. bonds	15,000 00	15,375 00
Georgia Pacific Ry. Company bonds	10,000 00	11,400 00
Frederick City, Md., Ry. Co. bonds	10,000 00	10,000 00
Philadelphia & Reading Ry. Co. bonds	13,000 00	10,400 00
Cape Fear & Yadkin Valley Ry. Co. bonds	5,000 00	2,000 00
Baltimore Traction Company bonds	6,000 00	6,510 00
30 shares Safe Deposit and Trust Co. stock	3,000 00	9,000 00
170 shares Maryland Life Insurance Co. stock	3,400 00	3,740 00
Baltimore City 1916 stock	25,000 00	30,625 00
Baltimore City 1900 stock	5,000 00	5,350 00
200 shares National Bank of Commerce stock	3,000 00	3,400 00
50 shares Com. and Farmers Nat. Bank stock	5,000 00	6,125 00
346 shares Nat. Farmers and Planters B'k stock	8,650 00	16,262 00
50 shares First National Bank stock	5,000 00	6,250 00
116 shares National Bank of Baltimore stock	11,600 00	16,588 00
223 shares Western National Bank stock	4,460 00	8,920 00
26 shares Drovers and Mechanics Nat. B'k stock	2,600 00	4,420 00
250 shares Citizens National Bank stock	2,500 00	5,000 00
160 shares Farmers and Merchants Bank stock	6,400 00	9,920 00
5 shares Southern Ry. Co.	5,000 00	132 50
	$186,510 00	$218,426 50

Total amount at risk December 31, 1896 .... $8,633,146 00

Business in Maryland in 1896:

Fire risks written in 1896	$3,468,076 00
Premiums received	26,139 39
Losses paid	8,512 47
Losses incurred	8,873 13

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

HOWARD FIRE INSURANCE COMPANY OF BALTIMORE, MD.

Commenced Business 1856. Capital Stock, $200,000.

WILLIAM ORTWINE, *President.* M. LEWIN HEWES, *Secretary.*

PRINCIPAL OFFICE, SOUTH AND WATER STREETS.

Summary of assets December 31, 1896:

Real estate	$ 39,800 00	
Loans on mortgage of real estate	6,800 00	
Stocks and bonds owned by the company, market value	234 309 00	
Loans on collaterals	300 00	
Interest due and accrued	155 80	
Cash in company's office and in bank	8,457 15	
Premiums in course of collection	2,949 18	
All other assets as per detailed statement	220 00	
Total admitted assets		$292,991 13

Liabilities:

Losses reported, adjusted and unpaid	$ 1,100 00	
Re-insurance reserve required by law	18,661 04	
Cash dividends to stockholders unpaid	1,513 85	
All other liabilities as per detailed statement on file	1,410 02	
Gross liabilities, exclusive of capital		22,684 91
Surplus as regards policy holders		$270,306 22
Capital stock		200,000 00
Surplus over capital, including surplus of assets not admitted in this State		$70,306 22

Income during year:

Cash premiums received	$15,128 75	
Interest on mortgages	2,625 00	
Interest on loans and dividends	8,718 62	
From other sources	984 20	
Actual cash income		$27,456 57

Expenditures during year:

Amount paid for losses	$ 6,075 38	
Cash dividends	13,045 85	
Commissions and brokerage	2,853 40	
Salaries and fees	5,520 67	
Taxes paid	2,966 68	
All other payments and expenses	3,249 97	
Actual cash expenditures		$33,711 95

Stocks and bonds in statement:

	Par value.	Market value.
Baltimore City 3½ per cent. stock, 1930	$ 5,200 00	$ 5,499 00
Baltimore City 3½ per cent. stock, 1900	5,000 00	5,000 00
Baltimore City 3½ per cent. stock, 1945	15,000 00	15,825 00
Baltimore City 3½ per cent. stock, 1940	120,000 00	126,000 00
U. S. Government 4 per cent. bonds, 1925	10,000 00	12,037 50
Maryland State 3 per cent. bonds	2,000 00	1,960 00
Baltimore & Ohio R. R. Co. 4 per cent. bonds	2,000 00	2,040 00
Louisville City 7 per cent. bonds, 1903	5,000 00	5,750 00
Louisville Water 6 per cent. bonds, 1906	5,000 00	5,787 50
Georgia, Carolina & Northern R. R. bonds, 1929	5,000 00	4,087 50
Cape Fear & Yadkin Valley R. R., series A, 6 per cent. bonds, 1916	3,000 00	1,800 00
Potomac Valley R. R. 5 per cent. bonds, 1941	6,000 00	5,550 00
Western N. Carolina R. R. 6 per cent. bonds, 1914	5,000 00	5,700 00
Southern Ry. 5 per cent. bonds, 1994	5,000 00	4,550 00
210 shares Northern Central R. R. Co. stock	10,500 00	13,860 00
625 shares National Mechanics Bank stock	6,250 00	10,937 50
100 shares Western National Bank stock	2,000 00	4,000 00
200 shares National Bank Commerce stock	3,000 00	3,400 00
50 shares National Howard Bank stock	500 00	525 00
	$215,450 00	$234,309 00

Total amount at risk December 31, 1896 .... $4,931,562 00

Business in Maryland in 1896:

Fire risks written in 1896	$2,527,235 00
Premiums received	12,462 92
Losses paid	6,075 38
Losses incurred	4,696 35

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

MARYLAND FIRE INSURANCE COMPANY OF BALTIMORE, MD.

Commenced Business 1859. Capital Stock $100,000.

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

PRINCIPAL OFFICE, POST OFFICE AVENUE AND WATER STREET.

Summary of assets December 31, 1896:

Real estate	$82,500 00	
Loans on mortgage of real estate	8,500 00	
Stocks and bonds owned by the company, market value	49,285 00	
Loans on collaterals	2,500 00	
Interest due and accrued	9 44	
Cash in company's office and in bank	5,231 19	
Premiums in course of collection	2,727 17	
All other assets as per detailed statement	566 67	
Total admitted assets		$151,319 47

Liabilities:

Losses reported, adjusted and unpaid	$ 2,448 86	
Re-insurance reserve required by law	22,501 43	
Cash dividends to stockholders unpaid	156 60	
All other liabilities as per detailed statement on file	622 31	
Gross liabilities, exclusive of capital		25,729 20
Surplus as regards policy holders		$125,590 27
Capital stock		100,000 00
Surplus over capital, including surplus of assets not admitted in this State		$25,590 27

Income during year:

Cash premiums received	$36,262 81	
Interest on mortgages	425 00	
Interest on loans and dividends	2,638 21	
From other sources	2,704 18	
Actual cash income		$42,030 20

Expenditures during year:

Amount paid for losses	$19,891 09	
Cash dividends	6,254 25	
Commissions and brokerage	8,009 70	
Salaries and fees	5,034 00	
Taxes paid	1,859 37	
All other payments and expenses	1,016 72	
Actual cash expenditures		$42,065 13

Stocks and bonds in statement:

	Par value.	*Market value.*
Northern Central Ry. gold bonds, 1900	$10,000 00	$11,000 00
Consolidated Gas Co. of Balto. 6 per cent. bonds.	10,000 00	11,750 00
Frederick City, Md., 4 per cent. bonds	6,000 00	6,000 00
State of North Carolina 6 per cent. bonds	5,000 00	6,250 00
Georgia Pacific Ry. Co. 1st mortgage bonds	5,000 00	5,650 00
Central Ry. Co. 1st mortgage bonds	5,000 00	5,575 00
28 shares National Farmers and Planters Bank, Baltimore, stock	700 00	1,260 00
8 shares Merchants and Mechanics Permanent Building and Loan Co. of Baltimore stock	2,000 00	1,800 00
	$43,700 00	$49,285 00

Total amount at risk December 31, 1896 .... $4,414,080 00

Business in Maryland in 1896:

Fire, marine and inland risks written in 1896	$1,788,635 00
Premiums received	14,944 36
Losses paid	7,042 17
Losses incurred	4,205 66

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

MERCHANTS & MANUFACTURERS FIRE INS. CO. OF BALTIMORE, MD.

Commenced Business 1895. Capital Stock, $200,000.

RUFUS WOODS, *President.* J. RAMSAY BARRY, *Secretary.*

PRINCIPAL OFFICE, HERALD BUILDING.

Summary of assets December 31, 1896:

Stocks and bonds owned by the company, market value	$256,915 50	
Loans on collaterals	35,166 67	
Interest due and accrued	83 34	
Cash in company's office and in bank	11,648 05	
Premiums in course of collection	11,036 28	
Total admitted assets		$314,849 84

Assets not admitted in Maryland:

Office fixtures	$2,000 00	

Liabilities:

Losses reported, adjusted and unpaid	$ 1,024 00	
Re-insurance reserve required by law	48,719 52	
All other liabilities as per detailed statement on file	34 58	
Gross liabilities, exclusive of capital		49,778 10
Surplus as regards policy holders		$265,071 74
Capital stock		200,000 00
Surplus over capital, including surplus of assets not admitted in this State		$65,071 74

Income during year:

Cash premiums received	$94,653 43	
Interest on loans and dividends	9,678 87	
From other sources	3,671 96	
Actual cash income		$108,004 26

Expenditures during year:

Amount paid for losses	$12,885 11	
Cash dividends	8,000 00	
Commissions and brokerage	13,122 90	
Salaries and fees	7,542 85	
Taxes paid	830 33	
All other payments and expenses	10,173 32	
Actual cash expenditures		$52,554 51

Stocks and bonds in statement:

	Par value.	Market value
Balto. City Stock, Jones Falls, 5 per cent., 1900.	$85,600 00	$89,880 00
Balto. City Stock, int. impt., 3½ per cent., 1928..	2,300 00	2,415 00
Balto. City Stock, public imp., 3½ per cent., 1940.	23,100 00	24,370 50
Balto. City Stock, $4,000,000 loan, 3½ per cent., 1945	50,000 00	53,250 00
City of Brooklyn 5 per cent. gold bonds, due April 29, 1897	50,000 00	51,000 00
U. S. Gov't 4 per cent. coupon bonds, due 1925.	30,000 00	36,000 00
	$241,000 00	$256,915 50

Total amount at risk December 31, 1896 .... $10,909,281 00

Business in Maryland in 1896:

Fire risks written in 1896	$3,721,785 00
Premiums received	19,629 75
Losses paid	4,515 28
Losses incurred	4,605 11

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

NATIONAL FIRE INSURANCE COMPANY OF BALTIMORE, MD.

Commenced Business 1850. Capital Stock $100,000.

W. C. Jenness, *President.* George E. Taylor, *Secretary.*

Principal Office, N. W. Corner Holliday and Water Sts.

Summary of assets December 31, 1896:

Real estate	$43,000 00	
Stocks and bonds owned by the company, market value	95,697 50	
Interest due and accrued	2,270 62	
Cash in company's office and in bank	3,555 16	
Premiums in course of collection	583 15	
All other assets as per detailed statement	4,608 21	
Total admitted assets		$149,984 64

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$11,000 00
Liabilities in said States	9,936 55
Surplus over said liabilities	$1,063 45

Liabilities:

Losses reported, adjusted and unpaid	$ 2,200 00	
Re-insurance reserve required by law	16,667 97	
Cash dividends to stockholders unpaid	180 65	
Gross liabilities, exclusive of capital		$19,048 62
Surplus as regards policy holders		$130,936 02
Capital stock		100,000 00
Surplus over capital, including surplus of assets not admitted in this State		$30,936 02

Income during year:

Cash premiums received	$35,193 81	
Interest on loans and dividends	4,727 42	
From other sources	1,025 20	
Actual cash income		$40,946 43

Expenditures during year:

Amount paid for losses	$18,190 37	
Cash dividends	7,292 16	
Commissions and brokerage	6,716 71	
Salaries and fees	3,916 00	
Taxes paid	2,139 41	
All other payments and expenses	2,693 42	
Actual cash expenditures		$40,948 07

Stocks and bonds in statement:

	Par value.	*Market value.*
Western Maryland R. R. 6 per cent. bonds, 105	$10,000 00	$10,500 00
Chattanooga, Tenn., 5 per cent. bonds, 103	5,000 00	5,150 00
City of Dallas, Texas, 5 per cent. bonds	5,000 00	5,000 00
State of Maryland 3 per cent. exempt. loan, 99.	4,000 00	3,960 00
State of Maryland 3.65 per cent. loan	2,500 00	2,500 00
W. N. Carolina R. R. 6 per cent. bond, 111	5,000 00	5,550 00
City of Richmond, Va., 4 per cent. bonds, 97	10,000 00	9,700 00
State of North Carolina 6 per cent. bonds, 124	4,000 00	4,960 00
City of Lynchburg, Va., 5 per cent. bonds	3,000 00	3,000 00
Baltimore City Pass. Ry. 5 per cent. bonds, 113½.	5,000 00	5,675 00
W.Va. Cent. & Pitts. R. R. 6 per cent. bonds, 105.	5,000 00	5,250 00
State of North Carolina, 4 per cent. bonds, 101	2,000 00	2,020 00
Consolidated Gas Co. 6 per cent. bonds, 115	5,000 00	5,750 00
Virginia Midland bonds, 5th series, 102	3,000 00	3,060 00
Atlanta & Charlotte Air Line Ry. Co., 117	2,000 00	2,340 00
First National Bank stock, 126	4,000 00	5,040 00
Third National Bank stock, 95	2,000 00	1,900 00
Merchants National Bank stock, 145	4,000 00	5,800 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
National Mechanics Bank stock, 17½	$4,250 00	$7,437 50
National Bank of Baltimore stock, 141	2,500 00	3,525 00
National Farmers and Planters Bank stock, 45	2,000 00	3,600 00
Citizens National Bank stock, 21	2,500 00	5,250 00
	$91,750 00	$106,967 50

Total amount at risk December 31, 1896 .... $4,853,743 00

Business in Maryland in 1896 :

Fire risks written in 1896	$2,098,578 00
Premiums received	15,970 09
Losses paid	6,148 84
Losses incurred	6,148 84

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, NO. 356 NORTH GAY STREET.

Summary of assets December 31, 1896 :

Real estate	$ 3,336 93	
Loans on mortgage of real estate	49,357 49	
Stocks and bonds owned by the company, market value	66,838 70	
Loans on collaterals	12,000 00	
Interest due and accrued	2,463 78	
Cash in company's office and in bank	1,451 66	
Premiums in course of collection	695 89	
All other assets as per detailed statement	85 33	
Total admitted assets		$136,229 78

Liabilities :

Losses reported, adjusted and unpaid	$ 40 00	
Re-insurance reserve required by law	8,188 20	
Gross liabilities, exclusive of capital		8,228 20
Surplus as regards policy holders		$128,001 58
Capital stock		100,000 00
Surplus over capital, including surplus of assets not admitted in this State		$28,001 58

Income during year:

Cash premiums received	$7,496 22	
Interest on mortgages	2,710 11	
Interest on loans and dividends	2,833 55	
From other sources	860 17	
Actual cash income		$13,900 05

Expenditures during year:

Amount paid for losses	$3,090 41	
Cash dividends	6,000 00	
Commissions and brokerage	592 20	
Salaries and fees	3,432 00	
Taxes paid	830 01	
All other payments and expenses	844 78	
Actual cash expenditures		$14,789 40

Stocks and bonds in statement:

	Par value.	Market value.
40 shares German Fire Insurance Co. stock	$ 400 00	$ 793 75
100 shares Baltimore Fire Insurance Co. stock	1,000 00	2,270 00
100 shares Home Fire Insurance Co. stock	1,000 00	1,600 00
100 shares Associated Firemens Ins. Co. stock	500 00	647 05
50 shares National Bank of Baltimore stock	5,000 00	7,238 50
100 shares Union Nat. Bank of Maryland stock	7,500 00	8,098 60
200 shares National Howard Bank stock	2,000 00	2,098 80
50 shares Merchants National Bank stock	5,000 00	7,290 00
9 shares German American Bank stock	900 00	1,055 00
150 shares Western National Bank stock	3,000 00	5,741 50
220 shares Nat. Farmers and Planters B'k stock	5,500 00	10,326 50
30 shares Equitable National Bank stock	3,000 00	2,919 00
100 shares Farmers and Merchants Nat. B'k stock	4,000 00	6,050 00
15 shares National Exchange Bank stock	1,500 00	1,940 00
50 shares Com. and Farmers Nat. Bank stock	5,000 00	6,200 00
100 shares Old Town Bank stock	1,300 00	2,570 00
	$46,600 00	$66,838 70

Total amount at risk December 31, 1896 ....$2,592,857 00

Business in Maryland in 1896:

Fire risks written in 1896	$1,629,469 00
Premiums received,	8,858 14
Losses paid	3,090 41
Losses incurred	2,090 41

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, NO. 415 WATER STREET.

Summary of assets December 31, 1896:

Real estate	$ 35,228 44	
Stocks and bonds owned by the company, market value	388,298 00	
Cash in company's office and in bank	10,844 03	
Premiums in course of collection	1,654 99	
All other assets as per detailed statement	501 41	
Total admitted assets		$436,526 87

Liabilities:

Loss reported, adjusted and unpaid	$ 1,000 00	
Re-insurance reserve required by law	26,790 64	
Gross liabilities, exclusive of capital		27,790 64
Surplus as regards policy holders		$408,736 23
Capital stock		127,500 00
Surplus over capital, including surplus of assets not admitted in this State		$281,236 23

Income during year:

Cash premiums received	$22,613 65	
Interest on loans and dividends	18,068 48	
From other sources	2,674 92	
Actual cash income		$43,357 05

Expenditures during year:

Amount paid for losses	$ 3,911 28	
Cash dividends	13,800 43	
Commissions and brokerage	2,502 01	
Salaries and fees	7,599 96	
Taxes paid	3,146 19	
All other payments and expenses	3,551 32	
Actual cash expenditures		$34,511 19

Stocks and bonds in statement:

	Par value.	Market value.
Baltimore & Ohio 2d preferred stock	$25,000 00	$6,250 00
Consolidated Gas Company bonds	25,000 00	29,000 00
Northern Pacific 1st mortgage bonds	24,000 00	27,600 00
Cleveland, Columbus, Cin. & Ind. bonds	10,000 00	10,500 00
Baltimore & Ohio Car Trust bonds	9,000 00	9,000 00
Georgia Pacific R. R. 1st mortgage bonds	12,000 00	13,560 00
Wisconsin Central R. R. bonds	15,000 00	5,850 00
Western Union Telegraph Company bonds	13,000 00	13,845 00
Baltimore & Ohio Southwestern R. R. bonds	19,000 00	19,000 00
Georgia, Carolina & Northern R. R. bonds	12,000 00	9,600 00
Sioux City Terminal bonds	12,000 00	6,133 00
Chicago, Rock Island & Pacific R. R. bonds	20,000 00	12,510 00
Columbus, Ga., water bonds	15,000 00	7,576 00
N. Y., Susquehanna & Western R. R. bonds	10,000 00	10,100 00
Staten Island Rapid Transit R. R. bonds	10,000 00	7,100 00
40 shares Nat. Farmers and Planters Bank stock.	1,838 00	1,840 00
Virginia Midland R. R. (5 series) bonds	43,000 00	43,860 00
Phila., Wilmington & Baltimore R. R. bonds	18,000 00	18,360 00
Texas Pacific R. R. 2d mortgage bonds	6,000 00	567 00
Norfolk & Carolina R R. bonds	5,000 00	5,400 00
Newark, Somerset & Straitsville R. R. bonds	3,000 00	1,514 00
Chicago, Burlington & Quincy R. R. bonds	20,000 00	20,100 00
Wabash R. R. first mortgage bonds	10,000 00	10,625 00
Akron & Chicago Junction R. R. bonds	11,000 00	8,800 00
Baltimore Belt Line R. R. bonds	6,000 00	5,550 00
Central Railway Company bonds	11,000 00	12,350 00
Washington City and Point Lookout bonds	6,000 00	3,187 00
National Water Supply Company	10,643 00	7,983 00
Union Pacific, Denver & Gulf R. R. bonds	10,000 00	3,550 00
Texas Pacific R. R. 1st mortgage bonds	6,000 00	6,360 00
North Pacific R. R. 5 per cent. bonds	6,000 00	3,240 00
New York, Ontario & Western R. R. bonds	6,000 00	6,480 00
City & Suburban Ry. Co. bonds	16,000 00	17,760 00
40 shares of stock First Nat. Bank of Baltimore.	4,820 00	5,000 00
53 shares of stock Com. and Farmers Bank	6,651 00	6,466 00
Metropolitan Ry. Co. bonds	5,000 00	5,512 00
6 shares of stock Southern R. R. preferred	180 00	180 00
Baltimore & Ohio R. R. receivers certificates	6,000 00	6,020 00
	$449,132 00	$388,298 00

Total amount at risk December 31, 1896 .... $5,532,381 00

Business in Maryland in 1896:

Fire risks written in 1896	$2,793,882 00
Premiums received	21,432 95
Losses paid	3,856 64
Losses incurred	1,608 81

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, 1896.

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

FARMERS AND MECHANICS MUT. FIRE INS. CO. OF CECIL COUNTY, MD.

Commenced Business 1876.

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

PRINCIPAL OFFICE, FAIR HILL.

Liabilities:		
Losses reported, adjusted and unpaid	$1,557 50	
Gross liabilities, exclusive of capital		$1,557 50
Income during year:		
Cash premiums received	$ 215 00	
Amount received for assessments	3,720 36	
Actual cash income		$3,935 36
Expenditures during year:		
Amount paid for losses	$2,654 85	
Salaries and fees	786 77	
All other payments and expenses	453 74	
Actual cash expenditures		$3,895 36
Total amount at risk December 31, 1896		$2,897,198 81
Business in Maryland in 1896:		
Fire risks written in 1896		$335,146 76
Premiums received		215 00
Losses paid		2,654 85
Losses incurred		4,212 35

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

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

Commenced Business 1870.

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

PRINCIPAL OFFICE, MANCHESTER.

Summary of assets December 31, 1896:			
Real estate		$500 00	
Cash in company's office and in bank		672 52	
Premium notes	$312,549 95		
All other assets as per detailed statement		405 94	
Total admitted assets			$1,578 46
Assets not admitted in Maryland:			
Office furniture and safe		$50 00	
Liabilities:			
Losses reported, adjusted and unpaid		$1,410 00	
Borrowed money		3,250 00	
Salaries		368 00	
Premium notes	$312,549 95		
All other liabilities as per detailed statement on file		97 89	
Gross liabilities, exclusive of capital			$5,125 89
Income during year:			
Cash premiums received		$ 112 77	
Assessments		8,686 25	
From other sources		5,895 60	
Actual cash income			$14,694 62
Expenditures during year:			
Amount paid for losses		$8,182 30	
Amount paid for interest on borrowed money		142 67	
Salaries and fees		542 47	
Amount paid for borrowed money		5,100 00	
Cash returned to members for erroneous assessments		1 00	
All other payments and expenses		477 96	
Actual cash expenditures			$14,446 40
Total amount at risk December 31, 1896			$3,878,676 00

Business in Maryland in 1896:

Fire risks written in 1896	$541,754 00
Premiums received	112 77
Losses paid	8,182 30
Losses incurred	7,181 29

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

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

Commenced Business 1869.

WILLIAM C. BIRELY, *President.* H. CLAY HULL, *Secretary.*

PRINCIPAL OFFICE, FREDERICK.

Summary of assets December 31, 1896:

Cash in company's office and in bank		$650 01	
Premium notes	$196,222 52		
All other assets as per detailed statement		601 02	
Total admitted assets			$1,251 03

Assets not admitted in Maryland:

Office furniture and safe		$75 00	

Liabilities:

Premium notes	$196,222 52		
Surplus as regards policy holders			$1,251 03

Income during year:

Cash premiums received	$1,897 09	
Interest on mortgages, bonds, real estate	169 16	
Amount received for assessments	6,177 38	
From other sources	5,373 50	
Actual cash income		$13,617 13

Expenditures during year:

Amount paid for losses	$12,054 04	
Amount paid for interest on borrowed money	29 68	
Salaries and fees	688 00	
Amount paid during the year for rent	50 00	
Cash returned to members who have discontinued their policies	31 54	
All other payments and expenses	248 82	
Actual cash expenditure		$13,102 08

Total amount at risk December 31, 1896 .... $1,133,889 25

Business in Maryland in 1896:

Fire risks written in 1896	$167,450 00
Premiums received	1,798 69
Losses paid	12,054 04
Losses incurred	7,490 04

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

GRANGERS MUTUAL FIRE INSURANCE COMPANY OF FREDERICK COUNTY, MD.

Commenced Business 1876.

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

PRINCIPAL OFFICE, MIDDLETOWN.

Summary of assets December 31, 1896:

Cash in company's office and in bank		$159 59	
Premiums in course of collection		135 28	
Premium notes	$463,013 14		
Total admitted assets			$294 87

Liabilities:

Losses reported, adjusted and unpaid		$1,530 00	
Borrowed money		200 00	
Premium notes	$463,013 14		
Gross liabilities, exclusive of capital			$1,730 00

Income during year:

Cash received for assessments	$13,427 45	
Cash received for rent	2 00	
Borrowed money	200 00	
From other sources	13 92	
Actual cash income		$13,643 37

Expenditures during year:

Amount paid for losses	$3,799 44	
Amount paid for rent	140 00	
Salaries and fees	1,266 00	
Interest paid on borrowed money	71 02	
Borrowed money paid	8,250 00	
All other payments and expenses	363 27	
Actual cash expenditures		$13,889 73

Total amount at risk December 31, 1896 .... $5,178,169 57

Business in Margland in 1896:

Fire risks written in 1896	$313,032 50
Premiums received	13,427 45
Loss paid	3,799 44
Losses incurred	3,354 44

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

MARYLAND HOME FIRE INSURANCE COMPANY OF BALTIMORE, MD.

Commenced Business 1894.

CLARENCE HODSON, *President.* FRANK J. KOHLER, *Secretary.*

PRINCIPAL OFFICE, BALTIMORE.

Summary of assets December 31, 1896:

Cash in company's office and in bank		$1,848 34	
Premiums in course of collection		929 80	
Premium notes	$26,728 33		
Contingent liabilities of members	15,074 79		
Total admitted assets			$2,778 14

Liabilities:

Losses reported, adjusted and unpaid		$410 00	
Amount due and to become due for borrowed money		300 00	
Premium notes	$26,728 33		
Contingent liabilities	15,074 79		
All other liabilities as per detailed statement on file		40 00	
Gross liabilities, exclusive of capital			750 00
Surplus as regards policy holders			$2,028 14

Income during year:

Cash premiums received	$4,152 43	
From other sources	11 50	
Actual cash income		$4,163 93

Expenditures during year:

Amount paid for losses	$2,234 50	
Salaries and fees	125 00	
Taxes paid	56 23	
Cash returned during the year to members who have discontinued their policies	34 47	
All other payments and expenses	428 27	
Actual cash expenditures		$2,878 47

Total amount at risk December 31, 1896	$700,529 33

Business in Maryland in 1896:

Fire risks written in 1896	$361,433 58
Premiums received	4,038 76
Losses paid	2,234 50
Losses incurred	2,559 50

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 December 31, 1896:

Stocks and bonds owned by the company, market value	$57,400 00	
Interest due and accrued	656 83	
Cash in company's office and in bank	19,620 55	
Premiums in course of collection	2,752 80	
Premium obligations in force.......$493,253 10		
Total admitted assets		$80,430 18

Assets not admitted in Maryland:

Office furniture	$421 70

Liabilities:

Losses reported, adjusted and unpaid	$16 17	
Gross liabilities, exclusive of capital		16 17
Surplus as regards policy holders		$80,414 01

Income during year:

Cash premiums received	$110,495 87	
Interest on mortgages	1,851 75	
Actual cash income		$112,347 62

Expenditures during year:

Amount paid for losses	$13,651 04	
Amount paid for rent	1,110 00	
Interest	31 00	
Salaries and fees	6,074 00	
Taxes paid	404 94	
Cash returned during the year to members who have discontinued their policies	12,097 37	
All other payments and expenses	69,161 11	
Actual cash expenditures		$102,529 46

Stocks and bonds in statement:

	Par value.	Market value.
Baltimore City stock, 3½ per cent., 1900	$ 4,000 00	$ 4,200 00
Baltimore City stock, 3½ per cent., 1928	20,000 00	21,000 00
Baltimore City stock, 3½ per cent., 1930	16,200 00	17,010 00
Baltimore City stock, 5 per cent., 1916	12,400 00	15,190 00
	$52,600 00	$57,400 00

Total amount at risk December 31, 1896..................$10,035,794 00

Business in Maryland in 1896:

Fire risks written in 1896	$545,894 00
Premiums received	6,543 15
Losses paid	2,642 93
Losses incurred	2,642 93

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

MUTUAL FIRE INSURANCE COMPANY IN BALTIMORE COUNTY, MD.

Commenced Business 1850.

GEORGE H. MERRYMAN, *President.* MILTON DANCE, *Secretary.*

PRINCIPAL OFFICE, No. 304 E. LEXINGTON ST., BALTO.

Summary of assets December 31, 1896:

Stocks and bonds owned by the company, market value	$13,895 00	
Cash in company's office and in bank	5,810 92	
Premiums in course of collection, unpaid assessments	12,421 33	
Premium notes $329,956 67		
Total admitted assets		$32,127 25

Assets not admitted in Maryland:

Office furniture and books....................	$500 00	

Liabilities:

Losses reported, adjusted and unpaid	$932 50	
Borrowed money	47,200 00	
Premium notes $329,956 67		
Gross liabilities, exclusive of capital......		48,132 50

Income during year:

Cash premiums received......................	$21,204 29	
Interest on mortgages........................	702 81	
From other sources	21,600 69	
Actual cash income....................		$43,507 79

Expenditures during year:

Amount paid for losses......................	$18,705 50	
Interest......................................	3,194 51	
Salaries and fees............................	4,093 00	
Amount paid for rent........................	200 00	
All other payments and expenses.............	14,030 00	
Actual cash expenditures		$40,223 01

Stocks and bonds in statement:

	Par value.	Market value.
200 shares National Mechanics Bank...........	$2,000 00	$3,500 00
35 shares National Union Bank..............	2,625 00	2,835 00
25 shares Third National Bank...............	2,500 00	2,500 00
20 shares National Exchange Bank......	2,000 00	2,620 00
20 shares Commercial and Farmers Bank.. ...	2,000 00	2,440 00
	$11,125 00	$13,895 00

Total amount at risk December 31, 1896...................$4,681,178 00

Business in Maryland in 1896:

Fire risks written in 1896................................	$745,522 00
Premiums received..	1,997 08
Losses paid..	18,705 50
Losses incurred..	11,615 88

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

MUTUAL FIRE INSURANCE COMPANY OF CALVERT CO., MD.

Commenced Business 1866.

GEORGE H. JONES, *President.* JOHN B. GRAY, *Secretary.*

PRINCIPAL OFFICE, PRINCE FREDERICK.

Summary of assets December 31, 1896:

Loans on mortgage of real estate		$3,914 00	
Stocks and bonds owned by the company, market value		6,498 00	
Loans and collaterals		1,441 83	
Interest due and accrued		464 25	
Cash in company's office and in bank		952 78	
County orders		706 57	
Premium notes	$16,681 19		
Total admitted assets			$13,977 43

Liabilities:

Premium notes	$16,681 19		
Surplus as regards policy holders			$13,977 43

Income during year:

Cash premiums received	$ 650 49	
Interest on mortgages	2,188 94	
From other sources	64 54	
Actual cash income		$2,903 97

Expenditures during year:

Amount paid for losses	$963 68	
Salaries and fees	242 00	
Taxes paid	72 49	
All other payments and expenses	1,384 08	
Actual cash expenditures		$2,662 25

Stocks and bonds in statement:

	Par value.	*Market value.*
251 shares Nat. Mechanics Bank of Baltimore	$2,510 00	$4,769 00
9 shares Nat. Union Bank of Baltimore	675 00	729 00
One bond State of Md. Penitentiary loan, 1896	1,000 00	1,000 00
	$4,185 00	$6,498 00

Total amount at risk December 31, 1896 .... $264,642 61

Business in Maryland in 1896:

Fire risks written in 1896	$25,996 48
Premiums received	72 00
Losses paid	963 68
Losses incurred	963 68

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

MUTUAL FIRE INSURANCE COMPANY OF CARROLL CO., MD.

Commenced Business 1870.

DR. J. W. HERRING, *President.* RICHARD MANNING, *Secretary.*

PRINCIPAL OFFICE, WESTMINSTER.

Summary of assets December 31, 1896:

Real estate	$ 2,935 00	
Stocks and bonds owned by the company, market value	17,940 00	
Premium notes in force $297,088 00		
Total admitted assets		$20,875 00

Liabilities:

Premium notes in force $297,088 00	
Surplus as regards policy holders	$20,875 00

Income during year:

Cash premiums received	$8,812 06	
Interest on mortgages, bonds, real estate	783 58	
From other sources	1,340 67	
Actual cash income		$10,936 31

Expenditures during year:

Amount paid for losses	$7,290 09	
Interest on borrowed money	203 24	
Salaries and fees	1,188 45	
Taxes paid	41 24	
Cash in bank	1,403 00	
All other payments and expenses	810 29	
Actual cash expenditures		$10,936 31

Stocks and bonds in statement:

	Par value.	Market value.
3 bonds Northern Pacific R. R., 2nd mtge.......	$3,000 00	$3,540 00
Ohio & Mississippi R. R., Springfield Div.......	2,000 00	2,000 00
50 shares preferred stock Southern R. R........	5,000 00	1,500 00
8 shares Third National Bank of Baltimore....	800 00	800 00
50 shares Firemens Insurance Co. of Baltimore.	900 00	1,250 00
25 shares of stock Nat. Ex. Bank of Baltimore..	2,500 00	3,250 00
80 shares Union Nat. Bank of Westminster.....	2,000 00	3,800 00
8 shares Com. and Farmers B'k of Baltimore...	800 00	1,000 00
1 bond Northern & Pacific R. R., 3d mtge......	1,000 00	800 00
	$18,000 00	$17,940 00

Total amount at risk December 31, 1896....................$4,330,164 00

Business in Maryland in 1896:

Fire, marine and inland risks written in 1896	$424,720 00
Premiums received..	1,698 88
Losses paid....	7,290 09
Losses incurred..	7,290 09

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

MUTUAL FIRE INSURANCE COMPANY OF CECIL CO., MD.

Commenced Business 1847.

JACOB TOME, *President.* JOHN M. TUCKER, *Secretary.*

PRINCIPAL OFFICE, ELKTON.

Summary of assets December 31, 1896:

Cash in company's office and in bank		$6,141 08	
Premiums in course of collection		41 63	
Premium notes....................	$262,880 31		
Total admitted assets			$6,182 71

Assets not admitted in Maryland:

Office furniture and safe	$500 00

Liabilities:

Losses reported, adjusted and unpaid...........		$1,221 72	
Premium notes....................	$262,880 31		
All other liabilities as per detailed statement on file		302 06	
Gross liabilities, exclusive of capital......			1,523 78
Surplus as regards policy holders			$4,658 93

Income during year:

Cash premiums received	$16,679 47	
Interest on mortgages, bonds and real estate	98 22	
Amount received for assessments	83 56	
From other sources	150 57	
Actual cash income		$17,011 82

Expenditures during year:

Amount paid for losses	$11,346 21	
Amount paid for rent	150 00	
Salaries and fees	1,847 50	
Taxes paid	91	
Cash returned during the year to members who have discontinued their policies	20 85	
All other payments and expenses	1,179 56	
Actual cash expenditures		$14,545 03

Business in Maryland in 1896:

Fire risks written in 1896	$3,158,061 00
Premiums received	16,679 47
Losses paid	11,346 21
Losses incurred	8,425 47

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

MUTUAL FIRE INSURANCE COMPANY OF FREDERICK CO., MD.

Commenced Business 1844.

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

PRINCIPAL OFFICE, FREDERICK.

Summary of assets December 31, 1896:

Real estate	$15,000 00	
Loans on mortgage of real estate	11,000 00	
Stocks and bonds owned by the company, market value	1,150 00	
Loans on collaterals	800 00	
Cash in company's office and in bank	810 36	
Premium notes....$182,626 40		
Total admitted assets		$28,760 36

Liabilities:

Cash deposits		$2,405 00	
Earned credits due policy holders		2,129 22	
Premium notes	$182,626 40		
Gross liabilities, exclusive of capital			4,534 22
Surplus as regards policy holders			$24,226 14

Income during year:

Cash premiums received	$3,611 69	
Interest on mortgages, bonds and real estate	671 48	
Cash received during the year for rent	970 00	
From other sources	13 80	
Actual cash income		$5,266 97

Expenditures during year:

Amount paid for losses	$ 298 37	
Cash paid to members who have discontinued their policies	125 00	
Salaries and fees	1,017 78	
Taxes paid	278 62	
Paid during the year for interest on earned credits and cash premiums	277 90	
All other payments and expenses	104 25	
Actual cash expenditures		$2,101 92

Stocks and bonds in statement:

	Par value.	Market value.
1 certificate of stock, Franklin Savings Bank	$1,000 00	$1,150 00

Total amount at risk December 31, 1896 ....$1,322,201 00

Business in Maryland in 1896:

Fire risks written in 1896	$68,781 00
Premiums received	15,652 35
Losses paid	298 78
Losses incurred	18 79

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 November 30, 1896:

Stocks and bonds owned by the company, market value	$11,400 00	
Interest due and accrued	380 95	
Cash in company's office and in bank	129 92	
Premium notes held by company ... $599,395 59		
Total admitted assets		$11,910 87

Assets not admitted in Maryland:

Office furniture and fixtures	$375 00	

Liabilities:

Losses reported, adjusted and unpaid	$4,920 00	
Premium notes received ... $599,395 59		
Gross liabilities, exclusive of capital		4,920 00
Surplus as regards policy holders		$6,990 87

Income during year:

Cash premiums received	$27,887 44	
Interest on mortgages, bonds and real estate	610 60	
From other sources	82 96	
Actual cash income		$28,581 00

Expenditures during year:

Amount paid for losses	$27,704 89	
Salaries and fees	4,524 34	
Amount paid during the year for rent	450 00	
All other payments and expenses	815 24	
Actual cash expenditures		$33,494 47

Stocks and bonds in statement:

	Par value.	Market value.
Frederick City bonds	$4,500 00	4,500 00
Baltimore City stock	6,900 00	6,900 00
	$11,400 00	$11,400 00

Total amount at risk November 30, 1896	$8,989,107 34

Business in Maryland in 1896:

Fire risks written in 1896	$1,644,252 50
Premiums received	27,887 44
Losses paid	27,704 89

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

MUTUAL FIRE INSURANCE COMPANY OF KENT COUNTY, MD.

Commenced Business 1847.

THOMAS W. ELIASON, *President.* GEORGE B. WESTCOTT, *Secretary.*

PRINCIPAL OFFICE, CHESTERTOWN.

Summary of assets December 31, 1896:

Real estate		$ 8,935 86	
Loans on mortgage of real estate		43,233 70	
Stocks and bonds owned by the company, market value		7,000 00	
Interest due and accrued		2,011 48	
Cash in company's office and in bank		4,807 38	
Premium notes	$165,817 34		
Total admitted assets			$65,988 42

Liabilities:

Losses reported, adjusted and unpaid		$1,575 00	
Premium notes	$165,817 34		
Gross liabilities, exclusive of capital			1,575 00
Surplus as regards policy holders			$64,413 42

Income during year:

Cash premiums received	$7,655 26	
Interest on mortgages, bonds and real estate	3,678 86	
Cash received for rent	705 99	
From other sources	2,169 14	
Actual cash income		$14,209 25

Expenditures during year:

Amount paid for losses	$ 7,525 27	
Interest on borrowed money	96 91	
Salaries and fees	1,311 00	
Taxes paid	178 13	
Cash returned to members who have discontinued their policies	11,758 08	
All other payments and expenses	610 73	
Actual cash expenditures		$21,480 12

Stocks and bonds in statement:

	Par value.	Market value.
50 shares Chestertown National Bank stock	$5,000 00	$7,000 00

Total amount at risk December 31, 1896 ....$2,044,585 66

Business in Maryland in 1896:

Fire risks written in 1896	$275,670 70
Premiums received	3,308 75
Losses paid	7,525 27
Losses incurred	3,610 13

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

MUTUAL FIRE INSURANCE COMPANY OF MONTGOMERY CO., MD.

Commenced Business 1848.

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

PRINCIPAL OFFICE, SANDY SPRING.

Summary of assets December 31, 1896:

Real estate	$ 1,000 00	
Stocks and bonds owned by the company, market value	23,835 00	
Interest due and accrued	332 08	
Cash in company's office and in bank	4,060 34	
Premium notes, 1882 ....$427 45		
Total admitted assets		$29,227 42

Liabilities:

Losses reported, adjusted and unpaid	$4,869 79	
Premium notes, 1882 ....$427 45		
All other liabilities as per detailed statement on file	552 65	
Gross liabilities, exclusive of capital		5,422 44
Surplus as regards policy holders		$23,804 98

Income during year:

Cash premiums received	$70,311 71	
Interest on mortgages, bonds, real estate	1,494 49	
Cash received for rents	10 00	
From other sources	314 78	
Actual cash income		$72,130 98

Expenditures during year:

Amount paid for losses	$72,993 95	
Salaries and fees	3,737 95	
Taxes paid	170 96	
All other payments and expenses	2,665 02	
Actual cash expenditures		$79,567 88

Stocks and bonds in statement:

	Par value.	Market value.
Baltimore City Stock 3½ Loan	$15,000 00	$14,475 00
Chamber of Commerce Building, Baltimore, Md., Cos. bonds	7,000 00	7,210 00
Northern Central R. R. bonds (currency)	2,000 00	2,150 00
	$24,000 00	$23,835 00

Total amount at risk December 31, 1896. .... $17,275,252 00

Business in Maryland in 1896:

Fire, marine and inland risks written in 1896	$2,399,640 00
Premiums received	70,311 71
Losses paid	72,993 95

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

MUTUAL FIRE INS. CO. OF SOMERSET AND WORCESTER COUNTIES, MD.

Commenced Business 1867.

THOMAS H. BOCK, *President.* LEVIN L. WATERS, *Secretary.*

PRINCIPAL OFFICE, PRINCESS ANNE.

Summary of assets December 31, 1896:

Real estate	$4,689 13	
Loans on mortgage of real estate	7,502 88	
Interest due and accrued	572 13	
Cash in company's office and in bank	801 82	
Premium notes $113,023 61		
Total admitted assets		$13,565 96

Income during year:

Cash premiums received	$6,508 39	
Interest on mortgages, bonds, real estate	154 19	
Cash received for rent	270 00	
Actual cash income		$6,932 58

Expenditures during year:

Amount paid for losses	$5,171 27	
Salaries and fees	1,035 25	
Taxes paid	75 77	
All other payments and expenses	335 36	
Actual cash expenditures		$6,617 65

Total amount at risk December 31, 1896....................$1,448,332 91

Business in Maryland in 1896:

Fire risks written in 1896	$137,084 00
Premiums received	494 46
Losses paid	5,171 27
Losses incurred	3,896 27

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

MUTUAL INSURANCE COMPANY OF WASHINGTON CO., MD.

Commenced Business 1846.

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

PRINCIPAL OFFICE, HAGERSTOWN.

Summary of assets December 31, 1896:

Loans on mortgage of real estate	$79,999 00	
Stocks and bonds owned by the company, market value	23,912 25	
Interest due and accrued	6,110 76	
Cash in company's office and in bank	4,300 26	
Premium notes....$40,746 04		
Total admitted assets		$114,322 27

Assets not admitted in Maryland:

Office furniture	$55 00

Liabilities:

Losses reported, adjusted and unpaid		$ 10 00	
Amount of cash required to safely re-insure all outstanding risks of company................		4,666 89	
Amount re-claimable by the insured on perpetual insurance policies		421 62	
Premium notes	$40,746 04		
Gross liabilities, exclusive of capital......			5,098 51
Surplus as regards policy holders.......			$109,223 76

Income during year:

Cash premiums received	$5,055 92	
Interest on mortgages, bond and real estate.....	6,427 44	
From other sources	5 80	
Actual cash income....................		$11,489 16

Expenditures during year:

Amount paid for losses......................	$2,284 73	
Amount of interest paid policy holders	3,077 17	
Salaries and fees............................	1,390 66	
Taxes paid	180 34	
All other payments and expenses....	92 32	
Actual cash expenditures		$7,025 22

Stocks and bonds in statement:

	Par value.	*Market value.*
75 shares Hagerstown Bank stock	$1,125 00	$3,750 00
76 shares Washington Co. National Bank stock.	760 00	988 00
45 shares First National Bank stock...........	450 00	1,125 00
145 shares Citizens National Bank stock........	1,450 00	2,900 00
25 shares Western National Bank stock........	500 00	900 00
30 shares National Marine Bank stock...... ..	900 00	1,110 00
6 shares The National Bank stock	600 00	858 00
10 shares The Union Bank stock.....	750 00	820 00
Gas Company bonds	6,160 00	6,160 00
Georgia Pacific bonds	5,301 25	5,301 25
	$17,996 25	$23,912 25

Total amount at risk December 31, 1896 ....$1,413,273 77

Business in Maryland in 1896:

Fire risks written in 1896	$952,666 77
Premiums received	5,402 71
Losses paid	2,284 73
Losses incurred	2,294 73

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

PATAPSCO MUTUAL FIRE INSURANCE COMPANY OF BALTIMORE CITY, MD.

Commenced Business 1895.

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

PRINCIPAL OFFICE, BALTIMORE, MD.

Summary of assets December 31, 1896:

Stocks and bonds owned by the company, market value	$16,862 50	
Interest due and accrued	481 25	
Cash in company's office and in bank	18,456 77	
Premiums in course of collection	1,653 45	
Premium obligations in force.......$229,077 75		
Total admitted assets		$37,453 97

Liabilities:

Losses reported, adjusted and unpaid	$13 13	
Premium obligations...............$229,077 75		
Premiums received on unexpired risks and policies........ 43,413 85		
Gross liabilities, exclusive of capital		13 13
Surplus as regards policy holders		$37,440 84

Income during year:

Cash premiums received	$52,534 53	
Interest on mortgages, bonds, real estate	773 56	
Actual cash income		$53,308 09

Expenditures during year:

Amount paid for losses	$6,283 14	
Cash paid for rent	366 00	
Paid for interest	12 50	
Salaries and fees	2,515 53	
Taxes paid	78 57	
Amount returned to members who have discontinued their policies	7,423 63	
All other payments and expenses	24,964 71	
Actual cash expenditures		$41,644 08

Stocks and bonds in statement:

	Par value.	Market value.
Commercial and Farmers National Bank stock of Baltimore	$10,000 00	$12,000 00
Baltimore City stock, 1927, 3½ per cent	5,000 00	4,862 50
	15,000 00	$16,862 50

Total amount at risk December 31, 1896	$4,635,547 00

Business in Maryland in 1896:

Fire risks written in 1896	$381,804 00
Premiums received	4,679 63
Losses paid	2,558 96
Losses incurred	2,558 96

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

PLANTERS MUTUAL FIRE INSURANCE COMPANY OF WASHINGTON COUNTY, MD.

Commenced Business 1847.

DAVID HOOVER, *President.* DANIEL J. HICKS, *Secretary.*

PRINCIPAL OFFICE, LEITERSBURG.

Summary of assets December 31, 1896:

Loans on mortgage of real estate	$800 00	
Cash in company's office and in bank	201 51	
Premiums in course of collection	349 57	
Premium notes in force ...$152,786 93		
Total admitted assets		$1,351 08

Assets not admitted in Maryland:

Office furniture	$300 00

Liabilities:

Losses reported, adjusted and unpaid	$1,200 00	
Premium notes in force ...$152,786 93		
Gross liabilities, exclusive of capital		1,200 00
Surplus as regards policy holders		$151 08

Income during year:

Cash premiums received	$2,837 06	
Interest on mortgages, bonds and real estate	73 00	
Amount received for assessments	9 69	
From other sources	653 75	
Actual cash income		$3,573 50

Expenditures during year:

Amount paid for losses	$3,581 32	
Amount paid for rent	20 00	
Salaries and fees	489 84	
Taxes paid	2 78	
Amount paid for interest on borrowed money	36 60	
All other payments and expenses	815 18	
Actual cash expenditures		$4,945 72

Total amount at risk December 31, 1896	$975,985 40

Business in Maryland in 1896:

Fire risks written in 1896	$197,243 40
Premiums received	2,837 06
Losses paid	3,581 32
Losses incurred	3,581 32

ABSTRACTS C.

Fire and Fire-Marine Insurance Companies.

ABSTRACTS COMPILED FROM
ANNUAL STATEMENTS DEC. 31, 1896, OF FIRE AND FIRE-MARINE
INSURANCE COMPANIES OF OTHER STATES AUTHORIZED
TO DO BUSINESS IN THE STATE OF MARYLAND
IN THE YEAR 1896.

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

ÆTNA FIRE INSURANCE COMPANY OF HARTFORD, CONN.

Commenced Business 1819. Capital Stock $4,000,000.

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

PRINCIPAL OFFICE, HARTFORD, CONN.

Attorney to accept service in Maryland, - - - - CHARLES KRAFT.

General Agent in Maryland, - - - CHARLES KRAFT.

Summary of assets December 31, 1896:

Real estate	$ 225,000 00	
Loans on mortgage of real estate	36,500 00	
Stocks and bonds owned by the company, market value	9,817,584 50	
Loans on collaterals	5,600 00	
Interest due and accrued	825 96	
Cash in company's office and in bank	789,875 62	
Premiums in course of collection	555,798 13	
Total admitted assets		$11,431,184 21

Liabilities:

Losses reported, adjusted and unpaid	$ 341,005 94	
Re-insurance reserve required by law	3,025,736 77	
All other liabilities as per detailed statement on file	214,453 45	
Gross liabilities, exclusive of capital		3,581,196 16
Surplus as regards policy holders		$7,849,988 05
Capital stock		4,000,000 00
Surplus over capital, including surplus of assets not admitted in this State		$3,849,988 05

Income during year:

Cash premiums received	$3,783,330 31	
Interest on mortgages	1,985 00	
Interest on loans and dividends	480,428 03	
From other sources	6,437 47	
Actual cash income		$4,272,180 81

Expenditures during year:

Amount paid for losses	$1,885,825 70	
Cash dividends	720,000 00	
Commissions and brokerage	630,840 55	
Salaries and fees	260,102 97	
Taxes paid	80,902 13	
All other payments and expenses	276,179 21	
Actual cash expenditures		$3,853,850 56

Stocks and bonds in statement:

	Par value.	Market value.
United States currency bonds, 6 per cent. semi-annual interest	$100,000 00	$102,750 00
U. S. gold bonds 4 per cent. quarterly interest	100,000 00	120,000 00
Alabama State bonds, 4 and 5 per cent. semi-annual interest	10,000 00	10,500 00
Georgia State bonds, 4½ per cent. semi-annual int.	25,000 00	28,750 00
Mississippi State bonds, 6 per cent. annual int.	11,000 00	12,100 00
New Hampshire State bonds, 6 per cent. semi-annual interest	39,500 00	43,450 00
Tennessee State bonds, 3 per cent. semi-annual interest	23,000 00	18,860 00
Arizona Territory bonds, 5 per cent. semi-annual interest	15,000 00	15,450 00
Hartford County, Conn., bonds, 4 per cent. semi-annual interest	5,000 00	5,000 00
Mecklenburg County, N. C., bonds, 6 per cent. semi-annual interest	67,000 00	76,380 00
Spokane County, Wash., court house and jail bonds, 6 per cent. semi-annual interest	25,000 00	26,750 00
Talbot County, Ga., court house bonds, 6 per cent. semi-annual interest	11,000 00	11,550 00
Norwich, Conn., town bonds, 7 per cent. semi-annual interest	100,000 00	126,000 00
Windsor Locks, Conn., town bonds, 6 per cent. semi-annual interest	10,000 00	10,300 00
Albina, Oregon, city boulevard bonds, 6 per cent. semi-annual interest	25,000 00	31,250 00
Americus, Ga., city public building and school bonds, 6 per cent. semi-annual interest	6,000 00	6,600 00
Bainbridge, Ga., city academy bonds, 6 per cent. semi-annual interest	8,000 00	8,800 00
Boston, Mass., city bonds, 6 per cent. semi-annual interest	30,000 00	34,800 00
Brooklyn, N. Y., city bonds, 6 per cent. semi-annual interest	1,000 00	1,050 00

Stocks and bonds in statement—Continued:

	Par value.	*Market value.*
Buffalo, N. Y., city bonds, 7 per cent. semi-annual interest	$50,000 00	$61,000 00
City of Sioux Falls, So. Dakota, funding bonds, 5 per cent. semi-annual interest	25,000 00	25,500 00
Chicago, Ill., city bonds, 7 per cent. semi-annual interest	16,000 00	17,120 00
Chicago sanitary district bonds, 5 per cent. semi-annual interest	50,000 00	55,000 00
Columbus, Ohio, city improvement bonds, 6 per cent. semi-annual interest	9,000 00	9,630 00
Dallas City, Oregon, water bonds, 6 per cent. semi-annual interest	25,000 00	27,000 00
Dallas, Texas, city water and sewer bonds, 5 per cent. semi-annual interest	50,000 00	51,500 00
Dayton, Ohio, city street paving bonds, 6 per cent. semi-annual interest	25,000 00	28,000 00
Fostoria, Ohio, city water bonds, 5 per cent. semi-annual interest	25,000 00	26,250 00
Fort Wayne, Ind., city bonds, 6 per cent. semi-annual interest	25,000 00	26,500 00
Glenville, Ohio, village bonds, 6 per cent. semi-annual interest	7,000 00	7,140 00
Greensboro, N. C., city school bonds, 6 per cent. semi-annual interest	24,000 00	25,200 00
Greenville, Ala., school bonds, 6 per cent. semi-annual interest	20,000 00	21,000 00
Hamilton, Ohio, city gas works bonds, 5 per cent. semi-annual interest	25,000 00	26,000 00
Hartford, Conn., city bonds, 6 per cent. semi-annual interest	51,000 00	54,570 00
Jersey City, N. J., city hall bonds, 5 per cent. semi-annual interest	25,000 00	28,500 00
Kansas City, Kansas, improvement bonds, 6 per cent. semi-annual interest	42,500 00	44,625 00
Lexington, Ky., city bonds, 5 per cent. semi-annual interest	50,000 00	54,500 00
Lockport, N. Y., city bonds, 7 per cent. semi-annual interest	20,000 00	21,400 00
Montreal, Canada, corporation stock, 6 per cent. semi-annual interest	19,000 00	20,900 00
Montreal, Canada, harbor bonds, 4 per cent. semi-annual interest	4,000 00	4,000 00
New Brunswick, N. J., water bonds, 7 per cent. semi-annual interest	8,000 00	8,800 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Ogden City, Utah, improvement bonds, 5 per cent. semi-annual interest	$18,000 00	$18,360 00
Port of Portland, Oregon, gold bonds, 5 per cent. semi-annual interest	50,000 00	56,000 00
Providence, R. I., city bonds, 6 per cent. semi-annual interest	50,000 00	55,500 00
Rahway, N. J., city bonds, adjustment, 4 per cent. semi-annual interest	22,000 00	19,140 00
Richmond, Va., city bonds, 4 per cent. semi-annual interest	12,000 00	12,240 00
Richmond, Va., city bonds, 6 per cent. semi-annual interest	32,750 00	37,662 50
Roanoke, Va., city bonds, 6 per cent. semi-annual interest	30,000 00	31,800 00
Seattle, Wash., city bonds, 5 per cent. semi-annual interest	50,000 00	51,500 00
St. Louis, Mo., city gold bonds, 5 per cent. semi-annual interest	50,000 00	53,000 00
Superior, Wis., city bonds, 6 per cent. semi-annual interest	25,000 00	25,750 00
Tacoma, Wash., city water and light bonds, 5 per cent. semi-annual interest	25,000 00	25,750 00
Toledo, Ohio, city special bonds, 7 3-10 per cent. semi-annual interest	13,000 00	14,430 00
Topeka, Kansas, city funding bonds, 5 per cent. semi-annual interest	25,000 00	25,750 00
Urbana, Ohio, city bonds, 6 per cent. semi-annual interest	25,000 00	25,000 00
Watsonville, Cal., school bonds, 6 per cent. semi-annual interest	13,000 00	13,600 00
Winston, N. C., city bonds, 5 per cent. semi-annual interest	25,000 00	25,000 00
Brooklyn Wharf and Warehouse Company bonds, 5 per cent. semi-annual interest	100,000 00	100,000 00
Central Safety Deposit Company bonds, Chicago, 5 per cent. semi-annual interest	50,000 00	50,000 00
Tacoma Safety Deposit Company bonds, Chicago, 6 per cent. semi-annual interest	50,000 00	52,500 00
Northeast School District, Hartford, Conn., bonds, 4 per cent. semi-annual interest	20,000 00	20,000 00
School District, No. 2, Enfield, Conn., bonds, 4½ per cent. semi-annual interest	4,000 00	4,000 00
School District, No. 1, county of Pueblo, Col., bonds, 5 per cent. semi-annual interest	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. semi-annual interest....	$5,000 00	$5,200 00
State of Illinois, Mason & Tazewell Drainage District bonds, 7 per cent. semi-annual interest	9,000 00	9,900 00
The Young Men's Christian Association (Wilmington, N. C.,) bonds, 6 per cent. semi-annual interest	20,000 00	20,000 00
Albany & Susquehanna R. R. 1st consolidated guaranteed mortgage bonds, 7 per cent. semi-annual interest...........................	50,000 00	62,500 00
Albany & Susquehanna R. R. 1st consolidated mortgage bonds, 6 per cent. semi-annual interest..................................	50,000 00	59,000 00
Alabama Central R. R. 1st mortgage gold bonds, 6 per cent. semi-annual interest.............	25,000 00	27,750 00
Atchison, Colorado & Pacific R. R. 1st mortgage bonds, 6 per cent. semi-annual interest.......	50,000 00	15,000 00
Akron & Chicago Junction R. R. 1st mortgage bonds, 5 per cent. semi-annual interest.......	25,000 00	25,750 00
Buffalo & Erie R. R. mortgage bonds (new), 7 per cent. semi-annual interest	46,000 00	48,300 00
Buffalo, New York & Erie R. R. 1st mortgage bonds, 7 per cent. semi-annual interest.......	20,000 00	27,400 00
Canadian Pacific Ry. Co. land grant bonds, 5 per cent. semi-annual interest..................	100,000 00	111,000 00
Centralia & Chester R. R. 1st mortgage gold bonds, 5 per cent. semi-annual interest.......	25,000 00	23,750 00
Chesapeake & Ohio R. R. (Richmond & Allegheny Division) 1st mortgage bonds, 2-4s per cent. semi-annual interest..................	50,000 00	49,500 00
Cleveland, Columbus, Cincinnati & Indianapolis R. R., S. F., 1st mortgage bonds, 7 per cent. semi-annual interest	25,000 00	26,625 00
Cleveland, Columbus, Cincinnati & Indianapolis R. R. 1st consolidated mortgage bonds, 7 per cent. semi-annual interest	60,000 00	79,200 00
Chicago, Burlington & Quincy R. R. consolidated mortgage bonds, 7 per cent. semi-annual interest................................ ...	77,000 00	90,860 00
Chicago, Burlington & Quincy R. R. mortgage bonds, 4 per cent. semi-annual interest.......	50,000 00	47,500 00
Chicago, Burlington & Quincy R. R. convertible mortgage bonds, 5 per cent. semi-annual interest..........	10,000 00	10,100 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Chicago, Burlington & Quincy R. R. (Nebraska Extension) mortgage bonds, 4 per cent. semi-annual interest	$25,000 00	$22,000 00
Chicago, Burlington & Quincy R. R. (Chicago & Iowa Division) mortgage bonds, 5 per cent. semi-annual interest	25,000 00	26,750 00
Chicago, Milwaukee & St. Paul R. R. (Chicago & Milwaukee Division) 1st mortgage bonds, 7 per cent. semi-annual interest	75,000 00	96,750 00
Chicago, Milwaukee & St. Paul R. R. (Hastings & Dakota Division) 1st mortgage bonds, 7 per cent. semi-annual interest	40,000 00	51,200 00
Chicago, Milwaukee & St. Paul R. R. (Iowa & Minn. Division) 1st mortgage bonds, 7 per cent. semi-annual interest	10,000 00	12,800 00
Chicago, Milwaukee & St. Paul R. R. (Iowa & Dakota Division) extension 1st mortgage bonds, 7 per cent. semi-annual interest	10,000 00	13,300 00
Chicago, Milwaukee & St. Paul R. R. (Dubuque Division) 1st mortgage bonds, 6 per cent. semi-annual interest	25,000 00	30,000 00
Chicago, Milwaukee & St. Paul R. R. (So. Minn. Division) 1st mortgage bonds, 6 per cent. semi-annual interest	50,000 00	59,000 00
Chicago & Northwestern R. R. (Madison Extension), 1st mortgage bonds, 7 per cent. semi-annual interest	30,000 00	38,400 00
Chicago & Northwestern R. R. sinking fund mortgage bonds, 6 per cent. semi-annual interest	25,000 00	28,500 00
Chicago & Northwestern R. R. general consolidated gold mortgage bonds, 7 per cent semi-annual interest	50,000 00	58,000 00
Chicago & Northwestern R. R. consolidated sinking fund mortgage bonds, 7 per cent. quarterly interest	50,000 00	70,000 00
Chicago, Rock Island & Pacific R. R. mortgage bonds, 6 per cent. semi-annual interest	60,000 00	78,600 00
Chicago, Rock Island & Pacific R. R. extension 1st mortgage bonds, 5 per cent. semi-annual interest	100,000 00	104,500 00
Chicago & Western Indiana R. R. mortgage bonds, 6 per cent. semi-annual interest	23,000 00	24,150 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Chicago & Western Indiana R. R. general mortgage, gold mortgage bonds, 6 per cent. semi-annual interest	$75,000 00	$87,750 00
Cincinnati, Dayton and Ironton R. R. gold mortgage bonds, 5 per cent. semi-annual interest	25,000 00	27,000 00
Cincinnati, Hamilton & Dayton R. R. general mortgage, gold mortgage bonds, 5 per cent. semi-annual interest	50,000 00	53,000 00
Cincinnati, Hamilton & Dayton R. R. consolidated S. F. mortgage bonds, 7 per cent. semi-annual interest	32,000 00	38,400 00
Columbus & Toledo R. R. 1st mortgage bonds, 7 per cent. semi-annual interest	76,000 00	90,440 00
Columbus & Toledo R. R. 2d mortgage bonds, 7 per cent. semi-annual interest	14,000 00	14,840 00
Connecticut River R. R. coupon scrip, 4 per cent. semi-annual interest	15,000 00	15,000 00
Dayton & Western R. R. mortgage bonds, 6 per cent. semi-annual interest	28,000 00	31,360 00
Delaware & Hudson Canal Co. (Pennsylvania Division) mortgage bonds, 7 per cent. semi-annual interest	25,000 00	36,000 00
Flint & Pere Marquette R. R. 1st consolidated mortgage bonds, 5 per cent. semi-annual interest	25,000 00	20,750 00
Flint & Pere Marquette R. R. (Port Huron Division) 1st mortgage bonds, 5 per cent. semi-annual interest	25,000 00	19,500 00
Hartford Street Ry. Co. mortgage bonds, 5 per cent. semi-annual interest	50,000 00	51,000 00
Harlem River & Port Chester R. R. 1st mortgage bonds, 7 per cent. semi-annual interest	100,000 00	120,000 00
Harlem River & Port Chester R. R. 1st mortgage bonds, 6 per cent. semi-annaul interest	50,000 00	56,000 00
Indiana & Lake Michigan R. R. 1st mortgage bonds, 5 per cent. semi-annual interest	50,000 00	42,500 00
Indianapolis & Vincennes R. R. 1st mortgage bonds, 7 per cent. semi-annual interest	49,000 00	59,290 00
Iowa Midland R. R., 1st mortgage bonds, 8 per cent. semi-annual interest	25,000 00	27,500 00
Jeffersonville, Madison & Indiana R. R. 1st mortgage bonds, 7 per cent. semi-annual interest	20,000 00	22,900 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Kansas Pacific R. R. 1st consolidated mortgage bonds, 6 per cent. semi-annual interest.......	$25,000 00	$16,500 00
Keokuk & Des Moines R. R. 1st mortgage bonds, 5 per cent. semi-annual interest	40,000 00	41,200 00
Lake Shore R. R. mortgage bonds, 7 per cent. semi-annual interest.......................	30,000 00	32,400 00
Lake Shore & Michigan Southern R. R. 1st consolidated mortgage bonds, 7 per cent. semi-annual interest.......................	15,000 00	17,100 00
Lake Shore & Michigan Southern R. R. 2d consolidated mortgage bonds, 7 per cent. semi-annual interest............................	80,000 00	94,400 00
Louisville, New Albany & Chicago R. R. (C. & I. Division) 1st mortgage bonds, 6 per cent. semi-annual interest	25,000 00	26,250 00
Louisiana & Missouri River R. R. 1st mortgage bonds, 7 per cent. semi-annual interest.......	25,000 00	28,250 00
Mahoning Coal R. R. mortgage bonds, 5 per cent. semi-annual interest....................	30,000 00	35,100 00
Michigan Central R. R. 2d mortgage bonds, 7 per cent. semi-annual interest..................	50,000 00	57,500 00
Minneapolis & St. Louis R. R. (Iowa Extension,) 1st mortgage bonds, 7 per cent. semi-annual interest	50,000 00	61,750 00
Minneapolis Union R. R. gold mortgage bonds, 6 per cent. semi-annual interest.............	50,000 00	60,500 00
Morris & Essex R. R. 1st mortgage bonds, 7 per cent. semi-annual interest..................	25,000 00	35,000 00
Morris & Essex R. R. 1st consolidated mortgage bonds, 7 per cent. semi-annual interest.......	110,000 00	152,900 00
New York Central & Hudson River R. R. 1st mortgage bonds, 7 per cent. semi-annual interest	175,000 00	211,750 00
New York & Harlem R. R. 1st mortgage bonds, 7 per cent. semi-annual interest.............	10,000 00	11,100 00
New York, Lake Erie & Western R. R. 1st consolidated mortgage gold bonds, 7 per cent. semi-annual interest	45,000 00	63,000 00
New York & New England R. R. 1st mortgage bonds, 7 per cent. semi-annual interest.......	50,000 00	61,500 00
New York, New Haven & Hartford R. R. convertible debenture certificates, 4 per cent. semi-annual interest......................	75,000 00	102,750 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Norfolk & Western R. R. general mortgage bonds, 6 per cent. semi-annual interest	$50,000 00	$60,500 00
North Chicago Street R. R. Co. mortgage bonds, 5 per cent. semi-annual interest	25,000 00	25,875 00
Northwestern Union R. R. 1st mortgage sinking fund bonds, 7 per cent. semi-annual interest	25,000 00	34,500 00
Oswego R. R. Bridge Co. 1st mortgage bonds, 6 per cent. semi-annual interest	50,000 00	59,000 00
Ohio & West Virginia R. R. 1st mortgage bonds, 7 per cent. semi-annual interest	26,000 00	31,200 00
Pittsburg, Fort Wayne & Chicago R. R. 1st mortgage bonds, 7 per cent. semi-annual interest	75,000 00	105,000 00
Pittsburg, Fort Wayne & Chicago R. R. 2d mortgage bonds, 7 per cent. semi-annual interest	81,000 00	110,970 00
Pittsburg, Fort Wayne & Chicago R. R. 3d mortgage bonds, 7 per cent annual interest	40,000 00	52,000 00
St. Louis, Alton & Terre Haute 1st mortgage and terminal bonds, 5 per cent. semi-annual interest	25,000 00	26,125 00
St. Paul, Minneapolis & Manitoba R. R. 1st mortgage bonds, 7 per cent. semi-annual interest	1,000 00	1,100 00
St. Paul & Northern Pacific R. R. 1st mortgage gold bonds, 6 per cent. semi-annual interest	50,000 00	62,000 00
St. Paul & Sioux City R. R. 1st mortgage gold bonds, 6 per cent. semi.annual interest	20,000 00	25,600 00
Terre Haute & Peoria R. R. 1st mortgage gold bonds, 5 per cent. semi-annual interest	25,000 00	21,250 00
Toledo & Ohio Central R. R. (Western Division) 1st mortgage gold bonds, 5 per cent. semi-annual interest	25,000 00	27,000 00
Vermont Valley R. R. bonds, 5 per cent. semi-annual interest	50,000 00	55,000 00
Wabash R. R. 1st mortgage gold bonds, 5 per cent. semi-annual interest	25,000 00	26,500 00
West Chicago Street R. R. tunnel bonds, 5 per cent. semi-annual interest	50,000 00	51,000 00
West Shore R. R. 1st mortgage bonds, 4 per cent. semi-annual interest	50,000 00	53,250 00
Loan & Guarantee Company of Connecticut bonds, 6 per cent. semi-annual interest	10,000 00	10,000 00
Atlantic Mutual Insurance Company scrip	65,040 00	68,292 00
400 shares, $100 each, American Telegraph and Cable Company stock	40,000 00	36,000 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
300 shares International Ocean Telegraph Company stock	$30,000 00	$33,000 00
84 shares, $100 each, Brooklyn Wharf and Warehouse Company stock	8,400 00	840 00
50 shares Connecticut River Company stock	5,000 00	1,000 00
10 shares Underwriters' Salvage Company, of New York	1,000 00	500 00
500 shares Albany & Susquehanna R. R. Co. stock	50,000 00	87,500 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	4,950 00
750 shares Cleveland, Cin., Chic. & St. Louis R. R. Co. preferred stock	75,000 00	56,250 00
1,000 shares Cleveland & Pittsburg R. R. Co. stock	50,000 00	82,500 00
240 shares Chicago, Burlington & Quincy R. R. Co. stock	24,000 00	16,800 00
220 shares Chicago, Rock Island & Pacific R. R. Co. stock	22,000 00	14,520 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	52,500 00
300 shares Dayton & Michigan R. R. Co. preferred stock	15,000 00	27,000 00
400 shares Fort Wayne & Jackson R. R. Co. preferred stock	40,000 00	50,000 00
100 shares Joilet & Chicago R. R. Co. stock,	10,000 00	16,000 00
400 shares Kalamazoo, Allegan & Grand Rapids R. R. Co. stock	40,000 00	52,800 00
200 shares Keokuk & Des Moines R. R. Co. preferred stock	20,000 00	3,000 00
1,000 shares Morris & Essex R. R. Co. stock	50,000 00	82,500 00
800 shares New York Central & Hudson River R. R. Co. stock	80,000 00	76,000 00
500 shares New York & Harlem R. R. Co. stock	25,000 00	72,500 00
1,875 shares New York, New Haven & Hartford R. R. Co. stock	187,500 00	337,500 00
1,000 shares Northwest Telegraph Company stock	50,000 00	55,000 00
500 shares, $50 each, Oswego & Syracuse R. R. Co. stock	25,000 00	50,750 00
750 shares Pittsburg, Fort Wayne & Chicago R. R. Co. stock	75,000 00	125,250 00
150 shares Peoria & Bureau Valley R. R. Co. stock	15,000 00	25,500 00
600 shares Rensselaer & Saratoga R. R. Co. stock	60,000 00	110,400 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
200 shares Valley (New York) R. R. Co. stock.	$20,000 00	$22,000 00
200 shares Ætna National Bank stock, Hartford, Conn.	20,000 00	29,000 00
200 shares American National Bank stock, Hartford, Conn.	10,000 00	14,000 00
400 shares Charter Oak National Bank stock, Hartford, Conn.	40,000 00	40,000 00
180 shares City Bank of Hartford stock, Hartford, Conn.	18,000 00	19,260 00
150 shares, $30 each, Connecticut River Banking Company stock, Hartford, Conn.	4,500 00	6,750 00
350 shares Farmers & Mechanics National Bank stock, Hartford, Conn.	35,000 00	40,250 00
200 shares First National Bank stock, Hartford, Conn.	20,000 00	23,000 00
1,000 shares Hartford National Bank stock, Hartford, Conn.	100,000 00	140,000 00
550 shares National Exchange Bank stock, Hartford, Conn.	27,500 00	35,750 00
1,000 shares Phœnix National Bank stock, Hartford, Conn.	100,000 00	125,000 00
550 shares State Bank stock, Hartford, Conn.	55,000 00	60,500 00
400 shares American Exchange National Bank stock, New York City.	40,000 00	69,200 00
400 shares Bank of the Manhattan Company stock, New York City.	20,000 00	42,400 00
300 shares Bank of New York National Banking Association stock, New York City.	30,000 00	72,600 00
100 shares Hanover National Bank stock, New York City.	10,000 00	32,700 00
300 shares Importers & Traders National Bank stock, New York City.	30,000 00	162,300 00
100 shares Market & Fulton National Bank stock, New York City.	10,000 00	22,500 00
700 shares Merchants National Bank stock, New York City.	35,000 00	48,300 00
120 shares Merchants Exchange National Bank stock, New York City.	6,000 00	6,900 00
1,200 shares Mechanics National Bank stock, New York City.	30,000 00	57,000 00
400 shares Metropolitan National Bank stock, New York City.	40,000 00	5,200 00
200 shares Nassau Bank stock, New York City.	10,000 00	15,300 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
500 shares National Bank of Commerce stock, New York City	$50,000 00	$102,500 00
200 shares National Bank of North America stock, New York City	14,000 00	18,200 00
150 shares National Bank of the Republic stock, New York City	15,000 00	23,100 00
300 shares National Butchers & Drovers Bank stock, New York City	7,500 00	9,900 00
100 shares National City Bank stock, New York City	10,000 00	60,000 00
300 shares Phenix National Bank stock, New York City	6,000 00	6,480 00
200 shares Peoples Bank stock, New York City	5,000 00	12,500 00
100 shares Third National Bank stock, New York City	10,000 00	10,100 00
250 shares Farmers & Mechanics National Bank stock, Philadelphia, Pa.	25,000 00	27,250 00
100 shares First National Bank stock, Albany, N. Y.	10,000 00	16,000 00
100 shares New Britain National Bank stock, New Britain, Conn.	10,000 00	16,000 00
100 shares Central Trust Company stock, New York City	10,000 00	108,000 00
100 shares Holland Trust Company stock, New York City	10,000 00	10,000 00
100 shares Metropolitan Trust Company stock, New York City	10,000 00	31,000 00
150 shares New York Life Insurance & Trust Company stock, New York City	15,000 00	156,000 00
100 shares United States Trust Company stock, New York City	10,000 00	109,000 00
100 shares Union Trust Company stock, New York City	10,000 00	83,000 00
	$7,665,190 00	$9,817,584 50

Total amount at risk December 31, 1896 .... $487,656,548 00

Business in Maryland in 1896:

Fire risks written in 1896	$3,472,133 00
Premiums received	29,486 96
Losses paid	6,590 36
Losses incurred	4,307 86

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

AGRICULTURAL INSURANCE COMPANY OF WATERTOWN, N. Y.

Commenced Business 1853. Capital Stock, $500,000.

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

PRINCIPAL OFFICE, NO. 23 WASHINGTON STREET.

Attorney to accept service in Maryland, - - - H. A. MCCOMAS.

General Agent in Maryland, - - W. BENNETT GOUGH.

Summary of assets December 31, 1896:

Real estate	$ 245,260 00	
Loans on mortgage of real estate	1,067,096 99	
Stocks and bonds owned by the company, market value	402,527 37	
Loans on collaterals	205,947 97	
Interest due and accrued	37,918 88	
Cash in company's office and in bank	162,179 24	
Premiums in course of collection	205,144 25	
All other assets as per detailed statement	6,170 49	
Total admitted assets		$2,332,245 17

Liabilities:

Losses reported, adjusted and unpaid	$ 85,196 52	
Re-insurance reserve required by law	1,331,941 54	
All other liabilities as per detailed statement on file	34,812 02	
Gross liabilities, exclusive of capital		1,471,950 08
Surplus as regards policy holders		$860,295 09
Capital stock		500,000 00
Surplus over capital, including surplus of assets not admitted in this State		$360,295 09

Income during year:

Cash premiums received	$1,059,902 00	
Interest on mortgages	63,665 17	
Interest on loans and dividends	24,970 90	
From other sources	2,012 81	
Actual cash income		$1,150,550 88

Expenditures during year:

Amount paid for losses	$539,200 90	
Cash dividends	50,075 00	
Commissions and brokerage	206,550 26	
Salaries and fees	116,244 89	
Taxes paid	33,978 36	
All other payments and expenses	108,525 63	
Actual cash expenditures		$1,054,575 04

Stocks and bonds in statement:

	Par value.	Market value.
Union Pacific R. R. bonds	$ 2,000 00	$ 2,060 00
City of Kingston bonds	138,100 00	149,148 00
City of Richmond bonds	27,000 00	27,000 00
Dexter Sulphite Pulp & Paper Company bonds	5,000 00	5,000 00
Chicago, Rock Island & Pacific R. R. bonds	25,000 00	26,000 00
New York Central & Hudson River R. R. stock	20,000 00	18,700 00
Chicago, Milwaukee & St. Paul R. R. stock	30,000 00	22,012 50
Western Union Telegraph stock	108,500 00	90,461 87
National Union Bank stock	16,800 00	28,700 00
Jefferson County National Bank stock	800 00	1,520 00
Watertown National Bank stock	10,500 00	19,425 00
Excelsior Carriage Company stock	2,500 00	2,500 00
Union Building & Loan Company certificate of deposit	10,000 00	10,000 00
	$396,200 00	$402,527 37

Total amount at risk December 31, 1896 .... $294,481,156 00

Business in Maryland in 1896:

Fire risks written in 1896	$2,471,400 00
Premiums received	23,414 87
Losses paid	19,485 88
Losses incurred	15,865 21

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

AMERICAN INSURANCE COMPANY OF BOSTON, MASS.

Commenced Business 1818. Capital Stock $300,000.

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

PRINCIPAL OFFICE, NO. 30 KILBY STREET.

Attorney to accept service in Maryland, - - - WILLIAM J. DONNELLY.

General Agents in Maryland, - - MAURY & DONNELLY.

Summary of assets December 31, 1896:

Stocks and bonds owned by the company, market value	$508,165 00	
Loans on collaterals	15,000 00	
Interest due and accrued	2,379 10	
Cash in company's office and in bank	27,600 12	
Premiums in course of collection	26,216 73	
Total admitted assets		$579,360 95

Liabilities:

Losses reported, adjusted and unpaid	$ 26,912 45	
Re-insurance reserve required by law	138,114 02	
Due and accrued for salaries, etc	1,348 42	
All other liabilities as per detailed statement on file	9,831 44	
Gross liabilities, exclusive of capital		$176,206 33
Surplus as regards policy holders		$403,154 62
Capital stock		300,000 00
Surplus over capital, including surplus of assets not admitted in this State		$103,954 62

Income during year:

Cash premiums received	$209,679 34	
Interest on loans and dividends	22,852 08	
From other sources	112 66	
Actual cash income		$232,644 08

Expenditures during year:

Amount paid for losses	$124,843 24	
Cash dividends	18,045 00	
Commissions and brokerage	43,749 32	
Salaries and fees	19,384 55	
Taxes paid	6,825 48	
All other payments and expenses	15,248 30	
Actual cash expenditures		$228,095 89

Stocks and bonds in statement:

	Par value.	Market value.
222 shares Old Boston National Bank	$22,200 00	$23,088 00
200 shares Columbian National Bank	20,000 00	19,800 00
45 shares National Eagle Bank	4,500 00	3,510 00
170 shares Globe National Bank	17,000 00	14,450 00
142 shares Hamilton National Bank	14,200 00	14,910 00
62 shares New England National Bank	6,200 00	8,990 00
66 shares Suffolk National Bank	6,600 00	6,930 00
152 shares State National Bank	15,200 00	15,960 00
280 shares National Union Bank	28,000 00	35,840 00
100 shares Merchants National Bank	10,000 00	15,000 00
28 shares Tremont National Bank	2,800 00	2,296 00
69 shares Washington National Bank	6,900 00	6,900 00
578 shares Boston & Albany R. R.	57,800 00	119,646 00
13 shares Boston & Lowell R. R.	6,500 00	13,325 00
200 shares Old Colony R. R.	20,000 00	35,000 00
8 shares Merrimack Manufacturing Co.	8,000 00	8,800 00
Chicago, Burlington & Quincy R. R. (D. E.) 4 per cent. bonds of 1922	50,000 00	46,500 00
Eastern R. R. (Stg.) 6 per cent. bonds of 1906	20,000 00	23,000 00
Chicago, Milwaukee & St. Paul R. R. (D. D.) 6 per cent. bonds of 1920	25,000 00	29,500 00
Cincinnati, Indianapolis, St. Louis & Chicago R. R. 4 per cent. bonds of 1936	40,000 00	38,800 00
Massachusetts 3½ per cent. bonds of 1913	18,000 00	18,720 00
United States 4 per cent. bonds of 1925	6,000 00	7,200 00
	$404,900 00	$508,165 00

Total amount at risk December 31, 1896	$24,980,399 00

Business in Maryland in 1896:

Fire risks written in 1896	$788,779 00
Premiums received	7,663 72
Losses paid	4,648 26
Losses incurred	1,544 51

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

AMERICAN INSURANCE COMPANY OF NEWARK, N. J.

Commenced Business 1846. Capital Stock $600,000.

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

PRINCIPAL OFFICE, No. 746 BROAD STREET.

Attorney to accept service in Mayland, - - - CLAUDE WORTHINGTON.

General Agents in Maryland, - LUCKETT & WORTHINGTON.

Summary of assets November 30, 1896:

Real estate	$ 225,711 40		
Loans on mortgage of real estate	1,549,145 75		
Stocks and bonds owned by the company, market value		$840,062 50	
Interest due and accrued		34,336 60	
Cash in company's office and in bank		46,112 65	
Premiums in course of collection		51,713 36	
All other assets as per detailed statement		2,069 91	
Total admitted assets			$2,749,152 17

Liabilities:

Losses reported, adjusted and unpaid	$ 28,889 99	
Re-insurance reserve required by law	498,740 41	
All other liabilities as per detailed statement on file	15,107 51	
Gross liabilities, exclusive of capital		542,737 91
Surplus as regards policy holders		$2,206,414 26
Capital stock		600,000 00
Surplus over capital, including surplus of assets not admitted in this State		$1,606,414 26

Income during year:

Cash premiums received	$525,118 16	
Interest on mortgages	77,296 01	
Interest on loans and dividends	41,353 91	
From other sources	371 84	
Actual cash income		$644,139 92

Expenditures during year:

Amount paid for losses	$215,368 56	
Cash dividends	62,200 75	
Commissions and brokerage	99,045 79	
Salaries and fees	50,834 48	
Taxes paid	22,416 10	
All other payments and expenses	34,315 28	
Actual cash expenditures		$484,180 96

Stocks and bonds in statement:

	Par value.	Market value.
United States bonds, 4 per cent. registered, 1907	$75,000 00	$82,500 00
United States bonds, 4 per cent. coupon, 1907	25,000 00	27,500 00
North Hudson County, N. J., Ry. 5 per cent. 1st mortgage bonds	100,000 00	103,000 00
United N. J. R. R. & Canal Co. 4 per cent. 1st mortgage bonds	100,000 00	113,000 00
Morris & Essex R. R. 1st consolidated guaranteed 7 per cent. bonds	100,000 00	139,000 00
Lehigh Valley Terminal Ry. 5 per cent. bonds	110,000 00	121,000 00
Newark Gas Company 6 per cent. bonds	50,000 00	62,500 00
Madison, N. J., Township 4½ per cent. bonds	25,000 00	25,312 50
Long Dock, Jersey City, consolidated 6 per cent. bonds	125,000 00	166,250 00
	$710,000 00	$840,062 50

Total amount at risk December 31, 1896..................$103,347,509 00

Business in Margland in 1896:

Fire risks written in 1896	$624,073 00
Premiums received	4,648 56
Losses paid	5,201 19
Losses incurred	1,443 32

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

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

Commenced Business 1857. Capital Stock $400,000.

FREDERICK W. DOWNER, *President.* SILAS P. WOOD, *Secretary.*

PRINCIPAL OFFICE, NO. 42 CEDAR STREET.

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

General Agent in Maryland, - CUNNINGHAM, COALE & CO.

Summary of assets December 31, 1896:

Loans on mortgage of real estate	$ 14,500 00	
Stocks and bonds owned by the company, market value	760,501 00	
Loans on collaterals	35,000 00	
Interest due and accrued	6,521 67	
Cash in company's office and in bank	66,869 01	
Premiums in course of collection	89,018 90	
All other assets as per detailed statement	776 98	
Total admitted assets		$973,187 56

Liabilities:

Losses reported, adjusted and unpaid	$ 51,438 39	
Re-insurance reserve required by law	308,564 35	
Principal unpaid on scrip	2,133 00	
Interest due and declared unpaid	5,388 70	
Due and accrued for salaries, etc	5,060 11	
All other liabilities as per detailed statement on file	25,404 51	
Gross liabilities, exclusive of capital		397,989 06
Surplus as regards policy holders		$575,198 50
Capital stock		400,000 00
Surplus over capital, including surplus of assets not admitted in this State		$175,198 50

Income during year:

Cash premiums received	$577,372 66	
Interest on mortgages	725 00	
Interest on loans and dividends	26,158 08	
Actual cash income		$604,255 74

Expenditures during year:

Amount paid for losses	$279,741 12	
Commissions and brokerage	103,918 74	
Salaries and fees	46,186 28	
Taxes paid	10,513 00	
All other payments and expenses	66,199 71	
Actual cash expenditures		$506,558 85

Stocks and bonds in statement:

	Par value.	Market value.
United States 4 per cent. registered bonds	$200,000 00	$221,000 00
City of Brooklyn 3½ per cent. bonds, 1914	100,000 00	102,750 00
City of Brooklyn 3½ per cent. bonds, 1924	50,000 00	51,875 00
City of New York 3½ per cent. school bonds, 1915	100,000 00	105,000 00
Lake Gas Company (Chicago) 5 per cent. bonds	30,000 00	28,500 00
St. Louis & Iron Mountain R. R. Co. 5 per cent. bonds	10,000 00	7,400 00
Chicago & Northwestern Ry. Co. stock	20,000 00	20,450 00
Lake Shore & Michigan Southern Ry. Co. stock	20,000 00	30,300 00
Chicago, Milwaukee & St. Paul Ry. Co. stock (preferred)	20,000 00	26,400 00
Baltimore & Ohio R. R. Co. stock	50,000 00	8,250 00
Merchants National Bank stock	5,000 00	6,700 00
Phoenix National Bank stock	4,000 00	4,320 00
American Exchange National Bank stock	20,000 00	34,600 00
Mechanics National Bank stock	5,000 00	9,550 00
Western Union Telegraph Company stock	30,000 00	24,975 00
United States Mortgage Company stock	10,100 00	20,806 00
United States Trust Company stock	2,500 00	27,125 00
Metropolitan Trust Company stock	10,000 00	30,500 00
	$686,600 00	$760,501 00

Total amount at risk December 31, 1896 .... $58,167,148 00

Business in Maryland in 1896:

Fire risks written in 1896	$1,112,785 00
Premiums received	11,602 69
Losses paid	7,019 61
Losses incurred	5,265 79

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

AMERICAN FIRE INSURANCE COMPANY OF PHILADELPHIA.

Commenced Business 1810. Capital Stock $500,000.

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

PRINCIPAL OFFICE, NOS. 308 AND 310 WALNUT STREET.

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

General Agents in Maryland, - E. A. RICHARDSON & SONS.

Summary of assets December 31, 1896:

Real estate	$ 265,753 49	
Loans on mortgage of real estate	1,147,666 29	
Stocks and bonds owned by the company, market value	743,179 66	
Loans on collaterals	48,700 00	
Interest due and accrued	27,206 72	
Cash in company's office and in bank	116,074 35	
Premiums in course of collection	100,804 01	
All other assets as per detailed statement	23,361 44	
Total admitted assets		$2,472,745 96

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$50,000 00
Liabilities in said States	13,453 52
Surplus over said liabilities	$36,546 48
American Fire Insurance Company stock	3,045 00
	$39,591 48

Liabilities:

Losses reported, adjusted and unpaid	$ 122,102 96	
Re-insurance reserve required by law	1,407,061 30	
All other liabilities as per detailed statement on file	17,438 78	
Gross liabilities exclusive of capital		1,546,603 04
Surplus as regards policy holders		$926,142 92
Capital stock		500,000 00
Surplus over capital, including surplus of assets not admitted in this State		$465,734 40

Income during year:

Cash premiums received	$1,220,300 74	
Interest on mortgages	59,513 39	
Interest on loans and dividends	39,970 87	
From other sources	10,370 38	
Actual cash income		$1,330,155 38

Expenditures during year:

Amount paid for losses	$735,389 65	
Cash dividends	30,000 00	
Commissions and brokerage	228,845 24	
Salaries and fees	105,250 00	
Taxes paid	27,916 49	
All other payments and expenses	95,954 74	
Actual cash expenditures		$1,223,356 12

Stocks and bonds in statement:

Par value.		Book value.	Market value.
$62,000 00	Philadelphia & Reading R. R. general mortgage 4s, 1958	$51,553 59	$50,762 50
21,000 00	Steubenville & Indiana R. R. 5s, 1914	20,419 59	23,100 00
20,000 00	Belt Road and Stock Yards, 1911	20,560 00	20,760 00
12,000 00	Chicago & Western Indiana R. R. 6s, 1919	13,400 10	12,600 00
26,000 00	North Pennsylvania R. R. 7s, 1903	26,000 00	31,720 00
25,000 00	Virginia & Tennessee R. R, 1900	25,000 00	25,000 00
25,000 00	State of Georgia 4½s, 1915	25,956 82	28,250 00
5,000 00	Delaware & Chesapeake R. R. 4s, 1912	4,400 00	4,466 66
10,000 00	Huntingdon & Broad Top Mountain R. R. (cxtended), 1895	9,412 50	10,600 00
10,000 00	Huntingdon & Broad Top Mountain R. R. car trust, 1905	10,000,00	10,125 00
2,000 00	Corning, Cowenenesque & Antrim R. R. 1898	2,000 00	2,020 00
25,000 00	Philadelphia & Reading R. R. improvement bonds, 1897	25,000 00	25,750 00
51,000 00	Lehigh Valley R. R. annuity	63,304 24	62,220 00
25,000 00	Mortgage Trust Company of Pennsylvania debenture, 1899	25,000 00	25,104 16
25,000 00	Middlesex Banking Co. debenture	25,000 00	25,125 00
19,000 00	Northern Central R. R. 6s, 1904	19,000 00	21,660 00
30,000 00	Northern Pacific & Montana 6s, 1938	30,000 00	11,400 00
50,000 00	Pennsylvania & New York Canal & R. R. 5s, 1939	53,310 00	53,500 00

Stocks and bonds in statement—Continued:

Par value.		Book value.	Market value.
$50,000 00	City of Portland water bonds, 1919	$50,000 00	$57,500 00
30,000 00	Northwestern Guaranty debenture bonds	30,000 00	12,501 00
15,000 00	Wheeling and Lake Erie extension improvement, 1900	14,250 00	13,500 00
20,000 00	Buffalo Street Ry. bonds, 1931	18,400 00	21,400 00
17,000 00	Hughesville water bonds	17,000 00	17,000 00
30,000 00	Pittsburg, Cincinnati, Chicago & St. Louis 4½s, 1940	30,000 00	32,550 00
10,000 00	Springfield water bonds, 1922	9,850 00	10,300 00
10,000 00	United Electric securities, 1922	9,250 00	9,458 34
25,000 00	Terre Haute & Logansport R. R. 6s, 1913	26,312 50	18,750 00
25,000 00	Lehigh Valley consolidated mortgage 4½s	25,562 50	24,750 00
4,000 00	Lehighton water bonds	4,000 00	4,100 00
15,000 00	Camden & Atlantic R. R. 6s, 1911	15,750 00	17,550 00
10,000 00	Pittsburg, Chartiers & Youghiogheny R. R. 4s, 1932	9,250 00	9,000 00
10,000 00	Omaha Loan & Trust Company debentures, 1902	10,000 00	10,000 00
12,000 00	Norfolk & Western Car Trust, 1902	11,560 80	9,600 00
15,000 00	Ashtabula & Pittsburg R. R. 6s, 1908	17,167 50	17,400 00
20,000 00	Seaboard & Roanoke R. R., 1926	20,700 00	18,000 00
35,000 00	Electric and Peoples Traction Trust certificates	22,720 00	24,587 50
10,000 00	Berwyn Water Company bonds	9,500 00	9,500 00
11,000 00	Second Avenue Traction Company bonds, Pittsburg	11,275 00	11,330 00
1,000 00	20 shares Philadelphia Bourse stock	1,000 00	200 00
40 50	18 shares Philadelphia and Lancaster Turnpike Company stock	40 50	40 50
2,900 00	29 shares American Fire Insurance Company stock	2,973 00	3,045 00
$820,940 50		$815,878 64	$796,224 66

Total amount at risk December 31, 1896 .... $169,519,499 00

Business in Maryland in 1896:

Fire risks written in 1896	$2,587,360 00
Premiums received	26,339 63
Losses paid	13,759 24
Losses incurred	8,172 98

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

AMERICAN CENTRAL INSURANCE COMPANY OF ST. LOUIS, MO.

Commenced Business 1853. Capital Stock $600,000.

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

PRINCIPAL OFFICE, ST. LOUIS, MO.

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

General Agents in Maryland, - ALLMAND & GALLAGHER.

Summary of assets December 31, 1896:

Real estate	$500,000 00	
Loans on mortgage of real estate	87,000 00	
Stocks and bonds owned by the company, market value	777,500 00	
Loans on collaterals	94,800 00	
Cash in company's office and in bank	78,892 99	
Premiums in course of collection	81,051 04	
Total admitted assets		$1,619,244 03

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$50,000 00	
Liabilities in said States	2,953 40	
Surplus over said liabilities	$47,046 60	

Liabilities:

Losses reported, adjusted and unpaid	$ 99,997 61	
Re-insurance reserve required by law	660,551 31	
All other liabilities as per detailed statement on file	12,157 65	
Gross liabilities, exclusive of capital		772,706 57
Surplus as regards policy holders		$846,537 46
Capital stock		600,000 00
Surplus over capital, including surplus of assets not admitted in this State		$293,584 06

Income during year:

Cash premiums received	$811,112 75	
Interest on loans and dividends	53,524 84	
From other sources	21,100 51	
Actual cash income		$885,738 10

Expenditures during year:

Amount paid for losses	$482,289 07	
Commissions and brokerage	127,966 99	
Salaries and fees	67,932 18	
Taxes paid	18,906 18	
All other payments and expenses	98,192 33	
Actual cash expenditures		$855,286 75

Stocks and bonds in statement:

	Par value.	Market value.
Commonwealth Realty Company 1st mortgage 6 per cent. bonds	$100,000 00	$100,000 00
St. Louis Merch's Bridge Company 6 per cent. bonds	75,000 00	78,000 00
Union Depot R. R. Co. 1st mortgage 6 per cent. bonds	75,000 00	82,500 00
St. Clair, Madison & St. Louis Belt R. R. Co. 5 per cent. bonds	30,000 00	27,000 00
Laclede Gas Light Company 5 per cent. bonds	52,000 00	47,750 00
St. Louis C., B. & O. Ry. 1st mortgage 6 per cent. bonds	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
Missouri Electric Light & Power Company 1st mortgage 6 per cent. bonds	12,000 00	12,150 00
Missouri Electric Light & Power Company 2d mortgage 6 per cent. bonds	20,000 00	20,600 00
Norborne (Mo.) school 6 per cent. bonds	8,000 00	8,000 00
School District No. 1 (Cass Co., Ill.,) 6 per cent. bonds	8,000 00	8,000 00
De Soto (Mo.) city funding 6 per cent. bonds	3,500 00	3,500 00
National Bank of Commerce (St. Louis) 7 per cent. stock	180,000 00	261,000 00
Commercial Bank (St. Louis) 10 per cent. stock	25,000 00	58,750 00
Third National Bank (St. Louis) 6 per cent. stock	23,200 00	23,200 00
Mechanics Bank (St. Louis) 7 per cent. stock	11,100 00	24,420 00
Boatmens Bank (St. Louis) 7 per cent. stock	10,000 00	15,500 00
Laclede Gas Light Company stock	4,800 00	4,130 00
	$685,600 00	$827,500 00

Total amount at risk December 31, 1896 .... $106,419,559 00

Business in Maryland in 1896:

Fire risks written in 1896	$401,829 00
Premiums received	4,380 64
Losses paid	2,309 29
Losses incurred	1,546 26

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

BOSTON MARINE INSURANCE COMPANY OF BOSTON, MASS.

Commenced Business 1873. Capital Stock $1,000,000.

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

PRINCIPAL OFFICE, NO. 95 KILBY STREET.

Attorney to accept service in Marylaud, - - - J. HENRY SIRICH.

General Agent in Maryland, - - - J. HENRY SIRICH.

Summary of assets December 31, 1896:

Real estate	$ 26,200 00	
Loans on mortgage of real estate	998,950 00	
Stocks and bonds owned by the company, market value	1,093,440 13	
Loans on collaterals	30,550 00	
Interest due and accrued	10,683 23	
Cash in company's office and in bank	216,187 96	
Premiums in course of collection	154,479 97	
Bills receivable taken for premiums	180,028 17	
Total admitted assets		$2,710,519 46

Liabilities:

Losses reported, adjusted and unpaid	$187,015 00	
Re-insurance reserve required by law	352,899 67	
All other liabilities as per detailed statement on file	17,578 05	
Gross liabilities, exclusive of capital		557,492 72
Surplus as regards policy holders		2,153,026 74
Capital stock		1,000,000 00
Surplus over capital, including surplus of assets not admitted in this State		$1,153,026 74

Income during year:

Cash premiums received	$934,557 41	
Interest on mortgages	41,243 69	
Interest on loans and dividends	58,016 49	
Actual cash income		$1,033,817 59

Expenditures during year:

Amount paid for losses	$736,527 07	
Cash dividends	100,000 00	
Commissions and brokerage	61,262 07	
Salaries and fees	59,822 16	
Taxes paid	7,911 02	
All other payments and expenses	104,083 16	
Actual cash expenditures		$1,069,605 48

Stocks and bonds in statement:

	Par value.	Market value.
City of Boston 4 per cent. bonds	$125,000 00	$135,875 00
Chicago, Burlington & Quincy R. R. Co. 4 per cent. bonds	7,000 00	6,580 00
Chicago, Burlington & Quincy R. R. Co. convertible 5 per cent. bonds	30,000 00	29,550 00
Chicago, Burlington & Quincy R. R. Co. convertible 7 per cent. bonds	4,000 00	4,735 00
Boston & Lowell R. R. Co. 4 per cent. bonds	25,000 00	26,250 00
Brookline Gas Light Co. 5 per cent. bonds	25,000 00	25,000 00
Fitchburg R. R. Co. 5 per cent. bonds	25,000 00	27,000 00
City of Newton 4 per cent. bonds	25,000 00	26,750 00
Oregon Short Line Ry. Co. 6 per cent. bonds	10,000 00	11,100 00
Louisville, Evansville & St. Louis R. R. Co. 6 per cent. bonds	2,000 00	2,000 00
Toledo, St. Louis & Kansas City R. R. Co. 6 per cent. bonds	20,000 00	13,600 00
Union Pacific, Lincoln & Colorado R. R. Co. 5 per cent. bonds	25,000 00	6,000 00
West Shore R. R. Co. 4 per cent. bonds	5,000 00	5,350 00
Wisconsin Central Co. 5 per cent. bonds	20,000 00	7,800 00
Atchison, Topeka & Santa Fe R. R. Co. 4 per cent. bonds	56,000 00	44,520 00
Atchison, Topeka & Santa Fe R. R. Co. adjustment 4 per cent. bonds	30,000 00	12,900 00
Boston & Albany R. R. stock	20,000 00	41,800 00
Boston & Lowell R. R. stock	10,000 00	20,500 00
Chicago, Burlington & Quincy R. R. Co. stock	54,000 00	37,530 00
Fitchburg R. R. Co. (preferred) stock	25,000 00	23,500 00
Iron Ry. Co. stock	29,700 00	14,850 00
Oregon Short Line & Utah Northern stock	5,000 00	750 00
Pullman Palace Car Company stock	12,000 00	18,240 00
Connecticut & Passumpsic R. R. Co. (preferred) stock	5,000 00	7,150 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Atchison, Topeka & Santa Fe R. R. Co. (preferred) stock	$56,500 00	$12,995 00
Manchester Mills stock	20,000 00	20,400 00
Atlantic Bank stock	10,000 00	10,800 00
Atlas Bank stock	10,700 00	12,184 63
Beverly Bank stock	13,000 00	18,167 50
Brookline Bank stock	10,000 00	12,000 00
Columbian Bank stock	12,000 00	11,520 00
Commercial Bank stock	36,500 00	29,200 00
Continental Bank stock	20,000 00	20,000 00
Eagle Bank stock	15,200 00	11,894 00
Eliot Bank stock	30,000 00	36,675 00
Exchange Bank stock	10,000 00	12,500 00
First Bank stock	10,000 00	23,375 00
First Bank (Salem) stock	10,000 00	8,925 00
Freemans Bank stock	20,000 00	17,400 00
Globe Bank stock	15,000 00	12,600 00
Grand Bank (Marblehead) stock	1,700 00	2,040 00
Hamilton Bank stock	10,000 00	10,600 00
Hide and Leather Bank stock	11,000 00	11,921 25
Howard Bank stock	10,000 00	8,750 00
Lincoln Bank stock	16,600 00	12,450 00
Mercantile Bank (Salem) stock	10,000 00	10,375 00
Merchants Bank stock	23,000 00	32,660 00
Merchants Bank (Salem) stock	5,000 00	6,725 00
Naumkeag Bank stock	10,000 00	13,000 00
New England Bank stock	15,000 00	22,350 00
North Bank stock	10,000 00	10,000 00
Old Boston Bank stock	10,000 00	10,600 00
Railroad Bank (Lowell) stock	5,000 00	6,550 00
Republic Bank stock	15,000 00	20,775 00
Revere Bank stock	20,000 00	16,050 00
Second Bank stock	20,000 00	35,425 00
State Bank stock	29,500 00	31,933 75
Suffolk Bank stock	6,700 00	7,169 00
Tremont Bank stock	5,000 00	4,100 00
	$1,127,100 00	$1,093,440 13

Total amount at risk December 31, 1896	$9,783,950 00

Business in Maryland in 1896:

Fire risks written in 1896	$3,231,931 00
Premiums received	28,216 45
Losses paid	23,052 18
Losses incurred	18,022 18

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.* HILARY R. CHAMBERS, *Secretary.*

PRINCIPAL OFFICE, NEW YORK CITY.

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

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

Summary of assets December 31, 1896:

Stocks and bonds owned by the company, market value	$185,000 00	
Interest due and accrued	925 00	
Cash in company's office and in bank	63,763 69	
Premiums in course of collection	30,000 00	
All other assets as per detailed statement	629 31	
Total admitted assets		$280,318 00

Liabilities:

Losses reported, adjusted and unpaid	$14,581 00	
All other liabilities as per detailed statement on file	7,700 00	
Gross liabilities, exclusive of capital		22,281 00
Surplus as regards policy holders		$258,037 00
Capital stock		200,000 00
Surplus over capital, including surplus of assets not admitted in this State		$58,037 00

Income during year:

Cash premiums received	$116,788 49	
Interest on loans and dividends	13,300 38	
Actual cash income		$130,088 87

Expenditures during year:

Amount paid for losses	$121,821 28	
Cash dividends	20,000 00	
Commissions and brokerage	50,415 73	
Salaries and fees	20,053 40	
Taxes paid	3,723 88	
All other payments and expenses	22,777 96	
Actual cash expenditures		$238,792 25

Stocks and bonds in statement:

	Par value.	Market value.
$185,000, New York City 3 per cent. gold bonds..	$185,000 00	$185,000 00

Total amount at risk December 31, 1896..................	$29,797,621 00

Business in Maryland in 1896:

Losses paid...	$3,198 09
Losses incurred..	3,134 71

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

BUFFALO COMMERCIAL INSURANCE COMPANY OF BUFFALO, N. Y.

Commenced Business 1896. Capital Stock $200,000.

PHILIP BECKER, *President.* GEORGE H. HOFHEINS, *Secretary.*

PRINCIPAL OFFICE, NO. 455 MAIN STREET.

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

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

Summary of assets December 31, 1896:

Loans on mortgage of real estate...............	$ 99,300 00	
Stocks and bonds owned by the company, market value..................................	115,500 00	
Loans on collaterals..........................	14,750 00	
Interest due and accrued......................	720 75	
Cash in company's office and in bank..........	47,464 87	
Premiums in course of collection..............	9,520 51	
Total admitted assets..................		$287,256 13

Liabilities:

Losses reported, adjusted and unpaid...........	$ 1,863 75	
Re-insurance reserve required by law..........	36,716 66	
All other liabilities as per detailed statement on file..	1,818 68	
Gross liabilities, exclusive of capital......		40,399 09
Surplus as regards policy holders..............		$246,857 04
Capital stock..................................		200,000 00
Surplus over capital, including surplus of assets not admitted in this State.......		$46,857 04

Income during year:

Cash premiums received	$59,492 47	
Interest on mortgages	2,065 91	
Interest on loans and dividends	4,914 31	
Actual cash income		$66,472 69

Expenditures during year:

Amount paid for losses	$ 7,280 44	
Commissions and brokerage	14,642 88	
Salaries and fees	2,740 34	
Taxes paid	1,363 15	
All other payments and expenses	2,951 74	
Actual cash expenditures		$28,978 55

Stocks and bonds in statement:

	Par value.	Market value.
State of New York registered bonds	$100,000 00	$100,000 00
United States 4 per cent. registered bonds at 110.	5,000 00	5,500 00
City of Buffalo, N. Y., bonds	10,000 00	10,000 00
	$115,000 00	$115,500 00

Total amount at risk December 31, 1896 ....$5,624,884 00

Business in Maryland in 1896:

Fire risks written in 1896	$239,562 00
Premiums received	2,171 40
Losses paid	87 11
Losses incurred	87 11

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

BUFFALO GERMAN INSURANCE COMPANY OF BUFFALO, N. Y.

Commenced Business 1867. Capital Stock $200,000.

PHILIP BECKER, *President.* OLIVER J. EGGERT, *Secretary.*

PRINCIPAL OFFICE, NOS. 447 AND 449 MAIN STREET.

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

General Agents in Maryland, - - E. B. DUVAL & CO.

Summary of assets December 31, 1896:

Real estate	$310,068 19	
Loans on mortgage of real estate	536,395 00	
Stocks and bonds owned by the company, market value	726,678 52	
Loans on collaterals	120,800 00	
Interest due and accrued	7,373 82	
Cash in company's office and in bank	120,182 76	
Premiums in course of collection	44,193 50	
Bills receivable taken for premiums	2,980 28	
All other assets as per detailed statement	1,608 76	
Total admitted assets		$1,870,280 83

Liabilities:

Losses reported, adjusted and unpaid	$ 19,577 92	
Re-insurance reserve required by law	340,455 10	
All other liabilities as per detailed statement on file	8,597 97	
Gross liabilities, exclusive of capital		368,630 99
Surplus as regards policy holders		$1,501,649 84
Capital stock		200,000 00
Surplus over capital, including surplus of assets not admitted in this State		$1,301,649 84

Income during year:

Cash premiums received	$395,235 29	
Interest on mortgages	30,753 73	
Interest on loans and dividends	28,560 42	
From other sources	22,122 07	
Actual cash income		$476,671 51

Expenditures during year:

Amount paid for losses	$162,268 33	
Cash dividends	60,000 00	
Commissions and brokerage	83,405 93	
Salaries and fees	28,903 80	
Taxes paid	9,400 20	
All other payments and expenses	31,941 45	
Actual cash expenditures		$375,919 71

Stocks and bonds in statement:

	Par value.	Market value.
City of Buffalo, N. Y., bonds	$564,500 00	$564,500 00
State of New York stocks	25,000 00	25,000 00
Buffalo & Southwestern R. R. 1st mtge. bonds	36,250 00	36,250 00
Tonawanda Gas Company, Tonawanda, N. Y., 1st mortgage bonds	33,000 00	33,000 00
Third National Bank, Buffalo, N. Y., stock, 110.	45,000 00	49,500 00
City of Buffalo, N. Y., warrants	18,428 52	18,428 52
	$722,178 52	$726,678 52

Total amount at risk December 31, 1896 .... $62,372,002 00

Business in Maryland in 1896:

Fire risks written in 1896	$295,405 00
Premiums received	2,529 58
Losses paid	98 11
Losses incurred	98 11

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

CITIZENS FIRE INSURANCE COMPANY OF PITTSBURG, PA.

Commenced Business 1849. Capital Stock $500,000.

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

PRINCIPAL OFFICE, NOS. 320 AND 322 FOURTH AVENUE.

Attorney to accept service in Maryland, - - - W. BENNETT GOUGH.

General Agent in Maryland, - - W. BENNETT GOUGH.

Summary of assets December 31, 1896:

Real estate	$120,000 00	
Loans on mortgage of real estate	314,378 57	
Stocks and bonds owned by the company, market value	222,697 50	
Loans on collaterals	68,850 00	
Interest due and accrued	659 40	
Cash in company's office and in bank	34,628 97	
Premiums in course of collection	29,104 30	
All other assets as per detailed statement	977 50	
Total admitted assets		$791,296 24

Liabilities:

Losses reported, adjusted and unpaid	$ 18,459 70	
Re-insurance reserve required by law	160,669 83	
All other liabilities as per detailed statement on file	9,022 58	
Gross liabilities, exclusive of capital		188,152 11
Surplus as regards policy holders		$603,144 13
Capital stock		500,000 00
Surplus over capital, including surplus of assets not admitted in this State		$103,144 13

Income during year:

Cash premiums received	$228,077 44	
Interest on mortgages	17,172 07	
Interest on loans and dividends	14,435 43	
From other sources	6,619 03	
Actual cash income		$266,303 97

Expenditures during year:

Amount paid for losses	$119,436 14	
Cash dividends	30,000 00	
Commissions and brokerage	38,061 05	
Salaries and fees	13,319 88	
Taxes paid	7,771 11	
All other payments and expenses	26,369 48	
Actual cash expenditures		$234,957 66

Stocks and bonds in statement:

	Par value.	Market value.
Allegheny County compromise bonds	$ 1,000 00	$ 1,100 00
Point Bridge bond	5,000 00	5,000 00
Pittsburg, New Castle & Lake Erie Ry. bonds	8,000 00	8,800 00
H. C. Frick Coke Company bonds	10,000 00	10,000 00
Pittsburg, Grafton & M Street Ry. bonds	10,000 00	10,100 00
Safe Deposit & Trust Company stock	5,000 00	6,200 00
Allegheny Bridge Company stock	6,250 00	11,000 00
Pittsburg, McKeesport & Youghiogheny Ry. stock	10,000 00	12,200 00
First National Bank of Allegheny stock	10,000 00	13,000 00
First National Bank of Pittsburg stock	8,400 00	15,120 00
Marine National Bank of Pittsburg stock	13,300 00	12,967 50
Allegheny National Bank of Pittsburg stock	10,000 00	12,200 00
Duquesne National Bank of Pittsburg stock	16,500 00	29,700 00
Mechanics National Bank of Pittsburg stock	1,500 00	3,000 00
Metropolitan National Bank of Pittsburg stock	10,000 00	12,000 00
M. & M. National Bank of Pittsburg stock	3,000 00	4,560 00
Lincoln National Bank of Pittsburg stock	5,000 00	6,500 00
Citizens National Bank of Pittsburg stock	6,250 00	7,500 00
Third National Bank of Pittsburg stock	11,500 00	14,835 00
Iron City National Bank of Pittsburg stock	8,700 00	13,920 00
Exchange National Bank of Pittsburg stock	2,750 00	4,400 00
Guarantee Company of North America stock	250 00	325 00
Allegheny Insurance Company stock	1,000 00	1,000 00
Birmingham Insurance Company stock	4,500 00	4,500 00
Monongahela Insurance Company stock	1,250 00	1,000 00
New York, Cleveland Gas Coal Company stock	750 00	720 00
Peoples Insurance Company stock	1,312 50	1,050 00
	$171,212 50	$222,697 50

Total amount at risk December 31, 1896 .... $23,757,297 00

Business in Maryland in 1896:

Fire risks written in 1896	$348,063 00
Premiums received	3,425 00
Losses paid	4,561 49
Losses incurred	2,549 82

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

CITIZENS FIRE INSURANCE COMPANY OF MISSOURI.

Commenced Business 1837.

J. B. M. KEHLOR, *President.* SOLOMON E. WAGGONER, *Secretary.*

PRINCIPAL OFFICE, ST. LOUIS, MO.

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

General Agents in Maryland, - E. B. DUVAL & CO.

Summary of assets December 31, 1896:

Real estate	$ 1,000 00	
Loans on mortgage of real estate	229,850 00	
Stocks and bonds owned by the company, market value	382,345 00	
Interest due and accrued	15,117 25	
Cash in company's office and in bank	35,499 80	
Premiums in course of collection	37,746 10	
All other assets as per detailed statement	4,346 50	
Total admitted assets		$705,904 65

Liabilities:

Losses reported, adjusted and unpaid	$ 18,478 96	
Re-insurance reserve required by law	193,259 67	
All other liabilities as per detailed statement on file	7,531 72	
Gross liabilities, exclusive of capital		219,270 35
Surplus as regards policy holders		$486,634 30
Capital stock		200,000 00
Surplus over capital, including surplus of assets not admitted in this State		$286,634 30

Income during year:

Cash premiums received	$228,077 44	
Interest on mortgages	17,172 07	
Interest on loans and dividends	14,435 43	
From other sources	6,619 03	
Actual cash income		$266,303 97

Expenditures during year:

Amount paid for losses	$119,436 14	
Cash dividends	30,000 00	
Commissions and brokerage	38,061 05	
Salaries and fees	13,319 88	
Taxes paid	7,771 11	
All other payments and expenses	26,369 48	
Actual cash expenditures		$234,957 66

Stocks and bonds in statement:

	Par value.	Market value.
St. Louis United Elevator Company bonds	$84,000 00	$75,600 00
Venice Elevator Company bonds	32,000 00	28,800 00
Henry County, Mo., bonds	67,000 00	68,340 00
Henry County, Mo., school bonds	4,000 00	4,000 00
Dade County, Mo., bonds	15,000 00	15,150 00
Jackson County, Mo., bonds	14,000 00	15,400 00
Schuyler County, Mo., bonds	10,000 00	10,100 00
Greene County, Mo., bonds	13,000 00	13,260 00
Luin County, Mo., school bonds	7,000 00	7,000 00
Phillips County, Mo., bonds	10,000 00	10,200 00
City of Jacksonville, Ill., bonds	19,500 00	19,500 00
City of Marshall, Ill., bonds	3,200 00	3,200 00
City of Waco, Tex., bonds	36,000 00	37,080 00
Andrew County, Mo., bonds	4,000 00	4,080 00
St. Louis & Council Bluffs Road bonds	6,000 00	6,360 00
Cass Avenue and Fair Grounds Ry. Co. bonds	25,000 00	24,875 00
Peoples Ry. Co. bonds	5,000 00	5,000 00
American Exchange Bank stock	21,000 00	34,400 00
	$375,700 00	$382,345 00

Total amount at risk December 31, 1896 .... $28,520,972 00

Business in Maryland in 1896:

Fire risks written in 1896	$363,921 00
Premiums received	3,792 35
Losses paid	15 26
Losses incurred	15 26

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

COLONIAL ASSURANCE COMPANY OF NEW YORK, N. Y.

Commenced Business 1896. Capital Stock $200,000.

LEO H. WISE, *President.* E. E. HALL, *Secretary.*

PRINCIPAL OFFICE, NOS. 45, 47 AND 49 CEDAR ST., NEW YORK CITY.

Attorney to accept service in Maryland, - - - J. RAMSAY BARRY.

General Agent in Maryland, - - - J. RAMSAY BARRY.

Summary of assets December 31, 1896:		
Stocks and bonds owned by the company, market value	$350,640 62	
Interest due and accrued	2,108 50	
Cash in company's office and in bank	44,721 23	
Premiums in course of collection	56,472 00	
All other assets as per detailed statement	500 00	
Total admitted assets		$454,442 35
Liabilities:		
Losses reported, adjusted and unpaid	$12,596 77	
Re-insurance reserve required by law	89,684 15	
All other liabilities as per detailed statement on file	22,304 11	
Gross liabilities, exclusive of capital		124,585 03
Surplus as regards policy holders		$329,857 32
Capital stock		200,000 00
Surplus over capital, including surplus of assets not admitted in this State		$129,857 32
Income during year:		
Cash premiums received	$138,106 70	
Interest on loans and dividends	2,092 40	
From other sources	1,353 83	
Actual cash income		$141,552 93
Expenditures during year:		
Amount paid for losses	$18,687 98	
Commissions and brokerage	34,526 67	
Salaries and fees	960 00	
Taxes paid	292 76	
All other payments and expenses	1,558 05	
Actual cash expenditures		$56,025 46

Stocks and bonds in statement:

	Par value	Market value.
$100,000, United States Government bonds, 4 per cent., 1925	$100,000 00	$120,000 00
100,000, New York City consolidated stock, $3\frac{1}{2}$ per cent., 1915	100,000 00	104,000 00
100,000, New York State bonds, 3 per cent., 1906	100,000 00	100,625 00
25,000, Brooklyn City (East River Bridge) bonds, $3\frac{1}{2}$ per cent., 1937	25,000 00	26,015 62
	$325,000 00	$350,640 62

Total amount at risk December 31, 1896 .... $18,127,854 00

Business in Maryland in 1896:

Fire risks written in 1896	$866,043 00
Premiums received	4,035 26

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 JENISON, *Secretary.*

PRINCIPAL OFFICE, NO. 57 STATE STREET.

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

General Agents in Maryland, - - E. B. DUVAL & CO.

Summary of assets December 31, 1896:

Real estate	$ 75,000 00	
Loans on mortgage of real estate	79,600 00	
Stocks and bonds owned by the company, market value	213,230 00	
Loans on collaterals	2,850 00	
Interest due and accrued	1,243 67	
Cash in company's office and in bank	14,171 13	
Premiums in course of collection	8,126 59	
All other assets as per detailed statement	929 99	
Total admitted assets		$395,151 38

Liabilities:

Losses reported, adjusted and unpaid	$10,460 00	
Re-insurance reserve required by law	95,452 38	
All other liabilities as per detailed statement on file	2,016 92	
Gross liabilities, exclusive of capital		$107,929 30
Surplus as regards policy holders		$287,222 08
Capital stock		200,000 00
Surplus over capital, including surplus of assets not admitted in this State		$87,222 08

Income during year:

Cash premiums received	$141,682 02	
Interest on mortgages	2,621 89	
Interest on loans and dividends	10,002 91	
From other sources	5,910 81	
Actual cash income		$160,217 63

Expenditures during year:

Amount paid for losses	$63,232 12	
Cash dividends	16,000 00	
Commission and brokerage	29,896 62	
Salaries and fees	11,847 17	
Taxes paid	8,075 12	
All other payments and expenses	9,396 21	
Actual cash expenditures		$138,447 24

Stocks and bonds in statement:

	Par value.	Market value.
United States 4 per cent. bonds, registered in name of Commerce Insurance Company of Albany, N. Y	$50,000 00	$60,000 00
10 bonds of the Thomson Pulp & Paper Company of Thomson's Mills, N. Y., of $1,000 each	10,000 00	10,000 00
300 shares of the Rensselaer & Saratoga R. R. Co. stock of $100 each	30,000 00	54,000 00
150 shares of the capital stock of the First National Bank of Albany, N. Y., of $100 each.	15,000 00	24,000 00
130 shares of the capital stock of the National Commercial Bank, Albany, N. Y., of $100 each	13,000 00	45,500 00
72 shares of the capital stock of the National Exchange Bank of Albany, N. Y., of $1,000 each	7,200 00	6,480 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
50 shares of the capital stock of the National Bank of Cohoes, N. Y., of $100 each......	$5,000 00	$7,000 00
50 shares of the capital stock of the South End Bank of Albany, N. Y., of $100 each.....	5,000 00	3,750 00
25 shares of the capital stock of the Holland Trust Company of New York of $100 each.	2,500 00	2,000 00
5 shares of the capital stock of the Underwriters Salvage Company of New York of $100 each	500 00	500 00
	$138,200 00	$213,230 00

Total amount at risk December 31, 1896. ....$17,359,128 00

Business in Maryland in 1896 :

Fire risks written in 1896..................................	$304,362 00
Premiums received..	3,023 45
Losses paid..	2,421 47
Losses incurred..	1,921 12

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

CONNECTICUT FIRE INSURANCE COMPANY 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 service in Maryland, - - Claude Worthington.

General Agents in Maryland, - Luckett & Worthington.

Summary of assets December 31, 1896:

Real estate	$154,775 00	
Loans on mortgage of real estate..............	916,359 00	
Stocks and bonds owned by the company, market value	1,824,018 50	
Loans on collaterals..........................	14,000 00	
Cash in company's office and in bank	171,387 33	
Premiums in course of collection	218,457 55	
Bills receivable taken for premiums............	1,020 50	
Total admitted assets		$3,300,017 88

Liabilities:

Losses reported, adjusted and unpaid	$ 142,271 21	
Re-insurance reserve required by law	1,430,015 17	
All other liabilities as per detailed statement on file	59,400 00	
Gross liabilities, exclusive of capital		$1,631,686 38
Surplus as regards policy holders		$1,668,331 50
Capital stock		1,000,000 00
Surplus over capital, including surplus of assets not admitted in this State		668,331 50

Income during year:

Cash premiums received	$1,724,851 93	
Interest on mortgages	45,859 05	
Interest on loans and dividends	84,873 81	
Actual cash income		$1,855,584 79

Expenditures during year:

Amount paid for losses	$1,007,349,71	
Cash dividends	100,000 00	
Commissions and brokerage	311,237 74	
Salaries and fees	137,411 48	
Taxes paid	39,751 42	
All other payments and expenses	125,680 82	
Actual cash expenditures		$1,721,431 17

Stocks and bonds in statement:

	Par value.	Market value.
Dominion of Canada 4 per cent. bonds	$100,000 00	$104,000 00
State of Georgia 4½ per cent. bonds	25,000 00	28,750 00
State of South Dakota 6 per cent. bonds	40,000 00	40,920 00
Territory of Arizona bonds	25,000 00	26,000 00
City of Astoria, Oregon, bonds	12,000 00	12,600 00
City of Dallas, Texas, bonds	12,000 00	12,000 00
City of Duluth, Minn., bonds	20,060 00	20,360 00
City of Fargo, N. D., 6s bonds	5,000 00	5,400 00
City of Fargo, N. D., 7s bonds	9,000 00	9,900 00
City of Helena, Montana, bonds	17,000 00	17,340 00
City of Middletown, Conn., bonds	10,000 00	10,500 00
City of New Britain, Conn., bonds	10,000 00	10,200 00
City of Pawtucket, R. I., bonds	30,000 00	30,525 00
City of Portland, Oregon, bonds	25,000 00	27,500 00
City of Richmond, Va., bonds	50,000 00	50,000 00
City of Salem, Oregon, bonds	11,000 00	11,880 00
City of Salt Lake, Utah, bonds	50,000 00	51,500 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
City of Seattle, Wash., bonds	$25,000 00	$25,000 00
City of Urbana, Ohio, bonds	15,000 00	15,000 00
Hennepin Co. & Minneapolis City, Minn., bonds.	25,000 00	27,500 00
Wayne County, Mich., bonds	25,000 00	25,750 00
Mankato School District, Minn., bonds	15,000 00	15,000 00
School District No. 2, Arapahoe Co., Colo., bonds.	25,000 00	26,000 00
School District No. 11, El Paso Co., Colo., bonds.	15,000 00	15,150 00
School District No. 24, Marion Co., Ore., bonds	13,000 00	14,040 00
South School District Notes, Hartford, Conn	30,000 00	30,000 00
Black Rock & Salisbury Beach St. R. Co. bonds.	10,000 00	9,500 00
Broadway & Seventh Avenue R. R. Co. bonds	20,000 00	21,000 00
Chicago, Burlington & Quincy R. R. Co. 4s bonds.	7,000 00	6,510 00
Chicago, Burlington & Quincy R. R. Co. convertible 5s bonds	13,900 00	13,900 00
Chicago, Burlington & Quincy R. R. Co. consolidated 7s bonds	5,000 00	5,750 00
Cleveland, Cincinnati, Chicago & St. Louis R. R. Co. bonds	10,000 00	9,200 00
Cleveland Electric Ry. Co. bonds	20,000 00	20,400 00
Cin., D. & Ironton R. R. Co., guaranteed bonds	15,000 00	15,750 00
Cincinnati, Hamilton & Dayton R. R. Co. bonds.	50,000 00	52,250 00
Cleveland & Mahoning Valley R. R. Co. bonds	10,000 00	11,500 00
Chicago & Western Indiana R. R. Co. bonds	15,000 00	17,400 00
Chicago & Northwestern R. R. Co. bonds	5,000 00	5,400 00
Dayton & Michigan R. R. Co. bonds	25,000 00	26,000 00
Fitchburg R. R. Co. bonds	20,000 00	21,000 00
Grand Rapids, L. & D. R. R. Co. guaranteed bonds	3,000 00	1,500 00
Hartford Street Railway Co. bonds	25,000 00	25,437 50
Housatonic R. R. Co. guaranteed bonds	30,000 00	30,000 00
Indiana, Illinois & Iowa R. R. Co. bonds	25,000 00	21,250 00
Lynn & Boston Ry. Co. bonds	10,000 00	10,200 00
Manitou & Pike's Peak Ry. Co. bonds	10,000 00	9,000 00
North Chicago Street R. R. Co. bonds	10,000 00	10,350 00
N. Y., N. H. & H. R. R. Co. debenture certificates	15,000 00	20,250 00
N. Y., N. H. & H. R. R. guaranteed bonds	40,000 00	47,200 00
Saginaw & Western R. R. Co. guaranteed bonds.	2,000 00	1,000 00
Toledo & Ohio Central R. R. Co. bonds	15,000 00	15,900 00
Waterbury, Conn., Traction Co. bonds	10,000 00	10,000 00
West Chicago Street R. R. Co. bonds	10,000 00	10,000 00
West Chicago Street R. R. Tunnel Co. bonds	10,000 00	10,175 00
Brooklyn Wharf & Warehouse Company bonds	75,000 00	75,000 00
Hartford Electric Light Company bonds	10,000 00	10,200 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Minneapolis Gas Light Company bonds....	$25,000 00	$26,000 00
Northwestern Telegraph Company bonds.......	15,000 00	16,875 00
Central Safety Deposit Company (Chicago) bonds.	25,000 00	25,000 00
Traders' Safe and Trust Company (Chicago) bonds....................................	10,000 00	10,000 00
150 shares Bald Eagle Valley R. R. Co. guaranteed stock..............................	7,500 00	15,000 00
142 shares Boston & Albany R. R. Co. stock	14,200 00	29,536 00
740 shares Chicago, Burlington & Quincy R. R. Co. stock	74,000 00	51,800 00
150 shares Chicago & N. W. R. R. Co. stock.....	15,000 00	15,000 00
220 shares Chicago, Rock Island & Pacific R. R. Co. stock..............................	22,000 00	14,300 00
300 shares New York Central & Hudson River R. R. Co. stock..........................	30,000 00	27,900 00
375 shares New York, New Haven & Hartford R. R. Co. bonds...........	37,500 00	65,625 00
300 shares Pittsburg, Fort Wayne & Chicago R. R. Co. stock..........................	30,000 00	48,000 00
200 shares Empire & B. S. Telegraph Co. guaranteed stock	20,000 00	14,800 00
600 shares Northwestern Telegraph Co. guaranteed stock..............................	30,000 00	33,000 00
167 shares First National Bank, Minneapolis, stock	16,700 00	12,525 00
100 shares Importers & Traders National Bank, N. Y., stock	10,000 00	53,000 00
11 shares Second National Bank, New Haven, stock	1,100 00	1,870 00
100 shares Ætna Nat. Bank, Hartford, stock....	10,000 00	14,000 00
93 shares Charter Oak National Bank, Hartford, stock	9,300 00	8,370 00
125 shares Farmers & Merchants National Bank, Hartford, stock.........................	12,500 00	13,750 00
185 shares First National Bank, Hartford, stock.	18,500 00	20,350 00
300 shares Hartford Nat. Bank, Hartford, stock.	30,000 00	42,000 00
100 shares Mercantile Nat. Bank, Hartford, stock.	10,000 00	7,500 00
412 shares Nat. Exchange Bank, Hartford, stock.	20,600 00	26,780 00
150 shares Phœnix Nat. Bank, Hartford, stock..	15,000 00	18,000 00
45 shares Conn. Trust & Safe Deposit Company, Hartford, stock................	4,500 00	7,200 00
	$1,678,360 00	$1,824,018 50

Total amount at risk December 31, 1896..................$220,109,124 00

Business in Maryland in 1896:

Fire risks written in 1896	$1,300,800 00
Premiums received	12,409 22
Losses paid	9,346 42
Losses incurred	3,896 42

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

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

Commenced Business 1853. Capital Stock $1,000,000.

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

PRINCIPAL OFFICE, NO. 46 CEDAR STREET.

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

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

Summary of assets December 31, 1896:

Real estate	$1,236,250 00	
Loans on mortgage of real estate	106,060 00	
Stocks and bonds owned by the company, market value	5,429,190 00	
Interest due and accrued	79,395 86	
Cash in company's office and in bank	294,565 86	
Premiums in course of collection	377,136 66	
Bills receivable taken for premiums	121,574 59	
All other assets as per detailed statement	924 16	
Total admitted assets		$7,645,097 13

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$131,250 00
Liabilities in said States	90,666 44
Surplus over said liabilities	$40,583 56

Liabilities:

Losses reported, adjusted and unpaid	$ 270,634 80
Re-insurance reserve required by law	3,432,633 15
Due and accrued for salaries	15,000 00
Principal unpaid on scrip	28,823 00
Interest due and declared unpaid	6,093 36
Cash dividends to stockholders unpaid	600 00

Liabilities—Continued:

Reserved for contingencies	$250,000 00	
All other liabilities as per detailed statement on file	117,677 62	
Gross liabilities, exclusive of capital		4,121,461 93
Surplus as regards policy holders		$3,523,635 20
Capital stock		1,000,000 00
Surplus over capital, including surplus of assets not admitted in this State		$20,564,218 76

Income during year:

Cash premiums received	$3,445,828 40	
Interest on mortgages	5,372 77	
Interest on loans and dividends	262,869 06	
From other sources	46,533 67	
Actual cash income		$3,760,603 90

Expenditures during year:

Amount paid for losses	$1,683,362 71	
Cash dividends	176,438 50	
Commissions and brokerage	691,874 78	
Salaries and fees	297,309 68	
Taxes paid	74,829 62	
All other payments and expenses	202,736 29	
Actual cash expenditures		$3,126,551 58

Stocks and bonds in statement:

	Par value.	Market value.
250 shares American Exchange National Bank, at 170	$25,000 00	$42,500 00
50 shares Bank of America, at 310	5,000 00	15,500 00
50 shares Bowery Bank, at 300	5,000 00	15,000 00
1,200 shares Mechanics National Bank, at 185	30,000 00	55,500 00
250 shares Mercantile National Bank, at 165	25,000 00	41,250 00
350 shares Merchants National Bank, at 130	17,500 00	22,750 00
100 shares Nassau Bank, at 145	5,000 00	7,250 00
382 shares Phenix National Bank, at 100	7,640 00	7,640 00
200 shares Central Trust Company, at 1,000	20,000 00	200,000 00
7,500 shares Brooklyn City R. R. Co., at 170	75,000 00	127,500 00
74 shares Chicago & Alton R. R. Co., preferred, at 175	7,400 00	12,950 00
1,100 shares Chicago, Burlington & Quincy R. R. Co., at 70	110,000 00	77,000 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
750 shares Chicago, Milwaukee & St. Paul Ry. preferred, at 128	$75,000 00	$96,000 00
1,000 shares Chicago & Northwestern Ry. preferred, at 150	100,000 00	150,000 00
1,000 shares Chicago, Rock Island & Pacific Ry., at 63	100,000 00	63,000 00
1,000 shares Chicago, St. Paul, Minneapolis & Omaha Ry. Co. preferred, at 125	100,000 00	125,000 00
1,000 shares Cleveland, Cincinnati, Chicago & St. Louis Ry. Co. preferred, at 74	100,000 000	74,000 00
500 shares Consolidated Gas Company of New York, at 140	50,000 00	70,000 00
200 shares Delaware & Hudson Canal Company, at 110	20,000 00	22,000 00
1,500 shares Lake Shore & Michigan Southern Ry. Co., at 150	150,000 00	225,000 00
500 shares New York, Chicago & St. Louis Ry. Co. 1st preferred, at 70	50,000 00	35,000 00
3,000 shares New York & Harlem R. R. Co. guaranteed, at 285	150,000 00	427,500 00
500 shares New York, New Haven & Hartford R. R. Co., at 170	50,000 00	85,000 00
1,000 shares Pennsylvania R. R. Co., at 100	50,000 00	50,000 00
5,000 shares Pittsburg, McKeesport & Youghiogheny R. R. Co. guaranteed, at 120	250,000 00	300,000 00
500 shares Rome, Watertown & Ogdensburg R. R. Co. guaranteed, at 115	50,000 00	57,500 00
500 shares St. Paul & Duluth R. R. Co. preferred, at 80	50,000 00	40,000 00
1,000 shares St. Paul, Minn. & Manitoba Ry. Co. guaranteed, at 110	100,000 00	110,000 00
1,200 shares United N. J. R. R. & Canal Co. guaranteed, at 235	120,000 00	282,000 00
Atlantic & Gulf R. R. Co. 1st mortgage 7 per cent. bonds, at 100	47,000 00	47,000 00
Cedar Rapids, Iowa Falls & N. W. R. R. Co. 1st mortgage 6 per cent. bonds, at 100	50,000 00	50,000 00
Chicago, Burlington & Quincy R. R. Co. 1st mortgage 7 per cent. 1903 bonds, at 110	10,000 00	11,000 00
Chicago, Milwaukee & St. Paul (Chicago & Pac. Division) 1st mortgage 6 per cent. bonds, at 113	50,000 00	56,500 00
Chicago & Northwestern sinking fund registered 1st mortgage 6 per cent. bonds, at 110	49,000 00	53,900 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Chicago, R. I. & Pac. R. R. Co. coll. and ext. 1st mortgage 5 per cent. bonds, at 100	$100,000 00	$100,000 00
Chicago, St. Paul, Minn. & Omaha Ry. 1st mortgage 6 per cent. bonds, at 125	100,000 00	125,000 00
Columbus & Greenville R. R. 1st mortgage 5s 6 per cent. bonds, at 100	50,000 00	50,000 00
Elmira, Cortland & Northern preferred 1st mortgage 6 per cent. bonds, at 105	50,000 00	52,500 00
Erie Ry. Co. consolidated 1st mortgage 7 per cent. bonds, at 135	50,000 00	67,500 00
Georgia, Carolina & Northern Ry. 1st mortgage 5 per cent. bonds (guaranteed), at 78	25,000 00	19,500 00
Grand Rapids, Lansing & Detroit R. R. 5 per cent. bonds, 1927, guaranteed at 50	50,000 00	25,000 00
Ind., Bloomington & Western preferred 1st mortgage 7 per cent. bonds, at 105	135,000 00	141,750 00
Kentucky Central Ry. Co. 1st mortgage 4 per cent. bonds, at 85	50,000 00	42,500 00
Midland R. R. Co. of New Jersey 1st mortgage 6 per cent. bonds, at 115	50,000 00	57,500 00
Mil., Lake Shore & Western R. R. 1st mortgage 6 per cent. bonds, at 127	100,000 00	127,000 00
Morris & Essex R. R. consolidated 1st mortgage 7 per cent. bonds, at 138	50,000 00	69,000 00
N. Y. Central & Hudson River Ry. debenture 5 per cent. bonds, at 105	50,000 00	52,500 00
N. Y., Lackawanna & Western Ry. 1st mortgage 6 per cent. bonds, at 125	50,000 00	62,500 00
N. Y., New Haven & Hartford R. R. Co. convertible debenture 4 per cent. bonds, at 130	20,000 00	26,000 00
Raleigh & Augusta Air Line R. R. Co. 6 per cent. 1st mortgage bonds, at 105	50,000 00	52,500 00
Richmond & Danville R. R. Co. 6 per cent. bonds, consolidated 1915, at 116	50,000 00	58,000 00
St. Paul, Minn. & Manitoba R.R. 6 per cent. bonds, (Dak. extension), at 115	100,000 00	115,000 00
Western Union Telegraph Co. 5 per cent. collateral trust bonds, at 105	104,000 00	109,200 00
Portland (Oregon) water 5 per cent. gold bonds, 1917, at 110	50,000 00	55,000 00
Richmond (Virginia) 4 per cent. bonds, 1920, at 100	50,000 00	50,000 00
Alabama new bonds, class "A," 1906, at 100	10,000 00	10,000 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Georgia 4½ per cent. bonds, 1915, at 105	$25,000 00	$26,250 00
U. S. registered 4 per cent. bonds, 1925, at 117	550,000 00	643,500 00
U. S. registered 5 per cent. bonds, 1904, at 110	50,000 00	55,000 00
New York City registered 3 per cent. tax exempt bonds, 1919-1925, at 100	50,000 00	50,000 00
New York City registered 3½ per cent. tax exempt bonds, 1927, at 105	250,000 00	262,500 00
	$4,372,540 00	$5,560,440 00

Total amount at risk December 31, 1896 .... $694,359,969 00

Business in Maryland in 1896:

Fire risks written in 1896	$4,579,256 00
Premiums received	41,611 27
Losses paid	17,281 11
Losses incurred	15,346 59

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

DELAWARE INSURANCE COMPANY OF PHILADELPHIA, PA.

Commenced Business 1835. Capital stock $702,875.

TATTNALL PAULDING, *President.* HENRY LYLBURN, *Secretary.*

PRINCIPAL OFFICE, THIRD AND WALNUT STREETS.

Attorney to accept service in Maryland, - WILLIAM T. SHACKELFORD.

General Agent in Maryland, - WILLIAM T. SHACKELFORD.

Summary of assets December 31, 1896:

Real estate	$160,000 00	
Loans on mortgage of real estate	100,200 00	
Stocks and bonds owned by the company, market value	988,578 00	
Loans on collaterals	96,200 00	
Interest due and accrued	1,447 42	
Cash in company's office and in bank	72,471 64	
Premiums in course of collection	163,577 54	
Bills receivable taken for premiums	1,569 27	
All other assets as per detailed statement	1,845 43	
Total admitted assets		$1,585,889 30

Liabilities:

Losses reported, adjusted and unpaid	$ 56,660 00	
Re-insurance reserve required by law	654,514 79	
Unpaid dividends to stockholders	97 00	
All other liabilities as per detailed statement on file	17,173 75	
Gross liabilities, exclusive of capital		728,445 54
Surplus as regards policy holders		$857,443 76
Capital stock		702,875 00
Surplus over capital, including surplus of assets not admitted in this State		$154,568 76

Income during year:

Cash premiums received	$759,045 93	
Interest on mortgages	6,344 11	
Interest on loans and dividends	46,966 23	
From other sources	8,617 52	
Actual cash income		$820,973 79

Expenditures during year:

Amount paid for losses	$370,673 33	
Cash dividends	42,172 50	
Commissions and brokerage	166,313 41	
Salaries and fees	70,688 04	
Taxes paid	28,535 80	
All other payments and expenses	64,334 30	
Actual cash expenditures		$742,717 38

Stocks and bonds in statement:

	Par value.	Market value.
United States Government 5 per cent. registered bonds	$100,000 00	$114,000 00
State of Tennessee compromise bonds	31,300 00	25,353 00
State of Georgia bonds	25,000 00	25,250 00
City of Newark (N. J.) bonds	75,000 00	80,250 00
City of Richmond (Va.) bonds	37,000 00	37,000 00
City of Camden (N. J.) bonds	30,000 00	30,600 00
City of Springfield (Ill.) bonds	25,000 00	26,500 00
Lehigh Valley R. R. Co. consolidated bonds	100,000 00	99,000 00
Philadelphia & Reading R. R. Co. first series 5s bonds	100,000 00	101,750 00
Allentown Terminal R. R. Co. bonds	50,000 00	50,000 00
Pennsylvania & New York Canal & R. R. Co. bonds	50,000,00	48,000 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Philadelphia & Reading R. R. Car Trust Loan bonds	$40,000 00	$40,000 00
Pittsburg, Youngstown & Ashtabula R. R. Co. bonds	40,000 00	44,000 00
Baltimore Belt R. R. Co. bonds	40,000 00	37,000 00
Philadelphia, Wilmington & Baltimore R. R. Co. trust certificates	30,000 00	30,900 00
Wilmington & Northern R. R. Co. bonds	25,000 00	25,740 00
Delano Land Co. mortgage bonds	30,000 00	30,750 00
St. Louis Merchants' Bridge Terminal Co. bonds	25,000 00	25,750 00
Brooklyn Wharf & Warehouse Co. bonds	20,000 00	19,800 00
Lehigh Valley R. R. Co. bonds	25,000 00	25,250 00
Peoples Passenger Ry. Co. trust certificates	20,000 00	19,300 00
Mortgage Trust Co. of Pennsylvania bonds	15,000 00	15,000 00
Peoples Passenger Railway Co. consolidated mortgage bonds	10,000 00	10,800 00
Pennsylvania R. R. Co. stock	25,000 00	25,875 00
Philadelphia Bourse stock	1,000 00	200 00
Underwriter's Salvage Co. stock	500 00	500 00
	$969,800 00	$988,578 00

Total amount at risk December 31, 1896 .... $96,118,757 00

Business in Maryland in 1896:

Fire risks written in 1896	$698,306 00
Premiums received	7,533 71
Losses paid	2,131 51
Losses incurred	1,528 51

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

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

Commenced Business 1860. Capital Stock $300,000.

FREDERICK W. ARNOLD, *President*. JAMES E. TILLINGHAST, *Secretary*.

PRINCIPAL OFFICE, NO. 1 CUSTOM HOUSE STREET.

Attorney to accept service in Maryland, - - - WILLIAM J. DONNELLY.

General Agents in Maryland, - - MAURY & DONNELLY.

Summary of assets December 31, 1896:

Real estate	$127,000 00	
Loans on mortgage of real estate	129,325 00	
Stocks and bonds owned by the company, market value	351,035 00	
Cash in company's office and in bank	28,593 54	
Premiums in course of collection	38,960 89	
All other assets as per detailed statement	1,280 00	
Total admitted assets		$676,194 43

Liabilities:

Losses reported, adjusted and unpaid	$ 19,885 00	
Re-insurance reserve required by law	208,742 72	
All other liabilities as per detailed statement on file	6,394 99	
Gross liabilities, exclusive of capital		$235,022 71
Surplus as regards policy holders		$441,171 72
Capital stock		300,000 00
Surplus over capital, including surplus of assets not admitted in this State		$141,171 72

Income during year:

Cash premiums received	$294,997 56	
Interest on mortgages	6,826 69	
Interest on loans and dividends	16,579 80	
From other sources	2,155 43	
Actual cash income		$320,559 48

Expenditures during year:

Amount paid for losses	$112,187 35	
Cash dividends	18,000 00	
Commissions and brokerage	55,438 56	
Salaries and fees	25,105 27	
Taxes paid	11,061 61	
All other payments and expenses	20,799 31	
Actual cash expenditures		$242,592 10

Stocks and bonds in statement:

	Par value.	Market value.
500 shares Old National Bank of Providence stock	$50,000 00	$55,000 00
340 shares National Bank Commerce of Providence stock	17,000 00	13,940 00
200 shares American National Bank of Providence stock	10,000 00	8,600 00
18 shares Third National Bank of Providence stock	1,800 00	1,080 00
100 shares Fourth National Bank of Providence stock	10,000 00	11,800 00
100 shares First National Bank of Warren stock.	10,000 00	9,000 00
200 shares N. Y. Cent. & H. R. R. R. Co. stock.	20,000 00	18,700 00
200 shares Illinois Central R. R. Co. stock	20,000 00	18,600 00
100 shares Chicago, Rock Island & Pacific R. R. Co. stock	10,000 00	6,600 00
100 shares Michigan Central R. R. Co. stock	10,000 00	9,000 00
107 shares Chicago, Burlington & Quincy R. R. Co. stock	10,700 00	7,490 00
50 shares Rhode Island & Massachusetts R. R. Co. stock	5,000 00	5,000 00
50 shares Wells, Fargo & Co. Express Co. stock.	5,000 00	5,000 00
500 shares Providence Gas Co. stock	25,000 00	42,500 00
United States bonds, registered, 4 per cent	25,000 00	27,500 00
City of Boston bonds, 4 per cent	25,000 00	27,500 00
Union Pacific R. R. bonds, 1st mortgage	18,000 00	18,540 00
Pawtuxet Valley R. R. bonds (endorsed by N. Y., Prov. & Boston R. R. Co.)	22,000 00	23,650 00
Central Park, North & East River R. R. bonds	15,000 00	16,500 00
Lehigh Valley Terminal R. R. Co. bonds	10,000 00	11,000 00
Chicago, Burlington & Quincy R. R. Co. bonds, 2–5s 1–7 per cent	3,000 00	3,225 00
Milwaukee City R. R. Co. bonds	5,000 00	5,250 00
National Water Works Co. bonds (Kansas City plant)	6,800 00	4,500 00
New York, Providence & Boston R. R. Co. bonds.	1,000 00	1,060 00
	$335,300 00	$351,035 00

Total amount at risk December 31, 1896	$34,813,309 00

Business in Maryland in 1896 :

Fire risks written in 1896	$691,418 00
Premiums received	6,608 38
Losses paid	1,742 25
Losses incurred	311 25

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

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

Commenced Business 1872. Capital Stock $200,000.

JOHN E. LEFFINGWELL, *President.* SAMUEL DARBEE, *Secretary.*

PRINCIPAL OFFICE, NO. 106 LEONARD STREET.

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

General Agents in Maryland, - - E. B. DUVAL & CO.

Summary of assets December 31, 1896 :

Real estate	$ 6,000 00	
Loans on mortgage of real estate	15,930 00	
Stocks and bonds owned by the company, market value	241,396 00	
Loans on collaterals	12,700 00	
Interest due and accrued	419 21	
Cash in company's office and in bank	16,694 36	
Premiums in course of collection	20,379 29	
All other assets as per detailed statement	945 77	
Total admitted assets		$314,464 63

Assets not admitted in Maryland :

Office furniture	$2,000 00

Liabilities :

Losses reported, adjusted and unpaid	$ 6,826 37	
Re-insurance reserve required by law	59,572 29	
All other liabilities as per detailed statement on file	3,482 47	
Gross liabilities, exclusive of capital		69,881 13
Surplus as regards policy holders		$244,583 50
Capital stock		200,000 00
Surplus over capital, including surplus of assets not admitted in this State		$46,583 50

Income during year:

Cash premiums received	$117,755 90	
Interest on mortgages	701 91	
Interest on loans and dividends	9,453 06	
From other sources	354 20	
Actual cash income		$128,265 07

Expenditures during year:

Amount paid for losses	$55,088 71	
Cash dividends	12,000 00	
Commissions and brokerage	22,854 00	
Salaries and fees	17,440 00	
Taxes paid	3,224 02	
All other payments and expenses	8,926 02	
Actual cash expenditures		$119,532 83

Stocks and bonds in statement:

	Par value.	Market value.
United States 4 per cent. (new) bonds	$ 5,000 00	$ 6,000 00
District Columbia 3-65 bonds	105,000 00	117,075 00
New York, Ontario & Western R. R. 5 per cent. bonds	20,000 00	21,700 00
Brooklyn Union Gas Co. 5 per cent. bonds	6,000 00	6,330 00
Fourth National Bank stock	10,000 00	17,500 00
New York Produce Exchange Bank stock	9,700 00	11,640 00
Clinton Bank stock	6,000 00	5,400 00
Long Island Loan & Trust Co. stock	25,000 00	53,750 00
Brooklyn Union Gas Co. stock	2,300 00	2,001 00
	$189,000 00	$241,396 00

Total amount at risk December 31, 1896 .... $9,894,586 00

Business in Maryland in 1896:

Fire risks written in 1896	$133,330 00
Premiums received	1,534 87
Losses paid	55 74
Losses incurred	55 74

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, NOS. 407 AND 409 WALNUT STREET.

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

General Agents in Maryland, - LUCKETT & WORTHINGTON.

Summary of assets December 31, 1896:

Real estate	$ 208,800 00	
Loans on mortgage of real estate	2,133,221 51	
Stocks and bonds owned by the company, market value	2,134,358 00	
Loans on collaterals	296,100 00	
Interest due and accrued	68,655 44	
Cash in company's office and in bank	160,876 91	
Premiums in course of collection	708,206 55	
All other assets as per detailed statement	10,305 83	
Total admitted assets		$5,720,524 24

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$110,530 00
Liabilities in said States	44,552 72
Surplus over said liabilities	$65,977 28
Company's own stock	88,320 00
Loans on company's stock	3,750 00
	$158,047 28

Liabilities:

Losses reported, adjusted and unpaid	$ 229,319 37	
Re-insurance reserve required by law	3,839,513 02	
All other liabilities as per detailed statement on file	303,355 40	
Gross liabilities exclusive of capital		4,372,187 79

Income during year:

Cash premiums received	$2,593,144 26	
Interest on mortgages	106,285 40	
Interest on loans and dividends	142,532 41	
From other sources	5,136 70	
Actual cash income		$2,847,098 77

Expenditures during year:

Amount paid for losses	$1,484,248 50	
Cash dividends	200,000 00	
Commissions and brokerage	585,560 02	
Salaries and fees	337,484 07	
Taxes paid	67'670 11	
All other payments and expenses	4,201 63	
Actual cash expenditures		$2,679,164 33

Stocks and bonds in statement:

	Par value.	Market value.
City of Camden 7 per cent. bonds	$ 1,500 00	$ 1,770 00
City of Richmond 6 per cent. certificates	25,000 00	28,750 00
City of Cincinnati $7\frac{3}{10}$ per cent. bonds	125,000 00	150,625 00
City of Tacoma water and light bonds	40,000 00	42,000 00
City of Portland (Ore.) new city hall gold bonds.	15,000 00	16,950 00
City of Richmond 4 per cent. certificates	65,600 00	65,288 00
City of Petersburg (Va.) 5 per cent. bonds	50,000 00	53,500 00
Atlantic City (N. J.) city water works bonds	25,000 00	27,445 00
State of Georgia $4\frac{1}{2}$ per cent. bonds	25,000 00	26,500 00
Northern Central R. R. Co. 6 per cent. general mortgage bonds	168,000 00	193,200 00
Catawissa R. R. Co. 7 per cent. registered bonds.	10,000 00	10,900 00
Lehigh Valley R. R. 7 per cent. registered bonds.	32,000 00	41,600 00
Lehigh Valley R. R. 6 per cent. registered bonds.	100,000 00	114,500 00
Shamokin Valley & Pottsville R. R. 7 per cent. bonds	20,000 00	22,200 00
Philadelphia & Erie R. R. 5 per cent. registered bonds	100,000 00	119,500 00
Belt R. R. & Stock Yards 6 per cent. 1st mortgage bonds	50,000 00	59,000 00
Louisville & Nashville R. R. 6 per cent. general mortgage bonds	81,000 00	93,960 00
Texas & Pacific R. R. 6 per cent. 1st mortgage bonds	13,000 00	13,910 00
Camden & Atlantic R. R. 5 per cent. registered bonds	30,000 00	32,250 00
Pennsylvania R. R. 6 per cent. general mortgage bonds	58,000 00	76,560 00
Pennsylvania R. R. consolidated mortgage bonds.	50,000 00	60,000 00
Cincinnati, Hamilton & Dayton R. R. Co. 5 per cent. registered general mortgage gold bonds	20,000 00	20,000 00
Cincinnati, Dayton & Ironton R. R. Co. 5 per cent. 1st mortgage gold bonds	25,000 00	25,000 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Chicago, Rock Island & Pacific R. R. 5 per cent. first mortgage extension and collateral bonds.	$25,000 00	$26,125 00
Northern Pacific R. R. 6 per cent. 1st mortgage land grant bonds..........................	25,000 00	29,125 00
Philadelphia & Reading R. R. 4 per cent. general mortgage bonds...........................	20,000 00	16,300 00
Central Car Trust Co. 6 per cent. bonds........	18,000 00	18,000 00
Ohio River R. R. Co. 5 per cent. 1st mortgage bonds....................................	25,000 00	25,250 00
Centralia & Chester R. R. 5 per cent. 1st mortgage gold bonds............................	50,000 00	45,000 00
Chicago & Erie R. R. Co. 1st mortgage 5 per cent. gold bonds...........................	35,000 00	38,325 00
Lynn & Boston R. R. Co. 1st mortgage 5 per cent. gold bonds...............................	25,000 00	25,750 00
Lehigh Valley Coal Co. 1st mortgage 5 per cent. gold bonds.............................	15,000 00	14,512 50
Port of Portland (Oregon) 5 per cent. gold bonds.	39,000 00	44,460 00
Pennsylvania & New York Canal 7 per cent. bonds....................................	1,000 00	1,180 00
Lehigh Coal & Navigation Co. 7 per cent. consolidated mortgage bonds.......................	100,000 00	129,000 00
Evansville & Terre Haute R. R. Co. 5 per cent. 1st general mortgage bonds..................	50,000 00	40,000 00
Newark Passenger Ry. Co. 1st consolidated mortgage gold bonds...........................	22,000 00	23,705 00
Lehigh Valley R. R. Co. 4½ per cent. registered bonds....................................	75,000 00	75,000 00
Terminal R. R. Association (St. Louis) 1st consolidated mortgage gold bonds..................	75,000 00	79,125 00
Philadelphia City Passenger Ry. Co. 5 per cent. bonds....................................	50,000 00	53,500 00
Allentown & Bethlehem Rapid Transit Co. 1st mortgage 6 per cent. gold bonds.............	56,000 00	59,920 00
Cleveland Electric R. R. Co. 1st mortgage 5 per cent. gold bonds..........................	30,000 00	30,900 00
Lehigh Coal & Navigation Co. collateral trust 4½ per cent. gold bonds.......................	50,000 00	51,250 00
Wisconsin Central Co. receiver's certificates	10,000 00	10,000 00
1,230 shares Pennsylvania R. R. Co. stock......	61,500 00	63,652 50
256 shares Fire Association stock.............	12,800 00	88,320 00
331 shares Philadelphia, Germantown & Norristown R. R.Co. stock.................	16,550 00	41,375 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
70 shares Chestnut Hill R. R. Co. stock......	$3,500 00	$4,200 00
20 shares Philadelphia Bourse	1,000 00	200 00
5 shares Underwriters Salvage Co....	500 00	500 00
125 shares Centralia & Chester R. R. Co. stock.	12,500 00	3,125 00
	$2,033,450 00	$2,333,208 00

Total amount at risk December 31, 1896..................$441,406,756 00

Business in Maryland in 1896:

Fire risks written in 1896..	$3,135,835 00
Premiums received..	35,954 57
Losses paid...	12,591 91
Losses incurred......	8,745 76

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

FIREMENS FUND INSURANCE COMPANY OF SAN FRANCISCO, CAL.

Commenced Business 1863. Capital Stock $1,000,000.

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

PRINCIPAL OFFICE, NO. 401 CALIFORNIA STREET.

Attorney to accept service in Maryland, - JOHN H. KATZENBERGER.

General Agent in Maryland, - JOHN H. KATZENBERGER.

Summary of assets December 31, 1896:

Real estate ....$	411,700 00	
Loans on mortgage of real estate................	488,173 59	
Stocks and bonds owned by the company, market value.	1,639,470 00	
Loans on collaterals	210,762 55	
Interest due and accrued.......................	17,645 92	
Cash in company's office and in bank	261,361 25	
Premiums in course of collection	359,750 84	
Bills receivable taken for premiums............	42,090 14	
All other assets as per detailed statement.......	21,699 51	
Total admitted assets		$3,452,653 80

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value...	$75,000 00
Liabilities in said States......................	33,767 50
Surplus over said liabilities..............	$41,232 50

Liabilities:

Losses reported, adjusted and unpaid	$ 96,149 24	
Re-insurance reserve required by law	1,227,308 19	
Voluntary reserve	75,000 00	
Commissions, brokerage due	27,960 45	
All other liabilities as per detailed statement on file	7,829 47	
Gross liabilities, exclusive of capital		1,434,247 35
Surplus as regards policy holders		$2,018,406 45
Capital stock		1,000,000 00
Surplus over capital, including surplus of assets not admitted in this State		$1,059,638 95

Income during year:

Cash premiums received	$1,627,763 90	
Interest on mortgages	22,855 07	
Interest on loans and dividends	108,536 61	
From other sources	19,491 69	
Actual cash income		$1,778,647 27

Expenditures during year:

Amount paid for losses	$930,002 99	
Cash dividends	120,000 00	
Commissions and brokerage	237,911 07	
Salaries and fees	189,724 19	
Taxes paid	36,659 88	
All other payments and expenses	161,642 72	
Actual cash expenditures		$1,679,940 85

Stocks and bonds in statement:

	Par value.	Market value.
Omnibus Cable Ry. Co. bonds, at 118½	$105,000 00	$124,425 00
Market Street Ry. Co. bonds, at 106	100,000 00	106,000 00
Powell Street Ry. Co. bonds, at 114	15,000 00	17,100 00
Sutter Street Ry. Co. bonds, at 110	50,000 00	55,000 00
Presidio & Ferries R. R. Co. bonds, at 100	37,000 00	37,000 00
San Francisco & North Pacific Ry. bonds, at 100.	20,000 00	20,000 00
U. S. registered 4 per cent. bonds of 1925, at 119½.	25,000 00	29,875 00
Oakland Gas Light and Heat Co. bonds, at 107	50,000 00	53,500 00
Stockton Gas and Electric Co. bonds, at 101½	32,000 00	32,480 00
San Diego Gas and Electric Light Co. bonds, at 100	20,000,00	20,000 00
Riverside Water Co. bonds, at 100	20,000 00	20,000 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Baker City (Oregon) water bonds, at 105	$17,000 00	$17,850 00
Pacific Rolling Mills bonds, at 102½	13,000 00	13,325 00
Baker City (Oregon) school bonds, at 105	20,000 00	21,000 00
Palo Alto (Cal.) school district bonds, at 104	15,000 00	15,600 00
San Pascual (Cal.) school district bonds, at 100	6,250 00	6,250 00
Olympic Club bonds, at 100	5,000 00	5,000 00
Los Angelos Lighting Co. bonds, at 101	5,000 00	5,050 00
Marin County water bonds, at 102	5,000 00	5,100 00
Independence City (Oregon) bonds, at 100	3,000 00	3,000 00
2,986 shares Home Mutual Insurance Co. stock, at 210	298,600 00	600,000 00
110 shares Bank of California stock, at 238	11,000 00	26,180 00
187 shares First National Bank, SF., stock, at 185	18,700 00	34,595 00
100 shares Anglo-California Bank stock (50 per cent. paid up), at 60	5,000 00	6,000 00
450 shares Oakland Bank of Savings stock (50 per cent. paid up), at 65	22,500 00	29,250 00
300 shares California Safe Deposit and Trust Co. stock, at 108	30,000 00	32,400 00
340 shares Sather Banking Co. stock, at 75	34,000 00	25,500 00
1,000 shares California Street Cable R. R. Co. stock, at 108	100,000 00	108,000 00
440 shares Sutter Street R. R. Co. stock, at 100	44,000 00	44,000 00
200 shares Market Street Ry. Co. stock, at 43	20,000 00	8,600 00
100 shares San Francisco and San Joaquin Valley R. R. Co. stock, at 100	10,000 00	10,000 00
650 shares Oakland Gas Light and Heat Co. stock (66 per cent. paid), at 53½	42,900 00	34,775 00
200 shares San Francisco Gas Light Co. stock, at 97½	30,000 00	19,500 00
200 shares Pacific Gas Improvement Co. stock, at 90	20,000 00	18,000 00
450 shares Spring Valley Water Co. stock, at 97½	45,000 00	43,875 00
656 shares California Dry-Dock Co. stock, at 37½	65,600 00	24,600 00
500 shares Pacific Rolling Mills Stock, at 22½	50,000 00	11,250 00
786 shares Stockton Gas and Electric Co. stock, at 15	23,580 00	11,790 00
450 shares San Francisco and San Joaquin Coal Co. stock, at 33⅓	15,000 00	15,000 00
100 shares Oakland Building and Loan Association stock, at 36	3,600 00	3,600 00
	$1,452,730 00	$1,714,470 00

Total amount at risk December 31, 1896 .... $194,632,829 00

Business in Maryland in 1896:

Fire risks written in 1896	$966,580 75
Premiums received	8,492 95
Losses paid	3,478 37
Losses incurred	193 68

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

FRANKLIN FIRE INSURANCE COMPANY OF PHILADELPHIA, PA.

Commenced Business 1829. Capital Stock $400,000.

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

PRINCIPAL OFFICE, No. 421 WALNUT STREET.

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

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

Summary of assets December 31, 1896:

Real estate	$ 259,000 00	
Loans on mortgage of real estate	217,008 00	
Stocks and bonds owned by the company, market value	2,198,742 00	
Loans on collaterals	267,500 00	
Interest due and accrued	6,891 78	
Cash in company's office and in bank	92,810 43	
Premiums in course of collection	63,489 85	
Total admitted assets		$3,105,442 06

Liabilities:

Losses reported, adjusted and unpaid	$ 26,987 70	
Re-insurance reserve required by law	434,793 98	
All other liabilities as per detailed statement on file	1,173,532 83	
Gross liabilities, exclusive of capital		1,635,314 51
Surplus as regards policy holders		$1,470,127 55
Capital stock		400,000 00
Surplus over capital, including surplus of assets not admitted in this State		$1,070,127 55

Income during year:

Cash premiums received	$450,737 14	
Interest on mortgages	13,742 16	
Interest on loans and dividends	118,470 49	
From other sources	10,365 43	
Actual cash income		$593,315 22

Expenditures during year:

Amount paid for losses	$251,500 07	
Cash dividends	100,190 00	
Commissions and brokerage	82,305 18	
Salaries and fees	40,637 45	
Taxes paid	20,999 19	
All other payments and expenses	89,074 10	
Actual cash expenditures		$584,705 99

Stocks and bonds in statement:

	Par value.	Market value.
$9,000, City of Springfield (Ill.) 5s 1900-1907 bonds	$ 9,000 00	$ 9,180 00
45,000, City of Sandusky (Ohio) 5s 1897-1922 bonds	45,000 00	49,500 00
10 shares Philadetphia Bourse stock	500 00	100 00
35,000, City of Camden (N. J.) 4s 1902 bonds	35,000 00	35,000 00
5,000, City of Camden (N. J.) 4s 1909 bonds	5,000 00	5,000 00
50,000, Pittsburg, Chartiers & Youghiogheny R. R. 6s 1902 bonds	50,000 00	55,000 00
75,000, Pennsylvania R. R. consolidated sterling 6s 1905 bonds	75,000 00	87,000 00
10,000, Shamokin, Sunbury & Lewisburg R. R. 1st mortgage 5s 1912 bonds	10,000 00	10,200 00
6,000, Chartiers Ry. Co. 7s 1901 bonds	6,000 00	6,720 00
10,000, Delaware River Ferry Co. gold 5s 1921 bonds	10,000 00	10,100 00
50,000, Penna. & New York Canal & R. R. 7s 1906 bonds	50,000 00	60,500 00
50,000, Wilmington & Weldon R. R. gold 7s 1897 bonds	50,000 00	51,750 00
11,000, Jacksonville, Louisville & St. Louis R. R. 1st mortgage 5s 1940 bonds	11,000 00	3,300 00
29,000, Huntingdon & Broad Top R. R. 1st mortgage extended 4s 1920 bonds	29,000 00	30,160 00
50 shares Independence Nat. Bank stock	5,000 00	6,250 00
2,200, Philadelphia City registered 6s new 1897-1900 bonds	2,200 00	2,332 00

Stocks and bonds in statement—Continued:

	Par value.	*Market value.*
$6,000, Lehigh Valley R. R. consolidated sterling gold 6s 1897 bonds	$ 6,000 00	$ 6,120 00
25,000, Lehigh Valley R. R. 2d mortgage registered 7s 1910 bonds	25,000 00	32,250 00
19,000, Pennsylvania R. R. general mortgage registered 6s 1910 bonds	19,000 00	24,890 00
42,000, Pennsylvania R. R. general mortgage coupon 6s 1910 bonds	42,000 00	55,440 00
10,000, Penna. & New York Canal & R. R. registered 5s 1939 bonds	10,000 00	10,800 00
3,000, Philadelphia, Wilmington & Baltimore R. R. registered 6s 1900 bonds	3,000 00	3,180 00
10,000, Philadelphia & Erie R. R. registered 4s 1920 bonds	10,000 00	10,400 00
50 shares First National Bank of Philadelphia stock	5,000 00	10,000 00
15,000, Philadelphia, Wilmington & Baltimore R. R. debenture registered 4s 1922 bonds	15,000 00	15,300 00
21,000, Belvidere Delaware R. R. consolidated mortgage registered 4s 1927 bonds	21,000 00	21,420 00
10,000, Philadelphia, Wilmington & Baltimore R. R. registered 4s 1917 bonds	10,000 00	10,200 00
19,000, City of Quincy (Ill.) 4½ per cent. 1906 bonds	19,000 00	19,000 00
100 shares Southwark National Bank stock	5,000 00	10,000 00
7,000, Gloucester County (N. J.) 4s bonds	7,000 00	7,070 00
6,000, Northern Pacific R. R. (Missouri Division) 1st mortgage 6s 1919 bonds	6,000 00	6,060 00
8,000, Delaware & Bound Brook R. R. registered 6s 1899 bonds	8,000 00	8,320 00
9,000, Chicago & Western Indiana R. R. 1st mortgage 6s 1919 bonds	9,000 00	9,450 00
30,000, Pennsylvania R. R. collateral trust loan 4½s 1913 bonds	30,000 00	32,400 00
25,000, Columbus & Cincinnati Midland R. R. 1st mortgage ext. 4½s 1939 bonds	25,000 00	15,000 00
125 shares Philadelphia, Wilmington & Baltimore R. R. stock	6,250 00	7,500 00
55,000, Baltimore & Potomac R. R. 1st mortgage sinking fund gold 6s 1911 bonds	55,000 00	66,000 00
50,000, Baltimore & Potomac R. R. 1st mortgage tunnel road gold 6s 1911 bonds	50,000 00	60,500 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
$14,000, West Jersey R. R. Co. 7s 1899 bonds ...	$14,000 00	$15,120 00
20,000, Connecting R. R. Co. 6s 1901 bonds	20,000 00	21,600 00
25,000, Easton & Amboy R. R. 1st mortgage registered 5s 1920 bonds	25,000 00	26,750 00
10,000, Elmira & Williamsport R. R. Co. 5s 2862 bonds	10,000 00	10,500 00
25,000, Philadelphia, Wilmington & Baltimore R. R. trust certificate registered 4s 1921 bonds	25,000 00	25,750 00
25,000, New York, Lackawanna & Western R. R. 6s 1921 bonds	25,000 00	33,250 00
25,000, West Jersey R. R. consolidated mortgage registered 6s 1909 bonds	25,000 00	29,500 00
25,000, New York Central R. R. extended registered 4s 1905 bonds	25,000 00	25,000 00
25,000, Harrisb'g, Portsm'th, Mt. Joy & Lanc. R. R. ext. registered 4s 1913 bonds ...	25,000 00	26,000 00
10,000, Lehigh Coal and Navigation Co. loan registered 6s 1897 bonds	10,000 00	10,200 00
15,000, Northern Central R. R. 2d mortgage 5s, series B, 1926 bonds	15,000 00	16,800 00
50 shares Continental Hotel Co. preferred stock	5,000 00	7,250 00
60,000, Steubenville & Indiana R.R.Co. 1st mortgage ext. registered 5s 1914 bonds	60,000 00	66,000 00
47,000, Pennsylvania Salt Manufacturing Co. registered 5s 1900 bonds	47,000 00	47,000 00
15,000, Camden & Atlantic R. R. consolidated 6s 1911 bonds	15,000 00	17,700 00
11,000, North. Cent'l R. R. consolidated general mortgage sterling gold 6s 1904 bonds.	11,000 00	11,880 00
10,000, Philadelphia & Erie R. R. gold registered 5s 1920 bonds	10,000 00	11,900 00
500 shares Mine Hill & Schuylkill Haven R. R. stock	25,000 00	27,000 00
25 shares Pennsylvania Co. for Insurance on Lives, etc., stock	2,500 00	12,000 00
20,000, Lehigh Valley Coal Co. registered 5s 1910 bonds	20,000 00	19,400 00
25,000, Baltimore & Ohio R. R. extended 4s 1935 bonds	25,000 00	25,250 00
10,000, Northern Central R. R. consolidated 4½s 1925 bonds	10,000 00	10,800 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
$16,000, River Front R. R. 1st mortgage registered 4½s 1912 bonds	$16,000 00	$16,000 00
11,000, Camden & Atlantic R. R. Co. consolidated registered 5s 1911 bonds	11,000 00	11,550 00
21,800, Borough of Beaver (Pa.) 5s 1897–1912 bonds	21,800 00	22,890 00
50,000, Philadelphia & Reading R. R. Co. improvement mortgage 6s 1897 bonds	50,000 00	51,500 00
14,000, St. Louis, Vandalia & Terre Haute R.R. 7s 1898 bonds	14,000 00	14,280 00
70,000, Pittsburg, Cincinnati & St. Louis R. R. registered 7s 1900 bonds	70,000 00	77,000 00
15,000, Northern Central Ry. consolidated mortgage gold 6s 1900 bonds	15,000 00	16,500 00
14,000, Northern Central Ry. general mortgage gold 6s 1904	14,000 00	16,100 00
41,000, Philadelphia & Reading R. R. extended 5s 1933 bonds	41,000 00	49,200 00
25,000, City of Columbus (Ohio) 5 per cent., water works ref. 1901 bonds	25,000 00	26,000 00
65,000, Lehigh Valley R. R. Co. annuity registered 4½s bonds	65,000 00	65,000 00
35,000, Lehigh Valley R. R. Co. annuity registered 6s bonds	35,000 00	43,050 00
50,000, Girard Point Storage registered 3½ per cent. 1940 bonds	50,000 00	44,000 00
15,000, Susquehanna Coal Co. 6s, 1911 bonds	15,000 00	17,700 00
23,500, Borough of Sewickly (Pa.) school 5s 1897–1915 bonds	23,500 00	24,675 00
5,000, City of Dayton (Ohio) sewer 5s 1912 bonds	5,000 00	5,500 00
20,000, City of Dayton (Ohio) street paving 5s 1919 bonds	20,000 00	22,800 00
1,000, Philadelphia & Baltimore Central R. R. registered 5s 1911 bonds	1,000 00	1,050 00
18,000, Monongahela City (Pa.) sewer and street improvement 5s 1914 bonds	18,000 00	19,440 00
25,000, City of Columbus (Ohio) High Street Viaduct 4½s 1902 bonds	25,000 00	25,500 00
4,000, Jacksonville Southeastern Ry. 1st mortgage 6s 1910 bonds	4,000 00	3,000 00
25,000, Baltimore & Ohio R. R. (Parkersburg Branch) 6s 1919 bonds	25,000 00	27,500 00
25,000, Allegheny Valley R.R. Co. 7s 1910 bonds	25,000 00	31,500 00

Stocks and bonds in statement—Continued:

	Par value.	*Market value.*
$36,000, Philadelphia Traction Co. collateral trust gold 4s 1917 bonds	$36,000 00	$37,080 00
2,000, Borough of Sewickly (Pa.) water 5s 1903 bonds	2,000 00	2,100 00
10,000, Borough of Downington (Pa.) water 4½s 1924 bonds	10,000 00	10,500 00
50,000, Lehigh Coal and Navigation Co. collateral trust 4½s 1905 bonds	50,000 00	52,000 00
5,000, City of Camden (N. J.) 4s 1911 bonds	5,000 00	5,000 00
4,000, City of Lancaster (Pa.) school registered 4s 1905 bonds	4,000 00	4,160 00
3,000, Pennsylvania & New York Canal & R.R. Co. registered 4s 1939 bonds	3,000 00	2,850 00
55,000, Lehigh Valley R. R. car trust gold 5s 1901–1904 bonds	55,000 00	56,100 00
25,000, Philadelphia & Reading Coal and Iron Co. gold 6s 1904 bonds	25,000 00	26,250 00
2,750, Jacksonville, Louisville & St. Louis R. R. 1st consolidated gold 5s bonds	2,750 00	825 00
10,000, Wisconsin Central Co. receiver's certificates 6s 1897 bonds	10,000 00	10,100 00
	$2,030,500 00	$2,198,742 00

Total amount at risk December 31, 1896 .... $135,443,693 00

Business in Maryland in 1896:

Fire risks written in 1896	$764,394 17
Premiums received	7,337 51
Losses paid	2,936 70
Losses incurred	742 16

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

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

Commenced Business 1859. Capital Stock $1,000,000.

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

PRINCIPAL OFFICE, NOS. 62 AND 64 WILLIAM STREET.

Attorney to accept service in Maryland, - - CHARLES L'ALLEMAND.

General Agent in Maryland, - - CHARLES L'ALLEMAND.

Summary of assets December 31, 1896:

Real estate	$616,312 63	
Loans on mortgage of real estate	346,000 00	
Stocks and bonds owned by the company, market value	2,582,305 00	
Loans on collaterals	9,584 99	
Cash in company's office and in bank	86,567 39	
Premiums in course of collection	199,006 74	
All other assets as per detailed statement	28,374 52	
Total admitted assets		$3,868,151 27

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$76,600 00
Liabilities in said States	16,296 50
Surplus over said liabilities	$60,303 50

Liabilities:

Losses reported, adjusted and unpaid	$ 67,883 42	
Re-insurance reserve required by law	1,298,376 74	
Due and to become due for interest on mortgage.	1,075 00	
All other liabilities as per detailed statement on file	28,493 46	
Gross liabilities, exclusive of capital		1,395,828 62
Surplus as regards policy holders		$2,472,322 65
Capital stock		1,000,000 00
Surplus over capital, including surplus of assets not admitted in this State		$1,532,626 15

Income during year:

Cash premiums received	$1,094,131 29	
Interest on mortgages	14,787 38	
Interest on loans and dividends	133,304 22	
Actual cash income		$1,242,222 89

Expenditures during year:

Amount paid for losses	$439,655 17	
Cash dividends	100,000 00	
Commissions and brokerage	178,668 39	
Salaries and fees	122,570 27	
Taxes paid	27,538 87	
All other payments and expenses	83,924 00	
Actual cash expenditures		$952,356 70

Stocks and bonds in statement:

	Par value.	Market value.
U. S bonds, 4 per cent. registered, 1907	$250,000 00	$275,000 00
U. S. bonds, 4 per cent. coupon, 1907	700,000 00	780,500 00
Baltimore & Ohio R. R. Co. (Pittsburg Div.) 5 per cent. gold bonds, 1925	50,000 00	45,000 00
Chesapeake & Ohio Ry. Co. (R. & A. Div.) 4 per cent. 1st cons. mortgage gold bonds, 1989	30,000 00	29,400 00
Chicago, Rock Island & Pacific R. R. 6 per cent. 1st mortgage bonds, 1917	25,000 00	32,750 00
Chicago & Northwestern Ry. Co. sinking fund debenture bonds, registered, 5 per cent., 1933	36,000 00	39,960 00
Cleveland, Columbus, Cincinnati, Indianapolis R. R. Co. general mortgage gold bonds, 6 per cent., 1934	25,000 00	31,000 00
Denver & Rio Grande R. R. Co. 1st consolidated mortgage gold bonds, 4 per cent., 1936	25,000 00	22,500 00
Dry Dock, East Broadway & Battery R. R. Co. 5 per cent. general mortgage gold bonds, 1932	10,000 00	11,300 00
Fargo & Southern Railway Co. 6 per cent. 1st mortgage gold bonds, 1924	20,000 00	22,000 00
Flint & Pere Marquette R. R. Co. 5 per cent. 1st consolidated mortgage gold bonds, 1939	25,000 00	21,000 00
Georgia State 3½ per cent. registered bonds, 1918	25,000 00	24,500 00
Harlem River & Port Chester R. R. 7 per cent. 1st mortgage bonds, 1903	10,000 00	11,000 00
Kentucky Central Ry. Co. 4 per cent. 1st mortgage gold bonds, 1987	25,000 00	21,750 00
Long Island R. R. Co. 5 per cent. 1st mortgage gold bonds, 1931	15,000 00	17,850 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Michigan Central R. R. Co. 5 per cent. 1st mortgage bonds, 1931	$20,000 00	$23,200 00
Milwaukee & Northern R. R. Co. (main line) 6 per cent. 1st mortgage bonds, 1910	25,000 00	29,250 00
Milwaukee & St. Paul Ry. Co. (Chic. & Milw. Div.) 7 per cent. 1st mortgage bonds, 1903	15,000 00	19,200 00
Mississippi State 4 per cent. coupon bonds, 1919	20,000 00	20,000 00
Morris & Essex R. R. Co. const. mortgage bonds, 1901	5,000 00	5,650 00
New York, Brooklyn & Manhattan Beach Ry. Co. 5 per cent. 1st cons. mortgage gold bonds, 1935	25,000 00	25,500 00
Pennsylvania Co. 1st mortgage registered gold bonds, 4½ per cent., 1921	50,000 00	55,500 00
Richmond City 4 per cent. bonds, registered, 1923	52,100 00	52,100 00
Rome, Watertown & Ogdensburg R. R. Co. 1st consolidated convertible mortgage bonds, 1922	35,000 00	40,775 00
St. Paul, Minnesota & Manitoba Ry. Co. 4½ per cent. consolidated mortgage gold bonds, 1933	25,000 00	26,250 00
St. Paul & Northern Pacific R. R. Co. 6 per cent. general mortgage gold bonds, 1923	16,000 00	19,840 00
Third Avenue R. R. Co. 5 per cent. 1st mortgage gold bonds, 1937	25,000 00	30,750 00
Underwriters Protective Association of Newark 5 per cent. registered bonds, 1902	1,000 00	1,000 00
Union Elevated R. R. Co. (Brooklyn) 6 per cent. 1st mortgage gold bonds, 1937	15,000 00	10,875 00
Broadway and Seventh Avenue R. R. stock	30,000 00	58,500 00
Consolidated Gas Co. stock	60,000 00	82,800 00
Chicago & Alton R. R. Co. common stock	60,000 00	96,600 00
Chicago, Milwaukee & St. Paul R. R. Co. preferred stock	60,000 00	78,000 00
Chicago & Northwestern Ry. Co. preferred stock	60,000 00	90,000 00
Chicago, St. Paul, Minn. & Omaha Ry. Co. preferred stock	45,000 00	58,950 00
Commercial Cable Co. stock	10,000 00	16,500 00
Delaware & Hudson Canal Co. stock	60,000 00	69,000 00
German American Bank stock	10,125 00	10,125 00
Lake Shore & Michigan Southern Ry. Co. stock	60,000 00	90,000 00
National Park Bank stock	5,000 00	13,000 00
New York Central & Hudson River R. R. Co. stock	60,000 00	55,200 00
Pennsylvania R. R. stock	51,000 00	52,530 00
Pullman Palace Car Co. stock	20,000 00	30,000 00
Rome, Watertown & Ogdensburg R. R. Co. stock	60,000 00	70,800 00
Western Union Telegraph Co stock	50,000 00	41,500 00
	$2,300,475 00	$2,658,905 00

Total amount at risk December 31, 1896	$299,293,846 00

Business in Maryland in 1896:

Fire risks written in 1896	$4,725,856 00
Premiums received	26,501 98
Losses paid	10,388 89
Losses incurred	7,888 25

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

GERMAN ALLIANCE INSURANCE COMPANY OF NEW YORK, N. Y.

Commenced Business 1897. Capital Stock $200,000.

EMIL OELBERMANN, *President.* WILLIAM N. KREMER, *Secretary.*

PRINCIPAL OFFICE, NO. 115 BROADWAY.

Attorney to accept service in Maryland, - - - PAUL TURNER.

General Agents in Maryland, - - M. WARNER HEWES & SONS.

Summary of assets December 31, 1896:

Stocks and bonds owned by the company, market value	$306,250 00	
Cash in company's office and in bank	4,509 58	
Total admitted assets		$310,759 58

Liabilities:

Due and to become due for borrowed money	$4,955 00	
Gross liabilities, exclusive of capital		4,955 00
Surplus as regards policy holders		$305,804 58
Capital stock		200,000 00
Surplus over capital, including surplus of assets not admitted in this State		$105,804 58

Stocks and bonds in statement:

	Par value.	*Market value.*
United States registered 4 per cent. bonds of 1925.	$250,000 00	$306,250 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

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

Commenced Business 1872. Capital Stock $1,000,000.

EMIL OELBERMANN, *President.* WILLIAM N. KREMER, *Secretary.*

PRINCIPAL OFFICE, NO. 115 BROADWAY.

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

General Agents in Maryland, - ALLMAND & GALLAGHER.

Summary of assets December 31, 1896:

Real estate	$ 15,000 00	
Stocks and bonds owned by the company, market value	6,155,243 00	
Interest due and accrued	7,307 67	
Cash in company's office and in bank	315,662 05	
Premiums in course of collection	453,060 71	
Total admitted assets		$6,946,273 43

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$124,150 00	
Liabilities in said States	90,321 62	
Surplus over said liabilities	$33,828 38	

Liabilities:

Losses reported, adjusted and unpaid	$ 276,126 37	
Re-insurance reserve required by law	2,484,911 51	
Due and accrued for salaries	29,912 86	
All other liabilities as per detailed statement on file	182,062 85	
Gross liabilities, exclusive of capital		$2,973,013 59
Surplus as regards policy holders		$3,973,259 84
Capital stock		1,000,000 00
Surplus over capital, including surplus of assets not admitted in this State		$3,007,088 22

Income during year:

Cash premiums received	$2,634,101 15	
Interest on loans and dividends	276,148 92	
From other sources	1,428 75	
Actual cash income		$2,911,678 82

Expenditures during year:

Amount paid for losses	$1,364,909 20	
Cash dividends	200,000 00	
Commissions and brokerage	471,433 23	
Salaries and fees	172,529 14	
Taxes paid	76,223 60	
All other payments and expenses	231,123 09	
Actual cash expenditures		$2,516,218 26

Stocks and bonds in statement:

	Par value.	Market value.
United States registered 4 per cent. bonds, at 110¼.	$150,000 00	$165,375 00
United States registered 4 per cent. bonds, at 120⅛.	550,000 00	660,687 50
United States coupon 5 per cent. bonds, at 114.	100,000 00	114,000 00
United States currency 6 per cent. bonds, at 102½.	75,000 00	76,875 00
United States currency 6 per cent. bonds, at 105½.	51,000 00	53,805 00
New York City additional water 3 per cent. bonds, at 98½.	512,500 00	504,812 50
New York City additional water 3½ per cent. bonds, at 102.	50,000 00	51,000 00
New York City Dock 3 per cent. bonds, at 97¾	200,000 00	195,500 00
New York City School House 3 per cent. bonds, at 98½	115,284 00	113,555 00
New York City School House 3 per cent. bonds, at 99½.	50,000 00	49,750 00
Brooklyn City registered 3 per cent. bonds, at 96.	75,000 00	72,000 00
Brooklyn City school building registered 3½ per cent. bonds, at 102½.	100,000 00	102,500 00
St. Louis (Mo.) 4 per cent. bonds, at 107	100,000 00	107,000 00
Portland (Oregon) water 5 per cent. bonds, at 113	50,000 00	56,500 00
Atlanta (Ga.) 4½ per cent. bonds, at 102.	25,000 00	25,500 00
Nashville (Tenn.) water 4½ per cent. bonds, at 100.	25,000 00	25,000 00
Albany & Susquehanna R. R. 1st 6 per cent. bonds, at 112¾.	75,000 00	84,562 50
Chicago, Rock Island & Pacific R. R. 1st 6 per cent. bonds, at 128	50,000 00	64,000 00
Chicago, Rock Island & Pacific R. R. 1st 5 per cent. bonds, at 101½.	100,000 00	101,500 00
Chicago, Milwaukee & St. Paul R. R., I. & D. 7 per cent. bonds, at 129.	30,000 00	38,700 00
Chicago, Milwaukee & St. Paul R. R., La Crosse 5 per cent. bonds, at 109.	60,000 00	65,400 00
Chicago, Milwaukee & St. Paul R. R., C. & P. W. 5 per cent. bonds, at 112¼	30,000 00	33,675 00
Chicago & Northwestern R. R. sinking fund 5 per cent. bonds, at 108.	69,000 00	74,520 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Chicago & Northwestern R. R. sinking fund 6 per cent. bonds, at 114	$39,000 00	$44,460 00
Chicago & Northwestern R. R. sinking fund debenture 5 per cent. bonds, at 110	50,000 00	55,000 00
Chicago & Northwestern R. R. sinking fund debenture 5 per cent. bonds, at 106	28,000 00	29,680 00
Chicago, Burlington & Quincy R. R. debenture 5 per cent. bonds, at 96	52,000 00	49,920 00
Chicago, Burlington & Quincy R. R. Chi. and Ia. 5 per cent. bonds, at 103	100,000 00	103,000 00
Central Pacific R. R. first 6 per cent. bonds, at 100	27,000 00	27,000 00
Central Pacific R. R. first 5 per cent. bonds, at 99	18,000 00	17,820 00
Columbus, Hocking Valley & Toledo R. R. first 5 per cent. bonds, at 87½	25,000 00	21,875 00
Columbus & Ninth Avenue R. R. first 5 per cent. bonds, at 116	5,000 00	5,800 00
Cleveland C. C. & St. Louis R. R. first 4 per cent. bonds, at 92	50,000 00	46,000 00
Erie R. R. first 7 per cent. bonds, at 139½	116,000 00	161,820 00
Erie R. R. general lien, at 63¼	25,000 00	15,812 50
Hannibal & St. Joseph R. R. first 6 per cent. bonds, at 118	25,000 00	29,500 00
Lexington Avenue & Pavonia Ferry first 5 per cent. bonds, at 116	25,000 00	29,000 00
Little Miami R. R. first 5 per cent. bonds, at 110	25,000 00	27,500 00
Louisville & Nashville & Mobile & Montgomery joint 4½ per cent. bonds, at 104	100,000 00	104,000 00
Louisville & Nashville R. R. general 6 per cent. bonds, at 116	24,000 00	27,840 00
Montana Central R. R. first 6 per cent. bonds, at 112½	25,000 00	28,125 00
New York, N. H. & H. R. R. 4 per cent. convertible debenture certificates, at 136	19,500 00	26,520 00
Nashville, Chattanooga & St. Louis R. R. first 5 per cent. bonds, at 99¾	25,000 00	24,937 50
New York, Lackawanna & Western R. R. 1st 6 per cent. bonds, at 130	100,000 00	130,000 00
New York, Susquehanna & Western R. R. 1st 5 per cent. bonds, at 100	25,000 00	25,000 00
New York Central R. R. debenture 5 per cent. bonds, at 105½	100,000 00	105,500 00
New York, Chicago & St. Louis R. R. 1st 4 per cent. bonds, at 103½	45,000 00	46,575 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Pennsylvania Co. registered 4½ per cent. bonds, at 109	$37,000 00	$40,330 00
Pennsylvania Co. coupon 4½ per cent. bonds, at 111	43,000 00	47,730 00
St. Paul, Minn. & Manitoba R. R. 1st consolidated 6 per cent. bonds, at 123	64,000 00	78,720 00
St. Paul, Minn. & Manitoba R. R. Montana ext. 1st 4 per cent. bonds, at 86	25,000 00	21,500 00
Syracuse, Binghampton & New York R. R. 1st 7 per cent. bonds, at 123½	30,000 00	37,050 00
Wabash R. R. 1st 5 per cent. bonds, at 106	60,000 00	63,600 00
Allegheny Street Ry. 5 per cent. bonds, at 100	25,000 00	25,000 00
Edison Electric Illuminating Co. of New York 1st 5 per cent. bonds, at 110	25,000 00	27,500 00
Edison Electric Illuminating Co. of New York 1st 5 per cent. bonds, at 104½	25,000 00	26,125 00
Minneapolis L. & M. Street Ry. 5 per cent. bonds, at 86	25,000 00	21,500 00
Troy (N. Y.) City Ry. Co. 5 per cent. bonds, at 105	25,000 00	26,250 00
Underwriters Protective Association of Newark (N. J.) 5 per cent. bonds, at 100	1,000 00	1,000 00
Western Union Telegraph Co. 5 per cent. bonds, at 104	25,000 00	26,000 00
Maryland Steel Co. 5 per cent. bonds, at 85	50,000 00	42,500 00
Albany & Susquehanna R. R. stock, 100 shares, at 170	10,000 00	17,000 00
Cleveland, Cincinnati, Chicago & St. Louis R. R. preferred stock, 400 shares, at 72	40,000 00	28,800 00
Cayuga & Susquehanna R. R. stock, 1,000 shares, at 135	30,000 00	40,500 00
Chicago, Milwaukee & St. Paul R. R. preferred stock, 1,000 shares, at 130½	100,000 00	130,500 00
Chicago & Northwestern R. R. preferred stock, 500 shares, at 152	50,000 00	76,000 00
Detroit, Hillsdale & Southwestern R. R. stock, 200 shares, at 97	20,000 00	19,400 00
Morris & Essex R. R. stock, 1,200 shares, at 163½	60,000 00	98,100 00
New York & Harlem R. R. Stock, 2,633 shares, at 293	131,650 00	385,734 50
New York, New Haven & Hartford R. R. stock, 490 shares, at 177½	49,000 00	86,975 00
New York, Lackawanna & Western R. R. stock, 200 shares, at 118	20,000 00	23,600 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Pennsylvania R. R. stock, 2,550 shares, at 103...	$127,500 00	$131,325 00
Rensselaer & Saratoga R. R. stock, 500 shares, at 181	50,000 00	90,500 00
St. Paul, Minn. & Manitoba stock, 300 shares, at 112	30,000 00	33,600 00
American Exchange National Bank stock, 100 shares, at 171	10,000 00	17,100 00
Central National Bank stock, 200 shares, at 125.	20,000 00	25,000 00
National Bank of Commerce stock, 500 shares, at 200	50,000 00	100,000 00
Fourth National Bank stock, 400 shares, at 175.	40,000 00	70,000 00
German-American Bank stock, 221 shares, at 108.	16,575 00	17,901 00
Consolidated Gas Co. stock, 1,000 shares, at 140.	100,000 00	140,000 00
New York Mutual Gas Light Co. stock, 300 shares, at 230	30,000 00	69,000 00
Standard Oil Trust stock, 700 shares, at 249½....	70,000 00	174,650 00
	$5,231,009 00	$6,279,393 00

Total amount at risk December 31, 1896..................$542,325,899 00

Business in Maryland in 1896:

Fire risks written in 1896	$3,733,472 00
Premiums received	37,157 91
Losses paid	21,195 84
Losses incurred	17,382 84

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

GERMAN FIRE INSURANCE COMPANY OF WHEELING, W. VA.

Commenced Business 1867. Capital Stock $100,000.

WILLIAM F. STIFEL, *President.* FIDELIUS RIESTER, *Secretary.*

PRINCIPAL OFFICE, WHEELING, W. Va.

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

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

Summary of assets December 31, 1896:

Real estate	$ 73,000 00	
Loans on mortgage of real estate	14,900 00	
Stocks and bonds owned by the company, market value	120,010 00	
Interest due and accrued	2,927 89	
Cash in company's office and in bank	10,883 22	
Premiums in course of collection	7,568 19	
Bills receivable taken for premiums	3,872 05	
All other assets as per detailed statement	849 32	
Total admitted assets		$234,010 67

Liabilities:

Losses reported, adjusted and unpaid	$ 2,886 40	
Re-insurance reserve required by law	54,996 27	
All other liabilities as per detailed statement on file	1,305 07	
Gross liabilities, exclusive of capital		$59,187 74
Surplus as regards policy holders		$174,822 93
Capital stock		100,000 00
Surplus over capital, including surplus of assets not admitted in this State		$74,822 93

Stocks and bonds in statement:

	Par value.	*Market value.*
Wheeling Suburban Ry. bonds	$ 8,000 00	$ 8,000 00
The Whitaker Iron Co. bonds	7,000 00	7,000 00
Wheeling Steel & Iron Co. bonds	10,000 00	10,400 00
204 shares Wheeling & Belmont Bridge Co. stock, at $25 each	5,100 00	5,100 00
City of Wheeling 5 per cent. bonds	33,000 00	34,320 00
City of Wheeling 4½ per cent. bonds	1,000 00	1,020 00
Ohio County 4½ per cent. 10-30 bonds	33,500 00	34,170 00

Stocks and bonds in statement—Continued:

	Par value.	*Market value.*
200 shares preferred stock of the Wheeling & Elm Grove R. R., at $50	$10,000 00	$10,000 00
Ohio Valley China Co. bonds	10,000 00	10,000 00
	$117,600 00	$120,010 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

GIRARD FIRE & MARINE INSURANCE COMPANY OF PHILADELPHIA, PA.

Commenced Business 1853. Capital Stock $300,000.

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

PRINCIPAL OFFICE, PHILADELPHIA.

Attorney to accept service in Maryland, - - ALOYSIUS T. BENZINGER.

General Agent in Maryland, - - ALOYSIUS T. BENZINGER.

Summary of assets December 31, 1896:

Real estate	$328,844 35	
Loans on mortgage of real estate	844,310 00	
Stocks and bonds owned by the company, market value	455,845 00	
Loans on collaterals	16,600 00	
Interest due and accrued	18,136 61	
Cash in company's office and in bank	158,373 98	
Premiums in course of collection	93,216 80	
Bills receivable taken for premiums	21,309 41	
All other assets as per detailed statement	9,501 55	
Total admitted assets		$1,946,137 70

Assets not admitted in Maryland:

Company's own stock	$36,652 00

Liabilities:

Losses reported, adjusted and unpaid	$ 34,162 82	
Re-insurance reserve required by law	960,308 36	
Due and to become due for borrowed money	1,598 36	
Commissions, brokerage, etc	28,330 55	
All other liabilities as per detailed statement on file	14,209 04	
Gross liabilities, exclusive of capital		1,308,609 13
Surplus as regards policy holders		$907,528 57
Capital stock		300,000 00
Surplus over capital, including surplus of assets not admitted in this State		$644,180 57

Income during year:

Cash premiums received	$466,645 16	
Interest on mortgages	46,886 07	
Interest on loans and dividends	25,763 89	
From other sources	6,589 08	
Actual cash income		$545,884 20

Expenditures during year:

Amount paid for losses	$170,072 58	
Cash dividends	66,000 00	
Commissions and brokerage	97,160 75	
Salaries and fees	59,292 09	
Taxes paid	16,492 10	
All other payments and expenses	30,260 49	
Actual cash expenditures		$439,278 01

Stocks and bonds in statement:

	Par value.	*Market value.*
United States 4 per cent. bonds	$72,000 00	$80,280 00
City of Louisville	10,000 00	11,800 00
City of Seattle	50,000 00	53,000 00
County of St. Louis	10,000 00	11,700 00
State of Georgia	25,000 00	27,437 50
Minnesota school bonds	7,000 00	7,105 00
Norfolk & Western R. R. Car Trust	15,000 00	15,000 00
Connecting R. R. Co	10,000 00	11,200 00
Philadelphia, Wilmington & Baltimore R. R. Co.	70,000 00	72,100 00
Pitts., Cincinnati, Chicago & St. Louis R. R. Co.	10,000 00	10,900 00
Delaware R. R. Co	6,000 00	6,435 00
Pennsylvania R. R. Co	10,000 00	13,250 00
Pennsylvania R. R. Co. stock	15,000 00	15,525 00
Philadelphia & Reading R. R. 2d preferred bonds.	2,000 00	645 00
Lehigh Coal & Navigation Co	11,000 00	11,220 00
Lehigh Coal & Navigation Co. stock	5,000 00	4,100 00
North Pennsylvania R. R. Co	5,000 00	6,100 00
Lehigh Valley R. R. Co	20,000 00	19,800 00
Lehigh Valley R. R. Co. stock	15,000 00	9,225 00
Philadelphia & Darby Passenger Ry. Co	2,250 00	1,485 00
Zanesville & Ohio R. R. Co	10,000 00	2,000 00
Lower Merion Gas Co	8,000 00	8,166 67
Holmesburg Water Co	1,000 00	1,000 00
Hutchinson Water, Light & Power Co	12,000 00	6,000 00
Philadelphia Bourse	1,000 00	200 00
Lynn & Boston R. R. Co	25,000 00	25,604 17

Stocks and bonds in statement—Continued:

	Par value.	Market value.
City of Camden 4 per cent. bonds	$20,000 00	$20,466 66
Borough of Ridley Park	4,000 00	4,100 00
Girard Fire & Marine Insurance Co	11,900 00	36,652 00
	$463,150 00	$492,497 00

Total amount at risk December 31, 1896 .. ..$101,215,521 00

Business in Maryland in 1896:

Fire risks written in 1896	$587,788 00
Premiums received	5,237 24
Losses paid	4,103 69
Losses incurred	1,599 13

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

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

Commenced Business 1850. Capital Stock $200,000.

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

PRINCIPAL OFFICE, GLENS FALLS, N. Y.

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

General Agents in Maryland, - WILLIAMS & THOMPSON.

Summary of assets December 31, 1896:

Real estate	$ 56,850 00	
Loans on mortgage of real estate	938,708 81	
Stocks and bonds owned by the company, market value	1,579,950 79	
Loans on collaterals	4,000 00	
Interest due and accrued	20,979 45	
Cash in company's office and in bank	169,034 35	
Premiums in course of collection	82,045 39	
Bills receivable taken for premiums	1,647 10	
All other assets as per detailed statement	150 00	
Total admitted assets		$2,853,365 89

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$35,230 00
Liabilities in said States	8,839 42
Surplus over said liabilities	$26,390 58

Liabilities:

Losses reported, adjusted and unpaid	$ 35,200 68	
Re-insurance reserve required by law	919,271 07	
Due and accrued for salaries, etc	10,000 00	
All other liabilities as per detailed statement on file	12,624 63	
Gross liabilities, exclusive of capital		$977,096 38
Surplus as regards policy holders		$1,876,269 51
Capital stock		200,000 00
Surplus over capital, including surplus of assets not admitted in this State		$1,702,660 09

Income during year:

Cash premiums received	$878,169 55	
Interest on mortgages	53,652 60	
Interest on loans and dividends	91,627 75	
From other sources	1,693 01	
Actual cash income		$1,025,142 91

Expenditures during year:

Amount paid for losses	$379,522 22	
Cash dividends	40,000 00	
Commissions and brokerage	175,065 35	
Salaries and fees	63,182 84	
Taxes paid	41,713 16	
All other payments and expenses	65,362 64	
Actual cash expenditures		$764,846 21

Stocks and bonds in statement:

	Par value.	Market value.
New York Central & Hudson River R. R. 1st mortgage bonds	$200,000 00	$232,000 00
New York & Harlem R. R. 1st mortgage bonds	100,000 00	111,000 00
Lake Shore & Michigan Southern R. R. 1st mortgage bonds	50,000 00	55,000 00
Syracuse Bing. & N. Y. R. R. 1st mortgage bonds	53,000 00	65,190 00
Morris & Essex R. R. 1st mortgage bonds	50,000 00	68,500 00
West Shore Limited R. R. 1st mortgage bonds	50,000 00	50,000 00
Hudson River Pulp and Paper Co. 1st mortgage bonds	300,000 00	300,000 00
Glens Falls Paper Mill Co. 1st mortgage bonds	240,000 00	240,000 00
Gould Paper Co. 1st mortgage bonds	150,000 00	150,000 00
Georgia State bonds	25,000 00	25,000 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Richmond City bonds	$11,000 00	$10,230 00
First National Bank of Glens Falls stock	10,000 00	20,000 00
Glens Falls National (Glens Falls) stock	2,500 00	5,000 00
Mt. Kisco National (Mt. Kisco, N. Y.) stock	5,000 00	5,000 00
Cleveland Trust Co. (Cleveland, Ohio)	5,000 00	6,000 00
International Loan & Trust Co. debenture bonds with 1st mortgage collaterals	147,260 79	147,260 79
German Trust Co. debenture bonds with 1st mortgage collaterals (Davenport, Iowa)	125,000 00	125,000 00
	$1,523,760 79	$1,615,180 79

Total amount at risk December 31, 1896 .... $163,544,542 00

Business in Maryland in 1896:

Fire risks written in 1896	$1,172,862 00
Premiums received	9,852 94
Losses paid	2,347 25
Losses incurred	747 25

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

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

Commenced Business 1863. Capital Stock $200,000.

E. C. JAMESON, *President.* WILLIAM VALENTINE, *Secretary.*

PRINCIPAL OFFICE, NEW YORK CITY.

Attorney to accept service in Maryland, - WILLIAM T. SHACKELFORD.

General Agent in Maryland, - WILLIAM T. SHACKELFORD.

Summary of assets December 31, 1896:

Loans on mortgage of real estate	$ 48,000 00	
Stocks and bonds owned by the company, market value	432,735 00	
Interest due and accrued	202 07	
Cash in company's office and in bank	27,877 95	
Premiums in course of collection	165,514 64	
Total admitted assets		$674,329 66

Liabilities:

Losses reported, adjusted and unpaid	$ 82,008 00	
Re-insurance reserve required by law	301,514 96	
All other liabilities as per detailed statement on file	49,101 50	
Gross liabilities, exclusive of capital		$432,624 46
Surplus as regards policy holders		$241,705 20
Capital stock		200,000 00
Surplus over capital, including surplus of assets not admitted in this State		$41,705 20

Income during year:

Cash premiums received	$492,307 06	
Interest on mortgages	1,605 00	
Interest on loans and dividends	15,339 40	
Actual cash income		$509,251 46

Expenditures during year:

Amount paid for losses	$189,727 89	
Commissions and brokerage	150,305 42	
Salaries and fees	3,550 00	
Taxes paid	5,270 43	
All other payments and expenses	1,068 68	
Actual cash expenditures		$349,922 42

Stocks and bonds in statement:

	Par value.	Market value.
United States 6 per cent. currency bonds of 1899	$100,000 00	$108,500 00
New York City 3 per cent. dock bonds of 1913	26,000 00	26,000 00
City of Brooklyn 3½ per cent. bonds of 1916	20,000 00	20,560 00
District of Columbia 3-65 bonds of 1924	25,000 00	27,500 00
United States 4 per cent. registered bonds of 1907	35,000 00	38,675 00
United States 4 per cent. coupon bonds of 1925	33,000 00	39,600 00
Chicago & Erie R. R. 1st mortgage 5 per cent. bonds, 1928	10,000 00	11,000 00
Wabash R. R. 1st mortgage 5 per cent. bonds, 1930	10,000 00	10,600 00
Oregon Short Line Ry. 1st mortgage 6 per cent. bonds (Central Trust Co. certificates of deposit)	10,000 00	11,100 00
Broadway & Seventh Avenue R. R. consolidated 5 per cent. bonds	5,000 00	5,850 00
400 shares New York & Harlem R. R. stock	20,000 00	59,000 00
100 shares New York Central & Hudson River R. R. stocks	10,000 00	9,300 00
100 shares Delaware & Hudson Canal stocks	10,000 00	11,600 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
100 shares Chicago & Northwestern R. R. common stock	$10,000 00	$10,200 00
250 shares Consolidated Gas Co. of New York stocks	25,000 00	34,750 00
100 shares Brooklyn Union Gas Co. stocks	10,000 00	8,500 00
	$359,000 00	$432,735 00

Total amount at risk December 31, 1896 .... $54,548,062 00

Business in Maryland in 1896 :

Fire risks written in 1896	$1,249,560 00
Premiums received	15,954 62
Losses paid	3,930 29
Losses incurred	4,930 29

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

GREENWICH INSURANCE COMPANY OF NEW YORK CITY.

Commenced Business 1835. Capital Stock $200,000.

MASON A. STONE, *President.* WALTER B. WARD, *Secretary.*

PRINCIPAL OFFICE, NO. 161 BROADWAY.

Attorney to accept service in Maryland, - - ALOYSIUS T. BENZINGER.

General Agent in Maryland, - ALOYSIUS T. BENZINGER.

Summary of assets December 31, 1896 :

Real estate	$200,000 00	
Stocks and bonds owned by the company, market value	894,872 50	
Loans on collaterals	400 00	
Cash in company's office and in bank	68,551 79	
Premiums in course of collection	154,930 82	
Bills receivable taken for premiums	24,411 46	
Total admitted assets		$1,343,166 57

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$36,050 00
Liabilities in said States	32,286 09
Surplus over said liabilities	3,763 91

Liabilities:

Losses reported, adjusted and unpaid	$176,454 74	
Re-insurance reserve required by law	657,660 23	
All other liabilities as per detailed statement on file	28,203 15	
Gross liabilities, exclusive of capital		862,318 12
Surplus as regards policy holders		$480,848 45
Capital stock		200,000 00
Surplus over capital, including surplus of assets not admitted in this State		$284,612 36

Income during year:

Cash premiums received	$999,791 51	
Interest on mortgages	34 46	
Interest on loans and dividends	44,764 77	
From other sources	17,030 06	
Actual cash income		$1,061,620 80

Expenditures during year:

Amount paid for losses	$608,691 14	
Cash dividends	20,000 00	
Commissions and brokerage	184,615 17	
Salaries and fees	109,994 89	
Taxes paid	15,919 15	
All other payments and expenses	85,719 48	
Actual cash expenditures		$1,024,939 83

Stocks and bonds in statement:

	Par value.	*Market value.*
U. S. Government 4 per cent. registered bonds, at 110½	$46,500 00	$51,382 50
District of Columbia 3.65 registered bonds, at 109½	125,000 00	136,875 00
Harlem River & Port Chester R. R. registered bonds, at 110	10,000 00	11,000 00
New York Central & Hudson River R. R. registered 1st mortgage 7 per cent. bonds, at 116½	60,000 00	69,900 00
Albany & Susquehanna R. R. 6 per cent. bonds, at 117	80,000 00	93,600 00
The Oswego & Syracuse R. R. Co. guaranteed construction 5 per cent. bonds, at 108	53,000 00	57,240 00
Buffalo & Erie R. R. 7 per cent. bonds, at 105	9,500 00	9,975 00
State of Georgia 3½ per cent. bonds, at 100	25,000 00	25,000 00

	Par value.	Market value.
Rome, Watertown & Ogdensburg R. R. 5 per cent. 1st convertible bonds, at 118½	$ 5,000 00	$ 5,925 00
Consolidated Gas Co. of New York stock, at 138¾	100,000 00	138,750 00
Rensselaer & Saratoga R. R. Co. stock, at 180	60,000 00	108,000 00
The Valley R. R. Co. stock, at 112	35,000 00	39,200 00
National Broadway Bank stock, at 225	17,500 00	39,375 00
Delaware & Hudson Canal Co. stock, at 116	60,000 00	69,600 00
New York, Lackawanna & Western R. R. Co. stock, at 118	25,000 00	29,500 00
Chicago & Northwestern Ry. Co. preferred stock, at 152	30,000 00	45,600 00
	$741,500 00	930,922 50

Total amount at risk December 31, 1896..................$215,903,243 00

Business in Maryland in 1896:

Fire risks written in 1896	$399,412 00
Premiums received	3,452 50
Losses paid	277 34
Losses incurred	395 34

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

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

Commenced Business 1852. Capital stock $1,000,000.

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

PRINCIPAL OFFICE, NO. 34 PINE STREET.

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

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

Summary of assets December 31, 1896:

Real estate	$ 450,000 00	
Loans on mortgage of real estate	7,000 00	
Stocks and bonds owned by the company, market value	1,784,322 00	
Loans on collaterals	4,000 00	
Interest due and accrued	12,969 16	
Cash in company's office and in bank	83,136 36	
Premiums in course of collection	170,989 56	
All other assets as per detailed statement	3,372 27	
Total admitted assets		$2,515,789 35

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value...	$80,012 50	
Liabilities in said States........................	36,531 93	
Surplus over said liabilities..............	$43,480 57	

Liabilities:

Losses reported, adjusted and unpaid..........$	144,886 35	
Re-insurance reserve required by law	1,095,724 92	
All other liabilities as per detailed statement on file...................................	29,525 04	
Gross liabilities, exclusive of capital		1,270,136 31
Surplus as regards policy holders		1,245,653 04
Capital stock		1,000,000 00
Surplus over capital, including surplus of assets not admitted in this State		$289,133 61

Income during year:

Cash premiums received ....$	1,514,870 12	
Interest on mortgages........................ ...	704 10	
Interest on loans and dividends................	80,474 39	
From other sources	14,471 57	
Actual cash income........................		$1,610,520 18

Expenditures during year:

Amount paid for losses........................	$856,192 13	
Cash dividends	70,000 00	
Commissions and brokerage	274,141 53	
Salaries and fees.............................	143,058 09	
Taxes paid	37,780 60	
All other payments and expenses	127,711 73	
Actual cash expenditures		$1,508,884 08

Stocks and bonds in statement:

	Par value.	*Market value.*
U. S. bonds, currency 6s	$35,000 00	$36,262 50
U. S. 4 per cent. coupon bonds	48,000 00	53,760 00
State of Georgia 4½ per cent. coupon bonds.....	25,000 00	27,550 00
City of Richmond (Va.) 5 per cent. registered bonds..................................	50,000 00	53,750 00
Kansas Pacific Ry. Co. consolidated 1st mortgage bonds (Trust Co. certificates).................	50,000 00	33,000 00
Flint & Pere Marquette R. R. Co. 6 per cent. gold bonds...............................	30,000 00	34,800 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Cincinnati & Springfield Ry. Co. 1st mortgage bonds, 7 per cent	$19,000 00	$20,912 50
Central R. R. Co. of New Jersey 5 per cent. general mortgage gold bonds	75,000 00	88,875 00
Milwaukee & Northern R. R. Co. 1st mortgage 6 per cent. bonds	5,000 00	5,850 00
Chicago, Milwaukee & St. Paul Ry. Co. (Wis. & Minn. Div.) 1st mortgage 5 per cent. gold bonds	10,000 00	11,100 00
Chicago, Milwaukee & St. Paul Ry. Co. terminal mortgage 30-year 5 per cent. gold bonds	10,000 00	11,100 00
Louisville, New Albany & Chicago Ry. Co. consolidated mortgage bonds, 6 per cent. (Trust Co. certificates)	15,000 00	12,000 00
Pennsylvania Co. 4½ per cent. registered bonds	36,000 00	39,960 00
Flint & Pere Marquette R. R. Co. consolidated 1st mortgage 5 per cent. gold bonds	30,000 00	25,500 00
Chicago, Burlington & Quincy R. R. Co. (Iowa Div.) 4 per cent. sinking fund bonds	25,000 00	24,500 00
New York, New Haven & Hartford R. R. Co. 4 per cent. convertible debenture certificates	50,000 00	68,250 00
Cincinnati, Indianapolis, St. Louis & Chicago Ry. Co. 50-year general 1st mortgage 4 per cent. gold bonds	25,000 00	24,250 00
Brooklyn City R. R. 1st mortgage and consolidated mortgage 5 per cent. bonds	25,000 00	28,750 00
Lehigh Valley Terminal Co. 1st mortgage 5 per cent. gold bonds	20,000 00	21,950 00
Chicago, Rock Island & Pacific 1st mortgage ex. and col. 5 per cent	20,000 00	20,925 00
New York City school-house bonds, 3 per cent.	100,000 00	97,000 00
New York City additional water stock, 3 per cent.	160,000 00	155,600 00
New York City Dock bonds, 3 per cent	75,000 00	71,250 00
Rensselaer & Saratoga R. R. Co. consolidated capital stock, 100 shares, $100 each	10,000 00	18,100 00
Rome, Watertown & Ogdensburg R. R. Co. capital stock, 340 shares, $100 each	34,000 00	40,120 00
Chicago, Burlington & Quincy R. R. Co. capital stock, 220 shares, $100 each	22,000 00	15,372 50
Chicago, Rock Island & Pacific Ry. Co. capital stock, 210 shares, $100 each	21,000 00	13,807 50
Chicago & Northwestern Ry. Co. common capital stock, 500 shares, $100 each	50,000 00	51,000 00
New York Central & Hudson River R. R. Co. capital stock, 1,000 shares, $100 each	100,000 00	94,000 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
St. Paul, Minneapolis & Manitoba Ry. Co. capital stock, 200 shares, $100 each	$20,000 00	$23,200 00
Chicago & Northwestern Ry. Co. preferred capital stock, 350 shares, $100 each	35,000 00	53,200 00
Syracuse, Binghamton & New York R. R. Co. capital stock, 191 shares, $100 each	19,100 00	31,515 00
Cleveland, Cincinnati, Chicago & St. Louis Ry. Co. preferred capital stock, 500 shares, $100 each	50,000 00	37,000 00
Lake Shore & Michigan Southern Ry. Co. capital stock, 400 shares, $100 each	40,000 00	60,800 00
Pennsylvania R. R. Co. capital stock, 1,600 shares, $50 each	80,000 00	83,000 00
Chicago, Milwaukee & St. Paul Ry. Co. preferred capital stock, 250 shares, $100 each	25,000 00	32,750 00
Beech Creek R. R. Co. common capital stock, 500 shares, $50 each	25,000 00	25,000 00
Chicago & Alton R. R. Co. common capital stock, 100 shares, $100 each	10,000 00	16,400 00
Illinois Central R. R. Co. 4 per cent. leased line capital stock, 220 shares, $100 each	22,000 00	20,900 00
Pittsburg, Fort Wayne & Chicago Ry. Co. capital stock, 250 shares, $100 each	25,000 00	40,000 00
Metropolitan National Bank stock, 75 shares, $100 each	7,500 00	75 00
American Exchange National Bank stock, 150 shares, $100 each	15,000 00	25,950 00
The Western National Bank of the City of New York capital stock, 36 shares, $100 each	3,600 00	4,212 00
The Bank of America capital stock, 75 shares, $100 each	7,500 00	24,750 00
Consolidated Gas Co. of New York captital stock, 1,000 shares, $100 each	100,000 00	140,500 00
Western Union Telegraph Co. capital stock, 550 shares, $100 each	55,000 00	45,787 50
	$1,714,700 00	$1,864,334 50

Total amount at risk December 31, 1896	$191,796,314 87

Business in Maryland in 1896:

Fire risks written in 1896	$636,284 85
Premiums received	6,587 98
Losses paid	4,248 60
Losses incurred	4,008 63

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

HARTFORD FIRE INSURANCE COMPANY OF HARTFORD, CONN.

Commenced Business 1810. Capital Stock $1,250,000.

GEORGE L. CHASE, *President.* P. C. ROYCE, *Secretary*

PRINCIPAL OFFICE, NO. 53 TRUMBULL STREET.

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

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

Summary of assets December 31, 1896:

Real estate	$ 459,575 00	
Loans on mortgage of real estate	1,375,500 00	
Stocks and bonds owned by the company, market value	5,659,833 00	
Loans on collaterals	10,800 00	
Interest due and accrued	25,181 93	
Cash in company's office and in bank	991,914 44	
Premiums in course of collection	1,091,613 65	
All other assets as per detailed statement	845 53	
Total admitted assets		$9,615,263 55

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$389,434 00
Liabilities in said States	252,999 86
Surplus over said liabilities	$136,434 14

Liabilities:

Losses reported, adjusted and unpaid	$ 524,648 56	
Re-insurance reserve required by law	4,641,406 98	
All other liabilities as per detailed statement on file	71,250 00	
Gross liabilities, exclusive of capital		$5,237,305 54
Surplus as regards policy holders		$4,377,958 01
Capital stock		1,250,000 00
Surplus over capital, including surplus of assets not admitted in this State		$3,264,392 15

Income during year:

Cash premiums received	$5,790,787 96	
Interest on mortgages	72,679 14	
Interest on loans and dividends	287,734 36	
From other sources	5,296 73	
Actual cash income		$6,156,498 19

Expenditures during year:

Amount paid for losses	$3,062,232 69	
Cash dividends	350,000 00	
Commissions and brokerage	955,450 55	
Salaries and fees	431,052 60	
Taxes paid	125,156 00	
All other payments and expenses	561,209 36	
Actual cash expenditures		$5,485,101 20

Stocks and bonds in statement:

	Par value.	Market value.
315 shares Ætna National Bank (Hartford) stock	$31,500 00	$45,675 00
300 shares American National Bank (Hartford) stock	15,000 00	25,500 00
200 shares Charter Oak National Bank (Hartford) stock	20,000 00	20,000 00
166 shares City Bank (Hartford) stock	16,600 00	17,430 00
100 shares Connecticut River Banking Co. (Hartford) stock	3,000 00	4,500 00
274 shares Connecticut Trust & Safe Deposit Co. (Hartford) stock	27,400 00	45,210 00
122 shares Farmers & Mechanics National Bank (Hartford) stock	12,200 00	14,030 00
172 shares First National Bank (Hartford) stock	17,200 00	19,264 00
556 shares Hartford National Bank stock	55,600 00	78,952 00
150 shares Mercantile National Bank (Hartford) stock	15,000 00	13,500 00
40 shares National Exchange Bank (Hartford) stock	2,000 00	2,600 00
467 shares Phœnix National Bank (Hartford) stock	46,700 00	58,375 00
100 shares State Bank (Hartford) stock	10,000 00	11,000 00
200 shares American Exchange National Bank (New York) stock	20,000 00	34,600 00
150 shares Bank of America (New York) stock	15,000 00	48,000 00
100 shares Bank of North America (New York) stock	7,000 00	9,100 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
300 shares Importers & Traders National Bank (New York) stock	$30,000 00	$162,000 00
200 shares Manhattan Co. Bank (New York) stock	10,000 00	21,000 00
334 shares Merchants National Bank (New York) stock	16,700 00	22,545 00
225 shares Metropolitan National Bank (New York) stock	22,500 00	1,500 00
100 shares National Bank of Commerce (New York) stock	10,000 00	20,300 00
39 shares Atlantic National Bank (Boston) stock	3,900 00	4,290 00
70 shares Blackstone National Bank (Boston) stock	7,000 00	6,090 00
125 shares Boylston National Bank (Boston) stock	12,500 00	15,625 00
100 shares First National Bank (Boston) stock	10,000 00	23,500 00
24 shares Hide and Leather National Bank (Boston) stock	2,400 00	2,616 00
32 shares National Bank of Commerce (Boston) stock	3,200 00	3,616 00
109 shares Second National Bank (Boston) stock	10,900 00	19,620 00
50 shares First National Bank (Albany) stock	5,000 00	8,000 00
150 shares Bank of Montreal stock	30,000 00	68,400 00
43⅛ shares Ontario Bank (Bowmanville) stock	4,333 33	3,380 00
710 shares Chicago, Burlington & Quincy R. R. Co. stock	71,000 00	50,410 00
400 shares Chicago, Milwaukee & St. Paul R. R. Co. stock	40,000 00	29,200 00
370 shares Chicago, Milwaukee & St. Paul R. R. Co. preferred stock	37,000 00	48,840 00
200 shares Chicago & Northwestern R. R. Co. preferred stock	20,000 00	30,000 00
850 shares Chicago & Northwestern R. R. Co. stock	85,000 00	86,700 00
220 shares Chicago, Rock Island & Pacific R. R. Co. stock	22,000 00	14,520 00
1,000 shares Connecticut & Passumpsic River R. R. Co. guaranteed stock	100,000 00	105,000 00
120 shares Connecticut River Co. stock	12,000 00	3,000 00
20 shares Connecticut River R. R. Co. stock	2,000 00	4,900 00
500 shares New York Central & Hudson River R. R. Co. stock	50,000 00	47,000 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
1,875 shares New York, New Haven & Hartford R. R. Co. stock	$187,500 00	$337,500 00
500 shares Northwestern Telegraph Co. stock	25,000 00	28,750 00
200 shares Union Pacific R. R. Co. stock	20,000 00	1,800 00
500 shares New York, Lackawanna & Western R. R. Co. stock	50,000 00	56,500 00
Albany & Susquehanna R. R. 1st consolidated mortgage guaranteed bonds, 6 per cent	50,000 00	61,500 00
Alabama State bonds, 4 per cent	10,000 00	10,400 00
Brooklyn Wharf and Warehouse Co. 1st mortgage gold bonds, 5 per cent	150,000 00	150,000 00
Baltimore & Ohio Receivers certificates, gold, 1st lien, 6 per cent	100,000 00	100,500 00
Baltimore Belt R. R. 1st mortgage gold bonds, 5 per cent	100,000 00	92,000 00
Canadian Pacific R. R. 1st mortgage gold bonds, 5 per cent	48,666 00	57,750 00
Chicago & Western Indiana R. R. 1st mortgage sinking fund gold bonds, 6 per cent	60,000 00	63,000 00
Chicago & Western Indiana R. R. general mortgage gold bonds, 6 per cent	260,000 00	302,900 00
Chicago & Northwestern R. R. debenture bonds, 5 per cent	50,000 00	52,500 00
Chicago & Northwestern R. R. sinking fund bonds, 6 per cent	47,000 00	53,580 00
Chicago & Northwestern R. R. sinking fund bonds, 5 per cent	50,000 00	54,500 00
Chicago, Burlington & Quincy R. R. debenture bonds, 5 per cent	50,000 00	49,000 00
Chicago, Burlington & Quincy R. R. convertible bonds, 5 per cent	6,600 00	6,600 00
Chicago, Burlington & Quincy R. R. consolidated bonds, 7 per cent	5,000 00	5,900 00
Chicago & Great Western R. R. 1st mortgage bonds, 5 per cent	41,000 00	43,050 00
Chicago, Milwaukee & St. Paul (Hastings & Dakota Division) 1st mortgage bonds, 7 per cent	100,000 00	127,000 00
Chicago & Erie R. R. 1st mortgage gold bonds, 5 per cent	100,000 00	110,000 00
Chicago, Rock Island & Pacific R. R. 1st mortgage extension and collateral bonds, 5 per cent	50,000 00	52,000 00
City of Indianapolis Belt R. R. and Stock Yards bonds, 6 per cent	74,000 00	87,320 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Cincinnati, Indianapolis, St. Louis & Chicago R. R. consolidated mortgage bonds, 6 per cent.	$120,000 00	$140,400 00
Cincinnati, Hamilton & Dayton R. R. sinking fund bonds, 7 per cent	55,000 00	66,000 00
Cleveland, Columbus, Cincinnati & Indianapolis R. R. consolidated bonds, 7 per cent	8,000 00	10,720 00
Cleveland, Columbus, Cincinnati & Indianapolis R. R. 1st mortgage sinking fund gold bonds, 7 per cent	50,000 00	54,000 00
Connecticut River R. R. bonds, 4 per cent	1,000 00	1,000 00
Central R. R. of New Jersey general mortgage gold bonds, 5 per cent	150,000 00	177,000 00
Dayton & Michigan R. R. guaranteed bonds, 5 per cent	60,000 00	64,200 00
Detroit, Lansing & Northern R. R. consolidated mortgage bonds, 7 per cent	50,000 00	32,500 00
Easton & Amboy R. R. 1st mortgage guaranteed bonds, 5 per cent	150,000 00	165,000 00
Georgia State bonds, 3½ per cent	25,000 00	26,000 00
Harlem River & Port Chester R. R. guaranteed bonds, 7 per cent	50,000 00	58,000 00
Hartford Street Ry. Co. debenture bonds, 5 per cent	100,000 00	102,000 00
Housatonic R. R. rolling stock certificates, guaranteed, 5 per cent	100,000 00	104,000 00
Indianapolis & Vincennes R. R. guaranteed bonds, 7 per cent	32,000 00	37,760 00
Iowa Falls & Sioux City R. R. 1st mortgage bonds, 7 per cent	100,000 00	125,000 00
Jefferson R. R. 1st mortgage guaranteed gold bonds, 5 per cent	50,000 00	52,250 00
Lake Shore & Michigan Southern R. R. 2d mortgage bonds, 7 per cent	110,000 00	133,100 00
Lehigh Valley R. R. 1st mortgage terminal gold bonds, 5 per cent	175,000 00	192,500 00
Lehigh Valley R. R. consolidated bonds, 6 per cent	75,000 00	88,500 00
Louisville & Frankfort and Lexington & Frankfort R. R. bonds, 7 per cent	92,000 00	94,760 00
Minneapolis Union R. R. guaranteed gold bonds, 6 per cent	50,000 00	61,000 00
Milwaukee & St. Paul R. R. (Prairie Du Chien Division) bonds, 8 per cent	63,000 00	66,150 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Montreal corporation bonds, 4 per cent.........	$62,500 00	$62,500 00
Minnesota State warrants.......	42,200 00	38,249 00
Milwaukee, Lake Shore & Western R. R. ex. and imp. sinking fund gold bonds, 5 per cent.	50,000 00	56,000 00
Nashville & Decatur 1st mortgage sinking fund guaranteed bonds, 7 per cent	50,000 00	56,000 00
New Brunswick (N. J.) city bonds, 7 per cent....	20,000 00	20,400 00
Northern Pacific R. R. general 1st mortgage and L. G. sinking fund gold bonds, 6 per cent.....	59,000 00	68,440 00
New York Central & Hudson River R. R. debenture bonds, 5 per cent	50,000 00	52,500 00
New York & New England R. R. 1st mortgage bonds, 7 per cent..........................	50,000 00	59,000 00
New York, New Haven & Hartford R. R. convertible debenture certificates, 4 per cent.....	75,000 00	101,250 00
Pittsburg, Cincinnati & St. Louis R. R. consolidated 1st mortgage bonds, 7 per cent.........	100,000 00	110,000 00
Philadelphia & Reading R. R. terminal gold bonds, 5 per cent..........................	75,000 00	81,750 00
Richmond (Va.) city bonds, 4 per cent..........	52,500 00	52,500 00
St. Paul & Northern Pacific R. R. general mortgage gold bonds, 6 per cent......	86,000 00	107,500 00
St. Louis & San Francisco R. R. general mortgage gold bonds, 6 per cent..................	50,000 00	56,500 00
Topeka (Kansas) internal improvement sewer bonds, 6 per cent	15,000 00	15,000 00
West Shore R. R. guaranteed bonds, 4 per cent..	100,000 00	106,000 00
	$5,169,599 33	$6,049,267 00

Total amount at risk December 31, 1896..................$788,511,325 00

Business in Maryland in 1896 :

Fire risks written in 1896	$3,732,176 00
Premiums received..	47,024 19
Losses paid..	22,288 54
Losses incurred...	27,401 14

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

HOME INSURANCE COMPANY OF NEW YORK, N. Y.

Commenced Business 1853. Capital Stock $3,000,000.

DANIEL A. HEALD, *President.* WILLIAM L. BIGELOW, THOMAS B. GREENE, } *Secretaries.*

PRINCIPAL OFFICE, NO. 119 BROADWAY.

Attorney to accept service in Maryland, - - P. M. BIRCKHEAD.

General Agents in Maryland, - - BIRCKHEAD & SON.

Summary of assets December 31, 1896:

Real estate	$1,748,857 41	
Loans on mortgage of real estate	423,786 71	
Stocks and bonds owned by the company, market value	6,912,402 31	
Loans on collaterals	183,100 00	
Interest due and accrued	55,678 34	
Cash in company's office and in bank	303,032 86	
Premiums in course of collection	600,184 31	
Bills receivable taken for premiums	2,682 45	
Total admitted assets		$10,229,724 39

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$129,500 00
Liabilities in said States	158,985 26
Liabilities less deposit	$29,485 26

Liabilities:

Losses reported, adjusted and unpaid	$ 464,377 07	
Re-insurance reserve required by law	4,121,841 74	
All other liabilities as per detailed statement on file	270,751 61	
Gross liabilities, exclusive of capital		4,856,970 42
Surplus as regards policy holders		$5,372,753 97
Capital stock		3,000,000 00
Surplus over capital, including surplus of assets not admitted in this State		$2,346,268 71

Income during year:

Cash premiums received	$4,780,306 88	
Interest on mortgages	23,809 77	
Interest on loans and dividends	302,211 04	
From other sources	96,760 64	
Actual cash income		$5,203,088 33

Expenditures during year:

Amount paid for losses	$2,639,282 09	
Cash dividends	300,300 00	
Commissions and brokerage	907,510 04	
Salaries and fees	399,710 30	
Taxes paid	93,011 94	
All other payments and expenses	330,449 40	
Actual cash expenditures		$4,670,263 77

Stocks and bonds in statement:

	Par value.	Market value.
U. S. 4 per cent. coupon bonds of 1925, at 120¼	$100,000 00	$120,250 00
U. S. 6 per cent. currency bonds, $110,000 of 1898, $165,000 of 1899, at 102¾, 105¾	275,000 00	287,512 50
District of Columbia 3-65 bonds of 1924, at 109	1,000,000 00	1,090,000 00
State of Georgia 3½ per cent. registered bonds, at 100	25,000 00	25,000 00
New York City 3 per cent. bonds, at 98½	505,000 00	497,425 00
City of Richmond (Va.) 5 per cent. bonds, at 100	50,000 00	50,000 00
Topeka City (Kan.) internal improvement 6 per cent. bonds, at 103	59,625 32	61,414 08
City of Council Bluffs (Iowa) improvement 6 per cent. bonds, at 100	9,200 00	9,200 00
Nebraska City (Neb.) improvement 7 per cent. bonds, at 100	15,000 00	15,000 00
Kansas City (Kans.) improvement 7 per cent. bonds, at 100	3,500 00	3,500 00
City of Greely (Col.) 6 per cent. water bonds, at 100	25,000 00	25,000 00
Atchison (Kan.) improvement 7 per cent. bonds, at 100	3,000 00	3,000 00
West Chicago Park comm's spl. ass't 6 per cent. warrants, at 100	157,435 73	157,435 73
The Ann Arbor R. R. Co. 1st mortgage 4 per cent. bonds, at 74½	215,000 00	160,175 00
New York, Chicago & St. Louis R. R. Co. 1st mortgage 4 per cent. bonds, at 103½	112,000 00	115,920 00
New York Central & Hudson River R. R. 1st mortgage 7 per cent. bonds, 1903, at 116	100,000 00	116,000 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
New York & Harlem R. R. 1st mortgage 7 per cent. registered bonds, 1900, at 111¼..........	$100,000 00	$111,250 00
Ohio & West Virginia Ry. Co. 1st mortgage 7 per cent. bonds, 1914, at 118	100,000 00	118,000 00
Peoria, Decatur & Evansville Ry. Co. first mortgage 6 per cent. bonds (Evansville Division) 1920, at 101	100,000 00	101,000 00
Cleveland, Columbus, Cincinnati & Indianapolis R. R. 1st consolidated mortgage 7 per cent. bonds, 1914, at 130..........................	100,000 00	130,000 00
Louisville, New Albany & Chicago Ry. Co. 1st mortgage 6 per cent. bonds, 1910, at 112	100,000 00	112,000 00
West Shore Ry. 1st mortgage guaranteed 4 per cent. bonds, registered, at 104................	100,000 00	104,000 00
Albemarle & Chesapeake Canal Co. 1st mortgage 7 per cent. bonds, 1909, at 106	110,000 00	116,600 00
Jeffersonville, Madison & Indianapolis R. R. Co. 1st mortgage 7 per cent. bonds (S. F.), 1906, at 115..	96,000 00	110,400 00
Dunkirk, Warren & Pittsburg Ry. Co. 1st mortgage guaranteed 7 per cent. bonds, 1900, at 110	94,000 00	103,400 00
Chicago, St. Paul, Minneapolis & Omaha Ry. Co. consolidated mortgage 6 per cent. bonds, 1930, at 127	50,000,00	63,500 00
Cleveland Terminal & Valley R. R. Co. 4 per cent. bonds, at 75	50,000 00	37,500 00
Alabama Central R. R. 1st mortgage 6 per cent. bonds, at 110..............................	50,000 00	55,000 00
Louisville, Henderson & St. Louis Ry. Co. 1st mortgage 5 per cent. bonds, at 85.............	25,000 00	21,250 00
Virginia Midland Ry Co. general mortgage 5 per cent. bonds, 1936, at 97	50,000 00	48,500 00
Standard Gas Light Co. 1st mortgage 5 per cent. bonds, at 108..............................	50,000 00	54,000 00
Des Moines Water Works Co. of Iowa 1st consolidated mortgage 6 per cent. bonds, at 75 ...	50,000 00	37,500 00
Denver Union Water Co. 1st mortgage 5 per cent. bonds, at 75..............................	48,000 00	36,000 00
Streator (Ill.) Aqueduct Co. 1st mortgage 6 per cent. bonds, at 100..........................	10,000 00	10,000 00
4,600 shares Morris & Essex R. R. Co. stock, $50 each, at 163½	230,000 00	376,050 00
2,000 shares Chicago, Milwaukee & St. Paul Ry. Co. preferred stock, $100 each, at 131....	200,000 00	262,000 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
2,211 shares United New Jersey R. R. & Canal Co. stock, $100 each, at 239	$221,100 00	$528,429 00
2,000 Pittsburg, Fort Wayne & Chicago Ry. Co. guaranteed stock, at 161	200,000 00	322,000 00
2,000 shares Pennsylvania R. R. stock, $50 each, at 103½	100,000 00	103,500 00
1,100 shares New York Central & Hudson River R. R. stock, $100 each, at 92	110,000 00	101,200 00
1,000 shares Fort Wayne & Jackson R. R. Co. preferred stock, $100 each, at 120	100,000 00	120,000 00
1,000 shares Chicago, St. Paul, Minneapolis & Omaha Ry. Co. preferred stock, $100 each, at 133	100,000 00	133,000 00
1,000 shares Rensselaer & Saratoga R. R. stock, $100 each, at 181	100,000 00	181,000 00
1,000 shares Lake Shore & Michigan Southern Ry. Co. stock, $100 each, at 152	100,000 00	152,000 00
500 shares Connecticut River R. R. Co. stock, $100 each, at 247	50,000 00	123,500 00
500 shares The Ann Arbor R. R. Co. preferred stock, at 22	50,000 00	11,000 00
428 shares New York & Harlem R. R. Co. stock, $50 each, at 294	21,400 00	62,916 00
500 shares Standard Gas Light Co. preferred stock, $100 each, at 106	50,000 00	53,000 00
105 shares Standard Gas Light Co. common stock, $100 each, at 85	10,500 00	8,925 00
400 shares National Broadway Bank, $25 each, at 225	10,000 00	22,500 00
200 shares American Exchange National Bank of New York, $100 each, at 171	20,000 00	34,200 00
200 shares Mercantile National Bank of New York, $100 each, at 170	20,000 00	34,000 00
200 shares National Bank of Commerce in New York, $100 each, at 200	20,000 00	40,000 00
200 shares Manhattan Co., New York, $50 each, at 205	10,000 00	20,500 00
200 shares Merchants Exchange National Bank of New York, $50 each, at 110	10,000 00	11,000 00
200 shares Nassau Bank, $50 each, at 158	10,000 00	15,800 00
200 shares Chatham National Bank of New York, $25 each, at 295	5,000 00	14,750 00
200 shares National Butchers & Drovers Bank of New York, $25 each, at 125	5,000 00	6,250 00

Stocks and bonds in statement—Continued:

	Par value.	*Market value.*
200 shares Fourth National Bank of New York, $100 each, at 175	$20,000 00	$35,000 00
100 shares Bank of America, New York, $100 each, at 315	10,000 00	31,500 00
100 shares Hanover National Bank of New York, $100 each, at 315	10,000 00	31,500 00
100 shares National Bank of the Republic, $100 each, at 145	10,000 00	14,500 00
200 shares Holland Trust Co., $100 each, at 80.	20,000 00	16,000 00
200 shares Franklin Trust Co., Brooklyn, $100 each, at 212	20,000 00	42,400 00
60 shares Long Island Loan & Trust Co., $100 each, at 200	6,000 00	12,000 00
50 shares Metropolitan Trust Co., $100 each, at 295	5,000 00	14,750 00
	$5,791,761 05	$7,041,902 31

Total amount at risk December 31, 1896..................$831,110,017 00

Business in Maryland in 1896:

Fire risks written in 1896	$4,993,792 00
Premiums received	40,407 47
Losses paid	19,442 73
Losses incurred	12,900 17

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

INSURANCE COMPANY OF NORTH AMERICA OF PHILADELPHIA, PA.

Commenced Business 1792. Capital Stock $3,000,000.

CHARLES PLATT, *President.* GREVILLE E. FRYER, *Secretary.*

PRINCIPAL OFFICE, NO. 232 WALNUT STREET.

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

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

Summary of assets December 31, 1896:

Real estate	$ 457,132 35	
Loans on mortgage of real estate	2,463,233 76	
Stocks and bonds owned by the company, market value	4,614,372 50	
Loans on collaterals	80,300 00	
Interest due and accrued	50,643 78	
Cash in company's office and in bank	591,033 67	
Premiums in course of collection	773,752 56	
Bills receivable taken for premiums	60,114 88	
All other assets as per detailed statement	14,953 75	
Total admitted assets		$9,105,537 25

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$261,350 00
Liabilities in said States	134,882 52
Surplus over said liabilities	$126,467 48
Money deposited in foreign countries	191,556 20
Book debts due the company	67,864 63
Wrecking boat "North America"	29,000 00
Companys own stock	31,500 00
	$446,388 31

Liabilities:

Losses reported, adjusted and unpaid	$ 348,656 81	
Re-insurance reserve required by law	3,803,399 29	
All other liabilities as per detailed statement on file	80,095 94	
Gross liabilities, exclusive of capital		4,232,152 04
Surplus as regards policy holders		$4,873,385 21
Capital stock		3,000,000 00
Surplus over capital, including surplus of assets not admitted in this State		$2,319,773 52

Income during year:

Cash premiums received	$5,553,507 96	
Interest on mortgages	140,522 65	
Interest on loans and dividends	227,377 93	
From other sources	2,321 99	
Actual cash income		$5,923,730 53

Expenditures during year:

Amount paid for losses	$3,462,732 49	
Cash dividends	360,000 00	
Commissions and brokerage	1,038,731 45	
Salaries and fees	300,458 24	
Taxes paid	113,787 56	
All other payments and expenses	293,727 65	
Actual cash expenditures		$5,569,437 39

Stocks and bonds in statement:

	Par value.	Market value.
United States Government 5 per cent., due 1904	$100,000 00	$114,000 00
United States Government 4 per cent., due 1907	25,000 00	27,250 00
Boston City Loan 4 per cent. registered, due 1913	112,000 00	120,960 00
Richmond (Va.) City 4 per cent. bonds, $3,000 due 1927, $50,000 due 1923	53,000 00	53,000 00
Georgia State loan 4½ per cent., due 1911	25,000 00	28,250 00
Baltimore City loan 3½ per cent. registered, due 1927	200,000 00	194,000 00
City of Columbus (Ohio) 4½ per cent., due 1902	25,000 00	25,500 00
Toledo City loan 5 per cent., due 1903	1,000 00	1,020 00
Cincinnati City loan, $8,000, 6 per cent., due 1897; $10,000, $7\frac{3}{10}$ per cent., due 1902; $10,000, 7 per cent., due 1902	28,000 00	30,800 00
Belgian Government 3 per cent., fcs. 250,000	49,000 00	49,000 00
City of Portland (Oregon) City Hall bonds, 5 per cent., due 1922	50,000 00	58,000 00
Providence City loan 5 per cent. gold, due 1900, registered	25,000 00	26,000 00
East Lincoln (Ill.) 5 per cent., due 1906	10,000 00	10,300 00
City of Montreal 4 per cent., due 1925	111,000 00	122,100 00
Western Springs (Cook County, Ill.) warrants, 6 per cent	382 50	382 50
City of Chicago warrants, 6 per cent	13,400 00	13,400 00
City of Chicago improvement bonds, 6 per cent., due 1898	26,000 00	26,000 00
Pennsylvania R. R. Co. consolidated 5 per cent., registered and coupon	330,000 00	392,700 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Pennsylvania R.R. Co. mortgage registered bonds, 6 per cent	$100,000 00	$118,000 00
Philadelphia & Reading R. R. Co. 1st mortgage, 6 per cent., due 1910	350,000 00	430,500 00
North Pennsylvania R. R. Co. bonds, general mortgage, 7 per cent., due 1903	75,000 00	89,250 00
North Pennsylvania R. R. Co. coupon bonds, 4 per cent., due 1936	5,000 00	5,550 00
Belvidere & Delaware R. R. Co. 1st mortgage, 6 per cent., due 1902	50,000 00	53,000 00
Pennsylvania & New York Canal & R. R. Co. bonds, 7 per cent., guaranteed by L. V. R. R. Co., 1906	25,000 00	30,250 00
Lehigh Valley R. R. Co. consolidated bonds, 6 per cent., registered, due 1923	100,000 00	115,000 00
Lehigh Valley R. R. Co. 6 per cent. annuity bonds, registered	100,000 00	123,000 00
Delaware Division Canal Co. bonds, 6 per cent., due 1898	15,000 00	14,250 00
French Rentes, 3½ per cent., fcs. 30,000	5,800 00	5,800 00
Brooklyn Wharf & Warehouse Co. 5 per cent. gold bonds, due 1945	30,000 00	30,900 00
Baltimore & Potomac R. R. bonds, 6 per cent., due 1911	5,000 00	6,000 00
Schuylkill River East Side R. R. 5 per cent., coupon, due 1935	20,000 00	20,400 00
Terminal Railroad Association of St. Louis, consolidated 5 per cent., due 1944	40,000 00	42,000 00
Lehigh Coal & Navigation Co. consolidated mortgage 7 per cent., registered	5,000 00	6,250 00
Easton & Amboy R. R. Co. 1st mortgage guaranteed 5 per cent., registered	100,000 00	107,000 00
Philadelphia & Erie R. R. registered 5 per cent., guaranteed by Pennsylvania R. R. Co., due 1920	150,000 00	178,500 00
Chicago & Western Indiana R. R. 1st mortgage bonds, 6 per cent., coupon, due 1919	79,000 00	82,950 00
Northern Central Ry. Co. consolidated 6 per cent. general mortgage, due 1904	16,000 00	18,400 00
Pittsburg, McKeesport & Youghiogheny R. R. 2d mortgage 6 per cent., due 1934	50,000 00	61,000 00
Lehigh Valley R. R. sterling 6 per cent. bonds, gold, due 1897	7,000 00	7,070 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
The Belt R. R. & Stock Yard Co. 6 per cent. coupon bonds, due 1911 (Indianapolis)	$ 50,000 00	$59,000 00
Bergen County R. R. Co. 1st mortgage bonds, 6 per cent., coupon, due 1911	50,000 00	52,500 00
Car Trust of New York No. 2, series D, 6 per cent., registered	23,000 00	23,000 00
New York & Long Branch R. R. 1st mortgage 5 per cent., coupon, due 1931	150,000 00	165,000 00
100 shares Philadelphia National Bank	10,000 00	19,000 00
40 shares Philadelphia Bourse	2,000 00	400 00
228 shares Chesapeake & Delaware Canal Co.	11,400 00	250 00
1,500 shares Insurance Co. of North America	15,000 00	31,500 00
Mutual insurance scrip (Atlantic Mutual) registered	6,410 00	6,410 00
Philadelphia & Baltimore Central R. R. 5 per cent. 1st consolidated registered, due 1911	100,000 00	105,000 00
Delaware & Chesapeake R. R. 1st mortgage 4 per cent	100,000 00	95,000 00
New York, Lake Erie & Western R. R. 4½ per cent. third mortgage, due 1923	200,000 00	216,000 00
Steubenville & Indiana R. R. 5 per cent. 1st mortgage registered, due 1914	200,000 00	216,000 00
Corning, Cowanesque & A. R. R. 6 per cent. 1st mortgage, due 1898	9,000 00	9,000 00
William Cramp & Sons Ship and Engine Building Co. 6 per cent. gold notes, due 1897–1898	50,000 00	50,000 00
Terre Haute & Logansport R. R. extension mortgage 6 per cent., due 1913	50,000 00	42,500 00
Texas & Pacific Ry. Co. 1st mortgage 6 per cent., due 1905	20,000 00	21,400 00
Louisville & Nashville R. R. (Evansville & Henderson Division) 1st mortgage 6 per cent., due 1919	63,000 00	71,820 00
Lehigh Coal and Navigation Co. general mortgage 4½ per cent., due 1924, registered	50,000 00	51,000 00
Lehigh Coal and Navigation Co. 4½ per cent. collateral trust bonds, due 1905	50,000 00	51,500 00
New York, West Shore & Buffalo R. R. first mortgage 4 per cent., due 2361	25,000 00	26,250 00
San Antonio & Arkansas Pass Ry. Co. 1st mortgage 4 per cent., guaranteed by So. Pac. Ry., due 1943	21,000 00	11,76000
Wrecking boat "North America" and lighter	29,000 00	29,000 00
Canada & Atlantic R. R. 1st mortgage 5 per cent., due 1909	20,000 00	15,000 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Jefferson R. R. 1st mortgage 5 per cent. coupon, due 1909	$35,000 00	$39,550 00
McKeesport & Belle Vernon R. R. 1st mortgage 6 per cent., due 1918	20,000 00	24,000 00
Pennsylvania & New York Canal & R. R. Co. 4 per cent. registered, due 1939	50,000 00	47,500 00
Lehigh Valley Ry. Co. 1st mortgage 4½ per cent. gold, due 1940	50,000 00	50,000 00
Baltimore Belt R. R. 1st mortgage 5 per cent., due 1990	30,000 00	27,900 00
Elizabeth R. R., of Austria, 4 per cent	40,000 00	40,000 00
Lehigh Valley R. R. Co. consolidated bonds, 4½ per cent., due 1923	50,000 00	49,500 00
Tioga R. R. 1st mortgage 5 per cent., due 1915	5,000 00	5,250 00
Philadelphia & Reading R. R. improvement mortgage 6 per cent., due 1897	100,000 00	103,000 00
Lehigh Valley Terminal Co. 5 per cent. registered, due 1941	40,000 00	42,800 00
Cincinnati, Hamilton & Dayton R. R. general mortgage 5 per cent., due 1942	50,000 00	52,000 00
Camden & Atlantic 5 per cent. gold bonds, due 1911	50,000 00	52,500 00
Northern Pacific R. R. (Pend d'Oreille Division) 1st mortgage 6 per cent., due 1919	4,000 00	4,000 00
Cleveland, Lorain & Wheeling Ry. 1st mortgage consolidated 5 per cent. gold, due 1933	50,000 00	52,000 00
Prospect Brewing Co., Philadelphia, 6 per cent. 1st mortgage, due 1904	25,000 00	25,000 00
Northern Central Ry. consolidated bonds, 6 per cent., due 1900	10,000 00	10,700 00
International Navigation Co. 6 per cent. gold bonds, due 1906	50,000 00	51,500 00
Delaware River Railroad and Bridge Co. 1st mortgage 4 per cent. gold bonds, due 1936	50,000 00	53,000 00
	$4,525,392 50	$4,936,222 50

Total amount at risk December 31, 1896..................$624,054,236 01

Business in Maryland in 1896:

Fire risks written in 1896	$12,419,017 00
Premiums received	73,017 32
Losses paid	29,837 53
Losses incurred	25,393 76

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

INSURANCE CO. OF THE STATE OF NEW YORK, SYRACUSE, N. Y.

Commenced Business 1896. Capital Stock $200,000.

FRANCIS HENDRICKS, *President.* WILLIAM CONVE, *Secretary.*

PRINCIPAL OFFICE, NOS. 80 AND 82 WILLIAM STREET, NEW YORK.

Attorney to accept service in Maryland, - WILLIAM T. SHACKELFORD.
General Agent in Maryland, - WILLIAM T. SHACKELFORD.

Summary of assets December 31, 1896:

Cash in company's office and in bank	$240,000 00	
Total admitted assets		$240,000 00

Liabilities:

Surplus as regards policy holders	$240,000 00
Capital stock	200,000 00
Surplus over capital, including surplus of assets not admitted in this State.......	$40,000 00

Income during year:

Cash paid in for capital	$200,000 00	
Surplus of 20 per cent. on capital	40,000 00	
Actual cash income....................		$240,000 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

INS. CO. OF THE STATE OF PENNSYLVANIA, PHILADELPHIA, PA.

Commenced Business 1794. Capital Stock $200,000.

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

PRINCIPAL OFFICE, NOS. 136 AND 138 S. FOURTH STREET.

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

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

Summary of assets December 31, 1896:

Real estate	$349,019 37	
Loans on mortgage of real estate	44,600 00	
Stocks and bonds owned by the company, market value	173,835 83	
Interest due and accrued	930 66	
Cash in company's office and in bank	72,559 22	
Premiums in course of collection	43,701 02	
Bills receivable taken for premiums	1,963 25	
Cash in hands of managers and agents	53,246 93	
All other assets as per detailed statement	27,244 44	
Total admitted assets		$767,100 72

Liabilities:

Losses reported, adjusted and unpaid	$ 13,705 60	
Re-insurance reserve required by law	391,809 41	
Borrowed money	45,000 00	
All other liabilities as per detailed statement on file	6,555 15	
Gross liabilities, exclusive of capital		457,070 16
Surplus as regards policy holders		$310,030 56
Capital stock		200,000 00
Surplus over capital, including surplus of assets not admitted in this State		$110,030 56

Income during year:

Cash premiums received	$302,024 71	
Interest on mortgages	4,781 55	
Interest on loans and dividends	6,033 13	
From other sources	7,823 15	
Actual cash income		$320,662 54

Expenditures during year:

Amount paid for losses	$158,096 59	
Cash dividends	10,000 00	
Commissions and brokerage	72,304 90	
Salaries and fees	15,725 00	
Taxes paid	6,860 02	
All other payments and expenses	21,141 96	
Actual cash expenditures		$284,128 47

Stocks and bonds in statement:

	Par value.	Market value.
20 shares Philadelphia National Bank	$ 2,000 00	$ 3,800 00
4 shares Harrisburg, Portsmouth, L. & Mt. Joy R. R. Co	15,000 00	16,050 00
6 shares Car Trust of New York, No. 2 C	2,000 00	2,120 00
6 shares Chicago & Western Indiana R. R. Co	7,000 00	8,120 00
5 shares Shamokin, Sunbury & L. R. R. Co	10,000 00	10,200 00
6 shares Terre Haute & Logansport R. R. Co	20,000 00	19,600 00
5 shares Steubenville & Indiana R. R. Co	30,000 00	33,500 00
6 shares Long Dock Co	10,000 00	13,250 00
6 shares Pittsburg Junction R. R. Co	10,000 00	13,200 00
6 shares St. Paul & Northern Pacific R. R. Co	10,000 00	12,012 50
5 shares Sunbury, Hazleton & Wilkesbarre R. R. Co	4,000 00	4,253 33
4½ shares Northern Central R. R. Co	10,000 00	10,700 00
4½ shares City of Quincy	10,000 00	10,500 00
5 shares Wabash R. R	14,000 00	10,080 00
7 shares Syracuse G. & C. R. R. Co	6,000 00	6,450 00
	$160,000 00	$173,835 83

Total amount at risk December 31, 1896 .... $35,356,416 00

Business in Maryland in 1896:

Fire risks written in 1896	$745,268 00
Premiums received	7,186 50
Losses paid	3,717 47
Losses incurred	3,304 81

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

LUMBERMENS INSURANCE COMPANY OF PHILADELPHIA, PA.

Commenced Business 1873. Capital Stock $250,000.

LEWIS DAVIS, *President.* OLIVER H. HILL, *Secretary.*

PRINCIPAL OFFICE, NO. 427 WALNUT STREET.

Attorney to accept service in Maryland, - - - J. H. GILDEA, JR.

General Agent in Maryland, - - J. H. GILDEA, JR.

Summary of assets December 31, 1896:

Real estate	$101,050 00	
Loans on mortgage of real estate	434,110 99	
Stocks and bonds owned by the company, market value	479,280 00	
Loans on collaterals	60,300 00	
Interest due and accrued	8,597 15	
Cash in company's office and in bank	27,756 27	
Premiums in course of collection	36,724 46	
All other assets as per detailed statement	1,127 50	
Total admitted assets		$1,148,946 37

Liabilities:

Losses reported, adjusted and unpaid	$ 18,040 14	
Re-insurance reserve required by law	361,840 30	
All other liabilities as per detailed statement on file	18,029 39	
Gross liabilities, exclusive of capital		397,909 83
Surplus as regards policy holders		$751,036 54
Capital stock		250,000 00
Surplus over capital, including surplus of assets not admitted in this State		$501,036 54

Income during year:

Cash premiums received	$173,715 55	
Interest on mortgages	25,127 80	
Interest on loans and dividends	28,480 57	
From other sources	3,178 63	
Actual cash income		$230,502 55

Expenditures during year:

Amount paid for losses	$84,195 57	
Cash dividends	25,000 00	
Commissions and brokerage	41,199 40	
Salaries and fees	12,689 00	
Taxes paid	5,373 41	
All other payments and expenses	9,413 25	
Actual cash expenditures		$177,870 63

Stocks and bonds in statement:

	Par value.	Market value.
Susquehanna Coal Co. 6s	$12,000 00	$13,560 00
Shamokin Valley & Pottsville R. R. Co. 7s	7,000 00	7,840 00
Steubenville & Indiana R. R. Co. 5s	15,000 00	16,650 00
Richmond & Danville R. R. Co. 6s	5,000 00	6,000 00
Philadelphia & Reading R. R. Co. 4s	5,000 00	4,100 00
Summit Branch R. R. Co. 7s	10,000 00	10,000 00
Camden & Atlantic R. R. Co. 5s	10,000 00	10,750 00
Mortgage Trust Co. of Pa., series 53, 5s	5,000 00	5,020 00
Lehigh Valley R. R. Co. 7s	10,000 00	13,000 00
Car Trust of New York, series C, 6s	3,000 00	3,060 00
West Jersey R. R. Co. 7s	3,000 00	3,180 00
Chicago, St. Louis & Pittsburg R. R. Co. 5s	10,000 00	11,500 00
Mortgage Trust Co. of Pa., series 45, 5s	10,000 00	10,250 00
Master Builder's Exchange 5s	10,000 00	10,125 00
Car Trust of New York, No. 2, series F. 5s	9,000 00	8,730 00
West Jersey R. R. Co. consolidated 6s	26,000 00	31,200 00
Sunbury, Hazleton & Wilkesbarre R. R. Co. 5s	8,000 00	8,480 00
Shamokin, Sunbury & Lewisburg R. R. Co. 5s	10,000 00	10,300 00
Pennsylvania Steel Co. 5s	10,000 00	10,000 00
Lehigh Valley R. R. Co. annuity 6s	10,000 00	12,300 00
Texas & Pacific R. R. Co. first mortgage 5s	11,000 00	9,680 00
Ohio River R. R. Co. 5s	5,000 00	5,150 00
Lehigh Valley R. R. Co., sterling, 6s	3,000 00	3,060 00
Cincinnati, Richmond & Fort Wayne R. R. Co. 7s.	30,000 00	34,800 00
Cambria & Clearfield R. R. Co. 5s	12,000 00	12,250 00
Duluth Street Railway Co. 5s	20,000 00	20,500 00
St. Louis Merchants Bridge Co. 6s	20,000 00	21,000 00
Minneapolis General Electric Co. 6s	20,000 00	20,600 00
Electric Ry., Light and Power Co., Sedalia (Mo.), 6s	8,000 00	8,000 00
Broadway & Seventh Avenue R. R. Co. consolidated 5s	10,000 00	11,650 00
Hartman General Electric Co., Duluth, 6s	10,000 00	10,250 00
Superior Water, Light and Power Co. 6s	10,000 00	10,100 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
St. Paul Gas Light Co. 5s	$10,000 00	$ 8,500 00
Lehigh Traction Co. 5s	15,000 00	13,500 00
Lehigh Traction Co. stock, 68 shares	6,800 00	1,020 00
Mortgage Trust Co. of Pennsylvania, series 39, 5s	3,000 00	3,075 00
Piedmont & Cumberland R. R. Co. 5s	10,000 00	10,000 00
Syracuse & East Side R. R. Co. 6s	10,000 00	9,500 00
Detroit & Mackinac R. R. Co. 4s	5,000 00	3,500 00
Grand Rapids Gas Light Co. 5s	10,000 00	9,200 00
Grand Rapids Gas Light Co. stock, 80 shares	4,000 00	2,400 00
Geneva, Waterloo, Seneca Falls & Cayuga Lake Traction Co. 5s	10,000 00	9,600 00
Geneva, Waterloo, Seneca Falls & Cayuga Lake Traction Co. stock, 20 shares	2,000 00	400 00
Passaic Lighting Co. 5s	10,000 00	9,000 00
Passaic Lighting Co. stock, 50 shares	5,000 00	1,000 00
Philadelphia Bourse stock, 10 shares	500 00	100 00
Grand Rapids & Indiana Ry. Co. stock, 100 shares	10,000 00	500 00
Philadelphia & Reading Coal and Iron Co. certificates, 6s	10,000 00	10,600 00
Lehigh Valley R. R. Co. Car Trust 5s	10,000 00	10,200 00
Buckingham Apartment House Co., St. Paul, preferred stock, 16 shares	1,600 00	1,600 00
Buckingham Apartment House Co., St. Paul, common stock, 30 shares	3,000 00	2,500 00
	$482,900 00	$479,280 00

Total amount at risk December 31, 1896 .... $34,444,786 00

Business in Maryland in 1896 :

Fire risks written in 1896	$407,489 00
Premiums received	4,015 84
Losses paid	2,971 38
Losses incurred	2,971 38

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. MULLIKEN, *Secretary*.

PRINCIPAL OFFICE, NOS. 776 AND 778 BROAD STREET.

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

General Agents in Maryland, - - MAURY & DONNELLY.

Summary of assets December 31, 1896:

Real estate	$356,594 04	
Loans on mortgage of real estate	272,050 00	
Stocks and bonds owned by the company, market value	668,167 50	
Loans on collaterals	16,500 00	
Interest due and accrued	9,007 74	
Cash in company's office and in bank	70,865 08	
Premiums in course of collection	172,965 92	
All other assets as per detailed statement	1,610 11	
Total admitted assets		$1,567,760 39

Liabilities:

Losses reported, adjusted and unpaid	$101,395 27	
Re-insurance reserve required by law	692.583 78	
Principal unpaid on scrip	379 00	
Interest due and declared unpaid	83 08	
All other liabilities as per detailed statement on file	64,279 16	
Gross liabilities, exclusive of capital		858,720 29
Surplus as regards policy holders		$709,040 10
Capital stock		400,000 00
Surplus over capital, including surplus of assets not admitted in this State		$309,040 10

Income during year:

Cash premiums received	$887,525 93	
Interest on mortgages	15,429 39	
Interest on loans and dividends	39,674 41	
From other sources	16,757 47	
Actual cash income		$959,387 20

Expenditures during year:

Amount paid for losses	$480,804 70	
Cash dividends	32,000 00	
Commissions and brokerage	166,869 62	
Salaries and fees	52,085 86	
Taxes paid	34,723 38	
Scrip or certificates of profit redeemed in cash	7 44	
All other payments and expenses	120,530 20	
Actual cash expenditures		$887,021 20

Stocks and bonds in statement:

	Par value.	Market value.
United New Jersey R. R. & Canal Co. stocks, guaranteed by P. R. R., at 10	$15,000 00	$35,625 00
Warren R. R. Co. stocks, guaranteed by D., L & W. R. R., at 7	36,050 00	59,482 50
Morris & Essex R. R. Co. stocks, guaranteed by D., L. & W. R. R., at 7	25,000 00	41,000 00
New Jersey Southern R. R. 1st bonds, maturiug 1899, at 6	30,000 00	31,200 00
Long Branch & Sea Shore R. R. 1st bonds, maturing 1899, at 7	5,000 00	5,400 00
North Hudson County R. R. consolidated bonds, maturing 1928, at 5	100,000 00	103,000 00
Midland Railroad of New Jersey 1st bonds, maturing 1910, at 6	100,000 00	117,000 00
Belleville & Newark Horse Car R. R. Co. 1st bonds, maturing 1900, at 7	1,000 00	1,080 00
Irvington & Newark Horse Car R. R. Co. 1st bonds, maturing 1900, at 6	3,000 00	3,150 00
Newark & Bloomfield Horse Car R. R. Co. 1st bonds, maturing 1901, at 6	10,000 00	10,600 00
Newark Passenger Ry. Co. 1st bonds, maturing 1930, at 5	25,000 00	26,250 00
United States registered bonds, maturing 1907, at 4	25,000 00	27,500 00
Newark Gas Co. 1st bonds and only issue, maturing 1925, at 6	75,000 00	93,000 00
American Dock & Improvement Co. 1st bonds, maturing 1921, at 5	50,000 00	57,250 00
Long Branch Graded School 1st bonds ($1,000 payable annually) at 7	9,000 00	9,630 00
Elizabeth City (N. J.) adjustment bonds, maturing 1922, at 4	50,000 00	46,500 00
Underwriters Protective Association of Newark (N. J.) bonds, at 5	500 00	500 00
	$559,550 00	$668,167 50

Total amount at risk December 31, 1896	$125,599,781 00

Business in Maryland in 1896:

Fire risks written in 1896	$1,414,821 58
Premiums received	12,426 81
Losses paid	7,834 92
Losses incurred	3,798 02

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

MERCHANTS INSURANCE COMPANY IN PROVIDENCE, R. I.

Commenced Business 1851. Capital Stock $200,000.

W. T. BARTON, *President.* WILLIAM P. GOODWIN, *Secretary.*

PRINCIPAL OFFICE, NO. 10, WEYBOSSET STREET.

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

General Agents in Maryland, - - MAURY & DONNELLY.

Summary of assets December 31, 1896:

Loans on mortgage of real estate	$ 92,750 00	
Stocks and bonds owned by the company, market value	369,026 00	
Loans on collaterals	7,065 50	
Interest due and accrued	3,050 87	
Cash in company's office and in bank	58,839 33	
Premiums in course of collection	14,279 90	
Bills receivable taken for premiums	21,050 90	
Total admitted assets		$566,062 50

Liabilities:

Losses reported, adjusted and unpaid	$ 21,255 05	
Re-insurance reserve required by law	193,842 86	
All other liabilities as per detailed statement on file	6,795 98	
Gross liabilities, exclusive of capital		$221,893 89
Surplus as regards policy holders		$344,168 61
Capital stock		200,000 00
Surplus over capital, including surplus of assets not admitted in this State		$144,168 61

Income during year:

Cash premiums received	$274,826 48	
Interest on mortgages	4,630 10	
Interest on loans and dividends	17,624 82	
Actual cash income		$297,081 40

Expenditures during year:

Amount paid for losses	$122,599 62	
Cash dividends	12,000 00	
Commissions and brokerage	52,085 43	
Salaries and fees	42,035 92	
Taxes paid	7,673 36	
All other payments and expenses	2,228 83	
Actual cash expenditures		$238,623 16

Stocks and bonds in statement:

	Par value.	Market value.
200 shares Chicago & Northwestern R. R. Co.	$20,000 00	$20,400 00
200 shares New York Central R. R. Co.	20,000 00	18,800 00
100 shares Illinois Central R. R. Co.	10,000 00	9,300 00
100 shares Michigan Central R. R. Co.	10,000 00	9,300 00
1,600 shares National Bank of Commerce	80,000 00	65,600 00
1,000 shares American National Bank	50,000 00	43,500 00
400 shares Merchants National Bank	20,000 00	25,200 00
200 shares Globe National Bank	10,000 00	10,700 00
550 shares Providence Gas Company	27,500 00	46,750 00
200 shares Phenix National Bank	10,000 00	14,600 00
257 shares Mechanics National Bank	12,850 00	13,621 00
102 shares Manufacturers National Bank	10,200 00	14,280 00
100 shares St. Paul & Duluth R. R. preferred stock	10,000 00	8,500 00
5 shares Underwriters Salvage Co	500 00	....
Ten $1,000 5 per cent. bonds Chicago, Burlington & Northern R. R	10,000 00	10,300 00
Ten $1,000 5 per cent. bonds Eastern R. R. of Minnesota	10,000 00	10,400 00
Five $1,000 5 per cent. bonds Lowell Street Ry. Co	5,000 00	5,000 00
Five $1,000 5 per cent. bonds Minneapolis Street Ry. Co.	5,000 00	4,750 00
Ten $1,000 5 per cent bonds Watchemoket Fire District	10,000 00	10,400 00
$25,000 United States registered 4 per cent. bonds, 1907	25,000 00	27,625 00
	$356,050 00	$369,026 00

Total amount at risk December 31, 1896..................$32,323,543 00

Business in Maryland in 1896:

Fire risks written in 1896	$715,442 00
Premiums received	7,119 96
Losses paid	2,163 08
Losses incurred	563 08

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

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

Commenced Business 1882. Capital stock $225,000.

R. A. LOENTHAL, *President.* WILLIAM A. FRANCIS, *Secretary.*

PRINCIPAL OFFICE, NOS. 45, 47 AND 49 CEDAR STREET.

Attorney to accept service in Maryland, - - R. GORDON WILLIAMS.

General Agent in Maryland, - - R. GORDON WILLIAMS.

Summary of assets December 31, 1896:

Stocks and bonds owned by the company, market value	$786,000 00	
Interest due and accrued	6,000 00	
Cash in company's office and in bank	115,745 39	
Premiums in course of collection	94,319 76	
Total admitted assets		$1,002,065 15

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$46,400 00
Liabilities in said States	11,421 97
Surplus over said liabilities	$34,978 03

Liabilities:

Losses reported, adjusted and unpaid	$ 49,368 53	
Re-insurance reserve required by law	275,882 97	
Due and to become due for borrowed money	200,000 00	
All other liabilities as per detailed statement on file	9,600 00	
Gross liabilities, exclusive of capital		534,851 50
Surplus as regards policy holders		$467,213 65
Capital stock		225,000 00
Surplus over capital, including surplus of assets not admitted in this State		$277,191 68

Income during year:

Cash premiums received	$554,028 27	
Interest on loans and dividends	26,878 41	
Actual cash income		$580,906 68

Expenditures during year:

Amount paid for losses	$371,234 00	
Cash dividends	37,693 71	
Salaries and fees	85,750 02	
Taxes paid	23,330 16	
Scrip or certificates of profits redeemed in cash	105,706 82	
All other payments and expenses	64,085 63	
Actual cash expenditures		$687,800 34

Stocks and bonds in statement:

	Par value.	*Market value.*
United States 4 per cent. registered bonds, 1925	$222,000 00	$266,955 00
United States 5 per cent. registered bonds, 1904	90,000 00	102,600 00
District of Columbia 3-65 per cent. registered bonds	228,500 00	258,205 00
Chicago, Rock Island & Pacific R. R. 6 per cent. bonds, 1917	25,000 00	32,500 00
Chicago & Northwestern R. R. 5 per cent. bonds, 1933	16,000 00	18,040 00
280 shares Mercantile National Bank, $100 each	28,000 00	51,800 00
117 shares Importers & Traders National Bank, $100 each	11,700 00	64,350 00
200 shares Citizens National Bank, $25 each	5,000 00	7,000 00
15 shares National Park Bank, $100 each	1,500 00	4,275 00
118 shares Columbia Bank, $100 each	11,800 00	26,550 00
100 shares Fire Association of New York	....	125 00
	$639,500 00	$832,400 00

Total amount at risk December 31, 1896 .... $39,403,424 27

Business in Maryland in 1896:

Fire risks written in 1896	$946,800 00
Premiums received	11,361 67
Losses paid	2,348 03
Losses incurred	2,732 77

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 December 31, 1896 :

Real estate	$ 237,911 22	
Loans on mortgage of real estate	770,413 97	
Stocks and bonds owned by the company, market value	2,333,392 00	
Cash in company's office and in bank	269,439 55	
Premiums in course of collection	379,603 56	
Total admitted assets		$3,992,760 30

Assets not admitted in Maryland :

Deposits in various States for the protection of policy holders in such States, market value	$127,500 00	
Liabilities in said States	48,499 48	
Surplus over said liabilities	$79,000 52	

Liabilities :

Losses reported, adjusted and unpaid	$ 171,762 23	
Re-insurance reserve required by law	1,758,490 55	
All other liabilities as per detailed statement on file	103,927 90	
Gross liabilities, exclusive of capital		2,034,180 68
Surplus as regards policy holders		$1,958,579 62
Capital stock		1,000,000 00
Surplus over capital, including surplus of assets not admitted in this State		$1,037,580 14

Income during year :

Cash premiums received	$2,254,240 76	
Interest on mortgages	36,639 35	
Interest on loans and dividends	117,245 58	
Actual cash income		$2,408,125 69

Expenditures during year:

Amount paid for losses	$1,078,237 06	
Cash dividends	100,000 00	
Commissions and brokerage	405,095 39	
Salaries and fees	176,637 93	
Taxes paid	64,787 99	
All other payments and expenses	197,223 40	
Actual cash expenditures		$2,021,981 77

Stocks and bonds in statement:

	Par value.	Market value.
Atchison, Topeka & Santa Fe Ry. general mortgage bonds, 4 per cent., 1995	$ 7,500 00	$ 5,850 00
Atchison, Topeka & Santa Fe adjustment bonds, 4 per cent., 1995	4,000 00	1,600 00
Bangor & Aroostook R. R. Co. bonds, 5 per cent., 1943	25,000 00	25,000 00
Bristol & Plainville Tramway Co. bonds, 5 per cent., 1925	10,000 00	10,000 00
Buffalo Ry. Co. bonds, 5 per cent., 1931	25,000 00	26,250 00
Cedar Rapids, Iowa Falls & North Western Ry. Co. bonds, 6 per cent., 1920	48,000 00	50,400 00
Chesapeake & Ohio Ry. Co. bonds, 4 per cent, 1989	20,000 00	17,400 00
Chicago, Burlington & Quincy R. R. Co. convertible bonds, 5 per cent., 1903	2,200 00	2,200 00
Chicago, Burlington & Quincy R. R. consolidated mortgage bonds, 7 per cent., 1903	10,000 00	11,600 00
Chicago, Burlington & Quincy R. R. Co. (Iowa Div.) bonds, 5 per cent., 1919	19,000 00	20,140 00
Chicago, Burlington & Quincy R. R. Co. sinking fund bonds, 5 per cent., 1901	15,000 00	15,300 00
Chicago & Indiana Coal Ry. Co. bonds, 5 per cent., 1936	25,000 00	25,000 00
Chicago, Milwaukee & St. Paul R. R. (South Minn. Div.) bonds, 6 per cent., 1910	10,000 00	11,500 00
Chicago, Milwaukee & St. Paul R. R. (Dubuque Div.) bonds, 6 per cent., 1920	10,000 00	11,800 00
Chicago, Milwaukee & St. Paul R. R. (Hastings & Dak. Div.) bonds, 5 per cent., 1910	10,000 00	10,400 00
Chicago, Milwaukee & St. Paul R. R. (Hastings & Dak. Div.) bonds, 7 per cent., 1910	20,000 00	24,800 00
Chicago, Milwaukee & St. Paul R. R. (Mineral Point Div.) bonds, 5 per cent., 1910	10,000 00	10,200 00
Chicago & Northwestern R. R. Co. bonds, 6 per cent., 1929	19,000 00	21,280 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Chicago & Western Indiana R. R. Co. bonds, 6 per cent., 1919	$18,000 00	$18,900 00
Cincinnati, Dayton & Ironton R. R. Co. bonds, 5 per cent., 1941	10,000 00	10,500 00
Cincinnati, Hamilton & Dayton R. R. Co. bonds, 7 per cent., 1905	15,000 00	17,700 00
Cincinnati, Indianapolis, St. Louis & Chicago R. R. bonds, 4 per cent., 1936	35,000 00	34,300 00
Cleveland, Columbus, Cincinnati & Indianapolis R. R. bonds, 7 per cent., 1914	35,000 00	44,800 00
Cleveland, Loraine & Wheeling R. R. Co. bonds, 5 per cent., 1933	35,000 00	36,050 00
Columbus & Hocking Valley R. R. Co. bonds, 7 per cent., 1897	10,000 00	10,000 00
Columbus, Sandusky & Hocking R. R. general mortgage bonds, 2½ per cent., 1946	20,000 00	4,000 00
Columbus, Sandusky & Hocking R. R. income mortgage scrip bonds, 4 per cent	2,776 70	555 00
Columbus, Sandusky & Hocking R. R. 1st mortgage scrip bonds, 5 per cent	487 50	292 00
Columbus & Toledo R. R. Co. 1st mortgage bonds, 7 per cent., 1905	20,000 00	22,400 00
Columbus & Toledo R. R. Co. 2d mortgage bonds, 7 per cent., 1900	18,000 00	18,720 00
Danbury & Norwalk R. R. Co. bonds, 5 per cent., 1925	10,000 00	11,000 00
East Tennessee, Virginia & Georgia R. R. Co. bonds, 5 per cent., 1956	30,000 00	31,500 00
Erie Railway Co. bonds, 7 per cent., 1920	20,000 00	27,000 00
Evansville & Terre Haute R. R. Co. (Sullivan Co. Branch) bonds, 5 per cent, 1930	10,000 00	9,000 00
Evansville, Terre Haute & Chicago Railway Co. bonds, 6 per cent., 1900	10,000 00	10,000 00
Hannibal & St. Joseph R. R. Co. bonds, 6 per cent., 1911	50,000 00	57,500 00
Hartford & Conn. Western R. R. Co. bonds, 5 per cent., 1903	10,000 00	10,000 00
Houston & Texas Central R. R. Co. bonds, 6 per cent., 1912	25,000 00	25,000 00
Huntingdon and Broad Top Mountain R. R. and Coal Co. bonds, 5 per cent., 1925	25,000 00	26,000 00
Indiana & Lake Michigan Ry. Co. (Trust Co.) certificates, 5 per cent	10,000 00	8,000 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Kanawha & Michigan Railway Co. bonds, 4 per cent., 1990	$15,000 00	$11,400 00
Knoxville & Ohio R. R. Co. bonds, 6 per cent., 1925	20,000 00	22,400 00
Louisville, New Albany & Chicago Ry. Co. bonds, 6 per cent., 1910	10,000 00	11,000 00
Louisville, N. A. & Chicago Ry. (Chicago & Ind. Div.) bonds, 6 per cent., 1911	25,000 00	26,250 00
Louisville & Nashville R. R. (New Orleans & Mobile Div.) bonds, 6 per cent, 1930	10,000 00	11,600 00
Memphis & Charleston R. R. Co. (Trust Co.) certificates, 7 per cent	20,000 00	20,000 00
Mobile & Ohio R. R. Co. 1st mortgage bonds, 6 per cent., 1927	13,000 00	15,080 00
Montana Central Ry. Co. bonds, 6 per cent., 1937	20,000 00	22,800 00
Morgan's Louisiana & Texas R. R. & Steamship Co. bonds, 7 per cent., 1918	10,000 00	12,000 00
Naumkeag Street Ry. Co. bonds, 5 per cent., 1910	20,000 00	20,000 00
New York, New Haven & Hartford R. R. debenture certificates, 4 per cent., 1908	30,000 00	39,900 00
Nodaway Valley R. R. Co. bonds, 7 per cent., 1920	6,000 00	6,120 00
Norfolk & Western R. R. (Clinch Val. Div.) (Trust Co.) certificates, 5 per cent	22,000 00	12,100 00
Northern Pacific R. R. Co. (Missouri Div.) bonds, 6 per cent., 1919	4,000 00	4,000 00
Oregon Ry. & Navigation Co. bonds, 6 per cent., 1909	20,000 00	22,000 00
Philadelphia & Reading Coal & Iron Co. bonds, 6 per cent., 1907	12,000 00	12,000 00
Piedmont & Cumberland Ry. Co. bonds, 5 per cent., 1911	25,000 00	25,000 00
Rochester & Pittsburg R. R. Co. bonds, 6 per cent., 1922	25,000 00	28,750 00
Sandusky, Mansfield & Newark R. R. Co. bonds, 7 per cent., 1909	40,000 00	41,600 00
St. Paul, Minneapolis & Manitoba R. R. (Dakota Ext.) bonds, 6 per cent., 1910	10,000 00	11,600 00
St. Paul & Northern Pacific Ry. Co. bonds, 6 per cent., 1923	35,000 00	42,000 00
St. Louis, Alton & Terre Haute R. R. Co. bonds, 5 per cent. 1914	25,000 00	25,750 00
Seattle, Lake Shore & Eastern Ry Co. (Trust Co.) certificates, 6 per cent	20,000 00	7,600 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Toledo & Ohio Central Ry. Co. general mortgage bonds, 5 per cent., 1935	$20,000 00	$19,600 00
Toledo & Ohio Central Ry. Co. (Western Div.) bonds, 5 per cent., 1935	45,000 00	47,250 00
Union Pacific R. R. Co. 1st mortgage (Trust Co.) certificates, 6 per cent	30,000 00	30,000 00
Wabash R. R. Co. bonds, 5 per cent., 1939	20,000 00	21,000 00
West Chicago Street R. R. Tunnel Co. bonds, 5 per cent., 1909	35,000 00	35,000 00
West Virginia Central & Pittsburg Ry. Co. bonds, 6 per cent., 1911	50,000 00	52,500 00
Galveston City bonds, 5 per cent., 1934	25,000 00	25,000 00
Georgia State bonds, 4½ per cent., 1910-15	25,000 00	27,500 00
Helena City sewerage bonds, 6 per cent., 1908	20,000 00	21,400 00
Lincoln City bonds, 5 per cent., 1906	12,000 00	12,240 00
Meriden town bonds, 4½ per cent., 1900-12	10,000 00	10,000 00
New Britain City water bonds, 7 per cent., 1898	6,000 00	6,000 00
Richmond City bonds, 4-8 per cent., 1904-28	66,900 00	69,942 00
Brooklyn Wharf & Warehouse Co. bonds, 5 per cent., 1945	50,000 00	50,000 00
Galveston Wharf Co. bonds, 5 per cent., 1940	25,000 00	25,000 00
School District No. 2 Springwells township (Michigan) bonds, 6 per cent., 1905	12,000 00	12,600 00
Suffield & Thompsonville Bridge Co. bonds, 5 per cent., 1903	28,000 00	28,000 00
West Middle School District (Hartford) bonds, 3½ per cent., 1912	26,000 00	26,000 00
United States bonds, 4 per cent., 1907	50,000 00	55,000 00
45 shares Atchison, Topeka & Santa Fe R. R. Co. preferred stock	4,500 00	900 00
200 shares Belt R. R. & Stock Yard Co. (Indianapolis) common stock	10,000 00	6,000 00
100 shares Belt R. R. & Stock Yard Co. (Indianapolis) preferred stock	5,000 00	4,500 00
200 shares Cleveland & Pittsburg R. R. Co. stock	10,000 00	16,000 00
120 shares Chicago, Burlington & Quincy R. R. Co. stock	12,000 00	7,920 00
330 shares Chicago, Rock Island & Pacific R. R. Co. stock	33,000 00	20,790 00
200 shares Fort Wayne & Jackson R. R. Co. preferred stock	20,000 00	23,600 00
150 shares Illinois Central R. R. Co. stock	15,000 00	13,500 00
17 shares Illinois Central R. R. Co. 4 per cent. leased line stock	1,700 00	1,496 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
750 shares New York, New Haven & Hartford R. R. Co. stock	$75,000 00	$130,500 00
200 shares New York & Harlem R. R. Co. stock	10,000 00	28,000 00
500 shares New York Central & Hudson River R. R. Co. stock	50,000 00	45,000 00
100 shares Oswego & Syracuse R. R. Co. stock	5,000 00	9,750 00
760 shares Pennsylvania R. R. Co. stock	38,000 00	39,520 00
100 shares Peoria & Bureau Valley R. R. Co. stock	10,000 00	16,500 00
200 shares Pittsburg, Fort Wayne & Chicago R. R. Co. stock	20,000 00	32,000 00
250 shares Ætna National Bank stock	25,000 00	35,000 00
70 shares Boston National Bank (Boston) stock	7,000 00	5,950 00
195 shares Charter Oak National Bank stock	19,500 00	17,550 00
50 shares Central National Bank (N. Y.) stock	5,000 00	6,250 00
40 shares City Bank stock	4,000 00	4,000 00
100 shares Farmers & Mechanics National Bank stock	10,000 00	11,000 00
30 shares First National Bank (Meriden) stock	3,000 00	3,750 00
509 shares Hartford National Bank stock	50,900 00	70,242 00
50 shares Mercantile National Bank stock	5,000 00	4,000 00
300 shares National Exchange stock	15,000 00	18,000 00
75 shares National Bank of the Republic (Boston) stock	7,500 00	10,125 00
10 shares National Bank of Commerce (Kansas City) stock	1,000 00	1,000 00
450 shares Phœnix National Bank stock	45,000 00	54,000 00
70 shares St. Paul National Bank stock	7,000 00	4,200 00
25 shares Second National Bank (New Haven) stock	2,500 00	4,250 00
100 shares Thames National Bank (Norwich) stock	10,000 00	14,500 00
207 shares Hartford City Gas Light Co. stock	5,175 00	8,280 00
500 shares Northwestern Telegraph Co. stock	25,000 00	27,500 00
400 shares Willimantic Linen Company	10,000 00	6,400 00
	$2,278,639 20	$2,460,892 00

Total amount at risk December 31, 1896 .... $298,749,606 00

Business in Maryland in 1896:

Fire risks written in 1896	$1,147,416 00
Premiums received	11,818 39
Losses paid	4,051 32
Losses incurred	1,386 04

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

NEW HAMPSHIRE FIRE INSURANCE COMPANY OF MANCHESTER, N. H.

Commenced Business 1870. Capital Stock $900,000.

JOHN C. FRENCH, *President.* GEORGE E. KENDALL, *Secretary.*

PRINCIPAL OFFICE, MANCHESTER, N. H.

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

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

Summary of assets December 31, 1896:

Real estate	$ 64,657 31	
Loans on mortgage of real estate	623,429 66	
Stocks and bonds owned by the company, market value	1,536,625 00	
Loans on collaterals	91,100 00	
Cash in company's office and in bank	108,556 07	
Premiums in course of collection	156,842 44	
Total admitted assets		$2,581,210 48

Liabilities:

Losses reported, adjusted and unpaid	$111,836 86	
Re-insurance reserve required by law	913,657 68	
All other liabilities as per detailed statement on file	31,368 49	
Gross liabilities, exclusive of capital		1,056,863 03
Surplus as regards policy holders		$1,524,347 45
Capital stock		900,000 00
Surplus over capital, including surplus of assets not admitted in this State		$624,347 45

Income during year:

Cash premiums received	$1,056,894 60	
Interest on mortgages	14,441 07	
Interest on loans and dividends	78,093 86	
Actual cash income		$1,149,429 53

Expenditures during year:

Amount paid for losses	$522,002 20	
Cash dividends	64,000 00	
Commissions and brokerage	229,480 93	
Salaries and fees	49,199 66	
Taxes paid	32,563 93	
All other payments and expenses	50,704 32	
Actual cash expenditures		$947,951 04

Stocks and bonds in statement:

	Par value.	Market value.
U. S. Government bonds, 4s	$75,000 00	$81,750 00
U. S. Government bonds, 5s	25,000 00	28,000 00
City of Cleveland (Ohio) bonds, 5s	50,000 00	52,000 00
City of Columbus (Ohio) bonds, 5s	10,000 00	11,000 00
City of Ashtabula (Ohio) bonds, 6s	10,000 00	10,400 00
City of Dayton (Ohio) bonds, 6s	20,000 00	21,000 00
City of Salem (Mass.) bonds, 4s	10,000 00	10,200 00
City of East Portland (Ore.) bonds, 6s	25,000 00	27,000 00
City of Tacoma (Wash.) bonds, 6s	25,000 00	27,000 00
City of Seattle (Wash.) bonds, 5s	10,000 00	10,200 00
City of Lincoln (Neb.) bonds, 6s	21,000 00	21,420 00
City of Topeka (Kan.) bonds, 6s	500 00	500 00
City of Moorhead (Minn.) bonds, 7s	6,000 00	6,000 00
Watertown & Rome R. R. bonds, 6s	10,000 00	12,000 00
Maine Central R. R. bonds, 6s	10,000 00	10,600 00
New York & New England R. R. bonds, 7s	10,000 00	11,500 00
New York & New England R. R. bonds, 6s	10,000 00	11,000 00
Boston, Concord & Montreal R. R. bonds, 6s	50,000 00	60,000 00
Concord & Montreal R. R. bonds, 4s	100,000 00	103,000 00
Chicago, Burlington & Quincy R. R. bonds, 7s	18,000 00	20,700 00
Chicago, Burlington & Quincy R. R. (Denver ext.) bonds, 4s	10,000 00	9,000 00
Chicago, Burlington & Quincy R. R. consolidated bonds, 5s	20,000 00	20,000 00
Union Pacific R. R. (Trust) bonds, 5s	10,000 00	8,000 00
Oregon Short Line R. R. bonds, 6s	10,000 00	11,000 00
Chicago & West Michigan R. R. bonds, 5s	25,000 00	10,000 00
Chicago, Burlington & Northern R. R. bonds, 5s.	5,000 00	5,000 00
Montana Central R. R. bonds, 5s	25,000 00	25,000 00
Lehigh Valley Terminal Ry. Co. bonds, 5s	25,000 00	26,250 00
Hillsboro County (N. H.) bonds, 4s	15,000 00	15,450 00
Topeka (Kan.) Water Supply Co. bonds, 6s	20,000 00	20,000 00
Claremont (N. H.) Water Works bonds, 5s	5,000 00	5,000 00
Minneapolis Gas Light Co. bonds, 6s	20,000 00	20,800 00
Central Loan & Land Co. bonds, 6s	20,000 00	20,000 00
Johnson Loan & Trust Co. bonds, 6s	9,000 00	5,400 00
National Loan & Trust Co. bonds, 6s	10,000 00	10,000 00
Nashau Card & Glazed Paper Co. bonds, 6s	10,000 00	10,000 00
Grand Forks Gas & Electric Co. bonds, 6s	5,000 00	5,000 00
Minneapolis General Electric Co. bonds, 6s	25,000 00	25,000 00
Swift & Co. (Chicago) bonds, 6s	25,000 00	25,000 00
Suncook Valley R. R. stock	4,000 00	4,800 00
New York Central & Hudson River R. R. stock.	20,000 00	18,800 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
New York, New Haven & Hartford R. R. stock	$30,000 00	$53,400 00
Norwich & Worcester R. R. stock	5,000 00	9,500 00
Pemigewasset Valley R. R. stock	26,000 00	32,500 00
Boston & Albany R. R stock	20,000 00	40,000 00
Boston & Maine R. R. common stock	20,000 00	32,000 00
Boston & Maine R. R. preferred stock	10,000 00	15,000 00
Concord & Montreal R. R. (class 4) stock	20,000 00	33,000 00
Delaware & Hudson Canal Co. stock	20,000 00	25,000 00
Chicago, Burlington & Quincy R. R. stock	47,400 00	33,180 00
Chicago & Alton R. R. common stock	20,000 00	32,000 00
Illinois Central R. R. stock	30,000 00	27,600 00
Chicago, Rock Island & Pacific R. R. stock	20,000 00	13,400 00
Chicago Junction Ry. & Union Stock Yards Co. stock	20,000 00	21,000 00
Lake Shore & Michigan Southern R. R. stock	30,000 00	46,200 00
Chicago & Northwestern R. R. common stock	35,000 00	35,000 00
Chicago, Milwaukee & St. Paul R. R. preferred stock	10,000 00	12,000 00
Chicago, Milwaukee & St. Paul R. R. common stock	10,000 00	7,300 00
Merchants National Bank (Manchester, N. H.) stock	12,000 00	15,600 00
Merchants National Bank (Kansas City, Mo.) stock	4,500 00	2,700 00
Pemigewasset National Bank (Plymouth, N. H.) stock	6,000 00	7,800 00
Berlin National Bank (Berlin, N. H.) stock	2,500 00	3,000 00
First National Bank(Peterborough, N. H.).stock.	5,000 00	6,500 00
First National Bank (Concord, N. H.) stock	7,500 00	22,500 00
Laconia National Bank (Laconia, N. H.) stock	2,500 00	2,875 00
Lancaster Trust Co. (Lancaster, N. H.) stock	2,500 00	2,500 00
Exeter Banking Co. (Exeter, N. H.) stock	1,000 00	1,000 00
Amoskeag Manufacturing Co. (Manchester, N. H.) stock	10,000 00	16,000 00
Manchester Mills (Manchester, N. H.).stock	30,700 00	30,700 00
Stark Mills (Manchester, N. H.).stock	10,000 00	9,500 00
Quincy R. R. Bridge Co. stock	20,000 00	33,000 00
Pullman Palace Car Co. stock	30,000 00	46,200 00
Manchester (N. H.) Gas Light Co. stock	1,400 00	8,400 00
American Express Co. stock	10,000 00	11,000 00
Adams Express Co. stock	10,000 00	14,500 00
	$1,352,500 00	$1,536,625 00

Total amount at risk December 31, 1896 .... $128,789,472 00

Business in Maryland in 1896:

Fire risks written in 1896	$1,045,591 00
Premiums received	8,094 36
Losses paid	5,095 78
Losses incurred	2,411 87

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

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

Commenced Business 1850. Capital Stock $500,000.

HAROLD HERRICK, *President.* GEORGE W. LEWEY, *Secretary.*

PRINCIPAL OFFICE, NOS. 135 AND 137 BROADWAY.

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

General Agents in Maryland, - - E. B. DUVAL & CO.

Summary of assets December 31, 1896:

Real estate	$1,132,000 00	
Loans on mortgage of real estate	128,200 00	
Stocks and bonds owned by the company, market value	890,730 00	
Interest due and accrued	5,878 08	
Cash in company's office and in bank	123,439 17	
Premiums in course of collection	259,517 31	
Bills receivable taken for premiums	936 68	
All other assets as per detailed statement	20,394 39	
Total admitted assets		$2,561,095 63

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$55,000 00
Liabilities in said States	8,697 67
Surplus over said liabilities	$46,302 33

Liabilities:

Losses reported, adjusted and unpaid	$ 147,138 52	
Re-insurance reserve required by law	1,226,977 22	
Cash dividends to stockholders	262 50	
All other liabilities as per detailed statement on file	104,854 83	
Gross liabilities, exclusive of capital		1,479,233 07
Surplus as regards policy holders		$1,081,862 56
Capital stock		500,000 00
Surplus over capital, including surplus of assets not admitted in this State		$478,164 89

Income during year:

Cash premiums received	$1,563,720 61	
Interest on mortgages	1,355 00	
Interest on loans and dividends	38,584 11	
From other sources	19,707 10	
Actual cash income		$1,623,366 82

Expenditures during year:

Amount paid for losses	$779,249 99	
Cash dividends	49,996 00	
Commissions and brokerage	305,673 96	
Salaries and fees	144,326 06	
Taxes paid	37,308 88	
All other payments and expenses	127,533 88	
Actual cash expenditures		$1,444,088 77

Stocks and bonds in statement:

	Par value.	Market value.
United States registered 4 per cent. bonds, 1907	$65,000 00	$70,850 00
New York City school bonds, 3 per cent., 1911	200,000 00	200,000 00
New York City water bonds, 3 per cent., 1905	10,000 00	10,000 00
New York City water bonds, 3 per cent., 1912	50,000 00	50,000 00
Jersey City bonds, 6 per cent., 1904 (tax)	10,000 00	10,800 00
Albany & Susquehanna 1st mortgage 7 per cent. bonds, 1906	17,000 00	20,400 00
Albany & Susquehanna 1st mortgage 6 per cent. bonds, 1906	6,000 00	6,900 00
Chicago, Milwaukee & St. Paul Ry. 6 per cent. 1st mortgage bonds, 1910 (So. Minn. Div.)	25,000 00	29,000 00
Lake Erie & Western Ry. Co. 1st mortgage 5 per cent. bonds, 1937	20,000 00	23,200 00
Morris & Essex Ry. Co. consolidated mortgage 7 per cent. bonds, 1915	21,000 00	28,770 00
Chateguay Ore & Iron Co. consolidated mortgage 6 per cent. bonds, 1915	25,000 00	12,500 00
St. Paul (Minn.) Gas Light Co. 1st mortgage 6 per cent. bonds, 1915	15,000 00	15,750 00
Town of Lake (Ill.) Gas Co. 1st mortgage 6 per cent. bonds, 1915	20,000 00	20,000 00
Equitable Gas Light Co. of Chicago 1st mortgage 6 per cent. bonds, 1905	25,000 00	24,250 00
American dock improvement 1st mortgage 5 per cent. bonds, 1921	10,000 00	11,500 00
James River Valley R. R. Trust Co. certificates	25,000 00	10,000 00
County of Essex (N. J.) park bonds, 1915	20,000 00	20,400 00
New York & New England Ry. Co. 1st mortgage 7 per cent. bonds, 1905	10,000 00	12,000 00

Stocks and bonds in statement—Continued:

	Par value.	*Market value.*
Wabash Railway Co. 1st mortgage 5 per cent. bonds, 1939	$20,000 00	$21,000 00
Ann Arbor Railway Co. general mortgage 4 per cent. bonds, 1995	10,000 00	7,300 00
Chicago, St. Paul, Minneapolis & Omaha Ry. Co. consolidated mortgage 6 per cent. bonds, 1930	15,000 00	18,750 00
Chesapeake & Ohio Ry. Co. consolidated mortgage 5 per cent. bonds, 1930	20,000 00	21,400 00
New York Central & H. R. R. R. 1st mortgage 7 per cent. bonds, 1903	5,000 00	5,750 00
Lehigh & Wilkes-Barre Coal Co. consolidated mortgage 7 per cent. bonds, 1900	20,000 00	20,600 00
Brooklyn Union Gas Co. consolidated mortgage 5 per cent. bonds, 1945	10,000 00	10,500 00
Columbus & Toledo Ry. registered 7 per cent. bonds, 1905	10,000 00	11,200 00
Chicago & Erie Ry. Co. 1st mortgage 5 per cent. gold bonds, 1982	20,000 00	22,000 00
Philadelphia & Reading Ry. general mortgage 4 per cent. bonds	20,000 00	16,000 00
Lehigh Valley Ry. Terminal 1st mortgage 5 per cent. gold bonds, 1941	25,000 00	27,500 00
Lehigh Coal & Navigation Co. collateral trust 4½ per cent. gold bonds, 1905	25,000 00	25,500 00
350 shares American Exchange National Bank stock, par $100	35,000 00	59,500 00
200 shares Chicago & Northwestern Ry. common stock, par $100	20,000 00	20,400 00
20 shares Ann Arbor Ry. preferred stock	2,000 00	400 00
300 shares N. Y., Lackawanna & Western Ry. stock (guaranteed by Del., Lack. & West R. R.)	30,000 00	34,500 00
134 shares Delaware & Hudson Canal Co. stock, par $100	13,400 00	15,410 00
50 shares Western National Bank stock, par $100	5,000 00	5,700 00
200 shares Chicago, Milwaukee & St. Paul preferred stock, par $100	20,000 00	26,000 00
	$899,400 00	$945,730 00

Total amount at risk December 31, 1896..................$257,851,606 00

Business in Maryland in 1896:

Fire risks written in 1896	$914,498 00
Premiums received	9,790 19
Losses paid	3,771 56
Losses incurred	2,633 28

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

NORTHWESTERN NATIONAL INSURANCE CO. OF MILWAUKEE, WIS.

Commenced Business 1869. Capital Stock $600,000.

ALFRED JAMES, *President.* WILFORD M. PATTON, *Secretary.*

PRINCIPAL OFFICE, No. 87 MICHIGAN STREET.

Attorney to accept service in Maryland, - - - JOHN F. HARRIS.

General Agent in Maryland, - - - JOHN F. HARRIS.

Summary of assets December 31, 1896:

Loans on mortgage of real estate	$889,156 67	
Stocks and bonds owned by the company, market value	968,650 00	
Interest due and accrued	10,595 87	
Cash in company's office and in bank	141,203 65	
Premiums in course of collection	93,451 99	
Total admitted assets		$2,103,058 18

Liabilities:

Losses reported, adjusted and unpaid	$ 47,379 06	
Re-insurance reserve required by law	835,011 53	
All other liabilities as per detailed statement on file	27,959 88	
Gross liabilities, exclusive of capital		$910,350 47
Surplus as regards policy holders		$1,192,707 71
Capital stock		600,000 00
Surplus over capital, including surplus of assets not admitted in this State		$592,707 71

Income during year:

Cash premiums received	$778,028 68	
Interest on mortgages	45,453 95	
Interest on loans and dividends	46,659 29	
Actual cash income		$870,141 92

Expenditures during year :

Amount paid for losses	$311,399 67	
Cash dividends	72,000 00	
Commissions and brokerage	185,454 89	
Salaries and fees	84,057 32	
Taxes paid	19,755 86	
All other payments and expenses	48,307 48	
Actual cash expenditures		$720,975 22

Stocks and bonds in statement:

	Par value.	Market value.
United States registered bonds, 4 per cent	$200,000 00	$218,000 00
C. M. & St. P. Ry. Co. 1st mortgage bonds (Chicago Div.), 7 per cent	150,000 00	186,000 00
C. M. & St. P. Ry. Co. 1st mortgage bonds (Chicago & Pacific Div), 6 per cent	50,000 00	57,500 00
Chicago & Northwestern Ry. 1st mortgage bonds, 7 per cent., gold	100,000 00	116,000 00
Chicago, Burlington & Quincy R. R. mortgage bonds, 7 per cent	50,000 00	58,000 00
M. L. S. & Wes. Ry. 1st mortgage bonds, 6 per cent	50,000 00	62,500 00
Mllwaukee & Northern Ry. 1st mortgage bonds, 6 per cent	50,000 00	57,500 00
Milwaukee City bonds, 4 per cent	82,000 00	82,000 00
Milwaukee City bonds, 7 per cent	3,000 00	3,150 00
Milwaukee City bonds, 5 per cent	44,000 00	44,000 00
Chicago sanitary dist. bonds, 5 per cent	50,000 00	52,500 00
Waukesha sewerage bonds, 5 per cent	30,000 00	31,500 00
	$859,000 00	$968,650 00

Total amount at risk December 31, 1896 $142,104,050 00

Business in Maryland in 1896 :

Fire risks written in 1896	$1,672,408 00
Premiums received	6,644 84
Losses paid	828 71
Losses incurred	698 77

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

NORWOOD INSURANCE COMPANY OF NEW YORK, N. Y.

Commenced Business 1895. Capital Stock $200,000.

GEORGE S. PORTER, *President.* ANDREW J. ARMSTRONG, *Secretary.*

PRINCIPAL OFFICE, NO. 19 LIBERTY STREET.

Attorney to accept service in Maryland, - - JAMES A. RICHARDSON.

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

Summary of assets December 31, 1896:

Stocks and bonds owned by the company, market value	$351,275 00	
Cash in company's office and in bank	61,988 28	
Premiums in course of collection	184,074 93	
Bills receivable taken for premiums	12,978 24	
Total admitted assets		$610,316 45

Liabilities:

Losses reported, adjusted and unpaid	$ 61,206 19	
Re-insurance reserve required by law	263,132 67	
Due and accrued for salaries, etc	832 98	
All other liabilities as per detailed statement on file	53,041 32	
Gross liabilities, exclusive of capital		378,213 16
Surplus as regards policy holders		$232,103 29
Capital stock		200,000 00
Surplus over capital, including surplus of assets not admitted in this State		$32,103 29

Income during year:

Cash premiums received	$518,550 21	
Interest on loans and dividends	13,450 71	
Actual cash income		$532,000 92

Expenditures during year:

Amount paid for losses	$227,712 24	
Cash dividends	20,000 00	
Commissions and brokerage	92,709 02	
Salaries and fees	32,459 76	
Taxes paid	4,520 43	
All other payments and expenses	44,047 16	
Actual cash expenditures		$421,448 61

Stocks and bonds in statement:

	Par value.	Market value.
U. S. Government bonds, 4 per cent., 1907......	$103,000 00	$115,875 00
New York City new park bonds, 2½ per cent., 1909....................................	25,000 00	22,500 00
New York City gold bonds, 3 per cent., 1914....	50,000 00	50,500 00
New York City gold bonds, 3 per cent., 1925....	25,000 00	25,250 00
Brooklyn City gold bonds, 3½ per cent., 1925....	50,000 00	51,500 00
Brooklyn City gold bonds, 3½ per cent., 1927....	25,000 00	25,750 00
Brooklyn City gold bonds, 3½ per cent., 1903....	5,000 00	5,150 00
Brooklyn City gold bonds, 3½ per cent., 1904....	5,000 00	5,150 00
Brooklyn City gold bonds, 3½ per cent., 1905....	5,000 00	5,150 00
Brooklyn City gold bonds, 3½ per cent., 1906....	5,000 00	5,150 00
Brooklyn City gold bonds, 3½ per cent., 1908....	5,000 00	5,150 00
Duluth & Iron Range R. R. 1st mortgage bonds, 5 per cent., 1937............................	15,000 00	15,300 00
Chicago & Indiana Coal R. R. 1st mortgage bonds, 5 per cent., 1936............................	10,000 00	10,250 00
50 shares Continental Trust Co. stock	5,000 00	8,600 00
	$333,000 00	$351,275 00

Total amount at risk December 31, 1896..................$42,528,550 00

Business in Maryland in 1896 :

Fire risks written in 1896..................................	$417,580 00
Premiums received..	7,576 00
Losses paid..	4,917 14
Losses incurred...	2,498 18

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

ORIENT INSURANCE COMPANY OF HARTFORD, CONN.

Commenced Business 1872. Capital Stock $500,000.

CHARLES B. WHITING, *President.* JAMES U. TAINTOR, *Secretary.*

PRINCIPAL OFFICE, NO. 5 HAYNES STREET.

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

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

Summary of assets December 31, 1896:

Real estate	$ 50,793 77	
Loans on mortgage of real estate	231,724 66	
Stocks and bonds owned by the company, market value	1,490,332 43	
Loans on collaterals	1,750 00	
Interest due and accrued	13,985 17	
Cash in company's office and in bank	129,081 01	
Premiums in course of collection	260,074 44	
All other assets as per detailed statement	404 25	
Total admitted assets		$2,178,145 73

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$106,628 00	
Liabilities in said States	43,968 39	
Surplus over said liabilities	62,659 61	

Liabilities:

Losses reported, adjusted and unpaid	$169,280 37	
Re-insurance reserve required by law	940,056 79	
All other liabilities as per detailed statement on file	63,259 33	
Gross liabilities, exclusive of capital		1,172,596 49
Surplus as regards policy holders		$1,005,549 24
Capital stock		500,000 00
Surplus over capital, including surplus of assets not admitted in this State		$568,208 85

Income during year:

Cash premiums received	$1,337,055 32	
Interest on mortgages	11,227 47	
Interest on loans and dividends	78,024 28	
From other sources	539 23	
Actual cash income		$1,426,846 30

Expenditures during year:

Amount paid for losses	$839,558 40	
Cash dividends	40,000 00	
Commissions and brokerage	260,733 33	
Salaries and fees	106,573 40	
Taxes paid	33,604 45	
All other payments and expenses	78,569 01	
Actual cash expenditures		$1,359,038 59

Stocks and bonds in statement:

	Par value.	Market value.
504 shares American National Bank stock (Hartford)	$25,200 00	$34,272 00
122 shares Ætna National Bank stock (Hartford)	12,200 00	18,300 00
130 shares Charter Oak National Bank stock (Hartford)	13,000 00	12,350 00
104 shares Farmers and Mechanics National Bank stock (Hartford)	10,400 00	11,960 00
152 shares Mercantile National Bank stock (Hartford)	15,200 00	12,160 00
74 shares Phœnix National Bank stock (Hartford)	7,400 00	9,102 00
200 shares Exchange National Bank stock (Hartford)	10,000 00	12,600 00
113 shares City National Bank stock (Hartford)	11,300 00	11,978 00
71 shares First National Bank stock (Hartford)	7,100 00	8,023 00
1,000 shares Hartford National Bank stock (Hartford)	100,000 00	140,000 00
100 shares Connecticut Trust and Safe Deposit Co. stock (Hartford)	10,000 00	17,000 00
200 shares Thames National Bank stock (Norwich)	20,000 00	30,000 00
80 shares First National Bank stock (Norwich)	8,000 00	8,000 00
6 shares Rockville National Bank stock (Rockville)	600 00	600 00
75 shares Metropolitan National Bank stock (New York)	7,500 00	450 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
302 shares Mechanics National Bank stock (New York)	$ 7,550 00	$14,345 00
50 shares Holland Trust Co. stock (New York)	5,000 00	4,000 00
25 shares National German-American Bank stock (St. Paul, Minn.)	2,500 00	2,500 00
804 shares N. Y., N. H. & Hartford R. R. stock	80,400 00	142,710 00
404 shares Pennsylvania R. R. stock	20,200 00	20,604 00
220 shares New York Central & Hudson River R. R. stock	22,000 00	20,460 00
50 shares Union Pacific R. R. stock	5,000 00	450 00
100 shares Central Pacific R. R. stock	10,000 00	1,550 00
400 shares Cleveland & Pittsburg R. R. Co. stock	20,000 00	32,400 00
220 shares Chicago, Burlington & Quincy R. R. Co. stock	22,000 00	15,262 50
200 shares Illinois Central R. R. Co. stock	20,000 00	18,500 00
100 shares Chicago, Rock Island & Pacific R. R. Co. stock	10,000 00	6,550 00
170 shares Southern Ry. Co. stock, preferred	17,000 00	4,420 00
100 shares Chicago & Northwestern R. R. Co., preferred	10,000 00	15,150 00
100 shares Delaware & Hudson Canal Co. stock	10,000 00	11,525 00
150 shares Cleveland Terminal & Valley R. R. Co. preferred stock	15,000 00	1,500 00
100 shares Rensselear & Saratoga R. R. Co. guaranteed stock	10,000 00	18,200 00
100 shares Chicago Junction Ry. & Union Stock Yard Co. preferred stock	10,000 00	10,400 00
200 shares Morris & Essex R. R. Co. guaranteed stock	10,000 00	16,375 00
50 shares Old Colony R. R. Co. guaranteed stock	5,000 00	8,800 00
300 shares Northwestern Telegraph Co. stock, guaranteed	15,000 00	17,100 00
Georgia State bonds, 4½ per cent	25,000 00	28,750 00
County of Coffey (Kan.) bonds, 6 per cent	10,000 00	10,800 00
County of Dickinson (Kan.) bonds, 6 per cent	10,000 00	11,000 00
County of Finney (Kan.) bonds, 6 per cent	10,000 00	10,200 00
County of Kidder (Dakota) bonds, 7 per cent	5,000 00	5,400 00
County of Wichita (Kan.) bonds, 6 per cent	4,000 00	4,400 00
County of Pierce (Wash.) bonds, 6 per cent., G.	10,000 00	10,800 00
County of Glynn (Ga.) bonds, 5 per cent., G.	10,000 00	10,200 00
County of White (Tenn.) bonds, 6 per cent.	8,000 00	8,320 00
County of Lyon (Iowa) bonds, 6 per cent.	10,000 00	5,000 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
City of Evansville (Ind.) bonds, 4 per cent......	$20,000 00	$20,000 00
City of New Brunswick (N. J.) bonds, 6 per cent.	10,000 00	10,300 00
City of Richmond (Va.) bonds, 8 per cent.......	24,000 00	30,240 00
City of Norfolk (Va.) bonds, 5 per cent.........	20,000 00	21,200 00
City of Sioux Falls (Dakota) bonds, 7 per cent..	13,000 00	14,560 00
City of Wichita Falls (Tex.) bonds, 6 per cent...	10,000 00	11,000 00
City of Fort Worth (Tex.) bonds, 5 per cent.....	10,000 00	10,100 00
City of Fayetteville (N. C.) bonds, 5 per cent....	10,000 00	10,300 00
Town of Thomaston (Conn.) bonds, 4 per cent..	15,000 00	15,750 00
Medicine Lodge Township (Barber Co., Kan.) bonds, 6 per cent	5,000 00	5,000 00
Bethany Township (Osborne Co., Kan.) bonds, 6 per cent	4,000 00	4,080 00
Oswego Township (Labette Co., Kan.) bonds, 6 per cent	5,000 00	5,100 00
Precinct of Stanton (Neb.) bonds, 6 per cent....	8,000 00	8,560 00
Precinct of Beaver (Neb.) bonds, 6 per cent.....	5,000 00	5,400 00
Vermont Valley R. R. Co. bonds, 5 per cent.....	25,000 00	27,500 00
Pittsburg, Cleveland & Toledo R. R. Co. bonds, 6 per cent................................	10,000 00	10,525 00
Kansas Pacific (1st consolidated) R. R. Co. bonds, 6 per cent................................	10,000 00	6,800 00
C., C., Cincinnati & Indianapolis R. R. Co. bonds, 7 per cent................................	25,000 00	32,750 00
C., C., Cincinnati & Indianapolis R. R. Co. bonds, 6 per cent................................	10,000 00	12,300 00
Morris & Essex (1st consolidated) R. R. Co. guaranteed bonds, 7 per cent................	10,000 00	13,800 00
Chicago, Mil. & St. P., I. & D. Ext. R. R. bonds, 7 per cent..............................	20,000 00	26,000 00
Dayton & Michigan R. R. bonds, 5 per cent....	25,000 00	26,750 00
Terre Haute & Logansport R. R. bonds, 6 per cent.	14,000 00	11,200 00
Chicago, Burlington & Northern R. R. bonds, 5 per cent................................	1,500 00	1,560 00
Ohio & West Virginia R. R. bonds, 7 per cent..	3,000 00	3,450 00
Columbus & Toledo R. R. bonds, 7 per cent....	13,000 00	14,950 00
Cincinnati, Jackson & Mackinaw R. R. bonds, 4 per cent................................	12,000 00	6,000 00
East Tennessee, Virginia & Georgia R. R. bonds, 5 per cent................................	15,000 00	16,050 00
Southern R. R. bonds, 5 per cent	6,000 00	5,460 00
Detroit, Grand Rapids & Western R. R. Co. bonds, 7 per cent................................	10,000 00	6,500 00
Hartford Street Railway Co. bonds, 5 per cent..	40,000 00	41,000 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Anderson (Ind.) Electric Street Railway Co. bonds, 6 per cent.) G	$10,000 00	$10,200 00
Philadelphia & Reading R. R. Co. Terminal bonds, 5 per cent	10,000 00	11,000 00
Indiana & Lake Michigan R. R. Co. bonds, guar., 5 per cent., G	20,000 00	17,000 00
Atchison, Topeka & Santa Fe R. R. bonds, 4 per cent., G	10,000 00	7,925 00
Atchison, Topeka & Santa Fe R. R. Co. 2d mortgage 4 per cent., G	10,000 00	4,275 00
Chicago, Burlington & Quincy R. R. bonds, 5 per cent	3,100 00	3,115 50
Chicago, Burlington & Quincy R. R. bonds, 7 per cent	2,000 00	2,365 00
N. Y., N. H. & H. (convertible) bonds, 4 per cent.	32,200 00	43,792 00
Norfolk & Western R. R. bonds, 5 per cent., G..	10,000 00	6,500 00
Cleveland Terminal & Valley R. R. bonds, guar., 4 per cent	10,000 00	7,000 00
Baltimore Belt R. R. Co. guar. bonds, 5 per cent., G	20,000 00	18,300 00
Cincinnati, Dayton & Ironton R. R. Co. guar., 5 per cent	10,000 00	10,750 00
Kanawha & Michigan R. R. Co. bonds, 4 per cent.	25,000 00	19,500 00
Chicago, Rock Island & Pacific bonds, 5 per cent.	10,000 00	10,450 00
Brooklyn Wharf and Warehouse Co. bonds, 5 per cent., G	25,000 00	25,000 00
Territory of Arizona funding bonds, 5 per cent..	25,000 00	25,500 00
Iowa Mortgage Co. trust debenture notes, 6 per cent	2,000 00	2,000 00
Mason and Tazewell District (Ill.) bonds, 7 per cent	5,000 00	5,100 00
Rutland and Grafton District (Ill.) bonds, 6 per cent	2,000 00	2,000 00
First Baptist Church (Nashville, Tenn.) bonds, 5 per cent	11,500 00	11,730 00
Alexandria (Ind.) water works bonds, 6 per cent..	9,000 00	9,450 00
Kansas school bonds, 6 per cent	8,197 00	8,606 85
Kansas school bonds, 7 per cent	12,000 00	12,960 00
Nebraska school bonds, 7 per cent	10,345 07	11,379 58
Nebraska school bonds, 6 per cent	2,000 00	2,120 00
Dakota school bonds, 8 per cent	2,000 00	2,320 00
Dakota school bonds, 7 per cent	6,000 00	6,720 00
Wyoming Territory school bonds, 8 per cent	3,000 00	3,450 00
Colorado school bonds, 7 per cent	8,000 00	8,800 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Texas school bonds, 6 per cent	$15,000 00	$15,800 00
Washington school bonds, 6 per cent., G	10,000 00	10,700 00
Arizona Improvement Co. bonds, 6 per cent	10,000 00	10,000 00
Southwestern Irrigation Co. bonds, 7 per cent	5,000 00	2,500 00
	$1,448,392 07	$1,596,960 43

Total amount at risk December 31, 1896	$156,841,181 00

Business in Maryland in 1896:

Fire risks written in 1896	$1,882,815 00
Premiums received	22,217 77
Losses paid	11,616 83
Losses incurred	9,316 81

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

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

Commenced Business 1851. Capital stock $200,000.

FRANK T. STINSON, *President*. GEORGE JEREMIAH, *Secretary*.

PRINCIPAL OFFICE, NO. 32 PINE STREET.

Attorney to accept service in Maryland, - - JOSEPH C. DEMING, JR.
General Agent in Maryland, - - JOSEPH C. DEMING, JR.

Summary of assets December 31, 1896:

Loans on mortgage of real estate	$268,000 00	
Stocks and bonds owned by the company, market value	422,620 00	
Interest due and accrued	3,943 06	
Cash in company's office and in bank	18,064 70	
Premiums in course of collection	61,098 82	
All other assets as per detailed statement	67 81	
Total admitted assets		$773,794 39

Liabilities:

Losses reported, adjusted and unpaid	$ 33,542 49	
Re-insurance reserve required by law	270,870 84	
Due and accrued for salaries, etc	3,560 00	
Due and to become due for borrowed money	15,000 00	
All other liabilities as per detailed statement on file	21,977 15	
Gross liabilities, exclusive of capital		344,950 48
Surplus as regards policy holders		$428,843 91

Capital stock		$200,000 00
Surplus over capital, including surplus of assets not admitted in this State		$228,843 91

Income during year:

Cash premiums received	$373,069 78	
Interest on mortgages	12,650 00	
Interest on loans and dividends	13,636 00	
Actual cash income		$399,355 78

Expenditures during year:

Amount paid for losses	$210,320 20	
Cash dividends	20,000 00	
Commissions and brokerage	79,873 03	
Salaries and fees	34,718 94	
Taxes paid	10,429 75	
All other payments and expenses	24,072 61	
Actual cash expenditures		$379,414 53

Stocks and bonds in statement:

	Par value.	Market value.
U. S. 4 per cent. registered bonds, 1925	$150,000 00	$180,000 00
New York City 3 per cent. water bonds, 1905	110,000 00	110,000 00
New York City 3 per cent. water bonds, 1907	65,000 00	65,000 00
City of Brooklyn 3½ per cent. gold bonds, 1907	10,000 00	10,150 00
Broadway & Seventh Avenue R. R. comp. 1st mortgage 5 per cent. bonds	10,000 00	10,500 00
New York Central & Hudson River R. R. Co. stock	22,000 00	20,570 00
Rome, Watertown & Ogdensburg R. R. Co. stock	15,000 00	17,700 00
500 shares Bk. City R. R. Co. stock	5,000 00	8,700 00
	$387,000 00	$422,620 00

Total amount at risk December 31, 1896	$52,662,429 00

Business in Maryland in 1896:

Fire risks written in 1896	$509,156 00
Premiums received	4,593 57
Losses paid	2,314 53
Losses incurred	1,852 55

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

PENNSYLVANIA FIRE INSURANCE COMPANY OF PHILADELPHIA, PA.

Commenced Business 1825. Capital Stock $400,000.

R. DALE BENSON, *President.* W. GARDNER CROWELL, *Secretary.*

PRINCIPAL OFFICE, NO. 510 WALNUT STREET.

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

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

Summary of assets December 31, 1896:

Real estate	$184,500 00	
Loans on mortgage of real estate	879,070 00	
Stocks and bonds owned by the company, market value	2,891,965 00	
Loans on collaterals	190,200 00	
Interest due and accrued	15,884 80	
Cash in company's office and in bank	227,469 49	
Premiums in course of collection	261,685 68	
Total admitted assets		$4,650,774 97

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$106,500 00	
Liabilities in said States	49,510 95	
Surplus over said liabilities	$56,989 05	
Loans on company's own stock	1,750 00	
	$58,739 05	

Liabilities:

Losses reported, adjusted and unpaid	$ 162,464 00	
Re-insurance reserve required by law	2,176,600 21	
All other liabilities as per detailed statement on file	4,000 00	
Gross liabilities, exclusive of capital		2,343,064 21
Surplus as regards policy holders		2,307,710 76
Capital stock		400,000 00
Surplus over capital, including surplus of assets not admitted in this State		$1,966,449 81

Income during year:

Cash premiums received	$1,715,193 42	
Interest on mortgages	42,111 98	
Interest on loans and dividends	156,137 39	
From other sources	2,701 92	
Actual cash income		$1,916,144 71

Expenditures during year:

Amount paid for losses	$889,140 28	
Cash dividends	80,000 00	
Commissions and brokerage	429,701 64	
Salaries and fees	102,160 00	
Taxes paid	36,812 48	
All other payments and expenses	101,440 08	
Actual cash expenditures		$1,639,254 48

Stocks and bonds in statement:

	Par value.	Market value.
United States 4 per cent. loan	45,000 00	49,500 00
United States 5 per cent. loan	50,000 00	57,000 00
Philadelphia City loans	17,000 00	19,280 00
Philadelphia, Wilmington & Baltimore R. R. stock trust certificates 4 per cent. loan	100,000 00	104,000 00
Philadelphia, Wilmington & Baltimore R. R. stock 4 per cent. loan	15,000 00	15,300 00
Philadelphia & Erie R. R. general mortgage 5 per cent. loan	75,000 00	89,250 00
Pennsylvania R. R. consolidated 5 per cent. loan	71,000 00	83,780 00
Pennsylvania R. R. consolidated mortgage 6 per cent. loan	28,000 00	33,040 00
Easton & Amboy R. R. Co. consolidated 5 per cent. loan	50,000 00	53,500 00
Philadelphia & Reading R. R. Co. consolidated 7 per cent. loan	20,000 00	25,200 00
Philadelphia & Reading R. R. Co. 1st mortgage 6 per cent. loan	17,500 00	21,875 00
Philadelphia & Reading R. R. Co. general mortgage 4 per cent. loan	50,000 00	41,000 00
Philadelphia & Reading R. R. Co. 3d preferences 5 per cent. loan	6,000 00	1,860 00
Philadelphia & Reading R. R. Co. Car Trust G. & W. 5's loan	10,000 00	10,000 00
Philadelphia & Reading R. R. Co. improvement mortgage 6 per cent. loan	25,000 00	25,750 00
Philadelphia & Reading R. R. Terminal Co. 50-year 5 per cent. loan	100,000 00	110,000 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Lehigh Valley R. R. Co. 1st mortgage 6 per cent. loan	$33,000 00	$33,990 00
Lehigh Valley R. R. Co. annuity 6 per cent. loan	100,000 00	123,000 00
Lehigh Valley R. R. Co. 1st mortgage 4½ per cent. loan	50,000 00	50,500 00
Elmira & Williamsport R. R. Co. 1st mortgage 6 per cent. loan	25,000 00	30,000 00
West Jersey R. R. Co. 1st mortgage 7 per cent. loan	10,000 00	10,800 00
Pennsylvania & New York Canal & R. R. Co. 7 per cent. loan	22,000 00	26,620 00
Pennsylvania & New York Canal & R. R. Co. consolidated mortgage 4's loan	75,000 00	71,250 00
Pennsylvania & New York Canal & R. R. Co. consolidated mortgage 5's loan	25,000 00	27,000 00
Pennsylvania & New York Canal & R. R. Co. 1st mortgage 5's	66,000 00	67,320 00
Chicago & Western Indiana R. R. Co. 1st mortgage 6 per cent. loan	12,000 00	12,600 00
Chicago & Western Indiana R. R. Co. general mortgage 6 per cent. loan	100,000 00	117,000 00
Chicago, Burlington & Quincy consolidated mortgage 7s	100,000 00	118,000 00
The Jacksonville, Louisville & St. Louis R. R. Co. 1st mortgage consolidated 5 per cent. loan	32,000 00	12,800 00
Jacksonville Southeastern Ry. Co. 1st mortgage 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	3,000 00	3,000 00
Terre Haute & Logansport R. R. Co. extension mortgage 6 per cent. loan	50,000 00	37,500 00
New York & Long Branch R. R. 1st mortgage 5 per cent. loan	25,000 00	27,500 00
St. Paul & Northern Pacific R. R. Co. 6 per cent. loan	50,000 00	61,500 00
Lehigh Valley Coal Co. 1st mortgage 5 per cent. loan	50,000 00	48,500 00
Pittsburg, McKeesport & Youghiogheny R. R. Co. 2d mortgage 6 per cent. loan	20,000 00	24,000 00
Pittsburg, Cincinnati & St. Louis R. R. Co. 7s	50,000 00	55,000 00
Cleveland, Columbus, Cincinnati & Indianapolis R. R. Co. general mortgage 6 per cent loan	30,000 00	37,500 00
Grand Rapids & Indiana R. R. Co. consolidated mortgage 5 per cent. loan	21,000 00	2,100 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
New York, Susquehanna & Western R. R. Co. terminal 1st mortgage 5s	$60,000 00	$63,000 00
Lake Shore & Michigan Southern Ry. Co. consolidated 2d mortgage 7 per cent. loan	50,000 00	59,500 00
Lehigh Coal & Navigation Co. collateral trust 4½ per cent. loan	100,000 00	104,000 00
Buffalo & Susquehanna R. R. Co. 1st mortgage 5 per cent loan	60,000 00	60,000 00
Baltimore & Ohio R. R. Co. 6 per cent. loan	10,000 00	11,000 00
Indiana & Vincennes R. R. Co. 2d mortgage 6 per cent. loan	43,000 00	45,150 00
Chicago & Erie R. R. Co. 1st mortgage gold bond 5 per cent. loan	50,000 00	55,000 00
Baltimore & Patomac R. R. Co. 1st mortgage 6s	15,000 00	18,375 00
McKeesport & Belle Vernon R. R. Co. 1st mortgage 6s	21,000 00	26,460 00
Knoxville Water Co. 6 per cent. loan	15,000 00	15,000 00
Western Transit Co. 4½ per cent. loan	50,000 00	51,000 00
Lehigh Coal & Navigation Co. 6 per cent. gold loan	20,000 00	20,400 00
Chesapeake & Delaware Canal Co. 1st mortgage 5 per cent. loan	10,000 00	4,700 00
Delaware Division Canal Co. 6 per cent. loan	25,000 00	24,000 00
Car Trust of New York, No. 2, 6 per cent. loan	4,000 00	4,000 00
St. Louis City 6 per cent. loan	25,000 00	30,000 00
Cincinnati City $7\frac{3}{10}$ per cent loan	38,000 00	45,600 00
Cincinnati City 7 per cent. loan	10,000 00	11,400 00
City of Springfield (Illinois) funding bonds, 5 per cent	35,000 00	35,700 00
City of Topeka (Kansas) internal improvement bonds 6 per cent. loan	26,520 00	27,315 00
City of Dayton (Ohio) 5 per cent. loan	17,000 00	19,040 00
City of Columbus (Ohio) 4½ per cent. loan	36,000 00	36,720 00
City of Columbus (Ohio) 5 per cent. water works loan	14,000 00	14,560 00
City of Dayton (Ohio) 6 per cent. loan	35,000 00	36,750 00
City of Quincy (Illinois) 4½ per cent. loan	25,000 00	25,000 00
City of Sandusky (Ohio) 5 per cent. loan	19,500 00	19,890 00
Kansas City (Kansas) internal improvement bonds 7 per cent. loan	6,000 00	6,000 00
Newark City (Ohio) 5 per cent. loan	12,000 00	12,240 00
Wabash R. R. Co. 2d mortgage 5 per cent. loan	20,000 00	14,000 00
Pittsburg Junction Terminal Co. 1st mortgage 5 per cent. loan	25,000 00	25,000 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Newburg & New York R. R. Co. 1st mortgage 5 per cent. loan	$15,000 00	$15,000 00
Northern Central R. R. Co. consolidated mortgage 6 per cent. loan	18,000 00	20,700 00
Baltimore & Ohio R. R. Co. consolidated mortgage 5s loan	50,000 00	50,000 00
Baltimore Belt R. R. Co. 1st mortgage 5 per cent. loan	50,000 00	46,500 00
West Knoxville General Improvement Co. 6 per cent. loan	20,000 00	20,000 00
Atlantic City R. R. Co. mortgage 5 per cent. loan	30,000 00	31,200 00
Camden Horse R. R. Co. 1st mortgage 5 per cent. loan	25,000 00	25,750 00
Bellefonte Central R. R. Co. 1st mortgage thirty year 5 per cent. gold loan	2,500 00	2,500 00
Evansville & Terre Haute R. R. Co. 1st general mortgage 5 per cent. gold loan	25,000 00	22,500 00
School District of the Borough of Sewickley (Pa.) 5 per cent. loan	24,000 00	25,200 00
Philadelphia National Bank, 200 shares stock	20,000 00	38,000 00
Bellefonte Central R. R. Co., 440 shares stock	22,000 00	11,000 00
Philadelphia Bourse, 10 shares stock	500 00	100 00
	$2,838,520 00	$2,998,465 00

Total amount at risk December 31, 1896 .... $327,348,081 00

Business in Maryland in 1896:

Fire risks written in 1896	$3,928,357 00
Premiums received	44,387 50
Losses paid	24,393 45
Losses incurred	18,566 89

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, NO. 16 COURT STREET.

Attorney to accept service in Maryland, - - - C. R. GALLAGHER.

General Agents in Maryland, - - ALLMAND & GALLAGHER.

Summary of assets December 31, 1896 :

Real estate	$ 511,000 00	
Loans on mortgage of real estate	115,600 00	
Stocks and bonds owned by the company, market value	3,643,334 00	
Interest due and accrued	16,313 27	
Cash in company's office and in bank	416,039 66	
Premiums in course of collection	657,491 20	
All other assets as per detailed statement	15,671 46	
Total admitted assets		$5,375,449 59

Assets not admitted in Maryland :

Deposits in various States for the protection of policy holders in such States, market value	$203,000 00	
Liabilities in said States	142,835 73	
Surplus over said liabilities	$60,164 27	

Liabilities :

Losses reported, adjusted and unpaid	$ 213,342 40	
Re-insurance reserve required by law	3,115,075 17	
Due and accrued for salaries, etc.	2,333 34	
All other liabilities as per detailed statement on file	181,546 67	
Gross liabilities, exclusive of capital		3,512,297 58
Surplus as regards policy holders		$1,863,152 01
Capital stock		1,000,000 00
Surplus over capital, including surplus of assets not admitted in this State		$923,316 28

Income during year:

Cash premiums received	$3,213,212 78	
Interest on mortgages	6,085 00	
Interest on loans and dividends	150,340 84	
From other sources	10,973 48	
Actual cash income		$3,380,612 10

Expenditures during year:

Amount paid for losses	$1,927,411 77	
Cash dividends	100,000 00	
Commissions and brokerage	490,619 10	
Salaries and fees	338,887 80	
Taxes paid	74,948 03	
All other payments and expenses	326,876 18	
Actual cash expenditures		$3,258,742 88

Stocks and bonds in statement:

	Par value.	Market value.
United States bonds, 4 per cent., 1907	$230,000 00	$257,600 00
United States bonds, 4 per cent., 1925	250,000 00	300,000 00
State of Virginia "Century" bonds, 2 per cent	100,000 00	63,000 00
City of Richmond (Va.) bonds, 4 per cent	21,000 00	21,000 00
New York City consolidated stock, 3 per cent	762,000 00	762,000 00
Kings County Elevated Ry. Co. bonds, 5 per cent.	26,000 00	11,700 00
Louisville, Henderson & St. Louis Ry. Co. bonds, 5 per cent	17,500 00	14,000 00
Louisville & Nashville R. R. Co. bonds, 5 per cent	25,000 00	24,375 00
Norfolk & Western R. R. Co. bonds, 5 per cent.	25,000 00	16,250 00
United Traction & Electric Ry. Co. bonds, 5 per cent	25,000 00	25,625 00
Missouri, Kansas & Texas Ry. Co. bonds, 5 per cent	50,000 00	40,000 00
Metropolitan West Side Elevated Ry. Co. of Chicago bonds, 5 per cent	35,000 00	14,000 00
Cleveland & Mahoning Valley R. R. Co. bonds, 5 per cent	25,000 00	30,000 00
Philadelphia & Reading R. R. Co. bonds, 4 per cent	50,000 00	40,750 00
New York, New Haven & Hartford R. R. Co. debentures, 4 per cent	200,000 00	272,000 00
Missoula County (M. T.) bonds, 7 per cent	12,000 00	13,200 00
U. S. Illuminating Co. bonds, 6 per cent	25,000 00	25,000 00
Lake Gas Co. of Chicago bonds, 6 per cent	50,000 00	51,000 00
Grand Rapids Gas Light Co. bonds, 5 per cent.	33,000 00	29,700 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Madison Gas & Electric Co. bonds, 6 per cent ...	$ 25,000 00	$ 23,750 00
1,000 shares Chicago & Alton R. R. Co. stock....	100,000 00	163,000 00
1,000 shares Morris & Essex R. R. Co. stock.....	50,000 00	83,000 00
713 shares Rome, Watertown & Ogdensburgh R. R. Co. stock......................	71,300 00	84,134 00
1,000 shares Delaware & Hudson Canal Co. stock	100,000 00	115,000 00
1,000 shares Pittsburg, Fort Wayne & Chicago Co. R. R. "guaranteed" stock...........	100,000 00	166,000 00
1,000 shares Syracuse, Binghamton & New York R. R. Co. stock......................	100,000 00	165,000 00
500 shares Rensselaer & Saratoga R. R. Co. stock..............................	50,000 00	91,500 00
200 shares National Shoe and Leather Bank (New York) stock.....................	20,000 00	19,000 00
386 shares National Bank of the Republic (New York) stock.........................	38,600 00	55,970 00
87 shares National Bank of Commerce (New York) stock.........................	8,700 00	17,400 00
200 shares Fourth National Bank (New York) stock..............................	20,000 00	35,000 00
100 shares Mercantile National Bank (New York) stock.........................	10,000 00	17,000 00
253 shares National Park Bank (New York) stock..............................	25,300 00	67,045 00
1,200 shares Chatham National Bank (New York) stock..............................	30,000 00	88,500 00
408 shares Mechanics' Bank (Brooklyn) stock.	20,400 00	48,960 00
600 shares National City Bank (Brooklyn) stock..............................	30,000 00	123,000 00
200 shares Phenix National Bank (New York) stock..............................	4,000 00	4,200 00
191 shares Brooklyn Bank (Brooklyn) stock...	9,550 00	15,280 00
100 shares Bond and Mortgage Guaranteed Co. stock..............................	10,000 00	15,000 00
187 shares New York Mutual Gas Light Co. stock..............................	18,700 00	43,945 00
170 shares Madison Gas and Electric Co. stock.	17,000 00	5,100 00
1,500 shares Central and South American Telegraph Co. stock.....................	150,000 00	180,000 00
1,500 shares Western Union Telegraph Co. stock	150,000 00	124,500 00
430 shares Mexican Telegraph Co. stock.......	43,000 00	83,850 00
	$3,163,050 00	$3,846,334 00

Total amount at risk December 31, 1896.................$542,674,717 00

Business in Maryland in 1896:

Fire risks written in 1896	$3,564,320 00
Premiums received	35,737 80
Losses paid	11,879 82
Losses incurred	11,410 98

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

PHŒNIX INSURANCE COMPANY OF HARTFORD, CONN.

Commenced Business 1854. Capital Stock $2,000,000.

D. W. C. SKILTON, *President.* EDWARD MILLIGAN, *Secretary.*

PRINCIPAL OFFICE, NO. 64 PEARL STREET.

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

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

Summary of assets December 31, 1896:

Real estate	$ 498,906 04	
Loans on mortgage of real estate	188,306 91	
Stocks and bonds owned by the company, market value	3,867,801 50	
Loans on collaterals	31,200 00	
Interest due and accrued	17,602 73	
Cash in company's office and in bank	247,453 65	
Premiums in course of collection	454,255 66	
All other assets as per detailed statement	14,738 93	
Total admitted assets		$5,320,265 42

Liabilities:

Losses reported, adjusted and unpaid	$ 392,412 39	
Re-insurance reserve required by law	2,197,341 46	
Gross liabilities, exclusive of capital		$2,589,753 85
Surplus as regards policy holders		$2,730,511 57
Capital stock		2,000,000 00
Surplus over capital, including surplus of assets not admitted in this State		$730,511 57

Income during year:

Cash premiums received	$2,952,791 57	
Interest on mortgages	9,802 36	
Interest on loans and dividends	183,042 53	
From other sources	8,088 64	
Actual cash income		$3,153,725 10

Expenditures during year:

Amount paid for losses	$1,691,704 80	
Cash dividends	280,000 00	
Commissions and brokerage	502,076 60	
Salaries and fees	193,919 72	
Taxes paid	67,712 96	
All other payments and expenses	311,041 02	
Actual cash expenditures		$3,046,455 10

Stocks and bonds in statement:

	Par value.	Market value.
300 shares Ætna National Bank (Hartford) stock	$30,000 00	$43,500 00
1,000 shares America National Bank (Hartford) stock	50,000 00	70,000 00
100 shares Atlantic Trust Co. (New York) stock	10,000 00	18,250 00
125 shares Central Trust Co. (New York) stock	12,500 00	134,375 00
162 shares Charter Oak National Bank (Hartford) stock	16,200 00	16,200 00
160 shares City Bank (Hartford) stock	16,000 00	17,280 00
100 shares Connecticut River Bank (Hartford) stock	3,000 00	4,500 00
300 shares Farmers & Mechanics National Bank (Hartford) stock	30,000 00	34,500 00
175 shares First National Bank (Wallingford) stock	17,500 00	19,775 00
400 shares Franklin Trust Co. (New York) stock	40,000 00	86,800 00
1,030 shares Hartford National Bank (Hartford) stock	103,000 00	144,200 00
400 shares Hartford Trust Co. (Hartford) stock	40,000 00	60,000 00
100 shares Home National Bank (Meriden) stock	10,000 00	11,800 00
133 shares Imperial Bank (Toronto, Ont.) stock	13,300 00	23,674 00
250 shares Metropolitan National Bank (Cincinnati) stock (in liquidation)	11,250 00	500 00
108 shares Merchants Exchange National Bank (New York) stock	5,400 00	6,210 00
800 shares Mercantile National Bank (Hartford) stock	80,000 00	64,000 00
200 shares National Shoe & Leather Bank (New York) stock	20,000 00	19,000 00
340 shares National Exchange Bank (Hartford) stock	17,000 00	22,100 00
125 shares National German American Bank (St. Paul) stock	12,500 00	9,375 00
200 shares New Britain National Bank (New Britain) stock	20,000 00	32,000 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
770 shares Phœnix National Bank (Hartford) stock	$77,000 00	$96,250 00
200 shares State Bank (Hartford) stock	20,000 00	22,000 00
440 shares Waterbury National Bank (Waterbury) stock	22,000 00	38,500 00
50 shares Security Co. (Hartford) stock	5,000 00	6,150 00
500 shares Bald Eagle Valley R. R. Co. stock	25,000 00	50,000 00
300 shares Beech Creek R. R. guaranteed 4 per cent. stock	15,000 00	15,000 00
350 shares Chicago & Alton R. R. Co. common stock	35,000 00	56,700 00
500 shares Cleveland & Pittsburg R. R. Co. guaranteed 7 per cent. stock	25,000 00	41,250 00
500 shares Fort Wayne & Jackson R. R. Co. preferred stock	50,000 00	62,500 00
200 shares Georgia R. R. & Banking Co. stock	20,000 00	34,500 00
120 shares Hartford & Connecticut Western guaranteed 2 per cent. stock	12,000 00	2,400 00
1,000 shares Illinois Central R. R. Co. stock	100,000 00	92,000 00
1,000 shares Morris & Essex R. R. Co. stock	50,000 00	82,500 00
1,500 shares N. Y., N. H. & Hartford R. R. Co. stock	150,000 00	270,000 00
250 shares New York & Harlem R. R. Co. stock	12,500 00	36,250 00
500 shares New York Central & Hudson River R. R. Co. stock	50,000 00	47,250 00
500 shares Peoria & Bureau Valley R. R. Co. guaranteed 8 per cent. stock	50,000 00	85,000 00
500 shares Pittsburg, McKeesport & Y. R. R. Co. guaranteed 6 per cent. stock	25,000 00	32,500 00
500 shares Rensselear & Saratoga R. R. Co. guaranteed 8 per cent. stock	50,000 00	92,000 00
500 shares Sharon R. R. of Pa. guaranteed 6 per cent. stock	25,000 00	27,500 00
150 shares Empire & Bay States Tel. Co. guaranteed stock	15,000 00	11,475,00
1,320 shares Holyoke Water Power Co. stock	132,000 00	382,800 00
1,500 shares Northwestern Telegraph Co. guaranteed stock	75,000 00	86,250 00
400 shares West End Street Ry. Co. (Boston) stock	20,000 00	26,000 00
Georgia State registered bonds, 4½ per cent. interest	25,000 00	28,750 00
Brooklyn Wharf and Warehouse Co. 1st mortgage gold bonds, 5 per cent. interest	75,000 00	75,000 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Ashland (Oregon) water bonds, 6 per cent. interest	$50,000 00	$54,500 00
Brantford (Canada) bonds, 5 per cent. interest	25,000 00	28,125 00
Guelph (Canada) bonds, 5 per cent. interest	24,000 00	28,200 00
Victoria (British Columbia) bonds, 5 per cent. interest	20,000 00	23,400 00
Town of St. Henry (P. Q.) bonds, 4½ per cent. interest	75,000 00	81,750 00
Province of New Brunswick bonds, 4 per cent. interest	5,000 00	5,212 50
Columbus (Ohio) improvement bonds, 6 per cent. interest	10,000 00	10,700 00
Fostoria (Ohio) water bonds, 6 per cent. interest	25,000 00	26,250 00
Leavenworth City and Fort Leavenworth water bonds, 6 per cent. interest	25,000 00	27,500 00
Hannibal (Mo.) school bonds, 6 and 7 per cent. interest	20,000 00	21,000 00
Northwestern Telegraph Co. (guaranteed) bonds, 7 per cent. interest	25,000 00	29,000 00
Naumkeag Street Railway Co. bonds, 5 per cent. interest	25,000 00	25,000 00
Superior (Wis.) improvement bonds, 6 per cent. interest	25,000 00	25,250 00
Urbana (Ohio) gas bonds, 6 per cent. interest	25,000 00	25,000 00
Canadian Pacific 1st mortgage land grant R. R. bonds, 5 per cent. interest	44,000 00	48,950 00
Cedar Rapids, Iowa Falls & N. W. Ry. (guaranteed) bonds, 6 per cent. interest	50,000 00	51,500 00
Chicago & N. Western Ry. sinking fund bonds, 6 per cent. interest	47,000 00	53,580 00
Chicago & Western Indiana R. R. 1st mortgage bonds, 6 per cent. interest	40,000 00	42,000 00
Chicago & Western Indiana general mortgage bonds, 6 per cent. interest	100,000 00	117,000 00
Chicago, Burlington & Quincy convertible R. R. bonds, 5 per cent. interest	10,000 00	10,100 00
Chicago, Rock Island & Pac. 1st mortgage extn. and collat. bonds, 5 per cent. interest	25,000 00	26,125 00
Cincinnati, Dayton & Ironton 1st mortgage gold (guaranteed) bonds, 5 per cent. interest	25,000 00	27,000 00
Erie Ry. 1st mortgage consols, 7 per cent. interest	50,000 00	70,000 00
Minneapolis Union Ry. Co. (guaranteed) bonds, 6 per cent. interest	50,000 00	60,500 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
New York, Lackawanna & Western R. R. (guaranteed) bonds, 6 per cent. interest	$50,000 00	$67,000 00
N. Y., N. H. & H. R. R. debentures, 4 per cent. interest	75,000 00	102,375 00
St. Paul, Eastern & G. Trunk 1st mortgage (guaranteed) bonds, 6 per cent. interest	10,000 00	11,300 00
Terre Haute & Logansport R. R. extension (guaranteed) bonds, 6 per cent. interest	50,000 00	50,000 00
Terre Haute & Peoria 1st mortgage gold (guaranteed) bonds, 5 per cent. interest	25,000 00	21,250 00
Texas & New Orleans 1st mortgage bonds, 7 per cent. interest	54,000 00	59,670 00
	$2,802,150 00	$3,867,801 50

Total amount at risk December 31, 1896. .... $397,514,478 00

Business in Maryland in 1896:

Fire risks written in 1896	$2,131,734 00
Premiums received	24,595 02
Losses paid	10,723 87
Losses incurred	5,492 28

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

PROVIDENCE-WASHINGTON INSURANCE CO. OF PROVIDENCE, R. I.

Commenced Business 1799. Capital Stock $400,000.

J. H. DEWOLF, *President.* E. L. WATSON, *Secretary.*

PRINCIPAL OFFICE, PROVIDENCE, R. I.

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

General Agents in Maryland, - - MAURY & DONNELLY.

Summary of assets December 31, 1896:

Stocks and bonds owned by the company, market value	$1,231,990 00	
Cash in company's office and in bank	74,709 82	
Premiums in course of collection	197,536 52	
Bills receivable taken for premiums	49,879 37	
Total admitted assets		$1,554,115 71

Liabilities:

Losses reported, adjusted and unpaid	$139,510 95	
Re-insurance reserve required by law	760,591 71	
All other liabilities as per detailed statement on file	40,424 51	
Gross liabilities, exclusive of capital		940,527 17
Surplus as regards policy holders		$613,588 54
Capital stock		400,000 00
Surplus over capital, including surplus of assets not admitted in this State		$213,588 54

Income during year:

Cash premiums received	$1,211,554 65	
Interest on loans and dividends	51,558 92	
Actual cash income		$1,263,113 57

Expenditures during year:

Amount paid for losses	$769,100 99	
Cash dividends	32,000 00	
Commissions and brokerage	224,538 71	
Salaries and fees	83,432 95	
Taxes paid	27,059 16	
All other payments and expenses	65,627 40	
Actual cash expenditures		$1,201,759 21

Stocks and bonds in statement:

	Par value.	Market value.
Boston & Providence R. R. Co. bonds	$100,000 00	$106,000 00
Boston & Maine R. R. Co. bonds	10,000 00	11,700 00
Baltimore & Ohio R. R. Co. bonds	25,000 00	24,250 00
Bath Gas & Electric Co. bonds	3,000 00	2,700 00
City of Pawtucket bonds	25,000 00	26,000 00
Cleveland Electric Ry. Co. bonds	10,000 00	10,300 00
Columbus Street Ry. Co. bonds	10,000 00	10,000 00
Lehigh Valley R. R. Co. bonds	50,000 00	51,500 00
Morris & Essex R. R. Co. bonds	25,000 00	34,250 00
New York, New Haven & Hartford R. R. Co. bonds	54,000 00	72,900 00
Rensselaer & Saratoga R. R. Co. bonds	12,000 00	17,520 00
250 shares Fourth National Bank (New York) stock	25,000 00	45,000 00
340 shares National Bank of Commerce (New York) stock	34,000 00	69,020 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
300 shares National Park Bank (New York) stock	$30,000 00	$79,500 00
500 shares American National Bank (Providence) stock	25,000 00	21,750 00
1,000 shares Blackstone Canal National Bank (Providence) stock	25,000 00	25,000 00
300 shares Commercial National Bank (Providence) stock	15,000 00	13,500 00
300 shares Manufacturers National Bank (Providence) stock	30,000 00	42,000 00
500 shares Merchants National Bank (Providence) stock	25,000 00	31,500 00
400 shares Mechanics National Bank (Providence) stock	20,000 00	21,200 00
500 shares National Bank of Commerce (Providence) stock	25,000 00	20,500 00
300 shares National Eagle Bank (Providence) stock	15,000 00	15,600 00
200 shares Weybosset National Bank (Providence) stock	10,000 00	8,600 00
550 shares Providence Gas Co. stock	27,500 00	46,750 00
600 shares Chicago & Alton R. R. Co. stock	60,000 00	98,400 00
200 shares Chicago & Northwestern Ry. Co. preferred stock	20,000 00	30,400 00
100 shares New York Central & Hudson River R. R. Co. stock	10,000 00	9,500 00
200 shares Old Colony R. R. Co. stock	20,000 00	35,400 00
500 shares Oswego & Syracuse R. R. Co. stock	25,000 00	51,250 00
1,500 shares What Cheer Corporation (real estate) Co. office stock	200,000 00	200,000 00
	$965,500 00	$1,231,990 00

Total amount at risk December 31, 1896..................$118,338,368 00

Business in Maryland in 1896:

Fire risks written in 1896	$2,097,333 00
Premiums received	16,098 46
Losses paid	9,447 30
Losses incurred	7,647 05

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

QUEEN INSURANCE COMPANY OF AMERICA, NEW YORK.

Commenced Business 1891. Capital Stock $500,000.

JAMES A. MACDONALD, *President.* GEORGE W. BURCHELL, *Secretary.*

PRINCIPAL OFFICE, NO. 49 CEDAR STREET.

Attorney to accept service in Maryland, - - - - CHARLES KRAFT.

General Agent in Maryland, - - - CHARLES KRAFT.

Summary of assets December 31, 1896:

Real estate	$ 466,222 09	
Stocks and bonds owned by the company, market value	2,808,889 43	
Interest due and accrued	41,505 30	
Cash in company's office and in bank	301,504 50	
Premiums in course of collection	298,795 77	
Bills receivable taken for premiums	551 45	
All other assets as per detailed statement	22 80	
Total admitted assets		$3,917,491 34

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$431,900 00
Liabilities in said States	309,781 68
Surplus over said liabilities	$122,118 32

Liabilities:

Losses reported, adjusted and unpaid	$169,341 28	
Re-insurance reserve required by law	1,332,286 13	
Due and accrued for salaries, etc	16,619 89	
Commissions, brokerage, etc	69,656 66	
All other liabilities as per detailed statement on file	38,157 03	
Gross liabilities, exclusive of capital		1,626,060 99
Surplus as regards policy holders		$2,291,430 35
Capital stock		500,000 00
Surplus over capital, including surplus of assets not admitted in this State		$1,913,548 67

Income during year:

Cash premiums received	$2,018,075 44	
Interest on loans and dividends	134,715 91	
Actual cash income		$2,152,791 35

Expenditures during year:

Amount paid for losses	$1,162,630 19	
Cash dividends	50,000 00	
Commissions and brokerage	319,002 05	
Salaries and fees	161,334 47	
Taxes paid	48,035 71	
All other payments and expenses	128,276 74	
Actual cash expenditures		$1,869,279 16

Stocks and bonds in statement:

	Par value.	Market value.
United States Government 5 per cent. bonds, due 1904	$106,000 00	$120,009 66
United States Government 4 per cent. bonds, due 1925	370,000 00	440,300 00
District of Columbia 3.65 per cent. bonds, due 1924	340,000 00	368,829 17
New York City consolidated dock 3 per cent. bonds, due 1916	100,000 00	100,000 00
New York City additional water stock 3 per cent. bonds, due 1904	100,000 00	100,000 00
New York City gold consolidated stock 3 per cent. bonds, due 1925	25,000 00	25,000 00
New York City gold consolidated stock 3 per cent. bonds, due 1920	50,000 00	50,000 00
New York City gold consolidated stock 3 per cent. bonds, due 1914	50,000 00	50,000 00
City of Brooklyn public market loan 4 per cent. bonds, due 1922	50,000 00	54,572 90
City of Brooklyn gold 3½ per cent. bonds, due 1934	75,000 00	79,043 78
£10,000 New Zealand 4 per cent. stock, due 1929	49,000 00	49,000 00
£5,000 Quebec 5 per cent. loan of 1883, due 1912	24,500 00	24,500 00
£6,000 Manitoba 5 per cent. debentures, due 1910	29,400 00	29,400 00
Halifax (N. S.) 5 per cent. stock	60,000 00	66,000 00
250 shares New York & Harlem R. R. Co. stock	12,500 00	31,978 98
443 shares United New Jersey R. R. & Canal Co. stock	44,300 00	99,744 18
517 shares New York, Lackawanna & Western R. R. Co. stock	51,700 00	56,983 33

Stocks and bonds in statement—Continued:

	Par value.	Market value.
950 shares Rome, Watertown & Ogdensburg R. R. Co. stock	$95,000 00	$106,135 00
360 shares Pittsburg, Fort Wayne & Chicago R. R. Co. stock	36,000 00	55,613 30
1,400 shares Morris & Essex R. R. Co. stock	70,000 00	100,150 10
250 shares Renssalaer & Saratoga R. R. Co. stock	25,000 00	42,437 50
Farmers' Loan & Trust Co. stock	10,000 00	71,600 00
United States Government 4 per cent. bonds, due 1907	90,000 00	99,675 00
New York, Lackawanna & Western 1st mortgage 6 per cent. R. R. bonds, due 1921	100,000 00	131,066 52
New York, Lackawanna & Western 2d mortgage 5 per cent. R. R. bonds, due 1923	100,000 00	114,582 39
Chicago & Southwestern 1st mortgage 7 per cent. R. R. bonds, due 1899	10,000 00	10,364 27
North Wisconsin 1st mortgage 6 per cent. R. R. bonds, due 1930	30,000 00	36,527 22
Chicago, Burlington & Quincy 1st mortgage 7 per cent. R. R. bonds, due 1903	25,000 00	28,100 03
Chicago, Burlington & Quincy (Iowa Div.) sinking fund 4 per cent. R. R. bonds, due 1919	15,000 00	13,750 00
Chicago, Rock Island & Pacific 1st mortgage 6 per cent. R. R. bonds, due 1917	5,000 00	5,808 10
Chicago, Rock Island & Pacific 1st mortgage 5 per cent. R. R. bonds, due 1934	30,000 00	29,500 00
Fremont, Elkhorn & Missouri 1st mortgage 6 per cent. R. R. bonds, due 1933	10,000 00	11,860 95
Chicago, Milwaukee & St. Paul (Dubuque Div.) 1st mortgage 6 per cent. R. R. bonds, due 1920	10,000 00	10,913 30
Chicago, Milwaukee & St. Paul (Chic. & Pac. W. Div.) 1st mortgage 5 per cent. R. R. bonds, due 1921	18,000 00	18,701 77
Chicago, Milwaukee & St. Paul (Wis. & Minn. Div.) 1st mortgage 5 per cent. R. R. bonds, due 1921	33,000 00	33,110 00
Chicago, Milwaukee & St. Paul (Hastings & Dakota Div.) 1st mortgage 7 per cent. R. R. bonds, due 1910	15,000 00	17,030 42
Chicago, Milwaukee & St. Paul (Chic. & Mo. Div.) 5 per cent. R. R. bonds, due 1926	30,000 00	28,900 00
Chicago & Northwestern sinking fund 5 per cent. R. R. bonds, due 1929	49,000 00	51,110 47
Baltimore & Ohio, loan 1885, 5 per cent. R. R. bonds, due 1925	10,000 00	8,791 67

Stocks and bonds in statement—Continued:

	Par value.	*Market value.*
Pennsylvania Co. general mortgage 4½ per cent. R. R. bonds, due 1921	$ 50,000 00	$ 50,906 58
Morris & Essex 1st consolidated mortgage 7 per cent. R. R. bonds, due 1915	110,000 00	145,612 53
Michigan Central 1st consolidated mortgage 5 per cent. R. R. bonds, due 1902	23,000 00	23,742 74
Lake Shore & Michigan Southern 2d mortgage 7 per cent. R. R. bonds, due 1903	40,000 00	44,970 76
Canada Southern 1st mortgage 5 per cent. R. R. bonds, due 1908	25,000 00	25,873 11
Chicago, St. Paul, Minn. & Omaha consolidated mortgage 6 per cent. R. R. bonds, due 1930	25,000 00	28,805 58
Albany & Susquehanna 1st mortgage 6 per cent. R. R. bonds, due 1906	25,000 00	28,375 00
Detroit & Bay City 1st mortgage 8 per cent. R. R. bonds, due 1903	20,000 00	23,086 07
Northern Pacific prior lien and land grant 4 per cent. R. R. bonds, due 1997	52,500 00	42,658 24
Louisville & Nashville 1st mortgage 7 per cent. R. R. bonds, due 1898	15,000 00	15,280 91
Evansville & Indianapolis 1st mortgage 6 per cent. R. R. bonds, due 1926	25,000 00	20,000 00
Consolidated Gas Co. of New York 5 per cent. debenture bonds, due 1908	20,000 00	20,388 00
	$2,783,900 00	$3,240,789 43

Total amount at risk December 31, 1896 ....$289,628,403 00

Business in Maryland in 1896:

Fire risks written in 1896	$1,144,311 00
Premiums received	12,377 11
Losses paid	5,462 96
Losses incurred	2,082 96

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

READING FIRE INSURANCE COMPANY OF READING, PA.

Commenced Business 1867. Capital Stock $250,000.

WILLIAM A. ARNOLD, *President.* S. E. ANCONA, *Secretary.*

PRINCIPAL OFFICE, NO. 19 NORTH FIFTH STREET.

Attorney to accept service in Maryland, - - - J. A. RICHARDSON.

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

Summary of assets December 31, 1896:

Real estate	$ 64,700 00	
Loans on mortgage of real estate	320,449 00	
Stocks and bonds owned by the company, market value	242,755 00	
Loans on collaterals	67,750 00	
Interest due and accrued	4,222 35	
Cash in company's office and in bank	62,680 53	
Premiums in course of collection	30,357 12	
All other assets as per detailed statement	1,372 03	
Total admitted assets		$794,286 03

Liabilities:

Losses reported, adjusted and unpaid	$ 29,348 34	
Re-insurance reserve required by law	254,282 94	
Cash dividends to stockholders	1,148 80	
Commissions, brokerage, etc	6,215 02	
All other liabilities as per detailed statement on file	4,783 81	
Gross liabilities, exclusive of capital		$295,778 91
Surplus as regards policy holders		$498,507 12
Capital stock		250,000 00
Surplus over capital, including surplus of assets not admitted in this State		$248,507 12

Income during year:

Cash premiums received	$360,975 46	
Interest on mortgages	20,015 02	
Interest on loans and dividends	12,750 93	
From other sources	3,060 05	
Actual cash income		$396,801 46

Expenditures during year:

Amount paid for losses	$187,813 93	
Cash dividends	19,940 40	
Commissions and brokerage	63,803 79	
Salaries and fees	11,783 00	
Taxes paid	8,311 76	
All other payments and expenses	29,967 67	
Actual cash expenditures		$321,620 55

Stocks and bonds in statement:

	Par value.	Market value.
$26,000, P. & R. R. R. general 4 per cent. mortgage bonds	$26,000 00	$21,320 00
2,000, Perkiomen R. R. mortgage bonds	2,000 00	2,020 00
10,000, P. & R. R. R. consolidated 7 per cent. bonds	10,000 00	12,700 00
30,000, U. S. registered 4 per cent. bonds	30,000 00	33,000 00
250 shares Reading Gas Co. stock	6,250 00	15,250 00
124 shares So. Reading Market House Co. stock	3,100 00	4,030 00
200 shares East Penna. R. R. Co. stock	10,000 00	10,600 00
150 shares National Union Bank stock	3,750 00	13,650 00
50 shares Farmers National Bank stock	1,500 00	3,750 00
100 shares Second National Bank stock	10,000 00	18,000 00
720 shares Reading Trust Co. stock	72,000 00	93,600 00
70 shares Reading City Pass. Ry. Co. stock	3,500 00	7,560 00
11 Reading City Pass. Ry. Co. bonds	5,500 00	5,775 00
$900, script, So. Reading Market House Co.	900 00	900 00
1 Reading City Pass. Ry. Co. bond	500 00	600 00
	$185,000 00	$242,755 00

Total amount at risk December 31, 1896 ....$43,151,500 00

Business in Maryland in 1896:

Fire risks written in 1896	$330,871 00
Premiums received	3,240 62
Losses paid	255 97
Losses incurred	255 97

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

ROCHESTER GERMAN INSURANCE COMPANY OF ROCHESTER, N. Y.

Commenced Business 1872. Capital Stock $200,000.

HON. FREDERICK COOK, *President.* H. F. ATWOOD, *Secretary.*

PRINCIPAL OFFICE, ROCHESTER, N. Y.

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

General Agents in Maryland, - - E. B. DUVAL & CO.

Summary of assets December 31, 1896:

Real estate	$193,302 13	
Loans on mortgage of real estate	393,366 37	
Stocks and bonds owned by the company, market value	231,000 00	
Interest due and accrued	10,203 35	
Cash in company's office and in bank	67,349 10	
Premiums in course of collection	57,337 22	
Total admitted assets		$952,558 17

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$25,000 00	
Liabilities in said States	660 48	
Surplus over said liabilities	$24,339 52	

Liabilities:

Losses reported, adjusted and unpaid	$12,248 85	
Re-insurance reserve required by law	274,714 76	
All other liabilities as per detailed statement on file	21,917 91	
Gross liabilities, exclusive of capital		308,881 52
Surplus as regards policy holders		$643,676 65
Surplus over capital, including surplus of assets not admitted in this State		$668,016 17

Income during year:

Cash premiums received	$348,182 67	
Interest on mortgages	18,419 70	
Interest on loans and dividends	11,592 25	
From other sources	11,227 94	
Actual cash income		$389,422 56

Expenditures during year:

Amount paid for losses	$158,593 70	
Cash dividends	20,000 00	
Commissions and brokerage	66,015 18	
Salaries and fees	28,348 19	
Taxes paid	14,459 85	
All other payments and expenses	35,123 98	
Actual cash expenditures		$322,540 90

Stocks and bonds in statement:

	Par value.	Market value.
Rochester Ry. Co. bonds	$200,000 00	$200,000 00
Georgia State bonds	25,000 00	25,000 00
Rochester German American Bank stock	10,000 00	21,000 00
Title and Guarantee Co. (Rochester) stock	10,000 00	10,000 00
	$245,000 000	$256,000 00

Total amount at risk December 31, 1896 ....$53,986,295 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

ST. PAUL FIRE & MARINE INSURANCE COMPANY OF ST. PAUL, MINN.

Commenced Business 1865. Capital Stock $500,000.

C. H. BIGELOW, *President.* A. W. PERRY, *Secretary.*

PRINCIPAL OFFICE, THIRD AND JACKSON STREETS.

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

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

Summary of assets December 31, 1896:

Real estate	$568,936 86	
Loans on mortgage of real estate	412,394 22	
Stocks and bonds owned by the company, market value	630,623 38	
Loans on collaterals	256,406 03	
Cash in company's office and in bank	131,967 21	
Premiums in course of collection	174,900 27	
Bills receivable taken for premiums	26,589 51	
Total admitted assets		$2,201,817 48

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value...	$50,500 00	
Liabilities in said States........................	19,251 66	
Surplus over said liabilities....................	$31,248 34	

Liabilities:

Losses reported, adjusted and unpaid...........	$130,409 33	
Re-insurance reserve required by law	902,487 31	
Commissions, brokerage, etc..................	26,235 04	
Gross liabilities, exclusive of capital......		1,059,131 68
Surplus as regards policy holders		$1,142,685 80
Capital stock		500,000 00
Surplus over capital, including surplus of assets not admitted in this State		$673,934 14

Income during year:

Cash premiums received	$1,436,317 43	
Interest on mortgages........................	42,940 10	
Interest on loans and dividends...............	38,620 75	
From other sources	10,008 25	
Actual cash income....................		$1,527,886 53

Expenditures during year:

Amount paid for losses.......................	$804,690 28	
Cash dividends	50,000 00	
Commissions and brokerage	306,783 46	
Salaries and fees............................	68,242 70	
Taxes paid	28,733 47	
All other payments and expenses	86,230 67	
Actual cash expenditures		$1,344,680 58

Stocks and bonds in statement:

	Par value.	Market value.
320 shares First National Bank stock, St. Paul, Minn................................	$32,000 00	$76,800 00
500 shares Merchants National Bank stock, St. Paul, Minn...........................	50,000 00	80,000 00
50 shares Second National Bank stock, St. Paul, Minn....	5,000 00	12,500 00
332 shares St. Paul National Band stock, St. Paul, Minn............................	33,200 00	26,560 00
45 shares First National Bank stock, Alexandria, Minn.........................	4,500 00	6,300 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
60 shares Flour City National Bank stock, Minneapolis, Minn.	$6,000 00	$6,600 00
50 shares St. Paul Trust Co. stock, St. Paul, Minn.	5,000 00	3,000 00
50 shares West Publishing Co. stock, St. Paul, Minn.	2,500 00	3,750 00
30 shares First National Bank stock, St. Peter, Minn.	3,000 00	3,750 00
50 shares First National Bank stock, Stillwater, Minn.	5,000 00	8,750 00
45 shares Northwestern National Bank stock, Minneapolis, Minn.	4,500 00	6,075 00
125 shares First National Bank stock, Minneapolis, Minn.	12,500 00	12,500 00
60 shares American Exchange Bank stock, Duluth. Minn.	6,000 00	7,500 00
100 shares First National Bank stock, Duluth, Minn.	10,000 00	10,000 00
50 shares Northwestern National Bank stock, Superior, Wis.	5,000 00	5,000 00
100 shares North American Telegraph Co. stock, Minneapolis, Minn.	10,000 00	10,000 00
City of St. Paul (Minn.) certificates of indebtedness, 5 per cent.; 50 certificates, $500 each, due July 15, 1897	25,000 00	25,000 00
City of Duluth (Minn.) local improvement certificates, 6 per cent., $1,000 each, due 1902.	10,000 00	10,400 00
Bonds, City of Richmond (Va.) 4 per cent. registered, due 1930, 6 bonds.	25,000 00	25,000 00
Bonds, State of Georgia 3½ per cent., due 1920, 25 bonds.	25,000 00	25,500 00
City of Portland (Oregon) bridge bonds, 5 per cent., due 1922, 23 bonds	23,000 00	26,405 00
City of Portland (Oregon) water bonds, due 1923, 27 bonds	27,000 00	30,880 00
County of Missoula (Montana) bonds, 6 per cent., due 1916, 10 bonds.	10,000 00	10,910 00
Chicago, St. Paul, Minneapolis & Omaha Ry. consolidated 1st mortgage bonds, 6 per cent., due 1930, 50 bonds.	50,000 00	62,000 00
C. N. Nelson Lumber Co. (Minnesota) bonds, 6 per cent., due 1898, 10 bonds.	10,000 00	10,000 00
City of Faribault (Minn.) bonds, 4½ per cent., due 1903, 25 bonds.	25,000 00	25,000 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Bonds, City of Jordan (Minn.), due 1905, 32 bonds.	$32,000 00	$32,000 00
Bonds, Peoria Grape Sugar Co. (Peoria, Ill.), due 1903, 2 bonds	2,000 00	2,000 00
Town of Vernon Centre (Minn.) bonds, 7 per cent., due 1899, 4 bonds	2,000 00	2,000 00
Town of Jo Davis (Minn.) bonds, 7 per cent., due 1898, 11 bonds	5,500 00	5,500 00
Town of Elmore (Minn.) bonds, 7 per cent., due 1898, 13 bonds	6,500 00	6,500 00
Town of Winnebago City (Minn.) bonds, 7 per cent., due 1898, 20 bonds	10,000 00	10,000 00
Village of Winnebago City (Minn.) bonds, 7 per cent., due 1898, 10 bonds	5,000 00	5,000 00
Town of Pilot Grove (Minn.) bonds, 7 per cent., due 1898, 10 bonds	5,000 00	5,000 00
Town of Mazeppa (Minn.) bonds, 7 per cent., due 1897, 10 bonds	5,000 00	5,000 00
Town of Blue Earth City (Minn.) bonds, 7 per cent., due 1898, 72 bonds	36,000 00	36,000 00
County of Kidder (N. D.) bonds, 6 per cent., due 1911, 18 bonds	9,000 00	9,000 00
County of Barnes & Cass (N. D.) joint school dist. bonds, 8 per cent., due 1904, 15 bonds	7,500 00	7,500 00
Village of Detroit (Minn.) school district No. 1 6 per cent., due 1910, 5 bonds	5,000 00	5,100 00
County of Carver (Minn.) school district bonds, 7 per cent., due 1899, 4 bonds	2,500 00	2,500 00
School District 11 (Big Stone County, Minn.) 6 per cent., due 1900, 3 bonds	3,000 00	3,000 00
County of Jerauld (S. D.) school township bonds, 8 per cent., due 1900, 4 bonds	1,200 00	1,200 00
County of Barnes & Cass (N. D.) school district bonds, 8 per cent., due 1911, 5 bonds	2,100 00	2,100 00
Contracts of sale of lands, 7 per cent.	7,683 77	7,683 77
County of Ramsey tax sale certificate, 12 per cent	2,669 17	2,669 17
County warrants, 7 per cent.	1,190 44	1,190 44
	$575,043 38	$681,123 38

Total amount at risk December 31, 1896 .... $134,220,977 00

Business in Maryland in 1896:

Fire risks written in 1896	$1,442,185 00
Premiums received	13,326 79
Losses paid	7,103 77
Losses incurred	2,994 98

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

SPRINGFIELD FIRE AND MARINE INS. CO. OF SPRINGFIELD, MASS.

Commenced Business 1851. Capital Stock $1,500,000.

A. W. DAMON, *President.* S. J. HALL, *Secretary.*

PRINCIPAL OFFICE, SPRINGFIELD, MASS.

Attorney to accept service in Maryland, - - - CHARLES KRAFT.

General Agent in Maryland, - - CHARLES KRAFT.

Summary of assets December 31, 1896:

Real estate	$ 134,000 00	
Loans on mortgage of real estate	148,050 00	
Stocks and bonds owned by the company, market value	2,693,011 00	
Loans on collaterals	86,700 00	
Interest due and accrued	47,443 98	
Cash in company's office and in bank	135,420 06	
Premiums in course of collection	272,659 17	
All other assets as per detailed statement	2,840 54	
Total admitted assets		$4,020,124 75

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$85,250 00
Liabilities in said States	13,340 44
Surplus over said liabilities	$71,909 56

Liabilities:

Losses reported, adjusted and unpaid	$ 155,956 87	
Re-insurance reserve required by law	1,496.115 52	
Commissions, brokerage, etc	54,531 83	
Gross liabilities, exclusive of capital		1,706,604 22
Surplus as regards policy holders		$2,313,520 53
Capital stock		1,500,000 00
Surplus over capital, including surplus of assets not admitted in this State		$885,430 09

Income during year:

Cash premiums received	$1,816,501 90	
Interest on mortgages	24,290 42	
Interest on loans and dividends	129,631 50	
From other sources	4,951 99	
Actual cash income		$1,975,375 81

Expenditures during year:

Amount paid for losses	$956,391 83	
Cash dividends	150,000 00	
Commissions and brokerage	297,771 78	
Salaries and fees	90,302 51	
Taxes paid	70,116 17	
All other payments and expenses	197,018 87	
Actual cash expenditures		$1,761,601 16

Stocks and bonds in statement:

	Par value.	Market value.
United States 6 per cent. currency registered bonds	$44,000 00	$45,600 00
United States 4 per cent. registered bonds, 1925	50,000 00	60,000 00
Amherst (Mass.) Water Co. 5 per cent. registered bonds	16,000 00	16,480 00
Ann Arbor (Mich.) Water Co. 6 per cent. registered bonds	50,000 00	53,000 00
Berkshire (Mass.) Water Co. 5 per cent. registered bonds	15,000 00	15,450 00
Wakefield (Mass.) Water Co. 6 per cent. registered bonds	50,000 00	53,000 00
West Springfield (Mass.) Aqueduct Co. 5 per cent. registered bonds	25,000 00	27,250 00
Chicago, Burlington & Quincy R. R. 4 per cent. registered bonds (Denver ext)	10,000 00	9,300 00
Chicago, Burlington & Quincy R. R. 5 per cent. registered bonds (convertible)	11,000 00	11,000 00
Chicago, Burlington & Quincy R. R. 7 per cent. registered bonds	5,000 00	5,750 00
Chicago, Burlington & Northern R. R. 5 per cent. registered bonds, due 1905	11,000 00	11,330 00
Chicago, Milwaukee & St. Paul R. R. 7 per cent. registered bonds, 1905	10,000 00	13,000 00
Chicago & Northwestern R. R. sinking fund 6 per cent. registered bonds, 1929	50,000 00	57,000 00
Detroit, Lansing & Northern R. R. 7 per cent. registered bonds	2,000 00	1,200 00
Kansas City, St. Joe & Council Bluffs R. R. 7 per cent. registered bonds	100,000 00	120,000 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
New York & Harlem R. R. 7 per cent. registered bonds, 1900	$10,000 00	$11,100 00
New York, New Haven & Hartford R. R. debenture 4 per cent	60,000 00	81,600 00
St. Paul, Minneapolis & Manitoba R. R. 6 per cent. registered bonds, 1909	50,000 00	59,000 00
Union Pacific R. R. collateral trust 6 per cent. registered bonds, 1908	47,000 00	45,590 00
1,500 shares Boston & Albany R. R. stock	150,000 00	313,500 00
634 shares Chicago & Alton R. R. stock	63,400 00	103,976 00
750 shares Chicago, Burlington & Quincy R. R. stock	75,000 00	52,500 00
550 shares Chicago, Milwaukee & St. Paul R. R. preferred stock	55,000 00	72,050 00
550 shares Chicago, Rock Island & Pacific R. R. stock	55,000 00	36,300 00
400 shares Connecticut River R. R. stock	40,000 00	100,000 00
500 shares Connecticut & Passumpsic Rivers R. R. guaranteed stock	50,000 00	52,500 00
563 shares Illinois Central R. R. stock	56,300 00	52,359 00
1,000 shares New York & Harlem R. R. stock	50,000 00	145,000 00
2,050 shares New York, New Haven & Hartford R. R. stock	205,000 00	364,900 00
600 shares Pennsylvania R. R. stock	30,000 00	31,200 00
240 shares Rome, Watertown & Ogdensburg R. R. stock	24,000 00	28,320 00
226 shares Springfield Street Ry. stock	22,600 00	45,200 00
1,000 shares West End Street Ry. preferred stock	50,000 00	85,000 00
203 shares Agawam National Bank stock (Springfield)	20,300 00	20,300 00
100 shares Chapin National Bank stock (Springfield)	10,000 00	13,500 00
104 shares Chicopee National Bank stock (Springfield)	10,400 00	16,120 00
100 shares City National Bank stock (Springfield)	10,000 00	14,700 00
200 shares First National Bank stock (Springfield)	20,000 00	22,000 00
200 shares John Hancock National Bank stock (Springfield)	20,000 00	22,000 00
127 shares Pynchon National Bank stock, (Springfield)	12,700 00	17,145 00
200 shares Second National Bank stock (Springfield)	20,000 00	27,000 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
200 shares Third National Bank stock (Springfield)	$20,000 00	$42,000 00
100 shares Atlas National Bank stock (Boston).	10,000 00	11,400 00
100 shares Boston National Bank stock (Boston)	10,000 00	8,800 00
150 shares Boylston National Bank stock (Boston)	15,000 00	18,750 00
100 shares Eliot National Bank stock (Boston).	10,000 00	12,200 00
100 shares Freeman's National Bank stock (Boston)	10,000 00	8,700 00
300 shares Howard National Bank stock (Boston)	30,000 00	26,100 00
100 shares Merchants National Bank stock (Boston)	10,000 00	14,200 00
200 shares National Bank of Commonwealth stock (Boston)	20,000 00	27,600 00
100 shares National Bank of Commerce stock (Boston)	10,000 00	11,200 00
100 shares National Exchange Bank stock (Boston)	10,000 00	12,500 00
100 shares New England National Bank stock (Boston)	10,000 00	14,900 00
100 shares Old Boston National Bank stock (Boston)	10,000 00	10,600 00
100 shares Shawmut National Bank stock (Boston)	10,000 00	11,200 00
50 shares Tremont National Bank stock (Boston)	5,000 00	4,100 00
100 shares Washington National Bank stock (Boston)	10,000 00	10,200 00
100 shares Webster National Bank stock (Boston)	10,000 00	10,000 00
65 shares First National Bank stock (Chicopee).	6,500 00	9,425 00
67 shares Franklin County National Bank stock (Greenfield)	6,700 00	7,236 00
250 shares City National Bank stock (Holyoke).	25,000 00	25,000 00
50 shares First National Bank stock (Lynn)..	5,000 00	7,250 00
10 shares Monson National Bank stock (Monson)	1,000 00	1,400 00
20 shares Adams National Bank stock (No. Adams)	2,000 00	2,400 00
60 shares First National Bank stock (Northampton)	6,000 00	7,800 00
100 shares Northampton National Bank stock (Northampton)	10,000 00	15,000 00
37 shares Palmer National Bank stock (Palmer)	3,700 00	5,180 00

Stocks and bonds in statement—Continued:

	Par value.	*Market value.*
75 shares Ware National Bank stock (Ware)..	$7,500 00	$8,250 00
100 shares Bank of North America stock (New York)........	7,000 00	9,450 00
200 shares Continental National Bank stock (New York)........	20,000 00	27,000 00
200 shares Fourth National Bank stock (New York)........	20,000 00	36,000 00
100 shares National Bank of Commerce stock (New York)........	10,000 00	20,200 00
100 shares St. Paul National Bank stock (St. Paul, Minn.)........	10,000 00	10,000 00
	$2,016,100 00	$2,778,261 00

Total amount at risk December 31, 1896.................$260,819,335 00

Business in Maryland in 1896:

Fire risks written in 1896........	$1,214,587 00
Premiums received........	11,340 97
Losses paid........	11,827 32
Losses incurred........	8,205 71

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

SPRING GARDEN INSURANCE COMPANY OF PHILADELPHIA, PA.

Commenced Business 1835. Capital Stock $400,000.

CHARLES ROBERTS, *President.* CLARENCE E. PORTER, *Secretary.*

PRINCIPAL OFFICE, NO. 431 WALNUT STREET.

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

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

Summary of assets December 31, 1896:

Real estate........	$318,000 00	
Loans on mortgage of real estate........	176,000 00	
Stocks and bonds owned by the company, market value........	708,180 00	
Loans on collaterals........	109,611 25	
Interest due and accrued........	5,592 67	
Cash in company's office and in bank........	42,723 37	
Premiums in course of collection........	126,292 48	
Bills receivable taken for premiums........	1,290 00	
All other assets as per detailed statement........	330 50	
Total admitted assets........		$1,488,020 27

Liabilities:

Losses reported, adjusted and unpaid	$ 52,397 35	
Re-insurance reserve required by law	795,176 94	
All other liabilities as per detailed statement on file	61,506 59	
Gross liabilities, exclusive of capital		$909,080 88
Surplus as regards policy holders		$578,939 39
Capital stock		400,000 00
Surplus over capital, including surplus of assets not admitted in this State		$178,939 00

Income during year:

Cash premiums received	$514,223 94	
Interest on mortgages	9,469 92	
Interest on loans and dividends	41,234 45	
From other sources	3,396 35	
Actual cash income		$568,324 66

Expenditures during year:

Amount paid for losses	$245,922 89	
Cash dividends	32,000 00	
Commissions and brokerage	119,545 76	
Salaries and fees	24,832 76	
Taxes paid	21,328 74	
All other payments and expenses	40,799 32	
Actual cash expenditures		$484,429 47

Stocks and bonds in statement:

	Par value.	Market value.
Allegheny Valley R. R. 1st mortgage 7 per cent. bonds, 1910	$20,000 00	$25,400 00
Baltimore Traction 1st mortgage col. trust 5 per cent. gold bonds, 1900	20,000 00	20,000 00
Bells Gap R. R. cons. mortgage 6 per cent. bonds, 1913	15,000 00	17,250 00
Bells Gap R. R. 1st mortgage 6 per cent. bonds, 1905	5,000 00	5,450 00
Buffalo Ry. 1st cons. mortgage 5 per cent. gold bonds, 1931	5,000 00	5,000 00
Camden & Atlantic R. R. cons. mortgage 6 per cent. bonds, 1911	10,000 00	11,800 00
Camden (N. J.) Horse R. R. 1st mortgage 5 per cent. bonds, 1909	15,000 00	15,750 00
Chicago & Western Ind. R. R. general mortgage 6 per cent. gold bonds, 1932	15,000 00	17,475 00

Stocks and bonds in statement—Continued:

	Par value.	*Market value.*
Clearfield & Jefferson R. R. 1st mortgage 6 per cent. bonds, 1927	$15,000 00	$17,250 00
Cleveland, Columbus, Cin. & Ind. R. R. general mortgage 6 per cent. gold bonds, 1934	10,000 00	12,200 00
Cleveland Electric Ry. 5 per cent. mortgage gold bonds, 1913	5,000 00	5,050 00
Columbus & Cincinnati Midland R. R. 1st mortgage 4½ per cent. bonds, 1939	20,000 00	12,400 00
Easton & Amboy R. R. 1st mortgage 5 per cent. bonds, 1920	10,000 00	10,700 00
Edison Electric 5 per cent. gold trust certificates, 1946	25,000 00	23,750 00
Electric & Peoples Traction 4 per cent. gold stock trust certificates, 1945	30,400 00	21,280 00
International Navigation Co. of N. J. 1st mortgage 6 per cent. gold bonds, 1906	10,000 00	10,200 00
Jacksonville & St. Louis Ry. cons. mortgage 5 per cent. gold bonds, 1925	5,000 00	5,000 00
Jacksonville & St. Louis Ry. inc. mortgage 4 per cent. gold bonds, 1935	24,000 00	9,600 00
Jacksonville Southeastern Ry. 1st mortgage 6 per cent. gold bonds, 1910	7,000 00	7,000 00
Jacksonville, Tampa & Key West Ry. 1st mortgage 6 per cent. gold bonds, 1914	10,000 00	6,000 00
Lehigh Coal & Navigation cons. 7 per cent. bonds, 1911	20,000 00	25,400 00
Lehigh Valley Coal Co. 1st mortgage 5 per cent. gold bonds, 1933	10,000 00	9,650 00
Lehigh Valley R. R. "annuity" 6 per cent. bonds, 1923	20,000 00	24,600 00
Lehigh Valley Ry. of N. Y. 1st mortgage 4½ per cent. gold bonds, 1940	5,000 00	5,100 00
Mortgage Trust Co. of Pennsylvania 5 per cent. debenture bonds, 1900	25,000 00	25,000 00
New York & Long Branch R. R. 1st mortgage 5 per cent. gold bonds, 1931	5,000 00	5,700 00
New York & Long Branch R. R. general mortgage 5 per cent. gold bonds, 1941	5,000 00	5,700 00
Northern Pacific R. R. & land grant general 1st mortgage 6 per cent. gold bonds, 1921	10,000 00	11,500 00
Oglethorpe Savings & Trust Co. (Savannah, Ga.) trust certificates	10,000 00	10,000 00
Penn National Bank of Philadelphia stock, 200 shares	10,000 00	17,000 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Pennsylvania & New York Canal & R. R. con. 5 per cent. bonds, 1939	$10,000 00	$10,700 00
Pennsylvania & Northwestern R. R. general mortgage 5 per cent. bonds, 1930	25,000 00	25,500 00
Pennsylvania Steel Co. 1st mortgage 5 per cent. bonds, 1917	10,000 00	10,000 00
Peoples Passenger Ry. 1st mortgage 7 per cent. bonds, 1905	10,000 00	11,600 00
Peoples Passenger Ry. 4 per cent. gold trust certificates, 1943	20,000 00	18,950 00
Philadelphia & Reading R. R. cons. 7 per cent. bonds, 1911	20,000 00	25,200 00
Philadelphia & Reading R. R. 6 per cent. improvement mortgage gold bonds, 1897	10,000 00	10,300 00
Philadelphia & Reading R. R. 5 per cent. stamped bonds, 1922	25,000 00	25,500 00
Philadelphia & Reading R. R. terminal 5 per cent. gold bonds, 1941	10,000 00	11,000 00
Philadelphia & Reading R. R. Delaware River terminal extn. 5 per cent. gold bonds, 1942	15,000 00	15,000 00
Philadelphia, Reading & New England R. R. 1st mortgage 5 per cent. gold bonds, 1942	30,000 00	12,000 00
Pittsburg, Cincinnati & St. Louis R. R. 1st mortgage 7 per cent. bonds, 1900	30,000 00	33,000 00
Sanitary Dist. of Chicago (Ill.) 5 per cent. municipal bonds, 1911	10,000 00	10,650 00
Schuylkill River East Side R. R. 1st mortgage 5 per cent. gold bonds, 1935	10,000 00	10,200 00
Steubenville & Indiana R. R. 1st mortgage 5 per cent. bonds, 1914	5,000 00	5,525 00
St. Louis Merchants Bridge Terminal Ry. 1st mortgage 5 per cent. gold bonds, 1930	10,000 00	10,400 00
Sunbury, Hazelton & Wilkesbarre Ry. 2d mortgage 6 per cent. bonds, 1938	10,000 00	10,700 00
Terre Haute & Logansport R. R. ext. mortgage 6 per cent. bonds, 1913	20,000 00	17,000 00
United Gas Improvement Co. 6 per cent. bonds, 1902	10,000 00	10,500 00
Wilmington & Northern R. R. general mortgage 5 per cent. gold bonds, 1932	25,000 00	26,250 00
	$711,400 00	$708,180 00

Total amount at risk December 31, 1896....................$97,111,235 05

Business in Maryland in 1896:

Fire risks written in 1896	$569,291 75
Premiums received	5,320 81
Losses paid	2,586 36
Losses incurred	1,759 72

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

STATE INSURANCE COMPANY OF PHILADELPHIA, PA.

Commenced Business 1896. Capital stock $100,000.

FRANK REEDER, *President.* HENRY K. BOYER, *Secretary.*

PRINCIPAL OFFICE, BROAD AND CHERRY STREETS.

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

General Agents in Maryland, - - E. B. DUVAL & CO.

Summary of assets December 31, 1896:

Loans on mortgage of real estate	$63,160 10	
Stocks and bonds owned by the company, market value	7,000 00	
Interest due and accrued	2,051 15	
Cash in company's office and in bank	34,744 87	
Premiums in course of collection	20,308 23	
Total admitted assets		$127,264 35

Liabilities:

Losses reported, adjusted and unpaid	$ 1,500 00	
Re-insurance reserve required by law	18,771 89	
Commissions, brokerage, etc	1,858 18	
All other liabilities as per detailed statement on file	7 50	
Gross liabilities, exclusive of capital		22,137 57
Surplus as regards policy holders		$105,126 78
Capital stock		100,000 00
Surplus over capital, including surplus of assets not admitted in this State		$5,126 78

Income during year:

Cash premiums received	$16,779 76	
Interest on mortgages	340 47	
From other sources	100,000 00	
Actual cash income		$117,120 23

Expenditures during year:

Amount paid for losses	$ 1,544 53	
Commissions and brokerage	1,176 38	
Salaries and fees	4,659 78	
Taxes paid	70,160 10	
All other payments and expenses	4,834 57	
Actual cash expenditures		$82,375 36

Stocks and bonds in statement:

	Par value.	Market value.
Wilkesbarre City 5 per cent. bonds	$6,000 00	$6,000 00
Louisville & Nashville R. R. 4 per cent	1,000 00	1,000 00
	$7,000 00	$7,000 00

Total amount at risk December 31, 1896 . . . . $2,295,493 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

TRADERS INSURANCE COMPANY OF CHICAGO, ILL.

Commenced Business 1872. Capital Stock $500,000.

E. BUCKINGHAM, *President.* R. J. SMITH, *Secretary.*

PRINCIPAL OFFICE, NO. 160 LA SALLE STREET.

Attorney to accept service in Maryland, - JOHN H. KATZENBERGER.

General Agent in Maryland, - JOHN H. KATZENBERGER.

Summary of assets December 31, 1896:

Real estate	$ 6,524 37	
Loans on mortgage of real estate	232,850 00	
Stocks and bonds owned by the company, market value	1,246,379 25	
Loans on collaterals	22,500 00	
Interest due and accrued	12,652 96	
Cash in company's office and in bank	76,850 00	
Premiums in course of collection	63,901 19	
All other assets as per detailed statement	21,715 26	
Total admitted assets		$1,683,373 03

Liabilities:

Losses reported, adjusted and unpaid	$ 72,092 98	
Re-insurance reserve required by law	473,361 35	
Commissions, brokerage, etc	8,937 86	
All other liabilities as per detailed statement on file	10,312 34	
Gross liabilities, exclusive of capital		$564,704 53
Surplus as regards policy holders		$1,118,668 50
Capital stock		500,000 00
Surplus over capital, including surplus of assets not admitted in this State		$618,668 50

Income during year:

Cash premiums received	$669,331 78	
Interest on mortgages	12,965 42	
Interest on loans and dividends	59,804 52	
From other sources	257 67	
Actual cash income		$742,359 39

Expenditures during year:

Amount paid for losses	$374,543 44	
Cash dividends	50,000 00	
Commissions and brokerage	112,432 37	
Salaries and fees	60,063 50	
Taxes paid	24,148 39	
All other payments and expenses	55,742 37	
Actual cash expenditures		$676,930 07

Stocks and bonds in statement:

	Par value.	*Market value.*
United States 4 per cent. bonds	$150,000 00	$164,625 00
Chicago Packing & Provision Co. bonds	25,000 00	25,000 00
North Chicago Street R. R. Co. bonds	5,000 00	5,000 00
Chicago & South Side Rapid Transit R. R. Co. bonds	45,000 00	15,750 00
American Exchange National Bank stock	25,000 00	23,500 00
National Bank of America stock	30,000 00	36,000 00
Union National Bank stock	20,000 00	18,600 00
Continental National Bank stock	32,500 00	39,000 00
Corn Exchange Bank stock	10,000 00	26,000 00
Chicago & Alton R. R. stock	25,000 00	40,000 00
Chicago, Milwaukee & St. Paul Ry. stock, common	30,000 00	21,750 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Chicago, Milwaukee & St. Paul Ry. stock, preferred	$20,000 00	$26,000 00
Chicago & N. W. Ry. stock, common	50,000 00	50,750 00
Chicago & N. W. Ry. stock, preferred	25,000 00	37,500 00
Chicago City Ry. stock	180,000 00	387,000 00
Chicago West Division Ry. stock	6,800 00	40,800 00
West Chicago Street R. R. stock	11,500 00	9,430 00
North Chicago City Ry. stock	5,000 00	25,000 00
North Chicago Street R. R. stock	60,000 00	114,000 00
National Ry. stock	56,700 00	60,669 00
Tri-City Ry. stock	10,000 00	10,000 00
Mutual Fuel Gas Co. stock	13,600 00	17,000 00
Universal Gas Association stock	12,240 00	12,240 00
Central Music Hall stock	2,200 00	7,700 00
Chicago leasehold trustees stock	25,000 00	25,000 00
Town of Cicero warrants	8,832 97	8,065 25
	$884,372 97	$1,246,379 25

Total amount at risk December 31, 1896 .... $66,326,913 00

Business in Maryland in 1896:

Fire risks written in 1896	$573,099 00
Premiums received	5,209 85
Losses paid	3,260 35
Losses incurred	9 37

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

UNION INSURANCE COMPANY OF PHILADELPHIA, PA.

Commenced Business 1803. Capital Stock $200,000.

CHARLES S. HOLLINSHEAD, *President.* EDGAR R. DANNELS, *Secretary.*

PRINCIPAL OFFICE, PHILADELPHIA, PA.

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

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

Summary of assets December 31, 1896:

Real estate	$160,000 00	
Loans on mortgage of real estate	9,900 00	
Stocks and bonds owned by the company, market value	368,385 50	
Loans on collaterals	19,300 00	
Interest due and accrued	1,338 34	
Cash in company's office and in bank	22,410 81	
Premiums in course of collection	59,012 21	
Bills receivable taken for premiums	1,000 00	
All other assets as per detailed statement	781 04	
Total admitted assets		$642,127 90

Liabilities:

Losses reported, adjusted and unpaid	$ 31,990 83	
Re-insurance reserve required by law	249,823 87	
Cash dividends to stockholders unpaid	1,659 44	
All other liabilities as per detailed statement on file	13,521 79	
Gross liabilities, exclusive of capital		$296,995 93
Surplus as regards policy holders		$345,131 97
Capital stock		200,000 00
Surplus over capital, including surplus of assets not admitted in this State		$145,131 97

Income during year:

Cash premiums received	$313,715 91	
Interest on mortgages	495 00	
Interest on loans and dividends	18,824 67	
From other sources	2,697 88	
Actual cash income		$335,733 46

Expenditures during year:

Amount paid for losses	$169,278 76	
Cash dividends	11,740 53	
Commissions and brokerage	60,202 90	
Salaries and fees	37,195 20	
Taxes paid	10,178 83	
All other payments and expenses	31,844 79	
Actual cash expenditures		$320,441 01

Stocks and bonds in statement:

	Par value.	Market value.
United States 5 per cent. coupon bonds, 1904	$10,000 00	$11,400 00
Baltimore & Ohio R. R. Co. (Parkersburg Branch) 6 per cent. coupon bonds, 1911	25,000 00	27,250 00
Susquehanna Coal Co. 6 per cent. coupon bonds, 1911	10,000 00	11,400 00
Steubenville & Indiana R. R. Co. 5 per cent. registered bonds, 1914	15,000 00	16,500 00
Chesapeake & Delaware Canal Co. 5 per cent. registered bonds, 1916	15,000 00	7,050 00
Philadelphia & Reading R. R. Co. cons. sterling 6 per cent. coupon bonds, 1911	25,000 00	30,000 00
Philadelphia & Reading R. R. Co. general mortgage 4 per cent. coupon bonds, 1958	4,000 00	3,280 00
Philadelphia & Reading R. R. Co. 3d preferred income mortgage 5 per cent. coupon bonds, 1958	5,000 00	1,550 00
Philadelphia & Reading R. R. Co. 50-year gold 5 per cent. registered bonds, 1941, terminals	10,000 00	11,025 00
New York Car Trust (series C.) 6 per cent. registered bonds	16,000 00	16,000 00
Shamokin, Sunbury & Lewisburg R. R. Co. 5 per cent. coupon bonds, 1912	4,000 00	4,120 00
Perkiomen R. R. Co. 1st series mortgage 5 per cent. coupon bonds, 1918	13,000 00	13,000 00
Lehigh Valley R. R. Co. 6 per cent. annuity bonds, registered	10,000 00	12,300 00
North Pennsylvania R. R. Co. 6 per cent. registered bonds, 1905	2,000 00	2,260 00
Hestonville, Mantua & Fairmount Pass. R. R. Co. 5 per cent. cons. mortgage gold bonds, 1924	20,000 00	22,200 00
Peoples Passenger Ry. Co. 1st mortgage 5 per cent. coupon bonds, 1911	6,000 00	6,480 00
Peoples Passenger Ry. Co. cons. mortgage 5 per cent. coupon bonds, 1912	5,000 00	5,300 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Lehigh Coal & Navigation Co. collateral trust 4½ per cent. gold coupon bonds, 1905	$10,000 00	$10,400 00
Cincinnati, Dayton & Ironton R. R. Co. 1st mortgage 5 per cent. gold coupon bonds, 1941	5,000 00	5,375 00
Terminal R. R. Association of St. Louis 1st cons. mortgage 5 per cent. gold bonds, 1944	5,000 00	5,250 00
Atlantic City R. R. Co. 5 per cent. gold mortgage coupon bonds, 1919	11,000 00	11,440 00
Union Traction Co. 4 per cent. registered bonds trust certificates, 1945	5,000 00	3,525 00
Huntington & Broad Top Car Trust fund 5 per cent. coupon bonds, 1901	10,000 00	10,100 00
Baltimore & Ohio R. R. Co. receivers certificates, 6 per cent., 1899	10,000 00	10,225 00
Easton & Amboy R. R. Co. trustees certificates, 5 per cent. registered bonds, 1920	14,000 00	14,910 00
Pennsylvania & New York Canal & R. R. Co. cons. mortgage 5 per cent. registered bonds, 1939	10,000 00	10,800 00
100 shares Little Schuylkill R. R. Co. stock	5,000 00	5,100 00
200 shares Pennsylvania R. R. Co. stock	10,000 00	10,350 00
136 shares North Pennsylvania R. R. Co. stock	6,800 00	11,356 00
48 shares Delaware R. R. Co. stock	1,200 00	1,536 00
88 shares Delaware Insurance Co. stock	2,200 00	2,024 00
68 shares Philadelphia National Bank stock	6,800 00	12,920 00
88 shares Farmers & Mechanics National Bank stock	8,800 00	9,372 00
100 shares Philadelphia Traction Co. stock	5,000 00	6,700 00
109 shares Thirteenth & Fifteenth Streets Passenger Ry. Co. stock	5,450 00	25,887 50
	$326,250 00	$368,385 50

Total amount at risk December 31, 1896 .... $38,487 311 00

Business in Maryland in 1896:

Fire risks written in 1896	$370,007 00
Premiums received	3,684 97
Losses paid	3,734 92
Losses incurred	934 62

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

UNITED FIREMEN'S INSURANCE COMPANY OF PHILADELPHIA, PA.

Commenced Business 1861. Capital Stock $300,000.

ROBERT B. BEATH, *President.* DENNIS J. SWEENY, *Secretary.*

PRINCIPAL OFFICE, NO. 419 WALNUT STREET.

Attorney to accept service in Maryland, - - JOHN H. GILDEA, JR.
General Agent in Maryland, - - JOHN H. GILDEA, JR.

Summary of assets December 31, 1896:

Real estate	$146,350 00	
Loans on mortgage of real estate	670,519 94	
Stocks and bonds owned by the company, market value	385,678 00	
Loans on collaterals	94,000 00	
Interest due and accrued	15,695 52	
Cash in company's office and in bank	67,745 28	
Premiums in course of collection	39,348 45	
Bills receivable taken for premiums	492 47	
All other assets as per detailed statement	6,191 51	
Total admitted assets		$1,426,021 17

Liabilities:

Losses reported, adjusted and unpaid	$ 18,929 00	
Re-insurance reserve required by law	888,209 70	
Due and accrued for salaries, etc	379 29	
Commissions, brokerage, etc	8,802 10	
All other liabilities as per detailed statement on file	7,131 49	
Gross liabilities, exclusive of capital		923,452 48
Surplus as regards policy holders		$502,568 69
Capital stock		300,000 00
Surplus over capital, including surplus of assets not admitted in this State		$202,568 69

Income during year:

Cash premiums received	$269,962 45	
Interest on mortgages	34,790 80	
Interest on loans and dividends	22,761 90	
From other sources	97 02	
Actual cash income		$327,612 17

Expenditures during year:

Amount paid for losses	$143,474 14	
Cash dividends	30,000 00	
Commissions and brokerage	56,995 59	
Salaries and fees	23,879 83	
Taxes paid	8,505 12	
All other payments and expenses	26,471 03	
Actual cash expenditures		$289,325 71

Stocks and bonds in statement:

	Par value.	*Market value.*
Northern Central R. R. bonds, con. G. M. 6s, 1904, series C	$10,000 00	$11,500 00
Chicago & Western Indiana R. R. general mortgage bonds, 6 per cent., 1932	10,000 00	11,700 00
Zanesville & Ohio R. R. bonds, 6 per cent	10,000 00	1,000 00
Toledo Belt Line Ry. Co. bonds, 5 per cent., 1900-1901	10,000 00	10,000 00
McKeesport & Belle Vernon R. R. Co. bonds, 6 per cent	10,000 00	12,500 00
Atlantic City R. R. Co. bonds, 5 per cent., 1919.	20,000 00	20,800 00
Lehigh Valley Ry. Co. bonds, 4½ per cent., 1940.	20,000 00	20,000 00
Philadelphia & Reading R. R. Co. imp. bonds, 6 per cent., 1897	10,000 00	10,300 00
The Mortgage Trust Co. of Pennsylvania debenture bonds, 5 per cent	10,000 00	10,000 00
The Real Estate Title Insurance and Trust Co., debenture bonds, 4½ per cent	20,000 00	20,000 00
City of Woonsocket (Dakota) bonds, 7 per cent.	6,000 00	6,000 00
Union Passenger Ry. Co. stock, 199 shares	9,950 00	44,775 00
Continental Passenger Ry. Co. stock, 200 shares.	20,000 00	26,000 00
Pennsylvania & New York Canal and R. R. Co. bonds, 4 per cent., 1939	20,000 00	19,000 00
Car Trust of New York, No. 2, series F, 5 per cent.	4,000 00	3,800 00
Car Trust of New York, No. 3, series G, 5 per cent.	12,000 00	11,400 00
Evansville & Terre Haute R. R. 1st general mortgage gold bonds, 5 per cent., 1942	10,000 00	8,000 00
Columbus & Cincinnati Midland R. R. 4½ per cent. bonds, 1939	8,000 00	4,800 00
Peoples Passenger Ry. 4 per cent. gold stock certificates, 1943	15,000 00	14,100 00
Philadelphia & Baltimore R. R. Co. loan certificates, 4½ per cent., 1911	10,000 00	10,200 00
Newark Passenger Ry. Co. cons. mortgage 5 per cent. gold bonds, 1930	10,000 00	10,700 00
Philadelphia Traction Co. col. trust bonds, 4 per cent., 1917	10,000 00	10,300 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Second Avenue Traction Co. of Pittsburg 1st mortgage 5 per cent. gold bonds, 1934	$15,000 00	$15,450 00
Pittsburg, Cincinnati & St. Louis 7 per cent. railway bonds, 1900	17,000 00	18,700 00
Electric & Peoples Traction 4 per cent. gold stock certificates, 1945	15,200 00	10,640 00
Union Traction Co. of Philadelphia stock, 154 shares ($10 paid)	1,540 00	1,463 00
Baltimore & Potomac R. R. Co. 6 per cent. tunnel bonds, 1st mortgage, 1911	5,000 00	6,150 00
Lehigh Valley R. R. Co. 5 per cent. gold, car trust loan, 1899 and 1900	15,000 00	15,600 00
Lehigh Coal & Nav. Co. col. trust 4½ per cent. bonds, 1905	20,000 00	20,800 00
	$353,690 00	$385,678 00

Total amount at risk December 31, 1896 .... $68,035,191 57

Business in Maryland in 1896:

Fire risks written in 1896	$444,527 00
Premiums received	5,346 32
Losses paid	2,376 67
Losses incurred	2,228 81

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

UNITED STATES FIRE INSURANCE COMPANY OF NEW YORK, N. Y.

Commenced Business 1824. Capital Stock $250,000.

W. W. UNDERHILL, *President.* W. H. GRIFFEN, *Secretary.*

PRINCIPAL OFFICE, NO. 46 PINE STREET.

Attorney to accept service in Maryland, - - - E. G. PARKER.
General Agent in Maryland, - - - E. G. PARKER.

Summary of assets December 31, 1896:

Loans on mortgage of real estate	$431,500 00	
Stocks and bonds owned by the company, market value	161,852 50	
Interest due and accrued	4,306 34	
Cash in company's office and in bank	11,470 67	
Premiums in course of collection	54,906 40	
All other assets as per detailed statement	387 36	
Total admitted assets		$664,423 27

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value...	$13,130 00	
Liabilities in said States	6,319 00	
Surplus over said liabilities	$6,811 00	

Liabilities:

Losses reported, adjusted and unpaid	$ 32,178 92	
Re-insurance reserve required by law	213,567 27	
All other liabilities as per detailed statement on file	21,429 70	
Gross liabilities, exclusive of capital		267,175 80
Surplus as regards policy holders		$397,347 38
Capital stock		250,000 00
Surplus over capital, including surplus of assets not admitted in this State		$154,058 38

Income during year:

Cash premiums received	$293,520 09	
Interest on mortgages	18,613 90	
Interest on loans and dividends	6,740 61	
Actual cash income		$318,874 60

Expenditures during year:

Amount paid for losses	$166,499 15	
Cash dividends	15,000 00	
Commissions and brokerage	72,072 27	
Salaries and fees	24,687 95	
Taxes paid	4,678 73	
All other payments and expenses	25,868 23	
Actual cash expenditures		$308,806 33

Stocks and bonds in statement:

	Par value.	Market value.
U. S. 4 per cent. registered bonds, 1907	$117,000 00	$128,992 50
N. Y. Central & H. R. R. R. stock	15,000 00	13,950 00
Rensselaer & Saratoga R. R. stock	17,800 00	32,040 00
	$149,800 00	$174,982 50

Total amount at risk December 31, 1896 .... $43,012,177 00

Business in Maryland in 1896:

Fire risks written in 1896	$451,502 00
Premiums received	3,520 90
Losses paid	488 98
Losses incurred	488 98

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

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

Commenced Business 1870. Capital Stock $300,000.

GEORGE R. CRAWFORD, *President.* JOHN Q. UNDERHILL, *Secretary.*

PRINCIPAL OFFICE, NO. 66 WALL STREET.

Attorney to accept service in Maryland, - - - E. G. PARKER.
General Agent in Maryland, - - - E. G. PARKER.

Summary of assets December 31, 1896:

Real estate	$ 216,500 00	
Loans on mortgage of real estate	526,200 00	
Stocks and bonds owned by the company, market value	1,075,850 00	
Interest due and accrued	4,799 31	
Cash in company's office and in bank	84,562 42	
Premiums in course of collection	234,992 76	
Total admitted assets		$2,142,804 49

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$98,250 00	
Liabilities in said States	43,738 31	
Surplus over said liabilities	$54,511 69	

Liabilities:

Losses reported, adjusted and unpaid	$ 105,684 72	
Re-insurance reserve required by law	1,038,998 52	
All other liabilities as per detailed statement on file	49,243 47	
Gross liabilities, exclusive of capital		1,193,926 71
Surplus as regards policy holders		$948,877 78
Capital stock		300,000 00
Surplus over capital, including surplus of assets not admitted in this State		$703,389 47

Income during year:

Cash premiums received	$1,276,061 84	
Interest on mortgages	29,319 44	
Interest on loans and dividends	41,907 77	
From other sources	749 96	
Actual cash income		$1,348,039 01

Expenditures during year:

Amount paid for losses	$599,139 31	
Cash dividends	30,000 00	
Commissions and brokerage	265,023 43	
Salaries and fees	46,303 18	
Taxes paid	32,723 31	
All other payments and expenses	158,923 73	
Actual cash expenditures		$1,132,112 96

Stocks and bonds in statement:

	Par value.	*Market value.*
Albany & Susquehanna R. R. stock, guaranteed 7 per cent., at 170	$40,000 00	$68,000 00
New York & Harlem R. R. stock, guaranteed 11 per cent., at 287½	60,000 00	172,500 00
Rensselaer & Saratoga R. R. stock, guaranteed 8 per cent., at 180	50,000 00	90,000 00
New York, Lackawanna & Western R. R. stock, guaranteed 5 per cent., at 117½	80,000 00	94,000 00
Rome, Watertown & Ogdensburg R. R. stock, guaranteed 5 per cent., at 118	50,000 00	59,000 00
Oswego & Syracuse R. R. stock, guaranteed 9 per cent., at 205	20,000 00	41,000 00
Long Island R. R. stock, 4 per cent., at 43	50,000 00	21,500 00
Chicago & Northwestern R. R. stock, 5 per cent., at 102	50,000 00	51,000 00
Chicago, Milwaukee & St. Paul R. R. stock, 7 per cent., at 130	30,000 00	39,000 00
Lake Shore & Michigan Southern R. R. stock, 6 per cent., at 154	20,000 00	30,800 00
Delaware, Lackawanna & Western R. R. stock, 7 per cent., at 158	20,000 00	31,600 00
Consolidated Gas Co. (New York) stock, 8 per cent., at 138⅓	30,000 00	41,500 00
Delaware & Hudson Canal Co. stock, 7 per cent., at 116	50,000 00	58,000 00
Western Union Telegraph Co. stock, 5 per cent., at 83	20,000 00	16,600 00
United States consols, 1907, 4 per cent., at 111	100,000 00	111,000 00
Chicago, Burlington & Quincy R. R. bonds (Neb. ex.), 1927, 4 per cent., at 87½	20,000 00	17,500 00
Erie R. R. bonds, general lien, 1996, 3 and 4 per cent., at 65	60,000 00	39,000 00
St. Joseph & Grand Island 1st mortgage R. R. bonds, 1925, 6 per cent., at 48	80,000 00	38,400 00
Atchison, Topeka & Santa Fe R. R. bonds, 1995, 4 per cent., at 79½	20,000 00	15,900 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Chesapeake & Ohio R. R. bonds, general mortgage, 1939, 5 per cent., at 108	20,000 00	21,600 00
New York, Ont. & Western R. R. bonds, con. mortgage, 1939, 5 per cent., at 108	20,000 00	21,600 00
Northern Pacific R. R. bonds, general mortgage, 1921, 6 per cent., at 112½	20,000 00	22,500 00
Buffalo, Roch. & Pittsburg R. R. bonds, general mortgage, 1937, 5 per cent., at 97½	20,000 00	19,500 00
Philadelphia & Reading R. R. bonds, general mortgage, 1958, 4 per cent., at 80	20,000 00	16,000 00
Western Union Telegraph Co. bonds, con. mortgage, 1938, 5 per cent., at 108	20,000 00	21,600 00
Richmond, Va., city bonds, 1926, 4 per cent., at 93¾	16,000 00	15,000 00
	$986,000 00	$1,174,100 00

Total amount at risk December 31, 1896 .... $195,273,495 00

Business in Maryland in 1896:

Fire risks written in 1896	$1,829,450 00
Premiums received	15,473 71
Losses paid	2,781 60
Losses incurred	4,363 23

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

WILLIAMSBURG CITY FIRE INSURANCE CO. OF BROOKLYN, N. Y.

Commenced Business 1853. Capital Stock $250,000.

MARSHALL S. DRIGGS, *President.* FREDERICK H. WAY, *Secretary.*

PRINCIPAL OFFICE, NO. 15 BROADWAY.

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

General Agents in Maryland, - - ALLMAND & GALLAGHER.

Summary of assets December 31, 1896:

Real estate	$629,000 00	
Loans on mortgage of real estate	295,650 00	
Stocks and bonds owned by the company, market value	487,745 00	
Loans on collaterals	7,400 00	
Interest due and accrued	5,942 65	
Cash in company's office and in bank	75,252 31	
Premiums in course of collection	86,545 07	
All other assets as per detailed statement	5,791 54	
Total admitted assets		$1,593,326 57

Assets not admitted in Maryland:

Deposits in various States for the protec''on of policy holders in such States, market value...	$41,000 00	
Liabilities in said States........................	18,487 94	
Surplus over said liabilities.........	$22,512 06	

Liabilities:

Losses reported, adjusted and unpaid..........	$ 35,176 52	
Re-insurance reserve required by law...........	499,280 81	
Cash dividends to stockholders	430 00	
Due and accrued for salaries, etc...............	283 33	
Commissions, brokerage, etc...................	14,279 24	
All other liabilities as per detailed statement on file...........	5,378 85	
Gross liabilities, exclusive of capital		$554,828 75
Surplus as regards policy holders		$1,038,497 82
Capital stock................................		250,000 00
Surplus over capital, including surplus of assets not admitted in this State.......		$811,009 88

Income during year:

Cash premiums received.......................	$589,738 83	
Interest on mortgages	12,670 39	
Interest on loans and dividends................	27,012 71	
From other sources	9,094 59	
Actual cash income.....................		$638,516 52

Expenditures during year:

Amount paid for losses...................... ..	$246,297 23	
Cash dividends	51,170 00	
Commissions and brokerage	137,732 94	
Salaries and fees............................	66,590 20	
Taxes paid.....	6,495 85	
All other payments and expenses..............	41,766 73	
Actual cash expenditures		$550,052 95

Stocks and bonds in statement:

	Par value.	*Market value.*
United States registered 5s of 1904, bonds.......	$ 23,000 00	$ 25,530 00
Richmond (Va.) registered 4s of 1920, bonds	13,500 00	13,500 00
Georgia 4½ per cent. coupon of 1915, bonds.....	25,000 00	27,500 00
Brooklyn Union Gas Co. of Brooklyn 5s of 1945, bonds....................................	9,000 00	9,360 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Brooklyn Rapid Transit Co. of Brooklyn 5s of 1945, bonds	$23,000 00	$17,480 00
Long Island Bank of Brooklyn stock	10,000 00	10,000 00
First National Bank of Brooklyn stock	18,400 00	73,600 00
Brooklyn Union Gas Co. of Brooklyn stock	25,000 00	21,250 00
Edison Electric Illuminating Co. of Brooklyn stock	10,000 00	9,800 00
Dry Dock, East Broadway & Battery R. R. Co. of New York stock	20,000 00	32,000 00
Kings County Trust Co. of Brooklyn stock	9,000 00	22,950 00
Brooklyn City R. R. Co. of Brooklyn stock	110,000 00	187,000 00
Brooklyn & New York Ferry Co. stock	12,500 00	22,875 00
Union Ferry Co. of Brooklyn stock	45,000 00	27,000 00
Brooklyn Rapid Transit Co. of Brooklyn stock	130,000 00	23,400 00
The Legal Surety Co. of the United States stock	5,000 00	5,500 00
	$488,400 00	$528,745 00

Total amount at risk December 31, 1896 ....$121,939,167 00

Business in Maryland in 1896:

Fire risks written in 1896	$434,535 00
Premiums received	4,385 46
Losses paid	4,806 97
Losses incurred	1,193 00

ABSTRACTS D.

Mutual Fire Insurance Companies of Other States.

ABSTRACTS COMPILED FROM
THE ANNUAL STATEMENTS OF THE MUTUAL FIRE INSURANCE
COMPANIES OF OTHER STATES, SHOWING THEIR
CONDITION DECEMBER 31, 1896.

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, 2 MASON BUILDING.

Attorney to accept service in Maryland, - - JAMES H. McCLELLAN.

General Agents in Maryland, - - JAMES H. McCLELLAN.

Summary of assets December 31, 1896:

Stocks and bonds owned by the company, market value	$85,375 00	
Interest due and accrued	1,351 33	
Cash in company's office and in bank	15,560 18	
Premiums in course of collection	24,032 70	
All other assets as per detailed statement	15,539 36	
Total admitted assets		$141,858 57

Liabilities:

Losses reported, adjusted and unpaid	$10,674 71	
Re-insurance reserve required by law	70,603 55	
Cash dividends to stockholders unpaid	4,576 84	
All other liabilities as per detailed statement on file	5,674 04	
Gross liabilities, exclusive of capital		91,529 14
Surplus as regards policy holders		$50,329 43

Income during year:

Cash premiums received	$155,967 91	
Interest on loans and dividends	3,783 03	
From other sources	13,610 04	
Actual cash income		$173,360 98

Expenditures during year:

Amount paid for losses	$143,777 65	
Cash dividends	14,455 52	
Commissions and brokerage	50,303 00	
Salaries and fees	7,945 84	
Taxes paid	4,772 52	
Actual cash expenditures		$221,254 53

Stocks and bonds in statement:

	Par value.	Market value.
United States 4's, registered, 1925	$50,000 00	$60,000 00
State of Massachusetts 3½ gold, 1901	25,000 00	25,375 00
Total	$75,000 00	$85,375 00

Total amount at risk December 31, 1896 .... $9,693,414 00

Business in Maryland in 1896:

Fire risks written in 1896	$151,740 00
Premiums received	2,447 41
Losses paid	992 23
Losses incurred	1,492 23

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

FARMERS MUTUAL FIRE INSURANCE COMPANY OF DELAWARE.

Commenced Business 1839.

WILLIAM T. PORTER, *President.* W. A. LA MOTTE, *Secretary.*

PRINCIPAL OFFICE, WILMINGTON.

Attorney to accept service in Maryland, - - - - P. H. CLEAVER.
General Agent in Maryland, - - - P. H. CLEAVER.

Summary of assets December 31, 1896:

Real estate	$ 22,044 74	
Loans on mortgage of real estate	46,000 00	
Stocks and bonds owned by the company, market value	160,963 00	
Interest due and accrued	1,877 46	
Cash in company's office and in bank	3,335 35	
Premiums in course of collection	94 86	
Premium notes $806,645		
Total admitted assets		$234,315 41

Liabilities:

Losses reported, adjusted and unpaid	$5,941 48	
Re-insurance reserve required by law	1,665 47	
Premium notes $806,645		
All other liabilities as per detailed statement on file	8,000 00	
Gross liabilities, exclusive of capital		15,606 95
Surplus as regards policy holders		$218,708 46

Income during year:

Cash premiums received	$39,971 35	
Interest on mortgages	10,909 46	
Actual cash income		$50,880 81

Expenditures during year:

Amount paid for losses	$15,978 87	
Commissions	1,798 24	
Salaries and fees	8,141 84	
Taxes paid	931 41	
Amount of cash paid or returned during the year to members who have discontinued their policies	10,952 70	
Interest	7,164 08	
Actual cash expenditures		$44,967 14

Stocks and bonds in statement:

	Par value.	Market value.
Wilmington City 6 per cent. bonds, at 110	$12,000 00	$13,200 00
Wilmington City 5 per cent. bonds, at 100	15,000 00	15,000 00
New Castle County 4½ per cent. bonds, at 101½	10,000 00	10,150 00
New Castle Gas 6 per cent. bonds, at 90	2,000 00	1,800 00
New Castle 5 per cent. bonds, at 95	4,000 00	3,800 00
Phila., Wilm. & Balto. R. R. 4 per cent. bonds, at 102¾	12,000 00	12,330 00
Wilmington City Ry. 5 per cent. bonds, at 104	5,000 00	5,200 00
Dover Water 4 per cent. bonds, at 100	2,000 00	2,000 00
Lehigh Valley R. R. 6 per cent. bonds, at 114	11,000 00	12,540 00
Reading Coal & Iron 6 per cent. bonds, at 100	10,000 00	10.000 00
Reading Coal & Iron 6 per cent. bonds, at 100	6,000 00	6,000 00
Phila. & Reading Sinking Fund 5 per cent. bonds, at 97½	12,000 00	11,700 00
Lehigh Valley Coal Co. 5 per cent. bonds, at 94½	5,000 00	4,725 00
144 shares Lehigh Valley R. R. stock, at 31	7,200 00	4,464 00
308 shares Wilm. Coal Gas stock, at 90	15,400 00	27,720 00
272 shares Delaware R. R. stock, at 32	6,800 00	8,704 00
57 shares P., W. & B. R. R. stock, at 65	2,850 00	3,705 00
100 shares Little Schuylkill Nav. R. R. & Coal Co. stock, at 52	5,000 00	5,200 00
50 shares Union Hill & Sch. Haven R. R. stock, at 54½	2,500 00	2,725 00
	$145,750 00	$160,963 00

Total amount at risk December 31, 1896. ....$9,146,218 00

Business in Maryland in 1896:

Fire risks written in 1896	$411,580 00
Premiums received	1,713 19
Losses paid	2,242 50
Losses incurred	2,242 50

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

FARMERS FIRE INSURANCE COMPANY OF YORK, PA.

Commenced Business 1853.

WILLIAM H. MILLER, *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 December 31, 1896:

Real estate	$ 44,200 00	
Loans on mortgage of real estate	197,060 00	
Stocks and bonds owned by the company, market value	296,926 50	
Loans on collaterals	19,000 00	
Interest due and accrued	5,458 05	
Cash in company's office and in bank	79,410 97	
Premiums in course of collection	41,526 68	
All other assets as per detailed statement	77 50	
Total admitted assets		$683,659 70

Liabilities:

Losses reported, adjusted and unpaid	$ 26,889 07	
Re-insurance reserve required by law	316,556 36	
All other liabilities as per detailed statement on file	16,081 49	
Gross liabilities exclusive of capital		359,526 92
Surplus as regards policy holders		$324,132 78

Income during year:

Cash premiums received	$359,343 90	
Interest on mortgages	9,312 88	
Interest on loans and dividends	14,621 61	
From other sources	2,055 05	
Actual cash income		$385,333 44

Expenditures during year:

Amount paid for losses	$202,195 61	
Commissions and brokerage	73,343 57	
Salaries and fees	27,241 00	
Taxes paid	8,116 65	
All other payments and expenses	27,404 58	
Actual cash expenditure		$338,301 41

Stocks and bonds in statement:

	Par value.	Market value.
York (Pa.) City bonds, 4s	$1,000 00	$1,000 00
N. C. R. W. general mortgage bonds, due 1900, 6s	18,000 00	19,260 00
N. C. R. W. general mortgage bonds, due 1925, 4½s	8,000 00	8,560 00
Pennsylvania R. R. bonds, due 1910, 6s	20,000 00	25,800 00
Philadelphia & Erie bonds, due 1920, 5s	15,000 00	17,700 00
Shamokin, Sunbury & Lewisburg R. R. bonds, due 1912, 5s	10,000 00	10,000 00
United States registered bonds, due 1907, 4s	35,000 00	38,500 00
Lehigh Valley R. R. con. mortgage bonds, due 1933, 4½s	25,000 00	24,750 00
Central Market House bonds, York, Pa., 4s	10,000 00	10,000 00
12 shares capital stock Farmers' National Bank, York, Pa	1,200 00	1,740 00
50 shares capital stock York County National Bank, York, Pa	1,000 00	1,650 00
90 shares capital stock First National Bank, York, Pa	9,000 00	14,850 00
600 shares capital stock York National Bank, York, Pa	15,000 00	18,600 00
1,461 shares capital stock York Water Co	36,525 00	75,241 50
200 shares capital stock Pennsylvania R. R. Co.	10,000 00	10,300 00
Potomac Valley R. R. bonds, due 1941, 5s	10,000 00	9,300 00
Lehigh Valley coal bonds, due 1933, 5s	10,000 00	9,675 00
	$234,725 00	$296,926 50

Total amount at risk December 31, 1896 .... $49,777,671 00

Business in Maryland in 1896:

Fire risks written in 1896	$1,500,567 00
Premiums received	16,183 75
Losses paid	10,122 84
Losses incurred	6,690 06

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

KENT COUNTY INSURANCE COMPANY OF DOVER, DEL.

Commenced Business 1847.

JAMES POUDER, *President.* WILLIAM DENNEY, *Secretary.*

PRINCIPAL OFFICE, DOVER.

Attorney to accept service in Maryland, - - WILLIAM M. SLAY.
General Agent in Maryland, - - - RISDIN PLUMMER.

Summary of assets December 31, 1896:

Real estate	$10,869 84	
Loans on mortgage of real estate	65,200 00	
Stocks and bonds owned by the company, market value	10,376 37	
Interest due and accrued	3,169 55	
Cash in company's office and in bank	275 80	
Premium notes $728,461 00		
Total admitted assets		$89,891 56

Liabilities:

Losses reported, adjusted and unpaid	$3,188 00	
Premium notes $728,461 00		
All other liabilities as per detailed statement on file	1,000 00	
Gross liabilities, exclusive of capital		4,188 00
Surplus as regards policy holders		$85,703 56

Income during year:

Cash premiums received	$35,438 88	
Interest on mortgages	3,806 39	
Received for rents	261 62	
From other sources	39 71	
Actual cash income		$39,546 60

Expenditures during year:

Amount paid for losses	$9,838 18	
Salaries and fees	3,471 08	
Taxes paid	37 96	
Amount of cash paid or returned during the year to members who have discontinued their policies	3,079 97	
Interest on borrowed money	3 00	
All other payments and expenses	8,141 67	
Actual cash expenditures		$24,571 86

Stocks and bonds in statement:

	Par value.	Market value.
Judgment bonds with personal security	$8,635 00	$8,635 00
Endorsed notes	891 37	891 37
Bonds and mortgages, second lien	850 00	850 00
	$10,376 37	$10,376 37

Total amount at risk December 31, 1896 .... $7,799,222 00

Business in Maryland in 1896:

Fire risks written in 1896	$1,335,858 00
Premiums received	6,776 67
Losses paid	707 80
Losses incurred	707 80

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

MILLERS & MANUFACTURERS INSURANCE CO. OF MINNEAPOLIS, MINN.

Commenced Business 1865. Capital Stock $100,000.

C. B. SHOVE, *President.* F. S. DANFORTH, *Secretary.*

PRINCIPAL OFFICE, MINNEAPOLIS.

Attorney to accept service in Maryland, - WILLIAM T. SHACKELFORD.

General Agent in Maryland, - - WILLIAM T. SHACKELFORD.

Summary of assets December 31, 1896:

Real estate	$68,625 00	
Loans on mortgage of real estate	41,800 00	
Stocks and bonds owned by the company, market value	53,000 00	
Loans on collaterals	16,500 00	
Interest due and accrued	3,408 25	
Cash in company's office and in bank	27,111 14	
Premiums in course of collection	19,458 94	
Contingent liability and policy obligation	364,084 39	
All other assets as per detailed statement	151 91	
Total admitted assets		$594,139 63

Liabilities:

Losses reported, adjusted and unpaid	$22,474 14	
Re-insurance reserve required by law	92,624 74	
Gross liabilities, exclusive of capital		115,098 88
Surplus as regards policy holders		$479,040 75
Capital stock		100,000 00
Surplus over capital, including surplus of assets not admitted in this State		$379,040 75

Income during year:

Cash premiums received	$179,285 63	
Interest on mortgages	1,051 52	
From other sources	3 50	
Actual cash income		$180,340 65

Expenditures during year:

Amount paid for losses	$90,674 93	
Cash dividends	17,572 38	
Commissions and brokerage	11,310 81	
Salaries and fees	18,737 00	
Taxes paid	1,334 16	
Scrip or ceritficates of profits redeemed in cash	5 50	
All other payments and expenses	20,006 76	
Actual cash expenditures		$159,641 54

Stocks and bonds in statement:

	Par value.	Market value.
First National Bank, Minneapolis	$13,000 00	$13,000 00
Nicollet National Bank, Minneapolis	17,000 00	17,000 00
National Bank of Commerce, Minneapolis	5,000 00	5,000 00
Merchants National Bank, St. Cloud	1,000 00	1,000 00
Globe Fire Insurance Co., N. Y. C.	5,000 00	5,000 00
Hardwood Manufacturing Co., Minneapolis	10,000 00	10,000 00
N. W. Consolidated Milling Co. bonds	2,000 00	2,000 00
	$53,000 000	$53,000 00

Total amount at risk December 31, 1896 .... $9,850,540 43

Business in Maryland in 1896:

Fire risks written in 1896	$358,925 25
Premiums received	6,865 26
Losses paid	668 79
Losses incurred	668 79

ABSTRACTS E.

Foreign Fire & Fire-Marine Insurance Companies.

ABSTRACTS COMPILED FROM
SWORN STATEMENTS OF UNITED STATES BRANCH OFFICES OF FIRE AND FIRE-MARINE INSURANCE COMPANIES ORGANIZED UNDER THE LAWS OF FOREIGN GOVERNMENTS, SHOWING THE CONDITION OF SAID COMPANIES IN UNITED STATES ON DECEMBER 31, 1896.

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

UNITED STATES BRANCH OF THE

AACHEN AND MUNICH FIRE INSURANCE CO. OF AIX LA CHAPELLE, GERMANY.

Commenced Business 1895.

WEED & KENNEDY, *Managers.*

PRINCIPAL OFFICE, HARTFORD, CONN.

Attorney to accept service in Maryland, - - - J. SAVAGE WILLIAMS.

General Agent in Maryland, - - - - WILLIAMS & THOMPSON.

Summary of assets December 31, 1896:

Stocks and bonds owned by the company, market value	$550,500 00	
Cash in company's office and in bank	31,215 87	
Premiums in course of collection	30,741 12	
Bills receivable, not matured, taken for risks	1,093 83	
Total admitted assets		$613,550 82

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$60,000 00	
Liabilities in said States	13,819 27	
Surplus over said liabilities	$46,180 73	

Liabilities.

Losses reported, adjusted and unpaid	$15,768 57	
Re-insurance reserve required by law	75,513 19	
Commissions, brokerage, &c	8,816 18	
Gross liabilities, exclusive of capital		100,097 94
Surplus as regards policy holders		$513,452 88
Surplus over capital, including surplus of assets not admitted in this State		$559,633 61

Income during year:

Cash premiums received	$136,640 04	
Interest on loans and dividends	19,867 22	
Actual cash income		$156,507 26

Expenditures during year:

Amount paid for losses	$48,264 77	
Commissions and brokerage	32,687 16	
Salaries and fees	20,179 33	
Taxes paid	727 75	
All other payments and expenses	12,273 79	
Actual cash expenditures		$114,132 80

Stocks and bonds in statement:

	Par value.	Market value.
U. S. Gov. 4 per cent. registered bonds	$200,000 00	$240,000 00
U. S. Gov. 4 per cent. registered bonds	25,000 00	30,000 00
U. S. Gov. 4 per cent. registered bonds	50,000 00	60,000 00
Cons. stock of the City of N. Y. dock bonds	275,000 00	280,500 00
	$550,000 00	$610,500 00

Total amount at risk December 31, 1896 .... $14,228,300 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

UNITED STATES BRANCH OF THE

ATLAS ASSURANCE COMPANY OF LONDON, ENGLAND.

Commenced Business 1890.

J. M. NEWBERGER, *Manager.*

PRINCIPAL OFFICE, 315 DEARBORN STREET, CHICAGO, ILL.

Attorney to accept service in Maryland, - - - DANIEL W. HOPPER.
General Agents in Maryland, - - W. T. HOPPER & SONS.

Summary of assets December 31, 1896:

Stocks and bonds owned by the company, market value	$832,650 00	
Interest due and accrued	8,447 50	
Cash in company's office and in bank	76,536 31	
Premiums in course of collection	88,165 60	
Total admitted assets		$1,005,799 41

Liabilities:

Losses reported, adjusted and unpaid	$39,548 10	
Re-insurance reserve required by law	424,086 10	
All other liabilities as per detailed statement on file	18,508 73	
Gross liabilities, exclusive of capital		482,142 93
Surplus as regards policy holders		$523,656 48

Income during year:

Cash premiums received	$607,684 76	
Interest on loans and dividends	27,745 37	
Actual cash income		$635,430 13

Expenditures during year:

Amount paid for losses	$291,127 34	
Commissions and brokerage	116,852 91	
Salaries and fees	40,865 90	
Taxes paid	12,789 35	
All other payments and expenses	43,960 14	
Actual cash expenditures		$505,595 64

Stocks and bonds in statement:

	Par value.	Market value.
United States government 4 per cent. registered bonds	$300,000 00	$331,500 00
City of Boston 4 per cent. public park consolidated loan	16,000 00	17,360 00
City of Boston 4 per cent. water loan	164,000 00	178,140 00
Fitchburg R. R. Co. 5 per cent. bonds	20,000 00	20,500 00
Pennsylvania R. R. Co. 6 per cent. consolidated bonds	25,000 00	29,625 00
New York Central and Hudson River R. R. Co. 4 per cent. bonds	25,000 00	25,000 00
Boston & Maine R. R. Co. 4½ per cent. bonds	25,000 00	29,125 00
New York & Putnam R. R. Co. 4 per cent. bonds	25,000 00	25,750 00
City of Louisville (Ky.) 4 per cent. bonds	50,000 00	52,750 00
City of St. Louis 4 per cent. bonds	15,000 00	15,900 00
Commonwealth of Massachusetts State highway loan, 3½ per cent	100,000 00	107,000 00
	$765,000 00	$832,650 00

Total amount at risk December 31, 1896 ... $70,816,316 00

Business in Maryland in 1896:

Fire risks written in 1896	$603,266 00
Premiums received	7,343 47
Losses paid	2,958 29
Losses incurred	1,617 47

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

UNITED STATES BRANCH OF THE

BRITISH AMERICA ASSURANCE COMPANY OF TORONTO, CANADA.

Commenced Business 1874.

GEORGE A. COX, *President.* P. H. SIMS, *Secretary.*

PRINCIPAL OFFICE, TORONTO.

Attorney to accept service in Maryland, - - - WILLIAM J. DONNELLY.

General Agents in Maryland, - - MAURY & DONNELLY.

Summary of assets December 31, 1896:

Stocks and bonds owned by the company, market value	$818,312 00	
Interest due and accrued	10,914 77	
Cash in company's office and in bank	2,666 51	
Premiums in course of collection	190,545 49	
Bills receivable taken for premiums	8,248 93	
Total admitted assets		$1,030,687 70
Assets not admitted in Maryland:		
Deposits in various States for the protection of policy holders in such States, market value	$161,024 00	
Liabilities in said States	68,547 38	
Surplus over said liabilities	$92,476 62	
Liabilities:		
Losses reported, adjusted and unpaid	$109,140 05	
Re-insurance reserve required by law	522,706 71	
All other liabilities as per detailed statement on file	38,912 44	
Gross liabilities, exclusive of capital		670,759 20
Surplus as regards policy holders		$359,928 50
Surplus over capital, including surplus of assets not admitted in this State		$452,405 12
Income during year:		
Cash premiums received	$1,104,120 41	
Interest on loans and dividends	38,145 62	
Actual cash income		$1,142,266 03

Expenditures during year:

Amount paid for losses	$743,243 53	
Commissions and brokerage	232,185 39	
Salaries and fees	25,766 09	
Taxes paid	28,431 52	
All other payments and expenses	92,098 09	
Actual cash expenditures		$1,121,724 62

Stocks and bonds in statement—Continued:

	Par value.	Market value.
United States bonds, 4 per cent., 111	$275,000 00	$305,250 00
Georgia State bonds, 4½ per cent., 115	25,000 00	28,750 00
City of Richmond (Va.) bonds, 4 per cent., 98	26,300 00	25,774 00
City of Toledo (Ohio) bonds, 4 per cent., 105.50, 109.20	50,000 00	63,670 00
City of Columbus (Ohio) bonds, 4½ per cent., 107.50	50,000 00	53,750 00
City of London (Canada) bonds, 4 per cent., 103.61, 104.13	150,000 00	155,493 00
City of Toronto (Canada) bonds, 4 per cent., 102.01	40,000 00	40,804 00
City of Kingston (Canada) bonds, 4½ per cent., 111.80	20,000 00	22,360 00
City of Winnipeg (Canada) bonds, 5 per cent., 111.20	20,000 00	22,240 00
City of Brooklyn (N. Y.) bonds, 3½ per cent., 103	30,000 00	30,900 00
City of Riverside (Cal.) bonds, 5 per cent., 108.72	25,000 00	27,180 00
City of Colorado Springs (Col.) bonds, 5 per cent., 105	25,000 00	26,250 00
New York & West Shore first mortgage bonds, 4 per cent., 104.75	50,000 00	52,375 00
Central Canada L. & S. Co.'s debentures, 4½ per cent., 100	25,000 00	25,000 00
Dominion of Canada stock, 4 per cent., 104.50	12,000 00	12,540 00
Toronto Electric Light Co. bonds, 4½ per cent., 100	20,000 00	20,000 00
Chicago Electric Transit Co.'s bonds, 6 per cent., 111.75	25,000 00	27,937 50
Rochester Electric Ry. Co.'s bonds, 5 per cent., 108.25	25,000 00	27,062 50
Freehold Loan and Savings stock, 6½ per cent., 100	12,000 00	12,000 00
	$915,300 00	$979,336 00

Total amount at risk December 31, 1896 .... $80,656,978 00

Business in Maryland in 1896:

Fire risks written in 1896	$1,077,102 00
Premiums received	14,800 23
Losses paid	4,400 01
Losses incurred	3,661 44

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

UNITED STATES BRANCH OF THE

BRITISH & FOREIGN MARINE INS. CO. (LTD.) OF LIVERPOOL, ENGLAND.

Commenced Business 1884.

S. ALLYN WIGHT, *Attorney and Manager.*

PRINCIPAL OFFICE, COTTON EXCHANGE BUILDING, NEW YORK CITY.

Attorney to accept service in Maryland, - CUNNINGHAM COALE & CO.
General Agent in Maryland, - CUNNINGHAM COALE & CO.

Summary of assets December 31, 1896:

Stocks and bonds owned by the company, market value	$795,523 63	
Interest due and accrued	972 50	
Cash in company's office and in bank	53,556 37	
Premiums in course of collection	413,771 17	
Bills receivable taken for premiums	2,075 00	
All other assets as per detailed statement	55,293 84	
Total admitted assets		$1,321,192 51

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$189,141 25
Liabilities in said States	10,713 38
Surplus over said liabilities	$178,427 87

Liabilities:

Losses reported, adjusted and unpaid	$221,547 52	
Re-insurance reserve required by law	446,326 63	
Due and accrued for salaries, etc	15 61	
Commissions, brokerage, etc	28,688 86	
All other liabilities as per detailed statement on file	87,294 88	
Gross liabilities, exclusive of capital		$783,873 50
Surplus as regards policy holders		$537,319 01
Surplus over capital, including surplus of assets not admitted in this State		$715,746 88

Income during year:

Cash premiums received	$1,705,129 09	
Interest on loans and dividends	46,752 46	
From other sources	485,950 46	
Actual cash income		$2,237,832 01

Expenditures during year:

Amount paid for losses	$827,388 26	
Commissions and brokerage	227,436 43	
Salaries and fees	113,311 35	
Taxes paid	29,879 83	
All other payments and expenses	1,053,403 51	
Actual cash expenditures		$2,251,419 38

Stocks and bonds in statement:

	Par value.	Market value.
Boston & Lowell R. R. 4 per cent. coupon bonds of 1905	$100,000 00	$102,333 33
Fitchburg R. R. 4 per cent. registered bonds of 1905	30,000 00	30,100 00
Fitchburg R. R. 4½ per cent. coupon bonds of 1897.	50,000 00	50,750 00
Boston, Clinton, Fitchburg & New Bedford R. R. 5 per cent. coupon bonds of 1910	2,000 00	2,290 00
Providence & Worcester R. R. 6 per cent. coupon bonds of 1897	50,000 00	51,000 00
Boston & Maine R. R. 4½ per cent. coupon bonds of 1944	1,000 00	1,177 50
Old Colony R. R. 6 per cent. coupon bonds of 1897	11,000 00	11,330 00
Old Colony R. R. 6 per cent. registered bonds of 1897	1,000 00	1,030 00
Old Colony R.R. 4½ per cent. coupon bonds of 1904.	12,000 00	12,615 00
Old Colony R. R. 4 per cent. registered bonds of 1938	25,000 00	26,500 00
Eastern R. R. 6 per cent. coupon bonds of 1906.	17,000 00	20,570 00
Eastern R. R. 6 per cent. coupon (sterling) bonds of 1906	5,840 00	6,832 80
The above on deposit with treasurer of the State of Massachusetts for security of all policy holders in the United States.		
Registered bonds of the United States 4 per cent. consols of 1907	100,000 00	110,125 00
Local improvement bonds of City of Brooklyn 3 per cent. of 1913	42,000 00	40,530 00
Additional water stock of City of New York 3 per cent. of 1904	58,000 00	56,985 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Registered bonds of the United States 5 per cent. of 1904	$10,000 00	$11,400 00
The above on deposit with the Superintendent of Insurance of State of New York for security of all policy holders in the United States.		
United States 4 per cent. registered bonds of 1907, on deposit with Superintendent of Insurance of the State of Ohio, for the benefit of policy holders in Ohio	100,000 00	110,125 00
United States 4 per cent. registered bonds of 1907, on deposit with Treasurer of the State of Georgia, for the benefit of policy holders in Georgia	25,000 00	27,531 25
Water bonds of the City of Portland 5 per cent. of 1923, on deposit with Treasurer of the State of Oregon, for the benefit of policy holders in Oregon	9,000 00	10,485 00
Bonds held by the Central Trust Company of New York as trustee under trust deed, for security of all policy holders in the United States as required by statutes of Massachusetts:		
Alleghany Valley R. R. 1st mortgage bonds	100,000 00	126,000 00
Pennsylvania R. R. 4½ per cent. bonds	39,000 00	42,705 00
Chicago, Milwaukee & St. Paul R. R. bonds	75,000 00	86,250 00
Richmond City 4 per cent. bonds	50,000 00	46,000 00
	$912,840 00	$984,664 88

Total amount at risk December 31, 1896 .... $29,709,898 00

Business in Maryland in 1896:

Marine and inland risks written in 1896	$1,938,229 00
Premiums received	7,513 68
Losses paid	363 75
Losses incurred	1,247 13

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

UNITED STATES BRANCH OF THE

CALEDONIAN INSURANCE COMPANY OF EDINBURGH.

Commenced Business 1890.

CHAS. H. POST, *Manager.* N. A. McNEAL, *Assistant Manager.*

PRINCIPAL OFFICE, 27 AND 29 PINE ST., NEW YORK.

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

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

Summary of assets December 31, 1896:

Stocks and bonds owned by the company, market value	$1,604,096 25	
Interest due and accrued	20,083 96	
Cash in company's office and in bank	91,697 55	
Premiums in course of collection	165,751 82	
All other assets as per detailed statement	1,929 37	
Total admitted assets		$1,883,558 95

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$217,625 00	
Liabilities in said States	87,127 23	
Surplus over said liabilities	$130,497 77	

Liabilities:

Losses reported, adjusted and unpaid	$ 166,998 52	
Re-insurance reserve required by law	868,124 49	
All other liabilities as per detailed statement on file	56,611 31	
Gross liabilities, exclusive of capital		1,091,734 32
Surplus as regards policy holders		$791,824 63
Surplus over capital, including surplus of assets not admitted in this State		$922,322 40

Income during year:

Cash premiums received	$1,230,698 55	
Interest on loans and dividends	65,953 57	
Actual cash income		$1,296,652 12

Expenditures during year:

Amount paid for losses	$767,414 68	
Commissions and brokerage	249,232 38	
Salaries and fees	74,000 53	
Taxes paid	46,776 78	
All other payments and expenses	76,996 17	
Actual cash expenditures		$1,214,420 54

Stocks and bonds in statement:

	Par value.	Market value.
United States Government bonds, registered, 4 per cent., 1907	$300,000 00	$331,500 00
New York City school bonds, 3 per cent., 1908	200,000 00	200,000 00
New York City gold bonds, 3½ per cent., 1922	125,000 00	133,906 25
Central R. R. of New Jersey general mortgage gold bonds, 5 per cent., 1987	110,000 00	129,800 00
Baltimore & Ohio R. R. Co.'s first mortgage terminal gold bonds, 4½ per cent., 1934	100,000 00	100,000 00
Pennsylvania and New York Canal & Railroad Co.'s consolidated mortgage bonds, 4 per cent,, 1939	100,000 00	95,000 00
New York, Chicago & St. Louis R. R. Co.'s first mortgage gold bonds, 4 per cent., 1937	60,000 00	62,100 00
Lehigh Valley R. R. Co.'s consolidated mortgage bonds, 6 per cent., 1923	50,000 00	57,000 00
Chicago, Burlington & Quincy R. R. Co.'s first mortgage bonds, Nebraska extension, 4 per cent., 1927	50,000 00	44,000 00
Allentown Terminal R. R. Co.'s first mortgage gold bonds, 4 per cent., 1919	50,000 00	50,000 00
Richmond & Petersburg R. R. Co.'s consolidated mortgage bonds, 4½ per cent. 1940	50,000 00	50,000 00
St. Paul, Minneapolis & Manitoba R. R. Co.'s first mortgage bonds, Montana extension, 4 per cent., 1937	50,000 00	44,000 00
Lake Erie & Western R. R. Co.'s first mortgage gold bonds, 5 per cent., 1937	50,000 00	58,750 00
Chicago, Milwaukee & St. Paul R. R. Co.'s first mortgage bonds, South Minnesota Division, 6 per cent., 1910	50,000 00	59,000 00
Philadelphia, Wilmington & Baltimore R. R. Co.'s debenture bonds, 4 per cent., 1932	50,000 00	51,000 00
St. Paul, Minneapolis & Manitoba R. R. Co.'s consolidated mortgage bonds, 4½ per cent., 1933	50,000 00	52,500 00
Long Island R. R. Co.'s general mortgage gold bonds, 4 per cent, 1938	50,000 00	42,500 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Chicago, Rock Island & Pacific R. R. Co.'s first mortgage extension and collateral bonds, 5 per cent., 1934	$50,000 00	$52,250 00
Portland (Oregon) water loan bonds	50,000 00	57,125 00
State of Georgia bonds, 3½ per cent., 1917	25,000 00	25,000 00
Lehigh Valley Coal Co.'s first mortgage bonds, 5 per cent., 1933	25,000 00	23,500 00
City of Richmond (Va.) bonds, 4 per cent., 1924-1927	25,000 00	25,000 00
Jersey City bonds, 6 per cent., 1904	18,000 00	20,070 00
Jersey City water bonds, 7 per cent., 1902	5,000 00	5,600 00
Jersey City Bonds, 7 per cent., 1913	8,000 00	10,600 00
Jersey City improvement bonds, 7 per cent., 1905	3,000 00	3,570 00
Fremont, Elkhorn & Missouri Valley R. R. Co.'s consolidated mortgage bonds, 6 per cent., 1933	15,000 00	19,200 00
Albany & Susquehanna R. R. Co.'s first consolidated guaranteed mortgage bonds, 7 per cent., 1906	15,000 00	18,750 00
	$1,734,000 00	$1,821,721 25

Total amount at risk December 31, 1896 .... $179,633,545 00

Business in Maryland in 1896:

Fire risks written in 1896	$1,896,394 00
Premiums received	19,298 86
Losses paid	12,018 75
Losses incurred	7,746 73

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

UNITED STATES BRANCH OF THE

COMMERCIAL UNION ASSURANCE COMPANY (LIMITED) OF LONDON, ENGLAND.

Commenced Business 1871.

CHARLES SEWALL, *Manager.* ALEX. H. WRAY, *Asst. Manager.*

PRINCIPAL OFFICE, COR. PINE AND WILLIAM STS., NEW YORK CITY.

Attorney to accept service in Maryland, - - - W. J. DONNELLY.
General Agents in Maryland, - - - - MAURY & DONNELLY.

Summary of assets December 31, 1896:

Real estate	$918,303 03	
Stocks and bonds owned by the company, market value	1,338,527 50	
Interest due and accrued	22,795 81	
Cash in company's office and in bank	505,061 39	
Premiums in course of collection	361,489 52	
Bills receivable taken for premiums	16,861 35	
All other assets as per detailed statement	9,421 74	
Total admitted assets		$3,172,460 34

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$245,250 00	
Liabilities in said States	178,804 03	
Surplus over said liabilities	$66,445 97	

Liabilities:

Losses reported, adjusted and unpaid	$223,136 10	
Re-insurance reserve required by law	1,796,841 97	
All other liabilities as per detailed statement on file	56,090 41	
Gross liabilities, exclusive of capital		2,076,068 48
Surplus as regards policy holders		$1,096,391 86
Surplus over capital, including surplus of assets not admitted in this State		$1,162,837 83

Income during year:

Cash premiums received	$2,594,034 77	
Interest on loans and dividends	70,198 00	
From other sources	31,722 78	
Actual cash income		$2,695,955 55

Expenditures during year:

Amount paid for losses	$1,506,127 46	
Commissions and brokerage	442,157 15	
Salaries and fees	150,640 18	
Taxes paid	62,658 07	
All other payments and expenses	130,103 53	
Actual cash expenditures		$2,291,686 39

Stocks and bonds in statement:

	Par value.	*Market value.*
United States registered 4 per cent. bonds, due 1907, at 109	$425,000 00	$463,250 00
Akron & Chicago Junction R. R. 5 per cent. bonds, due 1930, at 100,	30,000 00	30,000 00
Central of New Jersey R. R. 5 per cent. bonds, due 1987, at 114	50,000 00	57,000 00
Chicago, Burlington & Quincy R. R. 5 per cent. bonds, due 1901, at 103	100,000 00	103,000 00
Chicago, Milwaukee & St. Paul (Terminal) R. R. 5 per cent. bonds, due 1914, at 112	75,000 00	84,000 00
Chicago, Milwaukee & St. Paul (C. & P. W. Div.) R. R. 5 per cent. bonds, due 1921, at 114¾	25,000 00	28,687 50
Chicago, Milwaukee & St. Paul (Consolidated) R. R. 7 per cent. bonds, due 1905, at 126	50,000 00	63,000 00
Chicago & Northwestern R. R. 5 per cent. bonds, due 1929, at 108	73,000 00	78,840 00
Chicago & Northwestern R. R. 7 per cent. bonds, due 1915, at 139	50,000 00	69,500 00
Chicago, Rock Island & Pacific R. R. 6 per cent. bonds, due 1917, at 127½	60,000 00	76,500 00
Cleveland, Cincinnati, Chicago & St. Louis (S. & C. Div.) R. R. 4 per cent. bonds, due 1940, at 88.	50,000 00	44,000 00
Indianapolis & Vincennes R. R. 7 per cent. bonds, due 1908, at 120	65,000 00	78,000 00
Lehigh Valley of New York R. R. 4½ per cent. bonds, due 1940, at 100	50,000 00	50,000 00
Lehigh Valley Terminal R. R. 5 per cent. bonds, due 1941, at 109	50,000 00	54,500 00
Michigan Central R. R. 5 per cent. bonds, due 1902, at 108	40,000 00	43,200 00
Milwaukee, Lake Shore & Western (consolidated) R. R. 6 per cent. bonds, due 1921, at 130	25,000 00	32,500 00
New York Central & Hudson River R. R. 7 per cent. bonds, due 1903, at 116	30,000 00	34,800 00
New York, Lackawanna & Western R. R. 6 per cent. bonds, at 133	50,000 00	66,500 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Pittsburg, Fort Wayne & Chicago R. R. guaranteed stock, at 160	$15,000 00	$24,000 00
Western Pennsylvania R. R. 4 per cent. bonds, due 1928, at 101	50,000 00	50,500 00
West Shore Guaranteed R. R. 4 per cent. bonds, due 2361, at 104	50,000 00	52,000 00
	$1,413,000 00	$1,583,777 50

Total amount at risk December 31, 1896 .... $364,018,861 17

Business in Maryland in 1896:

Fire, marine and inland risks written in 1896	$3,059,998 00
Premiums received	30,256 39
Losses paid	15,263 66
Losses incurred	10,248 65

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

UNITED STATES BRANCH OF THE

GENERAL MARINE INSURANCE COMPANY OF DRESDEN, GERMANY.

Commenced Business 1896.

MAX GRUNDER, *Manager*.

PRINCIPAL OFFICE, 416 AND 420 WALNUT ST., PHILADELPHIA, PA.

Attorney to accept service in Maryland, - - - JOHN H. GILDEA, JR.

General Agent in Maryland, - - JOHN H. GILDEA, JR.

Summary of assets December 31, 1896:

Stocks and bonds owned by the company, market value	$218,750 00	
Cash in company's office and in bank	30,027 90	
Premiums in course of collection	54,214 91	
Bills receivable taken for premiums	3,237 33	
Total admitted assets		$306,230 14

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$25,000 00
Liabilities in said States	941 18
Surplus over said liabilities	$24,058 82

Liabilities:

Losses reported, adjusted and unpaid	$ 11,250 00	
Re-insurance reserve required by law	43,734 40	
Commissions, brokerage, etc	4,791 38	
Reinsurance	3,254 39	
Gross liabilities, exclusive of capital		63,030 17
Surplus as regards policy holders		$243,199 97
Surplus over capital, including surplus of assets not admitted in this State		$267,258 79

Income during year:

Cash premiums received	$219,816 72	
Actual cash income		$219,816 72

Expenditures during year:

Amount paid for losses	$58,910 16	
Commissions and brokerage	26,279 03	
Salaries and fees	8,840 42	
Taxes paid	5,038 62	
All other payments and expenses	3,187 11	
Actual cash expenditures		$102,255 34

Stocks and bonds in statement:

	Par value.	*Market value.*
United States bonds	$150,000	$168,750
New York City bonds	50,000	50,000
Georgia State bonds	25,000	25,000
	$225,000	$243,750

Total amount at risk December 31, 1896 ....$5,705,128 00

Business in Maryland in 1896:

Marine and inland risks written in 1896	$11,454,519 00
Premiums received	17,648 54
Losses paid	8,841 82
Losses incurred	8,841 82

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

UNITED STATES BRANCH OF THE

HAMBURG-BREMEN INSURANCE COMPANY OF HAMBURG, GERMANY.

Commenced Business 1858.

F. O. AFFELD, *Manager*.

PRINCIPAL OFFICE, NO. 22 PINE ST., NEW YORK CITY.

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

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

Summary of assets December 31, 1896:

Stocks and bonds owned by the company, market value	$1,201,987 50	
Interest due and accrued	1,000 00	
Cash in company's office and in bank	60,982 07	
Premiums in course of collection	127,914 79	
Total admitted assets		$1,391,884 36

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$101,512 50	
Liabilities in said States	100,019 93	
Surplus over said liabilities	$ 1,492 57	

Liabilities:

Losses reported, adjusted and unpaid	$ 64,085 00	
Re-insurance reserve required by law	697,990 75	
All other liabilities as per detailed statement on file	23,580 62	
Gross liabilities, exclusive of capital		$785,656 37
Surplus as regards policy holders		$606,227 99
Surplus over capital, including surplus of assets not admitted in this State		$607,720 56

Income during year:

Cash premiums received	$1,095,348 85	
Interest on loans and dividends	60,418 45	
Actual cash income		$1,155,767 30

Expenditures during year:

Amount paid for losses	$ 601,552 57	
Commissions and brokerage	208,337 99	
Salaries and fees	93,774 62	
Taxes paid	26,824 82	
All other payments and expenses	67,932 21	
Actual cash expenditures		$998,422 21

Stocks and bonds in statement:

	Par value.	Market value.
United States bonds, 1907, 4 per cent. registered.	$100,000 00	$110,125 00
Georgia State bonds, 1915, 4½ per cent. registered.	25,000 00	28,562 50
New York City additional water stock, 1904, 3 per cent. registered	105,000 00	104,737 50
New York City additional water stock, 1907, 3 per cent. registered	25,000 00	24,937 50
New York City schoolhouse bonds, 1908, 3 per cent. registered	100,000 00	99,500 00
Portland City (Ore.) gold bonds, 1917, 5 per cent.	50,000 00	56,750 00
Providence City (R. I.) gold bonds, 1923, 4 per cent.	25,000 00	28,250 00
Richmond City (Va.) bonds, 1922, 5 per cent. registered	15,000 00	16,200 00
St. Louis City (Mo.) gold bonds, 1907, 65-100 per cent.	25,000 00	25,250 00
Atchison, Topeka and Santa Fe R. R. general mortgage gold bonds, 1995, 4 per cent.	18,500 00	14,615 00
Beech Creek R. R. guaranteed 1st mortgage gold bonds, 1936, 4 per cent.	20,000 00	21,000 00
Central R. R. of New Jersey general mortgage gold bonds, 1987, 5 per cent	30,000 00	35,550 00
Central Ohio R. R. cons. 1st mortgage gold bonds, 1930, 4½ per cent.	25,000 00	24,500 00
Central Pacific R. R. 1st mortgage gold bonds, 1898, 6 per cent.	20,000 00	20,700 00
Chicago, Burlington & Quincy R. R. cons. 1st mortgage bonds, 1903, 7 per cent.	20,000 00	23,650 00
Chicago, Milwaukee and St. Paul (Chicago & Pacific Western Division) 1st mortgage gold bonds, 1921, 5 per cent.	30,000 00	34,425 00
Chicago & Northwestern R. R. cons. sinking fund 1st mortgage bonds, 1915, 7 per cent.	25,000 00	34,875 00
Chicago, Rock Island & Pacific R. R. 1st mortgage bonds, 1917, 6 per cent. registered	25,000 00	31,750 00
Cincinnati, Indianapolis, St. Louis & Chicago R. R. general 1st mortgage gold bonds, 1936, 4 per cent.	28,000 00	27,160 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Denver & Rio Grande R. R. cons. 1st mortgage gold bonds, 1936, 4 per cent	$25,000 00	$22,562 50
East Tennessee, Virginia & Georgia R. R. cons. mortgage gold bonds, 1956, 5 per cent	25,000 00	26,687 50
Edison Electric Illuminating Co. of New York 1st mortgage gold bonds, 1910, 5 per cent	20,000 00	21,800 00
Illinois Central R. R. 1st mortgage gold bonds, 1951, 3½ per cent	50,000 00	50,000 00
Kansas Pacific R. R. (Denver Division) Trust Co. certificates	20,000 00	19,000 00
Lake Erie & Western R. R. 1st mortgage 50-year gold bonds, 1937, 5 per cent	30,000 00	35,100 00
Long Island R. R. cons. 1st mortgage gold bonds, 1931, 5 per cent	30,000 00	35,400 00
Louisville & Nashville R. R. 1st mortgage 50-year gold bonds, 1937, 5 per cent	30,000 00	28,500 00
New York, Chicago and St. Louis R. R. 1st mortgage gold bonds, 1937, 4 per cent	30,000 00	31,050 00
New York, Lake Erie & Western R. R. cons. 1st mortgage gold bonds, 1930, 7 per cent	25,000 00	34,750 00
Northern Pacific R. R. land grant sinking fund 1st mortgage gold bonds, 1921, 6 per cent. registered	20,000 00	23,200 00
Oregon Railway & Navigation Co. 1st mortgage gold bonds, 1909, 6 per cent	10,000 00	11,312 50
Pennsylvania Co. guaranteed 1st mortgage gold bonds, 1921, 4½ per cent	30,000 00	33,300 00
Pennsylvania R. R. cons. mortgage gold bonds, 1943, 4 per cent	15,000 00	16,050 00
Pennsylvania R. R. cons. mortgage gold bonds, 1919, 5 per cent	10,000 00	11,800 00
Pittsburgh, Cincinnati, Chicago & St. Louis R. R. guaranteed cons. mortgage gold bonds, series A, 1940, 4½ per cent	30,000 00	32,400 00
St. Paul, Minneapolis & Manitoba R. R. cons. 1st mortgage gold bonds, 1933, 4½ per cent	30,000 00	31,500 00
Scioto Valley & New England R. R. guaranteed 1st mortgage gold bonds, 1989, 4 per cent	30,000 00	24,300 00
Union Pacific R. R. Trust Co. certificates	20,000 00	20,600 00
Wabash R. R. 1st mortgage 50-year gold bonds, 1939, 5 per cent	30,000 00	31,650 00
	$1,221,500 00	$1,303,500 00

Total amount at risk December 31, 1896 . . . . . . $127,457,557 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

UNITED STATES BRANCH OF THE

IMPERIAL INSURANCE COMPANY OF LONDON, ENGLAND.

Commenced Business 1868.

J. J. COURTNEY, *General Attorney.*

PRINCIPAL OFFICE, NO. 33 PINE STREET, NEW YORK, N. Y.

Attorney to accept service in Maryland, - - - - J. SAVAGE WILLIAMS.
General Agents in Maryland, - - - - WILLIAMS & THOMPSON.

Summary of assets December 31, 1896:

Real estate	$476,634 70	
Stocks and bonds owned by the company, market value	830,419 16	
Cash in company's office and in bank	89,481 06	
Premiums in course of collection	156,144 58	
Bills receivable taken for premiums	2,444 00	
All other assets as per detailed statement	2,757 50	
Total admitted assets		$1,557,881 00

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$269,806 25	
Liabilities in said States	76,288 77	
Surplus over said liabilities	$193,517 48	

Liabilities:

Losses reported, adjusted and unpaid	67,771 73	
Re-insurance reserve required by law	727,439 19	
All other liabilities as per detailed statement on file	11,397 67	
Gross liabilities, exclusive of capital		806,608 59
Surplus as regards policy holders		$751,272 41
Surplus over capital, including surplus of assets not admitted in this State		$944,789 89

Income during year:

Cash premiums received	$1,105,068 45	
Interest on loans and dividends	40,468 30	
From other sources	34,403 97	
Actual cash income		$1,179,940 72

Expenditures during year:

Amount paid for losses	$625,425 66	
Commissions and brokerage	209,730 30	
Salaries and fees	98,145 46	
Taxes paid	30,692 96	
All other payments and expenses	60,248 24	
Actual cash expenditures		$1,024,242 62

Stocks and bonds in statement:

	Par value.	Market value.
Deposited with the superintendent of Insurance Department State of New York, at Albany, United States 4 per cent. funded loan, 1907, registered, (currency)	$236,000 00	$259,895 00
New York City 3 per cent. school-house bonds, due 1908, (currency)	50,000 00	49,250 00
Deposited with the Insurance Department State of Ohio, at Columbus, United States 4 per cent. funded loan, 1907, registered, (currency)	120,000 00	132,150 00
Deposited with the State of Virginia, at Richmond, United States 4 per cent. funded loan, 1907, registered, (currency)	50,000 00	55,062 50
Deposited with State of Oregon, at Salem, United States 4 per cent. funded loan, 1907, registered, (currency)	50,000 00	55,062 50
Deposited with the State of Georgia, at Atlanta, United States 4 per cent. funded loan, 1907, registered, (currency)	25,000 00	27,531 25
City of Boston 3½ per cent. bonds, (court-house loan,) due 1919, (currency)	50,000 00	51,312 50
West Shore R. R. Co. 4 per cent. 1st mortgage guaranteed bonds, due 2361, (currency)	100,000 00	107,000 00
West Virginia State deferred certificate, (currency)	28,666 67	1,720 00
County of Essex (N. J.) 3.65 per cent. bonds, (park,) due 1935, (gold)	100,000 00	102,520 83
Lehigh Valley R. R. Co. 4½ per cent. 1st mortgage bonds, due 1940, (gold)	40,000 00	40,800 00
City of Providence 3½ per cent. bonds, (water loan,) due 1916, (gold)	50,000 00	51,270 83
City of Boston 3½ per cent. bonds, (public park loan,) due 1917, (gold)	50,000 00	51,625 00
City of New York 3 per cent. bonds, (Harlem River Bridge loan,) due 1920, (gold)	60,000 00	59,400 00
Hudson County (N. J.) 4½ per cent. bonds, (new public road,) due 1925, (gold)	50,000 00	55,625 00
	$1,059,666 67	$1,100,225 41

Total amount at risk December 31, 1896	$147,705,981 00

Business in Maryland in 1896:

Fire risks written in 1896	$1,067,233 00
Premiums received	10,619 05
Losses paid	6,854 75
Losses incurred	1,752 91

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

UNITED STATES BRANCH OF THE

LANCASHIRE FIRE INSURANCE COMPANY OF MANCHESTER, ENG.

Commenced Business 1872.

E. LITCHFIELD, *Manager.*

PRINCIPAL OFFICE, NO. 25 PINE STREET, NEW YORK CITY.

Attorney to accept service in Maryland, - - - C. R. GALLAGHER.

General Agents in Maryland, - - ALLMAND & GALLAGHER.

Summary of assets December 31, 1896:

Real estate	$ 385,585 72	
Stocks and bonds owned by the company, market value	1,291,042 50	
Cash in company's office and in bank	114,865 88	
Premiums in course of collection	269,507 43	
Total admitted assets		$2,061,001 53

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$247,250 00
Liabilities in said States	117,723 04
Surplus over said liabilities	$129,526 96

Liabilities:

Losses reported, adjusted and unpaid	$187,257 69	
Re-insurance reserve required by law	1,181,415 60	
All other liabilities as per detailed statement on file	45,000 00	
Gross liabilities, exclusive of capital		1,413,673 29
Surplus as regards policy holders		$647,328 24

Surplus over capital, including surplus of assets not admitted in this State.......		$776,855 20

Income during year:

Cash premiums received......................	$1,872,989 98	
Interest on loans and dividends................	66,922 65	
From other sources	8,721 33	
Actual cash income....................		$1,948,633 96

Expenditures during year:

Amount paid for losses.......................	$1,045,713 21	
Commissions and brokerage	323,077 43	
Salaries and fees............................	178,570 95	
Taxes paid	45,289 00	
All other payments and expenses..............	148,155 82	
Actual cash expenditures		$1,740,806 41

Stocks and bonds in statement:

	Par value.	Market value.
4 per cent. United States bonds................	$500,000 00	$552,500 00
6 per cent. United States currency bonds, 1898..	100,000 00	102,875 00
Albany & Susquehanna R. R. Co., 6 per cent...	15,000 00	17,550 00
Atchison, Topeka & Santa Fe R. R. Co., 4 per cent	34,000 00	27,030 00
Atchison, Topeka & Santa Fe R. R. Co., 4 per cent	18,000 00	7,762 50
Baltimore & Ohio R. R. Co., 4 per cent.........	10,000 00	10,150 00
Baltimore & Ohio R. R. Co., 5 per cent.........	25,000 00	25,625 00
Baltimore & Ohio R. R. Co., 6 per cent.........	20,000 00	21,200 00
Baltimore & Ohio R. R. Co., 6 per cent.........	20,000 00	22,400 00
Brooklyn & Montauk R. R. Co., 5 per cent....	30,000 00	31,800 00
Chicago, Burlington & Quincy R. R. Co. (Iowa Div.), 4 per cent..........................	35,000 00	33,600 00
Chicago, Milwaukee & St. Paul R. R. Co. (Chicago & Pacific Western Div.), 5 per cent......	45,000 00	51,300 00
Chicago & Northwestern Extension bonds, 4 per cent	40,000 00	40,050 00
Chicago, Rock Island & Pacific R. R. Co., 6 per cent	20,000 00	25,400 00
Cleveland, Cincinnati, Chicago & St. Louis R. R. Co., 4 per cent..........................	25,000 00	22,500 00
Cleveland, Cincinnati, Chicago & St. Louis R. R. Co. (C. W. & M. Div.), 4 per cent	25,000 00	22,750 00
Chicago, St. Louis & New Orleans R. R. Co., 7 per cent..................................	15,000 00	15,300 00
Chicago, St. Louis & New Orleans R. R. Co. (Memphis Div.), 4 per cent.................	25,000 00	24,250 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Chicago, St. Louis and New Orleans R. R. Co., 5 per cent	$10,000 00	$11,750 00
City of Portland (Oregon) water bonds, 5 per cent	50,000 00	56,500 00
County of Essex (N. J.) park bonds, 3.65 per cent	25,000 00	25,500 00
Detroit, Monroe & Toledo R. R. Co., 7 per cent.	19,000 00	23,750 00
Illinois Central R. R. Co., 4 per cent	10,000 00	10,000 00
Illinois Central R. R. Co. (Springfield Div.), 6 per cent	20,000 00	20,800 00
Michigan Central R. R. Co. (Grand River Valley Div.), 6 per cent	15,000 00	17,850 00
Milwaukee & St. Paul R. R. Co. (Iowa & Minn. Div.), 7 per cent	10,000 00	12,825 00
New York Central & Hudson River R. R. Co., 6 per cent	10,000 00	11,500 00
New York, Lackawanna & Western R. R. Co., 6 per cent	15,000 00	19,950 00
Northern Central R. R. Co., 6 per cent	13,000 00	14,690 00
North Pennsylvania R. R. Co., 7 per cent	10,000 00	12,200 00
Ottumwa, Cedar Falls & St. Paul R. R. Co., 5 per cent	20,000 00	21,800 00
Philadelphia & Erie R. R. Co., 6 per cent	18,000 00	23,580 00
Pennsylvania R. R. Co., 6 per cent	20,000 00	23,200 00
Pennsylvania R. R. Co., 4½ per cent	10,000 00	11,100 00
Rome, Watertown & Ogdensburg R. R. Co., 5 per cent	25,000 00	29,250 00
Syracuse, Binghamton & New York R. R. Co., 7 per cent	22,000 00	27,500 00
State of Georgia bonds, 3½ per cent	25,000 00	25,000 00
St. Paul & Northern Pacific R. R. Co., 6 per cent.	22,000 00	27,280 00
St. Paul, Minneapolis & Manitoba R. R. Co., 4½ per cent	25,000 00	26,125 00
St. Paul, Minneapolis & Manitoba R. R. Co., 4 per cent	25,000 00	22,000 00
Western Pennsylvania R. R. Co., 4 per cent	10,000 00	10,100 00
	$1,431,000 00	$1,538,292 50

Total amount at risk December 31, 1896 .... $219,684,413 00

Business in Maryland in 1896:

Fire risks written in 1896	$1,357,347 00
Premiums received	15,261 93
Losses paid	10,715 37
Losses incurred	7,834 56

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

UNITED STATES BRANCH OF THE

LION FIRE INSURANCE COMPANY OF LONDON, ENGLAND.

Commenced Business 1880.

MARTIN BENNETT, *Manager.*

PRINCIPAL OFFICE, 197 ASYLUM STREET, HARTFORD, CONN.

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

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

Summary of assets December 31, 1896:

Real estate	$ 9,000 00	
Loans on mortgage of real estate	192,100 00	
Stocks and bonds owned by the company, market value	284,225 00	
Interest due and accrued	10,600 53	
Cash in company's office and in bank	136,460 87	
Premiums in course of collection	59,848 19	
Total admitted assets		$692,234 59

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$198,062 50	
Liabilities in said States	47,907 23	
Surplus over said liabilities	$150,155 27	

Liabilities:

Losses reported, adjusted and unpaid	$ 50,783 57	
Re-insurance reserve required by law	337,007 59	
All other liabilities as per detailed statement on file	11,017 79	
Gross liabilities exclusive of capital		398,808 95
Surplus as regards policy holders		$293,425 64
Surplus over capital, including surplus of assets not admitted in this State		$443,580 91

Income during year:

Cash premiums received	$551,558 94	
Interest on mortgages	9,312 71	
Interest on loans and dividends	18,643 53	
Actual cash income		$579,515 18
Amount paid for losses	$330,450 93	
Commissions and brokerage	109,445 17	
Salaries and fees	38,629 63	
Taxes paid	15,049 55	
All other payments and expenses	42,697 37	
Actual cash expenditures		$536,272 65

Stocks and bonds in statement:

	Par value.	Market value.
United States registered 4 per cent. bonds, due 1907, at 110⅛	$50,000 00	$55,062 50
Brooklyn 3 per cent. school improvement bonds, $50,000 due Jan. 21, 1917; $50,000 due Jan. 21, 1918; $50,000 due Jan. 21, 1919, at 102	150,000 00	153,000 00
Brooklyn 3 per cent. improvement loan bonds, due Feb. 13, 1913, at 102	50,000 00	51,000 00
Brooklyn 3 per cent. park purchase bonds, due Jan. 1, 1916, at 102	10,000 00	10,200 00
City of Richmond bonds, $15,000 due 1923; $2,000 due 1925, at par	17,000 00	17,000 00
Georgia State bonds, due Jan. 1, 1923, at par	25,000 00	25,000 00
Central Railroad of New Jersey 5 per cent. bonds, due July 1, 1987, at 114½	25,000 00	28,625 00
County of Lucas (Ohio) court-house bonds, due March 1, 1944, at 101,	100,000 00	101,000 00
Baltimore & Ohio 4½ per cent. bonds, due June 1, 1934, at 100	25,000 00	25,000 00
Staten Island Railway 4½ per cent. bonds, due June 1, 1943, at 102½	16,000 00	16,400 00
	$468,000 00	$482,287 50

Total amount at risk December 31, 1896 .... $61,800,748 00

Business in Maryland in 1896:

Fire risks written in 1896	$382,412 00
Premiums received	4,330 85
Losses paid	7,313 54
Losses incurred	3,437 30

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

UNITED STATES BRANCH OF THE

LIVERPOOL AND LONDON AND GLOBE INS. CO. OF LIVERPOOL, ENG,

Commenced Business 1849.

HENRY W. EATON, *President-Manager.*

PRINCIPAL OFFICE NO. 45 WILLIAM STREET, NEW YORK CITY.

Attorney to accept service in Maryland, - - - W. STEWART POLK.

General Agent in Maryland, - - W. STEWART POLK.

Summary of assets December 31, 1896:

Real estate	$1,730,000 00	
Loans on mortgage of real estate	3,311,718 64	
Stocks and bonds owned by the company, market value	2,162,675 00	
Interest due and accrued	45,998 26	
Cash in company's office and in bank	846,101 52	
Premiums in course of collection	948,702 43	
All other assets as per detailed statement	30,349 48	
Total admitted assets		$9,075,545 33

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$264,000 00
Liabilities in said States	226,543 87
Surplus over said liabilities	$37,456 13

Liabilities:

Losses reported, adjusted and unpaid	$516,707 91	
Re-insurance reserve required by law	4,139,250 20	
All other liabilities as per detailed statement on file	363,583 02	
Gross liabilities, exclusive of capital		$5,019,541 13
Surplus as regards policy holders		$4,056,004 20
Surplus over capital, including surplus of assets not admitted in this State		$4,093,460 33

Income during year:

Cash premiums received	$5,370,686 53	
Interest on mortgages	151,969 19	
Interest on loans and dividends	107,000 96	
From other sources	57,058 29	
Actual cash income		$5,686,714 97

Expenditures during year:

Amount paid for losses	$2,862,317 24	
Commissions and brokerage	935,376 99	
Salaries and fees	320,629 88	
Taxes paid	114,840 19	
All other payments and expenses	325,199 26	
Actual cash expenditures		$4,558,363 56

Stocks and bonds in statement:

	Par value.	Market value.
United States 4 per cent. bonds of 1925 at 120	$1,055,000 00	$1,266,000 00
United States 4 per cent. bonds of 1907 at 111	520,000 00	577,200 00
City of Richmond 8 per cent, bonds at 129	5,000 00	6,450 00
New York City gold 3½ per cent. bonds of 1922 at 107⅜	100,000 00	107,375 00
City or Boston 5 per cent. bonds at 114¼	180,000 00	205,650 00
	$1,860,000 00	$2,162,675 00

Total amount at risk December 31, 1896 .... $849,088,794 00

Business in Maryland in 1896:

Fire risks written in 1896	$5,162,639 00
Premiums received	48,428 83
Losses paid	24,822 72
Losses incurred	10,422 72

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

UNITED STATES BRANCH OF THE

LONDON ASSURANCE COMPANY OF LONDON, ENGLAND.

Commenced Business 1872.

CHARLES L. CASE, *Manager*.

PRINCIPAL OFFICE, NO. 44 PINE STREET, NEW YORK CITY.

Attorney to accept service in Maryland, - - E. G. DONNELLY.

General Agents in Maryland, - - MAURY & DONNELLY.

Summary of assets December 31, 1896:

Real estate	$28,000 00	
Stocks and bonds owned by the company, market value	1,650,384 38	
Interest due and accrued	5,889 59	
Cash in company's office and in bank	172,975 07	
Premiums in course of collection	220,481 55	
Bills receivable taken for premiums	19,264 55	
All other assets as per detailed statement	14,191 97	
Total admitted assets		$2,111,187 11

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	245,471 87	
Liabilities in said States	53,570 50	
Surplus over said liabilities	$191,901 37	

Liabilities:

Losses reported, adjusted and unpaid	$150,336 86	
Re-insurance reserve required by law	748,927 77	
All other liabilities as per detailed statement on file	34,514 26	
Gross liabilities, exclusive of capital		933,778 89
Surplus as regards policy holders		$1,177,408 22
Surplus over capital, including surplus of assets not admitted in this State		$1,369,309 59

Income during year:

Cash premiums received	$1,267,504 10	
Interest on mortgages	675 00	
Interest on loans and dividends	73,666 81	
Actual cash income		$1,341,845 91

Expenditures during year:

Amount paid for losses	$670,258 33	
Commissions and brokerage	209,151 56	
Salaries and fees	90,191 72	
Taxes paid	32,734 54	
All other payments and expenses	81,833 81	
Actual cash expenditures		$1,084,169 96

Stocks and bonds in statement:

	Par value.	Market value.
United States registered 4 per cent. bonds	$630,000 00	$693,787 50
United States 4 per cent. coupon bonds, due 1925	31,000 00	37,238 75
Baltimore Belt R. R. 5 per cent. gold bonds	16,000 00	14,720 00
Central R. R. of New Jersey general mortgage 5 per cent. gold bonds	40,000 00	47,200 00
Chicago, Milwaukee & St. Paul R. R. (Western Division) 1st mortgage 5 per cent. gold bonds	25,000 00	28,687 50
Chicago, Milwaukee & St. Paul R. R. Terminal 5 per cent. gold bonds	25,000 00	27,750 00
Milwaukee & St. Paul R. R. (St. Paul Division) 1st mortgage 7 per cent. gold bonds	50,000 00	64,250 00
Chicago, St. Louis & New Orleans R. R. 5 per cent. gold loan	8,000 00	9,400 00
Colorado Midland Ry. Co. 1st mortgage 6 per cent. gold bonds	35,000 00	24,325 00
Denver & Rio Grande 1st consolidated general mortgage 4 per cent. gold bonds	30,000 00	27,075 00
Erie Ry. consolidated mortgage 7 per cent. gold bonds	50,000 00	69,000 00
Lehigh Valley Ry. Co. 1st mortgage 4½ per cent. gold bonds	30,000 00	30,600 00
Long Island R. R. 1st consolidated mortgage 5 per cent. gold bonds	45,000 00	53,100 00
Louisville & Nashville R. R.(N. O. & M. Division) 1st mortgage 6 per cent. gold bonds	25,000 00	29,500 00
Milwaukee, Lake Shore & Western R. R. (Michigan Division) 1st mortgage 6 per cent. gold bonds	25,000 00	32,500 00

Stocks and bonds in statement:

	Par value.	Market value.
Philadelphia & Reading R. R. general mortgage 4 per cent. gold bonds	$15,000 00	$12,262 50
Pittsburg, Cincinnati, Chicago & St. Louis consolidated 4½ per cent. gold bonds	25,000 00	27,000 00
St. Paul, Minneapolis & Manitoba R. R. consolidated 6 per cent. gold loan	25,000 00	31,250 00
St. Paul, Minneapolis & Manitoba R. R. 2d mortgage 6 per cent. gold bonds	30,000 00	35,400 00
Scioto Valley & New England R. R. 1st mortgage 4 per cent. gold bonds	30,000 00	24,300 00
City of Richmond (Va.) 4 per cent. gold bonds	50,000 00	50,000 00
Carthage, Watertown & Sacketts Harbor R. R. 5 per cent. gold bonds	33,000 00	33,660 00
United States Mortgage & Trust Company 1st mortgage trust 4½ per cent. gold bonds	35,000 00	35,000 00
City of New York (water stock) 3 per cent, due 1907	40,000 00	39,200 00
City of New York (water stock) 3 per cent., due 1904	35,000 00	34,300 00
City of New York (water stock) 3½ per cent., due 1904	25,000 00	25,250 00
City of New York (school-house) 3½ per cent., due 1911	10,000 00	9,850 00
City of Brooklyn (local improvement) 3 per cent. bonds, due 1912	100,000 00	94,000 00
City of Boston (public park loan) 3½ per cent. bonds, due 1920	100,000 00	102,000 00
Cleveland, Cincinnati, Chicago & St. Louis R. R. 1st mortgage 4 per cent. gold bonds	50,000 00	44,250 00
Chicago & Erie R. R. 1st mortgage 5 per cent. gold bonds	50,000 00	55,000 00
Chesapeake & Ohio R. R. 1st consolidated 5 per cent. gold bonds	50,000 00	54,000 00
	$1,768,000 00	$1,895,856 25

Total amount at risk December 31, 1896 .... $171,084,608 00

Business in Maryland in 1896:

Fire, marine and inland risks written in 1896	$2,180,657 00
Premiums received	21,118 98
Losses paid	7,619 21
Losses incurred	8,444 21

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

UNITED STATES BRANCH OF THE

LONDON AND LANCASHIRE INSURANCE CO. OF LIVERPOOL, ENGLAND.

Commenced Business 1879.

ARCHIBALD G. MCILVAINE, JR., *Manager for the Eastern, Middle and Southern Departments.*

PRINCIPAL OFFICE, NOS. 57 AND 59 WILLIAM ST., NEW YORK, N. Y.

Attorney to accept service in Maryland, - - - JOHN P. LAUBER.

General Agent in Maryland, - - - JOHN P. LAUBER.

Summary of assets December 31, 1896:

Real estate	$ 299,125 00	
Stocks and bonds owned by the company, market value	1,677,768 00	
Interest due and accrued	500 00	
Cash in company's office and in bank	182,869 09	
Premiums in course of collection	292,486 21	
Bills receivable taken for premiums	7,400 73	
All other assets as per detailed statement	7,202 71	
Total admitted assets		$2,467,351 74

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	259,262 00	
Liabilities in said States	114,224 94	
Surplus over said liabilities	$ 145,037 06	

Liabilities:

Losses reported, adjusted and unpaid	$ 129,242 06	
Re-insurance reserve required by law	1,363,246 99	
All other liabilities as per detailed statement on file	97,637 34	
Gross liabilities, exclusive of capital		$1,590,126 39
Surplus as regards policy holders		$ 877,225 35
Surplus over capital, including surplus of assets not admitted in this State		$1,022,262 41

Income during year:

Cash premiums received	$1,750,496 31	
Interest on loans and dividends	88,349 90	
From other sources	6,629 63	
Actual cash income		$1,845,475 84

Expenditures during year:

Amount paid for losses	$850,927 06	
Commissions and brokerage	337,826 29	
Salaries and fees	138,241 97	
Taxes paid	43,460 80	
All other payments and expenses	107,397 02	
Actual cash expenditures		$1,477,853 14

Stocks and bonds in statement:

	Par value.	Market value.
United States government bonds:		
United States registered bonds, 5 per cent., 1904	$ 2,500 00	$ 2,850 00
United States registered bonds, 4 per cent., 1907	50,000 00	55,750 00
United States registered bonds, 4 per cent., 1925	270,000 00	323,662 00
Railroad bonds:		
Baltimore Belt R. R. Co. 1st mortgage registered gold bonds, 5 per cent., 1990	25,000 00	22,813 00
Baltimore & Ohio R. R. Co. general mortgage registered gold bonds, 5 per cent., 1988	100,000 00	100,000 00
Beech Creek R. R. Co. 1st mortgage registered gold bonds, 4 per cent., 1936	27,000 00	28,350 00
Central Ohio 1st mortgage gold bonds, 4½ per cent., 1930	50,000 00	49,000 00
Central R. R. of New Jersey general mortgage registered gold bonds, 5 per cent., 1987	65,000 00	75,237 00
Chesapeake & Ohio R. R. Co. 1st consolidated mortgage registered gold bonds, 5 per cent., 1939	50,000 00	53,500 00
Chicago, Milwaukee & St. Paul (Chicago & Pacific Western Div.) 1st mortgage registered gold bonds, 5 per cent., 1921	20,000 00	22,450 00
Chicago, Rock Island & Pacific R. R. Co. 1st mortgage registered bonds, 6 per cent., 1917	90,000 00	117,450 00
Chicago & Northwestern R. R. Co. consolidated mortgage registered gold bonds, 7 per cent., 1902	100,000 00	115,500 00
Cincinnati, Dayton & Ironton 1st mortgage registered gold bonds, 5 per cent., 1941	20,000 00	21,000 00
Cincinnati, Indianapolis, St. Louis & Chicago R. R. Co. consolidated 1st mortgage registered gold bonds, 4 per cent., 1936	100,000 00	96,000 00
Delaware & Hudson R. R. Co. (Penna. Div.) 1st mortgage registered bonds, 7 per cent., 1917	25,000 00	36,000 00
Flint & Pere Marquette consolidated mortgage registered gold bonds, 5 per cent., 1939	25,000 00	20,813 00
Lake Erie & Western R. R. Co. 1st mortgage registered gold bonds, 5 per cent., 1937	50,000 00	58,750 00

Stocks and bonds in statement—Continued:

	Par value.	*Market value.*
Lake Shore & Michigan Southern R. R. Co. 1st mortgage registered sinking fund bonds, 7 per cent., 1900	$92,000 00	$102,810 00
Lehigh Valley R. R. Co. 1st mortgage registered gold bonds, 4½ per cent., 1940	25,000 00	25,000 00
Milwaukee, Lake Shore & Western extension & improvement sinking fund mortgage gold bonds, 5 per cent., 1929	50,000 00	56,000 00
New York Central & Hudson River R. R. Co. 1st mortgage registered gold bonds, 7 per cent., 1903	75,000 00	89,812 00
New York, Chicago & St. Louis R. R. Co. 1st mortgage registered gold bonds, 4 per cent., 1937	50,000 00	51,500 00
New York, Ontario & Western 1st consolidated mortgage registered gold bonds, 5 per cent., 1939	20,000 00	21,500 00
New York & Harlem River R. R. Co. 1st mortgage registered gold bonds, 7 per cent., 1900	50,000 00	55,625 00
St. Paul, Minneapolis & Manitoba consolidated mortgage registered gold bonds, 4½ per cent., 1933	50,000 00	51,125 00
West Shore R. R. Co. 1st mortgage registered bonds, 4 per cent., 2361	80,000 00	84,400 00
State and municipal bonds:		
State of Georgia funding registered bonds, 4½ per cent., 1915	15,000 00	17,625 00
State of Georgia funding registered bonds, 4½ per cent., 1922	10,000 00	11,825 00
New York City consolidated stock bonds, 3 per cent., 1910	120,000 00	120,600 00
City of Richmond (Va.) bonds, 4 per cent., 1926	50,000 00	50,000 00
Miscellaneous:		
Milwaukee Underwriters' Association stock	83 00	83 00
	$1,756,583 00	$1,937,030 00

Total amount at risk December 31, 1896 .... $370,914,942 00

Business in Maryland in 1896:

Fire risks written in 1896	$4,500,409 00
Premiums received	29,931 52
Losses paid	11,077 37
Losses incurred	11,219 37

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

UNITED STATES BRANCH OF THE

MAGDEBURG FIRE INSURANCE COMPANY OF MAGDEBURG, GERMANY.

Commenced Business, 1896.

P. E. RAZOR, *Manager.*

PRINCIPAL OFFICE, HARTFORD, CONN.

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

General Agents in Maryland, - - - ALLMAND & GALLAGHER.

Summary of assets December 31, 1896:

Stocks and bonds owned by the company, market value	330,750 00	
Interest due and accrued	500 00	
Cash in company's office and in bank	38,092 17	
Premiums in course of collection	42,918 86	
Total admitted assets		$412,261 03

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States. Market value.	$275,625 00	
Liabilities in said States	8,875 28	
Surplus over said liabilities	$266,749 72	

Liabilities:

Losses reported, adjusted and unpaid	$ 7,841 75	
Re-insurance reserve required by law	69,087 94	
All other liabilities as per detailed statement on file	8,749 35	
Gross liabilities, exclusive of capital		85,679 04
Surplus as regards policy holders		$326,581 99
Surplus over capital, including surplus of assets not admitted in this State		$593,331 71

Income during year:

Cash premiums received	$88,326 46	
Interest on loans and dividends	15,000 00	
Actual cash income		$103,326 46

Expenditures during year:

Amount paid for losses	$66,708 20	
Commissions and brokerage	29,072 52	
Salaries and fees	4,252 15	
Taxes paid	2,751 05	
All other payments and expenses	10,150 62	
Actual cash expenditures		$112,934 54

Stocks and bonds in statement:

	Par value.	Market value.
U. S. registered 4 per cent. bonds, 110¼	$550,000 00	$606,375 00

Total amount at risk December 31, 1896	$12,520,985 00

Business in Maryland in 1896:

Fire risks written in 1896	$103,661 00
Premiums received	1,160 67

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

UNITED STATES BRANCH OF THE

MANCHESTER FIRE ASSURANCE COMPANY OF MANCHESTER, ENGLAND.

Commenced Business 1890.

G. W. WENSLEY, *Manager.*

PRINCIPAL OFFICE, 63 and 65 WALL ST., NEW YORK.

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

General Agents in Maryland, - - E. B. DUVAL & CO.

Summary of assets December 31, 1896:

Stocks and bonds owned by the company, market value	$1,550,195 00	
Cash in company's office and in bank	93,601 81	
Premiums in course of collection	273,754 25	
All other assets as per detailed statement	3,353 20	
Total admitted assets		$1,920,904 26

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$252,250 00
Liabilities in said States	87,909 22
Surplus over said liabilities	$164,340,78

Liabilities:

Losses reported, adjusted and unpaid	$154,764 04	
Re-insurance reserve required by law	988,316 34	
All other liabilities as per detailed statement on file	48,980 82	
Gross liabilities, exclusive of capital		$1,192,061 20
Surplus as regards policy holders		$728,843 06
Surplus over capital, including surplus of assets not admitted in this State		$893,183 84

Income during year:

Cash premiums received	$1,384,814 18	
Interest on loans and dividends	65,836 30	
Actual cash income		$1,450,650 48

Expenditures during year:

Amount paid for losses	$877,669 13	
Commissions and brokerage	266,704 74	
Salaries and fees	98,557 61	
Taxes paid	43,533 34	
All other payments and expenses	102,108 75	
Actual cash expenditure		$1,388,573 57

Stocks and bonds in statement:

	Par value.	Market value.
Deposited with Insurance Departments:		
State of Georgia—United States registered bonds, 4 per cent., 1907	$25,000 00	$27,875 00
State of New York—City of New York consolidated stock, 3 per cent., 1910	200,000 00	202,000 00
State of Ohio—United States registered bonds, 4 per cent., 1907	100,000 00	111,500 00
State of Oregon—Portland (Oregon) water bonds, 5 per cent., 1923	50,000 00	57,125 00
State of Virginia—United States registered bonds, 4 per cent., 1907	50,000 00	55,750 00
Deposited with United States Trustees—		
Government and Municipal Bonds:		
City of Brooklyn local improvement bonds, 3 per cent., 1906	100,000 00	100,000 00
City of Brooklyn local improvement bonds, 3 per cent., 1907	100,000 00	100,000 00
City of Newark water bonds, 4½ per cent., 1915	50,000 00	54,000 00
District of Columbia registered bonds, 3.65 per cent., 1924	20,000 00	21,600 00
United States registered bonds, 4 per cent, 1907	252,000 00	280,980 00

Stocks and bonds in statement—Continued:

Railroad Bonds:	*Par value.*	*Market value.*
Atchison, Topeka & Santa R. R. new general mortgage gold bonds, 4 per cent., 1995.......	$12,000 00	$9,360 00
Atchison, Topeka & Santa Fe R. R. adjustment bonds, 4 per cent., 1995....................	6,500 00	2,795 00
Atlanta & Charlotte Air Line R. R. bonds (Richmond & Danville System) 7 per cent., 1907...	14,000 00	16,520 00
Baltimore & Ohio R. R. gold bonds, 5 per cent., 1925....................................	40,000 00	37,200 00
Baltimore & Ohio R. R. gold bonds, 5 per cent., 1988....................................	39,000 00	37,050 00
Beech Creek R. R. gold bonds, 4 per cent., 1936.	75,000 00	79,125 00
Burlington, Cedar Rapids & Northern R. R. gold bonds, 5 per cent., 1934....................	40,000 00	41,000 00
Central R. R. of New Jersey mortgage gold bonds, 5 per cent., 1987..........................	55,000 00	64,900 00
Chesapeake & Ohio R. R. 1st mortgage trust consolidated gold bonds, 5 per cent., 1939.......	25,000 00	27,000 00
Chicago & Eastern Illinois R. R. consolidated gold bonds, 6 per cent., 1934......	27,000 00	33,210 00
Chicago, Milwaukee & St. Paul R. R. (Chicago, Pacific & Western division) 1st mortgage gold bonds, 5 per cent., 1921....................	51,000 00	58,522 50
Chicago, St. Louis & New Orleans R. R. 1st mortgage gold bonds, 5 per cent., 1951...........	25,000 00	29,750 00
Chicago & Western Indiana R. R. consolidated gold bonds, 6 per cent., 1932................	80,000 00	93,600 00
Cincinnati, Indiana, St. Louis & Chicago R. R. gold bonds, 4 per cent., 1936................	10,000 00	9,700 00
Illinois Central R. R. gold bonds, 4 per cent., 1951	16,000 00	17,120 00
Knoxville & Ohio R. R. 1st mortgage gold bonds, 6 per cent., 1925..........................	15,000 00	17,137 50
Lake Erie & Western R. R. 1st mortgage gold bonds, 5 per cent., 1937.....................	13,000 00	15,275 00
Lehigh Valley R. R. 1st mortgage gold bonds, 4½ per cent., 1940..........................	25,000 00	25,500 00
Northern Pacific R. R. 1st mortgage gold bonds, 6 per cent., 1921..........................	14,000 00	16,100 00
Pennsylvania R. R. gold bonds, 4½ per cent., 1921	55,000 00	61,050 00
Pennsylvania R. R. equipment gold bonds, 4 per cent., 1914..............	20,000 00	20,200 00
St. Paul, Minneapolis & Manitoba R. R. gold bonds (consolidated) 4½ per cent., 1933	25,000 00	26,000 00

Stocks and bonds in statement—Continued:

	Par value.	Market value
West Shore R. R. bonds, 4 per cent., 2361......	$25,000 00	$26,500 00
Wheeling & Lake Erie R. R. gold bonds (Wheeling division) 1st mortgage 5 per cent., 1928....	30,000 00	27,000 00
	$1,684,500 00	$1,802,445 00

Total amount at risk December 31, 1896..................$180,082,014 48

Business in Maryland in 1896:

Fire, marine and inland risks written in 1896..............	$1,643.276 00
Premiums received......................	16,000 00
Losses paid...............	5,725 27
Losses incurred..	3,720 33

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

UNITED STATES BRANCH OF THE

MANNHEIM INSURANCE COMPANY OF MANNHEIM, GERMANY.

Commenced Business 1887.

JAMES JOHNSTONE RILEY, *Manager.*

PRINCIPAL OFFICE, NO. 77 BEAVER STREET, NEW YORK CITY.

Attorney to accept service in Maryland, - - - - M. O. SELDEN.
General Agent in Maryland, - - - - M. O. SELDEN.

Summary of assets December 31, 1896:

Stocks and bonds owned by the company, market value....................................	$360,500 00	
Cash in company's office and in bank..........	4,323 99	
Premiums in course of collection	32,390 08	
Bills receivable taken for premiums....	2,839 37	
Total admitted assets		$400,053 44

Liabilities:

Losses reported, adjusted and unpaid	$37,678 50	
Re-insurance reserve required by law.	43,472 65	
All other liabilities as per detailed statement on file..	1,749 26	
Gross liabilities, exclusive of capital......		82,900 41
Surplus as regards policy holders		$317,153 03

Income during year:

Cash premiums received	$212,900 64

Expenditures during year:

Amount paid for losses	$198,084 93	
Commissions and brokerage	16,141 96	
Salaries and fees	12,546 00	
Taxes paid	4,744 00	
All other payments and expenses	7,278 20	
Actual cash expenditures		$239,795 09

Stocks and bonds in statement:

	Par value.	Market value.
United States 4 per cent. bonds registered	$100,000 00	$110,500 00
New York City consolidated stock	250,000 00	250,000 00
	$350,000 00	$360,500 00

Total amount at risk December 31, 1896	$1,879,130 00

Business in Maryland in 1896:

Marine and inland risks written in 1896	$540,595 00
Premiums received	3,715 55
Losses paid	3,504 74
Losses incurred	3,559 90

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

UNITED STATES BRANCH OF THE

NORTHERN ASSURANCE COMPANY OF LONDON, ENG.

Commenced Business 1876.

GEORGE W. BABB, JR., *Manager.*

PRINCIPAL OFFICE, NO. 38 PINE STREET, NEW YORK CITY.

Attorney to accept service in Maryland, - - J. SAVAGE WILLIAMS.

General Agent in Maryland, - - WILLIAMS & THOMPSON.

Summary of assets December 31, 1896:

Real estate	$115,000 00	
Stocks and bonds owned by the company, market value	1,339,595 00	
Interest due and accrued	3,850 00	
Cash in company's office and in bank	88,038 13	
Premiums in course of collection	214,468 08	
All other assets as per detailed statement	3,335 97	
Total admitted assets		$1,764,287 18

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value...	$244,885 00	
Liabilities in said States...	111,330 83	
Surplus over said liabilities...	$133,554 17	

Liabilities:

Losses reported, adjusted and unpaid...	$83,715 78	
Re-insurance reserve required by law...	903,896 09	
Due and accrued for salaries...	2,309 43	
All other liabilities as per detailed statement on file...	62,391 08	
Gross liabilities, exclusive of capital...		$1,052,312 38
Surplus as regards policy holders...		$711,974 80
Surplus over capital, including surplus of assets not admitted in this State...		$845,528 97

Income during year:

Cash premiums received...	$1,136,017 89	
Interest on loans and dividends...	59,032 50	
Actual cash income...		$1,195,050 39

Expenditures during year:

Amount paid for losses...	$635,502 20	
Commissions and brokerage...	162,600 98	
Salaries and fees...	80,077 84	
Taxes paid...	37,866 28	
All other payments and expenses...	128,330 66	
Actual cash expenditures...		$1,044,377 96

Stocks and bonds in statement:

	Par value.	Market value.
Deposited with the State of New York, at Albany, U. S. 4 per cent. funded loan, 1907, registered...	$200,000 00	$221,000 00
Deposited with the State of Ohio, at Columbus, U. S. 4 per cent. funded loan, 1907, registered.	100,000 00	110,500 00
Deposited with the State of Virginia, at Richmond, U. S. 4 per cent. funded loan, 1907, registered...	50,000 00	55,250 00
Deposited with the State of Georgia, at Atlanta, U. S. 4 per cent. funded loan, 1907, registered.	25,000 00	27,625 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Deposited with the State of Oregon, at Salem, U. S. 4 per cent. funded loan, 1907, registered...	$10,000 00	$11,050 00
City of Salem (Oregon) 1911 6 per cent. bonds...	14,000 00	14,210 00
City of Salem (Oregon) 1910 5 per cent. bonds...	20,000 00	20,250 00
City of Salem (Oregon) 1912 5 per cent. bonds...	6,000 00	6,000 00
Deposited with trustees, at New York City, New York, additional 3 per cent. water stock, 1907.	200,000 00	202,000 00
City of Boston 1899 5 per cent. bonds	139,500 00	147,870 00
City of St. Louis 1911 4 per cent. bonds.........	40,000 00	42,350 00
Massachusetts State 1900 5 per cent. bonds......	25,000 00	26,875 00
City of St. Paul 1919 4½ per cent. bonds	50,000 00	56,000 00
City of Minneapolis 1917 4 per cent. bonds......	100,000 00	105,500 00
Pennsylvania R. R. Co. gold equipment 4 per cent. bonds, 1914..........	100,000 00	105,500 00
West Shore R. R. Co. 4 per cent. coupon bonds..	50,000 00	53,625 00
City of Chicago 1921 4 per cent. bonds.........	50,000 00	52,000 00
City of Omaha 1909 5 per cent. bonds..........	100,000 00	107,000 00
Chicago, St. Louis & New Orleans R. R. Co. 1951 4 per cent. guaranteed bonds...............	50,000 00	49,000 00
Chicago, Rock Island & Pacific R. R. Co. 1934 5 per cent. bonds...........................	100,000 00	107,125 00
Chicago, Milwaukee & St. Paul Ry. Co. 1905 7 per cent. bonds	50,000 00	67,250 00
	$1,479,500 00	$1,584,480 00

Total amount at risk December 31, 1896..................$174,938,104 00

Business in Maryland in 1896 :

Fire risks written in 1896	$2,060,880 00
Premiums received..	18,161 66
Losses paid..	9,131 85
Losses incurred	3,274 85

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

UNITED STATES BRANCH OF THE

NORTH BRITISH AND MERCANTILE INS. CO. OF LONDON AND EDINBURGH.

Commenced Business 1866.

HENRY E. BOWERS, *Manager*. W. T. HOWE, *Asst. Manager*.

PRINCIPAL OFFICE, 54 WILLIAM STREET, NEW YORK.

Attorney to accept service in Maryland, - - - - - - M. O. SELDEN.

General Agent in Maryland, - - - - - - M. O. SELDEN.

Summary of assets December 31, 1896:

Stocks and bonds owned by the company, market value	$3,098,812 00	
Interest due and accrued	55,546 00	
Cash in company's office and in bank	275,155 51	
Premiums in course of collection	392,070 18	
Bills receivable taken for premiums	2,780 36	
All other assets as per detailed statement	1,639 97	
Total admitted assets		$3,826,004 02

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$241,357 00
Liabilities in said States	178,405 23
Surplus over said liabilities	$62,951 77

Liabilities.

Losses reported, adjusted and unpaid	$207,236 09	
Re-insurance reserve required by law	1,702,820 89	
Taxes and agency charges	10,136 82	
Commissions, brokerage and other charges due	67,121 35	
Amount to credit of special agents and res. secretaries	8,722 02	
Gross liabilities, exclusive of capital		1,996,037 17
Surplus as regards policy holders		$1,829,966 85
Surplus over capital, including surplus of assets not admitted in this State		$1,892,918 62

Income during year:

Cash premiums received	$2,345,617 89	
Interest on loans and dividends	159,651 76	
Actual cash income		$2,505,269 65

Expenditures during year:

Amount paid for losses	$1,307,825 78	
Commissions and brokerage	396,455 57	
Salaries and fees	206,954 48	
Taxes paid	56,047 32	
All other payments and expenses	102,029 58	
Actual cash expenditures		$2,069,312 73

Stocks and bonds in statement:

	Par value.	Market value.
United States currency 6s, 1897, registered	$ 35,000 00	$ 35,000 00
United States currency 6s, 1898, registered	137,000 00	140,767 00
United States currency 6s, 1899, registered	55,000 00	58,094 00
United States gold 5s, 1904, coupon	513,000 00	587,385 00
United States 4s, 1907, registered	145,000 00	159,862 00
United States 4s, 1925, registered	60,000 00	72,000 00
N. Y. Central & H. R. R. Co. 1st mortgage 7 per cent. bonds, 1903, registered	500,000 00	582,500 00
West Shore R. R. Co. 1st mortgage guaranteed 4s, 2361, registered	400,000 00	416,000 00
N. Y. Lackawanna & W. R. R. Co. 1st mortgage 6s, 1921, registered	100,000 00	133,000 00
Manhattan Ry. Co. consolidated mortgage gold 4s, 1990, registered coupons	60,000 00	56,400 00
Del. & Hudson Canal Co. (Penn. Div.) 1st mortgage 7s, 1917, registered	60,000 00	84,600 00
Del. & Hudson Canal Co. (Penn. Div.) 1st mortgage 7s, 1917, coupon	1,000 00	1,420 00
St. Paul & Northern Pacific R. R. Co. general mortgage gold 6s, 1923, registered	50,000 00	59,000 00
Chicago & N. W. R. R. Co. consolidated sinking fund mortgage 7s, 1915, registered	130,000 00	180,700 00
Chicago & N. W. R. R. Co. consolidated sinking fund mortgage 7s, 1915, coupons	26,000 00	36,368 00
Baltimore & Ohio R. R. Co. gold 5s, 1925, registered	158,000 00	142,200 00
Baltimore & Ohio R. R. Co. gold 5s, 1925, coupons	42,000 00	37,800 00
City of Boston (Mass.) Stony Brook imp. scrip. 4s, 1917, registered	80,000 00	86,600 00
City of Boston (Mass.) 4s, 1915, registered	35,000 00	37,625 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
City of Providence (R. I.) gold (sewer) 4s, 1925, registered	$187,000 00	$210,842 00
City of St. Louis (Mo.) gold 4s, 1911, coupons	19,952 65	21,050 00
City of St. Louis (Mo.) 3⁶⁵s, 1915, coupons	35,000 00	35,875 00
N. Y. County 7 per cent. assessment fund stock, 1903, registered	22,000 00	26,620 00
N. Y. City 7 per cent. city parks improvement fund stock, 1902, registered	5,000 00	5,888 00
N. Y. City 7 per cent. Croton water main stock, 1900, registered	10,000 00	11,212 00
City of Brooklyn (N. Y.) gold 3½s, 1925, registered	30,000 00	30,900 00
Massachusetts, Metropolitan water loan gold 3½s, 1935, registered	50,000 00	54,250 00
Alabama class "A" coupon bonds, 1906	10,000 00	10,250 00
Virginia century bonds, 1991, registered	41,100 00	24,660 00
Virginia deferred certificates	18,666 67	1,120 00
Milwaukee Underwriters' Building Assoiation stock	181 00	181 00
	$3,015,900 32	$3,340,169 00

Total amount at risk December 31, 1896 .... $347,901,346 00

Business in Maryland in 1896:

Fire risks written in 1896	$4,659,022 00
Premiums received	41,186 34
Losses paid	18,441 05
Losses incurred	12,863 88

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

UNITED STATES BRANCH OF THE

NORWICH UNION FIRE INSURANCE SOCIETY OF NORWICH, ENGLAND.

Commenced Business 1877.

J. MONTGOMERY HARE, *Manager.*

PRINCIPAL OFFICE, 56 AND 58 PINE STREET, NEW YORK CITY.

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

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

Summary of assets December 31, 1896:

Loans on mortgage of real estate	$40,000 00	
Stocks and bonds owned by the company, market value	1,579,556 25	
Interest due and accrued	150 00	
Cash in company's office and in bank	235,553 34	
Premiums in course of collection	145,756 64	
All other assets as per detailed statement	17 67	
Total admitted assets		$2,001,033 90

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$228,965 00	
Liabilities in said States	117,393 71	
Surplus over said liabilities	$111,571 29	

Liabilities:

Losses reported, adjusted and unpaid	$144,890 17	
Re-insurance reserve required by law	1,059,490 82	
All other liabilities as per detailed statement on file	34,681 80	
Gross liabilities, exclusive of capital		$1,239,062 79
Surplus as regards policy holders in the United States		$761,971 11
Surplus over capital, including surplus of assets not admitted in this State		$873,542 40

Income during year:

Cash premiums received	$1,512,745 18	
Interest on mortgages	1,800 00	
Interest on loans and dividends	77,226 26	
From other sources	1,509 65	
Actual cash income		$1,593,281 09

Expenditures during year:

Amount paid for losses	$883,456 19	
Commissions and brokerage	259,080 02	
Salaries and fees	130,345 78	
Taxes paid	21,747 94	
All other payments and expenses	115,634 29	
Actual cash expenditures		$1,410,264 22

Stocks and bonds in statement.

	Par value.	Market value.
United States reg. bonds, 4 per cent., 1907	$375,000 00	$414,375 00
New York Central & Hudson River R. R. reg. bonds, 7 per cent., 1903	75,000 00	87,656 25
Chicago, Burlington & Quincy R. R. reg. bonds, 4 per cent., 1927	100,000 00	87,750 00
Chicago, Rock Island & Pacific Ry. reg. bonds, 5 per cent., 1934	100,000 00	100,500 00
Pennsylvania Company reg. bonds, 4½ per cent., 1921	150,000 00	165,375 00
Yew York, Chicago & St. Louis reg. bonds, 4 per cent., 1937	100,000 00	100,250 00
West Shore R. R. reg. bonds, 4 per cent, 2361	57,000 00	60,420 00
Richmond City (Virginia) reg. bonds, 5 per cent., 1922	50,000 00	55,250 00
Lake Shore & Michigan Southern Ry. reg. bonds, 7 per cent., 1903	118,000 00	140,420 00
Butler County (Ohio) reg. bonds, 4½ per cent., 1913 to 1919	50,000 00	54,375 00
St. Paul, Minneapolis & Manitoba Ry. reg. bonds, 4½ per cent., 1933	50,000 00	52,625 00
Long Island R. R. general mortgage reg. bonds, 4 per cent., 1938	20,000 00	15,000 00
Cleveland, Lorain & Wheeling Ry. reg. bonds, 5 per cent., 1933	50,000 00	51,250 00
Allegheny Valley Ry. reg. bonds, 4 per cent., 1942	30,000 00	30,900 00
Lehigh & Wilkes-Barre Coal Co. bonds, 7 per cent., 1900	8,000 00	8,330 00
New York City Loan, 3 per cent., 1907	100,000 00	99,250 00
New York City Loan, 3½ per cent., 1922	100,000 00	107,625 00
United New Jersey R. R. & Canal Co. stock, 10 per cent	10,000 00	23,950 00
Chicago & Northwestern Ry. Co. pfd. stock, 7 per cent	20,000 00	30,350 00
Rensselaer & Saratoga R. R. Co. stock, 8 per cent.	17,000 00	30,770 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
St. Paul, Minneapolis and Manitoba Ry. Co. stock, 6 per cent	$30,000 00	$33,900 00
Pitts., Ft. Wayne & Chicago Ry. Co. stock, 7 per cent	20,000 00	32,000 00
Chicago, Milwaukee & St. Paul Ry. Co. pfd. stock, 7 per cent	20,000 00	26,200 00
Total par and market value	$1,650,000 00	$1,808,521 25

Total amount at risk December 31, 1896 .... $226,179,082 00

Business in Maryland in 1896:

Fire risks written in 1896	$3,559,230 00
Premiums received	34,161 26
Losses paid	18,592 79
Losses incurred	14,694 76

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

UNITED STATES BRANCH OF THE

PALATINE INSURANCE COMPANY (LIMITED) OF MANCHESTER, ENGLAND.

Commenced Business 1892.

WILLIAM WOOD, *Manager.*

PRINCIPAL OFFICE, NO. 21 NASSAU STREET, NEW YORK.

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

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

Summary of assets December 31, 1896:

Stocks and bonds owned by the company, market value	$2,006,485 00	
Cash in company's office and in bank	319,364 95	
Premiums in course of collection	399,756 76	
Total admitted assets		$2,725,606 71

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$75,938 00
Liabilities in said States	52,959 97
Surplus over said liabilities	$22,978 03

Liabilities:

Losses reported, adjusted and unpaid	$ 259,035 61	
Re-insurance reserve required by law	1,504,326 41	
Commissions, brokerage, &c	70,766 87	
All other liabilities as per detailed statement on file	35,030 01	
Gross liabilities, exclusive of capital		1,869,158 90
Surplus as regards policy holders		$856,447 81
Surplus over capital, including surplus of assets not admitted in this State		$879,425 84

Income during year:

Cash premiums received	$2,247,450 12	
Interest on mortgages	3,000 00	
Interest on loans and dividends	86,187 07	
Actual cash income		$2,336,637 19

Expenditures during year:

Amount paid for losses	$1,463,246 02	
Commissions and brokerage	470,696 88	
Salaries and fees	168,471 45	
Taxes paid	47,382 98	
All other payments and expenses	140,812 28	
Actual cash expenditures		$2,290,609 61

Stocks and bonds in statement:

	Par value.	Market value.
United States registered 4 per cent. bonds	$400,000 00	$442,000 00
Chicago, Rock Island & Pacific R. R. 1st mortgage 5 per cent. bonds	200,000 00	209,250 00
West Shore (guaranteed) 1st mortgage 4 per cent. bonds	139,000 00	149,078 00
Missouri, Kansas & Texas R. R. 1st mortgage gold 4 per cent. bonds	100,000 00	81,750 00
Brooklyn City & Newtown R. R. 1st mortgage 5 per cent. bonds	50,000 00	54,500 00
Baltimore & Ohio R. R. sterling 4½ per cent. bonds	77,000 00	69,685 00
Chicago & Northwestern R. R. debenture 5 per cent. bonds	35,000 00	38,850 00
New York City registered 3 per cent. bonds	200,000 00	200,000 00
Manhattan Railway consolidated mortgage 4 per cent. bonds	150,000 00	141,000 00
Chicago, Milwaukee & St. Paul R. R. 4 per cent. bonds	50,000 00	48,750 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Chicago & Northwestern R. R. 4 per cent. bonds.	$64,000 00	$64,000 00
New York, Lake Erie & Western Coal and R. R. 1st mortgage 6 per cent. bonds	25,000 00	25,250 00
New York Central & Hudson River R. R. 5 per cent. bonds	15,000 00	15,750 00
Beech Creek R. R. (guaranteed) 1st mortgage gold 4 per cent. bonds	25,000 00	26,375 00
Baltimore & Ohio R. R. 5 per cent. bonds	20,000 00	18,400 00
Chicago, Milwaukee & St. Paul R. R. 5 per cent. bonds	10,000 00	11,475 00
New York Central & Hudson River R. R. 1st mortgage sterling 6 per cent. bonds	14,000 00	16,170 00
Chicago, Burlington & Quincy R. R. 5 per cent. bonds	40,000 00	39,200 00
Oregon Railway & Navigation Co. 6 per cent. bonds	7,000 00	7,919 00
State of Georgia 3½ per cent. bonds	25,000 00	25,938 00
Central of Georgia Railway Co. 1st mortgage 5 per cent. gold bonds	75,000 00	86,250 00
Pittsburg, Cincinnati, Chicago & St. Louis R. R. 4 per cent. con. mortgage gold bonds	200,000 00	205,333 00
Louisville & Nashville and Mobile & Montgomery R. R. 4½ per cent. gold bonds	100,000 00	105,500 00
	$2,021,000 00	$2,082,423 00

Total amount at risk December 31, 1896 .... $283,309,148 00

Business in Maryland in 1896:

Fire risks written in 1896	$1,304,387 00
Premiums received	14,485 64
Losses paid	4,084 47
Losses incurred	684 47

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

UNITED STATES BRANCH OF THE

PHŒNIX ASSURANCE COMPANY OF LONDON, ENG.

Commenced Business 1879.

A. D. IRVING, *Manager*. E. B. CLARK, *Asst. Manager*.

PRINCIPAL OFFICE, NO. 37 & 39 LIBERTY ST., NEW YORK.

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

General Agents in Maryland, - - LUCKETT & WORTHINGTON.

Summary of assets December 31, 1896:

Stocks and bonds owned by the company, market value	$1,758,532 50	
Cash in company's office and in bank	650,144 80	
Premiums in course of collection	226,337 20	
All other assets as per detailed statement	2,779 58	
Total admitted assets		$2,637,794 08

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$217,425 00
Liabilities in said States	112,011 52
Surplus over said liabilities	$105,413 48

Liabilities:

Losses reported, adjusted and unpaid	$216,006 00	
Re-insurance reserve required by law	1,334,101 59	
Due for re-insurance	143,867 74	
All other liabilities as per detailed statement on file	38,236 04	
Gross liabilities, exclusive of capital		1,732,211 37
Surplus as regards policy holders		$905,582 71
Surplus over capital, including surplus of assets not admitted in this State		$1,010,996 19

Income during year:

Cash premiums received	$2,032,645 12	
Interest on loans and dividends	71,245 00	
Actual cash income		$2,103,890 12

Expenditures during year:

Amount paid for losses	$1,138,596 60	
Commissions and brokerage	401,802 54	
Salaries and fees	107,832 88	
Taxes paid	53,302 28	
All other payments and expenses	140,887 62	
Actual cash expenditures		$1,842,421 92

Stocks and bonds in statement:

	Par value.	*Market value.*
United States bonds, 4 per cent., 1907, registered, held by trustees	$803,000 00	$895,345 00
United States bonds, 4 per cent., 1925, registered, held by trustees	100,000 00	120,250 00
United States bonds, 4 per cent., 1907, registered, deposited with various State departments	195,000 00	217,425 00
United States bonds, 4 per cent., 1907, registered, deposited with New York State department	200,000 00	223,000 00
Central of New Jersey general mortgage 5s	50,000 00	59,125 00
Chicago, Rock Island & Pacific extension and collateral 5s	50,000 00	52,312 50
New York, Chicago & St. Louis 1st mortgage 4s	50,000 00	52,125 00
West Shore 1st mortgage 4s	120,000 00	128,700 00
Pennsylvania Co. guaranteed 4½s	25,000 00	27,875 00
Chicago & Northwestern sinking fund 5s	43,000 00	47,300 00
St. Paul (Minn.) and Manitoba 1st mortgage 4½s	50,000 00	52,500 00
New York City 3 per cent., 1925, registered	100,000 00	100,000 00
	$1,786,000 00	$1,975,957 50

Total amount at risk December 31, 1896 .... $296,659,024 00

Business in Maryland in 1896:

Fire, marine and inland risks written in 1896	$3,059,226 89
Premiums received	27,635 77
Losses paid	11,186 04
Losses incurred	10,522 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

UNITED STATES BRANCH OF THE

PRUSSIAN NATIONAL INSURANCE COMPANY OF STETTIN, GERMANY.

Commenced Business 1891.

THEODORE W. LETTON, *Manager.*

PRINCIPAL OFFICE, NO. 315 DEARBORN STREET, CHICAGO.

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

General Agents in Maryland, - - E. B. DUVAL & CO.

Summary of assets December 31, 1896:

Real estate	$ 800 00	
Stocks and bonds owned by the company, market value	386,601 25	
Interest due and accrued	5,678 32	
Cash in company's office and in bank	18,872 48	
Premiums in course of collection	79,043 08	
Bills receivable taken for premiums	30 10	
All other assets as per detailed statement	5,343 43	
Total admitted assets		$496,368 66

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$221,000 00	

Liabilities:

Losses reported, adjusted and unpaid	$ 39,048 02	
Re-insurance reserve required by law	308,031 28	
All other liabilities as per detailed statement on file	32,074 64	
Gross liabilities, exclusive of capital		379,153 94
Surplus as regards policy holders		$117,214 72
Surplus over capital, including surplus of assets not admitted in this State		$338,214 72

Income during year:

Cash premiums received	$435,738 28	
Interest on loans and dividends	24,995 19	
Actual cash income		$460,733 47

Expenditures during year:

Amount paid for losses	$274,594 11	
Commissions and brokerage	88,315 65	
Salaries and fees	46,004 84	
Taxes paid	11,721 43	
All other payments and expenses	25,080 06	
Actual cash expenditures		$445,716 09

Stocks and bonds in statement:

	Par value.	Market value.
United States government gold 4 per cent., 1907	$200,000 00	$221,000 00
Baltimore & Ohio 1st gold, 5 per cent., 1925	30,000 00	27,000 00
Beech Creek 1st gold, 4 per cent., 1936	30,000 00	31,650 00
Chicago, Milwaukee & St. Paul (C. & P. West Div.) 1st gold, 5 per cent., 1921	30,000 00	34,500 00
Cleveland Terminal & Valley 1st gold, 4 per cent. 1995	15,000 00	11,250 00
Erie 1st gold, 7 per cent., 1920	10,000 00	13,900 00
Illinois Central 1st gold, 4 per cent., 1951	8,000 00	8,320 00
Lake Erie & Western 1st gold, 5 per cent., 1937	15,000 00	17,625 00
Lehigh Valley 1st gold, 4½ per cent., 1940	29,000 00	29,616 25
Louisville & Nashville (E. H. & N.) 1st gold, 6 per cent., 1919	9,000 00	10,125 00
Louisville & Nashville (general) 1st gold, 6 per cent., 1930	22,000 00	25,850 00
Metropolitan Elevated 1st gold, 6 per cent., 1908	12,000 00	14,310 00
Montana Central 1st gold, 5 per cent., 1937	11,000 00	11,330 00
Mil., Lake Shore & West. (Mich. Div.) 1st gold, 6 per cent., 1924	11,000 00	13,970 00
New York, Chicago & St. Louis 1st gold, 4 per cent., 1937	30,000 00	30,187 50
Pennsylvania Railroad 1st gold, 4½ per cent., 1921	30,000 00	33,000 00
Rochester & Pittsburg 1st gold, 6 per cent., 1921	14,000 00	16,870 00
St. P., M. & Man. (Dak. Ext.) 1st gold, 6 per cent., 1910	5,000 00	5,837 50
St. Paul & Sioux City 1st gold, 6 per cent., 1919	26,000 00	34,060 00
Toledo & Ohio Central 1st gold, 5 per cent., 1935	16,000 00	17,200 00
	$553,000 00	$607,601 25

Total amount at risk December 31, 1896 .... $47,969,072 01

Business in Maryland in 1896:

Fire risks written in 1896	$717,778 73
Premiums received	7,700 49
Losses paid	4,823 43
Losses incurred	3,640 64

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

UNITED STATES BRANCH OF THE

RELIANCE MARINE INSURANCE CO. (LIMITED) OF LIVERPOOL, ENGLAND.

Commenced Business 1890.

HIGGINS, COX & BARRETT, *Attorneys.*

PRINCIPAL OFFICE, 16 EXCHANGE PLACE, NEW YORK CITY.

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

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

Summary of assets December 31, 1896 :

Stocks and bonds owned by the company, market value	$336,300 00	
Interest due and accrued	2,050 00	
Cash in company's office and in bank	725 28	
Premiums in course of collection	22,736 60	
All other assets as per detailed statement	80 95	
Total admitted assets		$361,892 83

Liabilities:

Losses reported, adjusted and unpaid	$ 8,159 51	
Re-insurance reserve required by law	17,500 00	
Re-insurance	1,000 00	
Gross liabilities exclusive of capital		$26,659 51
Surplus as regards policy holders		$335,233 32

Income during year:

Cash premiums received	$95,569 57	
Interest on loans and dividends	12,272 01	
Actual cash income		$107,841 58

Expenditures during year:

Amount paid for losses	$25,572 03	
Commissions and brokerage	3,125 55	
Salaries and fees	2,532 78	
Taxes paid	618 14	
All other payments and expenses	6,360 51	
Actual cash expenditures		$38,209 01

Stocks and bonds in statement:

	Par value.	Market value.
United States 4 per cent. registered bonds, 1907..	$ 25,000 00	$27,500 00
New York City 3 per cent. dock, 1919..........	100,000 00	98,000 00
New York City 3 per cent. school house, 1908...	50,000 00	49,000 00
New York City 3 per cent. water stock (additional), 1904..................	50,000 00	49,000 00
Brooklyn City 4 per cent. Penn. water bonds, 1910....................................	50,000 00	52,878 75
City of Boston 3½ per cent. bonds, 1899.........	30,000 00	30,000 00
Old Colony R. R. 4 per cent. bonds, 1907... ...	15,000 00	15,375 00
Hereford R. R. 4 per cent. bonds, 1930..........	15,000 00	14,550 00

Total amount at risk December 31, 1896 .... $1,366,204 00

Business in Maryland in 1896:

Marine and inland risks written in 1896.....................	$441,976 85
Premiums received	1,664 44
Losses paid..	4,929 53

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

UNITED STATES BRANCH OF THE

ROYAL INSURANCE COMPANY OF LIVERPOOL, ENGLAND.

Commenced Business 1851.

R. EMORY WARFIELD, *Manager for Maryland, Virginia, North Carolina and District of Columbia.*

PRINCIPAL OFFICE, NO. 217 E. BALTIMORE STREET, BALTIMORE, MD.

Attorney to accept service in Maryland, - - - HENRY M. WARFIELD.

General Agent in Maryland, - - - HENRY M. WARFIELD.

Summary of assets December 31, 1896:

Real estate..........	$1,757,156 24	
Loans on mortgage of real estate..............	279,000 00	
Stocks and bonds owned by the company, market value..................................	3,993,352 00	
Interest due and accrued.................... ..	4,913 33	
Cash in company's office and in bank..........	424,298 11	
Premiums in course of collection.....	734,864 65	
Bills receivable taken for premiums...........	2,788 85	
All other assets as per detailed statement.......	14,937 94	
Total admitted assets.		$7,211,311 62

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value ..	$270,000 00	

Liabilities:

Losses reported, adjusted and unpaid	457,512 43	
Re-insurance reserve required by law..........	4,319,321 57	
Due and accrued for salaries, &c..............	5,428 21	
U. S. liabilities of Queen Ins. Co., assumed.....	6,500 00	
All other liabilities as per detailed statement on file....................................	334,742 10	
Gross liabilities, exclusive of capital.....		5,123,504 31
Surplus as regards policy holders		$2,087,807 31
Surplus over capital, including surplus of assets not admitted in this State		$2,357,807 31

Income during year:

Cash premiums received.......................	$4,745,632 39	
Interest on mortgages.........................	14,055 00	
Interest on loans and dividends................	184,669 14	
From other sources..........................	31,667 57	
Actual cash income....................		$4,976,024 10

Expenditures during year:

Amount paid for losses.......................	$2,710,140 57	
Commissions and brokerage..................	812,432 08	
Salaries and fees	310,457 62	
Taxes paid.................................	123,738 99	
All other payments and expenses.............	283,548 23	
Actual cash expenditures		$4,240,317 49

Stocks and bonds in statement:

	Par value.	Market value.
United States 4 per cent. registered bonds, 1907.	$375,000 00	$415,312 50
United States 4 per cent. registered bonds, 1925.	560,000 00	672,000 00
Albany and Susquehanna R. R. Co. 6 per cent. bonds, 1906..............................	350,000 00	402,500 00
Brooklyn and Montauk R. R. Co. 5 per cent. bonds, 1911	25,000 00	27,250 00
Central R. R. of New Jersey 5 per cent. bonds, 1987	200,000 00	236,000 00
Chicago, Burlington and Quincy R. R. Co. 7 per cent. bonds, 1903......................	50,000 00	59,250 00

Stocks and bonds in statement:

	Par value.	Market value.
Chicago, Milwaukee and St. Paul R. R. Co. consolidated 7 per cent. bonds, 1905	$62,000 00	$81,220 00
Chicago and Northwestern R. R. Co. 7 per cent. bonds, 1915	100,000 00	141,000 00
Chicago, Rock Island and Pacific R. R. Co. 6 per cent. bonds, 1917	100,000 00	132,000 00
Cincinnati, Indianapolis, St. Louis and Chicago R. R. Co. 4 per cent. bonds, 1936	100,000 00	98,000 00
Cleveland and Pittsburgh R. R. Co. 4½ per cent. bonds, 1942	100,000 00	112,000 00
Delaware and Hudson Canal Co. (Pennsylvania Division) 7 per cent. bonds, 1917	40,000 00	57,200 00
Illinois Central R. R. Co. 4 per cent. bonds, 1951	100,000 00	112,000 00
Illinois Central R. R. Co. 4 per cent. bonds, 1952	23,000 00	23,000 00
Lake Erie and Western R. R. Co. 5 per cent. bonds, 1937	30,000 00	34,800 00
Michigan Central R. R. Co. (Air Line Division) 4 per cent. bonds, 1940	100,000 00	106,000 00
Michigan Central R. R. Co. (Detroit and Bay City) 5 per cent. bonds, 1931	62,000 00	73,160 00
Michigan Central R. R. Co. 7 per cent. bonds, 1902	8,000,00	9,200 00
Milwaukee and St. Paul R. R. Co. (C. and M. Division) 7 per cent. bonds, 1903	100,000 00	129,000 00
Morris and Essex R. R. Co. 7 per cent. bonds, 1914	16,000 00	22,560 00
New York Central and Hudson River R. R. Co. 7 per cent. bonds, 1903	100,000 00	122,000 00
New York, Chicago and St. Louis R. R. Co. 4 per cent. bonds, 1937	100,000 00	104,000 00
New York and Harlem R. R. Co. 7 per cent. bonds, 1900	110,000 00	122,100 00
New York, Lackawanna and Western R. R. Co. 6 per cent. bonds, 1921	100,000 00	135,000 00
Pennsylvania R. R. Co. 6 per cent. bonds, 1910	5,000 00	6,500 00
Pennsylvania R. R. Co. real estate purchase money 4 per cent. bonds, 1923	25,000 00	27,000 00
Pittsburgh, Fort Wayne and Chicago R. R. Co. 7 per cent. bonds, 1912	14,000 00	19,040 00
Philadelphia and Reading R. R. Co. terminal 5 per cent. bonds, 1941	100,000 00	103,000 00
Rome, Watertown and Ogdensburgh R. R. Co. 5 per cent. bonds, 1922	25,000 00	29,750 00
St. Paul, Minn. and Manitoba R. R. Co. (Dakota extension) 6 per cent. bonds, 1910	75,000 00	89,250 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Syracuse, Binghamton and New York R. R. Co. 7 per cent. bonds, 1906	$50,000 00	$ 70,500 00
United New Jersey R. R. and Canal Co. 4 per cent. bonds, 1929	200,000 00	222,000 00
United New Jersey R. R. and Canal Co. 4 per cent. bonds, 1944	100,000 00	114,000 00
West Shore R. R. Co. 4 per cent. bonds, 2361	100,000 00	107,500 00
Winona and St. Peter R. R. Co. (guaranteed by Chicago and N. W.) 7 per cent. bonds, 1907	38,000 00	48,260 00
	$3,643,000 00	$4,263,352 50

Total amount at risk December 31, 1896 .... $793,913,727 00

Business in Maryland in 1896:

Fire risks written in 1896	$9,816,046 00
Premiums received	85,445 83
Losses paid	42,040 95
Losses incurred	39,328 21

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

UNITED STATES BRANCH OF THE

ROYAL EXCHANGE INSURANCE OF LONDON, ENG.

Commenced Business 1891. Capital Stock, $200,000.

ROBT. DICKSON, *General Manager.*

PRINCIPAL OFFICE, SAN FRANCISCO, CAL.

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

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

Summary of assets December 31, 1896:

Stocks and bonds owned by the company, market value	$546,177 00	
Interest due and accrued	5,886 00	
Cash in company's office and in bank	12,306 93	
Premiums in course of collection	56,990 02	
All other assets as per detailed statement	613 35	
Total admitted assets		$621,973 30

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value...	$168,000 00	
Liabilities in said States......................	13,783 00	
Surplus over said liabilities....................	$154,217 00	

Liabilities:

Losses reported, adjusted and unpaid..........	$ 8,625 00	
Re-insurance reserve required by law	179,683 32	
Commission, brokerage, &c., due..............	16,433 95	
Gross liabilities, exclusive of capital		204,742 27
Surplus as regards policy holders		$417,231 03
Surplus over capital, including surplus of assets not admitted in this State.......		$571,448 03

Income during year:

Cash premiums received..........	$263,806 33	
Interest on loans and dividends...............	12,604 00	
Actual cash income....................		$276,410 33

Expenditures during year:

Amount paid for losses.......................	$109,119 91	
Commissions and brokerage	65,628 00	
Salaries and fees............................	25,819 02	
Taxes paid......................	3,062 00	
All other payments and expenses	16,954 93	
Actual cash expenditures		$220,583 86

Stocks and bonds in statement:

	Par value.	Market value.
U. S. 4 per cent. bonds, 1907.................	$276,600 00	$309,792 00
U. S. 4 per cent. bonds, 1925.................	25,000 00	29,875 00
New York City gold bonds, 1916...............	300,000 00	309,000 00
City of Boston reg. water loan bonds, 1922......	22,000 00	24,310 00
City of Chicago gold bonds, 1925...............	40,000 00	41,200 00
	$663,600 00	$714,177 00

Total amount at risk December 31, 1896	$30,681,149 00

Business in Maryland in 1896:

Fire, marine and inland risks written in 1896...............	$10,727 00
Premiums received,..................	30 33

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

UNITED STATES BRANCH OF THE

SCOTTISH UNION & NATIONAL INSURANCE CO. OF EDINBURGH, SCOTLAND.

Commenced Business 1880.

MARTIN BENNETT, *Manager.* JAS. H. BREWSTER, *Asst. Manager.*

PRINCIPAL OFFICE, 197 ASYLUM ST., HARTFORD, CONN.

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

General Agents in Maryland, - - LUCKETT & WORTHINGTON.

Summary of assets December 31, 1896:

Real estate	$ 52,650 80	
Loans on mortgage of real estate	1,549,607 70	
Stocks and bonds owned by the company, market value	981,901 59	
Loans on collaterals	17,500 00	
Interest due and accrued	41,405 72	
Cash in company's office and in bank	415,756 25	
Premiums in course of collection	276,234 04	
Total admitted assets		$3,335,056 10

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$346,062 50
Liabilities in said States	316,743 25
Surplus over said liabilities	$29,319 25

Liabilities:

Losses reported, adjusted and unpaid	$ 329,300 30	
Re-insurance reserve required by law	1,453,489 96	
All other liabilities as per detailed statement on file	25,875 00	
Gross liabilities, exclusive of capital		1,808,665 26
Surplus as regards policy holders		$1,526,390 84
Surplus over capital, including surplus of assets not admitted in this State		$1,555,710 09

Income during year:

Cash premiums received	$2,324,678 66	
Interest on mortgages	78,811 10	
Interest on loans and dividends	51,163 75	
Actual cash income		$2,454,653 51

Expenditures during year:

Amount paid for losses	$1,125,312 04	
Commissions and brokerage	495,753 60	
Salaries and fees	104,267 93	
Taxes paid	53,063 42	
All other payments and expenses	118,320 73	
Actual cash expenditures		$1,896,717 72

Stocks and bonds in statement:

	Par value.	Market value.
United States registered 4 per cent. bonds, due 1907	$50,000 00	$55,062 50
County of Middlesex 6 per cent. debentures, $2,000 due in Dec. 31, 1896; $1,000 due Dec. 31, 1897	3,000 00	3,000 00
City of Toronto 5 per cent. bonds, due July, 1901	1,500 00	1,500 00
Ontario Ry. 4½ per cent. subsidy bonds, $5,191 $\frac{20}{100}$, due each 6 months, beginning with June 30, 1896	41,529 60	37,621 59
Canada 4 per cent. inscribed stock	100,000 00	109,000 00
City of Richmond 4 per cent. bonds, $25,000 due 1920; $25,000 due 1925; $2,500 due 1927	52,500 00	52,500 00
Georgia State 3½ per cent. bonds, due Jan. 1, 1923	25,000 00	25,000 00
Freehold Loan and Savings Co. 4½ per cent. debenture, due Sept. 13, 1898	25,000 00	25,000 00
New York City 3 per cent. bonds, due Nov. 1, 1897	200,000 00	200,000 00
Land Security Co. 4½ per cent. debenture, due May 1, 1900	25,000 00	25,000 00
Central Canada Loan and Savings Co. 4½ per cent. debenture, due Jan. 1, 1898	25,000 00	25,000 00
Chicago, Milwaukee & St. Paul R. R. 4 per cent. bonds, due May 1, 1989	50,000 00	48,500 00
Pittsburgh, Cincinnati, Chicago & St. Louis R. R. 4½ per cent. bonds, due Nov. 1, 1942	25,000 00	27,000 00
Cleveland, Cincinnati, Chicago & St. Louis R. R. 4 per cent. bonds, due June 1, 1993	30,000 00	26,400 00
Boston & Maine R. R. 4½ per cent. bonds, due Jan. 1, 1944	50,000 00	58,250 00
Central R. R. of New Jersey 5 per cent. bonds, due July 1, 1987	50,000 00	57,250 00
Maine Central R. R. 4 per cent. bonds, due April 1, 1912	40,000 00	40,800 00
Baltimore & Ohio R. R. 5 per cent. bonds, due Feb. 1, 1988	26,000 00	26,780 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
City of Toledo (Ohio) 4⅜ per cent. bonds, $45,000 due July and Sept., 1912; $2,000 due Oct. 1, 1904; $1,000 due Oct. 1, 1909; $2,000 due Oct. 1, 1919	$50,000 00	$52,875 00
County of Milwaukee, Wisconsin building 5 per cent. bonds, $5,000 due July 1, 1907; $30,000 due Nov. 1, 1909	35,000 00	38,675 00
County of Lucas (Ohio) court-house 4 per cent. bonds, due March 1, 1944	100,000 00	101,000 00
Staten Island R. R. 4½ per cent. bonds, due June 1, 1943	25,000 00	25,625 00
Chicago & Northwestern R. R. 5 per cent. bonds, due April 1, 1921	50,000 00	54,125 00
Hartford Street Ry. $\frac{5}{20}$-5 per cent. bonds, due Aug. 1, 1915	100,000 00	102,000 00
Massachusetts Metropolitan 3½ per cent. water bonds, due July 1, 1935	100,000 00	110,000 00
32 shares Hartford Steam Boiler Ins. Co. stock	1,600 00	3,840 00
40 shares Pennsylvania R. R. Co. stock	2,000 00	2,070 00
50 shares Pennsylvania R. R. Co. stock	2,500 00	2,588 00
2 New York, New Haven & Hartford R. R. Co. 4 per cent. debentures	2,000 00	2,700 00
8 New York, New Haven & Hartford R. R. Co. 4 per cent. debentures	800 00	1,056 00
1 Brooklyn Wharf and Warehouse Co. bond	1,000 00	1,000 00
30 shares North Chicago Street Ry. Co. stock	3,000 00	6,000 00
1 bond North Chicago Street Ry. Co. stock	1,000 00	1,000 00
2 Chicago, Burlington & Quincy Ry. Co. 5 per cent. debentures	2,000 00	2,000 00
	$1,295,429 60	$1,350,218 09

Total amount at risk December 31, 1896.................$374,524,653 00

Business in Maryland in 1896:

Fire risks written in 1896	$1,586,400 00
Premiums received	17,471 57
Losses paid	14,120 31
Losses incurred	4,375 18

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

UNITED STATES BRANCH OF THE

SUN INSURANCE OFFICE OF LONDON, ENGLAND.

Commenced Business 1882.

J. J. GUILE, *Manager.*

PRINCIPAL OFFICE, NO. 54 PINE ST., NEW YORK CITY.

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

General Agents in Maryland, - - MAURY & DONNELLY.

Summary of assets December 31, 1896:

Real estate	$270,000 00	
Loans on mortgage of real estate	188,000 00	
Stocks and bonds owned by the company, market value	1,461,890 75	
Interest due and accrued	23,709 59	
Cash in company's office and in bank	181,660 68	
Premiums in course of collection	304,937 64	
All other assets as per detailed statement	1,408 61	
Total admitted assets		$2,431,607 27

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$209,911 25	
Liabilities in said States	142,195 57	
Surplus over said liabilities	$67,715 68	

Liabilities:

Losses reported, adjusted and unpaid	$161,350 00	
Reinsurance reserve required by law	1,247,293 33	
Due and accrued for salaries, etc	1,316 67	
Commissions, brokerage, etc	58,287 53	
All other liabilities as per detailed statement on file	3,375 61	
Gross liabilities, exclusive of capital		$1,471,623 14
Surplus as regards policy holders		$959,984 13
Surplus over capital, including surplus of assets not admitted in this State		$1,027,699 81

Income during year:

Cash premiums received	$1,557,675 79	
Interest on mortgages	9,955 00	
Interest on loans and dividends	76,933 63	
From other sources	10,569 72	
Actual cash income		$1,655,134 14

Expenditures during year:

Amount paid for losses	$795,489 05	
Commissions and brokerage	281,939 31	
Salaries and fees	83,478 83	
Taxes paid	38,903 77	
All other payments and expenses	152,126 43	
Actual cash expenditures		$1,351,937 39

Stocks and bonds in statement:

	Par value.	Market value.
United States 4 per cent. bonds, due in 1907	$204,000 00	$224,400 00
United States 4 per cent. bonds, due in 1925	175,000 00	208,906 25
Illinois Central (leased line stock) 4 per cent. guaranteed	30,000 00	27,675 00
Morris & Essex R. R. stock, 7 per cent. guaranteed	4,800 00	7,872 00
Pittsburg, Fort Wayne & Chicago guaranteed special stock, 7 per cent	30,000 00	48,525 00
Rome, Watertown & Ogdensburg R. R. stock, 5 per cent., guaranteed	25,000 00	29,250 00
Atchison, Topeka & Santa Fe general mortgage gold bonds, 4 per cent., due in 1995	18,500 00	14,568 75
Atchison, Topeka & Santa Fe guarantee fund notes, 6 per cent., due in 1898	50,000 00	50,500 00
Baltimore & Ohio Equipment Co.'s bonds, 6 per cent., due in 1899, guaranteed	50,000 00	50,500 00
Baltimore & Ohio receivers' certificates, 6 per cent.	50,000 00	50,250 00
Central of New Jersey R. R. bonds, 5 per cent., registered, due in 1987	50,000 00	58,000 00
Chicago, Milwaukee & St. Paul R. R. bonds (Chicago & Lake Superior Div.), 5 per cent., due in 1921	15,000 00	15,450 00
Chicago, Milwaukee & St. Paul (Dakota & Great Southern Division), 5 per cent., due in 1916	25,000 00	25,750 00
Cincinnati, Hamilton & Dayton general mortgage bonds, 5 per cent., due in 1942	50,000 00	51,000 00
Cleveland, Cincinnati, Chicago & St. Louis, 1st mortgage of the Cairo, Vincennes & Chicago R. R. 4 per cent., due in 1939	25,000 00	22,250 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Lehigh & New York 1st mortgage gold bonds, guaranteed by the Lehigh Valley R. R. Co., 4 per cent., due in 1945	$100,000 00	$90,500 00
Lehigh Valley Terminal 1st mortgage gold bonds, 5 per cent., due in 1941	50,000 00	54,000 00
Louisville & Nashville general mortgage bonds, 6 per cent., due in 1930	23,000 00	26,680 00
Louisville & Nashville (Mobile & Montgomery) 1st mortgage gold bonds, 4½ per cent., due in 1945	100,000 00	103,000 00
Milwaukee, Lake Shore & Western extension & improvement gold bonds, 5 per cent., due in 1929	25,000 00	27,750 00
Minneapolis, Sault Ste Marie & Atlantic R. R. general mortgage bonds, 4 per cent., due in 1926	25,000 00	22,500 00
Norfolk & Western R. R. bonds, improvement & extension loan, 6 per cent,, due in 1934	20,000 00	21,700 00
Northern Pacific R. R. Co. land grant general 1st mortgage sinking fund gold bonds, 6 per cent., due in 1921	50,000 00	56,500 00
N. Y., L. E. & W. 1st consolidated funded coupon bonds, 7 per cent., due in 1920	30,000 00	40,200 00
N. Y., L. E. & W. 1st consolidated mortgage bonds, 7 per cent., due in 1920	20,000 00	27,200 00
Rio Grande Junction 1st mortgage gold bonds, 5 per cent., due in 1939	25,000 00	21,125 00
St. Louis, Alton & Terre Haute 1st mortgage & terminal gold bonds, 5 per cent., due in 1914	25,000 00	25,875 00
St. Louis Bridge Co. 1st mortgage gold bonds, 7 per cent., due in 1929	25,000 00	31,750 00
Terminal R. R. Assn. of St. Louis 1st mortgage gold bonds, 4½ per cent., due in 1939	25,000 00	26,500 00
West End Street Ry. Co. (Boston) gold bonds, 5 per cent., due in 1902	50,000 00	52,250 00
City of Dayton (Ohio) paving & sewer bonds, 5 per cent., due in 1913-1914-15-16	45,000 00	50,625 00
City of Sandusky (Ohio) paving bonds, 5 per cent., due in 1900-1901	10,000 00	10,360 00
City of Toledo (Ohio) general street improvement bonds, 5 per cent., due in 1913	10,000 00	11,200 00
City of Youngstown (Ohio) township park bonds, 5 per cent., due in 1914	5,000 00	5,500 00
Harrison county (Ohio) court-house bonds, 5 per cent., due in 1903	10,000 00	10,400 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Lucas county (Ohio) court-house bonds, 4 per cent., due in 1924	$25,000 00	$24,750 00
City of Richmond (Va.) bonds, 5 and 4 per cent., due in 1922-1924	10,000 00	10,380 00
City of Portland (Oregon) water loan bonds, 5 per cent., due in 1923	32,000 00	36,160 00
	$1,542,300 00	$1,671,802 00

Total amount at risk December 31, 1896 .... $303,218,040 00

Business in Maryland in 1896:

Fire risks written in 1896	$2,351,465 00
Premiums received	28,554 81
Losses paid	15,909 36
Losses incurred	8,076 53

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

UNITED STATES BRANCH OF THE

THAMES AND MERSEY MARINE INS. CO. (LTD.) OF LIVERPOOL, ENG.

Commenced Business 1880.

A. J. McDONALD, *Secretary.*

PRINCIPAL OFFICE, NO. 69 WALL ST., NEW YORK CITY.

Attorney to accept service in Maryland, - - GEORGE F. PATTERSON.

General Agents in Maryland, - PATTERSON, RAMSAY & CO.

Summary of assets December 31, 1896:

Stocks and bonds owned by the company, market value	$445,100 00	
Cash in company's office and in bank	20,700 24	
Premiums in course of collection	59,017 39	
Bills receivable taken for premiums	2,251 87	
All other assets as per detailed statement	640 24	
Total admitted assets		$527,709 74

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$82,875 00

Liabilities:

Losses reported, adjusted and unpaid	$81,143 00	
Re-insurance reserve required by law	83,592 00	
Commissions, brokerage, etc	5,453 99	
All other liabilities as per detailed statement on file	12,405 89	
Gross liabilities, exclusive of capital		$182,594 88
Surplus as regards policy holders		$345,114 86
Surplus over capital, including surplus of assets not admitted in this State		$427,989 86

Income during year:

Cash premiums received	$359,962 82	
Interest on loans and dividends	15,000 00	
From other sources	398 56	
Actual cash income		$375,361 38

Expenditures during year:

Amount paid for losses	$221,270 76	
Commissions and brokerage	37,090 66	
Salaries and fees	20,894 44	
Taxes paid	9,669 23	
All other payments and expenses	17,918 71	
Actual cash expenditures		$306,843 80

Stocks and bonds in statement:

	Par value.	Market value.
U. S. registered 4 per cent. government bonds	$375,000 00	$414,375 00
Chicago & Northwestern Ry. Co. general consolidated 7 per cent. gold bonds	80,000 00	92,800 00
Alleghany Valley Ry. Co. general mortgage 4 per cent. gold bonds	20,000 00	20,800 00
	$475,000 00	$527,975 00

Total amount at risk December 31, 1896 .... $5,971,213 00

Business in Maryland in 1896:

Marine and inland risks written in 1896	$1,726,067 00
Premiums received	8,648 66
Losses paid	1,185 98
Losses incurred	1,185 98

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

UNITED STATES BRANCH OF THE

THURINGIA INSURANCE COMPANY OF ERFURT, GERMANY.

Commenced Business 1896.

F. G. VOSS, *Manager.*

PRINCIPAL OFFICE, NO. 155 LA SALLE STREET, CHICAGO.

Attorney to accept service in Maryland, - - - W. D. N. THOMAS.

General Agent in Maryland, - - W. D. N. THOMAS.

Summary of assets December 31, 1896:

Stocks and bonds owned by the company, market value	$240,750 00	
Interest due and accrued	2,500 00	
Cash in company's office and in bank	14,717 45	
Premiums in course of collection	55,030 84	
Total admitted assets		$312,998 29

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$60,187 50	
Liabilities in said States	3,627 35	
Surplus over said liabilities	$56,560 15	

Liabilities:

Losses reported, adjusted and unpaid	$ 7,193 58	
Re-insurance reserve required by law	52,605 23	
Commissions, brokerage, etc	15,696 29	
Re-insurance	422 63	
Gross liabilities, exclusive of capital		75,917 73
Surplus as regards policy holders		$237,080 56
Surplus over capital, including surplus of assets not admitted in this State		$295,640 71

Income during year:

Cash premiums received	$45,053 27	
Interest on loans and dividends	5,000 00	
From other sources	103 02	
Actual cash income		$50,156 29

Expenditures during year:

Amount paid for losses	$2,308 72	
Commissions and brokerage	11,006 48	
Salaries and fees	6,254 93	
All other payments and expenses	25,868 71	
Actual cash expenditures		$45,438 84

Stocks and bonds in statement:

	Par value.	Market value.
U. S. bonds, 4 per cent	$200,000 00	$240,750 00
U. S. bonds, 4 per cent	50,000 00	60,187 50
	$250,000 00	$300,937 50

Total amount at risk December 31, 1896 ....$8,410,419 49

Business in Maryland in 1896:

Fire risks written in 1896	$338,582 50
Premiums received	3,659 76

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

UNITED STATES BRANCH OF THE

UNION ASSURANCE SOCIETY OF LONDON, ENG.

Commenced Business 1891.

HALL & HENSHAW, *Managers.*

PRINCIPAL OFFICE, NO. 54 WILLIAM ST., NEW YORK.

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

General Agents in Maryland, - - S. W. T. HOPPER & SON.

Summary of assets December 31, 1896:

Stocks and bonds owned by the company, market value	$811,757 75	
Interest due and accrued	3,455 00	
Cash in company's office and in bank	51,020 91	
Premiums in course of collection	167,012 96	
Total admitted assets		$1,033,246 62

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$178,250 00
Liabilities in said States	21,752 92
Surplus over said liabilities	$156,497 08

Liabilities:

Losses reported, adjusted and unpaid	$ 72,485 47	
Re-insurance reserve required by law	463,208 34	
All other liabilities as per detailed statement on file	726 19	
Gross liabilities, exclusive of capital		$536,420 00
Surplus as regards policy holders		$496,826 62
Surplus over capital, including surplus of assets not admitted in this State		$653,323 70

Income during year:

Cash premiums received	$914,622 50	
Interest on loans and dividends	35,458 91	
Actual cash income		$950,081 41

Expenditures during year:

Amount paid for losses	$436,351 50	
Commissions and brokerage	220,580 59	
Salaries and fees	7,509 90	
Taxes paid	25,620 56	
All other payments and expenses	27,132 64	
Actual cash expenditure		$717,195 19

Stocks and bonds in statement:

	Par value.	Market value.
U. S. government 4 per cent., 1925	$303,400 00	$365,217 75
N. Y. City water stock, 3 per cent., 1905	70,000 00	69,300 00
N. Y. City schoolhouse bonds, 3 per cent	126,000 00	124,740 00
City of Boston gold water loan, 5 per cent	50,000 00	56,500 00
Massachusetts State bonds, 3 per cent., 1930	50,000 00	50,000 00
Beech Creek R. R. 1st mortg. 4 per cent. bonds	25,000 00	26,250 00
West Shore R. R. 1st mortg. guaranteed 4 per cent	55,000 00	58,850 00
Maine Central R. R. 1st mortg. 1912 4 per cent.	25,000 00	25,500 00
Broadway & 7th Ave. R. R. 1st mortg. 5 per cent., 1942	25,000 00	29,250 00
Allegheny Valley R. R. gen'l mortg. 4 per cent., 1942	25,000 00	26,500 00
Lehigh & N. Y. 1st mortg. gold bonds, 1945, 4 per cent	20,000 00	18,400 00
St. Paul, Mpls. & Manitoba 1st mortg., 6 per cent	25,000 00	29,250 00
City of Chicago gold, river improvements, 4 per cent., 1915	50,000 00	52,250 00
City of Portland water bonds	50,000 00	58,000 00
	$899,400 00	$990,007 75

Total amount at risk December 31, 1896	$76,277,319 00

Business in Maryland in 1896:

Fire risks written in 1896	$698,840 00
Premiums received	7,925 94
Losses paid	8,507 33
Losses incurred	79 62

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

UNITED STATES BRANCH OF THE

UNION MARINE INSURANCE COMPANY (LTD.) OF LIVERPOOL, ENGLAND.

Commenced Business 1880.

JAMES A. WHITLOCK, *Manager.*

PRINCIPAL OFFICE, NO. 51 WALL STREET, NEW YORK.

Attorney to accept service in Maryland, - C. MORTON STEWART & CO.

General Agents in Maryland, - - C. MORTON STEWART & CO.

Summary of assets December 31, 1896:

Stocks and bonds owned by the company, market value	$545,351 05	
Cash in company's office and in bank	11,073 47	
Premiums in course of collection	37,980 04	
Bills receivable taken for premiums	618 75	
All other assets as per detailed statement	470 60	
Total admitted assets		$595,493 91

Liabilities.

Losses reported, adjusted and unpaid	$17,943 52	
Re-insurance reserve required by law	62,642 52	
Due and accrued for salaries, etc	119 10	
Commissions, brokerage, etc	2,794 64	
All other liabilities as per detailed statement on file	21,292 61	
Gross liabilities, exclusive of capital		104,792 39
Surplus as regards policy holders		$490,701 52

Income during year:

Cash premiums received	$204,614 81	
Interest on loans and dividends	21,963 27	
From other sources	72,898 50	
Actual cash income		$299,476 58

Expenditures during year:

Amount paid for losses	$178,150 00	
Commissions and brokerage	20,349 63	
Salaries and fees	6,716 44	
Taxes paid	5,090 10	
Amount sent to home office during the year	72,214 11	
All other payments and expenses	7,765 21	
Actual cash expenditures		$290,285 49

Stocks and bonds in statement:

	Par value.	Market value.
Deposited at Albany (N. Y.) City of New York fire department stock	$100,000 00	$ 98,500 00
U. S. government 4 per cent. bonds, 1925	100,000 00	119,910 00
Deposited at Boston, Mass.:		
Boston & Lowell 5 per cent. bonds, 1899	3,000 00	3,120 00
Boston & Albany 4 per cent. bonds, 1913	4,000 00	4,260 00
Boston & Maine 4½ per cent. bonds, 1944	7,000 00	8,242 50
Eastern R. R. 6 per cent. 1906 bonds	38,445 00	45,365 10
Eastern R. R. 6 per cent. 1906 bonds	30,000 00	36,000 00
Old Colony 4½ per cent. bonds, 1904	1,000 00	1,043 75
Old Colony 4 per cent. bonds, 1938	3,000 00	3,180 75
Cash	14,000 00	14,000 00
Deposited at Columbus (Ohio) U. S. government 5 per cent. bonds, 1904	100,000 00	114,080 00
In hands of trustees under laws of Massachusetts:		
Atchison, Topeka & St. Fe gen. mortg. 4 per cent. bonds	41,500 00	32,992 50
Atchison, Topeka & St. Fe adj. 4 per cent. bonds	22,000 00	9,405 00
Balto. & Potomac 6 per cent. bonds	3,000 00	3,660 00
Detroit, Gd. Haven & Milw. 6 per cent. eqpt. bonds	1,000 00	1,000 00
Balto. & Ohio eqpt. 6 per cent. rec. ctf	3,000 00	3,045 00
Ohio & Miss. eqpt. 6 per cent. bonds	11,000 00	11,000 00
Penna. R. R. 6 per cent. bonds, £5,000	24,300 00	30,861 00
Eastern Rd. Map. 6 per cent. bonds, £1,000	4,860 00	5,686 20
	$511,105 00	$545,351 05

Total amount at risk December 31, 1896 .... $3,315,498 00

Business in Maryland in 1896:

Marine and inland risks written in 1896	$2,563,494 00
Premiums received	17,326 79
Losses paid	1,698 60

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

UNITED STATES BRANCH OF THE

WESTERN ASSURANCE COMPANY OF TORONTO, CANADA.

Commenced Business 1851.

J. J. KENNY, *Manager*. C. C. FOSTER, *Secretary*.

PRINCIPAL OFFICE, NO. 22 WELLINGTON ST., EAST TORONTO.

Attorney to accept service in Maryland, - - WILLIAM J. DONNELLY.

General Agents in Maryland, - - MAURY & DONNELLY.

Summary of assets December 31, 1896 :

Loans on mortgage of real estate	$ 20,000 00	
Stocks and bonds owned by the company, market value	1,113,804 73	
Cash in company's office and in bank	178,369 77	
Premiums in course of collection	294,233 71	
Bills receivable taken for premiums	30,281 14	
Total admitted assets		$1,636,689 35

Liabilities:

Losses reported, adjusted and unpaid	$157,585 91	
Re-insurance reserve required by law	892,994 11	
Commissions, brokerage, etc	38,378 25	
Gross liabilities, exclusive of capital		$1,088,958 27
Surplus as regards policy holders		$547,731 08

Income during year:

Cash premiums received	$1,724,402 79	
Interest on loans and dividends	54,163 75	
Actual cash income		$1,778,566 54

Expenditures during year:

Amount paid for losses	$1,118,360 55	
Commissions and brokerage	352,704 86	
Salaries and fees	38,600 00	
Taxes paid	42,409 31	
All other payments and expenses	151,060 36	
Actual cash expenditures		$1,703,135 08

Stocks and bonds in statement:

	Par value.	Market value.
United States 4 per cent. registered bonds	$241,000 00	$267,510 00
City of Columbus (Ohio) bonds, 4½ per cent	50,000 00	53,750 00
City of Toledo (Ohio) bonds, 4 per cent	50,000 00	52,750 00
Georgia State bonds, 4½ per cent	25,000 00	26,250 00
City of Richmond (Va.) bonds, 4 per cent	42,000 00	41,160 00
Dominion of Canada stock, 4 per cent	65,350 00	68,050 00
Colorado Springs (Col.) water works bonds, 5 per cent	25,000 00	26,250 00
Rochester (N. Y.) Ry. Co. bonds, 5 per cent	20,000 00	21,650 00
Chicago Sanitary District bonds, 4½ per cent	50,000 00	52,375 00
City of Portland (Oregon) bonds, 5 per cent	20,000 00	22,600 00
City of Portland (Oregon) bonds, 5 per cent	30,000 00	34,800 00
Chicago Electric Transit Co. bonds, 6 per cent	25,000 00	27,937 50
Canadian Bank of Commerce stock	40,000 00	50,800 00
Imperial Loan & Investment Co. stock	25,000 00	25,000 00
Dominion Savings & Investment Co. stock	15,000 00	11,250 00
Canada Permanent Loan & Savings Co. stock	3,500 00	4,375 00
Freehold Loan & Savings Co. stock	9,500 00	9,500 00
Toronto Loan & Savings Co. stock	22,500 00	25,000 00
Central Canada Loan & Savings Co. stock	20,000 00	24,000 00
Toronto Loan & Savings Co. debentures	25,000 00	25,000 00
Central Canada Loan & Savings Co. debentures	25,000 00	25,000 00
Central Canada Loan & Savings Co. debentures	20,000 00	20,000 00
City of London (Ont.) debentures	40,000 00	41,168 00
City of Montreal (Que.) debentures	46,000 00	46,413 00
City of Toronto (Ont.) debentures	60,000 00	61,116 00
City of Kingston (Ont.) debentures	21,300 00	24,074 43
City of Winnipeg (Man.) debentures	24,000 00	26,025 80
	$1,040,150 00	$1,113,804 73

Total amount at risk December 31, 1896 .... $127,050,109 00

Business in Maryland in 1896:

Fire, marine and inland risks written in 1896	$4,251,278 00
Premiums received	53,217 07
Losses paid	39,263 61
Losses incurred	33,468 50

ABSTRACTS F.

Fidelity and Casualty Companies.

ABSTRACTS COMPILED FROM
ANNUAL STATEMENTS TO DECEMBER 31, 1896, OF FIDELITY AND
CASUALTY COMPANIES OF THIS AND OTHER STATES AND
COUNTRIES AUTHORIZED TO DO BUSINESS IN THE
STATE OF MARYLAND IN 1896.

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

ACCIDENT DEPARTMENT

ÆTNA LIFE INSURANCE COMPANY OF CONNECTICUT.

Commenced Business 1891. Capital Stock $1,750,000.

M. J. BULKELY, *President.* J. L. ENGLISH, *Secretary.*

PRINCIPAL OFFICE, NO. 218 MAIN STREET, HARTFORD, CONN.

Attorney to accept service in Maryland, - - - H. B. MEIGS.

General Agent in Maryland, - - EDWARD E. STEINER.

Summary of assets December 31, 1896:

Real estate	$486,348 25	
Loans on mortgage of real estate	25,200,422 44	
Stocks and bonds owned by the company, market value	13,098,198 16	
Loans on collaterals	422,672 65	
Interest due and accrued	1,148,652 61	
Cash in company's office and in bank	2,768,279 30	
Premiums in course of collection	380,013 25	
Premium notes in force	660,778 17	
Total admitted assets	$44,165,364 83	
Deduct agents' credit balances	15,361 68	
		$44,150,003 15
Assets not admitted in Maryland:		
Deposit in Canada	$294,200 00	
Deposit in Virginia	54,354 00	
Loans to policy holders on company's policies as collateral	1,058,715 00	
		1,407,269 00
		$45,557,272 15
Liabilities:		
Losses reported, adjusted and unpaid	$ 53,143 41	
Re-insurance reserve required by law	148,392 46	
Total liability life department	38,644,234 03	
Gross liabilities, exclusive of capital		38,845,769 90
Surplus as regards policy holders		$6,711,502 25
Capital stock		1,750,000 00
Surplus over capital, including surplus of assets not admitted in this State		$4,961,502 25

Income during year:

Cash premiums received	$448,479 46	
Interest on mortgages	8,857 44	
Interest on other debts due the company	104 25	
Actual cash income		$457,441 15

Expenditures during year:

Amount paid for losses	$169,763 98	
Commissions and brokerage	142,428 23	
Salaries and fees	32,510 72	
Taxes paid	5,374 86	
Rent	4,725 00	
Legal expenses	215 50	
Furniture and fixtures	1,436 13	
Advertising, printing and stationery	8,410 93	
All other payments and expenses	7,514 04	
Actual cash expenditures		$372,379 39

Stocks and bonds in statement:

	Par value.	Market value.
Bank Stocks:		
235 shares Connecticut River Banking Co	$11,750 00	$10,575 00
75 shares Metropolitan Bank, New York	7,500 00	225 00
918 shares Phœnix National Bank, Hartford	91,800 00	114,750 00
400 shares Mercantile National Bank, Hartford	40,000 00	36,000 00
448 shares City National Bank, Hartford	44,800 00	47,040 00
750 shares Hartford National Bank, Hartford	75,000 00	112,500 00
773 shares First National Bank, Hartford	77,300 00	88.895 00
1,552 shares National Exchange Bank, Hartford	77,600 00	100,880 00
1,632 shares American National Bank, Hartford	163,200 00	114,240 00
377 shares Farmers & Mechanics National Bank, Hartford	37,700 00	43,355 00
66 shares Suffield National Bank, Suffield	6,600 00	9,900 00
250 shares New Britain National Bank, New Britain	25,000 00	41,250 00
836 shares Charter Oak National Bank, Hartford	83,600 00	79,420 00
775 shares Ætna National Bank, Hartford	77,500 00	116,250 00
240 shares Hartford Trust Co., Hartford	24,000 00	36,000 00
92 shares United States Bank, Hartford	9,200 00	32,200 00
200 shares Rockville National Bank, Rockville	20,000 00	22,000 00
100 shares Security Co., Hartford	10,000 00	12,500 00
150 shares Home National Bank, Meriden	15,000 00	19,500 00
140 shares Central National Bank, Peoria, Ill.	14,000 00	15,400 00

Stocks and bonds in statement—Continued:

United States Government Bonds:

	Par value.	Market value.
$410,000, U. S. funded loan, 4 per cent., 1907...	$410,000 00	$459,200 00
500,000, U. S. funded loan, 4 per cent., 1925...	500,000 00	600,000 00

Railroad and other Stocks and Bonds:

	Par value.	Market value.
368 shares Connecticut River R. R. stock, at 10 per cent	36,800 00	92,000 00
84 shares Ætna Fire Insurance stock, at 18 per cent	8,400 00	22,680 00
2,842 shares N. Y., N. H. & Hartford R. R. stock, at 8 per cent	227,300 00	511,560 00
$50,000, Columbus & Indianapolis R. R. bonds, 1904, at 7 per cent	50,000 00	51,000 00
30,000, Union Pacific R. R. bonds, 1898, at 6 per cent	30,000 00	30,000 00
15,000, Keokuk & Des Moines R. R. bonds, 1923, at 5 per cent 63 shares Keokuk & Des Moines R. R. stock, preferred 58 shares Keokuk & Des Moines R. R. stock, common	22,589 20	17,220 00
$ 25,000, Atlantic Dock bonds, 1901, at 5 per cent	25,000 00	26,500 00
25,000, Chicago, Milwaukee & St. Paul R. R. bonds, 1910, at 6 per cent	25,000 00	29,250 00
150,000, Vermont Valley R. R. bonds, 1910, at 5 per cent	150,000 00	159,000 00
410 shares Chicago, Burlington & Quincy R. R. stock, at 4 per cent	41,000 00	29,725 00
220 shares N. Y. Central & Hudson River R. R. stock, at 4 per cent	22,000 00	20,900 00
200 shares Union Pacific R. R. stock	20,000 00	1,200 00
$100,000, Terre Haute & Logansport R. R. bonds, 1913, at 6 per cent	100,000 00	100,000 00
12,000, Hartford & New York Transportation Co., at 6 per cent	12,000 00	12,000 00
250 shares Connecticut & Pasumsic R. R., at 5 per cent	25,000 00	25,500 00
$1,100, C., B. & Q. R. R. bonds, 1903, at 5 per cent	1,100 00	1,100 00
100 shares C., M. & St. Paul R. R. preferred, at 7 per cent	10,000 00	13,000 00
100 shares C., R. I. & P. R. R., at 4 per cent	10,000 00	6,700 00
100 shares C. & N. W. R. R., at 4 per cent.	10,000 00	10,300 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
116 shares Del. & Hudson Canal Co., at 7 per cent	$11,600 00	$13,108 00
$500,000, N. Y., N. H. & H. R. R. debentures, at 4 per cent	500,000 00	690,000 00
100, Middlesex Banking Co. debentures, 1898, at 6 per cent	100 00	100 00
25,000, Terre Haute & Peoria, 1942, at 5 per cent	25,000 00	25,000 00
15,000, N. Y. & N. E. R. R., 1905, at 6 per cent	15,000 00	16,800 00
185,000, N. Y. & N. E. R. R., 1905, at 7 per cent	185,000 00	218,300 00
18,400, Conn. River R. R. bonds, 1903, at 4 per cent	18,400 00	18,400 00
State, City, County and Town Bonds:		
100,000, City of Brantford (Canada), 1918, at 4 per cent	100,000 00	102,000 00
154,000, Province of Manitoba bonds (Canada), 1910, at 5 per cent	154,000 00	163,240 00
26,220, Virginia State bonds (Va.), 1932, at 3 per cent	26,220 00	18,354 00
25,100, Tennessee State bonds (Tenn.), 1913, at 3 per cent	25,100 00	20,080 00
140,500, Mobile City bonds (Ala.), 1906, at 5 per cent	140,500 00	140,500 00
69,000, Hartford Non-Taxable City bonds (Conn.), 1897, at 6 per cent	69,000 00	69,000 00
88,000, Hartford Capitol City bonds (Conn.), 1897, at 6 per cent	88,000 00	88,000 00
100,000, Louisville City bonds (Ky.), 1903, at 7 per cent	100,000 00	122,000 00
130,000, New Britain City bonds (Conn.), 1899, at 7 per cent	130,000 00	149,500 00
23,000, Plattsmouth City bonds (Neb.), 1901, at 6 per cent	23,000 00	23,460 00
75,000, London (Ont.) City bonds (Canada), 1917, at 4½ per cent	75,000 00	76,500 00
4,000, New Boston City bonds (Ill.), 1909, at 6 per cent	4,000 00	4,000 00
70,000, Jersey City bonds (N. J.), 1902, at 7 per cent	70,000 00	73,500 00
133,000, Ottawa City bonds (Canada), 1907–1919, at 5 per cent	133,000 00	140,980 00
24,000, Quincy City bonds (Ill.), 1898, at 6 per cent	24,000 00	24,000 00

Stocks and bonds in statement:

	Par value.	Market value.
$39,000, Milwaukee Water City bonds (Wis.), 1902, at 7 per cent	$39,000 00	$42,900 00
100,000, Cincinnati City bonds (Ohio), 1902, at $7\frac{3}{10}$ per cent	100,000 00	123,000 00
60,000, St. Paul City bonds (Minn.), 1898–1903, at 7 per cent	60,000 00	66,000 00
20,000, St. Paul City bonds (Neb.), 1907, at 6 per cent	20,000 00	20,000 00
13,000, Webster City bonds (Iowa), 1903, at 6 per cent	13,000 00	13,650 00
40,000, Hull City bonds (Canada), 1911, at 5 per cent	40,000 00	41,200 00
10,000, Oxford City bonds (Kan.), 1917, at 6 per cent	10,000 00	10,000 00
29,500, Lincoln City bonds (Neb.), 1902, at 6 per cent	29,500 00	30,975 00
14,500, Emporia City bonds (Kan.), 1902–1912, at 6 per cent	14,500 00	14,500 00
10,000, Hartland City bonds (Kan.), 1908, at 8 per cent	10,000 00	8,000 00
5,000, Wymore City bonds (Neb.), 1896, at 6 per cent	5,000 00	5,000 00
5,000, Audubon City bonds (Iowa), 1903, at 6 per cent	5,000 00	5,000 00
12,500, Ness City bonds (Kan.), 1917, at 6 per cent	12,500 00	12,500 00
5,000, Russell City bonds (Kan.), 1898, at 6 per cent	5,000 00	5,000 00
60,000, Montreal Harbor City bonds (Canada), 1915, at 5 per cent	60,000 00	63,600 00
12,000, Lincoln City bonds (Kan.), 1916, at 6 per cent	12,000 00	12,000 00
6,000, Coleman County bonds (Tex.), 1934, at 6 per cent	6,000 00	6,000 00
40,000, Quebec City bonds (Canada), 1914, at 5 per cent	40,000 00	41,500 00
21,000, Stratford City bonds (Canada), 1915, at at 5 per cent	21,000 00	22,050 00
502,200, Toronto City bonds (Canada), 1961-62-65, at 4 per cent	502,200 00	527,310 00
10,000, Winfield City bonds (Kan.), 1917, at 6 per cent	10,000 00	10,000 00
13,000, Kendallville City bonds (Ind.), 1897, at 6 per cent	13,000 00	13,000 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
$50,000, Wichita City bonds (Kan.), 1917, at 6 per cent	$50,000 00	$50,000 00
207,500, Quebec government bonds (Canada), 1908, at 5 per cent	207,500 00	224,100 00
10,000, Cimarron City bonds (Kan.), 1908, at 7 per cent	10,000 00	5,000 00
7,000, David City bonds (Neb.), 1907, at 6 per cent	7,000 00	7,000 00
40,500, Ellsworth City bonds (Kan.), 1917, at 6 per cent	40,500 00	36,450 00
13,000, Superior City bonds (Neb.), 1907, at 7 per cent	13,000 00	13,000 00
10,000, Seneca City bonds (Kan.), 1916, at 6 per cent	10,000 00	10,000 00
15,000, Pratt City bonds (Kan.), 1907, at 6 per cent	15,000 00	12,000 00
14,000, Burrton City bonds (Kan.), 1917, at 6 per cent	14,000 00	14,000 00
35,000, Lyons City bonds (Kan.), 1905, at 6 per cent	35,000 00	31,500 00
7,000, Canton City bonds (Kan.), 1907, at 6 per cent	7,000 00	7,000 00
17,000, Norton City bonds (Kan.), 1908, at 6 per cent	17,000 00	17,000 00
8,000, Kingman City bonds (Kan.), 1903, at 7 per cent	8,000 00	8,000 00
3,500, South Hutchinson City bonds (Kan.), 1908, at 7 per cent	3,500 00	3,500 00
6,000, Loup City bonds (Neb.), 1908, at 6 per cent	6,000 00	6,000 00
13,000, Conway Springs City bonds (Kan.), 1908, at 7 per cent	13,000 00	13,000 00
11,000, Douglass City bonds (Kan.), 1903, at 6 per cent	11,000 00	9,900 00
10,000, Coolidge City bonds (Kan.), 1907, at 6 per cent	10,000 00	5,000 00
8,500, Johnson City bonds (Kan.), 1915, at 4 per cent	8,500 00	8,500 00
4,000, Englewood City bonds (Kan.), 1987, at 7 per cent	4,000 00	4,000 00
15,000, Seward City bonds (Neb.), 1907, at 6 per cent	15,000 00	15,000 00
10,000, Governor's Foot Guard bonds (Conn.), 1908, at 5 per cent	10,000 00	10,500 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
$9,000, City of Alma bonds (Neb.), 1907, at 6 per cent	$9,000 00	$9,000 00
8,500, City of Orleans bonds (Neb.), 1908, at 6 per cent	8,500 00	8,500 00
60,000, City of Hastings bonds (Neb.), 1907, at 6 per cent	60,000 00	60,000 00
50,000, Ford County bonds (Kan.), 1901-1908, at 6 per cent	50,000 00	50,000 00
78,000, Macoupin County bonds (Ill.), 1908, at 6 per cent	78,800 00	82,740 00
26,500, Mason and Tazewell County bonds (Ill), 1900, at 7 per cent	26,500 00	27,825 00
2,156.28 Gallatin County bonds (Ill.), 1891, at 7 per cent	2,156 28	2,156 28
20,000, Edward County bonds (Kan.), 1905, at 7 per cent	20,000 00	20,000 00
26,000, Ellsworth County bonds (Kan.), 1902, at 6 per cent	26,000 00	26,000 00
35,000, Lyon County bonds (Iowa), 1905, at 6 per cent	35,000 00	14,000 00
25,000, Pawnee County bonds (Kan.), 1917, at 6 per cent	25,000 00	25,000 00
11,500, Harper County bonds, (Kan.), 1912, at 6 per cent	11,500 00	10,350 00
5,000, Stafford County bonds (Kan.), 1902, at 6 per cent	5,000 00	5,000 00
25,000, Hunt Drainage Dist. bonds (Ill.), 1908, at 6 per cent	25,000 00	25,000 00
10,000, Ulysses City bonds (Kan.), 1908, at 6 per cent	10,000 00	5,000 00
47,000, Seward County bonds (Kan.), 1917, at 6 per cent	47,000 00	37,600 00
25,000, Clay County bonds (Kan.), 1907, at 6 per cent	25,000 00	25,000 00
3,000, Paris Town bonds (Ill.) 1897, at 6 per cent	3,000 00	3,000 00
79,000, Hartford Town bonds (Conn.), 1907, at 3 per cent	79,000 00	79,000 00
10,000, Grant Town bonds (Ill.), 1898, at 6 per cent	10,000 00	10,500 00
3,500, Urbana Town bonds (Ill.), 1902, 6 per cent	3,500 00	3,500 00
23,000, Meade County bonds (Kan.), 1919, at 6 per cent	23,000 00	18,400 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
$7,500, Gray County bonds (Kan.), 1919, at 6 per cent	$7,500 00	$6,000 00
10,000, Nickerson City bonds (Kan.), 1908, at 6 per cent	10,000 00	10,000 00
10,000, Lakin Township bonds (Kan.), 1907, at 7 per cent	10,000 00	5,000 00
15,000, Ironwood City bonds (Mich.), 1901, at 6 per cent	15,000 00	15,750 00
15,000, Meade Center Township bonds (Kan.), 1909, at 6 per cent	15,000 00	11,250 00
10,000, Jackson Town bonds (Kan.), 1916, at 6 per cent	10,000 00	10,000 00
21,000, Coaticook Town bonds (Canada), 1910, at 5 per cent	21,000 00	21,000 00
15,000, Lake Fork Town bonds (Ill.), 1901, at 6 per cent	15,000 00	15,000 00
6,000, Montrose County bonds (Col.), 1908, at 6 per cent	6,000 00	6,300 00
1,500, Huntington County bonds (Ind.), 1898, at 6 per cent	1,500 00	1,500 00
29,300, Las Animas County bonds (Col.), 1910, at 6 per cent	29,300 00	30,765 00
9,000, Goodland City bonds (Kan.), 1910, at 6 per cent	9,000 00	9,000 00
4,000, Pawnee City bonds (Neb.), 1909, at 6 per cent	4,000 00	4,000 00
891.90, Greenfield City bonds (Ind.), 1899, at 6 per cent	891 90	891 90
42,500, Dalles City bonds (Oregon), 1910, at 6 per cent	42,500 00	46,750 00
20,000, Anthony City bonds (Kan.), 1920, at 6 per cent	20,000 00	20,000 00
20,000, Harper City bonds (Kan.), 1920, at 6 per cent	20,000 00	20,000 00
10,000, Beattrice City bonds (Neb.), 1910, at 6 per cent	10,000 00	10,000 00
12,500, Goldendale City bonds (Wash.), 1910, at 6 per cent	12,500 00	12,500 00
4,580, Tipton City bonds (Ind.), 1900, at 6 per cent	4,580 00	4,580 00
15,000, Keithsburg Town bonds (Ill.), 1903, at 7 per cent	15,000 00	15,750 00
12,768, Ross Town bonds, (Ill.), 1903, at 6 per cent	12,768 00	12,768 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
$26,000, Levis Town bonds (Canada), 1922, at 5 per cent	$26,000 00	$26,000 00
10,000, Highland Town bonds (Kan.), 1907, at 7 per cent	10,000 00	10,000 00
29,000, Rock Creek Town bonds (Kan.), 1916, at 6 per cent	29,000 00	29,000 00
40,000, Sprague Town bonds (Conn.), 1907, at 6 per cent	40,000 00	42,000 00
153,(00, Province of Quebec Town bonds (Canada), 1908, at 5 per cent	153,000 00	162,180 00
20,000, Mt. Forest Town bonds (Canada), 1916, at 5 per cent	20,000 00	20,600 00
35,000, Pleasant Town bonds (Ohio), 1900, at 6 per cent	35,000 00	3,500 00
3,000, Hager Slough Town bonds (Ill.), 1895, at 7 per cent	3,000 00	3,000 00
2,000, Creek Town bonds (Ill.), 1900, at 6 per cent	2,000 00	2,000 00
16,000, Reeder Town bonds (Kan.), 1916, at 6 per cent	16,000 00	16,000 00
6,000, Jefferson Town bonds (Kan.), 1916, at 6 per cent	6,000 00	6,000 00
6,000, Great Bend Town bonds (Kan.), 1904, at 6 per cent	6,000 00	6,000 00
1,000, Butler Town bonds (Ill.), 1897, at 6 per cent	1,000 00	1,000 00
10,000, Coldwater Town bonds (Kan.), 1906, at 7 per cent	10,000 00	8,000 00
1,000, Lamard Town bonds (Iowa), 1901, at 6 per cent	1,000 00	1,050 00
500, Wildcat Town bonds (Ind.), 1891, at 6 per cent	500 00	500 00
15,000, Fond du Lac Town bonds (Wis.), 1899, at 6 per cent	15,000 00	15,750 00
12,000, Neodesha Town bonds (Kan.), 1897, at 6 per cent	12,000 00	12,000 00
20,500, Baxter Springs Town bonds (Kan.), 1915, at 6 per cent	20,500 00	20,500 00
39,000, Monroe Township Town bonds (Kan.), 1916, at 6 per cent	39,000 00	40,950 00
9,000, Morton Township Town bonds (Neb.), 1907, at 6 per cent	9,000 00	9,000 00
5,000, Henderson Town bonds (Neb.), 1907, at 6 per cent	5,000 00	5,000 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
$8,000, Lockridge Town bonds (Neb.), 1907, at 6 per cent	$8,000 00	$8,000 00
10,000, Stranger Town bonds (Kan,), 1907, at 6 per cent	10,000 00	10,000 00
15,000, Washington Town bonds (Kan.), 1907, at 6 per cent	15,000 00	15,000 00
35,000, Washington Town bonds (Kan.), 1907–1917, at 6 per cent	35,000 00	35,000 00
18,000, Rolling Prairie Town bonds (Kan.), 1907 at 6 per cent	18,000 00	18,000 00
19,000, Hayes Town bonds (Neb.), 1907, at 6 per cent	19,000 00	19,000 00
10,000, McFadden Town bonds (Neb.), 1907, at 6 per cent	10,000 00	10,000 00
8,000, Leroy Town bonds (Neb.), 1907, at 6 per cent	8,000 00	8,000 00
20,000, Tonganoxie Town bonds (Kan.), 1917, at 6 per cent	20,000 00	20,000 00
15,000, Eagle Township bonds (Kan.), 1917, at 6 per cent	15,000 00	15,000 00
10,000, Valley Centre Township bonds (Kan.), 1917, at 6 per cent	10,000 00	10,000 00
14,000, Richland Township bonds (Kan.), 1917, at 6 per cent	14,000 00	14,000 00
23,000, Little River Township bonds (Kan.), 1917, at 6 per cent	23,000 00	23,000 00
22,000, Victoria Township bonds (Kan.), 1917, at 6 per cent	22,000 00	22,000 00
8,000, Liberty Township bonds (Kan.), 1907, at 6 per cent	8,000 00	8,000 00
26,000, Burrton Township bonds (Kan.), 1917, at 6 per cent	26,000 00	26,000 00
15,000, Green Garden Township bonds (Kan.), 1917, at 6 per cent	15,000 00	15,000 00
10,000, Phillipsburg Township bonds (Kan.), 1907, at 6 per cent	10,000 00	10,000 00
15,000, Plum Township bonds (Kan.), 1907, at 6 per cent	15,000 00	15,000 00
45,000, Centre Township bonds (Kan.), 1920, at 6 per cent	45,000 00	45,000 00
8,000, Jefferson Township bonds (Kan.), 1916, at 6 per cent	8,000 00	8,000 00
19,000, Lake Township bonds (Kan.), 1917, at 6 per cent	19,000 00	19,000 00

Stocks and bonds in statement—Continued.

	Par value.	Market value
$13,500, Richland Township bonds (Kan.), 1907, at 6 per cent	$13,500 00	$13,500 00
15,000, Lincoln Township bonds (Kan.), 1917, at 6 per cent	15,000 00	15,000 00
8,000, Elk Creek Township bonds (Kan.), 1907, at 6 per cent	8,000 00	8,000 00
15,000, Limestone Township bonds (Kan.), 1907, at 6 per cent	15,000 00	15,000 00
10,000, Ezbon Township bonds (Kan.), 1907, at 6 per cent	10,000 00	10,000 00
16,000, Groveland Township bonds (Kan.), 1907, at 6 per cent	16,000 00	16,000 00
16,000, Banner Township bonds (Kan.), 1907, at 6 per cent	16,000 00	16,000 00
11,500, Banner Township bonds (Kan.), 1920, at 6 per cent	11,500 00	11,500 00
20,000, Harrison Township bonds (Kan.), 1916, at 6 per cent	20,000 00	20,000 00
5,500, Valpariso Township bonds (Kan.), 1907, at 6 per cent	5,500 00	5,500 00
19,000, Haynesville Township bonds (Kan.), 1917, at 6 per cent	19,000 00	19,000 00
3,000, Turkey Creek Township bonds (Neb.), 1907, at 6 per cent	3,000 00	3,000 00
4,500, May Township bonds (Neb.), 1907, at 6 per cent	4,500 00	4,500 00
3,900, Pleasant Valley Township bonds (Kan.), 1908, at 6 per cent	3,900 00	3,900 00
5,000, Antelope Township bonds (Neb.), 1907, at 6 per cent	5,000 00	5,000 00
3,000, Little Blue Township bonds (Neb.), 1907, at 6 per cent	3,000 00	3,000 00
6,500, Alma Township bonds (Neb.), 1907, at 6 per cent	6,500 00	6,500 00
10,000, Township G bonds (Neb.), 1907, at 6 per cent	10,000 00	10,000 00
7,000, Franklin Township bonds (Neb.), 1907, at 6 per cent	7,000 00	7,000 00
10,000, Township M bonds (Neb.), 1907, at 6 per cent	10,000 00	10,000 00
5,000, Township L bonds (Neb.), 1907, at 6 per cent	5,000 00	5,000 00
10,000, Township B bonds (Neb.), 1907, at 6 per cent	10,000 00	10,000 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
$6,000, Brown Township bonds (Neb.), 1907, at 6 per cent	$6,000 00	$6,000 00
10,000, New York Township bonds (Neb.), 1907, at 6 per cent	10,000 00	10,000 00
10,000, Baker Township bonds (Neb.), 1907, at 6 per cent	10,000 00	10,000 00
5,000, Henderson Township bonds (Neb.), 1907, at 6 per cent	5,000 00	5,000 00
5,000, Thayer Township bonds (Neb.), 1907, at 6 per cent	5,000 00	5,000 00
10,000, Stewart Township bonds (Neb.), 1907, at 6 per cent	10,000 00	10,000 00
6,000, Union Township bonds (Neb.), 1907, at 6 per cent	6,000 00	6,000 00
10,000, Bone Creek Township bonds (Neb.), 1907, at 6 per cent	10,000 00	10,000 00
10,000, Read Township bonds (Neb.), 1907, at 6 per cent	10,000 00	10,000 00
6,000, Olive Township bonds (Neb.), 1907, at 6 per cent	6,000 00	6,000 00
6,000, Oak Creek Township bonds (Neb.), 1907, at 6 per cent	6,000 00	6,000 00
12,000, Stromburg Village bonds (Neb.), 1907, at 6 per cent	12,000 00	12,000 00
4,000, Village of Ord bonds (Neb.), 1907, at 6 per cent	4,000 00	4,000 00
10,000, Bowen Precinct bonds (Neb.), 1907, at 7 per cent	10,000 00	10,000 00
15,000, Victor Precinct bonds (Neb.), 1908, at 7 per cent	15,000 00	15,000 00
30,000, Fairmount Precinct bonds (Neb.), 1907, at 6 per cent	30,000 00	30,000 00
3,000, Lincoln Precinct bonds (Neb.), 1907, at 6 per cent	3,000 00	3,000 00
7,000, Center Precinct bonds (Neb.), 1900, at 7 per cent	7,000 00	7,000 00
10,000, Twin Grove Precinct bonds (Neb.), 1900, at 7 per cent	10,000 00	10,000 00
5,000, Madison Precinct bonds (Neb.), 1907, at 6 per cent	5,000 00	5,000 00
19,000, Harvard Precinct bonds (Neb.), 1907, at 6 per cent	19,000 00	19,000 00
4,000, Nova Precinct bonds (Neb.), 1907, at 6 per cent	4,000 00	4,000 00

Stocks and bonds in statement:

	Par value.	Market value.
$15,000, Geneva Precinct bonds (Neb.), 1907, at 6 per cent	$15,000 00	$15,000 00
20,000, Exeter Precinct bonds, (Neb.), 1907, at 6 per cent	20,000 00	20,000 00
8,000, Ainsworth Precinct bonds (Neb.), 1907, at 7 per cent	8,000 00	8,000 00
8,000, Coolidge Bridge Town bonds (Kan.), 1894, at 8 per cent	8,000 00	4,000 00
8,500, School District No. 1 bonds (Kan.), 1899, at 7 per cent	8,500 00	8,500 00
6,000, School District No. 18 bonds (Neb.), 1908, at 6 per cent	6,000 00	6,000 00
7,500, School District No. 9 bonds (Kan.), 1903, at 6 per cent	7,500 00	7,500 00
4,000, School District No. 8 bonds (Kan.), 1903, at 7 per cent	4,000 00	4,000 00
9,375.72, School District No. 5 bonds (Kan.), 1892, at 7 per cent	9,375 72	9,375 72
4,900, School District No. 2 bonds (Neb.), 1897, at 6 per cent	4,900 00	4,900 00
10,000, School District No. 19 bonds (Neb.), 1904, at 6 per cent	10,000 00	10,000 00
1,500, School District No. 6 bonds (Gove Co., Kan.), 1899, at 6 per cent	1,500 00	1,500 00
6,000, Spring Creek Precinct School bonds (Neb.), 1907, at 6 per cent	6,000 00	6,000 00
14,000, Cedar Rapids School bonds (Iowa), 1907, at 5 per cent	14,000 00	14,700 00
15,500, Ida Grove School bonds (Iowa), 1903, at 6 per cent	15,500 00	15,500 00
1,500, Glad Brook School bonds (Iowa), 1903, at 6 per cent	1,500 00	1,500 00
1,000, South Bend School bonds (Kan.), 1904, at 6 per cent	1,000 00	1,000 00
10,000, Batavia School bonds (Iowa), 1902, at 5½ per cent	10,000 00	10,000 00
500, Van Horn School bonds (Iowa), 1895, at 6 per cent	500 00	500 00
4,000, School District Nos. 4 and 77 School bonds (Neb.), 1897–1907, at 6 per cent	4,000 00	4,000 00
2,000, School District No. 10 School bonds (Neb.), 1905, at 7 per cent	2,000 00	2,000 00
500, Panora School bonds (Iowa), 1895, at 5 per cent	500 00	500 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
$3,000, School District No. 42 School bonds (Kan.), 1902, at 6 per cent	$3,000 00	$3,000 00
17,000, Lebanon School bonds (Ind.), 1904, at 5 per cent	17,000 00	17,850 00
7,200, Inlet Swamp Drainage bonds (Ill.), 1902, at 6 per cent	7,200 00	7,560 00
80,000, City of Victoria City bonds (Canada), 1920, at 5 per cent	80,000 00	84,000 00
20,000, City of Ossawatomie City bonds (Kan.), 1918, at 6 per cent	20,000 00	20,000 00
40,000, Hamilton County bonds (Kan.), 1918, at 6 per cent	40,000 00	20,000 00
30,000, City of Downs City bonds (Kan.), 1918, at 6 per cent	30,000 00	30,000 00
14,000, Beaver Precinct bonds (Neb.), 1907, at 7 per cent	14,000 00	14,000 00
5,000, Lincoln Township bonds (Neb.), 1907, at 6 per cent	5,000 00	5,000 00
3,000, Jefferson Precinct bonds (Neb.), 1907, at 6 per cent	3,000 00	3,000 00
4,500, City of Sante Fe City bonds (Kan.), 1918, at 6 per cent	4,500 00	4,500 00
15,000, Fargo Township bonds (Kan.), 1919, at 6 per cent	15,000 00	12,000 00
12,000, Stanton County bonds (Kan.), 1918, at 6 per cent	12,000 00	9,600 00
10,000, Haskell County bonds (Kan.), 1918, at 6 per cent	10,000 00	8,000 00
33,000, Lane County bonds (Kan.), 1918, at 6 per cent	33,000 00	26,400 00
225,000, Vancouver City bonds (Canada), 1930, at 5 per cent	225,000 00	243,000 00
30,000, St. Hyacinthe City bonds (Canada), 1913, at 4½ per cent	30,000 00	30,000 00
10,000, Enterprise City bonds (Kan.), 1919, at 6 per cent	10,000 00	10,000 00
32,500, Three Rivers City bonds (Canada), 1918, at 5 per cent	32,500 00	34,125 00
20,000, Sault Ste. Marie City bonds (Canada), 1907, at 5 per cent	20,000 00	21.200 00
16,000, Springfield City bonds (Kan.), 1919, at 6 per cent	16,000 00	8,000 00
7,000, Lincoln Precinct bonds (Kan.), 1907, at 6 per cent	7,000 00	7,000 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
$3,000, Anthony Township bonds (Kan.), 1920, at 6 per cent	$3,000 00	$3,000 00
13,000, Spring Township bonds (Kan.), 1920, at 6 per cent	13,000 00	13,000 00
12,900, Grant Township bonds (Kan.), 1920, at 6 per cent	12,900 00	12,900 00
920, Sheriden Township bonds (Ind.), 1900, at 6 per cent	920 00	920 00
15,000, Ford Township bonds (Kan.), 1919, at 6 per cent	15,000 00	15,000 00
2,500, Valley Township bonds (Kan.), 1920, at 6 per cent	2,500 00	2,500 00
3,500, Newman Township Drainage No. 3 (Ill.), 1897, at 6 per cent	3,500 00	3,675 00
28,500, Young America Township Drainage No. 1 (Ill.), 1898-1901, at 6 per cent	28,500 00	29,925 00
4,000, Iroquois County, Drainage District No. 1 (Ill.), 1897, at 6 per cent	4,000 00	4,200 00
37,000.41 Indian Grave, Drainage District (Ill.), 1913, at 6 per cent	37,000 41	27,750 31
22,000, Nelson Precinct (Neb.), 1907, at 6 per cent	22,000 00	22,000 00
7,000, Nichols Precinct (Neb.), 1909, at 6 per cent	7,000 00	7,000 00
22,000, North St. Paul Village (Minn.), 1919, at 6 per cent	22,000 00	23,100 00
7,000, Atkinson Village (Neb.), 1910, at 6 per cent	7,000 00	7,000 00
8,400, Valentine Village (Neb.), 1909, at 6 per cent	8,400 00	8,400 00
74,847.74, Parkdale Town (Canada), 1899, at 4 per cent	74,847 74	74,847 74
117,155.38, City of St. Thomas (Canada), 1930, at 4½ per cent	117,155 38	119,498 48
99,533.03, Town of Windsor (Ontario, Canada), 1910, at 5 per cent	99,533 03	104,509 68
51.163 99, City of Kingston (Ontario, Canada), 1919, at 4½ per cent	51,163 99	52,698 90
50,000, City of Bellville (Ontario, Canada), 1930, at 4½ per cent	50,000 00	51,500 00
25,000, Superior City bonds (Wis.), 1897, at 6 per cent	25,000 00	25,000 00
9,280, Young America Township Drainage District bonds (Ill.), 1900, at 6 per cent	9,280 00	9,744 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
$2,500, New Pankey Pond Drainage District bonds (Ill.), 1901, at 6 per cent.....	$2,500 00	$2,625 00
7,000, Brocton Drainage District bonds (Ill.), 1901, at 6 per cent.................	7,000 00	7,350 00
100,000, Cote Sainte Antoine bonds (Canada), 1932, at 4 per cent......	100,000 00	105,000 00
50,000, Town of Gault bonds (Canada), 1920, at 4 per cent.....................	50,000 00	52,500 00
66,000, Province of New Brunswick bonds (Canada), 1921, at 4 per cent........	66,000 00	69,300 00
50,000, City of St. John bonds (New Brunswick, Canada), 1930, at 4 per cent..	50,000 00	51,000 00
38,895.15, City of Hamilton bonds (Province of Ontario, Canada), 1910, at 4 per cent............................	38,895 15	39,673 05
100,000, City of Halifax bonds (Canada), 1916, at 4½ per cent....................	100,000 00	100,000 00
75,000, City of Sherbrooke bonds (Province of Quebec, Canada), 1916, at 4 per cent.	75,000 00	76,500 00
85,000, Roman Catholic School bonds (Montreal, Canada), 1921, at 4 per cent...	85,000 00	87,550 00
203,000, Protestant School bonds (Montreal, Canada), 1921, at 4 per cent........	203,000 00	213,150 00
20,000, Dickens County bonds (Texas), 1907, at 6 per cent.....................	20,000 00	21,000 00
4,000, Wichita County bonds (Kan.), 1922, at 6 per cent..................	4,000 00	3,600 00
25,000, Lewis County bonds (Wash.), 1912, at 5½ per cent......................	25,000 00	26,250 00
25,000, Snohomish County bonds (Wash.), 1912, at 6 per cent................	25,000 00	26,250 00
50,000, Tarrant County bonds (Texas), 1911-1933, at 6-5 per cent...............	50,000 00	52,500 00
4,750, Orange County bonds (Texas), 1905, at 5 per cent..........................	4,750 00	4,987 50
4,100, Duval County bonds (Texas), 1907, at 6 per cent	4,100 00	4,305 00
6,500, Coke County bonds (Texas), 1912, at 6 per cent	6,500 00	6,825 00
10,000, Roanoke City bonds (Va.), 1921, at 6 per cent..........................	10,000 00	10,000 00
2,200, Shellsburg School bonds (Iowa), 1902, at 6 per cent.....................	2,200 00	2,200 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
$100,000, Prince Edward Island bonds (Canada), 1916, at 4 per cent	$100,000 00	$103,000 00
8,000, Town of Glastanbury bonds (Conn.), 1897, at 4 per cent	8,000 00	8,000 00
10,000, Wapello County bonds (Iowa), 1897, at 5 per cent	10,000 00	10,000 00
34,800, Warren County bonds (Ind.), 1897–1900, at 6 per cent	34,800 00	36,540 00
4,000, Cass County bonds (Ind.), 1896, at 6 per cent	4,000 00	4,000 00
24,000, Grant County bonds (Ind.), 1897-1901, at 6 per cent	24,000 00	25,200 00
7,000, Clark Connty bonds (S. Dak.), 1908, at 7 per cent	7,000 00	7,210 00
10,000, Jackson County bonds (Ind.), 1898, at 6 per cent	10,000 00	10,500 00
25,000, Birmingham City bonds (Ala.), 1923, at 6 per cent	25,000 00	25,000 00
3,500, Stuart City bonds (Iowa), 1898, at 6 per cent	3,500 00	3,500 00
41,000, Big Lake Drainage bonds (Ill.), 1902–1906, at 6 per cent	41,000 00	43,050 00
10,000, Mason & Menard Drainage bonds (Ill.), 1899, at 6 per cent	10,000 00	10,500 00
74,000, Protestant Hospital for Insane bonds (Cal.), 1912, at 4½ per cent	74,000 00	76,220 00
10,000, Ainsworth Precinct bonds (Neb.), 1907, at 7 per cent	10,000 00	10,000 00
130,000, Arizona Territory bonds, 1942, at 5 per cent	130,000 00	136,500 00
20,000, Karnes County bonds (Texas), 1934, at 6 per cent	20,000 00	20,600 00
50,000, Bexar County bonds (Texas), 1933, at 6 per cent	50,000 00	51,500 00
20,000, Fort Bend bonds (Texas), 1934, at 6 per cent	20,000 00	20,600 00
12,000, Hamilton County bonds (Texas), 1914, at 6 per cent	12,000 00	12,600 00
28,000, Young County bonds (Texas), 1934, at 6 per cent	28,000 00	29,400 00
13,500, Peoria County bonds (Ill.), 1897–1900, at 6 per cent	13,500 00	14,175 00
2,000, Hartford City bonds (W. Va.), 1928, at 6 per cent	2,000 00	2,000 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
$100,000, Province of Quebec bonds (Canada), 1924, at 4 per cent	$100,000 00	$105,000 00
13,000, Van Zandt Co. bonds (Texas), 1934, at 6 per cent	13,000 00	13,390 00
209,400, Peoria City bonds (Ill.), 1897–1901, at 6 per cent	209,400 00	219,870 00
100,000, Springfield Street R. R. bonds (Mass.), 1910, at 4½ per cent	100,000 00	105,000 00
130,000, Hartford Street R. R. bonds (Conn.), 1914–1915, at 5 per cent	130,000 00	133,250 00
20,000, Arizona Improvement Co. bonds (Ariz.), 1920, at 6 per cent	20,000 00	20,000 00
250,000, Riverside Water Co. bonds (Cal.), 1912, at 6 per cent	250,000 00	237,500 00
10,000, Beaver Pond Drainage bonds (Ill.), 1899, at 6 per cent	10,000 00	10,500 00
25,000, Worcester & Suburban St. R. R. Co. bonds (Mass.), 1915, at 5 per cent	25,000 00	25,750 00
107,000, Town of West Toronto bonds (Canada), 1935, at 4½ per cent	107,000 00	107,000 00
50,000, City of Rockville bonds (Conn.), 1926, 4 per cent	50,000 00	52,500 00
42,000, Nebraska & N. W. Irrigation Co. bonds 1897, 3 per cent.; 1898-1899, 4 per cent.; after, 5 per cent	42,400 00	29,680 00
15,000, Middletown & Portland Bridge Co. bonds, 1916, 5 per cent	15,000 00	15,300 00
151,000, Hartford County bonds (Conn.), on demand, $133,000 at 5 per cent.; $18,000 at 4 per cent	151,000 00	151,000 00
21.106.72, Conn. River Bridge & Highway bonds (Conn.), on demand, at 5 per cent	21,106 72	21,106 72
34,386.88, Hartford City (auditor's orders) bonds (Conn.), 1897, 5 per cent	34,386 88	34,386 88
5,000, Peoria School Scrip bonds (Ill.), 1897, 6 per cent	5,000 00	5,000 00
		$13,446,752 16

Total amount at risk December 31, 1896 . . . . . $78,104,350 00

Business in Maryland in 1896 :

Accident risks written in 1896	$5,882,000 00
Premiums received	12,674 30
Losses paid	7,495 28
Losses incurred	7,495 28

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

AMERICAN BONDING AND TRUST COMPANY OF BALTIMORE, MD.

Commenced Business 1895. Capital Stock $500,000.

JAMES BOND, *President.* JOHN T. STONE, *Secretary.*

PRINCIPAL OFFICE, EQUITABLE BUILDING.

Summary of assets December 31, 1896 :

Real estate	$ 13,633 79	
Loans on mortgage of real estate	126,986 25	
Stocks and bonds owned by the company, market value	527,974 42	
Loans on collaterals	45,266 97	
Interest due and accrued	2,631 34	
Cash in company's office and in bank	19,378 04	
Premiums in course of collection	15,627 43	
Total admitted assets		$751,498 24

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$25,000 00	
Liabilities in said States	4,650 06	
Surplus over said liabilities	$20.349 94	
Bills receivable	5 00	
Cash deposited with railway companies	722 50	
Furniture and fixtures	8,909 32	
	$29,986 76	

Liabilities:

Re-insurance reserve required by law	$ 38,451 63	
Trust funds on deposit	194,755 31	
All other liabilities as per detailed statement on file	45 54	
Gross liabilities, exclusive of capital		233,252 48
Surplus as regards policy holders		$518,245 76
Capital stock		500,000 00
Surplus over capital, including surplus of assets not admitted in this State		$48,232 52

Income during year:

Cash premiums received	$87,638 91	
Interest on mortgages	6,621 50	
Interest on loans and dividends	22,888 39	
Interest on other debts due the company	499 50	
Cash recovered from losses paid in previous years.	30 00	
Trust income	789 50	
Trust funds on deposit	89,196 07	
Actual cash income		$207,663 87

Expenditures during year:

Amount paid for losses	$10,697 37	
Interest on deposits	1,165 92	
Commissions and brokerage	7,555 17	
Salaries and fees	25,356 07	
Taxes paid	6,626 49	
Rent	7,000 08	
Legal expenses	2,245 60	
Advertising, printing and postage	4,704 48	
All other payments and expenses	2,098 61	
Actual cash expenditures		$67,449 79

Stocks and bonds in statement:

	Par value.	Market value.
City of Baltimore stock	$227,700 00	$240,149 08
$25,000, City of Richmond, 1926, 4 per cent	25,000 00	24,875 00
30,000, Virginia centuries, 1991, 2 per cent	30,000 00	18,750 00
10,000, Charlotte, Col. & Aug. R. R., 1909, 5 per cent	10,000 00	11,000 00
10,000, Balto. Traction Co., N. Balto., 1942, 5 per cent	10,000 00	10,908 34
9,000, City of Cumberland (Md.) bonds, 1901 to 1907, 4 per cent	9,000 00	9,200 67
10,000, Ohio & Miss. (Springfield Div.) bonds, 1909, 7 per cent	10,000 00	10,108 34
20,000, State of Virginia 3 per cent. bonds, 1925.	20,000 00	14,650 00
100,000, U. S. 4 per cent. bonds, 1925	100,000 00	119,583 33
25,000, Aransas Pass Har. Imp. Co., 1900, 6 per cent	25,000 00	17,980 13
30,000, Ga. So. & Fla. R. R. bonds, 5 per cent.	30,000 00	29,400 00
3,000, Ches. Gas bonds, 1900, 6 per cent	3,000 00	3,195 00
15,000, City of Dallas (Tex.), 1929, 5 per cent	15,000 00	15,150 00
2,000, City of Manchester (Va.) bonds, 1929, 5 per cent	2,000 00	2,050 00
4,000, Consolidated Gas bonds, 1910, 6 per cent.	4,000 00	4,690 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
18,000, City of Snow Hill bonds, 1906 to 1924, 6 per cent	18,000 00	20,108 20
2,000, Aransas Pass Harlow Co. bonds	2,000 00	1,051 33
	$540,700 00	$552,849 42

Total amount at risk December 31, 1896 .... $22,828,075 98

Business in Maryland in 1896:

Fidelity risks written in 1896	$15,604,408 28
Premiums received	55,364 89
Losses paid	2,400 27

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

AMERICAN SURETY INSURANCE COMPANY OF NEW YORK.

Commenced Business 1884. Capital Stock $2,500,000.

W. L. TREUHOLM, *President.* W. E. KEYES, *Secretary.*

PRINCIPAL OFFICE, NO. 100 BROADWAY.

Attorney to accept service in Maryland, - WILLIAM T. SHACKELFORD.

General Agent in Maryland, - - WILLIAM T. SHACKELFORD.

Summary of assets December 31, 1896:

Real estate	$3,886,548 16	
Loans on mortgage of real estate	15,000 00	
Stocks and bonds owned by the company, market value	1,174,106 24	
Loans on collaterals	110,721 86	
Interest due and accrued	61,134 49	
Cash in company's office and in bank	121,152 78	
Premiums in course of collection	146,578 82	
Bills receivable taken for premiums	25,697 98	
All other assets as per detailed statement	7,742 77	
Total admitted assets		$5,548,683 10

Assets not admitted in Maryland:

Deposits in various States and countries for the protection of policy holders in such States, market value	$189,900 00
Liabilities in said States	45,539 03
Surplus over said liabilities	$144,360 97

Liabilities:

Losses reported, adjusted and unpaid	$298,978 55	
Re-insurance reserve required by law	562,309 95	
Due for borrowed money	150,000 00	
All other liabilities as per detailed statement on file	22,369 28	
Gross liabilities, exclusive of capital		$1,033,657 78
Surplus as regards policy holders		$4,515,025 32
Capital stock		2,500,000 00
Surplus over capital, including surplus of assets not admitted in this State		$1,693,606 95

Income during year:

Cash premiums received	$1,169,776 54	
Interest on mortgages	525 27	
Interest on loans and dividends	41,964 77	
Interest on other debts due the company	2,648 95	
Rents	153,640 21	
From other sources	43,544 11	
Actual cash income		$1,412,099 85

Expenditures during year:

Amount paid for losses	$234,341 74	
Cash dividends	200,000 00	
Commissions and brokerage	49,545 68	
Salaries and fees	366,902 49	
Taxes paid	63,685 11	
Rent	2,804 19	
Legal expenses and real estate expenses	107,635 37	
Furniture and fixtures	21,361 42	
All other payments and expenses	124,578 89	
Actual cash expenditures		$1,170,854 89

Stocks and bonds in statement.

	Par value.	Market value.
300 shares Delaware & Hudson Canal Co. stock, 7 per cent	$30,000 00	$34,650 00
93 shares Mechanics National Bank stock, 8 per cent	2,325 00	4,533 75
2,396 shares The State Trust Co. stock, 6 per cent.	239,600 00	479,200 00
100 shares Lawyers Mortgage Insurance Co. stock	10,000 00	12,500 00
100 shares Maryland Trust Co. stock	10,000 00	10,000 00
10 shares Philadelphia Bourse stock	500 00	500 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
$350,000, U. S. 4 per cent. registered bonds	$350,000 00	$386,750 00
50,000, U. S. 5 per cent. registered bonds......	50,000 00	57,250 00
35,000, Mo., Kansas & Texas Ry. 4 per cent. bonds..............................	35,000 00	28,612 50
174,000, Louisville, St. L. & Tex. Ry. Co. bonds.	174,000 00	26,100 00
Decree in favor of the American Surety Co. of New York, entered on August 8, 1893, constituting a first lien on all the properties of the Toledo, St. Louis & Kansas City R. R. Co.....	323,909 99	323,909 99
	$1,225,334 99	$1,364,006 24

Total amount at risk December 31, 1896 ....$206,451,097 35

Business in Maryland in 1896:

Risks written	Fidelity..................	$586,750 00
	Surety	15,500 00
		$602,250 00
Premiums received...........	Fidelity.	$3,064 67
	Surety	90 00
		$3,154 67
Losses paid	Fidelity..................	$4,768 33
	Surety	....
		$4,768 33
Losses incurred..............	Fidelity..................	$294 89
	Surety	....
		$294 89

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

CENTRAL ACCIDENT INSURANCE COMPANY OF PITTSBURG, PA.

Commenced Business 1895. Capital Stock, $100,000.

WILLIAM H. GRAHAM, *President.* RALPH BUTLER, *Secretary.*

PRINCIPAL OFFICE, 232 FIFTH AVENUE.

Attorney to accept service in Maryland, - - R. GORDON WILLIAMS.

General Agents in Maryland, - - R. GORDON WILLIAMS & CO.

Summary of assets December 31, 1896:

Loans on mortgage of real estate	$146,450 00	
Stocks and bonds owned by the company, market value	44,970 00	
Interest due and accrued	3,043 50	
Cash in company's office and in bank	15,280 92	
Premiums in course of collection	20,365 88	
Bills receivable taken for premiums	227 38	
All other assets as per detailed statement	1,325 82	
Total admitted assets		$231,663 50

Assets not admitted in Maryland:

Furniture, blank books, etc	$1,500 00	

Liabilities:

Losses reported, adjusted and unpaid	$ 1,000 00	
Re-insurance reserve required by law	23,739 32	
Due and accrued for salaries, etc	150 00	
Commissions, brokerage, etc	5,027 69	
All other liabilities as per detailed statement on file	180 00	
Gross liabilities, exclusive of capital		$ 30,097 01
Surplus as regards policy holders		$201,566 49
Capital stock		100,000 00
Surplus over capital, including surplus of assets not admitted in this State		$103,066 49

Income during year:

Cash premiums received	$43,013 30	
Interest on mortgages / Interest on loans and dividends	9,404 98	
Actual cash income		$52,417 28

Expenditures during year:

Amount paid for losses	$ 4,986 19	
Cash dividends	6,000 00	
Commissions and brokerage	10,449 61	
Salaries and fees	16,692 81	
Taxes paid	1,635 77	
All other payments and expenses	6,205 50	
Actual cash expenditures		$45,969 88

Stocks and bonds in statement:

	Par value.	*Market value.*
Keeling Coal Co.	$10,000 00	$10,500 00
North End Passenger Ry. Co.	15,000 00	15,000 00
Chartier's Township school bonds	5,000 00	5,050 00
Homestead & Pittsburg bridge bonds	10,000 00	10,300 00
Thirteenth Ward school bonds	2,000 00	2,000 00
Federal Street & Pleasant Valley R. R. 1st mortgage bonds	2,000 00	2,120 00
	$44,000 00	$44,970 00

Total amount at risk December 31, 1896 ....$15,437,920 00

Business in Maryland in 1896:

Accident risks written in 1896	$399,000 00
Premiums received	344 59
Losses paid	112 50
Losses incurred	112 50

Expenditures during year:

Amount paid for losses	$643,240 36	
Remitted to home office	49,861 54	
Commissions and brokerage	231,795 81	
Salaries and fees	58,193 29	
Taxes paid	21,523 61	
Rent	16,732 05	
Legal expenses	5,268 70	
Furniture and fixtures	1,425 16	
All other payments and expenses	34,745 06	
Actual cash expenditures		$1,062,785 58

Stocks and bonds in statement:

	Par value.	Market value.
Aroostook County (Me.) bonds, 1909, 4 per cent.	$5,000 00	$5,000 00
Baltimore & Ohio R. R bonds, 1925, 5 per cent.	26,000 00	22,100 00
Boston & Maine R. R. bonds, 1944, 4½ per cent.	15,000 00	17,325 00
City of Buffalo bonds, 1912, 3½ per cent	50,000 00	50,000 00
City of Los Angeles bonds, 1900, 5 per cent	2,000 00	2,000 00
City of Los Angeles bonds, 1901, 5 per cent	2,000 00	2,000 00
City of Los Angeles bonds, 1902, 5 per cent	1,000 00	1,000 00
City of Los Angeles bonds, 1903, 5 per cent	4,000 00	4,000 00
City of Los Angeles bonds, 1904, 5 per cent	7,000 00	7,000 00
City of Los Angeles bonds, 1906, 5 per cent	7,000 00	7,000 00
City of Los Angeles bonds, 1907, 5 per cent.	2,000 00	2,000 00
City of Lynn bonds, 1919, 4 per cent	50,000 00	52,000 00
City of Portland (Ore.), W. L. bonds, 1923, 5 per cent	60,000 00	66,600 00
City of Providence W. L. bonds, 1923, 4 per cent	4,000 00	4,480 00
City of Springfield W. L. bonds, 1923, 4 per cent.	5,000 00	5,400 00
Dexter & Picataquis R. R. bonds, 1929, 4 per cent	50,000 00	50,000 00
Eastern R. R. bonds, 1906, 6 per cent	5,000 00	5,950 00
Fort St. Un. Dep. Co. (Detroit) bonds, 1941, 4½ per cent	25,000 00	25,500 00
Lowell, Lawrence & Haverhill St. R. R. bonds, 1923, 5 per cent	10,000 00	10,300 00
Maine Central R. R. bonds, 1898, 7 per cent	2,000 00	2,080 00
Maine Central R. R. bonds, 1900, 6 per cent	5,000 00	5,300 00
State of Massachusetts bonds, 1916, 3½ per cent.	15,000 00	15,825 00
N. Y. Cent. & Hud. River R. R. bonds, 1903, 7 per cent	20,000 00	24,000 00
Pennsylvania R. R. bonds, 1919, 5 per cent	5,000 00	5,800 00
Phila., Wilm'n & Balto. R. R. bonds, 1932, 4 per cent	50,000 00	51,500 00

Portland & Rumford Falls R. R. bonds, 1926, 4 per cent	$25,000 00	$25,000 00
Town of Andover bonds, 1908 to 20, 4 per cent	60,000 00	61,800 00
Town of Canton bonds, 1919, 4 per cent	5,000 00	5,200 00
U. S. registered bonds, 1907, 4 per cent	200,000 00	222,500 00
U. S. registered bonds, 1904, 5 per cent	50,000 00	57,000 00
West End St. R. R. bonds, 1902, 5 per cent	50,000 00	52,000 00
Atchison gen'l mortg., 1995, 4 per cent	16,000 00	12,680 00
Atchison adj. mortg., 1995, 4 per cent	8,000 00	3,440 00
Atchison pref. stock	9,000 00	2,070 00
	$850,000 00	$885,850 00

Total amount at risk December 31, 1896 .... $217,818,200 00

Business in Maryland in 1896:

Risks written	Accident	$2,380,215 00
	Employers' liability	2,014,538 00
	Fidelity	177,800 00
		$4,572,553 00
Premiums received	Accident	$10,578 74
	Employers' liability	8,953 50
	Fidelity	790 00
		$20,322 24
Losses paid	Accident	$1,104 99
	Employers' liability	2,933 10
	Fidelity	2,712 92
		$6,751 01
Losses incurred	Accident	$1,124 99
	Employers' liability	2,798 10
	Fidelity	2,712 92
		$6,636 01

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

FIDELITY AND CASUALTY INSURANCE COMPANY OF NEW YORK.

Commenced Business 1876. Capital Stock $250,000.

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

PRINCIPAL OFFICE, NOS. 97 TO 103 CEDAR STREET.

Attorney to accept service in Maryland, - - JAMES H. DUVALL, JR.

Resident Manager in Maryland, - - JAMES H. DUVALL, JR.

Summary of assets December 31, 1896:

Real estate	$596,554 32	
Stocks and bonds owned by the company, market value	1,396,260 00	
Interest due and accrued	1,161 67	
Cash in company's office and in bank	94,470 78	
Premiums in course of collection	355,212 06	
All other assets as per detailed statement	960 46	
Total admitted assets		$2,444,619 29

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$40,790 00	
Liabilities in said States	58,901 28	
Liabilities less deposit	18,111 28	

Liabilities:

Losses reported, adjusted and unpaid	$ 458,978 81	
Reinsurance reserve required by law	1,355,422 20	
All other liabilities as per detailed statement on file	21,927 04	
Gross liabilities, exclusive of capital		1,836,328 05
Surplus as regards policy holders		$608,291 24
Capital stock		250,000 00
Surplus over capital, including surplus of assets not admitted in this State		$340,179 96

Income during year:

Cash premiums received	$2,652,053 35	
Interest on loans and dividends	64,481 40	
Rents	55,412 06	
Actual cash income		$2,771,946 81

Expenditures during year:

Amount paid for losses	$1,103,372 74	
Cash dividends	40,000 00	
Commissions and brokerage	693,600 28	
Salaries and fees	441,797 45	
Taxes paid	48,774 82	
Rent	56,574 81	
Legal expenses	152,291 44	
Furniture and fixtures	10,437 06	
All other payments and expenses	119,011 10	
Actual cash expenditures		$2,665,859 70

Stocks and bonds in statement:

	Par value.	Market value.
Consolidated Stock of the City of New York, 2½ per cent., due 1929	100,000 00	87,000 00
City of Richmond, Va., 4 per cent. guaranteed stock	12,500 00	11,750 00
400 shares Chicago & Alton Ry. Co. stock	40,000 00	64,000 00
300 shares Western Union Telegraph Co. stock	30,000 00	24,900 00
500 shares Lake Shore and Michigan Southern R. R. stock	50,000 00	75,500 00
350 shares New York, Lackawanna & Western 5 per cent. guaranteed stock	35,000 00	41,300 00
1,000 shares Pittsburg, McKeesport & Youg. stock (par value $50 00)	50,000 00	64,000 00
1,000 shares Pennsylvania R. R. stock (par value $50 00	50,000 00	51,625 00
517 shares Morris & Essex Ext. R. R. guaranteed stock	51,700 00	47,822 50
200 shares United New Jersey R. R. & C. Co. stock	20,000 00	47,800 00
300 shares Rome, Watertown & Ogdensburg R. R. Co. stock	30,000 00	35,100 00
300 shares St. Paul & Duluth R. R. Co. preferred stock	30,000 00	24,300 00
300 shares Consolidated Gas Co. of New York stock	30,000 00	41,700 00
250 shares Cleve., Cinn., Chic. and St. Louis R. R. Co. preferred stock	25,000 00	18,000 00
500 shares Chicago & North Western Ry. Co. stock	50,000 00	50,750 00
500 shares St. Paul, Minn. & Manitoba R. R. Co. stock	50,000 00	56,000 00
300 shares Chicago, Milwaukee & St. Paul Ry. Co. preferred stock	30,000 00	39,150 00

Stocks and bonds in statement—Continued:

	Par value.	*Market value.*
200 shares Chicago, St. Paul, Minn. & Omaha R. R. Co. preferred stock	$20,000 00	$26,000 00
300 shares Chicago & North Western Ry. Co. preferred stock	30,000 00	45,375 00
300 shares Chicago & Eastern Illinois R. R. Co. preferred stock	30,000 00	28,500 00
300 shares Manhattan Ry. Co. stock	30,000 00	26,625 00
200 shares Delaware & Hudson Canal Co. stock	20,000 00	23,050 00
United States registered 4 per cent. bonds, 1907.	85,000 00	93,925 00
U. S. currency 6 per cent. registered bonds, 1898.	75,000 00	77,062 50
State of Indiana 3 per cent. bonds, 1909	50,000 00	49,000 00
Chicago, Rock Island & Pacific 1st mortgage ext. & col. 5 per cent. bonds, 1934	25,000 00	26,156 25
Western Union Tel. Co. Col. Trust 5 per cent. bonds, 1938	25,000 00	26,375 00
Central Ohio R. R. Co. con. 1st mortgage 4½ per cent. bonds, 1930	25,000 00	24,500 00
Wabash R. R. Co. 1st mortgage 5 per cent. bonds, 1939	25,000 00	26,500 00
Cinn., Ind., St. L. & Chic. Ry Co. general 1st mortgage 4 per cent. bonds, 1936	25,000 00	24,250 00
Central R. R. of New Jersey general mortgage 5 per cent. gold bonds, 1987	25,000 00	29,500 00
Lake Erie & Western R. R. Co. 1st mortgage 5 per cent. gold bonds, 1937	25,000 00	29,375 00
Brooklyn & Montauk R. R. Co 1st mortgage 5 per cent. bonds, 1911	25,000 00	26,500 00
Pitts., Clev. & Toledo R. R. Co. 1st mortgage 6 per cent. gold bonds, 1922	21,000 00	21,840 00
Canada Southern Ry. Co. 1st mortgage 5 per cent. bonds, 1908	25,000 00	27,718 75
Chesapeake & Ohio Ry. 1st mortgage 4 per cent. bonds, 1989, (R. & A. div.)	20,000 00	19,600 00
Kings Co. Elevated Ry. Co. 1st mortgage 5 per cent. gold bonds, 1925	10,000 00	4,500 00
	$1,300,200 00	$1,437,050 00

Total amount at risk December 31, 1896..................$513,444,553 35

Business in Maryland in 1896:

Risks written	Accident	$2,466,000 00
	Employers' liability	1,776,403 52
	Fidelity	200,500 00
	Plate glass	233,019 10
	Steam boiler	1,532,750 00
		$6,208,672 62
Premiums received	Accident	$ 6,137 66
	Employers' liability	13,064 90
	Fidelity	1,107 50
	Plate glass	5,980 00
	Steam boiler	5,609 75
		$31,899 81
Losses paid	Accident	$1,017 84
	Employers' liability	4,125 96
	Fidelity	500 00
	Plate glass	1,362 58
	Steam boiler	316 07
		$7,322 45
Losses incurred	Accident	$1,017 84
	Employers' liability	4,125 96
	Fidelity	500 00
	Plate glass	1,362 58
	Steam boiler	316 07
		$7,322 45

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

FIDELITY AND DEPOSIT SURETY COMPANY OF BALTIMORE, MD.

Commenced Business 1890. Capital Stock $750,000.

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

PRINCIPAL OFFICE, FIDELITY BUILDING.

Summary of assets December 31, 1896:

Real estate	$588,050 57	
Stocks and bonds owned by the company, market value	903,806 00	
Cash in company's office and in bank	149,365 49	
Premiums in course of collection	65,603 90	
Total admitted assets		$1,706,825 96

Liabilities:

Losses reported, adjusted and unpaid	$ 18,612 83	
Re-insurance reserve required by law	342,086 16	
Gross liabilities, exclusive of capital		360,698 99
Surplus as regards policy holders		$1,346,126 97
Capital stock		750,000 00
Surplus over capital, including surplus of assets not admitted in this State		$596,126 97

Income during year:

Cash premiums received	$666,413 60	
Interest on loans and dividends	26,905 17	
Rents	29,055 75	
From other sources	28,149 05	
Actual cash income		$750,523 57

Expenditures during year:

Amount paid for losses	$109,545 67	
Cash dividends	60,000 00	
Commissions and brokerage	155,834 93	
Salaries and fees	43,618 94	
Taxes paid	23,863 99	
Rent	6,437 52	
Legal expenses	2,778 60	
Advertising, printing, stationery and postage	24,239 27	
All other payments and expenses	54,416 67	
Actual cash expenditures		$480,735 59

Stocks and bonds in statement:

	Par value.	Market value.
City of Frederick, Md	$ 21,000 00	$ 21,420 00
City of Westminster, Md	25,000 00	25,000 00
City & Suburban Ry. Co. of Baltimore	40,000 00	44,000 00
City of Petersburg, Va	25,000 00	26,750 00
Baltimore City stock	137,400 00	147,018 00
Baltimore City stock	260,000 00	273,000 00
Baltimore City stock	36,700 00	38,351 50
Baltimore City stock	67,700 00	70,746 50
City of Richmond, Va	25,000 00	25,000 00
Lucas County (Ohio) court-house	30,000 00	30,000 00
State of Tennessee	30,000 00	26,400 00
Virginia Midland R. R. 1st	11,000 00	12,320 00
Virginia Midland R. R. 2nd	8,000 00	8,960 00
Baltimore Traction Co. (N. B. Div.)	48,000 00	51,840 00
State of Maryland Insane Asylum	100,000 00	103,000 00
	$864,800 00	$903,806 00

Total amount at risk December 31, 1896..................$96,617,080 64

Business in Maryland in 1896:

Fire, marine and inland risks written in 1896	$14,735,376 31
Premiums received	74,615 82
Losses paid	13,929 56
Losses incurred	16,394 11

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

UNITED STATES BRANCH OF THE

FRANKFORT MARINE, ACCIDENT AND PLATE GLASS INS. CO. OF GERMANY.

Capital Stock $200,000.

F. G. Voss, *United States Manager.*

PRINCIPAL OFFICE, No. 155 LASALLE ST., CHICAGO, ILL.

Attorney to accept service in Maryland, - - - W. D. N. THOMAS.

General Agent in Maryland, - - W. D. N. THOMAS.

Summary of assets December 31, 1896:

Stocks and bonds owned by the company, market value	$240,750 00	
Cash in company's office and in bank	120 52	
Premiums in course of collection	33,470 16	
Cash in hands of trustees	8,000 00	
Total admitted assets		$282,340 68

Liabilities:

Losses reported, adjusted and unpaid	$ 8,970 04	
Re-insurance reserve required by law	43,113 39	
Gross liabilities, exclusive of capital		52,083 43
Surplus as regards policy holders		$230,257 25

Income during year:

Cash premiums received	$40,448 80	
Interest on loans and dividends	2,000 00	
Actual cash income		$42,448 80

Expenditures during year:

Amount paid for losses	$ 8,143 38	
Cash dividends	6,672 52	
Commissions and brokerage	12,756 56	
Salaries and fees	3,792 50	
Taxes paid	693 32	
Advertising, printing and stationery	1,539 07	
All other payments and expenses	730 93	
Actual cash expenditures		$34,328 28

Stocks and bonds in statement:

	Par value.	Market value.
United States 4 per cent. quarterly, 1925	$200,000 00	$240,750 00

Total amount at risk December 31, 1896 .... $10,137,308 32

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

UNITED STATES BRANCH OF THE

GUARANTEE COMPANY OF NORTH AMERICA OF MONTREAL, CANADA.

Commenced Business 1881. Capital Stock $200,000.

EDWARD RAWLINGS, *President.* ROBERT KERR, *Secretary.*

PRINCIPAL OFFICE, DOMINION SQUARE, MONTREAL, CANADA.

Attorney to accept service in Maryland, - - - - - HIRAM WOODS.

General Agent in Maryland, - - HIRAM WOODS.

Summary of assets December 31, 1896:

Real estate	$48,125 00	
Loans on mortgage of real estate	5,430 00	
Stocks and bonds owned by the company, market value	456,070 00	
Interest due and accrued	3,380 00	
Cash in company's office and in bank	44,227 30	
Premiums in course of collection	11,406 47	
Total admitted assets		$568,638 77

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value...	$16,150 00	
Liabilities in said States.....................	18,972 86	
Liabilities less deposit	$2,822 86	
Furniture and safes..........................	2,328 80	
	$494 06	

Liabilities:

Losses reported, adjusted and unpaid...........	$ 78,366 17	
Re-insurance reserve required by law	71,094 88	
Due and accrued for salaries, etc...............	2,016 64	
Gross liabilities, exclusive of capital......		151,477 69
Surplus as regards policy holders...............		$417,161 08
Capital stock.................................		200,000 00
Surplus over capital, including surplus of assets not admitted in this State.......		$216,667 02

Income during year:

Cash premiums received	$172,037 90	
Interest on bonds and stocks..................	18,832 07	
Actual cash income.....................		$190,869 97

Expenditures during year:

Amount paid for losses........................	$59,877 72	
Cash dividends................................	6,882 00	
Commissions and brokerage	6,465 21	
Salaries and fees.............................	76,230 69	
Taxes paid	5,333 86	
Rent..	7,473 71	
Legal expenses..............................	1,029 88	
Postage, telegrams, exchange, etc..............	7,555 42	
All other payments and expenses.............	4,417 13	
Actual cash expenditure		$175,265 62

Stocks and bonds in statement:

	Par value.	Market value.
United States government bonds..............	$100,000 00	$108,000 00
City of Richmond (Va.) bonds................	16,000 00	16,150 00
City of Toronto bonds....	10,000 00	10,500 00
Montreal harbor bonds......................	17,000 00	19,270 00
Canada Southern Ry. bonds..................	10,000 00	10,500 00
City of Brooklyn (N. Y.) bonds............ ...	110,000 00	102,300 00
U. S. Guarantee Co. stock.....................	149,100 00	149,100 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Philadelphia Bourse stock	$200 00	$200 00
Western Union Telegraph Co. stock	20,000 00	16,600 00
Montreal Telegraph Co. stock	24,000 00	39,600 00
	$456,300 00	$472,220 00

Total amount at risk December 31, 1896 ....$37,469,151 00

Business in Maryland in 1896:

Fire, marine and inland risks written in 1896	$192,900 00
Premiums received	799 38

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

GUARANTORS LIABILITY INDEMNITY INS. CO. OF PENNSYLVANIA.

Commenced Business 1894. Capital Stock $500,000.

THOMAS V. COOPER, *President.* WILLIAM H. KNORR, *Secretary.*

PRINCIPAL OFFICE, NO. 713 CHESTNUT ST.

Attorney to accept service in Maryland, - - THOMAS A. SYMINGTON.

General Agents in Maryland, - THOMAS A. SYMINGTON & CO.

Summary of assets December 31, 1896:

Real estate	$250,000 00	
Loans on mortgage of real estate	323,684 97	
Stocks and bonds owned by the company, market value	250,440 00	
Loans on collaterals	67,648 02	
Interest due and accrued	16,872 62	
Cash in company's office and in bank	54,763 96	
Premiums in course of collection	113,061 34	
Total admitted assets		$1,076,470 91

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$85,250 00
Amount returnable to company on agreed settlement	36,463 00
Office furniture	29,318 65
Bills received	6,802 81
Agents debit balances	8,768 02
	$166,602 48

Liabilities:

Losses reported, adjusted and unpaid	$ 70,433 92	
Re-insurance reserve required by law	229,583 63	
Agents credit balances	14,046 96	
All other liabilities as per detailed statement on file	104,579 36	
Gross liabilities, exclusive of capital		$418,643 87
Surplus as regards policy holders		$657,827 04
Capital stock		500,000 00
Surplus over capital, including surplus of assets not admitted in this State		$324,429 52

Income during year:

Cash premiums received	$524,300 12	
Interest on mortgages	1,615 05	
Interest on loans and dividends	20,222 56	
Subscribed surplus	300,000 00	
From bank and sundry items	235,896 74	
Actual cash income		$1,082,054 47

Expenditures during year:

Amount paid for losses	$331,589 10	
Cash dividends	25,000 00	
Commissions and brokerage	121,434 47	
Salaries and fees	201,680 65	
Taxes paid	10,626 07	
Rent	687 77	
Legal and real estate expenses	50,472 59	
Advertising, printing and stationery	36,044 16	
All other payments and expenses	60,223 48	
Actual cash expenditures		$837,758 29

Stocks and bonds in statement:

	Par value.	Market value.
Bay Cities Consolidated Ry. Co., Mich	$2,000 00	$2,000 00
Brigantine Transit Co	3,000 00	3,000 00
City of Richmond, Va	14,000 00	15,000 00
Pennsylvania & Northwestern R. R. Co	5,000 00	5,125 00
Lakeside Ry. Co	3,000 00	3,000 00
Toledo Park, Ohio	20,000 00	22,000 00
City of Gallipolis, Ohio	10,000 00	12,500 00
City of Wooster, Ohio	10,000 00	11,500 00
County of Putnam, Ohio	10,000 00	11,000 00
City of Brooklyn, N. Y	40,000 00	46,800 00
City of Gallipolis, Ohio	10,000 00	10,500 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Philadelphia & Baltimore Central Ry. Co	$1,000 00	$1,025 00
City of Norfolk, Va	1,000 00	1,150 00
City of Norfolk, Va	500 00	575 00
City of Norfolk, Va	1,000 00	1,175 00
City of Norfolk, Va	500 00	600 00
City of Norfolk, Va	2,000 00	2,500 00
City of Norfolk, Va	2,000 00	2,500 00
City of Norfolk, Va	4,000 00	4,750 00
United States Government bonds	64,000 00	73,600 00
Manufacturers Club, Philadelphia	3,000 00	3,000 00
Springfield Ry. Co	1,000 00	1,060 00
Consolidated Traction Co	95,000 00	79,800 00
Meridian (Miss.) Gas Light Co	20,000 00	20,000 00
12 shares Bay Cities Consolidated Ry. Co	650 00	390 00
42 shares Brigantine Transit Co	2,100 00	840 00
30 shares Lakeside Ry. Co	1,500 00	360 00
	$326,250 00	$335,690 00

Total amount at risk December 31, 1896 .... $49,521,415 36

Business in Maryland in 1896:

Written in 1896	Employers' liability; Boiler	$661,000 00
Premiums received	Employers' liability; Boiler	$8,037 00
Losses paid	Employers' liability; Boiler	$1,510 01
Losses incurred	Employers' liability; Boiler	$1,927 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

HARTFORD STEAM BOILER INSP'N AND INS. CO. OF CONNECTICUT.

Commenced Business 1866. Capital Stock $500,000.

J. M. ALLEN, *President.* J. B. PIERCE, *Secretary.*

PRINCIPAL OFFICE, 218 MAIN STREET.

Attorney to accept service in Maryland, - - - JASPER M. LAWFORD.

General Agents in Maryland, - - - - LAWFORD & MCKIM.

Summary of assets December 31, 1896:

Real estate	$47,919 53	
Loans on mortgage of real estate	328,875 00	
Stocks and bonds owned by the company, market value	1,314,796 57	
Interest due and accrued	33,660 05	
Cash in company's office and in bank	94,899 70	
Premiums in course of collection	268,945 84	
Total admitted assets		$2,089,096 69

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$30,000 00	

Liabilities:

Losses reported, adjusted and unpaid	$ 10,885 07	
Re-insurance reserve required by law	1,291,858 03	
Gross liabilities, exclusive of capital		1,302,743 10
Surplus as regards policy holders		$786,353 59
Capital stock		500,000 00
Surplus over capital, including surplus of assets not admitted in this State		$316,353 59

Income during year:

Cash premiums received	$848,980 11	
Interest on mortgages	17,573 27	
Interest and dividends on stocks and bonds	66,102 84	
From other sources	3,129 70	
Actual cash income		$935,785 92

Expenditures during year:

Amount paid for losses	$83,049 26	
Cash dividends	60,000 00	
Commissions and brokerage	198,223 93	
Salaries and fees	128,898 63	
Taxes paid	16,417 16	
Rent	4,218 75	
Legal expenses	1,634 50	
Inspections	315,757 20	
All other payments and expenses	66,032 97	
Actual cash expenditures		$874,232 40

Stocks and bonds in statement:

	Par value.	Market value.
State of Connecticut bonds, 3½ per cent	$100,000 00	$100,000 00
United States bonds, 4 per cent	2,000 00	2,200 00
Wooster (Ohio) city bonds, 5 per cent	10,000 00	10,600 00
Toledo (Ohio) city bonds, 5 per cent	15,000 00	16,500 00
Columbus (Ohio) city bonds, 4½ per cent	10,000 00	10,300 00
Atchison (Kan.) city bonds, 5 per cent	15,000 00	15,000 00
Solomon (Kan,) city bonds, 7 per cent	5,000 00	5,000 00
Hutchinson (Kan.) city bonds, 6 per cent	12,000 00	13,200 00
Cullison (Kan.) city bonds, 7 per cent	6,500 00	4,875 00
Coolidge (Kan.) city bonds, 7 per cent	10,000 00	2,500 00
Leavenworth (Kan.) city bonds, 6 per cent	2,500 00	2,500 00
Horton (Kan.) city bonds, 6 per cent	12,000 00	12,600 00
Winfield (Kan.) city bonds, 6 per cent	10,000 00	10,500 00
Oberlin (Kan.) city bonds, 6 per cent	5,000 00	5,000 00
Medicine Lodge (Kan.) city bonds, 6 per cent	5,000 00	5,000 00
Evansville (Ind.) city bonds, 4 per cent	12,000 00	12,000 00
Vincennes (Ind.) city bonds, 5 per cent	16,000 00	16,000 00
Council Bluffs (Iowa) city bonds, 6 per cent	6,000 00	6,300 00
York (Neb.) city bonds, 6 per cent	10,000 00	10,500 00
Columbus (Neb.) city bonds, 6 per cent	10,000 00	10,500 00
Trinidad (Col.) city bonds, 6 per cent	5,000 00	5,250 00
Gladstone (Mich.) city bonds, 6 per cent	10,000 00	10,500 00
Gladwin (Mich.) city bonds, 7 per cent	7,000 00	7,350 00
Albina (Ore.) city bonds, 6 per cent	10,000 00	12,500 00
Astoria (Ore.) city bonds, 6 per cent	19,000 00	20,900 00
Rockport (Tex.) city bonds, 6 per cent	10,000 00	10,000 00
Fort Worth (Tex.) city bonds, 5 per cent	10,000 00	10,000 00
Dallas (Tex.) city bonds, 5 per cent	10,000 00	10,300 00
Tyler (Tex.) city bonds, 6 per cent	6,000 00	6,300 00
Wheeling (W. Va.) city bonds, 6 per cent	10,000 00	11,000 00
Huntington (W. Va.) city bonds, 6 per cent	10,000 00	10,500 00
Charleston (W. Va.) city bonds, 6 per cent	20,000 00	21,000 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Richmond (Va.) city bonds, 4 per cent	$30,000 00	$30,000 00
Roanoke (Va.) city bonds, 6 per cent	5,000 00	5,250 00
Ogden (Utah) city bonds, 6 per cent	5,000 00	5,500 00
Olympia (Wash.) city bonds, 6 per cent	10,000 00	10,500 00
Athens (Ga.) city bonds, 5 per cent	20,000 00	20,000 00
Griffin (Ga.) city bonds, 6 per cent	6,000 00	6,000 00
Abilene (Kan.) Board of Education bonds, 6 per cent	8,000 00	8,000 00
Anthony (Kan.) Board of Education bonds, 6 per cent	12,500 00	12,500 00
Nebraska School District bonds, 7 per cent	2,275 57	2,275 57
Kansas School District bonds, 6–7 per cent	13,135 00	13,135 00
Colorado School District bonds, 5 per cent	10,000 00	10,000 00
Maricopa (Ariz.) School District bonds, 6 per cent	10,000 00	10,500 00
Houston (Tex.) School District bonds, 6 per cent.	10,000 00	10,000 00
Centreville (Iowa) District School bonds, 5 per cent	10,000 00	10,100 00
Second North School District bonds, Hartford, 4 per cent	10,000 00	10,400 00
Redlands, Lugonia and Crafton Union, H. S. District bonds, 6 per cent	10,200 00	10,200 00
W. C. Special Drainage District (Ill.) bonds, 6 per cent	10,000 00	10,200 00
No. Branch Lake Fork Drainage District (Ill.) bonds, 7 per cent	9,000 00	9,450 00
Big Lake Drainage District (Ill.) bonds, 6 per cent	15,000 00	15,600 00
Arizona Improvement Co. bonds, 6 per cent	16,000 00	16,000 00
Oxford (Kan.) Township bonds, 6 per cent	10,000 00	10,500 00
Oswego (Kan.) Township bonds, 6 per cent	10,000 00	10,000 00
Jefferson (Kan.) Township bonds, 6 per cent	10,000 00	10,500 00
Beno (Kan.) Township bonds, 6 per cent	15,000 00	15,750 00
Dexter (Kan.) Township bonds, 6 per cent	10,000 00	10,500 00
Haskell (Kan.) Township bonds, 7 per cent	5,000 00	2,500 00
Albion (Neb.) Village bonds, 7 per cent	6,000 00	6,300 00
School Creek Precinct (Clay County, Neb.) bonds, 6 per cent	5,000 00	5,250 00
Sutton Precinct (Clay County, Neb.) bonds, 6 per cent	5,000 00	5,250 00
Lewis Precinct (Clay County, Neb.) bonds, 6 per cent	8,000 00	8,400 00
Pawnee County (Kan.) bonds, 6 per cent	11,000 00	11,550 00
Dickinson County (Kan.) bonds, 6 per cent	15,000 00	16,200 00
Riley County (Kan.) bonds, 6 per cent	10,000 00	10,500 00

Stocks and bonds in statement—Continued:

	Par value.	*Market value.*
Lyon County (Iowa) bonds, 6 per cent.	$10,000 00	$5,000 00
Cascade County (Mont.) bonds, 7 per cent	8,000 00	8,800 00
Albany County (Wym.) bonds, 6 per cent	10,000 00	10,500 00
Spokane County (Wash.) bonds, 6 per cent	10,000 00	10,500 00
Snohomish County (Wash.) bonds, 6 per cent	8,000 00	8,400 00
Skagit County (Wash.) bonds, 6 per cent	10,000 00	10,500 00
Travis County (Tex.) bonds, 6 per cent	10,000 00	5,000 00
Rains County (Tex.) bonds, 6 per cent	5,000 00	5,250 00
Graham County (Ariz.) bonds, 7 per cent	5,000 00	5,250 00
Jefferson County (Ohio) bonds, 5 per cent	10,000 00	10,500 00
Muskingum County (Ohio) bonds, 5 per cent	5,000 00	5,100 00
Arapahoe County (Col.) bonds, 5 per cent.	8,000 00	8,000 00
Milwaukee County (Wisconsin) bonds, 5 per cent.	20,000 00	22,000 00
Marion County (Indiana) bonds, 5 per cent	20,000 00	22,000 00
Arizona Territory bonds, 5 per cent	10,000 00	10,200 00
St. Louis & San Francisco R. R. bonds, 4 per cent	7,000 00	4,550 00
Cincinnati, Dayton & Ironton R. R. bonds, 5 per cent	10,000 00	10,800 00
Evansville & Richmond R. R. bonds, 5 per cent.	10,000 00	5,000 00
Dayton & Western R. R. Co. bonds, 6 per cent.	15,000 00	16,800 00
Mahoning Coal R. R. Co. bonds, 5 per cent	10,000 00	11,700 00
Cincinnati, Jackson & Mackinaw R. R. Co. bonds, 4 per cent	14,000 00	7,000 00
Chicago, Burlington & Quincy R. R. Co. convertible bonds, 5 per cent	2,200 00	2,200 00
Chicago, Burlington & Quincy R. R. Co. consol. mortgage bonds, 7 per cent	1,000 00	1,180 00
Indiana & Lake Michigan R. R. Co. bonds, 5 per cent	10,000 00	8,500 00
Jamaica & Brooklyn Road Co. bonds, 5 per cent.	5,000 00	5,000 00
Kanawha & Michigan Ry. Co. bonds, 4 per cent.	10,000 00	7,800 00
Cleveland, Cincinnati, Chicago & St. Louis Ry. Co. bonds, 4 per cent	5,000 00	4,750 00
Terra Haute & Peoria R. R. Co. bonds, 5 per cent	10,000 00	8,500 00
Chicago & Western Indiana R, R. bonds, 6 per cent	25,000 00	29,000 00
Evansville & Indianapolis R. R. Co. bonds, 6 per cent	5,000 00	4,000 00
New York, New Haven & Hartford R. R. Co. debenture bonds, 4 per cent	7,500 00	10,275 00
Louisville, New Albany & Chicago R. R. Co., first mortgage bonds, 6 per cent	15,000 00	15,750 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Philadelphia & Reading R. R. Co. terminal bonds, 5 per cent	$28,000 00	$30,800 00
Northern Pacific R. R. Co. first mortgage land grant bonds, 6 per cent	35,000 00	40,600 00
Northern Pacific R. R. Co. terminal bonds, 6 per cent	10,000 00	10,900 00
Chicago & Erie R. R. Co. bonds, 5 per cent	10,000 00	11,000 00
Hartford Street Ry. Co. debenture bonds, 5 per cent	30,000 00	30,600 00
40 shares City National Bank stock, Hartford	4,000 00	4,000 00
100 shares Hartford National Bank stock, Hartford	10,000 00	14,000 00
100 shares Security Company stock, Hartford	10,000 00	12,000 00
100 shares American National Bank stock, Hartford	5,000 00	6,500 00
85 shares Farmers & Mechanics' National Bank stock, Hartford	8,500 00	9,520 00
43 shares Ætna National Bank stock, Hartford	4,300 00	6,235 00
50 shares Puritan Trust Co. stock, Boston	5,000 00	5,000 00
190 shares New York, New Haven & Hartford R. R. Co. stock	19,000 00	33,820 00
120 shares Chicago, Burlington & Quincy R. R. Co. stock	12,000 00	8,400 00
100 shares Chicago, Milwaukee & St. Paul R. R. Co. preferred stock	10,000 00	13,000 00
100 shares Atchison, Topeka & Sante Fe R. R. Co. stock	10,000 00	1,400 00
110 shares Chicago, Rock Island & Pacific R. R. Co. stock	11,000 00	7,260 00
100 shares Chicago & Northwestern R. R. Co. preferred stock	10,000 00	15,200 00
50 shares Bald Eagle Valley R. R. Co. stock	2,500 00	5,000 00
50 shares St. Louis & San Francisco R. R. Co. preferred stock	6,000 00	2,100 00
167 shares St. Louis & San Francisco R. R. Co. guar. pref. stock	16,700 00	2,171 00
300 shares St. Louis & San Francisco R. R. Co. common stock	30,000 00	1,500 00
200 shares Northwestern Telegraph Co. stock	10,000 00	11,000 00
400 shares Pacific & Atlantic Telegraph Co. stock	10,000 00	7,500 00
	$1,360,810 57	$1,344,796 57

Total amount at risk December 31, 1896 .... $268,495,300 00

Business in Maryland in 1896:

Steam boiler risks written in 1896		$2,101,700 00
Premiums received	Insurance	14,491 46
	Inspections	6,210 63
Losses paid		89 20
Losses incurred		89 20

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

INTER-STATE CASUALTY INSURANCE COMPANY OF NEW YORK.

Commenced Business 1893. Capital Stock $100,000.

GEORGE E. HAMLIN, *President.* E. F. HOLMES, *Secretary.*

PRINCIPAL OFFICE, NOS. 62 AND 64 WILLIAM STREET.

Attorney to accept service in Maryland, - - GEORGE R. GAITHER, JR.

General Agent in Maryland, - - GEORGE I. RICHARDSON.

Summary of assets December 31, 1896:

Stocks and bonds owned by the company, market value	$154,665 00	
Interest due and accrued	1,280 00	
Cash in company's office and in bank	18,016 87	
Premiums in course of collection	11,461 27	
Total admitted assets		$185,423 14

Assets not admitted in Maryland:

Bills receivable	$130 30	

Liabilities:

Losses reported, adjusted and unpaid	$11,803 78	
Re-insurance reserve required by law	33,771 92	
Due and accrued for salaries, etc	2,158 45	
Gross liabilities, exclusive of capital		47,734 15
Surplus as regards policy holders		$137,688 99
Capital stock		100,000 00
Surplus over capital, including surplus of assets not admitted in this State		$37,819 29

Income during year:

Cash premiums received	$102,721 49	
Interest on loans and dividends	4,892 50	
Actual cash income		$107,613 99

Expenditures during year:

Amount paid for losses	$26,599 85	
Commissions and brokerage	33,335 29	
Salaries and fees	27,817 55	
Taxes paid	2,664 33	
Rent	3,000 00	
Legal expenses	3,724 04	
All other payments and expenses	9,110 70	
Actual cash expenditures		$106,251 76

Stocks and bonds in statement:

	Par value.	Market value.
New York City consolidated stock (dock bonds)	$100,000 00	$101,500 00
Norfolk & Southern R. R. 1st mortgage bonds	10,000 00	10,300 00
City of Richmond (Va.) bonds	10,000 00	10,000 00
U. S. government bonds	10,000 00	11,050 00
U. S. government bonds	1,000 00	1,027 50
Southern Ry. 1st mortgage bonds	10,000 00	9,225 00
Mo., Kansas & Texas R. R. 2d mortgage bonds	5,000 00	3,037 50
Mo., Kansas & Texas R. R. 1st mortgage bonds	10,000 00	8,525 00
	$156,000 00	$154,665 00

Total amount at risk December 31, 1896 .... $27,604,236 00

Business in Maryland in 1896:

Accident risks written in 1896	$787,200 00
Premiums received	1,475 04
Losses paid	293 19
Losses incurred	300 69

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

LLOYDS PLATE GLASS INSURANCE COMPANY OF NEW YORK.

Commenced Business 1882. Capital Stock $250,000.

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

PRINCIPAL OFFICE, NO. 63 WILLIAM STREET.

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

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

Summary of assets December 31, 1896:

Real estate	$265,000 00	
Loans on mortgage of real estate	20,000 00	
Stocks and bonds owned by the company, market value	184,321 38	
Cash in company's office and in bank	17,694 35	
Premiums in course of collection	50,690 34	
Total admitted assets		$537,706 07

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$124,612 23	
Liabilities in said States	24,686 95	
Surplus over said liabilities	$99,925 28	

Liabilities:

Losses reported, adjusted and unpaid	$2,238 12	
Re-insurance reserve required by law	173,600 00	
Due and accrued for salaries, etc	14,196 44	
Gross liabilities, exclusive of capital		190,034 56
Surplus as regards policy holders		$347,671 51
Capital stock		250,000 00
Surplus over capital, including surplus of assets not admitted in this State		$197,596 79

Income during year:

Cash premiums received	$387,459 52	
Interest on mortgages	1,148 22	
Interest on loans and dividends	13,827 15	
Rents	16,655 68	
Actual cash income		$419,090 57

Expenditures during year:

Amount paid for losses	$157,010 47	
Cash dividends	50,000 00	
Commissions and brokerage	102,443 45	
Salaries and fees	52,725 34	
Taxes paid	13,063 24	
Rent	2,739 98	
Legal and real estate expenses	6,249 22	
All other payments and expenses	20,262 91	
Actual cash expenditures		$404,494 61

Stocks and bonds in statement:

	Par value.	Market value.
Brooklyn Trust Co	$ 5,000 00	$ 20,250 00
Brooklyn & New York Ferry Co	5,000 00	9,250 00
Equitable Gas Light Co	10,000 00	19,500 00
Edison Electric Ill. Co. of Brooklyn	10,000 00	10,000 00
Central Park, North & East River R. R. Co	5,000 00	8,000 00
Third Avenue R. R. Co	6,111 11	9,838 88
Manhattan Trust Co	4,500 00	6,750 00
Delaware & Hudson Canal Co	5,000 00	5,825 00
Dry Dock, East Broadway & Battery R. R	4,500 00	4,545 00
United States Government, 1907, 4 per cent	100,000 00	110,250 00
United States Government, 1904, 5 per cent	15,000 00	17,137 50
Brooklyn & Coney Island R. R., 1903, 5 per cent	5,000 00	5,150 00
Toledo & Ohio Central R. R., 1935, 5 per cent	10,000 00	10,750 00
Second Avenue R. R., 1909, 5 per cent	5,000 00	5,375 00
Brooklyn Crosstown R. R., 1908, 5 per cent	5,000 00	5,250 00
Northern Pacific & Montana R. R., 1938, 6 per cent	10,000 00	4,200 00
Northern Pacific & Montana Land Grant R. R., 1989, 5 per cent	10,000 00	5,450 00
Brooklyn City & Newtown R. R., 1939, 5 per cent	5,000 00	5,300 00
Kanawha & Michigan R. R., 1990, 4 per cent	15,000 00	11,700 00
New York & East River Ferry Co., 1922, 5 per cent	5,000 00	4,550 00
Citizens' Gas and Electric Co. of White Plains, 1924, 6 per cent	5,000 00	5,250 00
Dominion of Canada, 1903, 4 per cent	10,000 00	10,400 00
City of Ottawa (Ont.), 1913, 4½ per cent	6,000 00	6,420 00
City of Hamilton (Ont.), 1908, 4½ per cent	3,520 00	3,801 60
City of Hamilton (Ont.), 1909, 4½ per cent	3,678 00	3,990 63
	$213,198 00	$214,974 73

Total amount at risk December 31, 1896 .... $15,709,604 00

Business in Maryland in 1896:

Plate glass risks written in 1896	$56,767 32
Premiums received	1,637 31
Losses paid	569 00
Losses incurred	564 45

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

UNITED STATES BRANCH OF THE

LONDON GUARANTEE & ACCIDENT INS. CO. (LTD.) OF LONDON, ENGLAND.

Commenced Business 1892. Capital Stock $200,000.

A. W. MASTERS, *General Manager for United States.*

PRINCIPAL OFFICE, NOS. 307–321 DEARBORN STREET, CHICAGO, ILL.

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

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

Summary of assets December 31, 1896:

Stocks and bonds owned by the company, market value	$654,396 17	
Interest due and accrued	5,754 87	
Cash in company's office and in bank	39,884 63	
Premiums in course of collection	108,122 49	
Total admitted assets		$808,158 16

Liabilities.

Losses reported, adjusted and unpaid	$197,221 79	
Re-insurance reserve required by law	303,099 09	
Due and accrued for salaries, etc	2,287 91	
Gross liabilities, exclusive of capital		$502,608 79
Surplus as regards policy holders		$305,549 37
Capital stock		200,000 00
Surplus over capital, including surplus of assets not admitted in this State		$105,549 37

Income during year:

Cash premiums received	$615,700 48	
Interest on loans and dividends	20,748 75	
Actual cash income		$636,449 23

Expenditures during year:

Amount paid for losses	$228,219 26	
Commissions and brokerage	163,088 20	
Salaries and fees	54,163 66	
Taxes paid	10.940 26	
Rent	3,209 28	
Legal and auditing expenses	6,465 85	
Advertising, printing and stationery	6,573 77	
All other payments and expenses	27,427 83	
Actual cash expenditures		$500,088 11

Stocks and bonds in statement:

	Par value.	Market value.
U. S. Government 1907 gold bonds, 4 per cent	$200,000 00	$221,000 00
Penn. R. R. stg. 1910 gold bonds, 6 per cent	48,665 00	60,831 25
N. Y. C. & H. R. R. deben. cert., 1905 (gold bonds), 4 per cent	50,000 00	50,750 00
Illinois Central stg. 1950 gold bonds, 3½ per cent.	24,332 50	23,845 85
Chicago & Northwestern R. R. general con. 1902 gold bonds, 7 per cent	25,000 00	29,000 00
City of Jersey City 1923-4 gold bonds, 5 per cent	25,000 00	27,750 00
Baltimore & Ohio R. R. stg. 1910 gold bonds, 6 per cent	24,332 50	27,009 07
B. & O. 1st mortgage terminal 1934 gold bonds, 4½ per cent	13,000 00	11,310 00
Manhattan R. R. con. mortgage 1990 gold bonds, 4 per cent	25,000 00	23,625 00
Long Island R. R. 1st con. mortgage 1931 gold bonds, 5 per cent	8,000 00	9,400 00
Illinois Central 1st mortgage 1951 gold bonds, 3½ per cent	25,000 00	27,250 00
State of Massachusetts 1935 gold bonds, 3½ per cent	25,000 00	27,000 00
City of Brooklyn 1914-26 gold bonds, 3½ per cent	25,000 00	25,500 00
City of Boston 1936 gold bonds, 3½ per cent	50,000 00	51,500 00
City of Chicago 1914 gold bonds, 4 per cent	37,500 00	38,625 00
	$605,830 00	$654,396 17

Total amount at risk December 31, 1896 .... $64,345,200 00

Business in Maryland in 1896:

Risks written	Accident	$492,500 00
	Employers' liability	160,000 00
		$652,500 00

Premiums received	Accident	$1,728 63
	Employers' liability	714 24
		$2,442 87
Losses paid	Accident	$472 79
	Employers' liability	46 00
		$518 79
Losses incurred	Accident	$472 79
	Employers' liability	46 00
		$518 79

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

METROPOLITAN PLATE GLASS INSURANCE CO. OF NEW YORK.

Commenced Business 1874. Capital Stock $100,000.

EUGENE H. WINSLOW, *President*. S. WM. BURTON, *Secretary*.

PRINCIPAL OFFICE, NO. 66 LIBERTY STREET.

Attorney to accept service in Maryland, - - - C. R. GALLAGHER.

General Agents in Maryland, - - ALLMAND & GALLAGHER.

Summary of assets December 31, 1896:

Real estate	$200,000 00	
Stocks and bonds owned by the company, market value	221,773 50	
Interest due and accrued	2,989 17	
Cash in company's office and in bank	48,571 60	
Premiums in course of collection	29,133 71	
Total admitted assets		$502,467 98

Liabilities:

Losses reported, adjusted and unpaid	$ 2,500 00	
Re-insurance reserve required by law	128,099 32	
All other liabilities as per detailed statement on file	2,992 89	
Gross liabilities, exclusive of capital		$133,592 21
Surplus as regards policy holders		$368,875 77
Capital stock		100,000 00
Surplus over capital, including surplus of assets not admitted in this State		$268,875 77

Income during year:

Cash premiums received	$261,641 61	
Interest on loans and dividends	10,189 11	
Rents	2,967 66	
From other sources	119 08	
Actual cash income		$274,917 46

Expenditures during year:

Amount paid for losses	$110,069 81	
Cash dividends	16,000 00	
Commissions and brokerage	77,417 05	
Salaries and fees	23,662 49	
Taxes paid	7,765 75	
Legal expenses	1,465 30	
Advertising, printing and stationery	3,757 05	
All other payments and expenses	10,103 67	
Actual cash expenditures		$250,241 12

Stocks and bonds in statement:

	Par value.	Market value.
Fifth Ave. Bank, Brooklyn	$ 2,000 00	$ 2,500 00
Hamilton Bank, Brooklyn	2,500 00	2,500 00
Brooklyn Bank, Brooklyn	8,900 00	14,062 00
Western Union Tel. Co	10,000 00	8,350 00
Kings County Trust Co	2,000 00	5,180 00
Long Island Safe Deposit Co	2,500 00	1,625 00
Municipal Electric Light Co	8,340 00	13,344 00
Brooklyn City R. R. Co	5,000 00	8,700 00
American District Telegraph Co	3,325 00	1,662 50
Consolidated Gas Co	20,000 00	28,000 00
U. S. Government bonds, reg., 1907, 4 per cent	100,000 00	110,000 00
Brooklyn & Newtown R. R. Co., 1939, 5 per cent	10,000 00	10,800 00
Union Ferry Co., 1920, 5 per cent	10,000 00	10,050 00
Newburgh Electric R. R. Co., 1944, 6 per cent	5,000 00	5,000 00
	$189,565 00	$221,773 50

Total amount at risk December 31, 1896 ....$9,959,961 00

Business in Maryland in 1896:

Plate glass risks written in 1896	$81,478 35
Premiums received	2,112 18
Losses paid	260 41
Losses incurred	260 41

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

NEW YORK PLATE GLASS INSURANCE CO. OF NEW YORK.

Commenced Business 1891. Capital Stock $100,000.

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

PRINCIPAL OFFICE, NO. 24 PINE STREET.

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

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

Summary of assets December 31, 1896:

Stocks and bonds owned by the company, market value	$264,075 00	
Cash in company's office and in bank	14,731 59	
Premiums in course of collection	33,016 65	
Total admitted assets		$311,823 24

Liabilities:

Losses reported, adjusted and unpaid	$ 3,902 03	
Re-insurance reserve required by law	106,694 71	
Dividends to stockholders	5,000 00	
Due and accrued for salaries	674 87	
All other liabilities as per detailed statement on file	742 67	
Gross liabilities, exclusive of capital		$117,014 28
Surplus as regards policy holders		$194,808 96
Capital stock		100,000 00
Surplus over capital, including surplus of assets not admitted in this State		$94,808 96

Income during year:

Cash premiums received	$202,013 41	
Interest on loans and dividends	11,251 99	
From other sources	1,212 50	
Actual cash income		$214,477 90

Expenditures during year:

Amount paid for losses	$73,179 51	
Cash dividends	10,000 00	
Commissions and brokerage	53,832 21	
Salaries and fees	30,026 49	
Taxes paid	5,134 99	
Rent	3,958 50	
Legal expenses	375 57	
All other payments and expenses	8,491 20	
Actual cash expenditures		**$184,998 47**

Stocks and bonds in statement:

	Par value.	Market value.
Chicago, M. & St. Paul	$10,000 00	$13,100 00
Central Park N. & E. R. R. R. Co	10,000 00	16,000 00
Chicago & Northwestern	10,000 00	15,200 00
Third avenue R. R	10,000 00	16,100 00
Lake Shore & M. Southern	10,000 00	15,400 00
U. S. registered bonds, 1907, 4 per cent	100,000 00	111,500 00
N. Y., Ont. & Western, 1939, 5 per cent	10,000 00	10,900 00
Chicago, R. I. & Pacific, 1934, 5 per cent	10,000 00	10,450 00
Seattle, L. S. & Eastern, 1931, 6 per cent	5,000 00	2,000 00
Northern Pacific Terminal, 1933, 6 per cent	10,000 00	10,750 00
Laclade Gas Light, 1919, 5 per cent	10,000 00	9,300 00
Chicago, Burlington & Quincy, 1903, 7 per cent	10,000 00	11,850 00
Edison Electric Ill., 1910, 5 per cent	10,000 00	11,200 00
N. Y., Susq. & Western, 1937, 5 per cent	10,000 00	10,325 00
	$225,000 00	$264,075 00

Total amount at risk December 31, 1896 .... $8,583,934 55

Business in Maryland in 1896:

Plate glass risks written in 1896	$30,457 79
Premiums received	829 33
Losses paid	154 50
Losses incurred	154 50

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

PREFERRED ACCIDENT INSURANCE COMPANY OF NEW YORK.

Commenced Business 1893. Capital Stock $100,000.

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

PRINCIPAL OFFICE, NO. 257 BROADWAY.

Attorney to accept service in Maryland, - - - - R. H. MITCHELL.

General Agent in Maryland, - - - R. H. MITCHELL.

Summary of assets December 31, 1896:

Stocks and bonds owned by the company, market value	$232,190 95	
Interest due and accrued	2,218 25	
Cash in company's office and in bank	126,926 80	
Premiums in course of collection	98,541 00	
Total admitted assets		$459,877 00

Liabilities:

Losses reported, adjusted and unpaid	$65,987 50	
Re-insurance reserve required by law	174,232 00	
Gross liabilities, exclusive of capital		$240,219 50
Surplus as regards policy holders		$219,657 50
Capital stock		100,000 00
Surplus over capital, including surplus of assets not admitted in this State		$119,657 50

Income during year:

Cash premiums received	$812,099 12	
Interest on loans and dividends	8,441 38	
Actual cash income		$820,540 50

Expenditures during year:

Amount paid for losses	$350,974 87	
Cash dividends	6,000 00	
Commissions and brokerage	237,921 93	
Salaries and fees	83,512 56	
Taxes paid	12,668 95	
Rent	14,500 00	
Legal expenses	4,520 25	
All other payments and expenses	94,886 75	
Actual cash expenditures		$804,985 31

Stocks and bonds in statement:

	Par value.	Market value.
St Louis gold bond	$ 1,000 00	$ 1,034 70
West Shore bonds	10,000 00	10,156 25
United States 4 per cent. government bonds	200,000 00	221,000 00
	$211,000 00	$232,210 95

Total amount at risk December 31, 1896..................$326,100,000 00

Business in Maryland in 1896:

Accident risks written in 1896	$4,145,000 00
Premiums received	6,712 00
Losses paid	4,944 89
Losses incurred	5,019 89

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

STANDARD LIFE AND ACCIDENT INSURANCE CO. OF MICHIGAN.

Commenced Business 1884. Capital Stock $200,000.

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

PRINCIPAL OFFICE, NO. 120 GRISWOLD STREET, DETROIT, MICH.

Attorney to accept service in Maryland, - - - - T. T. TONGUE.

General Agent in Maryland, - - - T. T. TONGUE.

Summary of Assets December 31, 1896 :

Real estate	$ 20,850 00	
Loans on mortgage of real estate	328,706 82	
Stocks and bonds owned by the company, market value	170,750 00	
Interest due and accrued	17,765 36	
Cash in company's office and in bank	54,402 31	
Premiums in course of collection	162,671 73	
All other assets as per detailed statement	318 91	
Total admitted assets		$755,465 13

Assets not admitted in Maryland :

Deposits in various States for the protection of policy holders in such States, market value	$63,650 00	
Liabilities in said States	53,108 65	
Surplus over said liabilities	$10,541 35	

Liabilities :

Losses reported, adjusted and unpaid	$118,765 98	
Re-insurance reserve required by law	382,420 15	
Gross liabilities, exclusive of capital		501,186 13
Surplus as regards policy holders		$254,279 00
Capital stock		200,000 00
Surplus over capital, including surplus of assets not admitted in this State		$64,820 35

Income during year :

Cash premiums received	$971,724 92	
Interest on mortgages	21,274 42	
Interest on loans and dividends	8,225 00	
From other sources	1,023 11	
Actual cash income		$1,002,247 45

Expenditures during year:

Amount paid for losses	$523,895 26	
Cash dividends	12,000 00	
Commissions and brokerage	236,252 78	
Salaries and fees	119,089 82	
Taxes paid	28,162 37	
Rent	11,434 30	
Legal expenses	7,599 50	
All other payments and expenses	53,116 74	
Actual cash expenditures		$991,550 77

Stocks and bonds in statement:

	Par value.	Market value.
Muskegon City, 1908, 5 per cent	$10,000 00	$10,585 00
Plymouth water, 1922, 4½ per cent	25,000 00	25,500 00
Nashville Trunk sewer, 1923, 4½ per cent	50,000 00	50,000 00
Sante Fe, Prescott & Phœnix Ry., 1942, 5 per cent.	20,000 00	17,000 00
Menominee School, 1911, 6 per cent	10,000 00	11,265 00
Cuyahoga County, 1905, 5 per cent	25,000 00	27,375 00
Hamilton County, 1913, 4 per cent	25,000 00	25,625 00
Staunton City, 1934, 5 per cent	10,000 00	10,650 00
Sioux City, 1904, 4½ per cent	10,000 00	10,250 00
Dubuque refunding, 1916, 4 per cent	25,000 00	25,750 00
Salt Lake, 1902, 1912, 5 per cent	20,000 00	20,400 00
	$230,000 00	$234,400 00

Total amount at risk December 31, 1896 .... $116,208,700 00

Business in Maryland in 1896:

Risks written	Accident	$4,365,500 00
	Employers' liability	2,763,000 00
		$7,128,500 00
Premiums received	Accident	$12,647 31
	Employers' liability	16,139 25
		$28,786 56
Losses paid	Accident	$3,209 25
	Employers' liability	10,307 59
		$13,516 84
Losses incurred	Accident	$3,209 25
	Employers' liability	10,307 59
		$13,516 84

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

ACCIDENT DEPARTMENT OF THE

TRAVELERS' INSURANCE COMPANY OF CONNECTICUT.

Commenced Business 1864. Capital Stock $1,000,000.

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

PRINCIPAL OFFICE, NO. 56 PROSPECT STREET, HARTFORD, CONN.

Attorney to accept service in Maryland, - - WILLIAM L. MARBURY.

General Agent in Maryland, - - T. H. THOMAS.

Summary of Assets December 31, 1896:

Stocks and bonds owned by the company, market value	$2,986,604 06	
Interest due and accrued	37,494 30	
Cash in company's office and in bank	287,029 84	
Total admitted assets		$3,311,128 20

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$51,000 00
Liabilities in said States	12,578 42
Surplus over said liabilities	$38,421 58

Liabilities:

Losses reported, adjusted and unpaid	$ 581,142 96	
Re-insurance reserve required by law	1,299,395 98	
Due and accrued for salaries, etc	10,000 00	
Gross liabilities, exclusive of capital		$1,890,538 94
Surplus as regards policy holders		$1,420,589 26
Capital stock		1,000,000 00
Surplus over capital, including surplus of assets not admitted in this State		$459,010 84

Income during year:

Cash premiums received	$2,820,917 29	
Interest on loans and dividends	132,986 27	
Interest upon other debts due the company	13,606 22	
Actual cash income		$2,967,509 78

Expenditures during year:

Amount paid for losses	$1,373,936 96	
Commissions and brokerage	794,488 92	
Salaries and fees	233,567 38	
Taxes paid	52,477 60	
Rent	26,138 85	
Legal expenses	80,608 36	
Advertising, printing and stationery	39,568 10	
Furniture and fixtures	2,516 39	
All other payments and expenses	754,172 00	
Actual cash expenditures		$3,357,474 56

Stocks and bonds in statement:

	Par value.	Market value.
United States bonds, 4 per cent., 1907	$12,500 00	$13,750 00
Washington State warrants, 6 per cent	2,000 00	2,000 00
Colorado State warrants, 6 per cent	37,282 91	37,282 91
Tennessee State bonds, settlement, 3 per cent., 1913	23,700 00	18,960 00
Johnson County (Ill.) bonds, 8 per cent., 1892	10,000 00	10,000 00
White County (Ill.) bonds, 8 per cent., 1892	8,500 00	8,500 00
Lucas County (Ohio) bonds, 4 per cent., 1924–1944	50,000 00	51,000 00
Hamblen County (Tenn.) bonds, 6 per cent., 1912	25,000 00	25,000 00
Henderson County (N. C.) bonds, 6 per cent., 1925	52,000 00	55,900 00
Llano County (Tex.) bonds, 6 per cent., 1907–1912	62,500 00	63,125 00
Montrose County (Col.) bonds, 6 per cent., 1898–1908	5,200 00	5,200 00
Mesa County (Col.) bonds, 6 per cent., 1898–1908	7,000 00	7,000 00
Rio Arriba County (N. M.) bonds, 8 per cent., 1887–1902	2,200 00	2,200 00
Union County (Ore.) warrants, 8 per cent	1,784 47	1,784 47
Spokane County (Wash.) warrants, 8 per cent	15,600 00	15,600 00
School District No. 7 (Cass County, North Dak.) bonds, 6 per cent., 1898–1908	23,000 00	23,000 00
School District No. 1 (Montrose County, Col.) bonds, 10 per cent., 1888–1898	3,500 00	3,500 00
School District No. 81 (Spokane County, Wash.) warrants, 8 per cent	19,977 18	19,977 18
Reidsville (N. C.) Town bonds, 6 per cent., 1921	25,000 00	25,000 00
Howard Township (Kan.) bonds, 8 per cent., 1910	24,000 00	24,000 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
Paw Paw Township (Kan.) bonds, 8 per cent,, 1910	$8,000 00	$8,000 00
Parsons (Kan.) City bonds, 6 per cent., 1917	20,000 00	20,000 00
Lima (Ohio) City bonds, 6 per cent., 1900	16,000 00	16,000 00
Richmond (Va.) City bonds, 4 per cent., 1920	30,000 00	29,400 00
Richmond (Va.) City bonds, 4 per cent., 1927	24,000 00	23,520 00
Salisbury (N. C.) City bonds, 5 per cent., 1901-1921	45,000 00	45,000 00
Fort Worth (Tex.) City bonds, water works, 7 per cent., 1903	16,000 00	17,920 00
Bastrop (Tex.) City bonds, 6 per cent., 1912-1922	15,000 00	15,525 00
Houston (Tex.) City bonds, 6 per cent., 1897-1922	40,000 00	40,000 00
El Paso (Tex.) City bonds, 6 per cent., 1905-1920	25,000 00	26,062 50
Cartersville (Ga.) City bonds, 5 per cent., 1923	25,000 00	25,000 00
Dalton (Ga.) City bonds, 6 per cent., 1913	17,500 00	17,675 00
Tacoma (Wash.) City warrants, 8 per cent	16,500 00	16,500 00
Spokane (Wash.) City warrants, 7½ per cent	20,000 00	20,000 00
Chicago, Burlington & Quincy R. R. Co. bonds, 4 per cent., 1922	6,000 00	5,640 00
Chicago, Burlington & Quincy R. R. Co. bonds, convertible, 5 per cent., 1903	11,000 00	11,000 00
Chicago, Burlington & Quincy R. R. Co. bonds, con. mortg. 7 per cent,, 1903	10,000 00	11,850 00
Montana Central R. R. Co. bonds, 6 per cent., 1937	50,000 00	57,500 00
Indiana & Lake Michigan R. R. Co. bonds, 5 per cent., 1939	50,000 00	50,000 00
Chicago & Northwestern R. R. Co. bonds, 5 per cent., 1933	50,000 00	55,500 00
Cleveland, Lorain & Wheeling R. R. Co. bonds, 5 per cent., 1933	50,000 00	51,000 00
Cleveland (Ohio) Electric R. R. Co. bonds, 5 per cent., 1913	50,000 00	50,750 00
Hartford, Manchester & Rockville Tramway Co. bonds, 5 per cent., 1924	10,000 00	10,000 00
New York, New Haven & Hartford R. R. Co. con. deb. certs., 4 per cent., 1903	62,500 00	85,312 50
Northwestern Telegraph Co. bonds, 7 per cent., 1904	45,000 00	49,500 00
Galveston Wharf Co. bonds, 5 per cent., 1940	25,000 00	25,000 00
1,200 shares Chicago, Burlington & Quincy R. R. Co. stock	120,000 00	83,400 00
400 shares Illinois Central R. R. Co. stock	40,000 00	36,800 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
4,813 shares Pennsylvania R. R. Co. stock, at $50	$240,650 00	$250,276 00
200 shares Union Pacific R. R. Co. stock	20,000 00	1,800 00
1,300 shares Chicago, Milwaukee & St. Paul R. R. Co. stock, preferred	130,000 00	169,650 00
700 shares Chicago, Milwaukee & St. Paul R. R. Co. stock, common	70,000 00	51,187 50
200 shares Chicago & Northwestern R. R. Co. stock, preferred	20,000 00	30,250 00
266 shares Chicago & Alton R. R.. Co. stock, common	26,600 00	42,560 00
100 shares Illinois Central R. R. Co. stock, 4 per cent., leased line	10,000 00	9,000 00
400 shares Oswego & Syracuse R. R. Co. stock, at $50	20,000 00	40,600 00
500 shares Central R. R. Co. of New Jersey stock	50,000 00	50,250 00
250 shares Delaware & Hudson Canal Co. stock	25,000 00	29,900 00
368 shares Farmers & Mechanics National Bank stock, Hartford, Conn	36,800 00	41,584 00
700 shares American National Bank stock, (Hartford, Conn.), at $50	35,000 00	49,700 00
491 shares City National Bank stock, Hartford, Conn	49,100 00	50,573 00
817 shares Phœnix National Bank stock, Hartford, Conn	81,700 00	100,491 00
348 shares Ætna National Bank stock, Hartford, Conn	34,800 00	50,808 00
200 shares Mercantile National Bank stock, Hartford, Conn	20,000 00	13,400 00
140 shares New Britain National Bank stock, New Britain, Conn	14,000 00	22,400 00
400 shares Home National Bank stock, Meriden, Conn	40,000 00	49,200 00
50 shares Meriden National Bank stock, Meriden, Conn	5,000 00	5,650 00
30 shares First National Bank stock, Meriden, Conn	3,000 00	3,750 00
100 shares National Bank of Commerce stock, New York, N. Y	10,000 00	20,000 00
730 shares National Shoe & Leather Bank stock, New York, N. Y	73,000 00	67,890 00
100 shares St. Paul National Bank stock, St. Paul, Minn	10,000 00	6,500 00

Stocks and bonds in statement—Continued:

	Par value.	Market value.
500 shares Hartford Trust Co. stock, Hartford, Conn	$50,000 00	$74,000 00
2,000 shares Western Union Telegraph Co. stock.	200,000 00	166,250 00
2,000 shares Northwestern Telegraph Co. stock, at $50	100,000 00	110,000 00
2,142 shares Colorado Valley (Col.) Land Co. stock, Denver, Col	214,200 00	214,200 00
	$2,897,094 56	$3,037,604 06

Total amount at risk December 31, 1896 .... $354,213,657 00

Business in Maryland in 1896:

Risks written	Accident	$6,403,750 00
	Employers' liability	330,000 00
		$6,733,750 00
Premiums received	Accident	$25,034 70
	Employers' liability	1,665 06
		$26,699 76
Losses paid	Accident	$4,203 17
	Employers' liability	....
		$4,203 17
Losses incurred	Accident	$10,703 17
	Employers' liability	....
		$10,703 17

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

UNION CASUALTY AND SURETY COMPANY OF MISSOURI.

Commenced Business 1893. Capital Stock, $250,000.

C. P. ELLERBE, *President.* O. K. CLARDY, *Secretary.*

PRINCIPAL OFFICE, WAINRIGHT BUILDING, ST. LOUIS, MO.

Attorney to accept service in Maryland, - - - - J. G. CLOUD.

General Agent in Maryland, - - - J. G. CLOUD.

Summary of assets December 31, 1896:		
Loans on mortgage of real estate	$202,937 50	
Stocks and bonds owned by the company, market value	295,010 00	
Interest due and accrued	2,648 51	
Cash in company's office and in bank	32,903 35	
Premiums in course of collection	182,386 50	
Total admitted assets		$715,885 86
Liabilities:		
Losses reported, adjusted and unpaid	$ 96,663 00	
Re-insurance reserve required by law	327,677 01	
Due and accrued for salaries	834 50	
Gross liabilities, exclusive of capital		$425,174 51
Surplus as regards policy holders		$290,711 35
Capital stock		250,000 00
Surplus over capital, including surplus of assets not admitted in this State		$40,711 35
Income during year:		
Cash premiums received	$913,321 92	
Interest on mortgages	11,873 29	
Interest on loans and dividends	12,381 65	
Interest upon other debts due the company	99 02	
Actual cash income		$937,685 88
Expenditures during year:		
Amount paid for losses	$533,872 95	
Commissions and brokerage	280,720 34	
Salaries and fees	72,372 67	
Taxes paid	18,644 85	
Rent	4,625 92	
Legal expenses	7,649 39	
Advertising, printing and stationery	11,046 41	
All other payments and expenses	38,398 49	
Actual cash expenditures		$967,331 02

Stocks and bonds in statement:

	Par value.	Market value.
Laclede Building Co., 1st mortgage, 6 per cent..	$ 7,000 00	$ 7,000 00
140 St. Louis City gold bonds, $1,000.00 denomination, 3.65 per cent..........................	140,000 00	142,800 00
220 St. Louis City gold bonds, $500.00 denomination, 3.65 per cent..............	110,000 00	112,200 00
Union Depot Railroad Co., St. Louis, 6 per cent.	21,000 00	22,890 00
St. Louis Brewing Association, 6 per cent	10,000 00	10,000 00
St. Louis United Elevator Co., 1st mortg. (Trust Co. certificate), 6 per cent....................	120 00	120 00
	$288,120 00	$295,010 00

Total amount at risk December 31, 1896 ....$85,802,360 57

Business in Maryland in 1896 :

Risks written................	Accident..................	$284,500 00
	Employers' liability........	422,500 00
	Plate glass	32,005 00
	Steam boiler...............	136,500 00
		$875,505 00
Premiums received...........	Accident	$ 1,220 33
	Employers' liability........	8,078 52
	Plate glass	1,754 17
	Steam boiler......	657 17
		$11,710 19
Losses paid..................	Accident	$ 353 97
	Employers' liability........	4,407 21
	Plate glass	136 50
		$4,897 68
Losses incurred..............	Accident	$ 353 97
	Employers' liability	4,407 21
	Plate glass	136 50
		$4,897 68

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

UNITED STATES CASUALTY INSURANCE CO. OF NEW YORK.

Commenced Business 1895. Capital Stock $300,000.

BENJAMIN F. TRACY, *President*. CHARES S. FAIRCHILD, *Secretary*.

PRINCIPAL OFFICE, NOS. 35 AND 37 NASSAU STREET.

Attorney to accept service in Maryland, - - A. KIRKLAND WEEKS.

Geueral Agent in Maryland, - - A. KIRKLAND WEEKS.

Summary of assets December 31, 1896:

Loans on mortgage of real estate	$ 1,575 00	
Stocks and bonds owned by the company, market value	490,691 56	
Interest due and accrued	3,081 85	
Cash in company's office and in bank	40,549 02	
Premiums in course of collection	87,608 59	
All other assets as per detailed statement	81 94	
Total admitted assets		$623,587 96

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$17,137 50	
Liabilities in said States	4,063 24	
Surplus over said liabilities	13,074 26	

Liabilities:

Losses reported, adjusted and unpaid	$ 53,957 21	
Reinsurance reserve required by law	247,350 75	
All other liabilities as per detailed statement on file	2,249 78	
Gross liabilities, exclusive of capital		$303,557 74
Surplus as regards policy holders		$320,030 22
Capital stock		300,000 00
Surplus over capital, including surplus of assets not admitted in this State		$33,104 48

Income during year:

Cash premiums received	$576,345 15	
Interest on loans and dividends	16,121 47	
Profit on securities actually sold during the year over cost	53,300 00	
From other sources	2 80	
Actual cash income		$645,769 42

Expenditures during year:

Amount paid for losses	$218,765 39	
Commissions and brokerage	143,034 77	
Salaries and fees	135,706 45	
Taxes paid	8,467 26	
Rent	12,333 31	
Legal expenses	8,432 20	
Advertising, printing and stationery	30,836 41	
All other payments and expenses	22,358 70	
Actual cash expenditures		$579,934 49

Stocks and bonds in statement:

	Par value.	Market value.
United States registered 5 per cent. bonds	$ 15,000 00	$ 17,137 00
United States coupon 4 per cent. bonds	195,000 00	234,000 00
Consolidated stock of City of New York, 2½ per cent. registered	283,000 00	256,316 56
	$493,000 00	$507,454 00

Total amount at risk December 31, 1896 ... $192,176,940 00

Business in Maryland in 1896:

Risks written	Accident	$7,890,000 00
	Burglary	79,700 00
	Employers' liability	20,000 00
	Steam boiler	35,000 00
		$8,024,700 00
Premiums received	Accident	$7,884 11
	Burglary	177 90
	Employers' liability	185 33
	Steam boiler	122 50
		$8,369 84
Losses paid	Accident	$4,490 40
	Employers' liability	46 00
		$4,536 40
Losses incurred	Accident	$1,787 40
	Employers' liability	106 00
		$1,893 40

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

UNITED STATES FIDELITY AND GUARANTY CO. OF MARYLAND.

Commenced Business 1896. Capital Stock $261,200.

FRANK BROWN, *President.* ALEXANDER P. KNAPP, *Secretary.*

PRINCIPAL OFFICE, CALVERT AND GERMAN STREETS.

Summary of assets December 31, 1896:

Loans on mortgage of real estate..... ....$	54,003 80	
Stocks and bonds owned by the company, market value..	201,387 50	
Interest due and accrued...	188 54	
Cash in company's office and in bank	22,781 23	
Premiums in course of collection.....	3,059 81	
Total admitted assets		$281,420 88

Assets not admitted in Maryland:

Furniture and fixtures...	$ 4,054 92	
Bills receivable.............................	188 54	

Liabilities:

Re-insurance reserve required by law...........	$3,303 26	
All other liabilities as per detailed statement on file	9,802 30	
Gross liabilities, exclusive of capital......		13,105 56
Surplus as regards policy holders		$268,315 32
Capital stock...............................		261,200 00
Surplus over capital, including surplus of assets not admitted in this State		$11,358 78

Income during year:

Cash premiums received......................$	3,029 81	
Interest on collateral loans and bank balances..	764 20	
Interest on loans and dividends................	2,791 50	
From other sources	23,802 30	
Actual cash income.....................		$291,587 81

Expenditures during year:

Commissions and brokerage	$ 168 00	
Salaries and fees	4,839 27	
Taxes paid	1,907 04	
Legal expenses	1,627 73	
Advertising, printing and stationery	2,444 55	
All other payments and expenses	1,575 23	
Actual cash expenditures		$12,561 82

Stocks and bonds in statement.

	Par value.	Market value.
Baltimore City 3½s, 1940	$ 87,500 00	$92,093 75
Baltimore City 3¼s, 1927	52,500 00	51,843 75
United States government 2s	60,000 00	57,450 00
	$200,000 00	$201,387 50

Total amount at risk December 31, 1896 ....$1,626,293 33

Business in Maryland in 1896:

Risks written	Fidelity	$603,015 00
	Surety	433,450 00
		$1,036,465 00
Premiums received	Fidelity	$2,332 19
	Surety	1,187 12
		$3,519 31

ABSTRACTS G.

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, 1896.

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

MARYLAND LIFE INSURANCE COMPANY OF MARYLAND.

Commenced Business 1865. Capital Stock $100,000.

WILLIAM H. BLACKFORD, *President.* CLAYTON C. HALL, *Secretary.*

PRINCIPAL OFFICE, NOS. 8 AND 10 SOUTH ST., BALTIMORE, MD.

Summary of assets December 31, 1896:

Real estate	$216,000 00	
Loans on mortgage of real estate	311,791 21	
Stocks and bonds owned by the company, market value	1,070,488 00	
Loans on collaterals	20,000 00	
Interest due and accrued	11,721 13	
Cash in company's office and in bank	62,460 24	
Premiums in course of collection	23,389 89	
Loans on company's policies	32,550 00	
Premium notes	23,623 11	
All other assets as per detailed statement	4,050 16	
Total admitted assets		$1,776,073 74

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$10,296 00	
		10,296 00
Total assets		$1,786,369 74

Liabilities:

Losses reported, adjusted and unpaid	$8,443 25	
Re-insurance reserve required by law	1,424,627 00	
Unpaid dividends due policy holders	4,828 36	
Premiums paid in advance	1,501 50	
All other liabilities as per detailed statement on file	709 28	
Gross liabilities, exclusive of capital		1,440,109 39
Surplus as regards policy holders		$346,260 35

Income during year:

Cash premiums received	$189,301 04	
Interest on mortgages	20,397 16	
Interest on loans and dividends	51,154 20	
Interest on other debts due the company	3,911 03	
Rents	7,647 03	
From other sources	11,942 50	
Actual cash income		$284,352 96

Expenditures during year:

Amount paid for losses	$127,251 86	
Cash dividends	36,997 12	
Commissions and brokerage	19,997 96	
Salaries and fees	32,821 14	
Taxes paid	5,746 47	
Rent	480 28	
Advertising, printing, stationery and postage	2,873 72	
Legal expenses	1,012 98	
Cash paid stockholders for interest or dividend	6,000 00	
All other payments and expenses	18,803 25	
Actual cash expenditures		$251,984 78

Exhibit of policies:

	No.	Amount.
In force December 31, 1895	2,936	$6,280,035 00
New policies issued	584	949,741 00
Old policies revived	4	13,000 00
Totals	3,524	$7,242,776 00
Terminated in 1896	382	769,544 00
In force December 31, 1896	3,142	$6,473,232 00
Policies re-insured	107	$274,000 00

Business in Maryland in 1896:

In force December 31, 1895	1,082	$2,779,193 00
New policies issued	103	263,624 00
Totals	1,185	$3,042,817 00
Terminated in 1896	68	175,656 00
In force December 31, 1896	1,117	$2,867,161 00

Premiums received	$93,000 00
Losses paid	80,818 39
Losses incurred	66,992 97

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

MUTUAL LIFE INSURANCE COMPANY OF BALTIMORE, MD.

Commenced Business 1870.

BENJAMIN G. HARRIS, *President.* HENRY ROTH, *Secretary.*

PRINCIPAL OFFICE, NO. 2 SOUTH HOLLIDAY STREET.

Summary of assets December 31, 1896:

Real estate	$42,578 25	
Loans on mortgage of real estate	31,500 00	
Stocks and bonds owned by the company, market value	18,225 00	
Interest due and accrued	4,662 98	
Cash in company's office and in bank	48,868 62	
Premiums in course of collection	32,729 74	
Premium notes	20,891 36	
All other assets, as per detailed statement	70 00	
Total admitted assets		$197,525 95

Liabilities:

Losses reported, adjusted and unpaid	$ 6,708 00	
Re-insurance reserve required by law	172,859 37	
All other liabilities, as per detailed statement on file	640 00	
Gross liabilities, exclusive of capital		180,207 37
Surplus as regards policy holders		$19,318 58

Income during year:

Cash premiums received	$93,470 50	
Interest on mortgages; Interest on loans and dividends	7,155 32	
Rents	225 00	
From other sources	507 68	
Actual cash income		$101,358 50

Expenditures during year:

Amount paid for losses	$33,492 34	
Cash paid to annuitants	20,214 89	
Commissions and brokerage	24,606 44	
Salaries and fees	11,623 22	
Taxes paid	349 13	
Surrender values paid in cash	1,205 45	
Cash paid for interest	402 60	
Rent	1,283 30	
Advertising and printing	478 74	
All other payments and expenses	1,011 76	
Actual cash expenditures		$94,667 87

Exhibit of policies:

	No.	Amount.
In force December 31, 1895	12,149	$1,805,304 13
New policies issued	9,013	788,109 48
Old policies revived	1	100 00
Total	21,163	$2,593,513 61
Terminated in 1896	7,482	849,722 78
In force December 31, 1896	13,681	$1,743,790 83
Policies re-insured	1	2,500 00

Premiums received	$93,470 50
Losses paid	32,192 34
Losses incurred	34,600 34

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

IMMEDIATE BENEFIT LIFE INSURANCE CO. OF BALTIMORE.

Commenced Business 1897. Capital Stock $15,000.

M. ROTHSCHILD, *President*. E. E. MACKENZIE, *Secretary*.

PRINCIPAL OFFICE, NO. 900 N. EUTAW STREET, BALTIMORE.

Summary of assets January 12, 1897:

Stocks and bonds owned by the company, market value	$10,000 00	
Cash in Company's office and in bank	2,000 00	
Stock subscribed but unpaid	3,000 00	
Total admitted assets		$15,000 00

Stocks and bonds in statement:

	Par value.	Market value.
Baltimore City stock	$9,400 00	$10,000 00

ABSTRACTS H.

Life Insurance Companies of Other States

AUTHORIZED TO DO BUSINESS IN MARYLAND IN 1886.
ABSTRACTS COMPILED FROM
THEIR ANNUAL STATEMENTS, SHOWING THEIR CONDITION
DECEMBER 31, 1896.

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

ÆTNA LIFE INSURANCE COMPANY OF CONNECTICUT.

Commenced Business 1850. Capital Stock $1,750,000.

MORGAN G. BULKELEY, *President.* J. L. ENGLISH, *Secretary.*

PRINCIPAL OFFICE, NO. 218 MAIN ST., HARTFORD, CONN.

Attorney to accept service in Maryland, - - - - H. B. MEIGS.

General Agents in Maryland, - - H. B. MEIGS & CO.

Summary of assets December 31, 1896 :

Real estate	$486,348 25	
Loans on mortgage of real estate	25,200,422 44	
Stocks and bonds owned by the company, market value	13,098,198 16	
Loans on collaterals	422,672 65	
Interest due and accrued	1,148,652 61	
Cash in company's office and in bank	2,768,279 30	
Premiums in course of collection	380,013 25	
Premium notes in force	660,778 17	
Loans on company's policies	1,058,715 00	
Total admitted assets	$45,224,079 83	
Less agents credit balances	15,361 68	
		$45,208,718 15

Assets not admitted in Maryland:

Deposit in Canada	$294,200 00	
Deposit in Virginia	54,354 00	
		$348,554 00
		$45,557,272 15

Liabilities:

Losses reported, adjusted and unpaid	$218,244 00	
Re-insurance reserve required by law	37,816,865 00	
Commissions due to agents	392 54	
Unpaid dividends	591,884 27	
Premiums paid in advance	8,352 79	
Total liabilities, accident department	201,535 87	
All other liabilities as per detailed statement on file	8,495 43	
Gross liabilities, exclusive of capital		$38,845,769 00
*Surplus as regards policy holders		$6,711,502 25

*Assets, liabilities and surplus include both life and accident business, the balance of statement is life alone.

Income during year:

Cash premiums received	$5,216,350 48	
Interest on mortgages	1,445,559 92	
Interest on loans and dividends	808,721 56	
From discount on claims paid in advance	3,044 75	
Rent	21,150 82	
From other sources	29,880 70	
Actual cash income		$7,524,708 23

Expenditures during year:

Amount paid for losses	$2,929,840 61	
Cash dividends and other payments to policy holders	1,399,052 85	
Commissions and brokerage	614,922 18	
Salaries and fees	188,765 62	
Taxes paid	137,738 64	
Cash paid stockholders for interest or dividends	175,000 00	
Rent	27,087 15	
Advertising, printing, stationery and postage	67,249 33	
All other payments and expenses	53,224 23	
Actual cash expenditure		$5,592,880 61

Exhibit of policies:

	No.	*Amount.*
In force December 31, 1895	85,368	$140,027,260 94
New policies issued	10,586	21,577,940 00
Old policies revived	96	284,508 00
Endowment changed to term	246	480,500 00
Total	96,296	$162,370,208 94
Terminated in 1896	8,638	16,734,268 00
In force December 31, 1896	87,658	$145,635,940 94

Business in Maryland in 1896:

In force December 31, 1895	1,691	$3,242,297 00
New policies issued	385	951,823 00
Total	2,076	$4,194,130 00
Terminated 1896	208	475,139 00
In force December 31, 1896	1,868	3,718,991 00

Premiums received	$163,725 20
Losses paid	70,474 98
Losses incurred	69,946 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

AMERICAN UNION LIFE INSURANCE COMPANY OF NEW YORK.

Commenced Business 1894. Capital Stock $500,000.

M. M. BELDING, *President.* JOHN NAPIER, *Secretary.*

PRINCIPAL OFFICE, NO. 44 CEDAR ST., NEW YORK CITY.

Attorney to accept service in Maryland, - - - - J. H. IRELAND.

General Agent in Maryland, - - - - J. H. IRELAND.

Summary of assets December 31, 1896:

Loans on mortgage of real estate	$ 15,000 00	
Stocks and bonds owned by the company, market value	363,730 00	
Interest due and accrued	5,876 15	
Cash in company's office and in bank	39,849 99	
Premiums in course of collection	42,596 42	
Premium notes	1,357 67	
Total admitted assets		$468,410 23

Liabilities:

Losses reported, adjusted and unpaid	$30,000 00	
Re-insurance reserve required by law	97,394 00	
Amount due and accrued on account of salaries, etc	1,592 57	
Gross liabilities, exclusive of capital		$128,986 57
Surplus as regards policy holders		$339,423 66

Income during year:

Cash premiums received	$155,775 60	
Interest on loans and dividends	11,215 58	
Interest on premium notes, loans or liens	59 64	
From interest on other debts due the company	2,423 04	
Actual cash income		$169,473 86

Expenditures during year:

Amount paid for losses	$ 70,238 62	
Cash dividends	1,127 25	
Commissions and brokerage	54,148 54	
Salaries and fees	91,849 13	
Taxes paid	2,859 24	
Rent	12,166 64	
Advertising, printing, stationery and postage	5,574 11	
All other payments and expenses	13,336 11	
Actual cash expenditures		$251,299 64

Exhibit of policies:

	No.	Amount.
In force December 31, 1895	1,939	$7,128,197 00
New polices issued	1,812	4,872,200 00
Old policies revived	20	80,636 00
Total	3,771	$12,081,033 00
Terminated in 1896	1,342	4,052,700 00
In force December 31, 1896	2,429	$8,028,333 00

Business in Maryland in 1896:

In force December 31, 1895	28	$101,700 00
New policies issued	17	64,950 00
Total	45	$166,650 00
Terminated in 1896	22	79,200 00
In force December 31, 1896	23	87,450 00

Premiums received	$748 99
Losses incurred	6,000 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

BERKSHIRE LIFE INSURANCE COMPANY OF MASSACHUSETTS.

Commenced Business 1851. Capital Stock $25,500.

WILLIAM R. PLUNKETT, *President.* JAMES W. HULL, *Secretary.*

PRINCIPAL OFFICE, PITTSFIELD, MASS.

Attorney to accept service in Maryland, - - - - MONROE SNELL.

General Agents in Maryland, - - - - - MONROE SNELL.

Summary of assets December 31, 1896:

Real estate	$467,674 96	
Loans on mortgage of real estate	4,865,217 12	
Stocks and bonds owned by the company, market value	1,060,712 50	
Loans on collaterals	290,909 11	
Interest due and accrued	109,829 70	
Cash in company's office and in bank	447,672 62	
Premiums in course of collection	171,956 04	
Premium notes	103,319 44	
Total admitted assets	$7,517,291 49	
Less credit balance	9,238 75	
		$7,508,052 74

Liabilities:

Losses reported, adjusted and unpaid	$ 43,873 73	
Re-insurance reserve required by law	6,705,757 00	
Unpaid dividends due policy holders	494 04	
Premiums paid in advance	5,475 58	
Gross liabilities, exclusive of capital		6,755,600 35
Surplus as regards policy holders		$752,452 39

Income during year:

Cash premiums received	$1,667,911 46	
Interest on mortgages	246,131 17	
Interest on loans and dividends	50,625 09	
From interest on other debts due the company	20,793 20	
Rents	22,935 24	
From other sources	6,435 93	
Actual cash income		$2,014,832 09

Expenditures during year:

Amount paid for losses	$471,770 00	
Cash dividends and other payments to policy holders	655,158 69	
Commissions and brokerage	195,666 03	
Salaries and fees	89,956 03	
Taxes paid	26,893 35	
Cash paid stockholders for interest or dividends	1,785 00	
Rent	14,226 71	
Advertising, printing, stationery and postage	20,184 10	
All other payments and expenses	31,335 60	
Actual cash expenditures		$1,506,975 51

Exhibit of policies:

	No.	*Amount.*
In force December 31, 1895	15,913	$41,599,558 00
New policies issued	2,952	6,891,850 00
Old policies revived	32	101,000 00
Policies extended under Act of 1861	1	5,000 00
Policies extended under Act of 1880	99	43,676 00
Additions by dividends		544,347 00
Totals	18,997	$49,185,431 00
Terminated in 1896	2,291	5,916,996 00
In force December 31, 1896	16,706	$43,268,435 00
Policies re-insured	87	$498,634 00

Business in Maryland in 1896:

In force December 31, 1895	266	$860,250 00
New policies issued	39	123,000 00
Total	305	$983,250 00
Terminated in 1896	25	83,500 00
In force December 31, 1896	280	$899,750 00

Premiums received	$30,808 20
Losses paid	16,620 00
Losses incurred	16,620 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

CONNECTICUT MUTUAL LIFE INSURANCE CO. OF CONNECTICUT.

Commenced Business 1846.

JACOB L. GREENE, *President*. EDWARD M. BUNCE, *Secretary*.

PRINCIPAL OFFICE, NO. 291 MAIN ST., HARTFORD, CONN.

Attorney to accept service in Maryland, - - - FRANK C. NICODEMUS.

General Agent in Maryland, - - FRANK C. NICODEMUS.

Summary of assets December 31, 1896:

Real estate	$8,788,184 43	
Loans on mortgage of real estate	35,722,498 00	
Stocks and bonds owned by the company market value	14,495,267 00	
Loans on collaterals	12,300 00	
Interest due and accrued	1,078,701 64	
Cash in company's office and in bank	1,392,194 53	
Premiums in course of collection	352,933 91	
Premium notes	1,065,427 28	
All other assets as per detailed statement	39,763 69	
Total admitted assets		$62,947,270 48

Liabilities:

Losses reported, adjusted and unpaid	$ 195,999 50	
Re-insurance reserve required by law	53,171,578 00	
Unpaid dividends due policy holders	637,985 01	
Additional reserve on account of lapsed policies	192,884 00	
All other liabilities as per detailed statement on file	112,435 33	
Gross liabilities, exclusive of capital		54,310,881 84
Surplus as regards policy holders		$8,636,388 64

Income during year:

Cash premiums received	$4,743,236 75	
Interest on mortgages	2,083,956 37	
Interest on loans and dividends, etc	786,729 05	
Interest on other debts due the company	11,084 78	
From discount on claims paid in advance	3,188 11	
Rents	254,446 91	
From other sources	51,340 75	
Actual cash income		$7,933,982 72

Expenditures during year:

Amount paid for losses	$4,508,018 25	
Cash dividends and other payments to policy holders	2,035,106 55	
Commissions and brokerage	345,970 21	
Salaries and fees	192,612 13	
Taxes paid	336,490 98	
Rent	8,239 70	
Advertising, printing, stationery and postage	75,091 52	
Legal expenses	21,040 75	
Cash paid for repairs and expenses on real estate	160,191 65	
All other payments and expenses	33,570 01	
Actual cash expenditures		$7,716,331 75

Exhibit of policies:

	No.	*Amount.*
In force December 31, 1895	66,606	$158,042,056 00
New policies issued	3,906	10,178,242 00
Old policies revived	32	109,000 00
Old policies increased	2	67,995 00
Totals	70,546	$168,397,293 00
Terminated in 1896	4,105	10,974,667 00
In force December 31, 1896	66,441	$157,422,626 00

Business in Maryland in 1896:

In force December 31, 1895	1,006	$3,230,349 00
New policies issued	40	145,600 00
Total	1,046	$3,375,949 00
Terminated in 1896	46	176,521 00
In force December 31, 1896	1,000	$3,199,428 00

Premiums received	$ 75,173 06
Losses paid	139,173 25

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

COVENANT MUTUAL LIFE INSURANCE COMPANY OF MISSOURI.

Commenced Business 1853. Capital Stock $100,000.

E. WILKERSON, *President.* C. E. PILLING, *Secretary.*

PRINCIPAL OFFICE, LACLEDE BUILDING, ST. LOUIS.

Attorney to accept service in Maryland, - - - C. C. BOMBAUGH.

General Agent in Maryland, - - - HARRY L. SPEARS.

Summary of assets December 31, 1896:

Real estate	$ 24,500 00	
Loans on mortgage of real estate	298,918 34	
Interest due and accrued	6,089 33	
Cash in company's office and in bank	19,374 63	
Premiums in course of collection	48,037 35	
Premium notes	24,172 50	
Loans on company's policies	13,527 23	
All other assets, as per detailed statement	140 00	
Total admitted assets		$434,759 38

Liabilities:

Losses reported, adjusted and unpaid	$ 9,622 00	
Re-insurance reserve required by law	395,789 00	
Unpaid dividends due policy holders	92 62	
Gross liabilities, exclusive of capital		405,503 62
Surplus as regards policy holders		$29,255 76

Income during year:

Cash premiums received	$103,017 16	
Interest on mortgages	17,902 37	
Interest on premium notes, loans or liens	1,451 49	
Interest on other debts due the company	1,543 55	
Rents	938 27	
Actual cash income		$124,852 84

Expenditures during year:

Amount paid for losses	$42,970 38	
Cash dividends and other payments to policy holders	44,578 55	
Commissions and brokerage	27,554 80	
Salaries and fees	21,183 06	
Taxes paid	2,393 34	
Rent	2,748 97	
Advertising, printing, stationery and postage	6,174 05	
Legal expenses and furniture	1,611 96	
All other payments and expenses	3,438 02	
Actual cash expenditures		$152,653 13

Exhibit of policies:

	No.	*Amount.*
In force December 31, 1895	2,521	$2,980,387 00
New policies issued	1,532	4,112,270 00
Old policies revived	2	1,500 00
Old policies increased	......	770 00
Additions by dividends	......	64 00
Additions by change	7	12,000 00
Total	4,062	$7,106,991 00
Terminated in 1896	765	1,059,772 00
In force December 31, 1896	3,297	$6,047,219 00

Business in Maryland in 1896:

In force December 31, 1895	......	....
New policies issued	9	$22,000 00
Total	9	$22,000 00
Terminated in 1896	2	5,000 00
In force December 31, 1896	7	$17,000 00

Premiums received $424 81

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES, OF NEW YORK.

Commenced Business 1859. Capital Stock $100,000.

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

PRINCIPAL OFFICE, NO. 120 BROADWAY, NEW YORK CITY.

Attorney to accept service in Maryland, - - - - - - JOSEPH BOWES.

General Agent in Maryland, - - - - - JOSEPH BOWES.

Summary of assets December 31, 1896:

Real estate	$42,758,629 31	
Loans on mortgage of real estate	32,021,426 97	
Stocks and bonds owned by the company, market value	98,028,448 00	
Loans on collaterals	11,723,700 00	
Interest due and accrued	345,904 53	
Cash in company's office and in bank	11,262,939 63	
Premiums in course of collection	4,778,192 00	
All other assets as per detailed statement	172,992 05	
Total admitted assets		$201,092,232 49

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$14,363,904 00	14,363,904 00
Total assets		$215,456,136 49

Liabilities:

Losses reported, adjusted and unpaid	$ 1,630,464 23	
Re-insurance reserve required by law	158,987,072 00	
Unpaid dividends due policy holders	110,876 00	
Gross liabilities, exclusive of capital		160,728,412 23
Surplus as regards policy holders		$54,727,724 26

Income during year:

Cash premiums received	$36,089,357 71	
Interest on mortgages	1,424,995 98	
Interest on bonds and dividends on stocks	4,855,159 76	
Interest on other debts due the company	801,190 68	
Rents	1,840,354 25	
Actual cash income		$45,011,058 38

Expenditures during year:

Amount paid for losses	$13,292,957 62	
Cash dividends and other payments to policy holders	8,644,481 83	
Cash paid stockholders for interest or dividend	7,000 00	
Commissions and brokerage	3,736,118 34	
Salaries and fees	1,239,611 48	
Taxes paid	539,885 88	
Rent	346,977 84	
Cash paid for cummuting renewal commission	694,924 65	
Advertising, printing, stationery and postage.	405,879 38	
Legal expenses and furniture	154,495 09	
All other payments and expenses	942,089 90	
Actual cash expenditures		$30,004,422 01

Exhibit of policies:

	No.	Amount.
In force December 31, 1895	287,478	$912,509,553 00
New policies issued	43,448	123,961,269 00
Old policies revived	661	2,630,031 00
Additions by dividends	......	1,102,784 00
Totals	331,587	$1,040,203,637 00
Terminated in 1896	37,868	125,101,567 00
In force December 31, 1896	293,719	$915,102,070 00

Business in Maryland in 1896:

In force December 31, 1895	2,798	$9,942,802 00
New policies issued	612	2,403,705 00
Totals	3,407	$12,346,507 00
Terminated in 1896	479	1,757,583 00
In force December 31, 1896	2,928	$10,588,924 00

Premiums received	$371,608 68
Losses paid	87,853 00
Losses incurred	98,803 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

GERMANIA LIFE INSURANCE COMPANY OF NEW YORK.

Commenced Business 1860. Capital Stock, $200,000.

HUGO WESENDOUCK, *President.* HUBERT CILLIS, *Secretary.*

PRINCIPAL OFFICE, No. 20 NASSAU ST., NEW YORK CITY.

Attorney to accept service in Maryland, - - - - HERMAN WENZING.

General Agent in Maryland, - - HERMAN WENZING.

Summary of assets December 31, 1896:

Real estate	$2,197,269 81	
Loans on mortgage of real estate	12,137,625 00	
Stocks and bonds owned by the company, market value	3,599,287 50	
Interest due and accrued	216,409 57	
Cash in company's office and in bank	320,166 74	
Premiums in course of collection	446,442 55	
Loans on company's policies	1,119,162 81	
All other assets as per detailed statement	9,191 72	
Total admitted assets		$20,045,555 70
Assets not Admitted in Maryland:		
Deposits in various States for the protection of policy holders in such States, market value	$2,316,887 14	2,316,887 14
Total assets		$22,362,442 84
Liabilities:		
Losses reported, adjusted and unpaid	$214,144 63	
Re-insurance reserve required by law	19,960,618 00	
Unpaid dividends due policy holders	31,916 36	
Extra reserve	68,664 18	
All other liabilities as per detailed statement on file	10,480 00	
Gross liabilities, exclusive of capital		20,285,823 17
Surplus as regards policy holders		$2,076,619 67
Income during year:		
Cash premiums received	$3,006,461 48	
Interest on mortgages	555,809 73	
Interest on loans and dividends	327,613 74	
Interest on other debts due the company	126 53	
From discount on claims paid in advance	1,319 20	
Rents	137,150 83	
From other sources	1,779 94	
Actual cash income		$4,030,261 45

Expenditures during year:

Amount paid for losses	$1,439,697 38	
Cash dividends and other payments to policy holders	585,561 70	
Commissions and brokerage	310,090 21	
Salaries and fees	233,758 88	
Taxes paid	42,065 66	
Cash paid stockholders for interest and dividends	24,000 00	
Rent	20,260 00	
Cash paid for repairs and expenses on real estate	44,208 77	
All other payments and expenses	68,650 48	
Actual cash expenditures		$2,768,293 08

Exhibit of policies:

	No.	Amount.
In force December 31, 1895	40,772	$69,025,662 00
New policies issued	5,816	9,330,593 00
Old policies revived	19	33,710 00
Additions by dividends	......	68,154 00
Total	46,607	$78,458,119 00
Terminated in 1896	4,587	8,023,303 00
In force December 31, 1896	42,020	$70,434,816 00
Policies re-insured	......	$135,000 00
Annuities in force December 31, 1896	202	$ 28,432 00
Industrial policies in force December 31, 1896	5,054	627,327 00

Business in Maryland in 1896:

Ordinary policies in force December 31, 1895	365	$825,640 00
New policies issued	13	39,402 00
Total	378	$865,042 00
Terminated in 1896	27	55,982 00
In force December 31, 1896	351	$809,060 00
Industrial policies in force December 31, 1895	528	$65,217 00
New policies issued	4	502 00
Total	532	$65,719 00
Terminated in 1896	46	5,562 00
In force December 31, 1896	486	$60,157 00

Premiums received	$26,872 96
Losses paid	20,058 09
Losses incurred	17,432 09

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

HOME LIFE INSURANCE COMPANY OF NEW YORK.

Commenced Business 1860. Capital Stock $125,000.

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

PRINCIPAL OFFICE, NO. 256 BROADWAY, NEW YORK CITY.

Attorney to accept service in Maryland, - - - - - JOHN MANN.

General Agent in Maryland, - - SAMUEL M. BLOUNT.

Summary of Assets December 31, 1896:

Real estate	$1,697,164 00	
Loans on mortgage of real estate	2,697,447 52	
Stocks and bonds owned by the company, market value	3,602,685 83	
Loans on collaterals	79,400 00	
Interest due and accrued	93,181 71	
Cash in company's office and in bank	170,055 33	
Premiums in course of collection	181,723 97	
Premium notes	480,911 05	
Loans on company's policies	351,601 23	
All other assets as per detailed statement	19,736 78	
Total admitted assets		$9,373,907 42
Assets not admitted in Maryland:		
Deposits in various States for the protection of policy holders in such States, market value	$10,950 00	
		10,950 00
		$9,384,857 42

Liabilities:

Losses reported, adjusted and unpaid	$ 106,228 84	
Re-insurance reserve required by law	8,231,208 00	
Unpaid dividends due policy holders	6,265 85	
All other liabilities as per detailed statement on file	5,409 88	
Gross liabilities, exclusive of capital		8,349,112 57
Surplus as regards policy holders		$1,035,744 85

Income during year:

Cash premiums received	$1,628,661 18	
Interest on mortgages	112,801 63	
Interest on loans and dividends	194,342 90	
Interest on other debts due the company	26,284 24	
From discount on claims paid in advance	484 26	
Rents	90,622 40	
From other sources	1,344 11	
Actual cash income		$2,054,540 72

Expenditures during year:

Amount paid for losses	$776,839 84	
Cash dividends and other payments to policy holders	365,112 45	
Commissions and brokerage	211,482 62	
Salaries and fees	172,729 14	
Taxes paid	32,562 01	
Cash paid stockholders for interest on dividends	15,000 00	
Rent	25,100 00	
Advertising, printing, stationery and postage	20,450 50	
All other payments and expenses	86,686 84	
Actual cash expenditures		$1,705,963 40

Exhibit of policies:

	No.	*Amount.*
In force December 31, 1895	21,604	$42,247,014 00
New policies issued	3,972	8,003,331 84
Old policies revived	94	203,217 00
Old policies increased	......	15,474 00
Total	25,670	$50,469,036 84
Terminated in 1896	4,024	8,497,056 84
In force December 31, 1896	21,646	$41,971,980 00
Policies re-insured	12	$164,000 00

Business in Maryland in 1896:

In force December 31, 1895	72	$ 268,880 00
New policies issued	50	111,232 00
Total	122	$380,112 00
Terminated in 1896	31	71,305 00
In force December 31, 1896	91	$308,807 00

Premiums received	$12,008 98
Losses paid	12,500 00
Losses incurred	3,000 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

JOHN HANCOCK MUTUAL LIFE INSURANCE CO. OF MASSACHUSETTS.

Commenced Business 1862.

STEPHEN H. RHODES, *President.* ROLAND O. LAMB, *Secretary.*

PRINCIPAL OFFICE, BOSTON, MASS.

Attorney to accept service in Maryland, - - - - EDWIN HIGGINS.

General Agent in Maryland, - - ERNEST J. CLARK.

Summary of assets December 31, 1896:

Real estate	$1,443,712 55	
Loans on mortgage of real estate	1,899,304 37	
Stocks and bonds owned by the company, market value	4,184,595 62	
Loans on collaterals	178,000 00	
Interest due and accrued	128,008 33	
Cash in company's office and in bank	378,702 49	
Premiums in course of collection	249,497 18	
Premium notes	77,231 78	
Loans on company's policies	319,486 48	
All other assets as per detailed statement	8,496 20	
Total admitted assets	$8,867,035 00	
Less agent's credit balances	12,681 18	
		$8,854,353 82

Liabilities:

Losses reported, adjusted and unpaid	$ 36,732 02	
Re-insurance reserve required by law	7,970,301 00	
Agent's cash bonds	7,922 12	
Unpaid dividends due policy holders	20,763 62	
Amount due and accrued on account of salaries, etc	65,610 47	
All other liabilities as per detailed statement on file	68,626 34	
Gross liabilities, exclusive of capital		$8,169,955 57
Surplus as regards policy holders		$684,398 25

Income during year:

Cash premiums received	$5,217,206 91	
Interest on mortgages	91,814 53	
Interest on loans and dividends	186,779 15	
From interest on other debts due the company	26,979 84	
From discount on claims paid in advance	159 98	
Rents	96,919 43	
From other sources	7,164 78	
Actual cash income		$5,627,024 62

Expenditures during year:

Amount paid for losses	$1,662,616 57	
Cash dividends and other payments to policy holders	413,061 97	
Commissions and brokerage	1,344,500 89	
Salaries and fees	771,516 98	
Taxes paid	57,342 24	
Rent	68,127 24	
Advertising, printing, stationery and postage	47,679 81	
Cash paid for commuting several commissions	34,913 36	
All other payments and expenses	121,433 59	
Actual cash expenditures		$4,521,192 65

Exhibit of policies:

	No.	Amount.
Ordinary policies in force December 31, 1895	12,766	$25,314,897 00
New policies issued	4,351	9,240,194 00
Old policies revived	29	53,500 00
Old policies increased	......	13,994 00
Additions by dividends	......	29,667 00
Total	17,146	$34,652,252 00
Terminated in 1896	2,462	5,197,027 00
In force December 31, 1896	14,684	$29,455,225 00
Policies reinsured	15	$147,052 00
Industrial policies in force December 31, 1895	771,972	$95,640,574 00
New policies issued	267,858	35 076,710 00
Old policies revived	13,628	1,794,370 00
Total	1,053,458	$132,511,654 00
Terminated in 1896	218,107	26,871,607 00
In force December 31, 1896	835,351	$105,640,047 00

Business in Maryland in 1896:

Ordinary policies in force December 31, 1895	174	$288,099 00
New policies issued	19	32,000 00
Total	193	320,099 00
Terminated in 1896	25	31,076 00
In force December 31, 1896	168	$289,023 00

Industrial policies in force December 31, 1895...	16,652	$2,063,873 00
New policies issued	9,067	1,025,934 00
Total	25,719	$3,089,807 00
Terminated in 1896....	7,890	989,568 00
In force December 31, 1896....	17,829	$2,100,239 00

Premiums received....	$75,100 02
Losses paid	22,450 00
Losses incurred	22,450 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

MANHATTAN LIFE INSURANCE COMPANY OF NEW YORK.

Commenced Business 1850. Capital Stock $100,000.

HENRY B. STOKES, *President.* W. C. FRAZEE, *Secretary.*

PRINCIPAL OFFICE, NO. 66 BROADWAY, NEW YORK CITY.

Attorney to accept service in Maryland, - - CHARLES MARSHALL.

Summary of assets December 31, 1896:

Real estate	$3,953,335 99	
Loans on mortgage of real estate....	3,810,321 71	
Stocks and bonds owned by the company, market value....	3,964,330 00	
Loans on collaterals	954,600 00	
Interest due and accrued	110,973 51	
Cash in company's office and in bank....	593,353 60	
Premiums in course of collection	199,496 82	
Loaned on company's policies....	252,236 68	
Premium notes....	525,617 82	
Agents' balances (secured)....	24,732 14	
All other assets as per detailed statement...	11,375 36	
Total admitted assets		$14,400,373 63

Liabilities.

Losses reported, adjusted and unpaid....	$156,198 03	
Re-insurance reserve required by law, at 4 per cent	13,226,479 00	
Commissions due to agents	5,273 94	
Unpaid dividends due policy holders....	18,513 04	
Amount of premiums paid in advance	14,077 50	
All other liabilities as per detailed statement on file	20,399 00	
Gross liabilities, exclusive of capital..		13,440,940 51
Surplus as regards policy holders		$959,433 12

Income during year:

Cash premiums received	$1,972,161 14	
Interest on mortgages	181,601 96	
Interest on loans and dividends	237,848 65	
Interest on other debts due the company	75,496 64	
Rents	230,967 22	
From other sources	14,335 16	
Actual cash income		$2,712,410 77

Expenditures during year:

Amount paid for losses	$1,276,296 67	
Cash dividends and other payments to policy holders	486,481 77	
Commissions and brokerage	228,731 59	
Salaries and fees	185,568 95	
Taxes paid	53,277 84	
Cash paid stockholders for interest or dividends	16,000 00	
Rent	66,730 12	
Advertising, printing, stationery and postage	34,035 40	
All other payments and expenses	143,709 50	
Actual cash expenditures		$2,456,801 84

Exhibit of policies:

	No.	Amount.
In force December 31, 1895	25,816	$61,612,174 37
New policies issued	3,895	8,990,707 00
Old policies revived	108	305,588 15
Old policies increased	......	80,034 94
Additions by dividends	......	2,687 00
Total	29,819	$70,991,191 46
Terminated in 1896	4,865	13,330,750 00
In force December 31, 1896	24,954	$57,660,441 46
Policies reinsured	......	491,000 00

Business in Maryland in 1896:

In force December 31, 1895	247	$679,383 00
New policies issued	47	154,162 00
Total	294	$833,545 00
Terminated in 1896	61	247,866 00
In force December 31, 1896	233	$585,679 00

Premiums received	$21,077 79
Losses paid	24,375 00
Losses incurred	26,875 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

MASSACHUSETTS MUTUAL LIFE INSURANCE CO. OF MASSACHUSETTS.

Commenced Business 1851.

JOHN A. HALL, *President.* HENRY M. PHILLIPS, *Secretary.*

PRINCIPAL OFFICE, SPRINGFIELD, MASS.

Attorney to accept service in Maryland, - - - J. BANNISTER HALL.

General Agent in Maryland, - - - - F. S. BIGGS.

Summary of assets, December 31, 1896.

Real estate	$ 540,250 42	
Loans on mortgage of real estate	6,591,330 26	
Stocks and bonds owned by the company, market value	7,276,908 76	
Loans on collaterals	678,910 00	
Interest due and accrued	326,988 63	
Cash in company's office and in bank	516,404 73	
Premiums in course of collection	534,896 81	
Loans on company's policies	1,377,571 00	
Premium notes	699,988 29	
All other assets as per detailed statement	3,711 06	
Total admitted assets		$18,546,959 96

Liabilities:

Losses reported, adjusted and unpaid	$ 170,590 65	
Re-insurance reserve required by law	16,916,438 00	
Unpaid dividends due and to become due to policy holders	112,030 83	
Premiums paid in advance	5,208 84	
Gross liabilities, exclusive of capital		$17,204,268 32
Surplus as regards policy holders		$1,342,691 64

Income during year:

Cash premiums received	$3,572,083 05	
Interest on mortgages	411,963 83	
Interest on loans and dividends	373,585 01	
From discount on claims paid in advance	97 29	
Rents	15,553 00	
From other sources	90,291 50	
Actual cash income		$4,463,573 68

Expenditures during year:

Amount paid for losses and matured endowments	$1,115,986 32	
Cash dividends and other payments to policy holders	871,295 51	
Commissions and brokerage	459,351 22	
Salaries and fees	219,189 67	
Taxes paid	60,830 74	
Rent	26,934 26	
Advertising, printing, stationery and postage.	56,374 48	
All other payments and expenses	39,166 91	
Actual cash expenditures		$2,849,129 11

Exhibit of policies:

	No.	Amount.
In force December 31, 1895	37,903	$97,071,661 00
New policies issued	8,749	20,156,550 00
Old policies revived	51	129,884 00
Old policies increased	......	43,241 00
Additions by dividends	......	104,707 00
Totals	46,703	$117,506,043 00
Terminated in 1896	5,777	14,638,982 00
In force December 31, 1896	40,926	$102,867,061 00
Policies re-insured	......	$1,006,123 00

Business in Maryland in 1896:

In force December 31, 1895	253	$947,010 00
New policies issued	114	316,500 00
Totals	367	$1,263,510 00
Terminated in 1896	34	173,455 00
In force December 31, 1896	333	$1,090,055 00

Premiums received	$39,493 07
Losses paid	3,000 00
Losses incurred	3,252 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

METROPOLITAN LIFE INSURANCE COMPANY OF NEW YORK.

Commenced Business 1867. Capital Stock $2,000,000.

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

PRINCIPAL OFFICE, MADISON SQUARE, NEW YORK CITY.

Attorney to accept service in Maryland—CHARLES C. BOMBAUGH.

General Agents in Maryland—FRANK MOXEY, AUGUST BROCK, W. FRANK MALLALIEU AND FREDERICK SHAW.

Summary of assets, December 31, 1896.

Real estate	$8,102,985 24	
Loans on mortgage of real estate	11,754,018 00	
Stocks and bonds owned by the company, market value	8,633,256 51	
Interest due and accrued	318,471 81	
Cash in company's office and in bank	961,089 50	
Premiums in course of collection	547,035 42	
Premium notes	61,891 95	
Loans on company's policies	16,578 49	
All other assets as per detailed statement	11,190 97	
Total admitted assets		$30,406,517 89
Assets not admitted in Maryland:		
Deposits in various States and countries for the protection of policy holders in such States, market value	$222,450 00	
		222,450 00
Total assets		$30,628,967 89
Liabilities:		
Losses reported, adjusted and unpaid	$192,731 94	
Re-insurance reserve required by law	22,795,158 00	
Unpaid dividends due policy holders	4,524 94	
Amount due and accrued on account of salaries, etc	106,657 90	
Special reserve	1,875,211 00	
Dividend reserve	600,000 00	
All other liabilities as per detailed statement on file	2,383 62	
Gross liabilities, exclusive of capital		25,576,667 40
Surplus as regards policy holders		$5,052,300 49

Income during year:

Cash premiums received	$19,306,195 84	
Interest on mortgages	532,806 89	
Interest on loans and dividends	333,343 44	
From interest on other debts due the company	19,349 90	
From discount on claims paid in advance	17,689 53	
Rents	304,129 85	
From other sources	35,078 46	
Actual cash income		$20,548,593 91

Expenditures during year:

Amount paid for losses and matured endowments	$6,965,656 31	
Cash dividends and other payments to policy holders	151,021 25	
Commissions and brokerage	2,975,663 31	
Salaries and fees	3,239,693 85	
Taxes paid	227,179 74	
Cash paid stockholders for interest or dividend	140,000 00	
Rent	138,842 01	
Cash paid for commuting renewal commission	910,107 71	
Advertising, printing, stationery and postage	237,226 42	
All other payments and expenses	399,977 65	
Actual cash expenditures		$15,385,368 25

Exhibit of policies:

	No.	*Amount.*
Ordinary policies in force December 31, 1895	23,253	$26,570,719 00
New policies issued	16,228	16,021,159 00
Old policies revived	255	282,924 00
Old policies increased	....	10,684 00
Totals	39,736	$42,885,486 00
Terminated in 1896	8,901	9,787,635 00
In force December 31, 1896	30,835	$33,097,851 00
Industrial policies in force December 31, 1895	3,458,846	$416,062,194 00
New policies issued and revived	1,222,065	169,820,543 00
Totals	4,680,911	$585,882,737 00
Terminated in 1896	1,037,342	131,814,733 00
In force December 31, 1896	3,643,569	$454,068,004 00

Business in Maryland in 1896:

Ordinary policies in force December 31, 1895	689	$712,415 00
New policies issued	308	325,697 00
Total	997	$1,038,112 00
Terminated in 1896	179	189,593 00
In force December 31, 1896	818	$848,519 00
Industrial policies in force December 31, 1895	177,011	$21,301,499 00
New policies issued	48,382	6,699,209 00
Total	225,393	$28,000,708 00
Terminated in 1896	45,851	5,578,429 00
In force December 31, 1896	179,542	$22,422,279 00

Premiums received	$781,391 82
Losses paid	260,827 44
Losses incurred	261,582 96

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

MICHIGAN MUTUAL LIFE INSURANCE COMPANY OF MICHIGAN.

Commenced Business 1867. Capital Stock $250,000.

O. R. LOOKER, *President.* JAMES H. CUMMINS, *Secretary.*

PRINCIPAL OFFICE, NO. 150 JEFFERSON AVE., DETROIT, MICH.

Attorney to accept service in Maryland, - - - - W. M. CONWAY.

General Agents in Maryland, - - W. M. CONWAY & CO.

Summary of assets December 31, 1896:

Real estate	$563,684 66	
Loans on mortgage of real estate	3,800,542 26	
Interest due and accrued	125,726 50	
Cash in company's office and in bank	181,162 49	
Premiums in course of collection	72,668 91	
Premium notes	104,778 74	
Loans on company's policies	410,766 94	
All other assets as per detailed statement	4,427 19	
Total admitted assets	$5,263,757 60	
Less agents' credit balances	1,575 50	
		$5,262,182 10

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$109,400 00	
		109,400 00
Total assets		$5,371,582 10

Liabilities:

Losses reported, adjusted and unpaid	$31,915 88	
Re-insurance reserve required by law	4,929,435 00	
Unpaid dividends due policy holders	1,361 42	
Amount due and accrued on account of salaries, etc	3,098 62	
All other liabilities as per detailed statement on file	13,138 43	
Gross liabilities, exclusive of capital		$4,978,949 35
Surplus as regards policy holders		$392,632 75

Income during year:

Cash premiums received	$1,010,198 76	
Interest on mortgages	238,210 56	
Interest on loans and dividends	31,342 28	
Rents	13,265 83	
From other sources	977 70	
Actual cash income		$1,293,995 13

Expenditures during year:

Amount paid for losses	$313,201 31	
Cash dividends and other payments to policy holders	261,718 56	
Commissions and brokerage	136,195 58	
Salaries and fees	74,570 51	
Taxes paid	27,140 84	
Cash paid stockholders for interest on dividends	25,000 00	
Rent	9,829 42	
Advertising, printing, stationery and postage	20,806 73	
All other payments and expenses	54,740 36	
Actual cash expenditures		$923,203 31

Exhibit of policies:

	No.	*Amount.*
In force December 31, 1895	15,062	$28,453,304 85
New policies issued	1,781	4,201,102 95
Old policies restored	250	515,526 85
Old policies increased	20	61,020 32
Transferred (forms)	44	124,008 69
Transferred (State)	217	497,846 60
Totals	17,374	$33,852,820 36
Terminated in 1896	2,479	6,221,487 11
In force December 31, 1896	14,895	$27,631,333 25

Business in Maryland in 1896:

In force December 31, 1895	307	$768,812 43
New policies issued	17	56,521 89
Total	324	$825,334 32
Terminated in 1896	73	253,890 09
In force December 31, 1896	251	$571,444 23
Premiums received		$28,251 29

SWORN STATEMENT FILED IN THIS DEPARTMENT OF

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

Commenced Business 1843.

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

PRINCIPAL OFFICE, NO. 32 NASSAU STREET, NEW YORK CITY.

Attorney to accept service in Maryland—O. F. BRESEE.

General Agent in Maryland—O. F. BRESEE;
HERBERT M. FELL, EASTERN SHORE, MD.

Summary of assets December 31, 1896:

Real estate	$22,767,666 65	
Loans on mortgage of real estate	71,543,929 56	
Stocks and bonds owned by the company, market value	108,203,380 41	
Loans on collaterals	11,091,525 00	
Interest due and accrued	2,279,843 32	
Cash in company's office and in bank	12,680,390 00	
Premiums in course of collection	4,142,001 79	
All other assets as per detailed statement	113,709 95	
Total admitted assets		$232,822,446 68

Assets not admitted in Maryland:

Deposits in various States and countries for the protection of policy holders in such States, market value	1,921,701 74	
		1,921,701 74
Total assets		$234,744,148 42

Liabilities:

Losses reported, adjusted and unpaid...	$1,223,926 21	
Re-insurance reserve required by law...	191,001,163 00	
Premiums paid in advance............	293,706 51	
All other liabilities as per detailed statement on file.......	315,540 00	
Gross liabilities, exclusive of capital.........................		$192,834,335 72
Surplus as regards policy holders.		41,909,812 70

Income during year:

Cash premiums received...............	$39,593,414 20	
Interest on mortgages.................	3,452,176 75	
Interest on loans and dividends........	4,515,060 04	
Interest on other debts due the company.............................	792,885 49	
Rents.......................... ...	900,361 54	
From other sources..................	448,797 25	
Actual cash income............		$49,702,695 27

Expenditures during year:

Amount paid for losses..............	$15,070,664 41	
Cash dividends and other payments to policy holders.....................	10,366,905 09	
Commissions and brokerage...........	5,511,225 07	
Salaries and fees.....................	2,036,431 16	
Taxes paid...........................	589,492 94	
Rent	175,000 00	
Advertising, printing and stationery, postage and exchange...............	779,042 44	
All other payments and expenses......	1,689,814 03	
Actual cash expenditures.......		$36,218,575 14

Exhibit of policies:

	No.	*Amount.*
In force December 31, 1895.................	314,024	$898,458,857 00
New policies issued...	52,034	128,801,803 00
Old policies revived......................	1,740	4,084,913 00
Old policies increased.....................	10	2,625,213 00
Old policies changed......................	2	167,905 00
Totals	367,810	$1,034,138,691 00
Terminated in 1896........................	41,035	116,207,780 00
In force December 31, 1896......... ...	326,775	$917,930,911 00
Policies reinsured..........................		$100,000 00
Annuities in force December 31, 1896........	2,727	767,427 45

Business in Maryland in 1896:

In force December 31, 1895	4,611	$17,814,256 00
New policies issued	1,179	1,363,104 00
Total	5,790	$19,177,360 00
Terminated in 1896	572	1,103,000 00
In force December 31, 1896	5,218	$18,074,360 00

Premiums received	$389,635 29
Losses paid	260,341 03
Losses incurred	265,840 31

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

MUTUAL BENEFIT LIFE INSURANCE COMPANY OF NEW JERSEY.

Commenced Business 1845.

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

PRINCIPAL OFFICE, NO. 752 BROAD STREET, NEWARK, N. J.

Attorney to accept service in Maryland, - - - H. P. GODDARD.

General Agent in Maryland, - - - H. P. GODDARD.

Summary of assets December 31, 1896:

Real estate	$ 2,044,366 25	
Loans on mortgage of real estate	33,546,132 11	
Stocks and bonds owned by the company, market value	11,941,517 51	
Loans on collaterals	1,994,700 00	
Interest due and accrued	1,219,004 69	
Cash in company's office and in bank	675,415 87	
Premiums in course of collection	769,201 73	
Premium notes	4,482,157 35	
Loans on company's policies	4,074,313 61	
Total admitted assets	$60,746,809 12	
Deduct agent's credit balances	3,823 66	
		$60,742,985 46

Liabilities:

Losses reported, adjusted and unpaid	$ 243,326 68	
Re-insurance reserve required by law	55,655,211 70	
Unpaid dividends due policy holders	350,620 63	
Amount due and accrued, account salaries, etc	20,000 00	
Premiums paid in advance	16,806 86	
All other liabilities, as per detailed statement on file	150,000 00	
Gross liabilities, exclusive of capital		56,435,965 87
Surplus as regards policy holders		$4,307,019 59

Income during year:

Cash premiums received	$8,189,917 19	
Interest on mortgages	1,820,997 90	
Interest on loans and dividends	844,361 03	
Interest on other debts due the company	280,978 58	
From discount on claims paid in advance	1,618 23	
Rents	77,932 92	
From other sources	8,112 11	
Actual cash income		$11,223,917 96

Expenditures during year:

Amount paid for losses and matured endowment	$3,850,360 21	
Cash dividends and other payments due policy holders	3,216,100 98	
Commissions and brokerage	797,740 04	
Salaries and fees	301,218 41	
Taxes paid	262,403 70	
Advertising, printing, stationery and postage	54,134 38	
Legal and miscellaneous expenses	69,830 45	
Cash paid for repairs and expenses on real estate	26,861 97	
All other payments and expenses	194,452 20	
Actual cash expenditures		$8,773,102 34

Exhibit of policies:

	No.	Amount.
In force December 31, 1895	84,916	$218,274,518 00
New policies issued	12,843	29,692,911 00
Old policies revived	87	252,433 00
Old policies increased	30	68,727 00
Additions by dividends	......	555,562 00
Total	97,876	$248,844,151 00
Terminated in 1896	9,897	24,287,983 00
In force December 31, 1896	87,979	$224,556,168 00

Business in Maryland in 1896:

In force December 31, 1895	1,296	$3,848,976 00
New policies issued	145	329,244 00
Total	1,441	$4,178,220 00
Terminated in 1896	143	385,180 00
In force December 31, 1896	1,298	3,793,040 00

Premiums received	$106,371 01
Losses paid	164,498 00
Losses incurred	168,631 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

NATIONAL LIFE INSURANCE COMPANY OF VERMONT.

Commenced Business 1850.

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

PRINCIPAL OFFICE, NO. 116 STATE STREET, MONTPELIER, VT.

Attorney to accept service in Maryland, - - - M. H. GOODRICH.

General Agent in Maryland, - - M. H. GOODRICH.

Summary of assets December 31, 1896:

Real estate	$1,325,700 00	
Loans on mortgage of real estate	4,347,726 25	
Stocks and bonds owned by the company, market value	4,871,778 74	
Loans on collaterals	194,422 00	
Interest due and accrued	357,384 56	
Cash in company's office and in bank	501,576 07	
Premiums in course of collection	374,640 11	
Premium notes	339,160 95	
Loans on company's policies	1,475,632 66	
Total admitted assets		$13,788,021 34

Liabilities:

Losses reported, adjusted and unpaid	$ 68,100 00	
Re-insurance reserve required by law	11,416,187 69	
Unpaid dividends due policy holders	8,168 30	
Premiums paid in advance	4,492 47	
Amount due and accrued on account of salaries, etc	17,819 00	
All other liabilities as per detailed statement on file	369,561 68	
Gross liabilities, exclusive of capital		11,884,329 14
Surplus as regards policy holders		$1,903,692 20

Income during year:

Cash premiums received	$ 2,811,062 97	
Interest on mortgages	202,613 97	
Interest on loans and dividends	292,380 02	
Interest on other debts due the company	15,608 81	
From discount on claims paid in advance	240 34	
Rent	33,885 62	
From other sources	1,564 04	
Actual cash income		$3,357,355 77

Expenditures during year:

Amount paid for losses and matured endowments	$ 690,275 85	
Cash dividends and other payments to policy holders	569,703 18	
Commissions and brokerage	396,289 99	
Salaries and fees	129,241 41	
Taxes paid	75,120 37	
Rent	26,878 41	
Cash paid for commuting renewal commission	17,104 35	
Advertising, printing, stationery and postage	42,128 91	
All other payments and expenses	39,652 90	
Actual cash expenditures		$1,986,395 47

Exhibit of Policies:

	No.	*Amount.*
In force December 31, 1895	32,472	$69,723,642 00
New policies issued	6,518	13,397,198 00
Old policies revived	72	205,286 00
Old policies increased	......	3,656 00
Additions by dividends	......	5,064 00
Totals	39,332	$83,334,846 00
Terminated in 1896	4,980	10,860,115 00
In force December 31, 1896	34,352	$72,474,731 00

Business in Maryland in 1896:

In force December 31, 1895	286	$772,732 25
New policies issued	47	133,340 18
Totals	333	906,072 43
Terminated in 1896	44	92,800 00
In force December 31, 1896	289	$813,272 43

Premiums received	$32,327 65
Losses paid	1,000 00
Losses incurred	1,000 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

NEW ENGLAND MUTUAL LIFE INSURANCE CO. OF MASSACHUSETTS.

Commenced Business 1843.

BENJAMIN F. STEVENS, *President.* ALFRED D. FOSTER, *Secretary.*

PRINCIPAL OFFICE, POST OFFICE SQUARE, BOSTON, MASS.

Attorney to accept service in Maryland - - - FREDERICK A. SAVAGE.

General Agent in Maryland - - FREDERICK A. SAVAGE.

Summary of assets December 31, 1896:

Real estate	$ 1,922,932 53	
Loans on mortgage of real estate	5,308,964 00	
Stocks and bonds owned by the company, market value	14,390,060 18	
Loans on collaterals	1,533,376 74	
Interest due and accrued	269,964 29	
Cash in company's office and in bank	778,314 86	
Premiums in course of collection	280,590 68	
Premium notes	653,786 87	
Loans on company's policies	759,983 93	
All other assets as per detailed statement	12,930 75	
Total admitted assets		$25,910,904 83

Liabilities:

Losses reported, adjusted and unpaid	$ 105,040 00	
Re-insurance reserve required by law	23,594,476 43	
Amount of distribution due policy holders.	125,439 49	
Gross liabilities, exclusive of capital		$23,824,955 92
Surplus as regards policy holders		$2,085,948 91

Income during year:

Cash premiums received	$3,325,936 36	
Interest on mortgages	239,154 40	
Interest on loans and dividends	674,547 85	
Interest on other debts due the company	115,517 58	
From discount on claims paid in advance	7,680 58	
Rents	86,335 92	
From other sources	6,528 35	
Actual cash income		$4,455,701 04

Expenditures during year:

Amount paid for losses and matured and discounted endowments	$1,868,401 98	
Cash dividends and other payments to policy holders	1,175,955 23	
Commissions and brokerage	275,869 35	
Salaries and fees	179,776 86	
Taxes paid	82,147 07	
Rent	21,714 09	
Cash paid for commuting renewal commission	14,439 28	
Advertising, printing, stationery and postage	53,964 20	
All other payments and expenses	94,658 18	
Actual cash expenditures		$3,766,926 24

Exhibit of policies:

	No.	Amount.
In force December 31, 1895	34,969	$98,597,056 00
New policies issued	3,950	9,951,800 00
Old policies revived	64	183,211 00
Old policies increased		154,656 00
Addition by distribution	2	40,896 00
Total	38,985	$108,927,619 00
Terminated in 1896	3,066	8,931,527 00
In force December 31, 1896	35,919	$99,996,092 00

Business in Maryland in 1896:

In force December 31, 1895	411	$1,266,632 00
New policies issued	89	301,018 00
Total	500	$1,567,650 00
Terminated in 1896	28	88,257 00
In force December 31, 1896	472	$1,479,393 00

Premiums received	$45,552 75
Losses paid	19,566 00
Losses incurred	19,566 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

NEW YORK LIFE INSURANCE COMPANY OF NEW YORK.

Commenced Business 1845.

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

PRINCIPAL OFFICE, NOS. 346 AND 348 BROADWAY, NEW YORK.

Attorney to accept service in Maryland, - - - JOSEPH A. KNOTT.

General Agents in Maryland—GEORGE I. RICHARDSON, W. H. GIBSON.

Summary of assets December 31, 1896:

Real estate	$ 13,802,500 00	
Loans on mortgage of real estate	37,509,910 21	
Stocks and bonds owned by the company, market value	103,707,796 48	
Loans on collaterals	984,200 00	
Interest due and accrued	1,380,733 85	
Cash in company's office and in bank	2,877,303 80	
Premiums in course of collection	4,562,908 39	
Premium notes in force	1,023,613 28	
Loans on company's policies	5,972,778 69	
All other assets as per detailed statement	41,994 51	
Total admitted assets		$171,863,739 21

Assets not admitted in Maryland:

Deposits in various States and countries for the protection of policy holders in such States and countries, market value	$9,739,071 31	
Cash deposit with foreign government	2,523,695 34	
Real estate in foreign countries	3,049,900 00	
		15,312,666 65
		$187,176,405 86

Liabilities:

Losses reported, adjusted and unpaid	$ 2,512,245 06	
Re-insurance reserve required by law	158,115,938 00	
Extra reserve	396,040 22	
Dividends due policy holders	90,981 61	
Amount of policy trust funds held by the company	190,387 38	
All other liabilities as per detailed statement on file	188,816 61	
Gross liabilities, exclusive of capital		$160,494,408 88
Surplus as regards policy holders		$26,681,996 98

Income during year:

Cash premiums received	$31,138,075 64	
Interest on mortgages	1,738,975 21	
Interest on loans and dividends	5,401,728 50	
Rents	702,619 98	
Interest on bank and trust company deposit.	140,158 67	
From other sources	18,000 00	
Actual cash income		$39,139,558 00

Expenditures during year:

Amount paid for losses and endowments	$11,893,387 51	
Cash dividends and other payments to policy holders	6,590,233 15	
Commissions and brokerage	4,191,192 18	
Salaries and fees	1,727,190 61	
Taxes paid	428,795 62	
Rent	269,644 71	
Advertising, printing, stationery and expressage	367,940 13	
Real estate charges, not including taxes	162,807 85	
Inspection of risks	79,986 78	
All other payments and expenses	687,776 89	
Actual cash expenditures		$26,398,955 43

Exhibit of policies:

	No.	*Amount.*
In force December 31, 1895	277,693	$799,027,329 00
New policies issued	54,389	121,564,987 00
Old policies revived	652	1,830,500 00
Additions by dividends	......	417,378 00
Total	332,734	$922,840,194 00
Terminated in 1896	32,949	96,023,546 00
In force December 31, 1896	299,785	$826,816,648 00
Policies re-insured	......	1,257,021 00

Business in Maryland in 1896:

In force December 31, 1895	2,157	$6,940,705 00
New policies issued	275	779,291 00
Total	2,432	$7,719,996 00
Terminated 1896	157	544,913 00
In force December 31, 1896	2,275	7,175,083 00

Premiums received	$260,789 81
Losses paid	203,279 17
Losses incurred	204,987 55

SWORN STATEMENT FILED IN THIS DEPARTMENT OF

THE NORTHWESTERN MUTUAL LIFE INS. CO. OF MILWAUKEE, WIS.

Commenced Business 1858.

H. L. PALMER, *President.* J. W. SKINNER, *Secretary.*

PRINCIPAL OFFICE, BROADWAY & MICHIGAN STS., MILWAUKEE, WIS.

Attorney to accept service in Maryland, - - - LLEWELLYN MILLER.

General Agent in Maryland, - - - LLEWELLYN MILLER.

Summary of assets December 31, 1896:

Real estate	$ 1,814,791 33	
Loans on mortgage of real estate	66,871,974 65	
Stocks and bonds owned by the company, market value	14,870,793 13	
Interest due and accrued	1,631,851 44	
Cash in company's office and in bank	1,921,284 08	
Premiums in course of collection	1,603,130 74	
Premium notes	386,394 03	
Loans on company's policies	3,817,235 00	
All other assets, as per detailed statement	9,155 86	
Total admitted assets	$92,926,610 26	
Less agents' credit balances and company's debits	35,984 35	
		$92,890,625 91

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$10,575 00	
		10,575 00
		$92,901,200 91

Liabilities:

Losses reported, adjusted and unpaid	$ 283,253 11	
Re-insurance reserve required by law	65,669,330 47	
Amount of unpaid dividends due policy holders	102,170 00	
Amount due and accrued on account of bills	43,222 42	
Premiums paid in advance	6,000 00	
Gross liabilities, exclusive of capital		$66,103,976 00
Surplus as regards policy holders		$26,797,224 91

Income during year:

Cash premiums received	$14,263,174 28	
Interest on mortgages	3,216,885 17	
Interest on loans and dividends	761,070 89	
Interest on other debts due the company	196,462 08	
From discount on claims paid in advance	8,291 18	
Rents	124,803 99	
From other sources	19,140 87	
Actual cash income		$18,589,828 46

Expenditures during year:

Amount paid for losses and matured endowments	$4,058,670 74	
Cash dividends and other payments to policy holders	2,266,857 75	
Commissions and brokerage	1,591,335 74	
Salaries and fees	460,974 75	
Taxes paid	216,438 58	
Rent	33,000 00	
Cash paid for commuting renewal commission	28,209 85	
Advertising, printing, stationery and postage	107,148 75	
All other payments and expenses	384,147 27	
Actual cash expenditures		$9,146,783 43

Exhibit of policies:

	No.	Amount.
In force December 31, 1895	155,785	$364,259,235 00
New policies issued	22,352	50,395,155 00
Old policies revived	307	697,585 00
Old policies increased	104	....
Additions by dividends	......	2,282,827 00
Total	178,548	$417,634,802 00
Terminated in 1896	13,133	33,466,973 00
In force December 31, 1896	165,415	$384,167,829 00

Business in Maryland in 1896:

In force December 31, 1896	1,553	$5,205,517 00
New policies issued	211	830,447 00
Total	1,764	$6,035,964 00
Terminated in 1896	68	210,250 00
In force December 31, 1896	1,696	$5,825,714 00

Premiums received	$223,631 31
Losses paid	79,672 00
Losses incurred	81,672 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

PENN MUTUAL LIFE INSURANCE COMPANY OF PHILADELPHIA.

Commenced Business 1847.

EDWARD M. NEEDLES, *President.* HENRY C. BROWN, *Secretary.*

PRINCIPAL OFFICE, NOS. 921-3-5 CHESTNUT STREET.

Attorney to accept service in Maryland, - - - - FRANK MARKOE.

General Agent in Maryland, - - - - FRANK MARKOE.

Summary of assets December 31, 1896:

Real estate	$ 2,019,306 48	
Loans on mortgage of real estate	11,874,472 64	
Stocks and bonds owned by the company, market value	7,490,993 64	
Loans on collaterals	3,436,295 88	
Interest due and accrued	317,338 68	
Cash in company's office and in bank	394,080 12	
Premiums in course of collection	664,619 93	
Loans on company's policies	2,105,297 00	
Premium notes	878,607 08	
Temporary notes for premiums, mainly secured by reserve on policies	103,213 31	
All other assets as per detailed statement	7,898 05	
Total admitted assets	$29,292,122 81	
Deduct agents' credit balance	3,674 57	
		$29,288,448 24

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$ 11,050 00	
Bills receivable	103,719 02	
Agents' debit balances	2,311 82	
		$117,089 84
Total assets		$29,405,529 08

Liabilities:

Losses reported, adjusted and unpaid	$ 137,795 00	
Re-insurance reserve required by law, 4 per cent	25,455,521 00	
Present value of amount not yet due on matured instalment policies	84,932 00	
Amount of trust funds held by the company	19,616 00	
Unpaid dividends due policy holders	58,075 58	
Premiums paid in advance	22,221 71	
Scrip outstanding	8,580 00	
Gross liabilities, exclusive of capital		$25,786,741 29
Surplus as regards policy holders		$3,618,787 79

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

PENN MUTUAL LIFE INSURANCE COMPANY OF PHILADELPHIA.

Commenced Business 1847.

EDWARD M. NEEDLES, *President.* HENRY C. BROWN, *Secretary.*

PRINCIPAL OFFICE, NOS. 921-3-5 CHESTNUT STREET.

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		$117,089 84
Total assets		$29,405,529 08

Liabilities:

Losses reported, adjusted and unpaid	$ 137,795 00	
Re-insurance reserve required by law, 4 per cent	25,455,521 00	
Present value of amount not yet due on matured instalment policies	84,932 00	
Amount of trust funds held by the company	19,616 00	
Unpaid dividends due policy holders	58,075 58	
Premiums paid in advance	22,221 71	
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Total	1,764	$6,035,964 00
Terminated in 1896	68	210,250 00
In force December 31, 1896	1,696	$5,825,714 00

Premiums received	$223,631 31
Losses paid	79,672 00
Losses incurred	81,672 00

Income during year:

Cash premiums received	$ 5,552,301 35	
Interest on mortgages	600,979 33	
Interest on loans and dividends	728,172 68	
Rent	56,014 68	
From other sources	22,271 37	
Actual cash income		$6,959,739 41

Expenditures during year:

Amount paid for losses and matured endowments	$ 2,100,403 73	
Cash dividends and other payments to policy holders	1,505,678 39	
Commissions and brokerage	520,873 05	
Salaries and fees	265,486 03	
Taxes paid	174,771 65	
Rent	34,922 42	
Cash paid for commuting renewal commission	227 12	
Advertising, printing and stationery	32,085 25	
All other payments and expenses	89,150 76	
Actual cash expenditures		$4,723,598 40

Exhibit of policies:

	No.	*Amount.*
In force December 31, 1895	51,744	$130,146,317 00
New policies issued	7,998	19,955,752 00
Old policies revived	1,704	3,611,627 00
Old policies changed and increased	22	67,927 00
Additions by dividends	......	171,426 00
Totals	61,468	$153,953,049 00
Terminated in 1896	7,402	19.358,179 00
In force December 31, 1896	54,066	$134,594,870 00
Policies re-insured	25	$129,160 00

Business in Maryland in 1896:

In force December 31, 1895	960	$2,777,375 00
New policies issued	76	256,000 00
Total	1,036	$3,033,375 00
Terminated in 1896	83	225,350 00
In force December 31, 1896	953	$2,808,025 00

Premiums received	$100,057 00
Losses paid	71,579 00
Losses incurred	66,809 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

PHŒNIX MUTUAL LIFE INSURANCE COMPANY OF CONNECTICUT.

Commenced Business 1851.

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

PRINCIPAL OFFICE, HARTFORD, CONN.

Attorney to accept service in Maryland, - - - CHAS. W. JACKSON

General Agent in Maryland, - - CHAS. W. JACKSON.

Summary of assets December 31, 1896:

Real estate	$ 994,312 96	
Loans on mortgage of real estate	5,793,119 51	
Stocks and bonds owned by the company, market value	2,386,762 20	
Loans on collaterals	6,600 00	
Interest due and accrued	165,643 71	
Cash in company's office and in bank	294,581 86	
Premiums in course of collection	156,501 70	
Loans on company's policies	270,540 00	
Premium notes	451,560 68	
Total admitted assets		$10,519,622 62

Assets not admitted in Maryland:

Deposits in Canada for the protection of policy holders in that country, market value		135,547 00
Total assets		$10,655,169 62

Liabilities:

Losses reported, adjusted and unpaid	$ 32,694 00	
Re-insurance reserve required by law	10,000,815 00	
Unpaid dividends due policy holders	2,500 00	
Premiums paid in advance	7,248 00	
All other liabilities as per detailed statement on file	43,311 00	
Gross liabilities, exclusive of capital		$10,086,568 00
Surplus as regards policy holders		$568,601 62

Income during year:

Cash premiums received	$1,430,227 81	
Interest on mortgages	340,621 71	
Interest on loans and dividends	154,465 36	
From interest on other debts due the company	20,946 87	
From discount on claims paid in advance	171 54	
Rents	24,018 10	
From other sources	5,343 37	
Actual cash income		$1,975,794 76

Expenditures during year:

Amount paid for losses and matured endowments	$871,400 51	
Cash dividends and other payments to policy holders	340,750 96	
Commissions and brokerage	216,323 65	
Salaries and fees	157,322 80	
Taxes paid	58,798 77	
Rent	19,126 61	
Cash paid for commuting renewal com'ns.	4,150 00	
Advertising, printing, stationery and postage.	32,249 80	
All other payments and expenses	106,549 30	
Actual cash expenditures		$1,806,672 40

Exhibit of policies:

	No.	*Amount.*
In force December 31, 1895	24,999	$40,460,331 00
New policies issued	5,192	9,240,566 00
Old policies revived	25	39,873 00
Old policies increased	......	11,589 00
Gained by transfer	289	579,573 00
Total	30,505	$50,331,932 00
Terminated in 1896	4,524	8,115,091 00
In force December 31, 1896	25,981	$42,216,841 00
Policies reinsured	28	$162,565 00
Annuities in force December 31, 1896	18	1,890 00

Business in Maryland in 1896:

In force December 31, 1895	137	$319,057 00
New policies issued	28	50,202 00
Total	165	$369,259 00
Terminated in 1896	15	32,633 00
In force December 31, 1896	150	$336,626 00

Premiums received	$11,021 39
Losses paid	7,259 00
Losses incurred	5,259 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

PROVIDENT LIFE AND TRUST COMPANY OF PHILADELPHIA, PENNA.

Commenced Business 1865. Capital Stock $1,000,000.

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

PRINCIPAL OFFICE, NO. 409 CHESTNUT STREET.

Attorney to accept service in Maryland, - - - ELISHA H. TAYLOR.

General Agents in Maryland, - - WALKER & TAYLOR.

Summary of assets December 31, 1896:

Real estate	$1,995,162 64	
Loans on mortgage of real estate	11,440,167 87	
Stocks and bonds owned by the company, market value	12,321,260 00	
Loans on collaterals	4,711,552 43	
Interest due and accrued	366,693 04	
Cash in company's office and in bank	74,849 09	
Premiums in course of collection	708,474 38	
Premium notes in force	18,616 83	
Total admitted assets		$31,636,776 28

Liabilities:

Losses reported, adjusted and unpaid	$ 114,843 89	
Re-insurance reserve required by law	27,341,129 00	
Unpaid dividends	60,781 27	
Premiums paid in advance	142,409 53	
Amount due and accrued on account of salaries	716 84	
All other liabilities as per detailed statement on file	153,513 00	
Gross liabilities, exclusive of capital		27,813,393 53
Surplus as regards policy holders		$3,823,382 75

Income during year:

Cash premiums received	$4,466,511 16	
Interest on mortgages	575,061 14	
Interest on loans and dividends	540,744 46	
From interest on other debts due the company	119,199 99	
From discount on claims paid in advance	2,809 22	
Rents	17,882 33	
From other sources	4,605 20	
Actual cash income		$5,726,813 50

Expenditures during year:

Amount paid for losses and matured endowments	$1,680,050 33	
Cash dividends and other payments to policy holders	1,221,387 18	
Commissions and brokerage	373,230 20	
Salaries and fees	222,243 76	
Taxes paid	69,119 80	
Rent	15,187 68	
Advertising, printing, stationery and postage	35,066 88	
All other payments and expenses	157,501 70	
Actual cash expenditures		$3,773,787 53

Exhibit of policies:

	No.	*Amount.*
In force December 31, 1895	34,614	$108,822,534 00
New policies issued	4,065	11,948,284 00
Old policies revived	136	471,668 00
Old policies increased and changed	119	433,506 00
Additions by dividends	......	163,128 00
Total	38,934	$121,839,120 00
Terminated in 1896	2,643	8,784,874 00
In force December 31, 1896	36,291	$113,054,246 00

Business in Maryland in 1896:

In force December 31, 1895	1,939	$7,630,849 00
New policies issued	214	711,984 00
Total	2,153	$8,342,833 00
Terminated in 1896	101	351,908
In force December 31, 1896	2,052	$7,990,925 00

Premiums received	$287,287 40
Losses paid	25,350 00
Losses incurred	24,350 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK.

Commenced Business 1875. Capital Stock $100,000.

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

PRINCIPAL OFFICE, NO. 29 BROADWAY, NEW YORK, N. Y.

Attorney to accept service in Maryland, - - - JOS. H. MCCLELLAN.

General Agents in Maryland, - - - - BURTON & BURTON.

Summary of assets, December 31, 1896.

Real estate	$ 256,470 57	
Loans on mortgage of real estate	226,500 00	
Stocks and bonds owned by the company, market value	961,489 06	
Loans on collaterals	118,159 25	
Interest due and accrued	22,455 42	
Cash in company's office and in bank	142,732 48	
Premiums in course of collection	219,341 25	
Premium notes	5,467 93	
Loans on company's policies	29,366 87	
All other assets as per detailed statement	6,784 96	
Total admitted assets	$1,988,767 79	
Less agent's credit balances	582 23	
		$1,988,185 56

Assets not admitted in Maryland:

Deposits in various States and countries for the protection of policy holders in such States, market value	$70,093 50	
		70,093 50
Total assets		$2,058,279 06

Liabilities:

Losses reported, adjusted and unpaid	$ 244,000 00	
Re-insurance reserve required by law	1,243,561 00	
Premiums paid in advance	3,998 67	
Amount due and accrued for salaries, etc.	143 47	
All other liabilities as per detailed statement on file	707 52	
Gross liabilities, exclusive of capital		$1,492,410 66
Surplus as regards policy holders		$565,868 40

Income during year:

Cash premiums received	$2,148,636 97	
Interest on mortgages	12,025 64	
Interest on loans and dividends	46,254 47	
Interest on deposits and other debts due the company	4,256 87	
Rents	24,612 51	
From other sources	90 70	
Actual cash income		$2,235,877 16

Expenditures during year:

Amount paid for losses and matured endowments	$1,231,882 30	
Cash dividends and other payments to policy holders	249,376 18	
Commissions and brokerage	330,116 24	
Salaries and fees	165,245 44	
Taxes paid	24,668 66	
Cash paid stockholders for interest or dividends	6,977 60	
Rent	26,284 75	
Cash paid for commuting renewal commission	2,718 05	
Advertising, printing, stationery and postage	35,101 67	
All other payments and expenses	52,879 00	
Actual cash expenditure		$2,125,249 89

Exhibit of policies:

	No.	*Amount.*
In force December 31, 1895	25,704	$81,814,921 00
New policies issued	5,878	14,416,578 00
Old policies revived	111	516,600 00
Old policies increased	10	58,585 00
Policies transferred	1,630	6,538,215 00
Total	33,333	$103,344,899 00
Terminated in 1896	7,175	23,170,216 00
In force December 31, 1896	26,158	$80,174,683 00
Policies re-insured	123	$597,000 00

Business in Maryland in 1896:

In force December 31, 1895	43	$167,000 00
New policies issued	12	51,000 00
Total	55	$218,000 00
Terminated in 1896	7	17,000 00
In force December 31, 1896	48	$201,000 00
Premiums received		$4,753 13

SWORN STATEMENT FILED IN THIS DEPARTMENT OF

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA OF NEW JERSEY.

Commenced Business 1876. Capital Stock $2,000,000.

JOHN F. DRYDEN, *President.* FORREST F. DRYDEN, *Secretary.*

PRINCIPAL OFFICE, NEWARK, N. J.

Attorney to accept service in Maryland, - - - - . OLIVER F. DAY.

General Agents in Maryland, - W. R. RILEY AND JOHN MAYER.

Summary of assets December 31, 1896:

Real estate	$2,850,476 64	
Loans on mortgage of real estate	8,410,080 21	
Stocks and bonds owned by the company, market value	6,652,441 15	
Interest due and accrued	222,034 30	
Cash in company's office and in bank	928,899 57	
Premiums in course of collection	368,773 98	
Premium notes	19,567 87	
Loans on company's policies	76,628 82	
All other assets as per detailed statement	12,925 41	
Total admitted assets		$19,541,827 95

Liabilities:

Losses reported, adjusted and unpaid	$ 69,585 97	
Re-insurance reserve required by law	15,405,312 00	
Unpaid dividends due policy holders	649 47	
Premiums paid in advance	8,257 33	
Account due and accrued on account of bonuses and medical fees	14,229 25	
All other liabilities as per detailed statement on file	9,677 00	
Gross liabilities, exclusive of capital		$15,507,701 02
Surplus as regards policy holders		$4,034,126 93

Income during year:

Cash premiums received	$13,329,643 68	
Interest on mortgages	388,947 43	
Interest on loans and dividends	263,415 52	
From interest on other debts due the company	4,219 32	
Rents	169,219 58	
From other sources	3,000 00	
Actual cash income		$14,158,445 53

Expenditures during year:

Amount paid for losses and matured endowments	$4,167,111 47	
Cash dividends and other payments to policy holders	239,405 28	
Commissions and brokerage	2,820,107 82	
Salaries and fees	2,438,542 95	
Taxes paid	201,634 68	
Cash paid stockholders for interest or dividends	200,000 00	
Rent	90,073 79	
Advertising, printing, stationery and postage	206,109 44	
Repairs and expenses (other than taxes) on real estate	77,949 94	
All other payments and expenses	92,756 99	
Actual cash expenditures		$10,533,692 36

Exhibit of policies:

	No.	Amount.
Ordinary policies in force December 31, 1895	30,893	$34,716,055 00
New policies issued	16,958	20,242,928 00
Old policies revived	737	832,694 00
Old policies increased	......	107,208 00
Additions by dividends	......	7,201 00
Total	48,588	$55,906,086 00
Terminated in 1896	12,781	14,483,241 00
In force December 31, 1896	35,807	$41,422,845 00
Industrial policies in force December 31, 1895	2,330,741	$268,414,100 00
New policies issued	916,537	97,371,591 00
Old policies revived	41,267	4,825,881 00
Old policies increased	......	6,026,240 00
Total	3,288,545	$376,637,812 00
Terminated in 1896	851,294	97,607,174 00
In force December 31, 1896	2,437,251	$279,030,637 00

Business in Maryland in 1896:

Ordinary policies in force December 31, 1895	215	$217,501 00
New policies issued	72	70,817 00
Total	287	$288,318 00
Terminated in 1896	78	75,600 00
In force December 31, 1896	209	$212,718 00

Industrial policies in force December 31, 1895...	56,978	$5,751,477 00
New policies issued	19,602	1,931,761 00
Total	76,580	$7,683,238 00
Terminated in 1896....	19,771	1,946,283 00
In force December 31, 1896....	56,809	$5,736,955 00

Premiums received	$259,866 30
Losses paid....	81,372 47
Losses incurred	81,715 97

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

SECURITY TRUST AND LIFE INSURANCE CO. OF PENNSYLVANIA.

Commenced Business 1895. Capital Stock $350,000.

ROBERT E. PATTISON, *President.* CLARENCE E. COOK, *Secretary.*

PRINCIPAL OFFICE, NO. 1001 CHESTNUT ST., PHILADELPHIA.

Attorney to accept service in Maryland, - - - JAMES C. GITTINGS.

General Agent in Maryland, - - - JAMES C. GITTINGS.

Summary of assets December 31, 1896:

Loans on mortgage of real estate....	$113,400 00	
Stocks and bonds owned by the company, market value	84,950 00	
Loans on collaterals....	60,653 00	
Interest due and accrued....	2,804 09	
Cash in company's office and in bank....	59,550 58	
Premiums in course of collection	69,745 00	
Premium notes....	1,089 60	
Total admitted assets		$392,192 27

Liabilities:

Losses reported, adjusted and unpaid....	$28,200 80	
Re-insurance reserve required by law	68,789 00	
Gross liabilities, exclusive of capital....		96,989 00
Surplus as regards policy holders		$295,203 27

Income during year:

Cash premiums received....	$199,510 97	
Interest on mortgages....	4,954 50	
Interest on loans and dividends....	7,598 72	
From interest on other debts due the company..	2,597 52	
From other sources....	4,214 99	
Actual cash income....		$218,876 70

Expenditures during year:

Amount paid for losses and matured endowments	$54,616 14	
Commissions and brokerage	123,139 90	
Salaries and fees	39,416 06	
Taxes paid	191 73	
Rent	6,150 00	
Advertising, printing, stationery and postage	13,388 94	
All other payments and expenses	11,502 41	
Actual cash expenditures		$248,405 18

Exhibit of policies:

	No.	Amount.
In force December 31, 1895	488	$1,887,350 00
New policies issued	2,122	5,483,505 00
Old policies changed	244	833,600 00
Total	2,854	$8,204,455 00
Terminated in 1896	622	2,155,700 00
In force December 31, 1896	2,232	$6,048,755 00

Business in Maryland in 1896:

In force December 31, 1895	......	....
New policies issued	8	$37,350 00
Total	8	$37,350 00
Terminated in 1896	......	....
In force December 31, 1896	8	$37,350 00

Premiums received $1,259 50

Expenditures during year:

Amount paid for losses and matured endowments	$624,913 81	
Cash dividends and other payments to policy holders	695,550 94	
Commissions and brokerage	289,715 00	
Salaries and fees	100,852 27	
Taxes paid	43,687 77	
Rent	25,963 64	
All other payments and expenses	116,513 57	
Actual cash expenditures		$1,897,197 00

Exhibit of policies:

	No.	Amount.
In force December 31, 1895	21,049	$60,291,450 00
New policies issued	2,937	7,523,656 00
Old policies revived	4	25,000 00
Old policies increased	......	23,344 00
Additions by dividends	......	157,031 00
Totals	23,990	$68,020,481 00
Terminated in 1896	2,114	5,979,687 00
In force December 31, 1896	21,876	$62,040,794 00
Policies re-insured	8	105,000 00

Business in Maryland in 1896:

In force December 31, 1895	548	$1,645,894 00
New policies issued	132	248,594 00
Total	680	$1,894 488 00
Terminated in 1896	64	168,253 02
In force December 31, 1896	616	$1,726,235 00

Premiums received	$60,293 13
Losses paid	28,084 39
Losses incurred	28,084 39

SWORN STATEMENT FILED IN THIS DEPARTMENT OF

THE LIFE INSURANCE CLEARING COMPANY OF MINNESOTA.

Commenced Business 1892. Capital Stock $100,000.

THOMAS B. SCOTT, *President.* H. BURTON STRAIT, *Secretary.*

PRINCIPAL OFFICE, ST. PAUL, MINN.

Attorney to accept service in Maryland, - - - - - - H. B. MEIGS.

General Agent in Maryland, - - - - - J. H. FOSTER.

Summary of assets December 31, 1896:

Real estate	$5,000 00	
Loans on mortgage of real estate	31,125 00	
Stocks and bonds owned by the company, market value	98,120 00	
Interest due and accrued	979 96	
Cash in company's office and in bank	17,303 44	
Premiums in course of collection	15,394 34	
Premium notes	1,267 45	
Loans on company's policies	36 67	
Total admitted assets		$169,226 86
Assets not admitted in Maryland:		
Bills receivable	$180 87	
Agent's debit balance	7,877 09	
Furniture, fixtures, etc.	1,135 92	
		9,193 88
Total assets		$178,420 74
Liabilities:		
Losses reported, adjusted and unpaid	$5,955 92	
Re-insurance reserve required by law	36,624 21	
Gross liabilities, exclusive of capital		$42,580 13
Surplus as regards policy holders		$135,840 61
Income during year:		
Cash premiums received	$109,160 92	
Interest on mortgages	1,729 80	
Interest on loans and dividends	2,334 87	
From other sources	17,789 63	
Actual cash income		$131,015 22

Expenditures during year:

Amount paid for losses	$21,885 34	
Cash dividends and other payments to policy holders	24,358 40	
Commissions and brokerage	18,343 43	
Salaries and fees	16,089 54	
Taxes paid	3,737 60	
Rent	757 50	
Advertising, printing, stationery and postage	5,189 14	
All other payments and expenses	6,478 54	
Actual cash expenditures		$96,839 49

Exhibit of policies:

	No.	Amount.
In force December 31, 1895	1,231	$2,819,664 96
New policies issued	1,118	2,374,692 89
Old policies revived	20	40,300 00
Addition by dividends	....	41,649 00
Totals	2,369	$5,276,306 85
Terminated in 1896	1,170	2,741,155 85
In force December 31, 1896	1,197	$2,535,151 00

Business in Maryland in 1896:

In force December 31, 1895	19	$44,000 00
New policies issued	39	95,868 00
Total	58	$139,868 00
Terminated in 1896	26	52 500 00
In force December 31, 1896	32	$87,368 00

Premiums received	$3,090 79
Losses paid	2,493 75
Losses incurred	5,000 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF

THE TRAVELERS' LIFE INSURANCE COMPANY OF CONNECTICUT.

Commenced Business 1866.

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

PRINCIPAL OFFICE, NO. 56 PROSPECT ST., HARTFORD, CONN.

Attorney to accept service in Maryland, - - WILLIAM L. MARBURY.

General Agent in Maryland, - - - FRANK H. THOMAS.

Summary of assets December 31, 1896:

Real estate	$ 1,953,756 09	
Loans on mortgage of real estate	5,377,156 02	
Stocks and bonds owned by the company, market value	5,659,713 80	
Loans on collaterals	714,150 00	
Interest due and accrued	165,627 59	
Cash in company's office and in bank	1,175,103 42	
Premiums in course of collection	547,439 14	
Loans on company's policies	936,342 31	
Total admitted assets		$16,529,288 37

Assets not admitted in Maryland:

Deposits in various States and countries for the protection of policy holders in such States, market value		1,005,268 06
Total assets		$17,534,556 43

Liabilities:

Losses reported, adjusted and unpaid	$ 94,490 80	
Re-insurance reserve required by law	15,916,155 00	
Premiums paid in advance	6,497 11	
Gross liabilities, exclusive of capital		$16,017,142 91
Surplus as regards policy holders		$1,517,413 52

Income during year:

Cash premiums received	$2,379,534 53	
Interest on mortgages	299,276 83	
Interest on loans and dividends	298,000 76	
From interest on other debts due the company	132,501 72	
Rents	62,491 10	
From other sources	5,872 24	
Actual cash income		$3,177,677 18

Expenditures during year:

Amount paid for losses and matured endowments	$932,571 40	
Cash dividends	308,959 08	
Commissions and brokerage	258,376 43	
Salaries and fees	134,519 19	
Cash paid for repairs and expenses (other than taxes) on real estate	580,756 47	
Taxes paid	52,390 35	
Cash paid stockholders for interest or dividend	125,000 00	
Rent	17,400 90	
Cash paid for commuting renewal commission	1,005 40	
Advertising, printing, stationery and postage	28,730 60	
All other payments and expenses	124,275 67	
Actual cash expenditures		$2,563,985 49

Exhibit of policies:

	No.	Amount.
In force December 31, 1895	32,250	$87,355,158 00
New policies issued	4,310	12,154,060 00
Old policies revived	45	127,360 00
Old policies increased	......	21,320 00
Transfer	546	1,898,305 00
Totals	37,151	$101,556,203 00
Terminated in 1896	4,206	13,312,936 00
In force December 31, 1896	32,945	$88,243,267 00
Policies re-insured	321	2,735,488 00

Business in Maryland in 1896:

In force December 31, 1895	272	$769,089 00
New policies issued	14	58,478 00
Totals	286	$827,567 00
Terminated in 1896	39	163,145 00
In force December 31, 1896	247	$664,422 00

Premiums received	$14,730 26
Losses paid	7,320 67
Losses incurred	7,620 67

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

UNION CENTRAL LIFE INSURANCE COMPANY OF OHIO.

Commenced Business 1867. Capital Stock, $100,000.

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

PRINCIPAL OFFICE, CINCINNATI, OHIO.

Attorney to accept service in Maryland, - JOHN A. HERNDON, JR.
General Agent in Maryland, - - - - - - JOHN A. HERNDON, JR.

Summary of assets December 31, 1896:

Real estate	$ 522,917 57	
Loans on mortgage of real estate	12,234,977 28	
Interest due and accrued	471,426 02	
Cash in company's office and in bank	360,920 08	
Premiums in course of collection	197,793 76	
Loans on company's policies	1,648,716 33	
Premium notes in force	855,063 86	
All other assets as per detailed statement	1,929 22	
Total admitted assets		$16,293,744 12

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value		$11,025 00
Total assets		$16,304,769 12

Liabilities:

Losses reported, adjusted and unpaid	$ 64,100 00	
Re-insurance reserve required by law	13,999,237 00	
Commissions due to agents on premium note when paid	90,108 58	
Unpaid dividends due policy holders	5,362 58	
Premiums paid in advance	82,372 19	
Gross liabilities, exclusive of capital		$14,241,180 35
Surplus as regards policy holders		$2,063,588 77

Income during year:

Cash premiums received	$3,298,814 99	
Interest on mortgages	819,258 96	
Interest on loans and dividends	52,324 32	
From interest on other debts due the company	102,034 40	
Rents	15,906 90	
Actual cash income		$4,288,339 57

Expenditures during year:

Amount paid for losses and matured endowments	$765,521 52	
Cash dividends and other payments to policy holders	583,990 42	
Commissions and brokerage	497,281 31	
Salaries and fees	202,759 39	
Taxes paid	49,838 68	
Cash paid stockholders for interest or dividends	10,000 00	
Rent	31,711 51	
Cash paid for advertising, printing, stationery and postage	33,718 02	
All other payments and expenses	200,053 89	
Actual cash expenditures		$2,374,874 74

Exhibit of policies:

	No.	Amount.
In force December 31, 1895	50,118	$84,251,298 00
New policies issued	12,682	29,321,694 00
Old policies revived	504	840,875 00
Additions by dividends	......	24,643 00
Total	63,304	$114,438,510 00
Terminated in 1896	10,349	20,540,295 00
In force December 31, 1896	52,955	$93,898,215 00
Policies re-insured	154	2,367,500 00

Business in Maryland in 1896:

In force December 31, 1895	165	$471,024 00
New policies issued	148	405,998 00
Total	313	$877,022 00
Terminated 1896	88	199,300 00
In force December 31, 1896	225	$677,722 00

Premiums received	$18,469 17
Losses paid	2,000 00
Losses incurred	2,000 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

UNION MUTUAL LIFE INSURANCE COMPANY OF MAINE.

Commenced Business 1849.

FRED. E. RICHARDS, *President.* J. FRANK LONG, *Secretary.*

PRINCIPAL OFFICE, PORTLAND, MAINE.

Attorney to accept service in Maryland, - - WM. E. TEN BROECK.

General Agent in Maryland, - - WM. E. TEN BROECK.

Summary of assets December 31, 1896:

Real estate	$811,274 13	
Loans on mortgage of real estate	1,481,695 66	
Stocks and bonds owned by the company, market value	2,776,725 75	
Loans on collaterals	751,919 98	
Interest due and accrued	76 180 53	
Cash in company's office and in bank	81,011 40	
Premiums in course of collection	171,055 59	
Premium notes	233,771 25	
Loans on company's policies	18,975 00	
All other assets as per detailed statement	1,536 40	
Total admitted assets		$6,404,145 69

Assets not admitted in Maryland:

Deposits in various States and countries for the protection of policy holders in such States, market value		606,551 87
Total assets		$7,010,697 56

Liabilities:

Losses reported, adjusted and unpaid	$ 48,633 32	
Re-insurance reserve required by law	6,426,551 22	
Unpaid dividends due policy holders	2,972 84	
Premiums paid in advance	2,759 86	
All other liabilities as per detailed statement on file	51,058 00	
Gross liabilities, exclusive of capital		$6,531,975 24
Surplus as regards policy holders		478,722 32

Income during year:

Cash premiums received	$1,107,779 45	
Interest on mortgages	85,367 41	
Interest on loans and dividends	166,106 61	
From interest on other debts due the company	39,539 06	
From discount on claims paid in advance	1,933 13	
Rents	21,061 04	
Actual cash income		$1,421,786 70

Expenditures during year:

Amount paid for losses and matured and discounted endowments	$603,504 14	
Cash dividends and other payments to policy holders	136,022 54	
Commissions and brokerage	170,371 32	
Salaries and fees	176,015 87	
Taxes paid	24,517 16	
Rent	16,563 73	
Cash paid for commuting renewal commissions	2,864 08	
Advertising, printing, stationery and postage	24,084 77	
All other payments and expenses	88,905 14	
Actual cash expenditures		$1,242,848 75

Exhibit of Policies:

	No.	*Amount.*
In force December 31, 1895	20,916	$36,682,141 08
New policies issued	5,242	7,630,122 00
Old policies revived	43	62,164 89
Old policies increased	......	3,830 00
Old policies transferred	60	56,641 87
Additions by dividends	......	33,338 07
Mortuary additions to policies	......	63,669 99
Totals	26,261	$44,531,907 90
Terminated in 1896	3,822	6,445,058 89
In force December 31, 1896	22,439	$38,086,849 01
Policies re-insured	16	100,000 00

Business in Maryland in 1896 :

In force December 31, 1895	176	$318,078 23
New policies issued	4	11,708 18
Totals	180	329,786 41
Terminated in 1896	12	26,496 30
In force December 31, 1896	168	$303,290 11

Premiums received	$8,012 85
Losses paid	8,106 96
Losses incurred	12,760 79

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

UNITED STATES LIFE INSURANCE COMPANY OF NEW YORK.

Commenced Business 1850. Capital Stock $440,000.

GEORGE H. BURFORD, *President*. C. P. FRALEIGH, *Secretary*.

PRINCIPAL OFFICE, NOS. 261, 262 & 263 BROADWAY, NEW YORK.

Attorney to accept service in Maryland, - - - W. W. MCINTYRE.

General Agent in Maryland, - - - W. W. MCINTYRE.

Summary of assets December 31, 1896 :

Real estate	$ 456,700 00	
Loans on mortgage of real estate	4,379,050 00	
Stocks and bonds owned by the company, market value	1,514,232 08	
Loans on collaterals	73,645 58	
Interest due and accrued	85,452 87	
Cash in company's office and in bank	196,852 28	
Premiums in course of collection	194,147 48	
Loans on company's policies	381,131 00	
Total admitted assets		$7,281,211 29

Assets not admitted in Maryland :

Deposits in various States for the protection of policy holders in such States, market value	$155,900 00	
Bills receivable	9,669 85	
Agents' debit balances	17,230 27	
		$182,800 12
Total assets		$7,464,011 41

Liabilities:

Losses reported, adjusted and unpaid	$ 99,525 33	
Re-insurance reserve required by law	6,710,646 50	
Premiums paid in advance	3,921 38	
Due and accrued for salaries, etc	15,889 59	
All other liabilities as per detailed statement on file	2,930 00	
Gross liabilities, exclusive of capital		$6,832,912 80
Surplus as regards policy holders		$631,098 61

Income during year:

Cash premiums received	$1,101,924 28	
Interest on mortgages	224,307 89	
Interest on loans and dividends	100,658 28	
From interest on other debts due the company	3,980 88	
Rents	14,086 38	
Actual cash income		$1,444,957 71

Expenditures during year:

Amount paid for losses and matured endowments	$800,333 76	
Cash dividends and other payments to policy holders	145,208 52	
Commissions and brokerage	136,483 75	
Salaries and fees	146,265 03	
Taxes paid	20,767 46	
Cash paid stockholders for interest	30,800 00	
Rent	23,990 13	
Advertising, printing, stationery and postage	26,567 05	
All other payments and expenses	61,459 30	
Actual cash expenditures		$1,391,875 00

Exhibit of policies:

	No.	*Amount.*
In force December 31, 1895	17,510	$38,872,579 00
New policies issued	2,563	5,897,545 00
Old policies revived	159	480,000 00
Old policies increased, changed and corrected	55	129,390 00
Total	20,287	$45,379,514 00
Terminated in 1896	2,772	7,585,739 00
In force December 31, 1896	17,515	$37,793,775 00
Policies re-insured	32	233,250 00

Business in Maryland in 1896 :

In force December 31, 1895	581	$1,203,355 00
New policies issued	45	121,070 00
Total	626	$1,324,425 00
Terminated in 1896	60	136,095 00
In force December 31, 1896	566	$1,188,330 00

Premiums received	$34,151 73
Losses paid	2,645 00
Losses incurred	5,275 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

WASHINGTON LIFE INSURANCE COMPANY OF NEW YORK.

Commenced Business 1860. Capital Stock $125,000.

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

PRINCIPAL OFFICE, NO. 21 COURTLANDT ST., NEW YORK CITY.

Attorney to accept service in Maryland - - - L. H. BALDWIN.

General Agent in Maryland - - - - L. H. BALDWIN.

Summary of assets December 31, 1896 :

Real estate	$1,705,559 30	
Loans on mortgage of real estate	9,623,225 00	
Stocks and bonds owned by the company, market value	687,250 00	
Loans on collaterals	655,000 00	
Interest due and accrued	145,373 70	
Cash in company's office and in bank	197,525 82	
Premiums in course of collection	262,856 50	
Loans on company's policies	638,454 95	
Total admitted assets		$13,915,245 27

Assets not admitted in Maryland:

Deposits in various States for the protection of policy holders in such States, market value	$13,129 08	
Agents' debit balances	15,077 92	
		28,207 00
Total assets		$13,943,452 27

Liabilities:

Losses reported, adjusted and unpaid.......	$ 74,466 69	
Re-insurance reserve required by law	13,290,656 00	
Premiums paid in advance	12,112 04	
Amount due and accrued on account of rents..................................	1,750 00	
Gross liabilities, exclusive of capital..		$13,378,984 73
Surplus as regards policy holders..........		$564,467 54

Income during year:

Cash premiums received...................	$2,052,149 69	
Interest on mortgages	478,967 01	
Interest on loans and dividends............	28,703 00	
Interest on other debts due the company...	106,951 43	
From discount on claims paid in advance...	11,727 97	
Rents.......	21,188 76	
Actual cash income.................		$2,699,687 86

Expenditures during year:

Amount paid for losses and matured and discounted endowments	$1,388,031 92	
Cash dividends and other payments to policy holders..............................	483,798 55	
Commissions and brokerage..............	191,550 88	
Salaries and fees.........................	258,603 21	
Taxes paid.............................	17,068 37	
Cash paid stockholders for interest or dividends................................	8,750 00	
Rent...................................	10,500 00	
Advertising, printing, stationery and postage	30,715 66	
All other payments and expenses	40,220 42	
Actual cash expenditures		$2,429,239 01

Exhibit of policies:

	No.	*Amount.*
In force December 31, 1895....................	24,765	$48,595,749 00
New policies issued	4,120	7,261,536 00
Old policies revived........................	576	1,251,788 00
Additions by dividends	......	151,148 00
Totals	29,461	$57,260,221 00
Terminated in 1896..........................	4,073	8,446,624 00
In force December 31, 1896..............	25,388	$48,813,597 00

Business in Maryland in 1896:

In force December 31, 1896	303	$698,011 00
New policies issued	103	297,916 00
Total	406	$995,927 00
Terminated in 1896	97	294,239 00
In force December 31, 1896	309	$701,688 00

Premiums received	$27,622 19
Losses paid	8,344 90
Losses incurred	8,344 90

ABSTRACTS I.

Foreign Life Insurance Companies.

AUTHORIZED TO DO BUSINESS IN MARYLAND IN 1896.
ABSTRACTS COMPILED FROM
THEIR ANNUAL STATEMENTS, SHOWING THEIR CONDITION
DECEMBER 31, 1896.

SWORN STATEMENT FILED IN THIS DEPARTMENT OF

UNITED STATES BRANCH OF THE

NEDERLAND LIFE INSURANCE CO. (LIM'D) OF HOLLAND.

Commenced Business 1893.

LOUIS I. DUBOURCQ, *President.* S. I. HOGERZIEL, *Secretary.*

Attorney to accept service in Maryland, - - - J. DONALD PICARD.

General Agent in Maryland, - - - J. DONALD PICARD.

Summary of assets December 31, 1896:

Stocks and bonds owned by the company, market value	$421,555 01	
Loans on collaterals	24,323 38	
Interest due and accrued	4,918 29	
Cash in company's office and in bank	90,201 29	
Premiums in course of collection	74,299 59	
Loans on company's policies	986 94	
Premium notes in force	945 63	
Total admitted assets		$617,230 13

Liabilities:

Losses reported, adjusted and unpaid	$37,500 00	
Re-insurance reserve required by law	271,717 00	
Premiums paid in advance	1,761 34	
Amount due and accrued on account of salaries, etc	4,949 11	
Gross liabilities, exclusive of capital		315,927 45
Surplus as regards policy holders		$301,302 68

Income during year:

Cash premiums received	$395,144 84	
Interest on loans and dividends	13,908 01	
From interest on premiums	1,944 01	
From other sources	242,461 85	
Actual cash income		$653,458 71

Expenditures during year:

Amount paid for losses and matured endowments	$188,826 60	
Cash dividends	278 68	
Commissions and brokerage	173,386 04	
Salaries and fees	157,928 67	
Taxes paid	4,369 86	
Rent	25,990 69	
Advertising, printing, stationery and postage	29,061 29	
All other payments and expenses	21,146 45	
Actual cash expenditures		$600,988 28

Exhibit of policies:

	No.	Amount.
In force December 31, 1895	5,343	$18,350,093 00
New policies issued	4,567	13,685,481 00
Old policies revived	10	23,000 00
Totals	9,920	$32,058,574 00
Terminated in 1896	1,972	6,583,213 00
In force December 31, 1896	7,948	$25,475,361 00
Policies re-insured	......	$1,100,500 00

Business in Maryland in 1896:

In force December 31, 1895	......	....
New policies issued	3	$4,000 00
Total	3	$4,000 00
Terminated in 1896	......	....
In force December 31, 1896	3	$4,000 00

Premiums received..$48 93

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

SUN LIFE ASSURANCE COMPANY OF CANADA.

Commenced Business 1871. Capital Stock $62,500.

ROBERTSON MACAULEY, *President.* THOMAS B. MACAULEY, *Secretary.*

PRINCIPAL OFFICE, MONTREAL, CANADA.

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

Summary of assets December 31, 1896:

Real estate	$ 473,514 18	
Loans on mortgage of real estate	3,298,135 43	
Stocks and bonds owned by the company, market value	1,298,695 95	
Loans on collaterals	10,000 00	
Interest due and accrued	153,407 48	
Cash in company's office and in bank	102,771 44	
Premiums in course of collection	349,955 70	
Loans on company's policies	437,823 62	
Premium notes in force	1,240 10	
Policy loans on non-forfeiture agreement	36,437 06	
All other assets as per detailed statement	1,925 80	
Total admitted assets		$6,163,906 76
Assets not admitted in Maryland:		
Deposits in various States for the protection of policy holders in such States, market value		224,237 90
Total assets		$6,338,144 66

Liabilities:

Losses reported, adjusted and unpaid	$ 64,920 63	
Re-insurance reserve required by law	5,784,794 92	
Trust funds held by the company	27,288 79	
Unpaid dividends due policy holders	9,673 97	
Unpaid dividends to stockholders	4,687 50	
All other liabilities as per detailed statement on file	1,674 53	
Gross liabilities, exclusive of capital		5,893,040 34
Surplus as regards policy holders		$495,104 32

Income during year:

Cash premiums received	$1,649,942 54	
Interest on mortgages / Interest on loans and dividends	231,740 25	
Rent	4,249 39	
From other sources	325 82	
Actual cash income		$1,886,258 00

Expenditures during year:

Amount paid for losses and matured endowments	$398,504 86	
Cash dividends	114,322 00	
Commissions and brokerage	195,821 41	
Salaries and fees	209,737 59	
Cash paid stockholders for interest or dividends	9,375 00	
Rent	13,378 06	
Advertising, printing, stationery, postage, etc	28,695 84	
All other payments and expenses	5,210 36	
Actual cash expenditures		$975,045 12

Exhibit of policies:

	No.	Amount.
In force December 31, 1895	22,301	$34,754,840 00
New policies issued	10,161	9,854,932 00
Old policies revived	63	94,760 00
Old policies increased	......	7,240 00
Total	32,525	$44,711,772 00
Terminated in 1896	5,685	6,514,881 00
In force December 31, 1896	26,840	$38,196,891 00
Policies re-insured	5	$26,550 00

ABSTRACTS J.

Co-operative Assessment Associations and Mutual Aid Societies

OF MARYLAND AND OTHER STATES.

ABSTRACTS COMPILED FROM SWORN STATEMENTS TO DECEMBER 31, 1896, FILED IN THIS DEPARTMENT.

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

AMERICAN TEMPERANCE LIFE INS. ASS'N OF BOSTON, MASS.

Commenced Business 1889.

FRANK DELANO, *President.* GEORGE E. GODWARD, *Secretary.*

PRINCIPAL OFFICE, NO. 253 BROADWAY, NEW YORK.

Attorney to accept service in Maryland, - - J. WILLIAM SHEFFER.

General Agent in Maryland, - - - - C. A. COOK.

Assets December 31, 1896 :		
Cash assets	$10,864 22	
Contingent assets, viz: Due from members, $30,633 65	30,633 65	
Total assets		$41,497 87
Liabilities December 31, 1896 :		
Death claims in process of adjustment (13)	$20,900 00	
Death claims resisted (2)	4,000 00	
Total liabilities		$24,900 00
Income during the year 1896:		
Membership fees } Annual dues }	$15,428 55	
Assessments	80,993 36	
Medical examiners' fees	2,022 00	
From all other sources	350 62	
Total income received during the year		$98,794 53
Expenditures during the year 1896:		
From losses and claims as per schedule	$60,064 46	
Commissions paid or allowed for collecting assessments	4,500 00	
Commissions and fees retained by or paid to agents or officers	13,736 83	
Salaries of managers and agents not paid by commissions	2,000 00	
Medical examiners' fees	2,022 00	
Salaries and other compensation of officers and clerks	10,024 00	
Office rent and taxes	1,867 67	
Advertising and printing	3,587 97	
All other items	4,861 66	
Total expenditures during the year		$102,664 59

Total business:	*No.*	*Amount.*
Total face amount of certificates in force in United States December 31, 1896	3,955	$6,836,200 00
Claims paid in United States during year 1896, actual cash paid	31	60,064 46
Total face amount of claims unpaid in United States December 31, 1896	13	24,900 00
Maryland business:		
Total face amount of certificates written in Maryland during 1896	15	$21,000 00
Total face amount of certificates in force in Maryland December 31, 1896	39	80,500 00
Claims paid in Maryland during 1896, actual cash paid	3	12,000 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

BALTIMORE MUTUAL AID SOCIETY OF BALTIMORE, MD.

Commenced Business 1882.

FRANK S. STROBRIDGE, *President.* WILLIAM O. MCGILL, *Secretary.*

PRINCIPAL OFFICE, S. E. CORNER PARK AVE. AND SARATOGA ST.

Assets December 31, 1896:		
Cash assets	$261,490 70	
Contingent assets, viz: office furniture, $3,614.20; due from members, $4,507.10; due from agents in advance, $1,758.13; stationary, $1,122	11,001 43	
Total assets		$272,492 13
Liabilities December 31, 1896:		
Advance assessments	$ 1,436 22	
Borrowed money and accrued interest	4,070 67	
All other debts and claims against the company.	374 94	
Total liabilities		$5,881 83
Income during the year 1896:		
Membership fees	$ 409 00	
Assessments	336,943 86	
Interest	10,496 78	
From all other sources	2,857 28	
Total income received during the year		$350,706 92

Expenditures during the year 1896:

From losses and claims as per schedule	$139,849 12	
Amounts returned to members	792 74	
Commissions and fees retained by or paid to agents or officers	78,124 70	
Salaries and traveling expenses of agents	59,542 86	
Medical examiners' fees	4,559 50	
Salaries and other compensation of officers and clerks	39,322 65	
Office rent and taxes	3,222 86	
Advertising and printing	2,228 10	
All other items	9,117 08	
Total expenditures during the year		$336,759 61

Total business:

	No.	*Amount.*
Total face amount of certificates in force in United States December 31, 1896	55,029	$2,709,414 23
Claims paid in United States during year 1896, actual cash paid	615	139,849 12

Maryland business:

Total face amount of certificates written in Maryland during 1896	37,214	$2,362,793 48
Total face amount of certificates in force in Maryland December 31, 1896	32,718	1,464,175 23
Claims paid in Maryland during 1896, actual cash paid	365	84,188 25

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, NO. 108 EAST SARATOGA STREET.

Assets December 31, 1896:

Cash assets	$10,455 43	
Contingent assets, viz.: Office furniture, $1,200.00; agents' ledger balance, $469.45	1,669 45	
Total assets		$12,124 88

Income during the year 1896:

Advances to agents repaid	$412 95	
Assessments	31,054 86	
Interest	243 01	
From all other sources	67 53	
Total income received during the year		$31,778 35

Expenditures during the year 1896:

From losses and claims as per schedule	$8,537 35	
Amounts returned to members	316 69	
Commissions paid or allowed for collecting assessments	15,285 80	
Salaries of managers and agents	792 00	
Medical examiners' fees	831 80	
Salaries and other compensation of officers and clerks	2,248 98	
Office rent and taxes	150 00	
Advertising and printing	472 15	
Advance to officers and agents	475 30	
All other items	566 50	
Total expenditures during the year		$29,676 57

Maryland business:

	No.	Amount.
Total face amount of certificates written in Maryland during 1896	8,728	$305,480 00
Total face amount of certificates in force in Maryland December 31, 1896	6,269	219,415 00
Claims paid in Maryland during 1896, actual cash paid	2,128	7,695 37

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

FIDELITY MUTUAL LIFE ASSOCIATION OF PHILADELPHIA, PA.

Commenced Business 1879.

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

PRINCIPAL OFFICE, NO. 914 WALNUT STREET, PHILA.

Attorney to accept service in Maryland, - - JAMES H. MCCLELLAN.

General Agent in Maryland, - - - JAMES H. BLAGGE.

Assets December 31, 1896:

Cash assets	$1,694,556 30	
Contingent assets, viz: due from members	992,333 00	
Total assets		$2,686,889 30

Liabilities December 31, 1896:

Death claims due and unpaid (31)	$74,000 00	
Death claims in process of adjustment (4)	18,000 00	
Death claims reported but not due (20)	39,500 00	
Death claims resisted (2)	7,000,00	
Salaries, rents, etc	69 02	
All other debts and claims against the company	280,141 87	
Total liabilities		$418,710 89

Income during the year 1896:

Membership fees	$265,719 98	
Annual dues	361,296 72	
Assessments	881,597 12	
Interest	53,732 49	
Medical examiners' fees	3,209 03	
Rent	3,640 05	
From all other sources	355 50	
Total income received during the year.		$1,569,550 89

Expenditures during the year 1896:

From losses and claims as per schedule	$540,461 53	
Amounts returned to members	58,598 77	
Commissions and fees retained by or paid to agents or officers	306,905 78	
Salaries of managers and agents	49,034 07	
Medical examiners' fees	39,704 41	
Salaries and other compensation of officers and clerks	85,587 42	
Office rent and taxes	25,780 15	
Advertising and printing	48,729 70	
All other items	64.520 80	
Commissions paid or allowed for collecting assessments	9,570 21	
Total expenditures during the year		$1,228,892 84

Total business:

	No.	*Amount.*
Total face amount of certificates in force in United States, December 31, 1896	29,005	$67,412,955 92
Claims paid in United States during year 1896, actual cash paid	232	540,461 53
Total face amount of claims unpaid in United States, December 31, 1896	26	64.500 00

Maryland business:

Total face amount of certificates written in Maryland during 1896	72	$196,000 00
Total face amount of certificates in force in Maryland, December 31, 1896	356	905,000 00
Claims paid in Maryland during 1896, actual cash paid	2	5,000 00
Total face amount of claims unpaid in Maryland, December 31, 1896	2	8,000 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

HOME FRIENDLY SOCIETY OF BALTIMORE, MD.

Commenced Business 1884.

B. D. TALLEY, *President.* GEORGE N. CHASE, *Secretary.*

PRINCIPAL OFFICE, NOS. 100 & 102 WEST FAYETTE ST.

Assets December 31, 1896:

Cash assets	$41,770 14	
Contingent assets, viz: Due from members, $1,578.13; stationery and furniture, $3,000.00	4,578 13	
Total assets		$46,348 27

Liabilities December 31, 1896:

Bills payable	$8,700 00	
Total liabilities		$8,700 00

Income during the year 1896:

Membership fees	$ 360 00	
Annual dues	496 30	
Assessments	136,285 74	
Stationery	140 69	
From all other sources	4,183 07	
Total income received during the year		$141,466 50

Expenditures during the year 1896:

From losses and claims as per schedule.........	$55,878 11	
Amounts returned to members	145 38	
Commissions and fees retained by or paid to agents or officers....	10,508 65	
Salaries and traveling expenses of agents.......	19,367 19	
Medical examiners' fees......................	1,374 40	
Salaries and other compensation of officers and clerks..	13,472 45	
Office rent and taxes.........................	4,315 26	
Advertising and printing.....................	1,360 68	
Advanced to officers and agents	25 00	
All other items..............................	12,392 35	
Commissions paid or allowed for collecting assessments..............................	18,371 98	
Total expenditures during the year		$137,211 45

Total business:

	No.	*Amount.*
Total face amount of certificates in force in United States December 31, 1896................... ...	30,194	$2,283,590 00
Claims paid in United States during year 1896, actual cash paid.............	6,373	55,878 00

Maryland business:

Total face amount of certificates written in Maryland during 1896............................	11,550	$ 808,500 00
Total face amount of certificates in force in Maryland December 31, 1896	17,976	1,258,320 00
Claims paid in Maryland during 1896, actual cash paid.................................	4,058	30,755 76

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

INTERNATIONAL FRATERNAL ALLIANCE OF BALTIMORE.

Commenced Business 1889.

CHARLES C. STIEFF, *President.* ARTHUR D. THOMPSON, *Secretary.*

PRINCIPAL OFFICE, NO. 404 CATHEDRAL STREET.

Assets December 31, 1896:

Cash assets	$120,463 40	
Contingent assets, viz: furniture and fixtures, $1,000; policy loans, $7.712.32; disability loans, $5,003.50; loans on endorsed notes, $588; reserve fund notes in office, $237,542.00; agents' ledger balance, $1,921.17	253,766 99	
Total assets		$374,230 39

Liabilities December 31, 1896:

Death claims due and unpaid	$ 125 00	
Reserve policy liens unsettled	97,300 00	
Death claims resisted (4)	3,500 00	
All other debts and claims against the company	500 00	
Total liabilities		$101,425 00

Income during the year 1896:

Membership fees	$ 5,000 00	
Annual dues	1,143 53	
Assessments	616,819 54	
Interest	4,958 95	
From all other sources	4,000 00	
Advances to agents repaid	5,917 61	
Total income received during the year		$637,839 63

Expenditures during the year 1896:

From losses and claims as per schedule	$ 536,252 69	
Amounts returned to members	80 79	
Commissions and fees retained by or paid to agents on account of fees and dues	65,275 29	
Salaries of managers and agents not paid by commissions	10,561 35	
Medical examiners' fees	11,139 90	
Salaries and other compensation of officers and clerks	19,404 89	
Office rent and taxes	755 50	
Advertising and printing	9,636 18	
All other items	53,720 50	
Total expenditures during the year		$706,827 09

Total business:

	No.	Amount.
Total face amount of certificates in force in United States December 31, 1896	14,417	$3,320,139 00
Claims paid in United States during year 1896, actual cash paid	1,827	556,252 69

Maryland business:

Total face amount of certificates written in Maryland during 1896	13,127	$1,505,789 00
Total face amount of certificates in force in Maryland December 31, 1896	10,128	1,620,111 00
Claims paid in Maryland during 1896, actual cash paid	772	24,499 33

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

JEWELERS AND TRADESMEN'S COMPANY OF NEW YORK.

Commenced Business 1886.

SAMUEL N. SAXTON, *President.* E. S. JOHNSON, JR., *Secretary.*

PRINCIPAL OFFICE, NO. 253 BROADWAY, NEW YORK

Attorney to accept service in Maryland, - - - - J. WM. SHEFFER.

General Agent in Maryland, - - - - JOHN DONNELLY.

Assets December 31, 1896 :

Cash assets	$11,538 31	
Contingent assets, viz: due from members	37,315 97	
Total assets		$48,854 28

Liabilities December 31, 1896 :

Death claims adjusted but not due (7)	$10,000 00	
Death claims resisted (9)	26,500 00	
Total liabilities		$36,500 00

Income during the year 1896:

Annual dues	$11,472 94	
Assessments	69,738 46	
Medical examiners' fees	606 00	
From all other sources	230 93	
Total income received during the year		$82,048

Expenditures during the year 1896:

From losses and claims as per schedule.........	$52,975 00	
Commissions paid or allowed for collecting assessments..............................	4,150 00	
Commissions and fees retained by or paid to agents or officers..........................	8,488 27	
Salaries of managers and agents not paid by commissions............................	1,400 00	
Medical examiners' fees......................	606 00	
Salaries and other compensation of officers and clerks....................................	9,464 00	
Office rent and taxes.........................	1,572 32	
Advertising and printing.....................	942 25	
All other items..............................	4,106 90	
Total expenditures during the year.		$83,704 74

Total business:

	No.	*Amount.*
Total face amount of certificates in force in United States, December 31, 1896.....................	1,745	$4,024,100 00
Claims paid in United States during year 1896, actual cash paid............................	22	52,975 00
Total face amount of claims unpaid in United States, December 31, 1896.....................	16	36,500 00

Maryland business:

Total face amount of certificates written in Maryland during 1896............................	6	17,500 00
Total face amount of certificates in force in Maryland, December 31, 1896.....................	29	83,500 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

MASSACHUSETTS BENEFIT LIFE ASSOCIATION OF BOSTON, MASS.

Commenced Business 1879.

JOHN HENRY ROLKER, *President.* S. T. ELLIOTT, *Treasurer.*

PRINCIPAL OFFICE, NO. 60 STATE STREET, BOSTON.

Attorney to accept service in Maryland - - - P. L. PERKINS.

General Agent in Maryland - - - - P. L. PERKINS.

Assets December 31, 1896:

Cash assets..............................	$1,127,885 91	
Contingent assets, viz: due from members..	711,000 00	
Total assets........................		$1,838,885 91

Liabilities December 31, 1896:

Death claims adjusted, not yet due (112) ...	$431,435 66	
Death claims in process of adjustment (54) .	151,850 00	
Death claims reported (30)	76,550 00	
Death claims resisted (6)	19,650 00	
Total liabilities.....................		$679,485 66

Income during the year 1896:

Membership fees..........................	$ 303,393 16	
Annual dues............................	229,575 13	
Assessments............................	2,524,741 25	
Interest................................	21,302 29	
From all other sources..................	2,591 79	
Total income received during the year.		$3,081,603 62

Expenditures during the year 1896:

From losses and claims as per schedule	$2,033,986 60	
Amounts returned to members	593,474 57	
Commissions and fees retained by or paid to agents on account of fees and dues	378,417 32	
Commissions paid or allowed for collecting assessments..	7,043 01	
Medical examiners' fees	36,597 18	
Salaries and other compensation of officers and clerks	55,575 01	
Office rent and taxes.....................	15,767 86	
Advertising and printing.................	41,871 31	
All other items.........................	106,052 34	
Total expenditures during the year ..		$3,268,785 20

Total Business:

	No.	*Amount.*
Total face amount of certificates in force in United States December 31, 1896......................	46,399	$93,957,600 00
Claims paid in United States during year 1896, actual cash paid............................	782	2,033,986 60
Total face amount of claims unpaid in United States December 31, 1896.....................	206	679,485 66

Maryland Business:

Total face amount of certificates written in Maryland during 1896...........................	87	$ 80,500 00
Total face amount of certificates in force in Maryland December 31, 1896	160	504,500 00
Claims paid in Maryland during 1896, actual cash paid.......................................	2	2,650 00
Total face amount of claims unpaid in Maryland December 31, 1896.........................	......	5,000 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

MERCHANTS & TRAVELERS' ACCIDENT INS. CO. OF SYRACUSE, N. Y.

Commenced Business 1892.

ANSON N. PALMER, *President.* CHARLES T. HOPPER, *Secretary.*

PRINCIPAL OFFICE, NOS. 422 AND 423 THE BASTABLE, SYRACUSE, N. Y.

Attorney to accept service in Maryland, - - - FRANK WOODS.

Assets December 31, 1896:

Cash assets	$15,039 37	
Contingent assets, viz: due from members, $7,608.12; furniture and fixtures, $1,250.00	8,858 12	
Total assets		$23,897 49

Liabilities December 31, 1896:

Claims in process of adjustment (18)	$2,844 71	
Claims reported but not due (2)	2,950 00	
Claims resisted (3)	150 00	
Total liabilities		$5,944 71

Income during the year 1896:

Assessments	$45,588 60	
Interest	6 91	
Total income received during the year		$45,595 51

Expenditures during the year 1896:

From losses and claims as per schedule	$19,799 09	
Amounts returned to members	1,017 81	
Commissions paid for collecting assessments and premiums	14,080 57	
Salaries of managers and agents not paid by commission	990 00	
Medical examiners' fees	431 50	
Salaries of officers and clerks	5,729 25	
Office rent	1,397 09	
Advertising and printing	1,790 31	
All other items	3,726 01	
Total expenditures during the year		$48,961 63

Total business:

	No.	Amount.
Total face amount of certificates in force in United States December 31, 1896	2,308	$12,139,700 00
Claims paid in United States during year 1896, actual cash paid	270	19,799 09
Total face amount of claims unpaid in United States December 31, 1896	23	5,944 71

SWORN STATEMENT FILED IN THIS DEPARTMENT OF

MUTUAL RESERVE FUND LIFE ASSOCIATION OF NEW YORK.

Commenced Business 1881.

FREDERICK A. BURNHAM, *President.* CHARLES W. CAMP, *Secretary.*

PRINCIPAL OFFICE, NOS. 305, 307 AND 309 BROADWAY, NEW YORK.

Attorney to accept service in Maryland, - - - - JOHN M. CARTER.

General Agent in Maryland, - - - - HENRY HALSEY.

Assets December 31, 1896:

Cash assets	$4,177,217 13	
Contingent assets, viz: due from members	1,573,637 51	
Total assets		$5,750,854 64

Liabilities December 31, 1896:

Advance assessments and dues	$156,924 17	
Death claims in process of adjustment (121)	445,626 48	
Outstanding bond obligations	258,777 99	
Death claims resisted (14)	89,000 00	
Loans approved not yet due (104)	392,700 00	
Total liabilities		$1,343,028 64

Income during the year 1896:

Membership fees	$ 295,566 85	
Annual dues	902,446 35	
Assessments	4,340,498 85	
Interest	115,671 45	
Medical examiners' fees	38,572 00	
Rent	150,261 10	
From all other sources	15,460 37	
Total income received during the year		$5,858,476 97

Expenditures during the year 1896:

From losses and claims as per schedule.....	$3,967,083 94	
Amounts returned to members............	390 93	
Commissions and fees retained by or paid to agents on account fees and dues.........	489,983 49	
Salaries..................................	352,296 88	
Medical examiners' fees...................	69,044 89	
Salaries of managers and agents not paid by commissions.........	50,890 25	
Office rent and taxes.....................	241,336 89	
Cash dividends to policy holders.	21,850 59	
Advertising and printing..................	88,574 46	
Commissions or exchange paid banks and collectors for collecting assessments......	73,628 40	
All other items..........................	230,336 97	
Total expenditures during the year...		$5,585,417 69

Total business:

	No.	*Amount.*
Total face amount of certificates in force in United States December 31, 1896.............	118,449	$325,026,061 00
Claims paid in United States during year 1896, actual cash paid..........................	1,334	3,967,083 94
Total face amount of claims unpaid in United States December 31, 1896...................	266	838,149 22

Maryland business:

Total face amount of certificates written in Maryland during 1896	182	$475,950 00
Total face amount of certificates in force in Maryland December 31, 1896....................	1,919	6,551,950 00
Claims paid in Maryland during 1896, actual cash paid................................	28	99,381 77
Total face amount of claims unpaid in Maryland December 31, 1896.........................	10	46,000 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

NORTHWESTERN LIFE ASSURANCE COMPANY OF CHICAGO, ILL.

Commenced Business 1874.

DANIEL J. AVERY, *President.* CHARLES A. COPWELL, *Secretary.*

PRINCIPAL OFFICE, HOME INSURANCE BUILDING, CHICAGO.

Attorney to accept service in Maryland, - - - - WM. L. PFEIFER.

General Agent in Maryland - - - - JAMES E. DAVIS.

Assets December 31, 1896:

Cash assets	$966,729 19	
Contingent assets, viz: Agents and other ledger balance, $80,146.26; due from members, $533 200.00	613,346 26	
Total assets		$1,580,075 45

Liabilities December 31, 1896:

Losses reported	$203,000 00	
Death claims due and unpaid	10,000 00	
Death claims in process of adjustment (3)	8,000 00	
Death claims adjusted but not due (74)	224,200 00	
Death claims resisted (16)	53,000 00	
Advance assessments	16,827 61	
All other debts and claims against the company	61,003 44	
Suit for disability claim	500 00	
Total liabilities		$576,531 05

Income during the year 1896:

Interest	$ 24,322 74	
Assessments	2,315,607 07	
From all other sources	199,506 84	
Total income received during the year		$2,539,436 65

Expenditures during the year 1896 :

From losses and claims as per schedule.....	$1,881,964 79	
Commissions paid or allowed for collecting assessments	14,317 10	
Commissions and fees retained by or paid to agents	154,392 22	
Salaries of managers and agents not paid by commissions............................	49,081 23	
Medical examiners' fees..................	14,676 53	
Salaries and other compensation of officers and clerks............................	133,634 86	
Office rent and taxes.....................	26,978 13	
Advertising and printing..................	12,135 05	
All other items..........................	77,399 64	
Board of trustees' expense account.........	3,000 00	
Total expenditures during the year...		$2,367,579 55

Total business:

	No.	*Amount.*
Total face amount of certificates in force in United States December 31, 1896.............	40,104	$115,272,000 00
Claims paid in United States during year 1896, actual cash paid	587	1,881,964 79
Total face amount of claims unpaid in United States December 31, 1896....................	118	498,200 00

Maryland business:

Total face amount of certificates written in Maryland during 1896......................	66	$ 251,500 00
Total face amount of certificates in force in Maryland December 31, 1896.................	1,700	5,332,000 00
Claims paid in Maryland during 1896, actual cash paid	23	82,500 00
Total face amount of claims unpaid in Maryland December 31, 1896.....................	3	9,000 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

PENINSULA MUTUAL RELIEF ASSOCIATION OF EASTON, MD.

Commenced business 1888.

STACEY WILSON, *President*. ALEXIS G. PASCAULT, *Secretary*.

PRINCIPAL OFFICE, NO. 806 MERCHANT'S BANK BLDG., BALTIMORE.

Assets December 31, 1896:

Cash assets	$ 2,120 00	
Contingent assets, viz: due from members,	17,272 54	
Total assets		$19,392 54

Liabilities December 31, 1896:

Death claims adjusted, not yet due (4)	$9,000 00

Income during the year 1896:

Membership fees	$ 34 00	
Annual dues	3,246 00	
Assessments	24,325 68	
Rent	52 50	
Medical examiners' fees	12 00	
Reinstated members	19 50	
Borrowed money	3,855 84	
Total income received during the year		$31,545 52

Expenditures during the year 1896:

From losses and claims as per schedule	$26,704 99	
Amounts returned to members	27 00	
Commissions and fees retained by or paid to agents	6 00	
Salaries of managers and agents not paid by commissions	235 50	
Medical examiners' fees	141 50	
Salaries and other compensation of officers and clerks	2,388 50	
Office rent	150 00	
Advertising and printing	382 54	
Baltimore City stock	527 50	
Traveling expenses	310 15	
Commissions paid or allowed for collecting assessments and dues	779 00	
Total expenditures during the year		$31,652 68

	No.	Amount.
Total business:		
Total face amount of certificates in force in United States December 31, 1896	662	$1,325,500 00
Claims paid in United States during year 1896, actual cash paid	12	29,000 00
Total face amount of claims unpaid in United States. December 31, 1896	4	8,100 00
Maryland business:		
Total face amount of certificates written in Maryland during 1896	1	3,000 00
Total face amount of certificates in force in Maryland December 31, 1896	447	1,126,000 00
Claims paid in Maryland during 1896, actual cash paid	7	14,559 41
Total face amount of claims unpaid in Maryland, December 31, 1896	3	5,100 00

ABSTRACTS K.

Fraternal Beneficiary Associations

OF MARYLAND AND OTHER STATES.

ABSTRACTS COMPILED FROM SWORN STATEMENTS TO DECEMBER 31, 1896, 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, NO. 200 HUNTINGTON AVE., BOSTON.

Assets December 31, 1896:		
Cash assets	$579,481 60	
Contingent assets, viz; Due from members	164,002 50	
Total assets		743,484 10
Liabilities December 31, 1896:		
Death claims due and unpaid (23)	53,500 00	
Death claims adjusted, not yet due (53)	132,000 00	
Total liabilities		$185,500 00
Income during the year 1896:		
Membership fees	$ 4,084 00	
Annual dues	2,802,368 18	
Interest	22,561 22	
From all other sources	24,582 53	
Total income received during the year		$2,853,595 93
Expenditures during the year 1896:		
From losses and claims as per schedule	$2,810,500 00	
Relief benefits	20,538 70	
Returned to Grand Council, $22,702.00; returned to councils, $15,422.00	38,124 00	
Salaries and other compensation of officers and office employees	23,694 00	
Taxes	1,196 27	
Advertising and printing	10,126 60	
All other items	14,875 39	
Total expenditures during the year		$2,919,054 96

Total business:

	No.	*Amount.*
Total face amount of certificates in force in United States December 31, 1896	36,028	$89,888,500 00
Claims paid in United States during year 1896, actual cash paid	998	2,810,500 00
Total face amount of claims unpaid in United States Decembe 31, 1896	76	185,500 00

Total business:

	No.	Amount.
Total face amount of certificates in force in United States, December 31, 1896	408	$443,500 00
Claims paid in United States during year 1896, actual cash paid	45	9,023 28
Total face amount of claims unpaid in United States, December 31, 1896	5	2,069 20

Maryland business:

Total face amount of certificates written in Maryland during 1896	1	$ 1,000 00
Total face amount of certificates in force in Maryland December 31, 1896	82	110,000 00
Claims paid in Maryland during 1896, actual cash paid	3	115 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

ANCIENT ORDER UNITED WORKMAN OF BALTIMORE.

Commenced Business 1880.

F. B. SAPPINGTON, *Master Workman.* A. F. COLBERT, *Grand Recorder.*

PRINCIPAL OFFICE, BALTIMORE.

Income during the year 1896:

Assessments	$83,867 50	
From all other sources	13,942 62	
Total income received during the year		$97,810 12

Expenditures during the year 1896:

From losses and claims as per schedule	$84,000 00	
Sundry expenses paid Supreme Lodge, tax, etc.	3,534 06	
Salaries and other compensation of officers and clerks	4,688 98	
Office rent	300 00	
Advertising and printing	774 62	
All other items	7,529 00	
Total expenditures during the year		$100,826 66

Total business:

	No.	Amount.
Total face amount of certificates in force in United States December 31, 1896	3,551	$7,102,000 00
Claims paid in United States during year 1896, actual cash paid	42	84,000 00
Total face amount of claims unpaid in United States December 31, 1896	20	40,000 00

Maryland business:

Total face amount of certificates written in Maryland during 1896	217	$ 434,000 00
Total face amount of certificates in force in Maryland December 31, 1896	3,551	7,102,000 00
Claims paid in Maryland during 1896, actual cash paid	42	84,000 00
Total face amount of claims unpaid in Maryland December 31, 1896	20	40,000 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

SUPREME COUNCIL CATHOLIC BENEV. LEGION OF BROOKLYN, N. Y.

Commenced Business 1881.

JOHN C. MCGUIRE, *President.* JOHN D. CARROLL, *Secretary.*

PRINCIPAL OFFICE, NOS. 40 AND 42 COURT STREET, BROOKLYN.

Assets December 31, 1896:

Cash assets		$5,669 61

Liabilities December 31, 1896:

Death claims in process of adjustment (31)	$ 56,000 00	
Death claims adjusted but not due (70)	128,696 39	
Death claims resisted (3)	7,000 00	
Death claims reported (43)	80,500 00	
Total liabilities		$272,196 39

Income during the year 1896:

Assessments	$1,009,544 44	
Interest	796 62	
From all other sources	34,294 88	
Total income received during the year		$1,044,635 94

Expenditures during the year 1896 :

From losses and claims as per schedule....	$1,007,287 74	
Permanent disability benefit..............	4,000 00	
Commissions allowed on account of organizing..................................	6,188 86	
Salaries of agents and committees..........	2,936 05	
Salaries and other compensation of officers.	5,000 00	
Salaries and other compensation of office employes....	5,066 00	
Office rent	900 00	
Advertising and printing..................	3,500 57	
All other items....................	8,558 69	
Total expenditures during the year ..		$1,043,437 91

Total business:

	No.	Amount.
Total face amount of certificates in force in United States December 31, 1896.............	45,051	$75,392,000 00
Claims paid in United States during year 1896, actual cash paid............................	563	1,007,287 74
Total face amount of claims unpaid in United States December 31, 1896....................	147	272,196 39

Maryland business:

Total face amount of certificates written in Maryland during 1896......................	703	$ 687,500 00
Total face amount of certificates in force in Maryland December 31, 1896	5,090	8,192,000 00
Claims paid in Maryland during 1896, actual cash paid................................	57	106,187 65
Total face amount of claims unpaid in Maryland December 31, 1896....................	16	31,000 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

CATHOLIC WOMEN'S BENEVOLENT LEGION OF NEW YORK.

Commenced Business 1895.

MRS. MARY A. MURRAY, *President.* MISS ANNIE O'CONNOR, *Secretary.*

PRINCIPAL OFFICE, NO. 132 EAST TWENTY-THIRD ST., NEW YORK.

Assets December 31, 1896 :

Cash assets..................................	$3,805 47	
Contingent assets, viz : due from members......	2,166 87	
Total assets...........		$5,972 34

Liabilities December 31, 1896:

Death claims due and unpaid	$3,500 00	
Death claims in process of adjustment (2)	2,000 00	
Death claims reported but not due (2)	1,500 00	
Salaries, rents and office expenses	1,642 86	
Advance assessments	1,363 10	
All other debts and claims against the company	1,276 55	
Total liabilities		$11,282 51

Income during the year 1896:

Assessments	$9,979 03	
Interest	53 82	
From all other sources	5,586 48	
Total income received during the year		$15,619 33

Expenditures during the year 1896:

From losses and claims as per schedule	$8,396 60	
Amounts returned to members	445 52	
Salaries and other compensation of officers and clerks	2,211 69	
Office rent	262 50	
Advertising and printing	791 61	
Advance assessments applied	2,943 45	
All other items	2,233 25	
Total expenditures during the year		$17,284 62

Total business:

	No.	*Amount.*
Total face amount of certificates in force in United States December 31, 1896	2,711	$1,965,250 00
Claims paid in United States during year 1896, actual cash paid	12	8,396 60
Total face amount of claims unpaid in United States December 31, 1896	4	3,500 00

Maryland business:

Total face amount of certificates written in Maryland during 1896	120	$69,250 00
Total face amount of certificates in force in Maryland December 31, 1896	203	123,000 00
Claims paid in Maryland during 1896, actual cash paid	1	673 38
Total face amount of claims unpaid in Maryland December 31, 1896	1	1,000 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF

THE FRATERNITIES ACCIDENT ORDER OF PHILADELPHIA.

Commenced Business 1895.

HENRY C. STEWART, *Grand Councilor.* W. W. CONNEL, *Grand Secretary.*

PRINCIPAL OFFICE, NO. 1328 CHESTNUT ST., PHILADELPHIA.

Assets December 31, 1896:		
Cash assets	$2,591 62	
Contingent assets, viz: Furniture	183 59	
Total assets		$2,775 21
Income during the year 1896:		
Assessments	$7,092 19	
Interest	18 85	
From all other sources	3,193 00	
Total income received during the year		$10,304 04
Expenditures during the year 1896:		
From losses and claims as per schedule	$1,388 59	
Amounts returned to members	11 72	
Salaries and other compensation of officers and clerks	1,869 36	
Office rent	399 96	
Advertising and printing	606 02	
All other items	5,237 46	
Total expenditures during the year		$9,513 11

	No.	Amount.
Total business:		
Total face amount of certificates in force in United States December 31, 1896	1,064	$4,527,000 00
Claims paid in United States during year 1896, actual cash paid	34	1,388 59
Maryland business:		
Total face amount of certificates written in Maryland during 1896	21	$87,000 00
Total face amount of certificates in force in Maryland December 31, 1896	21	99,000 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

FRATERNAL LEGION OF BALTIMORE.

Commenced Business 1881.

GEORGE M. BALLARD, *President.* M. J. BLOCK, *Secretary.*

PRINCIPAL OFFICE, 1020 EAST BALTIMORE STREET.

Assets December 31, 1896:

Cash assets	$ 263 06	
Contingent assets, viz: Due from members	24,000 00	
Total assets		$24,263 06

Liabilities December 31, 1896:

Death claims due and unpaid (3)	$ 6,000 00	
Death claims adjusted but not due (9)	18,000 00	
Total liabilities		$24,000 00

Income during the year 1896:

Membership fees, benefit certificates	$ 184 00	
Assessments	49,316 92	
From all other sources	133 05	
Total income received during the year		$49,633 97

Expenditures during the year 1896:

From losses and claims as per schedule	$47,033 33	
Salaries of organizers	501 50	
Salaries and other compensation of officers and clerks	2,391 58	
Office rent and taxes	46 00	
Advertising and printing	238 35	
All other items	442 95	
Total expenditures during the year		$50,653 71

Total business:

	No.	*Amount.*
Total face amount of certificates in force in United States December 31, 1896	2,194	$2,984,500 00
Claims paid in United States during year 1896, actual cash paid	33	47,033 33
Total face amount of claims unpaid in United States December 31, 1896	11	30,966 67

Maryland business:

Total face amount of certificates written in Maryland during 1896	23	$ 29,000 00
Total face amount of certificates in force in Maryland December 31, 1896	606	930,500 00
Claims paid in Maryland during 1896, actual cash paid	7	11,300 00
Total face amount of claims unpaid in Maryland December 31, 1896	3	7,700 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

SUPREME RULING OF THE FRATERNAL MYSTIC CIRCLE OF PHILADELPHIA, PA.

Commenced Business 1885.

D. E. STEVENS, *Sup. Mystic Ruler.* W. H. SNYDER, *Sup. Recorder.*

PRINCIPAL OFFICE, NO. 1328 CHESTNUT ST., PHILADELPHIA.

Assets December 31, 1896:

Cash assets	$90,169 32	
Contingent assets, viz.: due from members, $71,449,98; balance due from deputies, $1,829.06; furniture and office, $1,010.34; balance due from ruling, $1,080,74; regalia supplies, etc., $1,229.37	76,649 49	
Total assets		$166,818 81

Liabilities December 31, 1896:

Death claims reported (11)	$22,000 00	
Death claims in process of adjustment (12)	22,500 00	
Death claims adjusted, but not due (6)	16,250 00	
Death claims resisted (3)	9,000 00	
Borrowed money	7,500 00	
All other debts and claims against the company.	6,324 00	
Salaries, etc	1,480 08	
Total liabilities		$85,054 08

Income during the year 1896:

Annual dues, per capita tax	$386 92	
Assessments	188,226 97	
Medical examiners' fees	1,240 20	
Interest	3,645 56	
From all other sources	2,769 33	
Total income received during the year.		$196,268 98

Expenditures during the year 1896:

From losses and claims as per schedule	$150,969 12	
Commissions and fees retained by or paid organizing expenses and supervision...........	13,232 84	
Supreme medical directors' fees,...............	1,839 00	
Salaries and other compensation of officers and clerks..................................	14,795 25	
Office rent and taxes.........................	1,370 21	
Advertising and printing.....................	3,699 56	
All other items..............................	7,082 99	
Total expenditures during the year		$192,988 97

Total business:	*No.*	*Amount.*
Total face amount of certificates in force in United States, December 31, 1896.............	11,669	$22,146,000 00
Claims paid in United States during year 1896, actual cash paid...........................	85	150,250 00
Total face amount of claims unpaid in United States, December 31, 1896..................	32	69,750 00

Maryland business:		
Total face amount of certificates written in Maryland during 1896..........	31	$39,500 00
Total face amount of certificates in force in Maryland, December 31, 1896....................	29	75,000 00
Claims paid in Marylaud during 1896, actual cash paid................................	3	7,500 00
Total face amount of claims unpaid in Maryland, December 31, 1896.........................	1	1,500 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

GERMAN BENEFICIAL UNION OF PITTSBURG, PA.

Commenced Business 1892.

LOUIS VOLZ, *President.* LOUIS THUMM, *Secretary.*

PRINCIPAL OFFICE, PITTSBURG, PA.

Assets December 31, 1896:

Cash assets	$69,249 75	
Total assets		$69,249 75

Income during year:

Assessments	$44,164 76	
Medical examiners' fees: rent, $272.33; interest, $2,964.89	3,237 22	
From other sources	816 25	
Total income received during the year		$48,218 23

Expenditures during the year 1896:

For losses and claims as per schedule	$2,142 24	
Medical examiners' fees	546 65	
Salaries and other compensation of officers and office employees	6,996 67	
Office rent and taxes	350 00	
Advertising and printing	1,482 53	
All other items	36,973 45	
Total expenditures during the year		$48,491 54

Total business:

	No.	*Amount.*
Total face amount of certificates in force in United States December 31, 1896	2,243	$1,496,700 00
Claims paid in United States during year 1896, actual cash paid	14	2,142 24

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

SUPREME LODGE ORDER OF THE GOLDEN CHAIN OF BALTIMORE, MD.

Commenced Business 1881.

J. A. BADEN, *President.* A. STANLEY WIER, *Secretary.*

PRINCIPAL OFFICE, FIDELITY BUILDING, BALTIMORE.

Assets December 31, 1896:		
Cash assets	$11,165 18	
Contingent assets, viz: due from members	36,000 00	
Total assets		$47,165 18
Liabilities December 31, 1896:		
Death claims adjusted, not yet due	$46,500 00	
Total liabilities		$46,500 00
Income during the year 1896:		
Membership fees	$ 2,493 00	
Annual dues	9,539 75	
Assessments	254,780 44	
From all other sources	941 78	
Total income received during the year		$267,754 97
Expenditures during the year 1896:		
From losses and claims as per schedule	$257,365 50	
Salaries and other compensation of officers and clerks	6,598 50	
Office rent	750 00	
Advertising and printing	2,127 36	
All other items	13,518 49	
Total expenditures during the year		$280,359 85

Total business:

	No.	*Amount.*
Total face amount of certificates in force in United States December 31, 1896	10,023	$23,499,500 00
Claims paid in United States during year 1896, actual cash paid	99	233,500 00
Total face amount of claims unpaid in United States, December 31, 1896	19	46,500 00

Maryland business:

Total face amount of certificates written in Maryland during 1896	47	$131,000 00
Total face amount of certificates in force in Maryland December 31, 1896	3,861	9,450,500 00
Claims paid in Maryland during 1896, actual cash paid	46	103,500 00
Total face amount of claims unpaid in Maryland December 31, 1896	8	20,500 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

SUPREME COUNCIL OF THE HOME CIRCLE OF BOSTON, MASS.

Commenced Business 1879.

WILLIAM E. WOOD, *Sup. Leader.* JULIUS M. SWAIN, *Sup. Secretary.*

PRINCIPAL OFFICE, NO. 120 TREMONT ST., BOSTON, MASS.

Assets December 31, 1896:

Cash assets	$32,572 01	
Contingent assets, viz: Office furniture, $1,966.00; supplies, $800.00; dues from Grand and Subordinate Councils, $244.65	3,010 65	
Total assets		$35,582 66

Liabilities December 31, 1896:

Death claims due and unpaid	$25,500 00	
Total liabilities		$25,500 00

Income during the year 1896:

Assessments	$177,772 20	
From all other sources	2,573 50	
Total income received during the year		$180,345 70

Expenditures during the year 1896:

From losses and claims as per schedule	$169,500 00	
Medical examiners' fees	195 50	
Salaries and other compensation of officers and clerks	5,526 00	
Office rent and taxes	966 68	
Advertising and printing	1,176 55	
All other items	6,140 09	
Total expenditures during the year		$183,504 82

Total business:	*No.*	*Amount.*
Total face amount of certificates in force in United States December 31, 1896	6,795	$13,210,000 00
Claims paid in United States during year 1896, actual cash paid	82	169,500 00
Total face amount of claims unpaid in United States December 31, 1896	11	25,500 00
Maryland business:		
Total face amount of certificate written in Maryland during 1896	19	$ 20,000 00
Total face amount of certificates in force in Maryland December 31, 1896	265	271,000 00
Claims paid in Maryland during 1896, actual cash paid	1	500 00
Total face amount of claims unpaid in Maryland December 31, 1896	1	1,000 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

HOME FORUM BENEFIT ORDER OF CHICAGO, ILL.

Commenced Business 1897.

DR. P. L. MCKINNIE, *President.* L. E. FISHER, *Secretary.*

PRINCIPAL OFFICE, 56 FIFTH AVENUE, CHICAGO.

Assets December 31, 1896:		
Cash assets	$ 34,797 78	
Contingent assets, viz: Due from members, $102,300.00; supplies, $28.00; furniture, $14.62.	102,342 62	
Total assets		$137,140 00
Liabilities December 31, 1896:		
Death claims due and unpaid	$ 750 00	
Losses reported	12,400 00	
Death claims in process of adjustment (10)	27,250 00	
Losses resisted (4)	8,000 00	
Death claims reported, but not due (38)	54,650 00	
Borrowed money	500 00	
All other debts and claims against the company advanced for promotion	3,500 00	
Total liabilities		$107,050 00

Income during the year 1896:

Membership fees	$78,215 00	
Annual dues	36,228 35	
Assessments	221,010 41	
Medical examiners' fees	27,088 50	
From all other sources	17,925 72	
Total income received during the year		$380,467 98

Expenditures during the year 1896:

From losses and claims as per schedule	$209,225 18	
Amounts returned to members	10 40	
Commissions and fees retained by or paid to agents	78,215 00	
Medical examiners' fees	27,088 50	
Salaries and other compensation of officers and clerks	18,655 54	
Office rent and taxes	1,150 68	
Advertising and printing	14,538 63	
All other items	19,246 43	
Total expenditures during the year		$368,130 36

Total business:

	No.	*Amount.*
Total face amount of certificates in force in United States December 31, 1896	32,525	$50,770,325 00
Claims paid in United States during 1896, actual cash paid	142	209,225 18
Total face amount of claims unpaid in United States December 31, 1896	69	103,050 00

Maryland business:

Total face amount of certificates written in Maryland during 1896	351	$618,000 00
Total face amount of certificates in force in Maryland December 31, 1896	351	618,000 00
Total face amount of claims unpaid in Maryland December 31, 1896	1	2,000 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

SUPREME CONCLAVE IMP. ORDER HEPTASOPHS OF BALTIMORE.

Commenced business 1878.

M. G. COHEN, *Supreme Archon*. S. H. TATTERSALL, *Supreme Secretary*.

PRINCIPAL OFFICE, BALTIMORE.

Assets December 31, 1896:

Cash assets	$54,070 92	
Contingent assets, viz: In hands of supreme secretary, $200.00; in hands of organizer, $500.00; in hands executive committee, $250.00	950 00	
Total assets		$55,020 92

Liabilities December 31, 1896;

Death claims reported, but not due	$8,000 00	
Total liabilities		$8,000 00

Income during the year 1896:

Membership fees	$ 51,999 00	
Interest	1,525 39	
Assessments	531,210 31	
Medical examiners' fees	12,997 50	
From all other sources	1,198 90	
Total income received during the year		$598,931 10

Expenditures during the year 1896:

From losses and claims as per schedule	$479,000 00	
Amounts returned to rejected applicants	43,325 00	
Commissions and fees retained by or paid to agents or officers	9,515 88	
Salaries of managers and agents and supreme organizer	6,321 37	
Medical examiners' fees	12,997 50	
Salaries and traveling expenses and other compensation of officers and clerks and district deputies	12,412 80	
Office rent and telephone	730 56	
Contingent fund in hands of supreme officers	950 00	
Advertising and printing	1,934 95	
Subscription to I. O. H. Advocate	8,694 79	
All other items	7,356 57	
Total expenditures during the year		$583,239 42

Total business:

	No.	Amount.
Total face amount of certificates in force in United States December 31, 1896	31,921	$58,389,000 00
Claims paid in United States during year 1896, actual cash paid	242	479,000 00
Total face amount of claims unpaid in United States December 31, 1896	6	8,000 00

Maryland business:

Total face amount of certificates written in Maryland during 1896	3,023	$3,878,000 00
Total face amount of certificates in force in Maryland December 31, 1896	10,634	15,014,000 00
Claims paid in Maryland during 1896, actual cash paid	94	140,000 00
Total face amount of claims unpaid in Maryland December 31, 1896	3	3,000 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

IRON HALL OF BALTIMORE CITY.

Commenced Business 1892.

F. D. SOMERBY, *President.* E. C. PERKINS, *Secretary.*

PRINCIPAL OFFICE, EQUITABLE BUILDING, BALTIMORE.

Assets December 31, 1896:

Cash assets	$708,601 58	
Contingent assets, viz: Due from members, furniture, fixtures, supplies and stationery	1,301 10	
Total assets		$709,902 68

Liabilities December 31, 1896:

Death claims due and unpaid	$1,952 43	
Total liabilities		$1,952 43

Income during the year 1896:

Membership fees	$183,093 92	
From receivers	27,000 00	
Fourth assessment reserve	17,920 03	
Received for interest	931 00	
Reserve from branches	7,586 60	
From all other sources for supplies	1,732 18	
Total income received during the year		$238,263 73

Expenditures during the year 1896:

From losses and claims as per schedule	$210,719 28	
Transferred to supreme trustees and notes of hand	8,547 24	
Salaries and traveling expenses of deputies and trustees	5,764 91	
Salaries and other compensation of officers and clerks	13,224 92	
Office rent	729 00	
Advertising and printing	1,760 03	
All other items	8,493 04	
Total expenditures during the year		$249,238 42

Total business:

	No.	Amount.
Total face amount of certificates in force in United States December 31, 1896	4,086	$2,969,900 00
Claims paid in United States during year 1896, actual cash paid	6,380	210,719 28

Maryland business:

Total face amount of certificates written in Maryland during 1896	4	$1,800 00
Total face amount of certificates in force in Maryland December 31, 1896	80	73,600 00
Claims paid in Maryland during 1896, actual cash paid	237	8,477 21

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

KNIGHTS OF COLUMBUS OF NEW HAVEN, CONN.

Commenced Business 1882.

JOHN J. PHELAN, *Supreme Knight.* DANIEL COLWELL, *Secretary.*

PRINCIPAL OFFICE, NO. 100 POLI BUILDING, NEW HAVEN.

Assets December 31, 1896:

Cash assets	$95,007 34	
Total assets		$95,007 34

Liabilities December 31, 1896:

Death claims due and unpaid	$ 1,133 65	
Death claims reported but not due	13,000 00	
Total liabilities		$14,133 65

Income during the year 1896:

Interest	$ 233 00	
Assessments	143,114 70	
Medical examiners' fees	1,869 00	
From all other sources, interest on reserve fund.	704 80	
Total income received during the year		$145,921 75

Expenditures during the year 1896:

From losses and claims as per schedule	$90,999 99	
Salaries and other compensation of office employees	995 82	
Medical examiners' fees	1,869 00	
Salaries and other compensation of officers and for organizing of council	7,666 29	
Office rent and taxes	365 52	
Advertising, printing and postage	4,471 94	
All other items	4,413 21	
Total expenditures during the year		$110,781 77

Total business:

	No.	*Amount.*
Total face amount of certificates in force in United States December 31, 1896	13,238	$13,442,000 00
Claims paid in United States during year 1896, actual cash paid	90	91,000 00
Total face amount of claims unpaid in United States December 31, 1896	14	14,000 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

DEATH BENEFIT FUND KNIGHTS OF THE GOLDEN EAGLE OF PHILADELPHIA.

Commenced Business 1891.

WM. OSCAR BROWN, *Sup. Chief.* WM. CULBERTSON, *Sup. Master Records.*

PRINCIPAL OFFICE, NOS. 814 & 816 N. BROWN ST., PHILADELPHIA, PA.

Assets December 31, 1896:

Cash assets	$6,943 26	
Contingent assets, viz: due from members, $5,000.00	5,000 00	
Total assets		$11,943 26

Liabilities December 31, 1896:

Death claims due and unpaid	$10,000 00	
All other debts and claims against the company	116 67	
Total liabilities		$10,116 67

Income during the year 1896:

Annual dues	$2,571 00	
Assessments	45,309 26	
From all other sources, interest	514 80	
Total income received during the year		$48,395 06

Expenditures during the year 1896:

From losses and claims as per schedule	$51,000 00	
Salaries of officers	1,250 00	
Advertising and printing	227 65	
All other items	896 21	
Total expenditures during the year		$53,373 86

Total business:

	No.	*Amount.*
Total face amount of certificates in force in United States December 31, 1896	2,724	$2,696,500 00
Claims paid in United States during year 1896, actual cash paid	51	51,000 00
Total face amount of claims unpaid in United States December 31, 1896	20	20,000 00

Maryland business:

Total face amount of certificates written in Maryland during 1896	57	$38,500 00
Total face amount of certificates in force in Maryland December 31, 1896	481	462,500 00
Claims paid in Maryland during 1896, actual cash paid	10	10,000 00
Total face amount of claims unpaid in Maryland December 31, 1896	3	3,000 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

SUPREME LODGE OF THE KNIGHTS OF HONOR OF ST. LOUIS, MO.

Commenced Business 1873.

JOHN MULLIGAN, *S. D.* B. F. NELSON *S. R.*

PRINCIPAL OFFICE, ODD FELLOWS BLDG., NINTH & OLIVER STS., ST. LOUIS.

Assets December 31, 1896:

Cash assets	$87,807 12	
Contingent assets, viz: due from lodges, etc., $1,369.08; due from members, $305,880.95; office furniture, $7,360.88; supplies on hand, $2,403.72	317,014 63	
Total assets		$404,821 75

Liabilities December 31, 1896:

Death claims due and unpaid	$58,166 67	
Due grand lodges	26 11	
Due subordinate lodges	4 25	
Death claims reported, but not due (90)	184,000 00	
Total liabilities		$242,197 03

Income during the year 1896:

Benefit certificate	$ 2,234 50	
Annual dues	201 65	
Assessments	4,261,083 99	
Interest	5,157 40	
Supplies	2,553 80	
From all other sources	558 90	
Total income received during the year		$4,271,790 24

Expenditures during the year 1896:

From losses and claims as per schedule	$4,155,004 47	
Books and stationery	614 84	
Supreme lodge session, appropriation, etc.	57,842 46	
Salaries of clerks and supreme lodge officers	16,140 21	
Supreme medical examiners' fees	369 00	
Salaries and other compensation of officers and attorney fees and court cost	17,642 59	
Office rent	3,060 00	
Advertising and printing K. of H. paper, etc.	10,898 35	
All other items, office furniture	377 43	
Total expenditures during the year		$4,261,949 35

Total business:

	No.	Amount.
Total face amount of certificates in force in United States December 31, 1896	96,633	$178,027,000 00
Claims paid in United States during year 1896, actual cash paid	2,148	4,155,004 47
Total face amount of claims unpaid in United States December 31, 1896	32	58,166 67

Maryland business:

Total face amount of certificates written in Maryland during 1896	10	$12,500 00
Total face amount of certificates in force in Maryland December 31, 1896	937	1,836,000 00
Claims paid in Maryland during 1896, actual cash paid	24	48,000 00
Total face amount of claims unpaid in Maryland December 31, 1896	1	2,000 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

LEGION OF THE RED CROSS OF WILMINGTON, DEL.

Commenced Business 1885.

PETER B. AGARS, *President.* JOHN B. TREIBLER, JR., *Secretary.*

PRINCIPAL OFFICE, WILMINGTON, DEL.

Assets December 31, 1896:

Cash assets	$2,093 61	
Contingent assets, viz: furniture and supplies	452 75	
Total assets		$2,546 36

Liabilities December 31, 1896:

Death claims in process of adjustment (2)	$2,000 00
Total liabilities	$2,000 00

Income during the year 1896:

Membership fees	$ 366 50	
Annual dues	3,733 25	
Assessments	35,357 50	
Interest	35 38	
From all other sources	183 95	
Total income received during the year		$39,676 58

Expenditures during the year 1896:

From losses and claims as per schedule	$36,000 00	
Amounts returned to members	3 50	
Medical examiners' fees	916 25	
Salaries and other compensation of officers and clerks	1,456 68	
Office rent and taxes	110 50	
Advertising and printing	264 42	
All other items	2,141 82	
Total expenditures during the year		$40,893 17

Total business:

	No.	Amount.
Total face amount of certificates in force in United States December 31, 1896	3,972	$3,972,000 00
Claims paid in United States during year 1896, actual cash paid	36	36,000 00

Maryland business:

Total face amount of certificates written in Maryland during 1896	155	$155,000 00
Total face amount of certificates in force in Maryland December 31, 1896	440	440,000 00
Claims paid in Maryland during 1896, actual cash paid	5	5,000 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

NATIONAL UNION OF TOLEDO, OHIO.

Commenced Business 1881.

WILLIAM M. BAYNE, *President.* J. W. MYERS, *Secretary.*

PRINCIPAL OFFICE, TOLEDO, OHIO.

Assets December 31, 1896:

Cash assets	$ 72,358 08	
Contingent assets, viz: due from members	279,832 13	
Total assets		$352,190 21

Liabilities December 31, 1896:

Death claims due and unpaid (1)	$ 1,000 00	
Adjusted, not yet due (1)	1,000 00	
Death claims in process of adjustment (8)	17,000 00	
Death claims reported (48)	147,000 00	
Death claims resisted (15)	37,500 00	
Total liabilities		**$203,500 00**

Income during the year 1896:

Annual dues	$ 41,882 93	
Assessments	1,283,811 10	
Interest	1,285 00	
From all other sources	9,425 30	
Total income received during the year.		$1,336,404 33

Expenditures during the year 1896:

From losses and claims as per schedule	$1,290,500 00	
Commissions and fees retained by or paid to agents	12,355 03	
Salaries and other compensation of officers and clerks	19,908 07	
Office rent and taxes	1,405 70	
Advertising and printing	5,873 19	
All other items	14,613 93	
Total expenditures during the year		$1,344,655 92

Total business:

	No.	Amount.
Total face amount of certificates in force in United States December 31, 1896	46,782	$137,214,000 00
Claims paid in United States during year 1896, actual cash paid	390	1,292,500 00
Total face amount of claims unpaid in United States December 31, 1896	73	203,500 00

Maryland business:

Total face amount of certificates written in Maryland during 1896	38	$ 93,000 00
Total face amount of certificates in force in Maryland December 31, 1896	901	2,637,000 00
Claims paid in Maryland during 1896, actual cash paid	12	33,000 00
Total face amount of claims unpaid in Maryland December 31, 1896	2	4,000 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

ORDER OF COLUMBUS OF BALTIMORE.

Commenced Business 1897.

HANCE W. B. REID, *Sup. Commander.* HARRY C. KILMER, *Sup. Secretary.*

PRINCIPAL OFFICE, NO. 120 N. LIBERTY STREET, BALTIMORE.

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

PROGRESSIVE ENDOWMENT GUILD OF AMERICA OF RICHMOND, VA.

Commenced Business 1890.

CHAS. T. O'FERRALL, *Sup. Governor.* S. GALESKI, *Sup. Secretary.*

PRINCIPAL OFFICE, NO. 9 NORTH STREET, RICHMOND, VA.

Assets December 31, 1896:

Cash assets	$174,719 80	
Total assets		$174,719 80

Income during the year 1896:

Interest	$ 5,615 64	
Assessments	110,347 91	
Rent	141 61	
From all other sources	863 87	
Total income received during the year		$116,969 03

Expenditures during the year 1896:

From losses and claims as per schedule	$21,042 74	
Amounts returned to members	23,769 54	
Commissions and fees retained by or paid to agents	18,804 14	
Salaries and other compensation of officers and clerks	7,407 20	
Office rent and taxes	520 05	
Advertising and printing	3,644 68	
All other items	13,922 26	
Total expenditures during the year		$89,110 61

Total business:

	No.	*Amount.*
Total face amount of certificates in force in United States December 31, 1896	3,182	$3,846,500 00
Claims paid in United States during year 1896, actual cash paid	21	21,042 74

Maryland business:

Total face amount of certificates written in Maryland during 1896	48	$77,000 00
Total face amount of certificates in force in Maryland December 31, 1896	47	72,000 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

SUPREME COUNCIL OF THE ROYAL ARCANUM OF BOSTON, MASS.

Commenced Business 1877.

JOHN E. POUND, *Sup. Regent.* W. O. ROBSON, *Sup. Secretary.*

PRINCIPAL OFFICE, NO. 407 SHAWMUT AVENUE, BOSTON.

Assets December 31, 1896:

Cash assets	$506,748 72	
Contingent assets, viz: due from members.	314,990 50	
Total assets		$821,739 22

Liabilities December 31, 1896:

Death claims due and unpaid (50)	$147,000 00	
Death claims in process of adjustment (38)	115,250 00	
Death claims reported (110)	324,000 00	
Death claims resisted (9)	27,000 00	
All other debts and claims against the company	26,280 22	
Total liabilities		$639,530 22

Income during the year 1896:

Membership fees	$ 47,046 50	
Per capita tax	58,132 42	
Assessments	4,882,548 04	
Interest, $16,011.24; rent, $667.90	16,679 14	
From all other sources	12,252 25	
Total income received during the year.		$5,016,658 35

Expenditures during the year 1896:

From losses and claims as per schedule	$5,002,674 18	
Supplies purchased to be sold	4,287 20	
Amounts returned to members	27 50	
Fines remitted	732 80	
Commissions and fees retained by or paid to agents, account of fees and dues	12,611 70	
Salaries and traveling expenses of agents	2,477 80	
Salaries and other compensation of officers and clerks	69,052 99	
Taxes	619 20	
Advertising and printing	5,740 62	
Printing plant	3,159 94	
All other items	24,634 46	
Total expenditures during the year		$5,126,018 39

Total business:

	No.	Amount.
Total face amount of certificates in force in United States December 31, 1896	190,261	$547,161,000 00
Claims paid in United States during year 1896, actual cash paid	1,724	5,013,250 00
Total face amount of claims unpaid in United States December 31, 1896	207	613,250 00

Maryland business:

Total face amount of certificates written in Maryland during 1896	365	$ 1,020,000 00
Total face amount of certificates in force in Maryland December 31, 1896	5,571	16,104,000 00
Claims paid in Maryland during 1896, actual cash paid	67	195,000 00
Total face amount of claims unpaid in Maryland December 31, 1896	6	18,000 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

SUPREME LODGE SHIELD OF HONOR OF BALTIMORE.

Commenced Business 1877.

D. P. FRIES, *Supreme Master.* WM. T. HENRY, *Secretary.*

PRINCIPAL OFFICE, NO. 205 E. FAYETTE STREET, BALTIMORE.

Assets December 31, 1896:

Cash assets	$ 1,144 07	
Total assets		$1,144 07

Income during the year 1896:

Assessments	$132,482 81	
From all other sources	6,631 73	
Total income received during the year		$139,114 54

Expenditures during the year 1896:

From losses and claims as per schedule	$130,000 00	
Credited to prompt payment of D. claims	5,221 57	
Five per cent. to general fund	5,635 59	
Medical examiners' fees	511 00	
Salaries and other compensation of officers and clerks	2,851 87	
Office rent and taxes	269 75	
Advertising and printing	455 45	
All other items	3,264 58	
Total expenditures during the year		$148,209 81

Total business:	*No.*	*Amount.*
Total face amount of certificates in force in United States December 31, 1896	9,737	$9,737,000 00
Claims paid in United States during year 1896, actual cash paid	130	130,000 00

Maryland business:		
Total face amount of certificates written in Maryland during 1896	158	$ 158,000 00
Total face amount of certificates in force in Maryland December 31, 1896	5,507	5,507,000 00

SWORN STATEMENT FILED IN THIS DEPARTMENT OF THE

UNITED STATES BENEVOLENT FRATERNITY OF BALTIMORE.

Commenced Business 1881.

S. MENDELSOHN, *President.* W. C. GRIEST, *Secretary.*

PRINCIPAL OFFICE, NO. 1302 WEST FRANKLIN ST., BALTIMORE.

Assets December 31, 1896:		
Cash assets	$906 64	
Total assets		$906 64
Liabilities December 31, 1896:		
Death claims due and unpaid	$12,750 00	
Total liabilities		$12,750 00
Income during the year 1896:		
Membership fees	$ 18 00	
Annual dues	780 50	
Assessments	24,722 48	
Medical examiners' fees	27 00	
Interest	41 11	
From all other sources, supplies	20 40	
Total income received during the year		$25,609 49

Expenditures during the year 1896:

From losses and claims as per schedule	$22,500 00	
Commissions paid for organizing..............	373 67	
Medical examiners' fees......................	27 00	
Salaries of officers	1,466 07	
Office rent..................................	104 16	
Advertising and printing.....................	239 68	
All other items..............................	769 45	
Total expenditures during the year......		$25,480 03

Total business:

	No.	*Amount.*
Total face amount of certificates in force in United States December 31, 1896.............	784	$1,622,500 00
Claims paid in United States during year 1896, actual cash paid...........................	12	30,000 00
Total face amount of claims unpaid in United States December 31, 1896...................	8	16,500 00

Maryland business:

Total face amount of certificates written in Maryland during 1896..........................	4	$ 6,000 00
Total face amount of certificates in force in Maryland December 31, 1896....................	177	384,500 00
Claims paid in Maryland during 1896, actual cash paid..................................	4	8,250 00
Total face amount of claims unpaid in Maryland December 31, 1896........................	1	3,000 00